



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA
March 25th, 2015
Hotel Woodbridge at Metro Park Iselin, NJ – at 11:00am – 2nd Floor Room 203
MEETING OF FUND COMMISSIONERS CALLED TO ORDER

▪ **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 2/11/15 MEETING**

▪ **ADOPTION OF RESOLUTIONS**

- Resolution 12-15 – Approving Certain Disbursements \$1,190,616.04
- Resolution 13-15 - Approving Claims Payments \$2,027,432

REPORTS

▪ **EXECUTIVE DIRECTOR – NIP GROUP (Earl Miller)**

- Financial Fast Track Report
- NIPMS – E. Miller/J. Hall

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

- Wellness-W2W
- On Line training
- 2014 SIP
- Roundtable and Police Training

▪ **CLAIMS REPORT - Robert Persico**

- WC Injuries - Specialized Fire Fighter Training, College Station, Texas

▪ **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
February 11th 2015
Hotel Woodbridge at Metro Park Iselin, NJ Room 203 at 11:00am**

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:07 AM.

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

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

PLEDGE OF ALLEGIANCE

- **SWEARING IN OF NEW FUND COMMISSIONERS**

- Freehold Borough– Joseph Bellina
- Howell Township – Louis Palazzo
- Eastampton – Eric J. Schubiger

ROLL CALL OF FUND COMMISSIONERS–

Jim Rodino
Chris Reid - Absent
Barbara Russo
Ted Ehrenburg
Lisa O'Neill
Eric J. Schubiger
Michael P. King - Absent
Tim Dacey
Hilary Hyser
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Joseph B. Bellina
Mayor G. Drasheff - Absent
Edward Forte - Absent
Lou Guarino - Absent
Paul Zarbetski
Joan Hullings
Quentin Wiest
Louis Palazzo
Michael Martello - Absent
Lt. Wayne Fennes
Greg Whitehead
Nancy Koblis
Russ Jones



Cesar Correa
Tim Stafford
Tim Quinn
Frank Mason
Doug Marvin
Robert Lombard
Paula Cozzarelli
Frank Ruggiero - Absent
Joseph Wassel
Karen Caulfield
Mark Krane
Mike Matheis - Absent

APPROVAL OF MINUTES

MOTION TO APPROVE MINUTES OF 12/10/14 MEETING

MOTION: Commr. Jones

SECOND: Commr. Marvin

ABSTAIN: Commr. Dacey; Stafford; Wassel; Bellina; Palazzo; Schubiger

▪ ADJOURN MEETING SINE DIE

Chairman asked Executive Director to Chair meeting. Mr. Miller asked for nominations for the positions of Chairperson and Secretary and for the Executive Committee.

▪ ELECTION OF CHAIRPERSON AND SECRETARY

- Commr. Jones nominated Commr. Rodino for Chairperson, with the nomination seconded by Commr. Marvin and Commr. Marvin nominated Commr. Valesi for Secretary, with the nomination seconded by Comm. Casagrande. No further nominations proposed.
- Swearing in of Chairperson and Secretary by Fund Attorney.

▪ ELECTION OF EXECUTIVE COMMITTEE – Members remain the same

- Executive Committee now consists of:
 - Frank Ruggiero - City of Rahway
 - Jim Rodino - Borough of North Plainfield
 - Peter Valesi Township of Freehold
 - Karen Caulfield - Union Township
 - Louis Guarino - Hamilton Township
 - Mark Krane - Township of Warren
 - Russ Jones - Township of Livingston
 - Doug Marvin - Borough of New Providence

MOTION: Commr. Krane

SECOND: Commr. Jones

VOTE: Unanimous



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

▪ **ADOPTION OF RESOLUTIONS**

MOTION TO ADOPT RESOLUTIONS

Chairman Rodino asked that Resolutions 01-15 through 06-15 be on collectively.

- **Resolution 01-15 – Certifying the Election of Chairperson and Secretary**
- **Resolution 02-15 - Establishing Meeting Procedures**
- **Resolution 03-15 – Establishing Fiscal Management Plan**
- **Resolution 04-15 – Establishing Fund Records Program**
- **Resolution 05-15 – Establishing 2015 Plan of Risk Management**
- **Resolution 06-15 – Approving Fund Service Providers**

MOTION: Commr. Krane
SECOND: Commr. Rodino
VOTE: ROLL CALL

Jim Rodino
Chris Reid - Absent
Barbara Russo
Ted Ehrenburg
Lisa O'Neill
Eric J. Schubiger
Michael P. King - Absent
Tim Dacey
Hilary Hyser
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Joseph B. Bellina
Mayor G. Drasheff - Absent
Edward Forte - Absent
Lou Guarino - Absent
Paul Zarbetski
Joan Hullings
Quentin Wiest
Louis Palazzo
Michael Martello - Absent
Lt. Wayne Fennes
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Tim Stafford
Tim Quinn
Frank Mason



Doug Marvin
Robert Lombard
Paula Cozzarelli
Frank Ruggiero - Absent
Joseph Wassel
Karen Caulfield
Mark Krane
Mike Matheis - Absent

Chairman Rodino requested that resolutions 07-15 and 08-15 to be voted on collectively.

- **Resolution 07-15 – Approving Certain Disbursements totaling \$5,271,113.72**
- **Resolution 08-15 – Approving Claims Payments totaling \$1,120,719**

MOTION: Commr. Dacey
SECOND: Commr. Lombard
VOTE: ROLL CALL

Jim Rodino
Chris Reid - Absent
Barbara Russo
Ted Ehrenburg
Lisa O’Neill
Eric J. Schubiger
Michael P. King - Absent
Tim Dacey
Hilary Hyser
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Joseph B. Bellina
Mayor G. Drasheff - Absent
Edward Forte - Absent
Lou Guarino - Absent
Paul Zarbetski
Joan Hullings
Quentin Wiest
Louis Palazzo
Michael Martello - Absent
Lt. Wayne Fennes
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Tim Stafford
Tim Quinn
Frank Mason
Doug Marvin
Robert Lombard
Paula Cozzarelli



Frank Ruggiero - Absent
Joseph Wassel
Karen Caulfield
Mark Krane
Mike Matheis – Absent

Chairman Rodino requested that resolutions 09-15 and 10-15 to be voted on collectively

- **Resolution 09-15 – Appointing 2015 Approved Counsel**
- **Resolution 10-15 – Approving New Members**

MOTION: Commr. Lt. Fennes

SECOND: Commr. Dacey

VOTE: Unanimous

- **Resolution 11-15 - Approving Final 2015 Fund Budget**

MOTION: Commr. Rodino

SECOND: Commr. Cozzrelli

VOTE: ROLL CALL

Jim Rodino
Chris Reid - Absent
Barbara Russo
Ted Ehrenburg
Lisa O'Neill
Eric J. Schubiger
Michael P. King - Absent
Tim Dacey
Hilary Hyser
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Joseph B. Bellina
Mayor G. Drasheff - Absent
Edward Forte - Absent
Lou Guarino - Absent
Paul Zarbetski
Joan Hullings
Quentin Wiest
Louis Palazzo
Michael Martello - Absent
Lt. Wayne Fennes
Greg Whitehead
Nancy Koblis
Russ Jones



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

REPORTS

Executive Director – NIP Group - E. Miller

- Fast Track - Mr. Miller advised that, as has been the custom, the year end Fast Track report is being reconciled with the 2014 year end actuarial report and will be provided once the analysis is complete, report should be ready by March 25th meeting.
- Investment Report - Investment report did not have much change. Fund assets remained primarily invested in the same instruments as the previous year.
- Financial Disclosure Statements – If you have not submitted your Financial Disclosure Statements, we ask that you submit.
- 2015 Coverage – J. Hall Discussed the 2015 Excess Renewal results, per the memo distributed, entitled “2015 Property and Casualty Insurance Renewal Overview.”

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

- Wellness – The “What’s on your Plate Challenge” is wrapping up and members are continuing to send participation information Awards will be distributed in March. The next wellness challenge is Workout to Win (W2W.) Exercise minutemen will be tracked and reported to the GSMJIF. Format for the challenge will be similar to Walk to Win. An email has been sent out detailing the challenge and providing guidelines and required documents. A W2W 5k walk/run will also be sponsored and will follow. Additional information will be provided in the upcoming months.
- Online Training – EPL training should be provided to all supervisors and employees on an annual to bi-annual basis. The EANJ and PMA are available to schedule the training as needed. Online training inquiries have continued to increase. In2vate training topics include anti-harassment, anti-discrimination, driver training and, PEOSH required training, including Hazcom, Blood Borne Pathogens and, many others. Emergency responder driver online training is available through SERVE and general online driver training is available from DTS. Risk control will administer the training sessions and make assignments of modules as easy as possible for members. Look for upcoming announcements on additional offerings.

Claims Update – Robert Persico – Bob presented a claims winter advisory. Advised how members and claims work together on investigating and resolving such claims alleging damage due to pot holes Or snow plowing. Also injuries alleged due to ice.



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. Valesi

SECOND: Commr. Dacey

VOTE: Unanimous

ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS

ADJOURN TO PUBLIC SESSION

MOTION TO APPROVE CLAIMS

MOTION: Commr. Ehrenberg

SECOND: Commr. Lombard

VOTE: Unanimous

Claims: January

Howell Township WC Claim - Granted Settlement Authority

Howell Township Liability Claim - Granted Settlement Authority

West Orange Township Liability Claim - Granted Settlement Authority

City of Englewood GL Claims – Granted Settlement Authority

City of Englewood Liability Claim – Granted Settlement Authority

MOTION: Commr. Marvin

SECOND: Commr. Dacey

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Rodino made a motion to adjourn the meeting at 12:23PM and Commissioner Valesi 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 Group
Robert Persico – NIP
Jonathan Hall – NIP
Anthony Ven Graitis – NIP
Robert Smith – NIP
Wendy Wiebalk – NIP
Steve Edwards – BGIA
George Crosby – BGIA
Brian Erlandsen - BGIA
John Geaney – Capehart Scatchard
Frank Kelly – BGIA
Mike Lovett – Warren Twp.
Ilene Laursen – Conner Strong
Ed Vath PMAMC
Dave Weightman – PMA
Sanders Reynoso – Strategic Partners
Louis Beckerman – Beckerman & Co.
John M. Hanusein – Fairways Insurance
Dominick Cinelli – Brown & Brown
Judith Cannon – Qual-Lynx
Ken Child – PMA
Greg DerAsadourian – NIP
LaTonya Jackson – GR Murray
BettyAnn Stinchcomb – New Providence
Karen Caufield – Township of Union
Sonia Brown – Township of North Brunswick
Mike O’Connell- Pringle, Quinn, Anzano
Danielle Voda – Fairview Insurance

March 25, 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:

| | | January <u>2015</u> | February <u>2015</u> |
|--|---|--------------------------------|--------------------------------|
| Beginning Cash Balance | Claims Accounts-TD Bank | \$ 203,255.80 | \$ 112,408.41 |
| | Claims Account-Bank of America | 486,451.83 | 689,593.26 |
| | NJ Cash Management | 126,459.76 | 126,467.31 |
| | Custodial Account-Bank of America | 1,632,440.71 | 48,497.16 |
| | Total Balance | <u>\$ 2,448,608.10</u> | <u>\$ 976,966.14</u> |
| Receipts: | | | |
| | Claims Account Receipts-TD Bank | \$ 851,076.28 | \$ 1,882,926.29 |
| | Claims/Operating Account Receipts-Bank of America | 1,352,189.26 | 8,395,642.92 |
| | NJ Cash Management Activity Receipts | 7.55 | 6.75 |
| | Custodial Account-Bank of America | | 322,081.91 |
| Total Receipts | | <u>\$ 2,203,273.09</u> | <u>\$ 10,600,657.87</u> |
| Disbursements: | | | |
| | Claims Account Disbursements-TD Bank | \$ (941,923.67) | \$ (1,666,534.30) |
| | Claims Account Disbursements-Bank of America | (188,845.59) | (193,689.12) |
| | Operating Account Disbursements-Bank of America | (960,202.24) | (6,960,994.67) |
| | NJ Cash Management Activity Disbursements | | |
| | Custodial Account-Bank of America | (1,583,943.55) | |
| Total Disbursements | | <u>\$ (3,674,915.05)</u> | <u>\$ (8,821,218.09)</u> |
| Ending Cash Balance | Claims Accounts-TD Bank | \$ 112,408.41 | \$ 328,800.40 |
| | Claims Account-Bank of America | 689,593.26 | 1,930,552.39 |
| | NJ Cash Management | 126,467.31 | 126,474.06 |
| | Custodial-Investments | 48,497.16 | 370,579.07 |
| | Total Balance | <u>\$ 976,966.14</u> | <u>\$ 2,756,405.92</u> |
| Beginning Investment Balance | | \$ 32,694,133.00 | \$ 34,414,928.00 |
| Change in Accrued Income | | 7,882.22 | 2,660.14 |
| Change in Unrealized Gain | | 129,352.13 | (71,684.34) |
| Income Received | | 7,499.32 | 12,363.61 |
| Realized Gain/(Loss) | | | (317.86) |
| Transfer to/from Custodial Account-Bank of America | | 1,576,061.33 | (324,742.05) |
| Total Investment Account | | <u>\$ 34,414,928.00</u> | <u>\$ 34,033,207.50</u> |
| Ending Cash Balance | | <u><u>\$ 35,391,894.14</u></u> | <u><u>\$ 36,789,613.42</u></u> |



BANK RECONCILIATION

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund
From

To

DATE 02/01/15 02/28/15

BOOK BALANCE AS OF 02/01/15 \$ 126,467.31

ADD DEPOSITS 6.75

SUBTRACT:DISBURSEMENTS

BOOK BALANCE AS OF 02/28/15 \$ 126,474.06

BALANCE PER BANK STATEMENT 02/28/15 \$126,474.06

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 02/28/15 126,474.06

Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME Bank of America

BANK/ACCT# Fiduciary Account -381029032587

From 02/01/15 To 02/28/15

BOOK BALANCE AS OF 02/01/15 \$ 689,593.26

ADD DEPOSITS 8,395,642.92

SUBTRACT:DISBURSEMENTS 7,154,683.79

BOOK BALANCE AS OF 02/28/15 \$ 1,930,552.39

BALANCE PER BANK STATEMENT 02/28/15 \$1,957,188.57

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

| DATE | CHECK# | AMOUNT |
|----------|--------|-----------|
| 09/05/14 | 1210 | 15,659.18 |
| 12/05/14 | 1282 | 10,977.00 |

TOTAL 26,636.18 (26,636.18)

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 02/28/15 1,930,552.39

Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account -
From

To

DATE 02/01/15 02/28/15

BOOK BALANCE AS OF 02/01/15 \$ 34,463,425.16

ADD DEPOSITS 322,081.91

SUBTRACT:DISBURSEMENTS 381,720.50

BOOK BALANCE AS OF 02/28/15 \$ 34,403,786.57

BALANCE PER BANK STATEMENT 02/28/15 \$34,403,786.57

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 02/28/15 34,403,786.57

Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME TD Bank

BANK/ACCT# Claims Account - 426-7723934

From 02/01/15 To 02/28/15

BOOK BALANCE AS OF 02/01/15 \$ 112,408.41

ADD DEPOSITS 1,882,926.29

SUBTRACT:DISBURSEMENTS 1,666,534.30

BOOK BALANCE AS OF 02/28/15 \$ 328,800.40

BALANCE PER BANK STATEMENT 02/28/15 \$1,145,185.36

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT
Various List 816,384.96

TOTAL 816,384.96 (816,384.96)

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 02/28/15 328,800.40

Difference 0.00

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

RESOLUTION NO. 12-15

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

APPROVING CERTAIN DISBURSEMENTS

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

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

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Fund Commissioners that the attached bill of items totaling **\$1,186,866.04** for payment.

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

Chairman

March 25th 2015
Date

Secretary

March 25th, 2015
Date

March 25th, 2015 - GSMJIF Commissioners Meeting Bills List

Date: 3.2.15
Bills List #: 38



| <u>Notes</u> | <u>PAYABLE TO</u> | <u>DESCRIPTION</u> | <u>Check #/WT</u> | <u>Invoice Amt.</u> |
|--------------|---|---|-------------------|---------------------|
| | Patrick DeBlasio | Treasurer Services February & March | #1302 | \$2,916.68 |
| | Princeton Public Affairs | Retainer Fee for January Invoice #0115 & Inv.#0215 for February @ \$833.33 Ea. | #1303 | \$1,666.66 |
| | Bank of America | Quarterly Fees | #1304 | \$1,250.00 |
| | Pringle Quinn Anzano | Fund Attorney - Invoice #37997 | #1305 | \$883.50 |
| | Dynamic Testing | Invoices 6937 haddon Heights \$211; 6954 Kearny \$470; 6955 Bloomfield \$420; 7000 Highland Pk. \$176; 6995 Berkeley hghts. \$176; 6994 Kearny \$47; 6993 N. Brunswick \$258; 6990 Kenilworth \$82; 7054 Bloomfield \$117; 7053 Totowa \$258; 7064 Kearny \$94.00 | #1306 | \$2,309.00 |
| | Capehart Scatchard | Litigation Consultant January/February | #1307 | \$2,500.00 |
| | Care Station Medical Group | 3 invoices Medical DOT testion C.Shaw \$76; L. Reynolds \$48; M. Cogman \$48 | #1308 | \$172.00 |
| | Dept. of the Treasury Division of Administration Fiscal and Resources | Investment Recievables | #1309 | \$200.00 |
| | PRIMA | Yearly membership Dues | #1310 | \$385.00 |
| | Earl Miller | GSMJIF Meeting Venue | #1311 | \$2,361.66 |
| | Conner Strong | RM Fee for Berkeley 1st of 2 for 2015 | #1312 | \$30,705.38 |
| | Brown & Brown Metro | RM Fee for Berkeley Heights; Ewing; Freehold Linden; Guttenberg; Kearny; Englewood and Howell 1st of 2 for 2015 | #1313 | \$220,683.98 |
| | Fairview Insurance | RM Fee for Bloomfield; Caldwell and Parsippany-Troy Hills, Livingston and W. Orange 1st of 2 for 2015 | #1314 | \$121,492.15 |
| | Advent Insurance | RM fee for Fair Haven, Montclair and Morris 1st of 2 for 2015 | #1315 | \$79,318.89 |
| | Risk Managers Inc. | RM Fee for Haddon Heights 1st of 2 for 2015 | #1316 | \$8,308.10 |
| | Borden Perlman | RM Fee for Lawrence Township 1st of 2 for 2015 | #1317 | \$11,237.58 |
| | GR Murray | RM Fee for North Brunswick 1st of 2 for 2015 | #1318 | \$16,373.65 |
| | Strategic Insurance | RM Fee for Totowa 1st of 2 for 2015 | #1319 | \$12,826.68 |
| | Beckerman & Co. | RM Fee for Fanwood 1st of 2 for 2015 | #1320 | \$8,067.77 |
| | Borough of Caldwell | Safety Incentive Award | #1352 | \$1,000.00 |
| | Borough of Fair Haven | Safety Incentive Award | #1353 | \$1,000.00 |
| | Borough of Fanwood | Safety Incentive Award | #1328 | \$1,000.00 |
| | Freehold Township | Safety Incentive Award | #1354 | \$2,600.00 |
| | Hamilton Township | Safety Incentive Award | #1355 | \$2,800.00 |
| | Borough of Highland Park | Safety Incentive Award | #1332 | \$1,000.00 |

| | | | | |
|--|----------------------------|--|-------|--------------|
| | Howell Township | Safety Incentive Award | #1356 | \$1,000.00 |
| | Borough of Kenilworth | Safety Incentive Award | #1357 | \$1,500.00 |
| | Lawrence Township | Safety Incentive Award | #1358 | \$1,500.00 |
| | Linden, City of | Safety Incentive Award | #1336 | \$1,000.00 |
| | Township of Livingston | Safety Incentive Award | #1337 | \$1,000.00 |
| | Morris Township | Safety Incentive Award | #1339 | \$1,000.00 |
| | Borough of New Providence | Safety Incentive Award | #1359 | \$1,000.00 |
| | TWP. of North Brunswick | Safety Incentive Award | #1360 | \$2,300.00 |
| | Borough of North Planfield | Safety Incentive Award | #1342 | \$1,000.00 |
| | Twp. Parsippany-Troy Hills | Safety Incentive Award | #1343 | \$1,000.00 |
| | Union Township | Safety Incentive Award | #1345 | \$1,000.00 |
| | Warren Township | Safety Incentive Award | #1346 | \$1,000.00 |
| | West Orange Township | Safety Incentive Award | #1347 | \$1,000.00 |
| | Bob Smith & Assoc. | Litigation Fees for October to December 2014 and January & February 2015 | #1348 | \$16,666.65 |
| | Safety First | Monitoring Service - West Orange | #1349 | \$1,648.00 |
| | The Star Ledger | Jan & Feb. Notices | #1350 | \$16.24 |
| | Amalgamted | RM Fee - Kenilworth | #1351 | \$13,693.08 |
| | | Total in Checks \$580,382.65 | | |
| | | Wire Transfers | | |
| | PMA | Large Loss Hamilton Township Claim #L000205524 | WT | \$150,000.00 |
| | PMA | Berkeley Township | WT | \$17,030.16 |
| | PMA | City of Rahway | WT | \$3,488.93 |
| | PMA | City of Hoboken | WT | \$30.60 |
| | PMA | City of Hoboken | WT | \$5,716.80 |
| | PMA | City of Englewood | WT | \$422.52 |
| | PMA | Hamilton Township | WT | \$ 79,638.34 |
| | PMA | Livingston Township | WT | \$20,276.12 |
| | PMA | Montclair Township | WT | \$33.94 |
| | PMA | Township of Ewing | WT | \$1,052.77 |
| | PMA | Township of Howell | WT | \$854.99 |
| | PMA | Union Township | WT | \$12,800.19 |
| | PMA | Risk Control payment 1, 2, 3 and 4 for \$38,250 Ea. | WT | \$153,000.00 |
| | PMA | Berkeley Township | | \$6,336.98 |
| | PMA | City of Rahway | | \$16,260.37 |
| | PMA | City of Hoboken | | (\$22.25) |
| | PMA | City of Hoboken | | \$2,018.40 |
| | PMA | City of Englewood | | \$426.00 |
| | PMA | Hamilton Township | | (\$6,739.47) |
| | PMA | Livingston Township | | \$12,666.70 |
| | PMA | Montclair Township | | \$ 2,530.63 |
| | PMA | South Brunswick Township | | \$131.58 |
| | PMA | Township of ewing | | \$36,111.15 |
| | PMA | Township of Howell | | \$8.00 |
| | PMA | Union Township | | \$11,056.43 |

| | | | | |
|--|-------------|--|--|-------------|
| | | Total to PMA \$525,129.88 | | |
| | BGIA | Inv#209739 Fidelity & deposit Co. of MD (zurich) Crime policy Installment | | \$43,529.51 |
| | BGIA | RM Fee 1st install of 2 for 2015 for Eastampton | | \$6,510.00 |
| | BGIA | RM Fee 1st Install for 2015 for Rahway | | \$31,314.00 |
| | | Total to BGIA \$81,353.51 | | |
| | | | | |

| | | |
|----------|----|---------------------|
| Subtotal | \$ | 1,186,866.04 |
| Total | \$ | 1,186,866.04 |



RESOLUTION NO. 13-15

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

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling \$2,027,432 against the fund.

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

Chairman

Date

March 25th, 2015

Secretary

Date

March 25th, 2015



GSMJIF - COMM MEETING PAY SUMMARY REPORT

March 2015 Report

January 2015 Paid

February 2015 Paid

| WC | TPA | AMT | |
|-----------------|---------|----------------|----------------|
| TWP | | | |
| Par Troy Hills | D&H | 38,056 | 54,502 |
| Bloomfield | D&H | -8,577 | 18,491 |
| Linden | Inserco | 0 | 658 |
| All Other | QL | 565,733 | 733,757 |
| Total WC | | 595,212 | 807,408 |

| PAL | | | |
|------------------|--------|----------------|----------------|
| ALL TWP | | | |
| AL | NIP/QL | 27,336 | 56,274 |
| APD | NIP/QL | 24,307 | 51,917 |
| EPL | NIP/QL | 62,053 | 577,927 |
| GL | NIP/QL | 179,123 | 137,155 |
| POL | NIP/QL | 25,661 | 16,906 |
| PROP | NIP/QL | 36,594 | 15,089 |
| Total PAL | | 355,074 | 855,268 |

| | | | |
|------------------------------|--|----------------|------------------|
| WC | | 595,212 | 870,408 |
| PAL | | 355,074 | 855,268 |
| Grand Total post 2012 | | 950,286 | 1,725,676 |

| PMA PRIOR 2012 | | | |
|-------------------------|-----|----------------|----------------|
| WC | PMA | 228,897 | 164,681 |
| PAL | PMA | 71,613 | 137,075 |
| APD PROP | PMA | 0 | 0 |
| Total Prior 2012 | | 300,510 | 301,756 |

| Grand Total January 2015 | AMT | February | Grand Total |
|--------------------------|------------------|------------------|------------------|
| Post 2012 CLAIMS | 950,286 | 1,725,676 | 2,675,962 |
| Prior 2012 CLAIMS | 300,510 | 301,756 | 602,266 |
| TOTAL PAID | 1,250,796 | 2,027,432 | 3,278,228 |



Garden State Municipal Joint Insurance Fund

March 2015

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

3/1/2015

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

3/1/2015

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

3/1/2015

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

3/1/2015

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

3/1/2015

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

3/1/2015

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 | 621,432 | \$15,536 | 0 | 0 | \$0 | \$0 |
| | 404 | 0 | \$713,970 | \$1,767 | 482 | 1 | \$3,459,555 | \$7,178 | 27 | 0 | \$104,295 | \$3,863 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

3/1/2015

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 | 122,894 | \$20,482 | 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 | 158,208 | \$6,879 | 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 | \$2,785,827 | \$5,561 | 43 | 0 | \$130,680 | \$3,039 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

3/1/2015

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 | 290,851 | \$24,238 | 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 | 1 | 446,757 | \$74,460 | 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 | 1 | \$2,529,629 | \$7,760 | 468 | 4 | \$4,693,856 | \$10,030 | 38 | 0 | \$41,699 | \$1,097 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

3/1/2015

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 | 215,734 | \$53,934 | 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 | 81,276 | \$4,278 | 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 | 1 | 140,100 | \$20,014 | 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 | 216,363 | \$6,979 | 53 | 0 | 263,721 | \$4,976 | 2 | 0 | \$10,523 | \$5,262 |
| Morris Township | 14 | 0 | 16,916 | \$1,208 | 14 | 1 | 142,674 | \$10,191 | 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 | 625,890 | \$20,863 | 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 |
| Total | 388 | 1 | \$888,306 | \$2,289 | 529 | 9 | \$4,332,437 | \$8,190 | 56 | 0 | \$260,379 | \$4,650 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

3/1/2015

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 | 1 | 681,033 | \$37,835 | 7 | 0 | \$0 | \$0 |
| Harrison, Town of | 7 | 0 | 6,872 | \$982 | 8 | 0 | 128,256 | \$16,032 | 2 | 0 | \$8,796 | \$4,398 |
| Highland Park Borough | 11 | 0 | 5,333 | \$485 | 6 | 1 | 79,737 | \$13,290 | 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 | 741,444 | \$32,237 | 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 | 67,176 | \$2,316 | 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 | 98,197 | \$2,338 | 39 | 0 | 14,034 | \$360 | 7 | 0 | \$24,001 | \$3,429 |
| Warren Township | 9 | 0 | 20,764 | \$2,307 | 9 | 0 | 20,073 | \$2,230 | 7 | 0 | \$34,878 | \$4,983 |
| West Orange, Township of | 19 | 0 | 21,350 | \$1,124 | 47 | 2 | 170,102 | \$3,619 | 4 | 0 | \$90 | \$23 |
| | 360 | 0 | \$833,365 | \$2,315 | 555 | 7 | \$3,149,062 | \$5,674 | 113 | 0 | \$475,251 | \$4,206 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2015

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% | \$1,156,201 | 44.3% | \$16,757 | 1,156,197 | 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% | \$2,607,973 | 100.0% | \$6,809 | \$2,607,979 | 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% | 907,287 | 21.1% | \$11,632 | 867,824 | 2 | 153,996 | \$76,998 |
| Hamilton Township | 123 | 20.7% | 838,339 | 19.5% | \$6,816 | 827,543 | 1 | 310,792 | \$310,792 |
| Howell, Township of | 74 | 12.5% | 405,297 | 9.4% | \$5,477 | 398,124 | 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 | 5.0% | \$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% | \$4,303,311 | 100.0% | \$7,257 | \$4,245,878 | 4 | \$527,964 | \$131,991 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2015

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 | 11.8% | \$6,942 | 660,005 | 1 | 18,789 | \$18,789 |
| Eastampton Township | 3 | 0.5% | 162,683 | 2.9% | \$54,228 | 152,008 | 1 | 161,057 | \$161,057 |
| Ewing, Township of | 69 | 10.9% | 753,708 | 13.3% | \$10,923 | 753,713 | 0 | 0 | \$0 |
| Hamilton Township | 154 | 24.4% | 775,088 | 13.7% | \$5,033 | 738,386 | 1 | 236,383 | \$236,383 |
| Howell, Township of | 35 | 5.5% | 629,765 | 11.1% | \$17,993 | 493,974 | 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% | 1,258,591 | 22.2% | \$23,747 | 1,178,074 | 1 | 967,414 | \$967,414 |
| South Brunswick Township | 71 | 11.3% | 217,327 | 3.8% | \$3,061 | 217,324 | 0 | 0 | \$0 |
| Union Township | 105 | 16.6% | 802,280 | 14.2% | \$7,641 | 802,279 | 0 | 0 | \$0 |
| | 631 | 100.0% | \$5,664,688 | 100.0% | \$8,977 | \$5,394,590 | 6 | \$1,903,648 | \$317,275 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2015

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 | 583,851 | 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% | 926,457 | 12.1% | \$9,651 | 926,448 | 0 | 0 | \$0 |
| Ewing, Township of | 64 | 6.7% | 211,761 | 2.8% | \$3,309 | 211,757 | 0 | 0 | \$0 |
| Hamilton Township | 173 | 18.0% | 2,069,702 | 27.0% | \$11,964 | 1,805,140 | 1 | 1,431,434 | \$1,431,434 |
| 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 | 376,673 | 1 | 109,329 | \$109,329 |
| Kenilworth Borough | 3 | 0.3% | 18,788 | 0.2% | \$6,263 | 18,787 | 0 | 0 | \$0 |
| Livingston Township | 38 | 4.0% | 191,249 | 2.5% | \$5,033 | 191,249 | 0 | 0 | \$0 |
| Montclair Township | 87 | 9.1% | 336,883 | 4.4% | \$3,872 | 336,866 | 0 | 0 | \$0 |
| North Plainfield Borough | 27 | 2.8% | 33,126 | 0.4% | \$1,227 | 33,121 | 0 | 0 | \$0 |
| Rahway, City of | 75 | 7.8% | 117,311 | 1.5% | \$1,564 | 117,313 | 0 | 0 | \$0 |
| South Brunswick Township | 52 | 5.4% | 620,535 | 8.1% | \$11,933 | 555,340 | 1 | 193,145 | \$193,145 |
| Union Township | 86 | 9.0% | 573,032 | 7.5% | \$6,663 | 573,012 | 0 | 0 | \$0 |
| | 959 | 100.0% | \$7,666,250 | 100.0% | \$7,994 | \$7,220,316 | 10 | \$2,149,928 | \$214,993 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2015

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% | 932,893 | 10.6% | \$7,839 | 813,633 | 7 | 591,518 | \$84,503 |
| 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 | 8.8% | \$4,689 | 720,156 | 1 | 146,849 | \$146,849 |
| Harrison, Town of | 45 | 3.5% | 206,449 | 2.3% | \$4,588 | 176,540 | 1 | 48,545 | \$48,545 |
| Hoboken, City of | 60 | 4.7% | 355,521 | 4.0% | \$5,925 | 345,205 | 1 | 45,901 | \$45,901 |
| Howell, Township of | 75 | 5.9% | 1,080,410 | 12.2% | \$14,405 | 1,026,708 | 3 | 462,979 | \$154,326 |
| Jackson Township | 41 | 3.2% | 378,451 | 4.3% | \$9,231 | 344,969 | 1 | 45,664 | \$45,664 |
| 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% | 420,193 | 4.8% | \$4,567 | 420,196 | 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 | 528,870 | 2 | 255,436 | \$127,718 |
| South Brunswick Township | 76 | 5.9% | 161,217 | 1.8% | \$2,121 | 161,217 | 0 | 0 | \$0 |
| Union Township | 150 | 11.7% | 1,047,452 | 11.9% | \$6,983 | 1,020,726 | 1 | 282,302 | \$282,302 |
| West Orange, Township of | 93 | 7.3% | 599,710 | 6.8% | \$6,448 | 568,443 | 2 | 212,169 | \$106,085 |
| | 1281 | 100.0% | \$8,832,481 | 100.0% | \$6,895 | \$8,403,548 | 20 | \$2,628,448 | \$131,422 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2015

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% | 1,032,066 | 11.6% | \$9,924 | 893,742 | 7 | 464,280 | \$66,326 |
| 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 | 7.4% | \$4,731 | 613,025 | 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% | 191,138 | 2.2% | \$7,079 | 191,140 | 0 | 0 | \$0 |
| Hoboken, City of | 71 | 6.0% | 531,980 | 6.0% | \$7,493 | 438,930 | 3 | 114,439 | \$38,146 |
| Howell, Township of | 59 | 5.0% | 890,505 | 10.0% | \$15,093 | 776,098 | 2 | 124,301 | \$62,151 |
| Jackson Township | 55 | 4.7% | 465,139 | 5.2% | \$8,457 | 457,392 | 1 | 50,860 | \$50,860 |
| Kenilworth, Borough of | 8 | 0.7% | 5,808 | 0.1% | \$726 | 5,809 | 0 | 0 | \$0 |
| Livingston Township | 52 | 4.4% | 665,395 | 7.5% | \$12,796 | 632,949 | 2 | 91,149 | \$45,575 |
| Maplewood, Township of | 36 | 3.1% | 45,331 | 0.5% | \$1,259 | 45,330 | 0 | 0 | \$0 |
| Montclair Township | 83 | 7.1% | 347,320 | 3.9% | \$4,185 | 347,314 | 0 | 0 | \$0 |
| North Plainfield Borough | 22 | 1.9% | 98,207 | 1.1% | \$4,464 | 98,207 | 0 | 0 | \$0 |
| Rahway, City of | 46 | 3.9% | 557,456 | 6.3% | \$12,119 | 520,053 | 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% | 1,201,068 | 13.5% | \$10,179 | 1,123,508 | 2 | 288,759 | \$144,380 |
| West Orange, Township of | 88 | 7.5% | 583,822 | 6.6% | \$6,634 | 583,825 | 0 | 0 | \$0 |
| | 1175 | 100.0% | \$8,878,742 | 100.0% | \$7,556 | \$8,337,406 | 21 | \$2,019,005 | \$96,143 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2015

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% | 931,394 | 12.4% | \$11,941 | 876,053 | 5 | 199,499 | \$39,900 |
| Caldwell Borough | 9 | 0.9% | 17,106 | 0.2% | \$1,901 | 17,106 | 0 | 0 | \$0 |
| Eastampton Township | 5 | 0.5% | 36,857 | 0.5% | \$7,371 | 36,858 | 0 | 0 | \$0 |
| Englewood, City of | 89 | 8.5% | 777,607 | 10.4% | \$8,737 | 777,607 | 0 | 0 | \$0 |
| Ewing, Township of | 77 | 7.3% | 451,292 | 6.0% | \$5,861 | 451,290 | 0 | 0 | \$0 |
| Hamilton Township | 145 | 13.8% | 939,621 | 12.6% | \$6,480 | 669,714 | 4 | 680,479 | \$170,120 |
| Harrison, Town of | 32 | 3.0% | 163,355 | 2.2% | \$5,105 | 163,355 | 0 | 0 | \$0 |
| Highland Park Borough | 17 | 1.6% | 23,337 | 0.3% | \$1,373 | 23,337 | 0 | 0 | \$0 |
| Hoboken, City of | 74 | 7.0% | 406,853 | 5.4% | \$5,498 | 398,010 | 1 | 14,299 | \$14,299 |
| Howell, Township of | 61 | 5.8% | 1,243,420 | 16.6% | \$20,384 | 1,099,332 | 4 | 696,855 | \$174,214 |
| Kenilworth, Borough of | 10 | 1.0% | 98,823 | 1.3% | \$9,882 | 98,823 | 0 | 0 | \$0 |
| Livingston Township | 39 | 3.7% | 269,445 | 3.6% | \$6,909 | 216,978 | 1 | 74,150 | \$74,150 |
| Maplewood, Township of | 54 | 5.1% | 270,953 | 3.6% | \$5,018 | 270,952 | 0 | 0 | \$0 |
| Montclair Township | 70 | 6.7% | 256,797 | 3.4% | \$3,669 | 256,795 | 0 | 0 | \$0 |
| North Plainfield Borough | 26 | 2.5% | 453,070 | 6.1% | \$17,426 | 420,992 | 1 | 211,431 | \$211,431 |
| 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 | 353,183 | 1 | 144,824 | \$144,824 |
| | 1052 | 100.0% | \$7,484,691 | 100.0% | \$7,115 | \$6,887,191 | 17 | \$2,021,537 | \$118,914 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2015

Policy Year 2009

| Account Name | Total Claims | % Frequency | Total Incurred | % of Incurred Losses | Avg Incurred | Total Paid | LT Open Claims | Total Open Incurred | Avg LT Open Incurred |
|--------------------------|--------------|-------------|----------------|----------------------|--------------|-------------|----------------|---------------------|----------------------|
| Berkeley Township | 88 | 8.1% | 1,740,463 | 15.3% | \$19,778 | 1,311,771 | 10 | 1,452,956 | \$145,296 |
| Caldwell Borough | 20 | 1.8% | 749,084 | 6.6% | \$37,454 | 403,088 | 1 | 652,040 | \$652,040 |
| Eastampton Township | 4 | 0.4% | 155,710 | 1.4% | \$38,928 | 142,777 | 1 | 153,323 | \$153,323 |
| Englewood, City of | 88 | 8.1% | 1,488,976 | 13.1% | \$16,920 | 1,373,994 | 3 | 369,271 | \$123,090 |
| Ewing, Township of | 89 | 8.2% | 593,104 | 5.2% | \$6,664 | 560,291 | 3 | 82,356 | \$27,452 |
| Fanwood Borough | 9 | 0.8% | 40,664 | 0.4% | \$4,518 | 40,665 | 0 | 0 | \$0 |
| Hamilton Township | 133 | 12.3% | 1,173,777 | 10.3% | \$8,825 | 961,697 | 5 | 670,957 | \$134,191 |
| Harrison, Town of | 38 | 3.5% | 361,485 | 3.2% | \$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% | 795,611 | 7.0% | \$13,958 | 783,963 | 1 | 417,518 | \$417,518 |
| Howell, Township of | 38 | 3.5% | 311,971 | 2.7% | \$8,210 | 284,947 | 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 | 3.2% | \$9,191 | 358,431 | 0 | 0 | \$0 |
| Manalapan Township | 23 | 2.1% | 451,468 | 4.0% | \$19,629 | 414,095 | 2 | 53,007 | \$26,504 |
| Maplewood, Township of | 43 | 4.0% | 179,909 | 1.6% | \$4,184 | 179,905 | 0 | 0 | \$0 |
| Montclair Township | 77 | 7.1% | 557,626 | 4.9% | \$7,242 | 495,110 | 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% | 1,326,752 | 11.7% | \$14,266 | 1,270,517 | 2 | 182,343 | \$91,172 |
| 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 | 406,417 | 1 | 64,903 | \$64,903 |
| | 1085 | 100.0% | \$11,375,977 | 100.0% | \$10,485 | \$9,986,594 | 34 | \$4,621,759 | \$135,934 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2015

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% | 742,809 | 6.1% | \$9,904 | 548,108 | 10 | 527,050 | \$52,705 |
| 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 | 5.0% | \$9,519 | 599,725 | 0 | 0 | \$0 |
| Ewing, Township of | 74 | 6.3% | 550,783 | 4.6% | \$7,443 | 530,569 | 3 | 133,186 | \$44,395 |
| Fanwood Borough | 13 | 1.1% | 121,549 | 1.0% | \$9,350 | 121,548 | 0 | 0 | \$0 |
| Freehold Township | 63 | 5.4% | 695,900 | 5.8% | \$11,046 | 589,860 | 2 | 386,007 | \$193,004 |
| Hamilton Township | 130 | 11.1% | 1,711,035 | 14.2% | \$13,162 | 1,527,851 | 2 | 392,322 | \$196,161 |
| Harrison, Town of | 29 | 2.5% | 296,058 | 2.4% | \$10,209 | 296,056 | 0 | 0 | \$0 |
| Highland Park Borough | 25 | 2.1% | 42,078 | 0.3% | \$1,683 | 42,076 | 0 | 0 | \$0 |
| Hoboken, City of | 79 | 6.8% | 759,846 | 6.3% | \$9,618 | 574,532 | 5 | 346,607 | \$69,321 |
| Howell, Township of | 62 | 5.3% | 587,630 | 4.9% | \$9,478 | 540,145 | 1 | 81,921 | \$81,921 |
| Kenilworth Borough | 16 | 1.4% | 295,548 | 2.4% | \$18,472 | 295,551 | 0 | 0 | \$0 |
| Livingston Township | 41 | 3.5% | 1,114,949 | 9.2% | \$27,194 | 709,543 | 1 | 663,025 | \$663,025 |
| Manalapan Township | 22 | 1.9% | 21,475 | 0.2% | \$976 | 21,475 | 0 | 0 | \$0 |
| Maplewood, Township of | 33 | 2.8% | 238,367 | 2.0% | \$7,223 | 200,928 | 1 | 98,991 | \$98,991 |
| Middlesex Borough | 12 | 1.0% | 258,599 | 2.1% | \$21,550 | 191,117 | 1 | 251,708 | \$251,708 |
| Montclair Township | 79 | 6.8% | 629,271 | 5.2% | \$7,965 | 580,624 | 2 | 225,332 | \$112,666 |
| 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 | 1.5% | \$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% | 596,050 | 4.9% | \$9,313 | 470,035 | 1 | 163,779 | \$163,779 |
| Union Township | 96 | 8.2% | 1,751,496 | 14.5% | \$18,245 | 1,645,390 | 4 | 688,105 | \$172,026 |
| Warren Township | 14 | 1.2% | 175,949 | 1.5% | \$12,568 | 109,140 | 1 | 124,828 | \$124,828 |
| West Orange, Township of | 56 | 4.8% | 461,017 | 3.8% | \$8,232 | 386,610 | 2 | 144,917 | \$72,459 |
| | 1166 | 100.0% | \$12,090,371 | 100.0% | \$10,369 | \$10,421,123 | 36 | \$4,227,778 | \$117,438 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2015

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% | 371,357 | 3.2% | \$7,007 | 255,977 | 6 | 182,397 | \$30,400 |
| Caldwell Borough | 15 | 1.2% | 28,194 | 0.2% | \$1,880 | 28,192 | 0 | 0 | \$0 |
| Eastampton Township | 5 | 0.4% | 6,786 | 0.1% | \$1,357 | 6,786 | 0 | 0 | \$0 |
| Englewood, City of | 79 | 6.3% | 460,517 | 4.0% | \$5,829 | 460,514 | 0 | 0 | \$0 |
| Ewing, Township of | 87 | 6.9% | 1,264,394 | 10.9% | \$14,533 | 940,596 | 5 | 935,294 | \$187,059 |
| Fair Haven Borough | 8 | 0.6% | 65,046 | 0.6% | \$8,131 | 65,046 | 0 | 0 | \$0 |
| Fanwood Borough | 12 | 1.0% | 39,486 | 0.3% | \$3,291 | 39,484 | 0 | 0 | \$0 |
| Freehold Township | 59 | 4.7% | 88,633 | 0.8% | \$1,502 | 84,132 | 1 | 5,944 | \$5,944 |
| Hamilton Township | 138 | 10.9% | 2,128,424 | 18.4% | \$15,423 | 1,670,625 | 8 | 1,431,366 | \$178,921 |
| Harrison, Town of | 23 | 1.8% | 258,027 | 2.2% | \$11,219 | 181,749 | 1 | 88,568 | \$88,568 |
| Highland Park Borough | 22 | 1.7% | 37,379 | 0.3% | \$1,699 | 37,380 | 0 | 0 | \$0 |
| Hoboken, City of | 98 | 7.8% | 1,273,404 | 11.0% | \$12,994 | 931,622 | 8 | 1,070,518 | \$133,815 |
| Howell, Township of | 48 | 3.8% | 516,978 | 4.5% | \$10,770 | 444,913 | 2 | 185,926 | \$92,963 |
| Kenilworth Borough | 10 | 0.8% | 12,531 | 0.1% | \$1,253 | 12,532 | 0 | 0 | \$0 |
| Livingston Township | 54 | 4.3% | 947,243 | 8.2% | \$17,542 | 772,526 | 8 | 702,915 | \$87,864 |
| Manalapan Township | 29 | 2.3% | 250,610 | 2.2% | \$8,642 | 127,995 | 2 | 237,384 | \$118,692 |
| Maplewood, Township of | 47 | 3.7% | 320,022 | 2.8% | \$6,809 | 320,023 | 0 | 0 | \$0 |
| Middlesex Borough | 22 | 1.7% | 298,009 | 2.6% | \$13,546 | 216,781 | 2 | 142,050 | \$71,025 |
| Montclair Township | 62 | 4.9% | 577,142 | 5.0% | \$9,309 | 557,209 | 4 | 253,856 | \$63,464 |
| Morris Township | 43 | 3.4% | 301,881 | 2.6% | \$7,020 | 290,115 | 1 | 25,435 | \$25,435 |
| Morristown, Town of | 38 | 3.0% | 219,437 | 1.9% | \$5,775 | 206,506 | 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% | 249,358 | 2.2% | \$4,987 | 243,660 | 2 | 40,971 | \$20,486 |
| 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 | 3.4% | \$6,261 | 342,954 | 1 | 119,704 | \$119,704 |
| Union Township | 74 | 5.9% | 954,030 | 8.2% | \$12,892 | 711,090 | 3 | 504,370 | \$168,123 |
| Warren Township | 11 | 0.9% | 78,057 | 0.7% | \$7,096 | 78,054 | 0 | 0 | \$0 |
| West Orange, Township of | 69 | 5.5% | 323,301 | 2.8% | \$4,686 | 291,733 | 1 | 42,242 | \$42,242 |
| | 1262 | 100.0% | \$11,585,048 | 100.0% | \$9,180 | \$9,438,570 | 56 | \$6,136,554 | \$109,581 |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2015

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

3/1/2015

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

3/1/2015

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

3/1/2015

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

3/1/2015

Year 2008

| Member | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|------|---------------------|
| Berkeley Township | 11 | 78 | 14.10% | 287 | 3.83% |
| 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 | 180 | 1052 | 17.11% | 5764 | 3.12% |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2015

Year 2009

| Member | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|------|---------------------|
| Berkeley Township | 17 | 88 | 19.32% | 287 | 5.92% |
| 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 | | 11 | 0.00% | 277 | 0.00% |
| West Orange, Township of | 14 | 78 | 17.95% | 415 | 3.37% |
| GSMJIF | 216 | 1085 | 19.91% | 6706 | 3.22% |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2015

Year 2010

| Member | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|------|---------------------|
| Berkeley Township | 14 | 75 | 18.67% | 277 | 5.05% |
| 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 | | 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 | 243 | 1166 | 20.84% | 7575 | 3.21% |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2015

Year 2011

| Member | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|------|---------------------|
| Berkeley Township | 12 | 53 | 22.64% | 277 | 4.33% |
| 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 | 98 | 23.47% | 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 | 239 | 1262 | 18.94% | 7605 | 3.14% |



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

3/1/2015

| Commercial Auto | |
|---|--------------------|
| Claims reported for the GSMJIF since March 1, 2002: | 3164 |
| Open Claims as of March 1, 2015 for all policy years: | 2 |
| 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: | \$2,529,629 |
| Total Incurred for 2010 Losses: | \$888,306 |
| Total Incurred for 2011 Losses: | \$833,365 |
| | |
| 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 March 1, 2015 for all policy years: | 22 |
| 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: | \$3,459,555 |
| Total Incurred for 2008 Losses: | \$2,785,827 |
| Total Incurred for 2009 Losses: | \$4,693,856 |
| Total Incurred for 2010 Losses: | \$4,332,437 |
| Total Incurred for 2011 Losses: | \$3,149,062 |
| | |
| 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

3/1/2015

| Property | |
|---|------------------|
| Claims reported for the GSMJIF since March 1, 2002: | 348 |
| Open Claims as of March 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: | 9587 |
| Open Claims as of March 1, 2015 for all policy years: | 204 |
| Worker's compensation claims to date in 2012: | |
| Total Incurred for 2002 Losses: | \$2,607,973 |
| Total Incurred for 2003 Losses: | \$4,303,311 |
| Total Incurred for 2004 Losses: | \$5,664,688 |
| Total Incurred for 2005 Losses: | \$7,666,250 |
| Total Incurred for 2006 Losses: | \$8,832,481 |
| Total Incurred for 2007 Losses: | \$8,878,742 |
| Total Incurred for 2008 Losses: | \$7,484,691 |
| Total Incurred for 2009 Losses: | \$11,375,977 |
| Total Incurred for 2010 Losses: | \$12,090,371 |
| Total Incurred for 2011 Losses: | \$11,585,048 |
| 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 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 | \$ 560,749.12 |
| AUTO LIABILITY | 01/01/2011 | 21 | 0 | \$ 7,863.51 |
| AUTO LIABILITY | 01/01/2012 | 213 | 7 | \$ 544,962.70 |
| AUTO LIABILITY | 01/01/2013 | 299 | 18 | \$ 1,650,600.56 |
| AUTO LIABILITY | 01/01/2014 | 467 | 51 | \$ 322,023.27 |
| AUTO LIABILITY | 01/01/2015 | 28 | 20 | \$ 9,500.00 |
| AUTO LIABILITY Total | | 1031 | 97 | \$ 3,095,699.16 |
| AUTO PHYSICAL DAMAGE | 01/01/2010 | 2 | 0 | \$ 9,382.67 |
| AUTO PHYSICAL DAMAGE | 01/01/2011 | 11 | 0 | \$ 41,909.88 |
| AUTO PHYSICAL DAMAGE | 01/01/2012 | 405 | 1 | \$ 1,321,578.24 |
| AUTO PHYSICAL DAMAGE | 01/01/2013 | 376 | 3 | \$ 905,681.52 |
| AUTO PHYSICAL DAMAGE | 01/01/2014 | 553 | 51 | \$ 989,859.18 |
| AUTO PHYSICAL DAMAGE | 01/01/2015 | 40 | 27 | \$ 35,768.48 |
| AUTO PHYSICAL DAMAGE Total | | 1387 | 82 | \$ 3,304,179.97 |
| EMPLOYMENT PRACTICES | 01/01/2011 | 2 | 1 | \$ 1,276,170.79 |
| EMPLOYMENT PRACTICES | 01/01/2012 | 23 | 4 | \$ 3,334,493.17 |
| EMPLOYMENT PRACTICES | 01/01/2013 | 34 | 14 | \$ 1,376,872.83 |
| EMPLOYMENT PRACTICES | 01/01/2014 | 36 | 28 | \$ 2,167,500.40 |
| EMPLOYMENT PRACTICES | 01/01/2015 | 1 | 1 | \$ - |
| EMPLOYMENT PRACTICES Total | | 96 | 48 | \$ 8,155,037.19 |
| GENERAL LIABILITY | 01/01/2006 | 1 | 0 | \$ 133.90 |
| GENERAL LIABILITY | 01/01/2007 | 1 | 1 | \$ 627,148.61 |
| GENERAL LIABILITY | 01/01/2008 | 1 | 0 | \$ - |
| GENERAL LIABILITY | 01/01/2009 | 2 | 0 | \$ 56,951.64 |
| GENERAL LIABILITY | 01/01/2010 | 22 | 3 | \$ 306,863.86 |
| GENERAL LIABILITY | 01/01/2011 | 120 | 12 | \$ 1,058,986.81 |
| GENERAL LIABILITY | 01/01/2012 | 585 | 35 | \$ 3,325,862.47 |
| GENERAL LIABILITY | 01/01/2013 | 541 | 46 | \$ 2,684,798.55 |
| GENERAL LIABILITY | 01/01/2014 | 632 | 117 | \$ 2,171,489.19 |
| GENERAL LIABILITY | 01/01/2015 | 9 | 9 | \$ 157,300.00 |
| GENERAL LIABILITY Total | | 1914 | 223 | \$ 10,389,535.03 |
| LIABILITY REPORT ONLY | 01/01/2012 | 2 | 0 | \$ - |
| LIABILITY REPORT ONLY Total | | 2 | 0 | \$ - |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Summary of Claims

| line | policy_effective_date | Count of claim_number | Sum of open_claims | Sum of total_incurred |
|---|-----------------------|-----------------------|--------------------|-------------------------|
| PROPERTY | 01/01/2011 | 9 | 0 | \$ 9,819.11 |
| PROPERTY | 01/01/2012 | 214 | 0 | \$ 3,677,146.09 |
| PROPERTY | 01/01/2013 | 94 | 1 | \$ 367,539.10 |
| PROPERTY | 01/01/2014 | 108 | 21 | \$ 671,814.45 |
| PROPERTY | 01/01/2015 | 7 | 4 | \$ 7,500.00 |
| PROPERTY Total | | 432 | 26 | \$ 4,733,818.75 |
| PUBLIC OFFICIALS LIABILITY | 01/01/2008 | 1 | 1 | \$ 495,338.00 |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012 | 48 | 2 | \$ 348,669.19 |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013 | 53 | 5 | \$ 368,941.01 |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014 | 55 | 17 | \$ 447,553.00 |
| PUBLIC OFFICIALS LIABILITY | 01/01/2015 | 2 | 2 | \$ - |
| PUBLIC OFFICIALS LIABILITY Total | | 159 | 27 | \$ 1,660,501.20 |
| WORKCOMP RECORD ONLY | 01/01/2012 | 239 | 0 | \$ - |
| WORKCOMP RECORD ONLY | 01/01/2013 | 243 | 0 | \$ - |
| WORKCOMP RECORD ONLY | 01/01/2014 | 290 | 0 | \$ - |
| WORKCOMP RECORD ONLY | 01/01/2015 | 21 | 1 | \$ - |
| WORKCOMP RECORD ONLY Total | | 793 | 1 | \$ - |
| WORKERS COMPENSATION | 01/01/2006 | 2 | 2 | \$ 34,388.85 |
| WORKERS COMPENSATION | 01/01/2009 | 3 | 3 | \$ 57,338.20 |
| WORKERS COMPENSATION | 01/01/2010 | 9 | 4 | \$ 120,569.10 |
| WORKERS COMPENSATION | 01/01/2011 | 13 | 6 | \$ 222,076.73 |
| WORKERS COMPENSATION | 01/01/2012 | 986 | 123 | \$ 11,582,932.58 |
| WORKERS COMPENSATION | 01/01/2013 | 997 | 150 | \$ 9,212,996.55 |
| WORKERS COMPENSATION | 01/01/2014 | 1010 | 633 | \$ 9,497,319.69 |
| WORKERS COMPENSATION | 01/01/2015 | 57 | 56 | \$ 55,700.00 |
| WORKERS COMPENSATION Total | | 3077 | 977 | \$ 30,783,321.70 |
| Grand Total | | 8891 | 1481 | \$ 62,122,093.00 |

Valued as of 1/31/15

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

| | |
|---------------------------|------|
| <u>report_to_tpa_year</u> | 2015 |
|---------------------------|------|

| Count of claim_number line | policy_effective_year | insured | claimant_status | | Grand Total |
|-------------------------------|-----------------------|---------------------------|-----------------|------|-------------|
| | | | Closed | Open | |
| AUTO LIABILITY | 2014 | BORO OF HIGHLAND PARK | 2 | | 2 |
| AUTO LIABILITY | 2014 | BOROUGH OF HADDON HEIGHTS | | 1 | 1 |
| AUTO LIABILITY | 2014 | CITY OF HOBOKEN | 1 | 1 | 2 |
| AUTO LIABILITY | 2014 | LIVINGSTON TOWNSHIP | 1 | | 1 |
| AUTO LIABILITY | 2014 | TOWN OF HARRISON | | 1 | 1 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF BLOOMFIELD | 1 | | 1 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF HAMILTON | | 1 | 1 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF MAPLEWOOD | | 1 | 1 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF MONTCLAIR | 3 | | 3 |
| AUTO LIABILITY | 2014 Total | | 8 | 5 | 13 |
| AUTO LIABILITY | 2015 | BORO OF FREEHOLD | 1 | | 1 |
| AUTO LIABILITY | 2015 | BORO OF HIGHLAND PARK | 1 | | 1 |
| AUTO LIABILITY | 2015 | CITY OF RAHWAY | | 1 | 1 |
| AUTO LIABILITY | 2015 | HOWELL TOWNSHIP | 1 | | 1 |
| AUTO LIABILITY | 2015 | LIVINGSTON TOWNSHIP | 3 | | 3 |
| AUTO LIABILITY | 2015 | TOWN OF GUTTENBERG | | 1 | 1 |
| AUTO LIABILITY | 2015 | TOWN OF KEARNY | | 9 | 9 |
| AUTO LIABILITY | 2015 | TOWNSHIP OF EWING | | 1 | 1 |
| AUTO LIABILITY | 2015 | TOWNSHIP OF LAWRENCE | | 1 | 1 |
| AUTO LIABILITY | 2015 | TOWNSHIP OF MONTCLAIR | | 1 | 1 |
| AUTO LIABILITY | 2015 | TOWNSHIP OF MORRIS | | 2 | 2 |
| AUTO LIABILITY | 2015 | TOWNSHIP OF UNION | 1 | 2 | 3 |
| AUTO LIABILITY | 2015 | TOWNSHIP OF WARREN | | 2 | 2 |
| AUTO LIABILITY | 2015 | TWP OF WEST ORANGE | 1 | | 1 |
| AUTO LIABILITY | 2015 Total | | 8 | 20 | 28 |
| AUTO LIABILITY Total | | | 16 | 25 | 41 |
| AUTO PHYSICAL DAMAGE | 2014 | BORO OF HIGHLAND PARK | 1 | 1 | 2 |
| AUTO PHYSICAL DAMAGE | 2014 | BOROUGH OF HADDON HEIGHTS | 1 | | 1 |
| AUTO PHYSICAL DAMAGE | 2014 | CITY OF ENGLEWOOD | 1 | | 1 |
| AUTO PHYSICAL DAMAGE | 2014 | LIVINGSTON TOWNSHIP | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWN OF HARRISON | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF BLOOMFIELD | 2 | | 2 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF HAMILTON | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF LAWRENCE | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF MAPLEWOOD | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF MONTCLAIR | 2 | 1 | 3 |
| AUTO PHYSICAL DAMAGE | 2014 | TWP OF WEST ORANGE | 1 | | 1 |
| AUTO PHYSICAL DAMAGE | 2014 Total | | 8 | 7 | 15 |

Valued as of 1/31/15



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

report_to_tpa_year 2015

| Count of claim_number line | policy_effective_year | insured | claimant_status | | Grand Total |
|-----------------------------------|-----------------------|--------------------------|-----------------|-----------|-------------|
| | | | Closed | Open | |
| AUTO PHYSICAL DAMAGE | 2015 | BERKELEY HEIGHTS | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2015 | BORO OF HIGHLAND PARK | | 3 | 3 |
| AUTO PHYSICAL DAMAGE | 2015 | BORO OF NEW PROVIDENCE | 2 | | 2 |
| AUTO PHYSICAL DAMAGE | 2015 | BORO OF NORTH PLAINFIELD | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2015 | BOROUGH OF CALDWELL | 1 | | 1 |
| AUTO PHYSICAL DAMAGE | 2015 | CITY OF RAHWAY | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2015 | HOWELL TOWNSHIP | 1 | | 1 |
| AUTO PHYSICAL DAMAGE | 2015 | LIVINGSTON TOWNSHIP | | 3 | 3 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWN OF GUTTENBERG | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWN OF KEARNY | 1 | 1 | 2 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF EWING | 1 | 1 | 2 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF FREEHOLD | 1 | 1 | 2 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF LAWRENCE | | 3 | 3 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF MONTCLAIR | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF MORRIS | 2 | 5 | 7 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF UNION | 4 | | 4 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF WARREN | | 2 | 2 |
| AUTO PHYSICAL DAMAGE | 2015 | TWP OF NORTH BRUNSWICK | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2015 | TWP OF PARSIPPANY | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2015 | TWP OF WEST ORANGE | | 1 | 1 |
| AUTO PHYSICAL DAMAGE | 2015 Total | | 13 | 27 | 40 |
| AUTO PHYSICAL DAMAGE Total | | | 21 | 34 | 55 |
| EMPLOYMENT PRACTICES | 2015 | CITY OF HOBOKEN | | 1 | 1 |
| EMPLOYMENT PRACTICES | 2015 Total | | | 1 | 1 |
| EMPLOYMENT PRACTICES Total | | | | 1 | 1 |
| GENERAL LIABILITY | 2013 | BORO OF NEW PROVIDENCE | | 1 | 1 |
| GENERAL LIABILITY | 2013 Total | | | 1 | 1 |
| GENERAL LIABILITY | 2014 | BORO OF NORTH PLAINFIELD | | 1 | 1 |
| GENERAL LIABILITY | 2014 | BOROUGH OF CALDWELL | | 1 | 1 |
| GENERAL LIABILITY | 2014 | BOROUGH OF TOTOWA | | 1 | 1 |
| GENERAL LIABILITY | 2014 | CITY OF ENGLEWOOD | 1 | 3 | 4 |
| GENERAL LIABILITY | 2014 | CITY OF HOBOKEN | 1 | 3 | 4 |
| GENERAL LIABILITY | 2014 | CITY OF RAHWAY | | 1 | 1 |
| GENERAL LIABILITY | 2014 | LIVINGSTON TOWNSHIP | | 1 | 1 |
| GENERAL LIABILITY | 2014 | TOWN OF KEARNY | 1 | 1 | 2 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF BLOOMFIELD | | 4 | 4 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF HAMILTON | 1 | 3 | 4 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF MAPLEWOOD | | 1 | 1 |

Valued as of 1/31/15



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

report_to_tpa_year 2015

| Count of claim_number line | policy_effective_year | insured | claimant_status | | Grand Total |
|---|-----------------------|------------------------|-----------------|-----------|-------------|
| | | | Closed | Open | |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF MONTCLAIR | 3 | 1 | 4 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF UNION | | 2 | 2 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF WARREN | | 1 | 1 |
| GENERAL LIABILITY | 2014 Total | | 7 | 24 | 31 |
| GENERAL LIABILITY | 2015 | BERKELEY HEIGHTS | | 2 | 2 |
| GENERAL LIABILITY | 2015 | BOROUGH OF TOTOWA | | 1 | 1 |
| GENERAL LIABILITY | 2015 | CITY OF HOBOKEN | | 1 | 1 |
| GENERAL LIABILITY | 2015 | TOWNSHIP OF EWING | | 1 | 1 |
| GENERAL LIABILITY | 2015 | TOWNSHIP OF LAWRENCE | | 1 | 1 |
| GENERAL LIABILITY | 2015 | TOWNSHIP OF MORRIS | | 1 | 1 |
| GENERAL LIABILITY | 2015 | TOWNSHIP OF UNION | | 1 | 1 |
| GENERAL LIABILITY | 2015 | TWP OF WEST ORANGE | | 1 | 1 |
| GENERAL LIABILITY | 2015 Total | | | 9 | 9 |
| GENERAL LIABILITY Total | | | 7 | 34 | 41 |
| PROPERTY | 2014 | TOWNSHIP OF LAWRENCE | 1 | | 1 |
| PROPERTY | 2014 | TWP OF PARSIPPANY | | 1 | 1 |
| PROPERTY | 2014 Total | | 1 | 1 | 2 |
| PROPERTY | 2015 | BORO OF HIGHLAND PARK | 1 | | 1 |
| PROPERTY | 2015 | BOROUGH OF CALDWELL | | 1 | 1 |
| PROPERTY | 2015 | CITY OF ENGLEWOOD | | 1 | 1 |
| PROPERTY | 2015 | TOWNSHIP OF FREEHOLD | | 1 | 1 |
| PROPERTY | 2015 | TOWNSHIP OF LAWRENCE | 2 | | 2 |
| PROPERTY | 2015 | TWP OF WEST ORANGE | | 1 | 1 |
| PROPERTY | 2015 Total | | 3 | 4 | 7 |
| PROPERTY Total | | | 4 | 5 | 9 |
| PUBLIC OFFICIALS LIABILITY | 2015 | TWP OF PARSIPPANY | | 2 | 2 |
| PUBLIC OFFICIALS LIABILITY | 2015 Total | | | 2 | 2 |
| PUBLIC OFFICIALS LIABILITY Total | | | | 2 | 2 |
| WORKCOMP RECORD ONLY | 2014 | CITY OF HOBOKEN | 1 | | 1 |
| WORKCOMP RECORD ONLY | 2014 | TOWNSHIP OF LAWRENCE | 2 | | 2 |
| WORKCOMP RECORD ONLY | 2014 Total | | 3 | | 3 |
| WORKCOMP RECORD ONLY | 2015 | BERKELEY TOWNSHIP | 3 | | 3 |
| WORKCOMP RECORD ONLY | 2015 | BORO OF HIGHLAND PARK | 1 | | 1 |
| WORKCOMP RECORD ONLY | 2015 | BORO OF NEW PROVIDENCE | 1 | | 1 |
| WORKCOMP RECORD ONLY | 2015 | CITY OF ENGLEWOOD | 2 | | 2 |
| WORKCOMP RECORD ONLY | 2015 | CITY OF HOBOKEN | 1 | | 1 |
| WORKCOMP RECORD ONLY | 2015 | TOWN OF HARRISON | 1 | | 1 |
| WORKCOMP RECORD ONLY | 2015 | TOWNSHIP OF HAMILTON | 4 | | 4 |

Valued as of 1/31/15



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

report_to_tpa_year 2015

| Count of claim_number line | policy_effective_year | insured | claimant_status | | Grand Total |
|-----------------------------------|-----------------------|------------------------|-----------------|------------|-------------|
| | | | Closed | Open | |
| WORKCOMP RECORD ONLY | 2015 | TOWNSHIP OF LAWRENCE | 1 | | 1 |
| WORKCOMP RECORD ONLY | 2015 | TOWNSHIP OF MONTCLAIR | 1 | | 1 |
| WORKCOMP RECORD ONLY | 2015 | TOWNSHIP OF MORRIS | | 1 | 1 |
| WORKCOMP RECORD ONLY | 2015 | TWP OF NORTH BRUNSWICK | 3 | | 3 |
| WORKCOMP RECORD ONLY | 2015 | TWP OF WEST ORANGE | 2 | | 2 |
| WORKCOMP RECORD ONLY | 2015 Total | | 20 | 1 | 21 |
| WORKCOMP RECORD ONLY Total | | | 23 | 1 | 24 |
| WORKERS COMPENSATION | 2014 | BERKELEY HEIGHTS | | 1 | 1 |
| WORKERS COMPENSATION | 2014 | CITY OF ENGLEWOOD | | 1 | 1 |
| WORKERS COMPENSATION | 2014 | CITY OF HOBOKEN | | 1 | 1 |
| WORKERS COMPENSATION | 2014 | CITY OF RAHWAY | | 1 | 1 |
| WORKERS COMPENSATION | 2014 | LIVINGSTON TOWNSHIP | | 1 | 1 |
| WORKERS COMPENSATION | 2014 | TOWN OF MORRISTOWN | | 1 | 1 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF EWING | | 2 | 2 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF LAWRENCE | | 1 | 1 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF MONTCLAIR | | 4 | 4 |
| WORKERS COMPENSATION | 2014 Total | | | 13 | 13 |
| WORKERS COMPENSATION | 2015 | BERKELEY HEIGHTS | | 1 | 1 |
| WORKERS COMPENSATION | 2015 | BERKELEY TOWNSHIP | | 5 | 5 |
| WORKERS COMPENSATION | 2015 | BORO OF HIGHLAND PARK | 1 | | 1 |
| WORKERS COMPENSATION | 2015 | BORO OF NEW PROVIDENCE | | 1 | 1 |
| WORKERS COMPENSATION | 2015 | BOROUGH OF KENILWORTH | | 2 | 2 |
| WORKERS COMPENSATION | 2015 | BOROUGH OF TOTOWA | | 1 | 1 |
| WORKERS COMPENSATION | 2015 | CITY OF ENGLEWOOD | | 5 | 5 |
| WORKERS COMPENSATION | 2015 | CITY OF HOBOKEN | | 4 | 4 |
| WORKERS COMPENSATION | 2015 | CITY OF RAHWAY | | 3 | 3 |
| WORKERS COMPENSATION | 2015 | HOWELL TOWNSHIP | | 3 | 3 |
| WORKERS COMPENSATION | 2015 | LIVINGSTON TOWNSHIP | | 2 | 2 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF EWING | | 3 | 3 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF FREEHOLD | | 3 | 3 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF HAMILTON | | 3 | 3 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF MONTCLAIR | | 4 | 4 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF MORRIS | | 4 | 4 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF UNION | | 6 | 6 |
| WORKERS COMPENSATION | 2015 | TWP OF NORTH BRUNSWICK | | 6 | 6 |
| WORKERS COMPENSATION | 2015 Total | | 1 | 56 | 57 |
| WORKERS COMPENSATION Total | | | 1 | 69 | 70 |
| Grand Total | | | 72 | 171 | 243 |



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

| | |
|--------------------|----------------------|
| report_to_tpa_year | 2015 |
| line | WORKERS COMPENSATION |

| Count of claim_number policy_effective_year | insured | claimant_type | | Grand Total | Lost Time Ratio |
|--|------------------------|---------------|--------------|-------------|-----------------|
| | | INDEMNITY | MEDICAL ONLY | | |
| 2014 | BERKELEY HEIGHTS | | 1 | 1 | 0% |
| 2014 | CITY OF ENGLEWOOD | | 1 | 1 | 0% |
| 2014 | CITY OF HOBOKEN | | 1 | 1 | 0% |
| 2014 | CITY OF RAHWAY | | 1 | 1 | 0% |
| 2014 | LIVINGSTON TOWNSHIP | | 1 | 1 | 0% |
| 2014 | TOWN OF MORRISTOWN | | 1 | 1 | 0% |
| 2014 | TOWNSHIP OF EWING | | 2 | 2 | 0% |
| 2014 | TOWNSHIP OF LAWRENCE | | 1 | 1 | 0% |
| 2014 | TOWNSHIP OF MONTCLAIR | | 4 | 4 | 0% |
| 2014 Total | | | 13 | 13 | 0% |
| 2015 | BERKELEY HEIGHTS | | 1 | 1 | 0% |
| 2015 | BERKELEY TOWNSHIP | | 5 | 5 | 0% |
| 2015 | BORO OF NEW PROVIDENCE | | 1 | 1 | 0% |
| 2015 | BOROUGH OF KENILWORTH | | 2 | 2 | 0% |
| 2015 | BOROUGH OF TOTOWA | | 1 | 1 | 0% |
| 2015 | CITY OF ENGLEWOOD | | 5 | 5 | 0% |
| 2015 | CITY OF HOBOKEN | 1 | 3 | 4 | 25% |
| 2015 | CITY OF RAHWAY | | 3 | 3 | 0% |
| 2015 | HOWELL TOWNSHIP | | 3 | 3 | 0% |
| 2015 | LIVINGSTON TOWNSHIP | | 2 | 2 | 0% |
| 2015 | TOWNSHIP OF EWING | | 3 | 3 | 0% |
| 2015 | TOWNSHIP OF FREEHOLD | | 3 | 3 | 0% |
| 2015 | TOWNSHIP OF HAMILTON | | 3 | 3 | 0% |
| 2015 | TOWNSHIP OF MONTCLAIR | | 4 | 4 | 0% |
| 2015 | TOWNSHIP OF MORRIS | 2 | 2 | 4 | 50% |
| 2015 | TOWNSHIP OF UNION | | 6 | 6 | 0% |
| 2015 | TWP OF NORTH BRUNSWICK | | 5 | 5 | 0% |
| 2015 Total | | 3 | 52 | 55 | 5% |
| Grand Total | | 3 | 65 | 68 | 4% |

Valued as of 1/31/15



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

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| AUTO LIABILITY | 2010 | CITY OF HOBOKEN | 1 | - | \$ - | \$ - |
| AUTO LIABILITY | 2010 | CITY OF RAHWAY | 1 | - | \$ - | \$ - |
| AUTO LIABILITY | 2010 | TWP OF WEST ORANGE | 1 | 1 | \$ 560,749.12 | \$ 560,749.12 |
| AUTO LIABILITY | 2010 Total | | 3 | 1 | \$ 560,749.12 | \$ 186,916.37 |
| 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 | 4 | - | \$ 1,250.00 | \$ 312.50 |
| AUTO LIABILITY | 2011 | TWP OF WEST ORANGE | 1 | - | \$ 160.50 | \$ 160.50 |
| AUTO LIABILITY | 2011 Total | | 21 | - | \$ 7,863.51 | \$ 374.45 |
| AUTO LIABILITY | 2012 | BERKELEY TOWNSHIP | 11 | - | \$ 1,281.87 | \$ 116.53 |
| AUTO LIABILITY | 2012 | BORO OF FANWOOD | 1 | - | \$ - | \$ - |
| AUTO LIABILITY | 2012 | BORO OF HIGHLAND PARK | 2 | - | \$ 9.20 | \$ 4.60 |
| AUTO LIABILITY | 2012 | BORO OF NORTH PLAINFIELD | 6 | - | \$ 101.00 | \$ 16.83 |
| AUTO LIABILITY | 2012 | BOROUGH OF CALDWELL | 11 | - | \$ 1,144.50 | \$ 104.05 |
| AUTO LIABILITY | 2012 | BOROUGH OF HADDON HEIGHTS | 1 | - | \$ 500.00 | \$ 500.00 |
| 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 | CITY OF ENGLEWOOD | 17 | 1 | \$ 88,525.05 | \$ 5,207.36 |
| AUTO LIABILITY | 2012 | CITY OF HOBOKEN | 11 | 1 | \$ 32,301.00 | \$ 2,936.45 |
| 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 | - | \$ 29,554.87 | \$ 7,388.72 |
| AUTO LIABILITY | 2012 | TOWNSHIP OF FREEHOLD | 8 | - | \$ 500.00 | \$ 62.50 |
| AUTO LIABILITY | 2012 | TOWNSHIP OF HAMILTON | 2 | - | \$ - | \$ - |
| AUTO LIABILITY | 2012 | TOWNSHIP OF MAPLEWOOD | 10 | 1 | \$ 56,932.73 | \$ 5,693.27 |
| AUTO LIABILITY | 2012 | TOWNSHIP OF MONTCLAIR | 9 | 1 | \$ 33,998.45 | \$ 3,777.61 |
| AUTO LIABILITY | 2012 | TOWNSHIP OF MORRIS | 8 | - | \$ 3,282.85 | \$ 410.36 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| AUTO LIABILITY | 2012 | TOWNSHIP OF UNION | 20 | 1 | \$ 28,255.09 | \$ 1,412.75 |
| AUTO LIABILITY | 2012 | TOWNSHIP OF WARREN | 2 | - | \$ 2,441.48 | \$ 1,220.74 |
| AUTO LIABILITY | 2012 | TWP OF MANALAPAN | 6 | - | \$ 3,949.65 | \$ 658.28 |
| AUTO LIABILITY | 2012 | TWP OF NORTH BRUNSWICK | 10 | - | \$ 131.89 | \$ 13.19 |
| AUTO LIABILITY | 2012 | TWP OF PARSIPPANY | 16 | 1 | \$ 137,290.95 | \$ 8,580.68 |
| AUTO LIABILITY | 2012 | TWP OF WEST ORANGE | 11 | - | \$ 575.00 | \$ 52.27 |
| AUTO LIABILITY | 2012 Total | | 213 | 7 | \$ 544,962.70 | \$ 2,558.51 |
| AUTO LIABILITY | 2013 | BERKELEY HEIGHTS | 1 | - | \$ - | \$ - |
| AUTO LIABILITY | 2013 | BERKELEY TOWNSHIP | 6 | - | \$ 1,500.00 | \$ 250.00 |
| AUTO LIABILITY | 2013 | BORO OF HIGHLAND PARK | 8 | - | \$ 2,421.11 | \$ 302.64 |
| AUTO LIABILITY | 2013 | BORO OF NORTH PLAINFIELD | 10 | - | \$ 3,916.29 | \$ 391.63 |
| 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 KENILWORTH | 2 | - | \$ 99.00 | \$ 49.50 |
| AUTO LIABILITY | 2013 | CITY OF ENGLEWOOD | 17 | 10 | \$ 44,861.00 | \$ 2,638.88 |
| 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 | \$ 51,732.04 | \$ 1,668.78 |
| AUTO LIABILITY | 2013 | TOWNSHIP OF MORRIS | 11 | - | \$ 2,750.00 | \$ 250.00 |
| 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 | TWP OF NORTH BRUNSWICK | 13 | - | \$ 19,350.71 | \$ 1,488.52 |
| AUTO LIABILITY | 2013 | TWP OF PARSIPPANY | 30 | 2 | \$ 147,323.34 | \$ 4,910.78 |
| AUTO LIABILITY | 2013 | TWP OF WEST ORANGE | 14 | - | \$ 9,158.20 | \$ 654.16 |
| AUTO LIABILITY | 2013 Total | | 299 | 18 | \$ 1,650,600.56 | \$ 5,520.40 |
| AUTO LIABILITY | 2014 | BERKELEY HEIGHTS | 1 | - | \$ - | \$ - |
| AUTO LIABILITY | 2014 | BERKELEY TOWNSHIP | 13 | - | \$ 5,321.84 | \$ 409.37 |
| AUTO LIABILITY | 2014 | BORO OF FANWOOD | 2 | - | \$ - | \$ - |
| AUTO LIABILITY | 2014 | BORO OF HIGHLAND PARK | 9 | 2 | \$ 2,250.00 | \$ 250.00 |
| AUTO LIABILITY | 2014 | BORO OF NEW PROVIDENCE | 3 | 1 | \$ 3,073.00 | \$ 1,024.33 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| AUTO LIABILITY | 2014 | BORO OF NORTH PLAINFIELD | 10 | - | \$ 2,216.45 | \$ 221.65 |
| 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 |
| AUTO LIABILITY | 2014 | BOROUGH OF HADDON HEIGHTS | 4 | 1 | \$ 6,465.60 | \$ 1,616.40 |
| AUTO LIABILITY | 2014 | BOROUGH OF KENILWORTH | 6 | 1 | \$ 7,808.42 | \$ 1,301.40 |
| AUTO LIABILITY | 2014 | BOROUGH OF TOTOWA | 5 | - | \$ 6,252.55 | \$ 1,250.51 |
| AUTO LIABILITY | 2014 | CITY OF ENGLEWOOD | 24 | - | \$ 15,406.40 | \$ 641.93 |
| AUTO LIABILITY | 2014 | CITY OF HOBOKEN | 23 | 3 | \$ 15,822.57 | \$ 687.94 |
| AUTO LIABILITY | 2014 | CITY OF LINDEN | 19 | 3 | \$ 3,921.00 | \$ 206.37 |
| AUTO LIABILITY | 2014 | CITY OF RAHWAY | 17 | 2 | \$ 9,468.25 | \$ 556.96 |
| AUTO LIABILITY | 2014 | HOWELL TOWNSHIP | 13 | - | \$ 4,180.88 | \$ 321.61 |
| AUTO LIABILITY | 2014 | LIVINGSTON TOWNSHIP | 18 | 1 | \$ 21,282.96 | \$ 1,182.39 |
| AUTO LIABILITY | 2014 | TOWN OF GUTTENBERG | 8 | - | \$ 2,047.90 | \$ 255.99 |
| AUTO LIABILITY | 2014 | TOWN OF HARRISON | 2 | 1 | \$ 1,692.24 | \$ 846.12 |
| AUTO LIABILITY | 2014 | TOWN OF KEARNY | 23 | 6 | \$ 55,595.21 | \$ 2,417.18 |
| AUTO LIABILITY | 2014 | TOWN OF MORRISTOWN | 16 | 3 | \$ 4,350.00 | \$ 271.88 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF BLOOMFIELD | 25 | 2 | \$ 17,379.05 | \$ 695.16 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF EASTAMPTON | 6 | - | \$ 4,870.95 | \$ 811.83 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF EWING | 11 | 8 | \$ 35,000.00 | \$ 3,181.82 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF FREEHOLD | 9 | - | \$ 2,782.06 | \$ 309.12 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF HAMILTON | 4 | 3 | \$ 1,500.00 | \$ 375.00 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF LAWRENCE | 7 | 1 | \$ 2,000.00 | \$ 285.71 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF MAPLEWOOD | 19 | 6 | \$ 5,676.72 | \$ 298.77 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF MONTCLAIR | 43 | 3 | \$ 19,675.00 | \$ 457.56 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF MORRIS | 12 | - | \$ 4,908.54 | \$ 409.05 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF UNION | 37 | 1 | \$ 18,709.04 | \$ 505.65 |
| AUTO LIABILITY | 2014 | TOWNSHIP OF WARREN | 10 | - | \$ 1,706.96 | \$ 170.70 |
| AUTO LIABILITY | 2014 | TWP OF NORTH BRUNSWICK | 5 | 1 | \$ 1,250.00 | \$ 250.00 |
| AUTO LIABILITY | 2014 | TWP OF PARSIPPANY | 32 | 1 | \$ 22,386.69 | \$ 699.58 |
| AUTO LIABILITY | 2014 | TWP OF WEST ORANGE | 25 | 1 | \$ 12,287.86 | \$ 491.51 |
| AUTO LIABILITY | 2014 Total | | 467 | 51 | \$ 322,023.27 | \$ 689.56 |
| AUTO LIABILITY | 2015 | BORO OF FREEHOLD | 1 | - | \$ - | \$ - |
| AUTO LIABILITY | 2015 | BORO OF HIGHLAND PARK | 1 | - | \$ - | \$ - |
| AUTO LIABILITY | 2015 | CITY OF RAHWAY | 1 | 1 | \$ 500.00 | \$ 500.00 |
| AUTO LIABILITY | 2015 | HOWELL TOWNSHIP | 1 | - | \$ - | \$ - |
| AUTO LIABILITY | 2015 | LIVINGSTON TOWNSHIP | 3 | - | \$ - | \$ - |
| AUTO LIABILITY | 2015 | TOWN OF GUTTENBERG | 1 | 1 | \$ 500.00 | \$ 500.00 |
| AUTO LIABILITY | 2015 | TOWN OF KEARNY | 9 | 9 | \$ 4,000.00 | \$ 444.44 |
| AUTO LIABILITY | 2015 | TOWNSHIP OF EWING | 1 | 1 | \$ 500.00 | \$ 500.00 |
| AUTO LIABILITY | 2015 | TOWNSHIP OF LAWRENCE | 1 | 1 | \$ 500.00 | \$ 500.00 |
| AUTO LIABILITY | 2015 | TOWNSHIP OF MONTCLAIR | 1 | 1 | \$ 500.00 | \$ 500.00 |
| AUTO LIABILITY | 2015 | TOWNSHIP OF MORRIS | 2 | 2 | \$ 1,000.00 | \$ 500.00 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|-----------------------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| AUTO LIABILITY | 2015 | TOWNSHIP OF UNION | 3 | 2 | \$ 1,000.00 | \$ 333.33 |
| AUTO LIABILITY | 2015 | TOWNSHIP OF WARREN | 2 | 2 | \$ 1,000.00 | \$ 500.00 |
| AUTO LIABILITY | 2015 | TWP OF WEST ORANGE | 1 | - | \$ - | \$ - |
| AUTO LIABILITY | 2015 Total | | 28 | 20 | \$ 9,500.00 | \$ 339.29 |
| AUTO LIABILITY Total | | | 1,031 | 97 | \$ 3,095,699.16 | \$ 3,002.62 |
| AUTO PHYSICAL DAMAGE | 2010 | TWP 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 | BORO 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 | TWP OF NORTH BRUNSWICK | 1 | - | \$ 703.39 | \$ 703.39 |
| AUTO PHYSICAL DAMAGE | 2011 | TWP 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 |
| AUTO PHYSICAL DAMAGE | 2012 | BORO OF FANWOOD | 1 | - | \$ - | \$ - |
| AUTO PHYSICAL DAMAGE | 2012 | BORO OF HIGHLAND PARK | 18 | - | \$ 12,139.29 | \$ 674.41 |
| AUTO PHYSICAL DAMAGE | 2012 | BORO OF NORTH PLAINFIELD | 14 | - | \$ 1,854.31 | \$ 132.45 |
| 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 HADDON HEIGHTS | 2 | - | \$ 7,535.71 | \$ 3,767.86 |
| 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 | 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 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 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| AUTO PHYSICAL DAMAGE | 2012 | TOWNSHIP OF UNION | 24 | 1 | \$ 33,973.99 | \$ 1,415.58 |
| AUTO PHYSICAL DAMAGE | 2012 | TOWNSHIP OF WARREN | 13 | - | \$ 17,392.38 | \$ 1,337.88 |
| AUTO PHYSICAL DAMAGE | 2012 | TWP OF MANALAPAN | 10 | - | \$ 42,669.01 | \$ 4,266.90 |
| AUTO PHYSICAL DAMAGE | 2012 | TWP OF NORTH BRUNSWICK | 27 | - | \$ 51,303.22 | \$ 1,900.12 |
| AUTO PHYSICAL DAMAGE | 2012 | TWP OF PARSIPPANY | 25 | - | \$ 86,082.39 | \$ 3,443.30 |
| AUTO PHYSICAL DAMAGE | 2012 | TWP OF WEST ORANGE | 29 | - | \$ 36,030.65 | \$ 1,242.44 |
| AUTO PHYSICAL DAMAGE | 2012 Total | | 405 | 1 | \$ 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 | - | \$ 227,120.69 | \$ 16,222.91 |
| AUTO PHYSICAL DAMAGE | 2013 | BORO OF HIGHLAND PARK | 7 | - | \$ 20,276.07 | \$ 2,896.58 |
| AUTO PHYSICAL DAMAGE | 2013 | BORO OF NEW PROVIDENCE | 5 | - | \$ 11,157.83 | \$ 2,231.57 |
| AUTO PHYSICAL DAMAGE | 2013 | BORO OF NORTH PLAINFIELD | 14 | - | \$ 10,372.06 | \$ 740.86 |
| 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 KENILWORTH | 6 | - | \$ 26,714.85 | \$ 4,452.48 |
| AUTO PHYSICAL DAMAGE | 2013 | CITY OF ENGLEWOOD | 13 | - | \$ 30,257.63 | \$ 2,327.51 |
| AUTO PHYSICAL DAMAGE | 2013 | CITY OF HOBOKEN | 16 | - | \$ 1,775.13 | \$ 110.95 |
| AUTO PHYSICAL DAMAGE | 2013 | CITY OF LINDEN | 27 | - | \$ 737.10 | \$ 27.30 |
| AUTO PHYSICAL DAMAGE | 2013 | CITY OF RAHWAY | 9 | 1 | \$ 31,185.59 | \$ 3,465.07 |
| 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 | - | \$ 19,054.61 | \$ 1,465.74 |
| AUTO PHYSICAL DAMAGE | 2013 | TOWNSHIP OF BLOOMFIELD | 5 | - | \$ 29,188.74 | \$ 5,837.75 |
| AUTO PHYSICAL DAMAGE | 2013 | TOWNSHIP OF EWING | 8 | - | \$ 47,404.92 | \$ 5,925.62 |
| 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 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 | TWP OF NORTH BRUNSWICK | 19 | - | \$ 43,754.96 | \$ 2,302.89 |
| AUTO PHYSICAL DAMAGE | 2013 | TWP OF PARSIPPANY | 30 | 1 | \$ 58,254.73 | \$ 1,941.82 |
| AUTO PHYSICAL DAMAGE | 2013 | TWP OF WEST ORANGE | 25 | - | \$ 34,235.83 | \$ 1,369.43 |
| AUTO PHYSICAL DAMAGE | 2013 Total | | 376 | 3 | \$ 905,681.52 | \$ 2,408.73 |
| AUTO PHYSICAL DAMAGE | 2014 | BERKELEY HEIGHTS | 5 | - | \$ 18,109.22 | \$ 3,621.84 |
| AUTO PHYSICAL DAMAGE | 2014 | BERKELEY TOWNSHIP | 17 | 1 | \$ 60,412.87 | \$ 3,553.70 |
| AUTO PHYSICAL DAMAGE | 2014 | BORO OF FANWOOD | 2 | 2 | \$ 49,000.00 | \$ 24,500.00 |
| AUTO PHYSICAL DAMAGE | 2014 | BORO OF HIGHLAND PARK | 12 | 1 | \$ 5,317.18 | \$ 443.10 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| AUTO PHYSICAL DAMAGE | 2014 | BORO OF NEW PROVIDENCE | 8 | - | \$ 16,314.74 | \$ 2,039.34 |
| AUTO PHYSICAL DAMAGE | 2014 | BORO OF NORTH PLAINFIELD | 21 | 3 | \$ 75,091.26 | \$ 3,575.77 |
| AUTO PHYSICAL DAMAGE | 2014 | BOROUGH OF CALDWELL | 5 | 1 | \$ 2,327.87 | \$ 465.57 |
| AUTO PHYSICAL DAMAGE | 2014 | BOROUGH OF FAIR HAVEN | 4 | - | \$ 8,999.30 | \$ 2,249.83 |
| AUTO PHYSICAL DAMAGE | 2014 | BOROUGH OF HADDON HEIGHTS | 4 | - | \$ 4,654.41 | \$ 1,163.60 |
| AUTO PHYSICAL DAMAGE | 2014 | BOROUGH OF KENILWORTH | 5 | - | \$ 1,123.65 | \$ 224.73 |
| AUTO PHYSICAL DAMAGE | 2014 | BOROUGH OF TOTOWA | 9 | - | \$ 32,526.87 | \$ 3,614.10 |
| AUTO PHYSICAL DAMAGE | 2014 | CITY OF ENGLEWOOD | 21 | 3 | \$ 30,626.93 | \$ 1,458.43 |
| AUTO PHYSICAL DAMAGE | 2014 | CITY OF HOBOKEN | 18 | - | \$ 884.07 | \$ 49.12 |
| AUTO PHYSICAL DAMAGE | 2014 | CITY OF LINDEN | 15 | 5 | \$ 599.00 | \$ 39.93 |
| AUTO PHYSICAL DAMAGE | 2014 | CITY OF RAHWAY | 21 | 1 | \$ 40,106.12 | \$ 1,909.82 |
| AUTO PHYSICAL DAMAGE | 2014 | HOWELL TOWNSHIP | 11 | 1 | \$ 26,978.65 | \$ 2,452.60 |
| AUTO PHYSICAL DAMAGE | 2014 | LIVINGSTON TOWNSHIP | 18 | 2 | \$ 10,476.26 | \$ 582.01 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWN OF GUTTENBERG | 10 | 2 | \$ 5,654.46 | \$ 565.45 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWN OF HARRISON | 2 | 1 | \$ 500.00 | \$ 250.00 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWN OF KEARNY | 20 | 1 | \$ 68,059.99 | \$ 3,403.00 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWN OF MORRISTOWN | 18 | 2 | \$ 15,640.57 | \$ 868.92 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF BLOOMFIELD | 19 | 3 | \$ 52,755.20 | \$ 2,776.59 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF EASTAMPTON | 7 | - | \$ 16,767.61 | \$ 2,395.37 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF EWING | 6 | 2 | \$ 21,237.58 | \$ 3,539.60 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF FREEHOLD | 16 | 1 | \$ 39,968.60 | \$ 2,498.04 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF HAMILTON | 6 | 3 | \$ 13,604.52 | \$ 2,267.42 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF LAWRENCE | 14 | 1 | \$ 14,185.45 | \$ 1,013.25 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF MAPLEWOOD | 24 | 3 | \$ 14,262.05 | \$ 594.25 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF MONTCLAIR | 42 | 3 | \$ 40,582.25 | \$ 966.24 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF MORRIS | 23 | 1 | \$ 67,093.60 | \$ 2,917.11 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF UNION | 42 | 3 | \$ 57,979.94 | \$ 1,380.47 |
| AUTO PHYSICAL DAMAGE | 2014 | TOWNSHIP OF WARREN | 15 | - | \$ 35,698.60 | \$ 2,379.91 |
| AUTO PHYSICAL DAMAGE | 2014 | TWP OF NORTH BRUNSWICK | 20 | - | \$ 63,955.62 | \$ 3,197.78 |
| AUTO PHYSICAL DAMAGE | 2014 | TWP OF PARSIPPANY | 34 | 3 | \$ 33,106.47 | \$ 973.72 |
| AUTO PHYSICAL DAMAGE | 2014 | TWP OF WEST ORANGE | 39 | 2 | \$ 45,258.27 | \$ 1,160.47 |
| AUTO PHYSICAL DAMAGE | 2014 Total | | 553 | 51 | \$ 989,859.18 | \$ 1,789.98 |
| AUTO PHYSICAL DAMAGE | 2015 | BERKELEY HEIGHTS | 1 | 1 | \$ 5,500.00 | \$ 5,500.00 |
| AUTO PHYSICAL DAMAGE | 2015 | BORO OF HIGHLAND PARK | 3 | 3 | \$ 2,000.00 | \$ 666.67 |
| AUTO PHYSICAL DAMAGE | 2015 | BORO OF NEW PROVIDENCE | 2 | - | \$ - | \$ - |
| AUTO PHYSICAL DAMAGE | 2015 | BORO OF NORTH PLAINFIELD | 1 | 1 | \$ 1,000.00 | \$ 1,000.00 |
| AUTO PHYSICAL DAMAGE | 2015 | BOROUGH OF CALDWELL | 1 | - | \$ 1,134.81 | \$ 1,134.81 |
| AUTO PHYSICAL DAMAGE | 2015 | CITY OF RAHWAY | 1 | 1 | \$ 500.00 | \$ 500.00 |
| AUTO PHYSICAL DAMAGE | 2015 | HOWELL TOWNSHIP | 1 | - | \$ 2,390.00 | \$ 2,390.00 |
| AUTO PHYSICAL DAMAGE | 2015 | LIVINGSTON TOWNSHIP | 3 | 3 | \$ 2,500.00 | \$ 833.33 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWN OF GUTTENBERG | 1 | 1 | \$ 500.00 | \$ 500.00 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWN OF KEARNY | 2 | 1 | \$ 1,209.42 | \$ 604.71 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|-----------------------------------|-----------------------|------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF EWING | 2 | 1 | \$ 500.00 | \$ 250.00 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF FREEHOLD | 2 | 1 | \$ 3,034.25 | \$ 1,517.13 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF LAWRENCE | 3 | 3 | \$ 1,500.00 | \$ 500.00 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF MONTCLAIR | 1 | 1 | \$ 1,000.00 | \$ 1,000.00 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF MORRIS | 7 | 5 | \$ 3,500.00 | \$ 500.00 |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF UNION | 4 | - | \$ - | \$ - |
| AUTO PHYSICAL DAMAGE | 2015 | TOWNSHIP OF WARREN | 2 | 2 | \$ 3,000.00 | \$ 1,500.00 |
| AUTO PHYSICAL DAMAGE | 2015 | TWP OF NORTH BRUNSWICK | 1 | 1 | \$ 500.00 | \$ 500.00 |
| AUTO PHYSICAL DAMAGE | 2015 | TWP OF PARSIPPANY | 1 | 1 | \$ 3,000.00 | \$ 3,000.00 |
| AUTO PHYSICAL DAMAGE | 2015 | TWP OF WEST ORANGE | 1 | 1 | \$ 3,000.00 | \$ 3,000.00 |
| AUTO PHYSICAL DAMAGE | 2015 Total | | 40 | 27 | \$ 35,768.48 | \$ 894.21 |
| AUTO PHYSICAL DAMAGE Total | | | 1,387 | 82 | \$ 3,304,179.97 | \$ 2,382.25 |
| EMPLOYMENT PRACTICES | 2011 | CITY OF HOBOKEN | 2 | 1 | \$ 1,276,170.79 | \$ 638,085.40 |
| EMPLOYMENT PRACTICES | 2011 Total | | 2 | 1 | \$ 1,276,170.79 | \$ 638,085.40 |
| 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 | \$ 182,331.04 | \$ 91,165.52 |
| EMPLOYMENT PRACTICES | 2012 | TOWNSHIP OF BLOOMFIELD | 1 | - | \$ - | \$ - |
| EMPLOYMENT PRACTICES | 2012 | TOWNSHIP OF HAMILTON | 3 | - | \$ 207,709.38 | \$ 69,236.46 |
| EMPLOYMENT PRACTICES | 2012 | TOWNSHIP OF MONTCLAIR | 1 | - | \$ 48,693.30 | \$ 48,693.30 |
| EMPLOYMENT PRACTICES | 2012 | TOWNSHIP OF MORRIS | 1 | 1 | \$ 251,439.00 | \$ 251,439.00 |
| 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 | TWP OF PARSIPPANY | 1 | - | \$ - | \$ - |
| EMPLOYMENT PRACTICES | 2012 | TWP OF WEST ORANGE | 1 | 1 | \$ 511,322.30 | \$ 511,322.30 |
| EMPLOYMENT PRACTICES | 2012 Total | | 23 | 4 | \$ 3,334,493.17 | \$ 144,977.96 |
| EMPLOYMENT PRACTICES | 2013 | BORO OF HIGHLAND PARK | 1 | 1 | \$ 151,198.90 | \$ 151,198.90 |
| EMPLOYMENT PRACTICES | 2013 | CITY OF ENGLEWOOD | 1 | - | \$ 105,030.48 | \$ 105,030.48 |
| EMPLOYMENT PRACTICES | 2013 | CITY OF HOBOKEN | 5 | 5 | \$ 297,817.00 | \$ 59,563.40 |
| EMPLOYMENT PRACTICES | 2013 | CITY OF LINDEN | 3 | 1 | \$ 115,500.00 | \$ 38,500.00 |
| EMPLOYMENT PRACTICES | 2013 | HOWELL TOWNSHIP | 1 | - | \$ - | \$ - |
| EMPLOYMENT PRACTICES | 2013 | LIVINGSTON TOWNSHIP | 2 | 1 | \$ 127,742.63 | \$ 63,871.32 |
| EMPLOYMENT PRACTICES | 2013 | TOWN OF MORRISTOWN | 1 | - | \$ - | \$ - |
| EMPLOYMENT PRACTICES | 2013 | TOWNSHIP OF BLOOMFIELD | 6 | 4 | \$ 337,824.12 | \$ 56,304.02 |
| EMPLOYMENT PRACTICES | 2013 | TOWNSHIP OF HAMILTON | 3 | - | \$ 5,906.35 | \$ 1,968.78 |
| EMPLOYMENT PRACTICES | 2013 | TOWNSHIP OF MAPLEWOOD | 1 | - | \$ - | \$ - |
| EMPLOYMENT PRACTICES | 2013 | TOWNSHIP OF MONTCLAIR | 7 | 1 | \$ 100,783.35 | \$ 14,397.62 |
| EMPLOYMENT PRACTICES | 2013 | TOWNSHIP OF MORRIS | 2 | - | \$ - | \$ - |
| EMPLOYMENT PRACTICES | 2013 | TWP OF NORTH BRUNSWICK | 1 | 1 | \$ 135,070.00 | \$ 135,070.00 |
| EMPLOYMENT PRACTICES | 2013 Total | | 34 | 14 | \$ 1,376,872.83 | \$ 40,496.26 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|-----------------------------------|-----------------------|--------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| EMPLOYMENT PRACTICES | 2014 | BERKELEY HEIGHTS | 1 | 1 | \$ 151,000.00 | \$ 151,000.00 |
| EMPLOYMENT PRACTICES | 2014 | CITY OF ENGLEWOOD | 3 | 3 | \$ 353,600.00 | \$ 117,866.67 |
| EMPLOYMENT PRACTICES | 2014 | CITY OF HOBOKEN | 6 | 6 | \$ 659,000.00 | \$ 109,833.33 |
| EMPLOYMENT PRACTICES | 2014 | HOWELL TOWNSHIP | 1 | 1 | \$ - | \$ - |
| EMPLOYMENT PRACTICES | 2014 | TOWN OF GUTTENBERG | 4 | 3 | \$ 1,000.00 | \$ 250.00 |
| EMPLOYMENT PRACTICES | 2014 | TOWN OF HARRISON | 1 | - | \$ - | \$ - |
| EMPLOYMENT PRACTICES | 2014 | TOWNSHIP OF BLOOMFIELD | 6 | 5 | \$ 209,331.10 | \$ 34,888.52 |
| 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 | 5 | 3 | \$ 165,811.80 | \$ 33,162.36 |
| EMPLOYMENT PRACTICES | 2014 | TOWNSHIP OF MORRIS | 2 | 2 | \$ 302,000.00 | \$ 151,000.00 |
| EMPLOYMENT PRACTICES | 2014 | TWP OF PARSIPPANY | 4 | 2 | \$ 242,980.00 | \$ 60,745.00 |
| EMPLOYMENT PRACTICES | 2014 Total | | 36 | 28 | \$ 2,167,500.40 | \$ 60,208.34 |
| EMPLOYMENT PRACTICES | 2015 | CITY OF HOBOKEN | 1 | 1 | \$ - | \$ - |
| EMPLOYMENT PRACTICES | 2015 Total | | 1 | 1 | \$ - | \$ - |
| EMPLOYMENT PRACTICES Total | | | 96 | 48 | \$ 8,155,037.19 | \$ 84,948.30 |
| 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 | 1 | \$ 627,148.61 | \$ 627,148.61 |
| GENERAL LIABILITY | 2007 Total | | 1 | 1 | \$ 627,148.61 | \$ 627,148.61 |
| GENERAL LIABILITY | 2008 | CITY OF ENGLEWOOD | 1 | - | \$ - | \$ - |
| GENERAL LIABILITY | 2008 Total | | 1 | - | \$ - | \$ - |
| GENERAL LIABILITY | 2009 | BOROUGH OF CALDWELL | 1 | - | \$ - | \$ - |
| GENERAL LIABILITY | 2009 | TWP 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 | BORO OF NORTH PLAINFIELD | 1 | - | \$ 8.90 | \$ 8.90 |
| 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 | CITY OF ENGLEWOOD | 3 | 1 | \$ 46,474.11 | \$ 15,491.37 |
| GENERAL LIABILITY | 2010 | CITY OF HOBOKEN | 2 | - | \$ - | \$ - |
| GENERAL LIABILITY | 2010 | TOWNSHIP OF EWING | 3 | 1 | \$ 51,000.00 | \$ 17,000.00 |
| 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 | TWP OF MANALAPAN | 1 | - | \$ 3,640.16 | \$ 3,640.16 |
| GENERAL LIABILITY | 2010 | TWP OF WEST ORANGE | 1 | 1 | \$ 44,950.00 | \$ 44,950.00 |
| GENERAL LIABILITY | 2010 Total | | 22 | 3 | \$ 306,863.86 | \$ 13,948.36 |
| GENERAL LIABILITY | 2011 | BERKELEY TOWNSHIP | 2 | - | \$ 4,087.09 | \$ 2,043.55 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|-------------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| GENERAL LIABILITY | 2011 | BORO OF HIGHLAND PARK | 3 | - | \$ 31,801.45 | \$ 10,600.48 |
| GENERAL LIABILITY | 2011 | BOROUGH OF CALDWELL | 2 | 1 | \$ 42,000.00 | \$ 21,000.00 |
| 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 | 3 | \$ 217,665.05 | \$ 15,547.50 |
| 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 | \$ 43,001.65 | \$ 21,500.83 |
| GENERAL LIABILITY | 2011 | TOWNSHIP OF EWING | 1 | 1 | \$ 51,000.00 | \$ 51,000.00 |
| GENERAL LIABILITY | 2011 | TOWNSHIP OF FREEHOLD | 7 | 2 | \$ 131,775.40 | \$ 18,825.06 |
| 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 UNION | 16 | 2 | \$ 137,618.49 | \$ 8,601.16 |
| GENERAL LIABILITY | 2011 | TOWNSHIP OF WARREN | 1 | - | \$ 2,946.74 | \$ 2,946.74 |
| GENERAL LIABILITY | 2011 | TWP OF MANALAPAN | 9 | - | \$ 80,148.61 | \$ 8,905.40 |
| GENERAL LIABILITY | 2011 | TWP OF NORTH BRUNSWICK | 5 | - | \$ 8,652.26 | \$ 1,730.45 |
| GENERAL LIABILITY | 2011 | TWP OF WEST ORANGE | 23 | - | \$ 36,485.68 | \$ 1,586.33 |
| GENERAL LIABILITY | 2011 Total | | 120 | 12 | \$ 1,058,986.81 | \$ 8,824.89 |
| GENERAL LIABILITY | 2012 | BERKELEY TOWNSHIP | 7 | 1 | \$ 34,594.31 | \$ 4,942.04 |
| GENERAL LIABILITY | 2012 | BORO OF FANWOOD | 5 | - | \$ 1,900.00 | \$ 380.00 |
| GENERAL LIABILITY | 2012 | BORO OF HIGHLAND PARK | 20 | - | \$ 12,157.94 | \$ 607.90 |
| GENERAL LIABILITY | 2012 | BORO OF NORTH PLAINFIELD | 12 | 1 | \$ 47,929.08 | \$ 3,994.09 |
| GENERAL LIABILITY | 2012 | BOROUGH OF CALDWELL | 15 | 2 | \$ 151,178.71 | \$ 10,078.58 |
| GENERAL LIABILITY | 2012 | BOROUGH OF FAIR HAVEN | 1 | - | \$ 3,199.10 | \$ 3,199.10 |
| GENERAL LIABILITY | 2012 | BOROUGH OF HADDON HEIGHTS | 4 | - | \$ 500.00 | \$ 125.00 |
| 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 | CITY OF ENGLEWOOD | 34 | 4 | \$ 349,733.42 | \$ 10,286.28 |
| GENERAL LIABILITY | 2012 | CITY OF HOBOKEN | 58 | 6 | \$ 328,750.87 | \$ 5,668.12 |
| GENERAL LIABILITY | 2012 | CITY OF RAHWAY | 30 | 1 | \$ 151,046.64 | \$ 5,034.89 |
| GENERAL LIABILITY | 2012 | HOWELL TOWNSHIP | 21 | 4 | \$ 309,961.29 | \$ 14,760.06 |
| 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 | 4 | \$ 156,393.71 | \$ 6,799.73 |
| GENERAL LIABILITY | 2012 | TOWNSHIP OF BLOOMFIELD | 30 | 3 | \$ 1,073,379.25 | \$ 35,779.31 |
| GENERAL LIABILITY | 2012 | TOWNSHIP OF EASTAMPTON | 2 | - | \$ 8.90 | \$ 4.45 |
| GENERAL LIABILITY | 2012 | TOWNSHIP OF EWING | 11 | - | \$ 3,229.23 | \$ 293.57 |
| GENERAL LIABILITY | 2012 | TOWNSHIP OF FREEHOLD | 23 | 2 | \$ 111,135.91 | \$ 4,832.00 |
| GENERAL LIABILITY | 2012 | TOWNSHIP OF HAMILTON | 10 | 1 | \$ 31,027.30 | \$ 3,102.73 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|-------------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| GENERAL LIABILITY | 2012 | TOWNSHIP OF MAPLEWOOD | 21 | 1 | \$ 15,653.65 | \$ 745.41 |
| GENERAL LIABILITY | 2012 | TOWNSHIP OF MONTCLAIR | 47 | 3 | \$ 166,086.25 | \$ 3,533.75 |
| GENERAL LIABILITY | 2012 | TOWNSHIP OF MORRIS | 8 | - | \$ 7,880.05 | \$ 985.01 |
| GENERAL LIABILITY | 2012 | TOWNSHIP OF UNION | 37 | 2 | \$ 162,798.33 | \$ 4,399.95 |
| GENERAL LIABILITY | 2012 | TOWNSHIP OF WARREN | 7 | - | \$ 5,689.91 | \$ 812.84 |
| GENERAL LIABILITY | 2012 | TWP OF MANALAPAN | 11 | - | \$ 1,170.00 | \$ 106.36 |
| GENERAL LIABILITY | 2012 | TWP OF NORTH BRUNSWICK | 25 | - | \$ 19,416.23 | \$ 776.65 |
| GENERAL LIABILITY | 2012 | TWP OF PARSIPPANY | 28 | - | \$ 15,602.74 | \$ 557.24 |
| GENERAL LIABILITY | 2012 | TWP OF WEST ORANGE | 36 | - | \$ 17,521.66 | \$ 486.71 |
| GENERAL LIABILITY | 2012 Total | | 585 | 35 | \$ 3,325,862.47 | \$ 5,685.23 |
| GENERAL LIABILITY | 2013 | BERKELEY HEIGHTS | 6 | - | \$ - | \$ - |
| GENERAL LIABILITY | 2013 | BERKELEY TOWNSHIP | 5 | - | \$ 118,283.10 | \$ 23,656.62 |
| GENERAL LIABILITY | 2013 | BORO OF FANWOOD | 3 | - | \$ 994.70 | \$ 331.57 |
| GENERAL LIABILITY | 2013 | BORO OF HIGHLAND PARK | 8 | 2 | \$ 62,009.20 | \$ 7,751.15 |
| GENERAL LIABILITY | 2013 | BORO OF NEW PROVIDENCE | 1 | 1 | \$ 1,000.00 | \$ 1,000.00 |
| GENERAL LIABILITY | 2013 | BORO OF NORTH PLAINFIELD | 1 | - | \$ 494.65 | \$ 494.65 |
| GENERAL LIABILITY | 2013 | BOROUGH OF CALDWELL | 15 | 2 | \$ 79,845.20 | \$ 5,323.01 |
| GENERAL LIABILITY | 2013 | BOROUGH OF FAIR HAVEN | 2 | 1 | \$ 4,913.86 | \$ 2,456.93 |
| GENERAL LIABILITY | 2013 | BOROUGH OF HADDON HEIGHTS | 10 | - | \$ 4,743.29 | \$ 474.33 |
| GENERAL LIABILITY | 2013 | BOROUGH OF KENILWORTH | 4 | - | \$ 1,971.85 | \$ 492.96 |
| GENERAL LIABILITY | 2013 | CITY OF ENGLEWOOD | 24 | 5 | \$ 154,689.63 | \$ 6,445.40 |
| GENERAL LIABILITY | 2013 | CITY OF HOBOKEN | 39 | 5 | \$ 209,580.51 | \$ 5,373.86 |
| GENERAL LIABILITY | 2013 | CITY OF LINDEN | 29 | - | \$ 3,099.17 | \$ 106.87 |
| GENERAL LIABILITY | 2013 | CITY OF RAHWAY | 29 | 3 | \$ 154,247.42 | \$ 5,318.88 |
| GENERAL LIABILITY | 2013 | HOWELL TOWNSHIP | 18 | 1 | \$ 23,919.24 | \$ 1,328.85 |
| 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 | 12 | 3 | \$ 157,702.25 | \$ 13,141.85 |
| GENERAL LIABILITY | 2013 | TOWNSHIP OF BLOOMFIELD | 31 | 4 | \$ 251,187.41 | \$ 8,102.82 |
| GENERAL LIABILITY | 2013 | TOWNSHIP OF EASTAMPTON | 1 | - | \$ - | \$ - |
| GENERAL LIABILITY | 2013 | TOWNSHIP OF EWING | 9 | 1 | \$ 76,276.25 | \$ 8,475.14 |
| GENERAL LIABILITY | 2013 | TOWNSHIP OF FREEHOLD | 9 | - | \$ 1,050.86 | \$ 116.76 |
| GENERAL LIABILITY | 2013 | TOWNSHIP OF HAMILTON | 31 | 4 | \$ 206,117.67 | \$ 6,648.96 |
| GENERAL LIABILITY | 2013 | TOWNSHIP OF LAWRENCE | 15 | 4 | \$ 49,807.88 | \$ 3,320.53 |
| GENERAL LIABILITY | 2013 | TOWNSHIP OF MAPLEWOOD | 13 | 1 | \$ 46,177.94 | \$ 3,552.15 |
| GENERAL LIABILITY | 2013 | TOWNSHIP OF MONTCLAIR | 44 | 2 | \$ 547,326.24 | \$ 12,439.23 |
| GENERAL LIABILITY | 2013 | TOWNSHIP OF MORRIS | 4 | - | \$ 318.45 | \$ 79.61 |
| GENERAL LIABILITY | 2013 | TOWNSHIP OF UNION | 30 | 2 | \$ 193,083.58 | \$ 6,436.12 |
| GENERAL LIABILITY | 2013 | TOWNSHIP OF WARREN | 4 | 1 | \$ 76,459.15 | \$ 19,114.79 |
| GENERAL LIABILITY | 2013 | TWP OF NORTH BRUNSWICK | 23 | 2 | \$ 27,732.60 | \$ 1,205.77 |
| GENERAL LIABILITY | 2013 | TWP OF PARSIPPANY | 46 | 1 | \$ 106,784.57 | \$ 2,321.40 |
| GENERAL LIABILITY | 2013 | TWP OF WEST ORANGE | 31 | 1 | \$ 97,616.05 | \$ 3,148.90 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|-------------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| GENERAL LIABILITY | 2013 Total | | 541 | 46 | \$ 2,684,798.55 | \$ 4,962.66 |
| GENERAL LIABILITY | 2014 | BERKELEY HEIGHTS | 12 | 1 | \$ 4,461.60 | \$ 371.80 |
| GENERAL LIABILITY | 2014 | BERKELEY TOWNSHIP | 6 | 3 | \$ 6,148.10 | \$ 1,024.68 |
| GENERAL LIABILITY | 2014 | BORO OF FANWOOD | 4 | 2 | \$ 1,500.00 | \$ 375.00 |
| GENERAL LIABILITY | 2014 | BORO OF HIGHLAND PARK | 10 | 2 | \$ 1,672.45 | \$ 167.25 |
| GENERAL LIABILITY | 2014 | BORO OF NEW PROVIDENCE | 11 | - | \$ 1,366.10 | \$ 124.19 |
| GENERAL LIABILITY | 2014 | BORO OF NORTH PLAINFIELD | 3 | 2 | \$ 2,000.00 | \$ 666.67 |
| GENERAL LIABILITY | 2014 | BOROUGH OF CALDWELL | 19 | 6 | \$ 80,771.90 | \$ 4,251.15 |
| GENERAL LIABILITY | 2014 | BOROUGH OF FAIR HAVEN | 2 | - | \$ - | \$ - |
| GENERAL LIABILITY | 2014 | BOROUGH OF HADDON HEIGHTS | 15 | 3 | \$ 6,080.00 | \$ 405.33 |
| GENERAL LIABILITY | 2014 | BOROUGH OF KENILWORTH | 7 | 1 | \$ 1,000.00 | \$ 142.86 |
| GENERAL LIABILITY | 2014 | BOROUGH OF TOTOWA | 7 | 2 | \$ 87,000.00 | \$ 12,428.57 |
| GENERAL LIABILITY | 2014 | CITY OF ENGLEWOOD | 33 | 10 | \$ 50,548.00 | \$ 1,531.76 |
| GENERAL LIABILITY | 2014 | CITY OF HOBOKEN | 41 | 11 | \$ 62,443.65 | \$ 1,523.02 |
| GENERAL LIABILITY | 2014 | CITY OF LINDEN | 31 | 5 | \$ 192,221.30 | \$ 6,200.69 |
| GENERAL LIABILITY | 2014 | CITY OF RAHWAY | 22 | 5 | \$ 67,210.20 | \$ 3,055.01 |
| GENERAL LIABILITY | 2014 | HOWELL TOWNSHIP | 24 | 4 | \$ 569,779.32 | \$ 23,740.81 |
| GENERAL LIABILITY | 2014 | LIVINGSTON TOWNSHIP | 33 | 4 | \$ 4,567.04 | \$ 138.40 |
| GENERAL LIABILITY | 2014 | TOWN OF GUTTENBERG | 4 | - | \$ 907.45 | \$ 226.86 |
| GENERAL LIABILITY | 2014 | TOWN OF HARRISON | 13 | 1 | \$ 2,553.77 | \$ 196.44 |
| GENERAL LIABILITY | 2014 | TOWN OF KEARNY | 50 | 6 | \$ 114,329.48 | \$ 2,286.59 |
| GENERAL LIABILITY | 2014 | TOWN OF MORRISTOWN | 9 | 1 | \$ 1,574.60 | \$ 174.96 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF BLOOMFIELD | 33 | 7 | \$ 172,013.19 | \$ 5,212.52 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF EWING | 24 | 2 | \$ 93,145.68 | \$ 3,881.07 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF FREEHOLD | 20 | 2 | \$ 13,700.00 | \$ 685.00 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF HAMILTON | 19 | 8 | \$ 172,564.84 | \$ 9,082.36 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF LAWRENCE | 9 | 4 | \$ 32,998.92 | \$ 3,666.55 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF MAPLEWOOD | 16 | 2 | \$ 2,777.85 | \$ 173.62 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF MONTCLAIR | 47 | 11 | \$ 270,698.95 | \$ 5,759.55 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF MORRIS | 4 | - | \$ 427.35 | \$ 106.84 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF UNION | 41 | 8 | \$ 137,835.95 | \$ 3,361.85 |
| GENERAL LIABILITY | 2014 | TOWNSHIP OF WARREN | 4 | 1 | \$ 799.45 | \$ 199.86 |
| GENERAL LIABILITY | 2014 | TWP OF NORTH BRUNSWICK | 12 | 1 | \$ 7,900.00 | \$ 658.33 |
| GENERAL LIABILITY | 2014 | TWP OF PARSIPPANY | 32 | 2 | \$ 4,360.42 | \$ 136.26 |
| GENERAL LIABILITY | 2014 | TWP OF WEST ORANGE | 15 | - | \$ 4,131.63 | \$ 275.44 |
| GENERAL LIABILITY | 2014 Total | | 632 | 117 | \$ 2,171,489.19 | \$ 3,435.90 |
| GENERAL LIABILITY | 2015 | BERKELEY HEIGHTS | 2 | 2 | \$ 800.00 | \$ 400.00 |
| GENERAL LIABILITY | 2015 | BOROUGH OF TOTOWA | 1 | 1 | \$ 1,500.00 | \$ 1,500.00 |
| GENERAL LIABILITY | 2015 | CITY OF HOBOKEN | 1 | 1 | \$ 1,000.00 | \$ 1,000.00 |
| GENERAL LIABILITY | 2015 | TOWNSHIP OF EWING | 1 | 1 | \$ 1,000.00 | \$ 1,000.00 |
| GENERAL LIABILITY | 2015 | TOWNSHIP OF LAWRENCE | 1 | 1 | \$ 151,000.00 | \$ 151,000.00 |
| GENERAL LIABILITY | 2015 | TOWNSHIP OF MORRIS | 1 | 1 | \$ 1,000.00 | \$ 1,000.00 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|------------------------------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| GENERAL LIABILITY | 2015 | TOWNSHIP OF UNION | 1 | 1 | \$ 500.00 | \$ 500.00 |
| GENERAL LIABILITY | 2015 | TWP OF WEST ORANGE | 1 | 1 | \$ 500.00 | \$ 500.00 |
| GENERAL LIABILITY | 2015 Total | | 9 | 9 | \$ 157,300.00 | \$ 17,477.78 |
| GENERAL LIABILITY Total | | | 1,914 | 223 | \$ 10,389,535.03 | \$ 5,428.18 |
| 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 | TWP 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 | BORO OF FANWOOD | 2 | - | \$ 8,850.00 | \$ 4,425.00 |
| PROPERTY | 2012 | BORO OF HIGHLAND PARK | 7 | - | \$ 2,044.00 | \$ 292.00 |
| PROPERTY | 2012 | BORO OF NORTH PLAINFIELD | 4 | - | \$ 500.00 | \$ 125.00 |
| 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 HADDON HEIGHTS | 3 | - | \$ 519.54 | \$ 173.18 |
| PROPERTY | 2012 | BOROUGH OF KENILWORTH | 1 | - | \$ - | \$ - |
| PROPERTY | 2012 | BOROUGH OF MIDDLESEX | 12 | - | \$ 27,892.70 | \$ 2,324.39 |
| 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 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 UNION | 3 | - | \$ 5,616.37 | \$ 1,872.12 |
| PROPERTY | 2012 | TOWNSHIP OF WARREN | 5 | - | \$ 7,415.89 | \$ 1,483.18 |
| PROPERTY | 2012 | TWP OF MANALAPAN | 4 | - | \$ 2,871.12 | \$ 717.78 |
| PROPERTY | 2012 | TWP OF NORTH BRUNSWICK | 18 | - | \$ 77,834.57 | \$ 4,324.14 |
| PROPERTY | 2012 | TWP OF PARSIPPANY | 16 | - | \$ 224,445.11 | \$ 14,027.82 |
| PROPERTY | 2012 | TWP OF WEST ORANGE | 1 | - | \$ - | \$ - |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| PROPERTY | 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 | BORO OF HIGHLAND PARK | 2 | - | \$ 385.21 | \$ 192.61 |
| PROPERTY | 2013 | BORO OF NEW PROVIDENCE | 1 | - | \$ 1,422.46 | \$ 1,422.46 |
| PROPERTY | 2013 | BORO OF NORTH PLAINFIELD | 1 | - | \$ 1,990.00 | \$ 1,990.00 |
| 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 | CITY OF ENGLEWOOD | 12 | - | \$ 18,304.16 | \$ 1,525.35 |
| PROPERTY | 2013 | CITY OF LINDEN | 20 | 1 | \$ 6,013.37 | \$ 300.67 |
| 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 UNION | 1 | - | \$ 1,860.00 | \$ 1,860.00 |
| PROPERTY | 2013 | TWP OF NORTH BRUNSWICK | 5 | - | \$ 30,974.30 | \$ 6,194.86 |
| PROPERTY | 2013 | TWP OF PARSIPPANY | 8 | - | \$ 37,276.55 | \$ 4,659.57 |
| PROPERTY | 2013 | TWP OF WEST ORANGE | 2 | - | \$ 6,495.00 | \$ 3,247.50 |
| PROPERTY | 2013 Total | | 94 | 1 | \$ 367,539.10 | \$ 3,909.99 |
| PROPERTY | 2014 | BERKELEY HEIGHTS | 3 | - | \$ 13,198.84 | \$ 4,399.61 |
| PROPERTY | 2014 | BERKELEY TOWNSHIP | 6 | 1 | \$ 55,810.73 | \$ 9,301.79 |
| PROPERTY | 2014 | BORO OF HIGHLAND PARK | 1 | - | \$ - | \$ - |
| PROPERTY | 2014 | BORO OF NEW PROVIDENCE | 4 | 1 | \$ 50,541.06 | \$ 12,635.27 |
| PROPERTY | 2014 | BORO OF NORTH PLAINFIELD | 2 | - | \$ - | \$ - |
| 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 TOTOWA | 4 | 2 | \$ 25,456.92 | \$ 6,364.23 |
| 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 | 1 | \$ 4,126.38 | \$ 2,063.19 |
| PROPERTY | 2014 | LIVINGSTON TOWNSHIP | 4 | 1 | \$ 767.87 | \$ 191.97 |
| PROPERTY | 2014 | TOWN OF GUTTENBERG | 1 | - | \$ - | \$ - |
| PROPERTY | 2014 | TOWN OF HARRISON | 3 | - | \$ 26,179.56 | \$ 8,726.52 |
| PROPERTY | 2014 | TOWN OF KEARNY | 3 | - | \$ 14,890.50 | \$ 4,963.50 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------------------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| PROPERTY | 2014 | 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 | 2 | \$ 7,902.67 | \$ 1,580.53 |
| PROPERTY | 2014 | TOWNSHIP OF MORRIS | 2 | - | \$ 27,161.02 | \$ 13,580.51 |
| 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 | TWP OF NORTH BRUNSWICK | 4 | - | \$ 41,952.05 | \$ 10,488.01 |
| PROPERTY | 2014 | TWP OF PARSIPPANY | 17 | 8 | \$ 108,520.52 | \$ 6,383.56 |
| PROPERTY | 2014 | TWP OF WEST ORANGE | 5 | 1 | \$ 20,601.74 | \$ 4,120.35 |
| PROPERTY | 2014 Total | | 108 | 21 | \$ 671,814.45 | \$ 6,220.50 |
| PROPERTY | 2015 | BORO OF HIGHLAND PARK | 1 | - | \$ - | \$ - |
| PROPERTY | 2015 | BOROUGH OF CALDWELL | 1 | 1 | \$ 6,000.00 | \$ 6,000.00 |
| PROPERTY | 2015 | CITY OF ENGLEWOOD | 1 | 1 | \$ 500.00 | \$ 500.00 |
| PROPERTY | 2015 | TOWNSHIP OF FREEHOLD | 1 | 1 | \$ 500.00 | \$ 500.00 |
| PROPERTY | 2015 | TOWNSHIP OF LAWRENCE | 2 | - | \$ - | \$ - |
| PROPERTY | 2015 | TWP OF WEST ORANGE | 1 | 1 | \$ 500.00 | \$ 500.00 |
| PROPERTY | 2015 Total | | 7 | 4 | \$ 7,500.00 | \$ 1,071.43 |
| PROPERTY Total | | | 432 | 26 | \$ 4,733,818.75 | \$ 10,957.91 |
| PUBLIC OFFICIALS LIABILITY | 2008 | TOWNSHIP OF MONTCLAIR | 1 | 1 | \$ 495,338.00 | \$ 495,338.00 |
| PUBLIC OFFICIALS LIABILITY | 2008 Total | | 1 | 1 | \$ 495,338.00 | \$ 495,338.00 |
| PUBLIC OFFICIALS LIABILITY | 2012 | BERKELEY TOWNSHIP | 1 | - | \$ 580.00 | \$ 580.00 |
| PUBLIC OFFICIALS LIABILITY | 2012 | BORO OF FANWOOD | 1 | - | \$ - | \$ - |
| PUBLIC OFFICIALS LIABILITY | 2012 | BORO OF HIGHLAND PARK | 2 | - | \$ 2,500.00 | \$ 1,250.00 |
| PUBLIC OFFICIALS LIABILITY | 2012 | BORO OF NORTH PLAINFIELD | 2 | 1 | \$ 38,050.00 | \$ 19,025.00 |
| PUBLIC OFFICIALS LIABILITY | 2012 | BOROUGH OF CALDWELL | 2 | - | \$ 3,000.00 | \$ 1,500.00 |
| PUBLIC OFFICIALS LIABILITY | 2012 | BOROUGH OF HADDON HEIGHTS | 1 | - | \$ - | \$ - |
| 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 | CITY OF ENGLEWOOD | 1 | - | \$ 4,154.85 | \$ 4,154.85 |
| PUBLIC OFFICIALS LIABILITY | 2012 | CITY OF HOBOKEN | 18 | - | \$ 25,031.35 | \$ 1,390.63 |
| 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 MAPLEWOOD | 1 | - | \$ 4,146.90 | \$ 4,146.90 |
| PUBLIC OFFICIALS LIABILITY | 2012 | TOWNSHIP OF MONTCLAIR | 3 | 1 | \$ 93,800.00 | \$ 31,266.67 |
| PUBLIC OFFICIALS LIABILITY | 2012 | TOWNSHIP OF MORRIS | 2 | - | \$ 1,026.50 | \$ 513.25 |
| 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 | TWP OF MANALAPAN | 1 | - | \$ - | \$ - |
| PUBLIC OFFICIALS LIABILITY | 2012 | TWP OF PARSIPPANY | 3 | - | \$ 40,833.43 | \$ 13,611.14 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------------------------|-----------------------|--------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| PUBLIC OFFICIALS LIABILITY | 2012 | TWP OF WEST ORANGE | 1 | - | \$ - | \$ - |
| PUBLIC OFFICIALS LIABILITY | 2012 Total | | 48 | 2 | \$ 348,669.19 | \$ 7,263.94 |
| 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 | BORO OF FANWOOD | 1 | - | \$ 950.00 | \$ 950.00 |
| PUBLIC OFFICIALS LIABILITY | 2013 | BORO OF HIGHLAND PARK | 2 | - | \$ 950.00 | \$ 475.00 |
| PUBLIC OFFICIALS LIABILITY | 2013 | BORO OF NORTH PLAINFIELD | 2 | - | \$ 1,708.50 | \$ 854.25 |
| PUBLIC OFFICIALS LIABILITY | 2013 | BOROUGH OF CALDWELL | 2 | - | \$ 5,228.99 | \$ 2,614.50 |
| PUBLIC OFFICIALS LIABILITY | 2013 | CITY OF ENGLEWOOD | 1 | 1 | \$ 7,073.16 | \$ 7,073.16 |
| PUBLIC OFFICIALS LIABILITY | 2013 | CITY OF HOBOKEN | 19 | 1 | \$ 189,025.82 | \$ 9,948.73 |
| 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 | 1 | - | \$ - | \$ - |
| PUBLIC OFFICIALS LIABILITY | 2013 | LIVINGSTON TOWNSHIP | 1 | 1 | \$ 30,500.00 | \$ 30,500.00 |
| PUBLIC OFFICIALS LIABILITY | 2013 | TOWN OF MORRISTOWN | 3 | - | \$ 5,821.18 | \$ 1,940.39 |
| 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 | - | \$ 28,324.23 | \$ 5,664.85 |
| PUBLIC OFFICIALS LIABILITY | 2013 | TOWNSHIP OF MORRIS | 1 | - | \$ - | \$ - |
| PUBLIC OFFICIALS LIABILITY | 2013 | TWP OF NORTH BRUNSWICK | 2 | 2 | \$ 86,000.00 | \$ 43,000.00 |
| PUBLIC OFFICIALS LIABILITY | 2013 | TWP OF PARSIPPANY | 4 | - | \$ 1,690.00 | \$ 422.50 |
| PUBLIC OFFICIALS LIABILITY | 2013 Total | | 53 | 5 | \$ 368,941.01 | \$ 6,961.15 |
| PUBLIC OFFICIALS LIABILITY | 2014 | BERKELEY HEIGHTS | 2 | 1 | \$ 76,060.00 | \$ 38,030.00 |
| PUBLIC OFFICIALS LIABILITY | 2014 | BERKELEY TOWNSHIP | 2 | 1 | \$ 721.50 | \$ 360.75 |
| PUBLIC OFFICIALS LIABILITY | 2014 | BORO OF HIGHLAND PARK | 1 | 1 | \$ 31,000.00 | \$ 31,000.00 |
| PUBLIC OFFICIALS LIABILITY | 2014 | BORO OF NORTH PLAINFIELD | 2 | 1 | \$ 38,238.50 | \$ 19,119.25 |
| PUBLIC OFFICIALS LIABILITY | 2014 | BOROUGH OF TOTOWA | 1 | - | \$ 950.00 | \$ 950.00 |
| PUBLIC OFFICIALS LIABILITY | 2014 | CITY OF ENGLEWOOD | 4 | - | \$ 1,983.50 | \$ 495.88 |
| PUBLIC OFFICIALS LIABILITY | 2014 | CITY OF HOBOKEN | 13 | 5 | \$ 47,235.62 | \$ 3,633.51 |
| PUBLIC OFFICIALS LIABILITY | 2014 | CITY OF LINDEN | 3 | 1 | \$ 7,360.00 | \$ 2,453.33 |
| PUBLIC OFFICIALS LIABILITY | 2014 | CITY OF RAHWAY | 1 | - | \$ 684.50 | \$ 684.50 |
| PUBLIC OFFICIALS LIABILITY | 2014 | HOWELL TOWNSHIP | 4 | 1 | \$ 13,035.50 | \$ 3,258.88 |
| 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 | 3 | 1 | \$ 7,320.00 | \$ 2,440.00 |
| PUBLIC OFFICIALS LIABILITY | 2014 | TOWNSHIP OF HAMILTON | 1 | 1 | \$ 500.00 | \$ 500.00 |
| PUBLIC OFFICIALS LIABILITY | 2014 | TOWNSHIP OF LAWRENCE | 1 | - | \$ 185.78 | \$ 185.78 |
| PUBLIC OFFICIALS LIABILITY | 2014 | TOWNSHIP OF MONTCLAIR | 6 | 2 | \$ 64,512.00 | \$ 10,752.00 |
| PUBLIC OFFICIALS LIABILITY | 2014 | TOWNSHIP OF MORRIS | 1 | - | \$ - | \$ - |
| PUBLIC OFFICIALS LIABILITY | 2014 | TOWNSHIP OF WARREN | 2 | 2 | \$ 152,000.00 | \$ 76,000.00 |
| PUBLIC OFFICIALS LIABILITY | 2014 | TWP OF NORTH BRUNSWICK | 1 | - | \$ 2,053.50 | \$ 2,053.50 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|---|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| PUBLIC OFFICIALS LIABILITY | 2014 | TWP OF PARSIPPANY | 5 | - | \$ 1,307.60 | \$ 261.52 |
| PUBLIC OFFICIALS LIABILITY | 2014 Total | | 55 | 17 | \$ 447,553.00 | \$ 8,137.33 |
| PUBLIC OFFICIALS LIABILITY | 2015 | TWP OF PARSIPPANY | 2 | 2 | \$ - | \$ - |
| PUBLIC OFFICIALS LIABILITY | 2015 Total | | 2 | 2 | \$ - | \$ - |
| PUBLIC OFFICIALS LIABILITY Total | | | 159 | 27 | \$ 1,660,501.20 | \$ 10,443.40 |
| WORKCOMP RECORD ONLY | 2012 | BERKELEY TOWNSHIP | 2 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | BORO OF FANWOOD | 4 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | BORO OF HIGHLAND PARK | 7 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | BORO OF NEW PROVIDENCE | 5 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | BORO OF NORTH PLAINFIELD | 12 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | BOROUGH OF CALDWELL | 4 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | BOROUGH OF FAIR HAVEN | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | BOROUGH OF HADDON HEIGHTS | 3 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | BOROUGH OF MIDDLESEX | 1 | - | \$ - | \$ - |
| 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 MAPLEWOOD | 7 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | TOWNSHIP OF MONTCLAIR | 11 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | TOWNSHIP OF MORRIS | 4 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | TOWNSHIP OF UNION | 2 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | TOWNSHIP OF WARREN | 4 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | TWP OF MANALAPAN | 5 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | TWP OF NORTH BRUNSWICK | 10 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2012 | TWP 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 | BORO OF FANWOOD | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2013 | BORO OF HIGHLAND PARK | 9 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2013 | BORO OF NEW PROVIDENCE | 6 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2013 | BORO OF NORTH PLAINFIELD | 11 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2013 | BOROUGH OF FAIR HAVEN | 2 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2013 | BOROUGH OF HADDON HEIGHTS | 3 | - | \$ - | \$ - |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| WORKCOMP RECORD ONLY | 2013 | BOROUGH OF KENILWORTH | 1 | - | \$ - | \$ - |
| 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 WARREN | 2 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2013 | TWP OF NORTH BRUNSWICK | 7 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2013 | TWP 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 | BORO OF FANWOOD | 2 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | BORO OF HIGHLAND PARK | 8 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | BORO OF NEW PROVIDENCE | 12 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | BORO OF NORTH PLAINFIELD | 17 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | BOROUGH OF CALDWELL | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | BOROUGH OF HADDON HEIGHTS | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | CITY OF ENGLEWOOD | 16 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | CITY OF HOBOKEN | 18 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | CITY OF LINDEN | 33 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | CITY OF RAHWAY | 7 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | HOWELL TOWNSHIP | 20 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | LIVINGSTON TOWNSHIP | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | TOWN OF GUTTENBERG | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | TOWN OF HARRISON | 12 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | TOWN OF KEARNY | 8 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | TOWN OF MORRISTOWN | 5 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | TOWNSHIP OF EASTAMPTON | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | TOWNSHIP OF EWING | 2 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | TOWNSHIP OF FREEHOLD | 28 | - | \$ - | \$ - |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|-----------------------------------|-----------------------|------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| WORKCOMP RECORD ONLY | 2014 | TOWNSHIP OF HAMILTON | 21 | - | \$ - | \$ - |
| 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 UNION | 2 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | TOWNSHIP OF WARREN | 3 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | TWP OF NORTH BRUNSWICK | 13 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 | TWP OF WEST ORANGE | 6 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2014 Total | | 290 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | BERKELEY TOWNSHIP | 3 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | BORO OF HIGHLAND PARK | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | BORO OF NEW PROVIDENCE | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | CITY OF ENGLEWOOD | 2 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | CITY OF HOBOKEN | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | TOWN OF HARRISON | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | TOWNSHIP OF HAMILTON | 4 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | TOWNSHIP OF LAWRENCE | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | TOWNSHIP OF MONTCLAIR | 1 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | TOWNSHIP OF MORRIS | 1 | 1 | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | TWP OF NORTH BRUNSWICK | 3 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 | TWP OF WEST ORANGE | 2 | - | \$ - | \$ - |
| WORKCOMP RECORD ONLY | 2015 Total | | 21 | 1 | \$ - | \$ - |
| WORKCOMP RECORD ONLY Total | | | 793 | 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 |
| WORKERS COMPENSATION | 2006 Total | | 2 | 2 | \$ 34,388.85 | \$ 17,194.43 |
| WORKERS COMPENSATION | 2009 | CITY OF HOBOKEN | 2 | 2 | \$ 43,838.20 | \$ 21,919.10 |
| WORKERS COMPENSATION | 2009 | TOWNSHIP OF MONTCLAIR | 1 | 1 | \$ 13,500.00 | \$ 13,500.00 |
| WORKERS COMPENSATION | 2009 Total | | 3 | 3 | \$ 57,338.20 | \$ 19,112.73 |
| WORKERS COMPENSATION | 2010 | BOROUGH OF CALDWELL | 1 | - | \$ 32,929.64 | \$ 32,929.64 |
| WORKERS COMPENSATION | 2010 | CITY OF HOBOKEN | 7 | 4 | \$ 81,212.56 | \$ 11,601.79 |
| WORKERS COMPENSATION | 2010 | TOWNSHIP OF FREEHOLD | 1 | - | \$ 6,426.90 | \$ 6,426.90 |
| WORKERS COMPENSATION | 2010 Total | | 9 | 4 | \$ 120,569.10 | \$ 13,396.57 |
| WORKERS COMPENSATION | 2011 | BERKELEY TOWNSHIP | 1 | 1 | \$ 1,500.00 | \$ 1,500.00 |
| WORKERS COMPENSATION | 2011 | CITY OF ENGLEWOOD | 1 | - | \$ 957.08 | \$ 957.08 |
| WORKERS COMPENSATION | 2011 | CITY OF HOBOKEN | 3 | 3 | \$ 68,641.37 | \$ 22,880.46 |
| WORKERS COMPENSATION | 2011 | HOWELL TOWNSHIP | 1 | - | \$ 9.20 | \$ 9.20 |
| WORKERS COMPENSATION | 2011 | LIVINGSTON TOWNSHIP | 2 | - | \$ 5,320.57 | \$ 2,660.29 |
| WORKERS COMPENSATION | 2011 | TOWNSHIP OF EWING | 1 | - | \$ 14.15 | \$ 14.15 |
| WORKERS COMPENSATION | 2011 | TOWNSHIP OF MONTCLAIR | 1 | 1 | \$ 86,638.80 | \$ 86,638.80 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| WORKERS COMPENSATION | 2011 | TOWNSHIP OF UNION | 1 | - | \$ 1,063.05 | \$ 1,063.05 |
| WORKERS COMPENSATION | 2011 | TWP OF NORTH BRUNSWICK | 1 | - | \$ 38,972.51 | \$ 38,972.51 |
| WORKERS COMPENSATION | 2011 | TWP OF WEST ORANGE | 1 | 1 | \$ 18,960.00 | \$ 18,960.00 |
| WORKERS COMPENSATION | 2011 Total | | 13 | 6 | \$ 222,076.73 | \$ 17,082.83 |
| WORKERS COMPENSATION | 2012 | BERKELEY TOWNSHIP | 48 | 14 | \$ 1,430,631.27 | \$ 29,804.82 |
| WORKERS COMPENSATION | 2012 | BORO OF FANWOOD | 6 | - | \$ 74,795.83 | \$ 12,465.97 |
| WORKERS COMPENSATION | 2012 | BORO OF HIGHLAND PARK | 15 | 1 | \$ 69,353.24 | \$ 4,623.55 |
| WORKERS COMPENSATION | 2012 | BORO OF NEW PROVIDENCE | 9 | 1 | \$ 245,114.17 | \$ 27,234.91 |
| WORKERS COMPENSATION | 2012 | BORO OF NORTH PLAINFIELD | 21 | 3 | \$ 96,482.65 | \$ 4,594.41 |
| WORKERS COMPENSATION | 2012 | BOROUGH OF CALDWELL | 14 | 1 | \$ 76,041.45 | \$ 5,431.53 |
| WORKERS COMPENSATION | 2012 | BOROUGH OF FAIR HAVEN | 6 | - | \$ 10,535.64 | \$ 1,755.94 |
| WORKERS COMPENSATION | 2012 | BOROUGH OF HADDON HEIGHTS | 6 | - | \$ 26,497.32 | \$ 4,416.22 |
| WORKERS COMPENSATION | 2012 | BOROUGH OF KENILWORTH | 5 | - | \$ 5,294.16 | \$ 1,058.83 |
| WORKERS COMPENSATION | 2012 | BOROUGH OF MIDDLESEX | 15 | 1 | \$ 394,526.74 | \$ 26,301.78 |
| WORKERS COMPENSATION | 2012 | CITY OF ENGLEWOOD | 72 | 14 | \$ 1,084,263.45 | \$ 15,059.21 |
| WORKERS COMPENSATION | 2012 | CITY OF HOBOKEN | 100 | 22 | \$ 1,556,073.24 | \$ 15,560.73 |
| WORKERS COMPENSATION | 2012 | CITY OF RAHWAY | 29 | - | \$ 67,983.28 | \$ 2,344.25 |
| WORKERS COMPENSATION | 2012 | HOWELL TOWNSHIP | 30 | 8 | \$ 750,463.99 | \$ 25,015.47 |
| WORKERS COMPENSATION | 2012 | LIVINGSTON TOWNSHIP | 47 | 9 | \$ 784,877.45 | \$ 16,699.52 |
| WORKERS COMPENSATION | 2012 | TOWN OF HARRISON | 19 | 1 | \$ 135,822.62 | \$ 7,148.56 |
| WORKERS COMPENSATION | 2012 | TOWN OF MORRISTOWN | 37 | 1 | \$ 148,406.73 | \$ 4,010.99 |
| WORKERS COMPENSATION | 2012 | TOWNSHIP OF EASTAMPTON | 5 | - | \$ 9,549.92 | \$ 1,909.98 |
| WORKERS COMPENSATION | 2012 | TOWNSHIP OF EWING | 52 | 6 | \$ 504,019.67 | \$ 9,692.69 |
| WORKERS COMPENSATION | 2012 | TOWNSHIP OF FREEHOLD | 21 | 3 | \$ 170,410.98 | \$ 8,114.81 |
| WORKERS COMPENSATION | 2012 | TOWNSHIP OF HAMILTON | 137 | 13 | \$ 1,386,498.52 | \$ 10,120.43 |
| WORKERS COMPENSATION | 2012 | TOWNSHIP OF MAPLEWOOD | 29 | - | \$ 90,229.02 | \$ 3,111.35 |
| WORKERS COMPENSATION | 2012 | TOWNSHIP OF MONTCLAIR | 65 | 5 | \$ 741,242.63 | \$ 11,403.73 |
| WORKERS COMPENSATION | 2012 | TOWNSHIP OF MORRIS | 26 | 3 | \$ 263,597.82 | \$ 10,138.38 |
| WORKERS COMPENSATION | 2012 | TOWNSHIP OF UNION | 62 | 5 | \$ 453,295.77 | \$ 7,311.22 |
| WORKERS COMPENSATION | 2012 | TOWNSHIP OF WARREN | 12 | - | \$ 9,206.13 | \$ 767.18 |
| WORKERS COMPENSATION | 2012 | TWP OF MANALAPAN | 16 | 2 | \$ 206,608.85 | \$ 12,913.05 |
| WORKERS COMPENSATION | 2012 | TWP OF NORTH BRUNSWICK | 46 | 4 | \$ 356,968.66 | \$ 7,760.19 |
| WORKERS COMPENSATION | 2012 | TWP OF WEST ORANGE | 36 | 6 | \$ 434,141.38 | \$ 12,059.48 |
| WORKERS COMPENSATION | 2012 Total | | 986 | 123 | \$ 11,582,932.58 | \$ 11,747.40 |
| WORKERS COMPENSATION | 2013 | BERKELEY HEIGHTS | 12 | 1 | \$ 9,408.27 | \$ 784.02 |
| WORKERS COMPENSATION | 2013 | BERKELEY TOWNSHIP | 53 | 8 | \$ 348,894.05 | \$ 6,582.91 |
| WORKERS COMPENSATION | 2013 | BORO OF FANWOOD | 4 | 1 | \$ 60,664.54 | \$ 15,166.14 |
| WORKERS COMPENSATION | 2013 | BORO OF HIGHLAND PARK | 11 | - | \$ 18,303.01 | \$ 1,663.91 |
| WORKERS COMPENSATION | 2013 | BORO OF NEW PROVIDENCE | 11 | - | \$ 13,152.86 | \$ 1,195.71 |
| WORKERS COMPENSATION | 2013 | BORO OF NORTH PLAINFIELD | 17 | 1 | \$ 118,214.05 | \$ 6,953.77 |
| 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 |

Valued as of 1/31/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------------------|-----------------------|---------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| WORKERS COMPENSATION | 2013 | BOROUGH OF HADDON HEIGHTS | 12 | 2 | \$ 121,452.19 | \$ 10,121.02 |
| WORKERS COMPENSATION | 2013 | BOROUGH OF KENILWORTH | 12 | 4 | \$ 218,468.33 | \$ 18,205.69 |
| WORKERS COMPENSATION | 2013 | CITY OF ENGLEWOOD | 52 | 10 | \$ 545,108.62 | \$ 10,482.86 |
| WORKERS COMPENSATION | 2013 | CITY OF HOBOKEN | 104 | 14 | \$ 646,559.42 | \$ 6,216.92 |
| WORKERS COMPENSATION | 2013 | CITY OF LINDEN | 96 | 19 | \$ 1,051,200.18 | \$ 10,950.00 |
| WORKERS COMPENSATION | 2013 | CITY OF RAHWAY | 22 | 5 | \$ 132,771.43 | \$ 6,035.07 |
| WORKERS COMPENSATION | 2013 | HOWELL TOWNSHIP | 14 | 3 | \$ 112,409.25 | \$ 8,029.23 |
| WORKERS COMPENSATION | 2013 | LIVINGSTON TOWNSHIP | 45 | 12 | \$ 529,942.53 | \$ 11,776.50 |
| WORKERS COMPENSATION | 2013 | TOWN OF HARRISON | 17 | 4 | \$ 218,546.26 | \$ 12,855.66 |
| 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 | \$ 327,478.79 | \$ 16,373.94 |
| WORKERS COMPENSATION | 2013 | TOWNSHIP OF FREEHOLD | 32 | 3 | \$ 246,640.45 | \$ 7,707.51 |
| WORKERS COMPENSATION | 2013 | TOWNSHIP OF HAMILTON | 96 | 9 | \$ 649,280.57 | \$ 6,763.34 |
| WORKERS COMPENSATION | 2013 | TOWNSHIP OF LAWRENCE | 24 | 1 | \$ 609,478.30 | \$ 25,394.93 |
| WORKERS COMPENSATION | 2013 | TOWNSHIP OF MAPLEWOOD | 38 | 3 | \$ 308,974.17 | \$ 8,130.90 |
| WORKERS COMPENSATION | 2013 | TOWNSHIP OF MONTCLAIR | 55 | 9 | \$ 502,605.37 | \$ 9,138.28 |
| WORKERS COMPENSATION | 2013 | TOWNSHIP OF MORRIS | 29 | 5 | \$ 282,649.32 | \$ 9,746.53 |
| WORKERS COMPENSATION | 2013 | TOWNSHIP OF UNION | 93 | 14 | \$ 660,030.81 | \$ 7,097.11 |
| WORKERS COMPENSATION | 2013 | TOWNSHIP OF WARREN | 9 | - | \$ 13,430.80 | \$ 1,492.31 |
| WORKERS COMPENSATION | 2013 | TWP OF NORTH BRUNSWICK | 33 | 4 | \$ 328,608.35 | \$ 9,957.83 |
| WORKERS COMPENSATION | 2013 | TWP OF WEST ORANGE | 44 | 10 | \$ 848,017.56 | \$ 19,273.13 |
| WORKERS COMPENSATION | 2013 Total | | 997 | 150 | \$ 9,212,996.55 | \$ 9,240.72 |
| WORKERS COMPENSATION | 2014 | BERKELEY HEIGHTS | 13 | 8 | \$ 91,121.98 | \$ 7,009.38 |
| WORKERS COMPENSATION | 2014 | BERKELEY TOWNSHIP | 48 | 27 | \$ 401,061.41 | \$ 8,355.45 |
| WORKERS COMPENSATION | 2014 | BORO OF FANWOOD | 12 | 10 | \$ 204,641.54 | \$ 17,053.46 |
| WORKERS COMPENSATION | 2014 | BORO OF HIGHLAND PARK | 7 | 1 | \$ 54,346.93 | \$ 7,763.85 |
| WORKERS COMPENSATION | 2014 | BORO OF NEW PROVIDENCE | 12 | 5 | \$ 42,249.48 | \$ 3,520.79 |
| WORKERS COMPENSATION | 2014 | BORO OF NORTH PLAINFIELD | 17 | 15 | \$ 393,716.34 | \$ 23,159.78 |
| WORKERS COMPENSATION | 2014 | BOROUGH OF CALDWELL | 9 | 4 | \$ 5,827.12 | \$ 647.46 |
| WORKERS COMPENSATION | 2014 | BOROUGH OF FAIR HAVEN | 1 | 1 | \$ 2,500.00 | \$ 2,500.00 |
| WORKERS COMPENSATION | 2014 | BOROUGH OF HADDON HEIGHTS | 4 | 3 | \$ 12,334.17 | \$ 3,083.54 |
| WORKERS COMPENSATION | 2014 | BOROUGH OF KENILWORTH | 8 | 6 | \$ 27,238.40 | \$ 3,404.80 |
| WORKERS COMPENSATION | 2014 | BOROUGH OF TOTOWA | 6 | 3 | \$ 35,539.12 | \$ 5,923.19 |
| WORKERS COMPENSATION | 2014 | CITY OF ENGLEWOOD | 38 | 28 | \$ 270,476.27 | \$ 7,117.80 |
| WORKERS COMPENSATION | 2014 | CITY OF HOBOKEN | 79 | 45 | \$ 648,618.46 | \$ 8,210.36 |
| WORKERS COMPENSATION | 2014 | CITY OF LINDEN | 129 | 85 | \$ 829,428.66 | \$ 6,429.68 |
| WORKERS COMPENSATION | 2014 | CITY OF RAHWAY | 22 | 17 | \$ 165,982.30 | \$ 7,544.65 |
| WORKERS COMPENSATION | 2014 | HOWELL TOWNSHIP | 27 | 17 | \$ 305,200.93 | \$ 11,303.74 |
| WORKERS COMPENSATION | 2014 | LIVINGSTON TOWNSHIP | 42 | 30 | \$ 282,136.83 | \$ 6,717.54 |
| WORKERS COMPENSATION | 2014 | TOWN OF GUTTENBERG | 7 | 5 | \$ 34,257.15 | \$ 4,893.88 |
| WORKERS COMPENSATION | 2014 | TOWN OF HARRISON | 14 | 11 | \$ 41,900.95 | \$ 2,992.93 |

Valued as of 1/31/15



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

| line | policy_effective_year | insured | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|-----------------------------------|-----------------------|------------------------|--------------------------|-----------------------|--------------------------|------------------------------|
| WORKERS COMPENSATION | 2014 | TOWN OF KEARNY | 39 | 23 | \$ 383,903.37 | \$ 9,843.68 |
| WORKERS COMPENSATION | 2014 | TOWN OF MORRISTOWN | 33 | 22 | \$ 280,632.67 | \$ 8,504.02 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF EASTAMPTON | 5 | 3 | \$ 17,957.12 | \$ 3,591.42 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF EWING | 56 | 37 | \$ 442,020.75 | \$ 7,893.23 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF FREEHOLD | 23 | 17 | \$ 173,220.99 | \$ 7,531.35 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF HAMILTON | 80 | 44 | \$ 867,870.55 | \$ 10,848.38 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF LAWRENCE | 13 | 10 | \$ 67,578.69 | \$ 5,198.36 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF MAPLEWOOD | 31 | 14 | \$ 119,703.89 | \$ 3,861.42 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF MONTCLAIR | 47 | 29 | \$ 1,826,076.93 | \$ 38,852.70 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF MORRIS | 26 | 17 | \$ 418,559.51 | \$ 16,098.44 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF UNION | 70 | 44 | \$ 448,938.37 | \$ 6,413.41 |
| WORKERS COMPENSATION | 2014 | TOWNSHIP OF WARREN | 12 | 8 | \$ 44,377.50 | \$ 3,698.13 |
| WORKERS COMPENSATION | 2014 | TWP OF NORTH BRUNSWICK | 54 | 27 | \$ 358,240.85 | \$ 6,634.09 |
| WORKERS COMPENSATION | 2014 | TWP OF WEST ORANGE | 26 | 17 | \$ 199,660.46 | \$ 7,679.25 |
| WORKERS COMPENSATION | 2014 Total | | 1,010 | 633 | \$ 9,497,319.69 | \$ 9,403.29 |
| WORKERS COMPENSATION | 2015 | BERKELEY HEIGHTS | 1 | 1 | \$ 750.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | BERKELEY TOWNSHIP | 5 | 5 | \$ 4,200.00 | \$ 840.00 |
| WORKERS COMPENSATION | 2015 | BORO OF HIGHLAND PARK | 1 | - | \$ - | \$ - |
| WORKERS COMPENSATION | 2015 | BORO OF NEW PROVIDENCE | 1 | 1 | \$ 750.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | BOROUGH OF KENILWORTH | 2 | 2 | \$ 1,500.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | BOROUGH OF TOTOWA | 1 | 1 | \$ 750.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | CITY OF ENGLEWOOD | 5 | 5 | \$ 5,400.00 | \$ 1,080.00 |
| WORKERS COMPENSATION | 2015 | CITY OF HOBOKEN | 4 | 4 | \$ 3,000.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | CITY OF RAHWAY | 3 | 3 | \$ 3,900.00 | \$ 1,300.00 |
| WORKERS COMPENSATION | 2015 | HOWELL TOWNSHIP | 3 | 3 | \$ 2,250.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | LIVINGSTON TOWNSHIP | 2 | 2 | \$ 1,500.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF EWING | 3 | 3 | \$ 2,250.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF FREEHOLD | 3 | 3 | \$ 2,250.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF HAMILTON | 3 | 3 | \$ 2,250.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF MONTCLAIR | 4 | 4 | \$ 3,000.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF MORRIS | 4 | 4 | \$ 13,250.00 | \$ 3,312.50 |
| WORKERS COMPENSATION | 2015 | TOWNSHIP OF UNION | 6 | 6 | \$ 4,500.00 | \$ 750.00 |
| WORKERS COMPENSATION | 2015 | TWP OF NORTH BRUNSWICK | 6 | 6 | \$ 4,200.00 | \$ 700.00 |
| WORKERS COMPENSATION | 2015 Total | | 57 | 56 | \$ 55,700.00 | \$ 977.19 |
| WORKERS COMPENSATION Total | | | 3,077 | 977 | \$ 30,783,321.70 | \$ 10,004.33 |
| Grand Total | | | 8,891 | 1,481 | \$ 62,122,093.00 | \$ 6,987.08 |

Garden State Muni Joint Insurance Fund

MONTHLY INVESTMENT REPORT

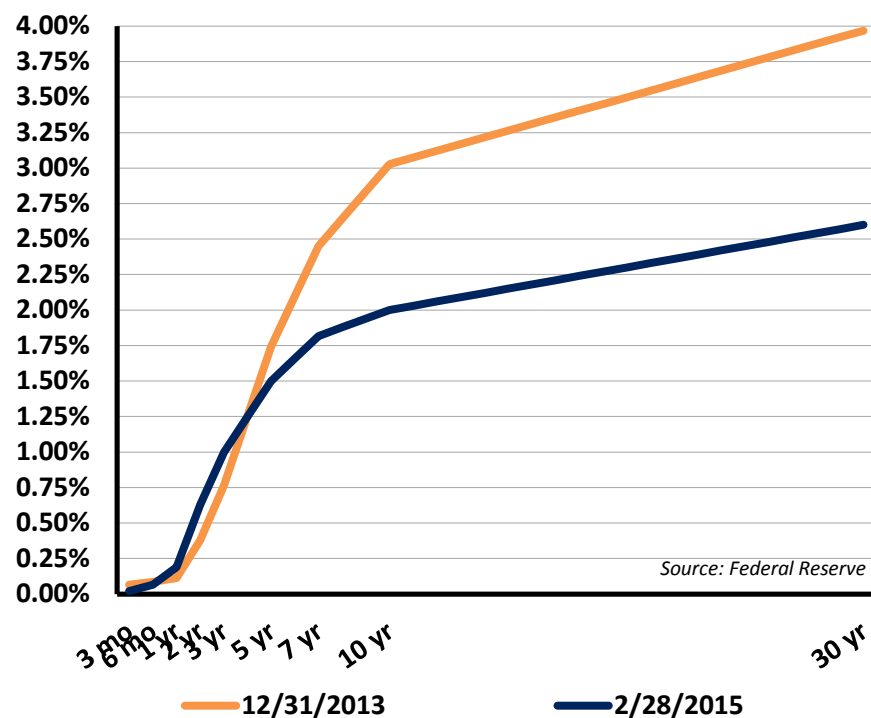
AS OF 2/28/2015



Prime Advisors, Inc.

Treasury Yield Curves and World Bond Yields

US Treasury Yield Curves



World Bond Yields

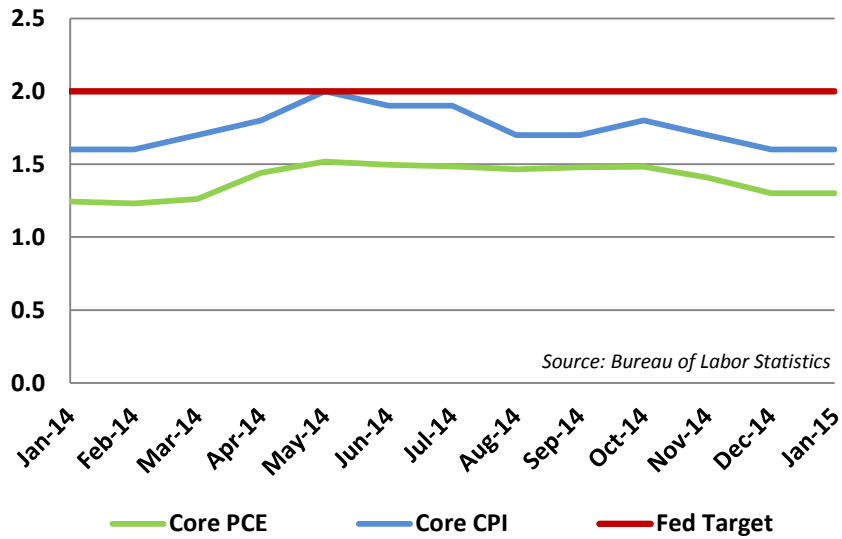
| As of 02/28/2015 | 2 year | 10 year |
|------------------|--------|---------|
| US | 0.63% | 2.00% |
| UK | 0.43% | 1.80% |
| Germany | -0.23% | 0.33% |
| France | -0.13% | 0.60% |
| Italy | 0.20% | 1.33% |
| Spain | 0.14% | 1.26% |
| Portugal | 0.25% | 1.83% |
| Japan | 0.02% | 0.34% |

Source: Federal Reserve, Bloomberg

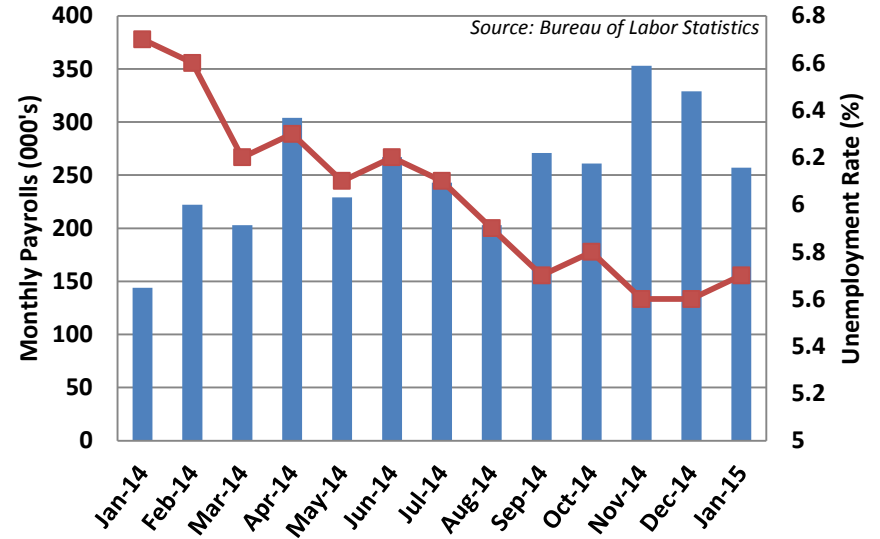
| | US Treasury Yields | |
|---------|--------------------|-----------|
| | 12/31/2013 | 2/28/2015 |
| 3 Month | 0.07% | 0.02% |
| 2 Year | 0.39% | 0.63% |
| 3 Year | 0.76% | 1.00% |
| 10 Year | 3.01% | 2.00% |
| 30 Year | 3.94% | 2.60% |

Key Fed Indicators

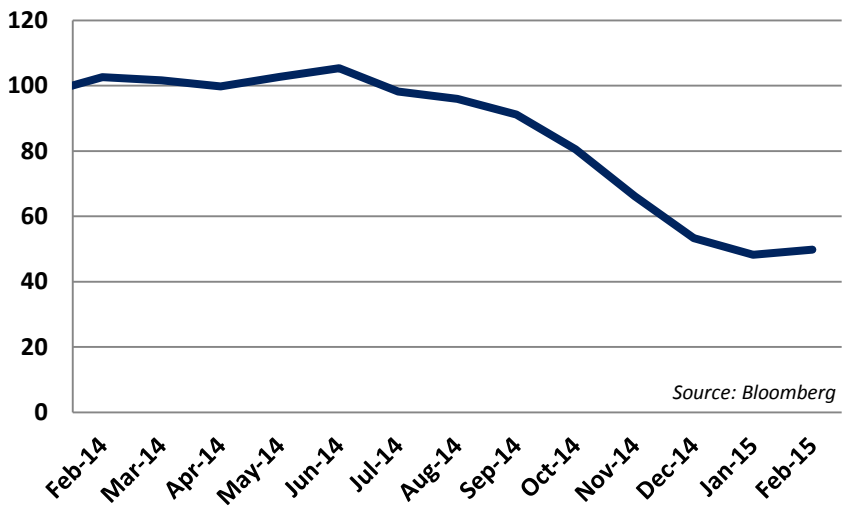
Inflation (%)



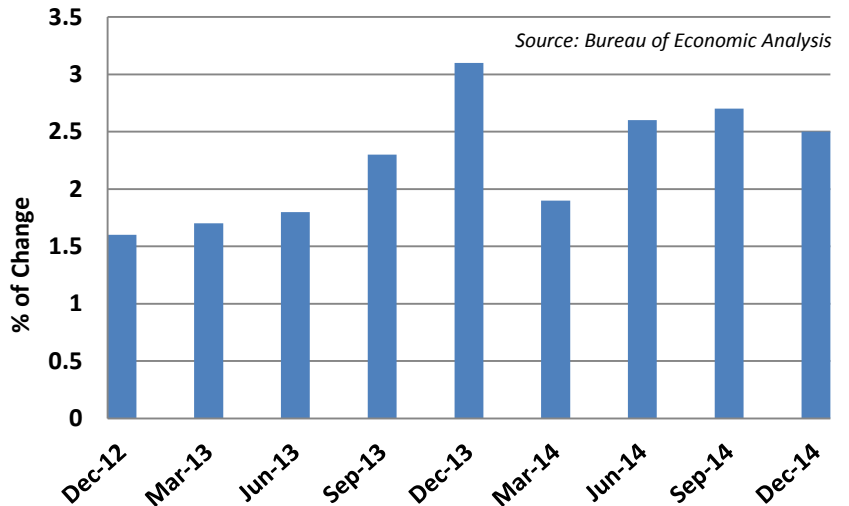
Employment



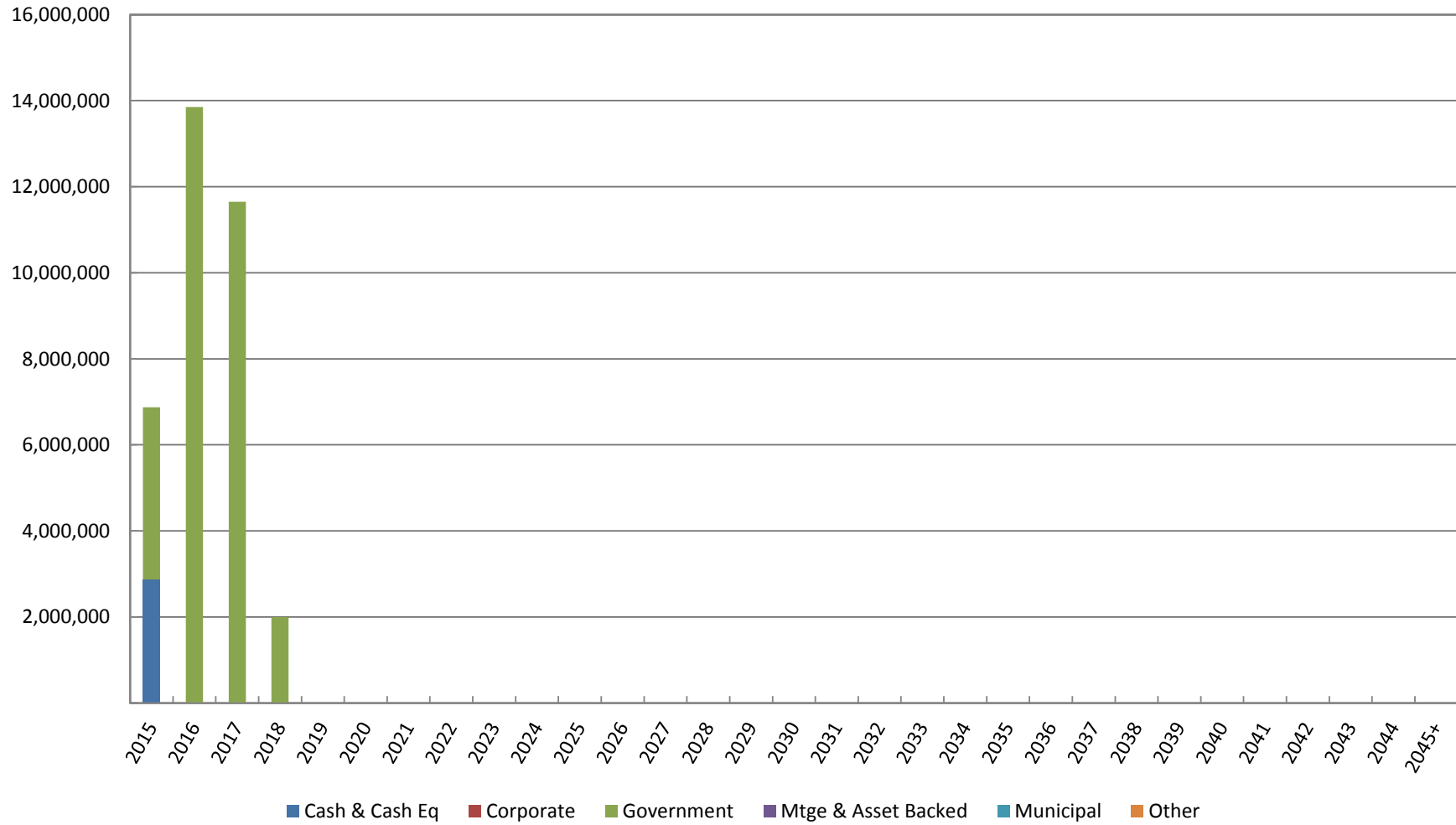
Crude Oil (\$)



GDP Growth (%)



Maturity Schedule By Weighted Average Life



Portfolio Changes

| Garden State Muni Joint Insurance Fund | 03/31/2014 | 06/30/2014 | 09/30/2014 | 12/31/2014 | 02/28/2015 |
|--|------------|------------|------------|------------|------------|
| Treasury Yields | | | | | |
| 2 yr Treasury Yield | 0.43% | 0.46% | 0.59% | 0.68% | 0.63% |
| 5 yr Treasury Yield | 1.73% | 1.63% | 1.78% | 1.66% | 1.50% |
| 10 yr Treasury Yield | 2.73% | 2.52% | 2.51% | 2.17% | 2.00% |
| Book Statistics | | | | | |
| Tax-Equivalent Book Yield | 0.36% | 0.41% | 0.56% | 0.61% | 0.66% |
| Book Value (\$) | 30,188,438 | 31,704,382 | 35,243,772 | 34,291,590 | 34,314,394 |
| Projected Tax-Equivalent Income, next 12 months (\$) | 108,918 | 129,883 | 198,401 | 208,730 | 226,248 |
| Unrealized Gains/(Losses) (\$) | 30,139 | 50,882 | 25,354 | 30,692 | 87,478 |
| YTD Realized Gains/(Losses) (\$) | 0 | 95 | 95 | 203 | 0 |
| Portfolio Risk Statistics | | | | | |
| Effective Duration | 1.13 | 1.21 | 1.53 | 1.51 | 1.58 |
| Convexity | 0.03 | 0.03 | 0.04 | 0.04 | 0.04 |
| Weighted Average Life | 1.13 | 1.22 | 1.54 | 1.52 | 1.60 |
| Average Rating | AA+ | AA+ | AA+ | AA+ | AA+ |
| Portfolio Sector Allocation | | | | | |
| Treasury | 96% | 95% | 100% | 95% | 92% |
| 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 | 4% | 5% | 0% | 5% | 8% |

Performance

**Tax-Equivalent Total Return
as of 02/28/2015
Inception Date: 07/01/2010**

| | Prime | Benchmark | Difference |
|-----------------|--------------|------------------|-------------------|
| Previous Month | -0.18% | -0.14% | -0.03% |
| Quarter to Date | 0.26% | 0.23% | 0.04% |
| Year to Date | 0.26% | 0.23% | 0.04% |
| Since Inception | 1.58% | 1.23% | 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 |
|--------------|-----------|-----------------|---------------|------------|----------------|--------|---------------|-----------|--------|------------------|--------------------|---------------------------|
| 01/05/2015 | 912828B74 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.625 | 02/15/2017 | N/A | 99.76 | 598,549 | 0.74 | 0.74 |
| 01/05/2015 | 912828UJ7 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.875 | 01/31/2018 | N/A | 99.29 | 992,894 | 1.11 | 1.11 |
| 02/09/2015 | 912828C32 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.750 | 03/15/2017 | N/A | 100.11 | 300,317 | 0.70 | 0.70 |
| 02/09/2015 | 912828UR9 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.750 | 02/28/2018 | N/A | 99.00 | 989,964 | 1.09 | 1.09 |
| Total | | | | | | | | | | 2,881,725 | 0.98 | 0.98 |

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 |
|--------------|------------|-----------|-----------------|---------------|------------|----------------|--------|--------------------|---------------|--------|------------------|----------------------|--------------------|---------------------------|
| 01/31/2015 | Maturity | 912828UK4 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.250 | 01/31/2015 | 01/31/2015 | 100.00 | 1,600,000 | 0 | 0.24 | 0.24 |
| 02/28/2015 | Maturity | 912828UP3 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.250 | 02/28/2015 | 02/28/2015 | 100.00 | 2,500,000 | 0 | 0.28 | 0.28 |
| Total | | | | | | | | | | | 4,100,000 | 0 | 0.26 | 0.26 |

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 | 02/02/2015 | | | 370,579 | BANK OF AMERICA/MERRILL LYNCH | 0.00 | | | 370,579 | 370,579 | 370,579 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | |
| - | 02/28/2015 | | | 2,500,000 | Securities (Payable) / Receivable | 0.00 | | | 2,500,000 | 2,500,000 | 2,500,000 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Money Market | | | | 2,870,579 | | | | | 2,870,579 | 2,870,579 | 2,870,579 | 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 | 1,249,796 | 1,251,587 | 1,791 | 0.63 | 0.55 | 1.78 | 1.80 | 0.04 |
| 912828A91 | 02/11/2014 | AA+ | Aaa | 1,000,000 | US TREASURY N/B | 0.75 | 01/15/2017 | 01/15/2017 | 1,002,191 | 1,001,413 | 1,003,000 | 1,587 | 0.67 | 0.59 | 1.87 | 1.88 | 0.04 |
| 912828B41 | 02/11/2014 | AA+ | Aaa | 1,000,000 | US TREASURY N/B | 0.38 | 01/31/2016 | 01/31/2016 | 1,000,902 | 1,000,423 | 1,001,330 | 907 | 0.33 | 0.23 | 0.92 | 0.92 | 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 | 1,147,932 | 1,150,012 | 2,080 | 0.72 | 0.62 | 1.95 | 1.97 | 0.05 |
| 912828B82 | 03/05/2014 | AA+ | Aaa | 550,000 | US TREASURY N/B | 0.25 | 02/29/2016 | 02/29/2016 | 549,121 | 549,557 | 549,874 | 317 | 0.33 | 0.27 | 1.00 | 1.00 | 0.01 |
| 912828C32 | 04/08/2014 | AA+ | Aaa | 800,000 | US TREASURY N/B | 0.75 | 03/15/2017 | 03/15/2017 | 798,796 | 799,247 | 801,648 | 2,401 | 0.80 | 0.65 | 2.02 | 2.04 | 0.05 |
| 912828C40 | 04/08/2014 | AA+ | Aaa | 500,000 | US TREASURY N/B | 0.38 | 03/31/2016 | 03/31/2016 | 499,748 | 499,861 | 500,430 | 569 | 0.40 | 0.30 | 1.08 | 1.09 | 0.02 |
| 912828C73 | 04/16/2014 | AA+ | Aaa | 1,000,000 | US TREASURY N/B | 0.88 | 04/15/2017 | 04/15/2017 | 1,000,355 | 1,000,254 | 1,003,890 | 3,636 | 0.86 | 0.69 | 2.11 | 2.13 | 0.06 |
| 912828RJ1 | 08/23/2013 | AA+ | Aaa | 2,500,000 | US TREASURY N/B | 1.00 | 09/30/2016 | 09/30/2016 | 2,509,872 | 2,505,085 | 2,520,500 | 15,415 | 0.87 | 0.48 | 1.57 | 1.59 | 0.03 |
| 912828RM4 | 09/03/2013 | AA+ | Aaa | 1,250,000 | US TREASURY N/B | 1.00 | 10/31/2016 | 10/31/2016 | 1,255,551 | 1,253,865 | 1,260,125 | 6,260 | 0.81 | 0.51 | 1.65 | 1.67 | 0.04 |
| 912828RU6 | 09/30/2013 | AA+ | Aaa | 1,250,000 | US TREASURY N/B | 0.88 | 11/30/2016 | 11/30/2016 | 1,256,059 | 1,254,270 | 1,257,163 | 2,893 | 0.68 | 0.55 | 1.74 | 1.75 | 0.04 |
| 912828TM2 | 07/29/2014 | AA+ | Aaa | 1,000,000 | US TREASURY N/B | 0.63 | 08/31/2017 | 08/31/2017 | 986,683 | 988,951 | 994,170 | 5,219 | 1.07 | 0.86 | 2.49 | 2.51 | 0.07 |
| 912828TS9 | 07/29/2014 | AA+ | Aaa | 1,000,000 | US TREASURY N/B | 0.63 | 09/30/2017 | 09/30/2017 | 985,160 | 987,607 | 993,270 | 5,663 | 1.11 | 0.89 | 2.57 | 2.59 | 0.08 |
| 912828TT7 | 04/16/2014 | AA+ | Aaa | 1,000,000 | US TREASURY N/B | 0.25 | 10/15/2015 | 10/15/2015 | 1,000,550 | 1,000,231 | 1,000,740 | 508 | 0.21 | 0.13 | 0.62 | 0.63 | 0.01 |
| 912828TW0 | 08/21/2014 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.75 | 10/31/2017 | 10/31/2017 | 742,503 | 743,704 | 746,595 | 2,891 | 1.07 | 0.92 | 2.64 | 2.67 | 0.08 |
| 912828UA6 | 11/05/2014 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.63 | 11/30/2017 | 11/30/2017 | 740,569 | 741,520 | 743,423 | 1,902 | 1.04 | 0.95 | 2.73 | 2.75 | 0.09 |
| 912828UE8 | 12/04/2014 | AA+ | Aaa | 650,000 | US TREASURY N/B | 0.75 | 12/31/2017 | 12/31/2017 | 644,569 | 644,969 | 645,886 | 917 | 1.03 | 0.98 | 2.81 | 2.84 | 0.09 |
| 912828UJ7 | 01/05/2015 | AA+ | Aaa | 1,000,000 | US TREASURY N/B | 0.88 | 01/31/2018 | 01/31/2018 | 992,894 | 993,227 | 996,460 | 3,233 | 1.11 | 1.00 | 2.89 | 2.92 | 0.10 |
| 912828UR9 | 02/09/2015 | AA+ | Aaa | 1,000,000 | US TREASURY N/B | 0.75 | 02/28/2018 | 02/28/2018 | 989,964 | 990,126 | 991,800 | 1,674 | 1.09 | 1.03 | 2.97 | 3.00 | 0.10 |
| 912828UW8 | 04/16/2014 | AA+ | Aaa | 1,000,000 | US TREASURY N/B | 0.25 | 04/15/2016 | 04/15/2016 | 997,191 | 998,406 | 999,260 | 854 | 0.39 | 0.32 | 1.12 | 1.13 | 0.02 |
| 912828VC1 | 05/07/2014 | AA+ | Aaa | 700,000 | US TREASURY N/B | 0.25 | 05/15/2016 | 05/15/2016 | 697,623 | 698,575 | 699,125 | 550 | 0.42 | 0.35 | 1.21 | 1.21 | 0.02 |
| 912828VH0 | 07/10/2013 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.38 | 06/30/2015 | 06/30/2015 | 750,061 | 750,010 | 750,765 | 755 | 0.37 | 0.07 | 0.33 | 0.33 | 0.00 |
| 912828VL1 | 07/10/2013 | AA+ | Aaa | 1,350,000 | US TREASURY N/B | 0.63 | 07/15/2016 | 07/15/2016 | 1,349,038 | 1,349,832 | 1,353,834 | 4,001 | 0.63 | 0.42 | 1.37 | 1.38 | 0.03 |
| 912828VN7 | 08/07/2013 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.25 | 07/31/2015 | 07/31/2015 | 749,212 | 749,832 | 750,540 | 708 | 0.30 | 0.08 | 0.42 | 0.42 | 0.00 |
| 912828VR8 | 08/07/2013 | AA+ | Aaa | 1,250,000 | US TREASURY N/B | 0.63 | 08/15/2016 | 08/15/2016 | 1,250,844 | 1,250,525 | 1,253,175 | 2,650 | 0.60 | 0.45 | 1.45 | 1.46 | 0.03 |
| 912828VU1 | 09/03/2013 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.38 | 08/31/2015 | 08/31/2015 | 749,358 | 749,839 | 751,013 | 1,174 | 0.42 | 0.10 | 0.50 | 0.50 | 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 | 749,632 | 750,578 | 946 | 0.33 | 0.12 | 0.58 | 0.59 | 0.01 |
| 912828WH9 | 05/07/2014 | AA+ | Aaa | 1,200,000 | US TREASURY N/B | 0.88 | 05/15/2017 | 05/15/2017 | 1,198,813 | 1,199,082 | 1,204,044 | 4,962 | 0.91 | 0.72 | 2.19 | 2.21 | 0.06 |
| 912828WP1 | 07/01/2014 | AA+ | Aaa | 1,250,000 | US TREASURY N/B | 0.88 | 06/15/2017 | 06/15/2017 | 1,248,442 | 1,248,761 | 1,253,225 | 4,464 | 0.92 | 0.76 | 2.27 | 2.29 | 0.06 |
| 912828WQ9 | 07/01/2014 | AA+ | Aaa | 1,250,000 | US TREASURY N/B | 0.50 | 06/30/2016 | 06/30/2016 | 1,250,405 | 1,250,269 | 1,251,788 | 1,519 | 0.48 | 0.39 | 1.33 | 1.34 | 0.02 |
| 912828WT3 | 07/21/2014 | AA+ | Aaa | 1,100,000 | US TREASURY N/B | 0.88 | 07/15/2017 | 07/15/2017 | 1,096,277 | 1,097,012 | 1,102,046 | 5,034 | 0.99 | 0.80 | 2.36 | 2.38 | 0.07 |
| Total Treasury | | | | 31,500,000 | | | | | 31,438,668 | 31,443,815 | 31,531,293 | 87,478 | 0.72 | 0.55 | 1.72 | 1.74 | 0.04 |
| Grand Total | | | | 34,370,579 | | | | | 34,309,247 | 34,314,394 | 34,401,872 | 87,478 | 0.66 | 0.50 | 1.58 | 1.60 | 0.04 |



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 1/9/2015 to 3/6/2015

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|------------------------------|-----------|--|-----------------|--|
| Township of Berkeley Heights | 2/4/2015 | Union County Alliance Coordinator | 2015 GL/AL/WC | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy as respects the Township of Berkeley Heights' 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 Berkeley Heights | 2/13/2015 | Union County Board of Chosen Freeholders | 2015 GL/AL/WC | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the General Liability Policy as respects the Township of Berkeley Heights hanging a banner on Plainfield Ave in Berkeley Heights from 8/17 - 9/21 for the Smith Chiropractic 5K Run. * |
| Lawrence Township | 2/10/2015 | Lawrence Township Public Schools | 2015 GL/AL/WC | Evidence of insurance as respects various Lawrence Township Recreation programs in 2015. |
| Township of North Brunswick | 1/9/2015 | Evidence of Insurance | 2015 CRIME STAT | Evidence of Statutory Bond Coverage for: Treasurer/CFO Kala Sriranganathan; Tax Collector Laurie Hammarstrom; Court Administrator Sheral Rossmann; Municipal Court Judge William D. Feingold; Municipal Court Judge Christine Heitman. |
| City of Linden | 2/20/2015 | County of Morris | 2015 GL/AL/WC | The County of Morris and the Morris County Public Safety Training Academy, its elected and appointed officials, employees and volunteers are included as additional insured as respects Capt. Lawrence Kolesa participation in the Fire Official class at the Morris County Public Safety Training Academy from 3/24/15 to 5/7/15.* |
| City of Linden | 2/4/2015 | Union County Alliance Coordinator | 2015 GL/AL/WC | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy as respects the City of Linden's participation in the Union County Municipal Alliance Program. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. * |
| Township of Warren | 2/5/2015 | Watchung Hills Regional School District | 2015 GL/AL/WC | Watchung Hills Regional High School is included as an additional insured (Premises Owner) as respects the Township of Warren's use of the certificate holder's premises from 1/1/15 to 12/31/15. * |
| Township of Warren | 2/6/2015 | Somerset County Park Commission & County of Somerset | 2015 GL/AL/WC | The Somerset County Park Commission and the County of Somerset, it Elected and Appointed Officers, Agents, Volunteers and Employees are included as additional insured as respects the Township of Warren's rental of the Showmobile on the following dates June 24, July 8, 15 & 22. Rain dates June 25, July 9, 16 & 23. * |
| Township of Warren | 2/10/2015 | Warren Township Board of Education | 2015 GL/AL/WC | The Warren Township Board of Education, its Board Members, Administrators, Employees, Volunteers, Agents and Assigns are included as an additional insured as respects the Township of Warren's use of the certificate holder's facilities for all activities from 1/1/15 through 12/31/2015. This certificate supersedes the certificate issued 12/19/2014. * |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 1/9/2015 to 3/6/2015

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|------------------------|-----------|---|--------------------|---|
| Township of Warren | 2/13/2015 | Morris County Public Safety Training Academy | 2015 GL/AL/WC | Evidence of insurance as respects Warren Township Fire Department's Tactical training on May 9th & 10th, 2015. |
| Hamilton Township | 3/5/2015 | Evidence of Insurance | 2015 GL | Public Officials Liability (Professional Liability) coverage is included within the GSMJIF Liability program, including Township employees as Insureds, however only while acting within the scope of their duties as employees of the Township. Coverage is subject to all policy terms, exclusions and definitions. |
| Township of Parsippany | 2/11/2015 | TCF Equipment Finance Inc. 11100 Wayzata Blvd | 2015 GL/AL/WC/APD | TCF National Bank, its successors and assigns are included as additional insured (Lessor) and loss payee as respects the Township of Parsippany - Troy Hills lease of 130 gas golf cars, attachments and accessories valued at \$530,809.50. TCF Contract Number 008-0611872-100.* |
| Township of Parsippany | 3/6/2015 | All Jersey Softball League | 2015 GL | Evidence of insurance as respects to Township of Parsippany sponsored ICE 10U Softball Team's participation in the All Jersey Softball League. |
| Township of Parsippany | 2/13/2015 | ADKSC Winter Softball Tournament | 2015 GL/AL/WC | Evidence of insurance as respects the Township of Parsippany-Troy Hills' sponsored ICE 16U Girls Softball Team's participation in the ADKSC Winter Softball Tournament. |
| Township of Parsippany | 3/3/2015 | All Jersey Softball League | 2015 GL/AL/WC | Evidence of insurance as respects the Township of Parsippany-Troy Hills' sponsored Lady Hurricane's U12 Softball Team participation in the All Jersey Softball League. |
| Township of Freehold | 1/9/2015 | US Bank National Association | 2015 GL/AL/WC/PROP | US Bank National Association is included as loss payee as respects 2011 lease for equipment valued at a total of \$610,000. All policy terms, conditions and exclusions apply. |
| Township of Freehold | 1/9/2015 | US Bank National Association | 2015 GL/AL/WC/PROP | US Bank National Association is included as loss payee as respects 2013 lease for equipment valued at a total of \$999,000. All policy terms, conditions and exclusions apply. |
| Township of Freehold | 2/27/2015 | US Bank National Assoc. | 2015 GL/AL/WC/PROP | Evidence of Insurance as respects to the 2013 MCIA Lease purchasing agreement for a 2015 Hunter GSP9700 Roadforce Touch serial # LYC3067 valued at \$14,706.34. |
| Howell Township | 2/3/2015 | Moors Landing Homeowners Association | 2015 GL | Certificate holder is included as an additional insured (Premises Owner) as respects Howell Township's use of the certificate holder's clubhouse for both the Primary Election on 6/2/15 & the General Election on 11/3/15. * |
| Howell Township | 2/27/2015 | Jackson Township | 2015 GL | Certificate holder is included as additional insured (Property Owner) as respects Howell Township's use of the certificate holder's mobile stage for Howell Day on 10/3/15.* |
| Howell Township | 1/15/2015 | VIC GERARD GOLF CARS | 2015 GL/AL/WC/APD | The certificate holder is included as an additional insured - lessor on the General Liability policy per the terms conditions and exclusions of that policy with regard to the rental of 3 gas golf cars and 1 utility vehicle for use in October for Howell Day. * |
| Howell Township | 1/15/2015 | NJ AMERICAN WATER CO. | 2015 GL/AL/WC/APD | The certificate holder is included as additional insured (lessor of premises) on the commercial general liability policy per terms, conditions and exclusions of the policy as respects to emergency services communications equipment located on the certificate holder's water tank located on Hilltop Road, Howell Twp, NJ * |
| City of Englewood | 2/3/2015 | Englewood Public School District | 2015 GL/AL/WC/PROP | The certificate holder is included as an additional insured (Premises Owner) as respects the City of Englewood's use of their facilities from 1/1/15 to 1/1/16. * |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 1/9/2015 to 3/6/2015

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|-------------------|-----------|--|--------------------|--|
| Township Of Ewing | 1/30/2015 | PRINCETON RECREATION DEPT | 2015 GL | Certificate holder is included as an additional insured (Premises Owner) as respects the Township of Ewing Recreation Department Teams' participation in the Delaware River Wrestling League at the certificate holder's location from 1/31/15 to 2/1/15. * |
| Union Township | 1/21/2015 | New Jersey Transit Corporation | 2015 GL/AL/WC | Certificate holder in included as an additional insured with regards to lease #L1473-1430-1. All policy terms, conditions and exclusions apply.* |
| Union Township | 1/21/2015 | Director Dept Parks & Community Renewal Division Property Management | 2015 GL/AL/WC | Evidence of Insurance as respects the township's use of fields and facilities. |
| Union Township | 1/21/2015 | Management | 2015 GL/AL/WC | Evidence of Insurance as respects Lease RPR 98-15 Union Train Station Parking - Kean University. |
| Union Township | 1/21/2015 | Garden State Basketball League | 2015 GL/AL/WC | Evidence of Insurance as respects the Township of Union Recreation Department 5th & 6th grade Traveling Basketball League. |
| Union Township | 1/21/2015 | Knights of Columbus Council No. 4504 | 2015 GL/AL/WC | Evidence of Insurance |
| Union Township | 1/21/2015 | Motor Vehicle Services | 2015 GL/AL/WC | Evidence of Insurance for any and all autos. |
| Union Township | 1/21/2015 | NJ Div of Motor Vehicles | 2015 GL/AL/WC | Evidence of Insurance for private inspection center license. |
| Union Township | 1/21/2015 | Division of Motor Vehicle | 2015 GL/AL/WC | Evidence of Insurance as respects in-transit contractor equipment. |
| Union Township | 1/21/2015 | ORCHARD MEADOWS | 2015 GL/AL/WC | Evidence of Insurance |
| Union Township | 1/21/2015 | SEABOARD PROPERITIES L.L.C. | 2015 GL/AL/WC | Evidence of Insurance in regards to parking lot rear of 1023-47 & 1060 Stuyvesant Avenue. Sound system, lighting decorations and cables (roof mounted). |
| Union Township | 1/21/2015 | Union County Improvement Authority | 2015 GL/AL/WC | The certificate holder is included as an additional insured (lessor) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the Capital Equipment and Infrastructure Lease Agreement. * |
| Union Township | 1/21/2015 | Union Township Board of Education | 2015 GL/AL/WC | Evidence of Insurance |
| Union Township | 1/21/2015 | Union Mill Run LLC | 2015 GL/AL/WC | Evidence of insurance with regard to authorized services provided by off-duty police officers of the Township of Union to the certificate holder. |
| Union Township | 1/21/2015 | Verizon New Jersey, Inc. | 2015 GL/AL/WC | Evidence of Insurance |
| City of Hoboken | 2/27/2015 | First Hope Bank | 2015 GL/AL/WC/PROP | The certificate holder is included as additional insured (Lessor) and loss payee as respects Small Ticket Tax- Exempt Lease-Purchase Program, lease# 5000000640 for the addition of (2) 2014 Ventrac Tractor serial numbers 4500Z-AJ02849 & 4500Z-AJ02850 at \$37,935.25 each. * |
| City of Hoboken | 1/15/2015 | Grace Church Van Vorst | 2015 GL/AL/WC | Evidence of insurance as respects the City of Hoboken's Recreation Department use of the certificate holder's facilities for winter practices from 1/1/15 to 12/31/15. |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 1/9/2015 to 3/6/2015

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|-----------------------|-----------|-------------------------------------|---------------|--|
| City of Hoboken | 1/15/2015 | David E. Rue School | 2015 GL/AL/WC | Evidence of insurance as respects the City of Hoboken's Recreation Department use of the certificate holder's facilities for winter practices from 1/1/15 to 12/31/15. |
| City of Hoboken | 1/22/2015 | N.J. Economic Development Authority | 2015 GL/AL/WC | The certificate holder and the State of New Jersey is added as additional insured (Grantor) as respects Grant #39440, Neighborhood Community Revitalization Program. Grant amount \$879,401. * |
| City of Hoboken | 2/26/2015 | Town of Westfield | 2015 GL/AL/WC | The certificate holder is included as additional insured (Property Owner) as respects the City of Hoboken's use of 2 Public Safety electronic message boards to be located at Observer Highway and Henderson and Paterson Plank Road from 2/17/15 to 3/8/15 for the St. Patrick's Day celebration. * |
| Township of Montclair | 1/23/2015 | Congregation Shomrei Emunah | 2015 GL | Evidence of insurance as respects the Township of Montclair's use of certificate holder's facilities for various classes throughout 2015. |
| Township of Montclair | 1/23/2015 | Van Vleck House & Gardens | 2015 GL | Evidence of insurance as respects the Township of Montclair's use of certificate holder's facilities for health & wellness (Meditation) courses throughout 2015. |
| Township of Montclair | 1/23/2015 | Unitarian Universalist Congregation | 2015 GL | Certificate holder is included as an additional insured (Premises Owner) as respects the Township of Montclair's use of the certificate holder's facilities for Yoga classes during 2015. Six sessions during 2015 to be held at Fletcher Hall. * |
| Township of Montclair | 1/30/2015 | Jazz House-Kids | 2015 GL | Evidence of insurance as respects Township of Montclair sponsored music classes during 2015 (twenty sessions starting 2/22/2015). |
| Township of Montclair | 1/30/2015 | Kelly Custom Instruments | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored "Guitar Talk with a Guitar Maker" event on 3/12/2015. |
| Township of Montclair | 1/30/2015 | Montclair Art Museum | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored arts & crafts classes during 2015 (3 sessions to be held in Studio B). |
| Township of Montclair | 1/30/2015 | Montclair Board of Education | 2015 GL | Evidence of insurance as respects the Township of Montclair use of the certificate holder's premises for arts & craft classes during 2015. |
| Township of Montclair | 1/30/2015 | Rock, Paper, Scissors | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored arts & crafts classes during 2015. |
| Township of Montclair | 1/30/2015 | St. Lukes Episcopal Church | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored "Let's Go to New Orleans! Mardi Gras Feast" Event on 2/9/15. |
| Township of Montclair | 1/30/2015 | Shank-Kuhl Studio in Montclair | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored Beginner Beading classes during 2015. |
| Township of Montclair | 1/30/2015 | Starseed Yoga & Wellness | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored Yoga for Adults classes during 2015. |
| Township of Montclair | 1/30/2015 | Tiger Raquet Club | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored indoor tennis classes during 2015. |
| Township of Montclair | 1/30/2015 | Cioffi Studio in Montclair | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored Music Class during 2015, to be held in the Music Room. |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 1/9/2015 to 3/6/2015

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|-----------------------|-----------|--|----------------|--|
| Township of Montclair | 1/30/2015 | C3 Workplace | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored Business and Career Development Classes during 2015. |
| Township of Montclair | 1/30/2015 | Ariane's Kitchen & Bar | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored Culinary Classes held during 2015. |
| Township of Montclair | 1/30/2015 | Crane's Mill | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored History & Culture Class (The Genetic Revolution: Part 2) on 2/5/2015. |
| Township of Montclair | 1/30/2015 | Cucina 98 Gourmet Shot (Corso 98) | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored Culinary Art Class on 3/8/15. |
| Township of Montclair | 1/30/2015 | Designer Appliances | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored Culinary Art Classes during 2015. |
| Township of Montclair | 1/30/2015 | First Lutheran Church | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored Fitness Classes held at Fellowship Hall during 2015. |
| Township of Montclair | 1/30/2015 | Instructor's Workshop in Cedar Grove | 2015 GL | Evidence of insurance as respects the Township of Montclair sponsored Furniture Refinishing Classes during 2015. |
| Township of Montclair | 2/11/2015 | Van Vleck House & Gardens | 2015 GL | Van Vleck House & Gardens is included as an additional insured (Premises Owner) as respects the Township of Montclair's use of the certificate holder's premises for Health & Wellness (Meditation) courses throughout 2015, 6 classes beginning 2/11/15.* |
| Township of Montclair | 2/27/2015 | The Montclair Foundation | 2015 GL | The certificate holder is included as an additional insured (Premises Owner) as respects the Township of Montclair's use of the certificate holder's premises for Health & Wellness (Meditation) courses throughout 2015, 6 classes beginning 2/11/15.* |
| Borough of Totowa | 1/16/2015 | State of NJ, Dept of Treasury | 2015 GL/AL/WC | Evidence of Liability Insurance as respects Lease #RPR#11-14: Property designated as part of Lot 1, Block 156.02 Totowa Borough, Passaic County, New Jersey commonly known as the Recreational Fields. |
| Borough of Totowa | 2/17/2015 | State of New Jersey Department of Human Services | 2015 GL/AL/WC | The State of New Jersey, Department of Human Services is included as an additional insured (Licensor) as respects the license issued to the Borough of Totowa to access the property known as the North Jersey Developmental Center (Block 154 Lot 19) in the Borough of Totowa, County of Passaic, to perform site engineering studies, license valid from 2/2/15 - 8/3/15. * |
| Borough of Totowa | 1/16/2015 | Evidence of Insurance | 2015 STAT BOND | Evidence of Statutory Bond Coverage for: Treasurer Lisa Nash; Tax Collector Elaine Reddin; Municipal Judge Mario Batelli; Court Administrator Georgeann Gosnell; Utility Collector Jennifer Bernardo; Public Library Treasurer Thomas Watkins. |
| Borough of Totowa | 1/16/2015 | County of Passaic | 2015 GL | Evidence of Insurance as respects the Right of Way Road Opening Permit. |
| Borough of Totowa | 1/16/2015 | Leaf Capital Funding, LLC | 2015 GL/PROP | Leaf Capital Funding LLC, its successors and/or assigns are included as loss payee as respects lease agreement 1002561338001, the lease of a Sharp MX- 2640N Copier System. |
| Township of Morris | 1/20/2015 | United Rentals | 2015 GL/AL/WC | Evidence of insurance as respects the Township of Morris Parks & Recreation Department's rental of a fork lift. |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 1/9/2015 to 3/6/2015

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|---------------------|---------------|--|-----------------|---|
| Town of Morristown | 2/6/2015 | NJ Transit | 2015 GL | Evidence of insurance as respects the Town of Morristown's 2015 use of the Highlands Parking Garage during expected snow storms. |
| Borough of Freehold | 1/9/2015 | CJ Management LLC | 2015 GL/AL/WC | Evidence of insurance as respects the lease of the facility at 41 Center Street, Freehold, NJ for the Borough's Police Station and YMCA. |
| Borough of Freehold | 1/9/2015 | Monmouth County Sheriffs Department | 2015 GL/AL/WC | Evidence of Insurance |
| Borough of Freehold | 1/9/2015 | John Linney | 2015 GL/AL/WC | Evidence of Insurance as respects "Spooktacular Events" in October. |
| Borough of Freehold | 1/9/2015 | Thomas Taylor | 2015 GL/AL/WC | Evidence of Insurance as respects "Spooktacular Events" in October. |
| Borough of Freehold | 1/9/2015 | VFW Post 4374 | 2015 GL/AL/WC | Evidence of Insurance as respects the Borough's use of facilities at 50 Waterworks Road for a Clam Bake being held in September. |
| Borough of Freehold | 1/9/2015 | Monmouth County East Freehold Showgrounds | 2015 GL/AL/WC | Evidence of Insurance as respects "Firefighters Competitions" to be held in July. |
| Borough of Freehold | 1/9/2015 | Colts Neck Fire Department | 2015 GL/AL/WC | Evidence of Insurance as respects "Firefighters Competition Day" to be held in August. |
| Borough of Freehold | 1/9/2015 | COUNTY OF MONMOUTH Freehold Board of Education | 2015 GL/AL/WC | Evidence of insurance as respects 'Senior Appreciation Day' to be held in September at the Hall of Records Parking Lot. |
| Borough of Freehold | 1/9/2015 | Education | 2015 GL/AL/WC | Evidence of Insurance as respects 'Easter Egg Hunt" at the Park Avenue School, Freehold, NJ to be held in April. |
| Borough of Freehold | 1/9/2015 | COUNTY OF MONMOUTH | 2015 GL/AL/WC | Evidence of insurance as respects the Borough's activities to be held in June at the Courthouse Parking Lot. |
| Borough of Freehold | 1/9/2015 | Monmouth County | 2015 GL/AL/WC | Evidence of insurance as respects the Borough's use of premises and/or equipment for "Halloween Spooktacular" events sponsored by the Borough of Freehold and the Freehold Borough Recreation Commission. |
| Borough of Freehold | 1/9/2015 | NEW JERSEY DEPARTMENT OF TRANSPORTATION | 2015 GL/AL/WC | Evidence of insurance as respects the Memorial Day Parade to be held in May. |
| Borough of Freehold | 2/19/2015 | Monmouth County Fire Academy | 2015 GL/AL/WC | Evidence of Insurance |
| Borough of Freehold | 2/19/2015 | Mercer County Academy | 2015 GL/AL/WC | Evidence of Insurance |
| Borough of Freehold | 2/27/2015 | Freehold Center Management Co | 2015 GL/AL/WC | Freeholder Center Management Corporation, County of Monmouth and its Board of Chosen Freeholders, its agents, servants and employees are included as additional insured as respects the Borough of Freehold's use of the certificate holder's services. * |
| Borough of Freehold | 1/9/2015 | Freehold Recreation Commission | 2015 GL | Evidence of insurance as respects Freehold Borough's Recreation Commission "Easter Egg Hunt" to be held in April at the Park Avenue School, 280 Park Avenue, Freehold. |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 1/9/2015 to 3/6/2015

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|---------------------------|-----------|--------------------------------------|-----------------|---|
| Borough of Freehold | 1/9/2015 | Municipal Capital Finance | 2015 GL/PROP | Certificate holder is included as loss payee as respects seven Savin MP4002SP Copiers. |
| Borough of Haddon Heights | 1/23/2015 | Evidence of Insurance | 2015 CRIME STAT | Evidence of Statutory Bond Coverage for; Treasurer Christie Ehret; Tax Collector Andrea Penny; Library Treasurer David Sommerville; Municipal Judge Edward P. Epstein, Esq.; Court Administrator Cathy Lawson and Deputy Court Administrator Michelle Busarello. |
| Borough of Haddon Heights | 1/12/2015 | Cherry Hill Fire Department | 2015 GL | Evidence of Insurance as respects fire fighter training provided to Haddon Heights Fire Fighters (District #13). |
| Borough of Haddon Heights | 1/12/2015 | County of Camden | 2015 GL/AL/WC | County of Camden is included as an additional insured (Property Owner) as respects the Borough of Haddon Height's closure of County Roads (North Park, 10th Avenue & West Atlantic Avenue) in November for a Holiday Parade. * |
| Borough of Haddon Heights | 1/12/2015 | Camden County Parks Department | 2015 GL/AL/WC | Camden County Board of Chosen Freeholders is included as an Additional Insured (Premises Owner) as respects the Borough of Haddon Heights' use of Haddon Lake, Station Avenue, South Park Avenue and 10th Avenue, Haddon Heights, NJ for a Revolutionary War Reenactment in October. * |
| Borough of Haddon Heights | 1/12/2015 | County of Camden | 2015 GL/AL/WC | County of Camden is included as an additional insured (Property Owner) as respects the Borough of Haddon Heights closure of County Roads, Station Avenue and 10th Avenue for the 4th of July Parade. * |
| Borough of Haddon Heights | 1/12/2015 | Camden County | 2015 GL/AL/WC | County of Camden is included as an additional insured (Premises Owner) as respects the Borough of Haddon Heights' use of county road for Annual Spaghetti Dinner, 500 Block of Station Avenue in September. * |
| Borough of Haddon Heights | 1/12/2015 | Camden County | 2015 GL/AL/WC | County of Camden is included as an additional insured (Premises Owner) as respects the Borough of Haddon Heights' use of county road for their Annual Fall Festival, 500 Block of Station Avenue in October. * |
| Borough of Haddon Heights | 1/12/2015 | Haddon Heights Board of Education | 2015 GL/AL/WC | Evidence of Insurance as respects the Borough of Haddon Height's use of the Atlantic Avenue School at 21 East Atlantic Avenue for a Town Hall Meeting. |
| Borough of Haddon Heights | 1/12/2015 | Interfaith Caregivers | 2015 GL/AL/WC | Evidence of Insurance as respects Touch A Truck Family Festival at Haddonfield United Methodist Church, 29 Warwick Road, Haddonfield, NJ 08033. |
| Borough of Haddon Heights | 1/12/2015 | New Jersey Historic Trust | 2015 GL/AL/WC | Evidence of Liability Insurance |
| Borough of Haddon Heights | 1/12/2015 | PSE&G Southern Division Headquarters | 2015 GL/AL/WC | PSE&G is included as an additional insured (Licensor) as respects the Haddon Heights Streetscape Committee's painting of their decorative street light poles. * |
| Borough of Haddon Heights | 1/12/2015 | Haddon Heights Board of Education | 2015 GL/AL/WC | Certificate Holder is included as additional insured (premises owner) for General Liability per the terms, conditions and exclusions of that policy as respects the use of the 7th Avenue School's 'all purpose' room, for the Borough's Parks & Recreation Program activities (as a rain back-up location June through July).* |
| City of Rahway | 1/12/2015 | Union County Alliance Coordinator | 2015 GL/AL/WC | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy as respects the City of Rahway'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. * |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 1/9/2015 to 3/6/2015

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|------------------------|-----------|----------------------------------|-----------------------|--|
| Township of Livingston | 1/12/2015 | Essex County Department of Parks | 2015 GL/AL/WC/PROP | Evidence of insurance as respects rental of Wegner Wagon Stage in May for youth appreciation week. |
| Township of Livingston | 1/12/2015 | Essex County | 2015 GL/AL/WC/PROP | Evidence of insurance as respects Livingston Municipal Alliance Committee. |
| Township of Livingston | 1/12/2015 | First Niagara Leasing, Inc ISAOA | 2015 GL/AL/WC/APD | Certificate holder is included as an additional insured (Lessor) and loss payee as respects the Township's lease of the following vehicles: 2014 Ford Explorer VIN B02711 \$42,000; 2014 Ford Explorer VIN B02710 \$42,000; 2014 Ford Explorer VIN B02709 \$40,000; 2014 Ford Explorer VIN B02708 \$40,000; Two 2013 Chevy Impala VIN 264789 & 265229 \$17,406 each. * |
| Township of Livingston | 1/12/2015 | Eisenhower TRS, LLC | 2015 GL/AL/WC | Eisenhower TRS LLC, Livingston Circle Associates LP, Eastman Management Corp, LCA Holdings LLC, GFII/Eisenhower LLC C/O Pyramis Global Advisors Trust are included as additional insured (premises owner) as respects the rental of theater for township-sponsored play/rehearsal during 2015. * |
| Township of Livingston | 1/12/2015 | Eastman Management Corp | 2015 GL/AL/WC | Eastman Management Corp, Eisenhower TRS LLC, Livingston Circle Associates LP, LCA Holdings LLC, GFII/Eisenhower LLC C/O Pyramis Global Advisors Trust are included as additional insured (Premises Owner) as respects the use of 290 West Mount Pleasant Avenue, Livingston, NJ for police training from February through December 2015. * |
| Township of Livingston | 1/12/2015 | County of Essex Dept of Parks | 2015 GL/AL/WC | Essex County is included as an additional insured (Lessor) as respects the Township of Livingston's rental of the Wenger Wagon Stage for the Diversity Festival during Youth Appreciation Week in May. * |
| Township of Livingston | 1/12/2015 | Onyx Equities LLC | 2015 GL/AL/WC | Evidence of insurance as respects Livingston Youth Appreciation Week Musical Festival in May at the Town Center 4100/6100 Town Center Way at the intersection of East Mount Pleasant Avenue & North Livingston Avenue. |
| Township of Livingston | 1/12/2015 | Crystal Plaza | 2015 GL/AL/WC | Evidence of Insurance as respects the Township of Livingston Police Officers work as security and traffic control at Crystal Plaza for various functions. |
| Township of Livingston | 1/12/2015 | Eastman Management Corp | 2015 GL/AL/WC | Evidence of insurance as respects traffic control by Township Police Department at 70 South Orange Avenue. |
| Township of Livingston | 1/12/2015 | East Orange Water Commission | 2015 GL/AL/WC | East Orange Water Commission is included as additional insured for General Liability and Excess Liability only as respects the controlled deer hunt for the official 2015 Hunting Season 01/01/2015 through 01/01/2016.* |
| Township of Livingston | 1/12/2015 | City of East Orange | 2015 GL/AL/WC | City of East Orange is included as additional insured for General Liability and Excess Liability only as respects to the controlled deer hunt for the official 2015 Hunting Season 01/01/2015 through 01/01/2016.* |
| Township of Livingston | 1/12/2015 | Essex County Department of Parks | 2015 GL/AL/WC | The certificate holder is included as an additional insured-lessor on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of the portable stage at Memorial Park for Independence Day festivities. * |
| Township of Livingston | 1/12/2015 | Livingston Board of Education | 2015 GL/AL/WC | Evidence of Insurance |
| Township of Livingston | 1/12/2015 | Livingston Mall Venture | 2015 GL/AL/WC | Evidence of insurance as respects Youth Appreciation Week in May 2015. |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 1/9/2015 to 3/6/2015

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|------------------------|-----------|---|----------------------|--|
| Township of Livingston | 1/12/2015 | Livingston Mall Venture | 2015 GL/AL/WC | Evidence of insurance as respects the Township of Livingston sponsored Dance Academy performance at Livingston Mall in December. |
| Township of Livingston | 1/12/2015 | LIVINGSTON MALL | 2015 GL/AL/WC | Evidence of Insurance. Certificate Holder (Managing Agent) and LTC Retail Owner, LLC (Property Owner) are included as additional insureds as respects usage of vacant space at Livingston Town Center, Livingston, NJ, during Livingston Music Festival event. All policy terms, conditions and exclusions apply. * |
| Township of Livingston | 1/12/2015 | Onyx Equities LLC | 2015 GL/AL/WC | |
| Township of Livingston | 1/12/2015 | Onyx Management Group LLC | 2015 GL/AL/WC | Evidence of Insurance as respects general liability per the terms, conditions, and exclusions of the insurance program with regard to the Township of Livingston Youth Appreciation Week held at Livingston Town Center. |
| Township of Livingston | 1/12/2015 | State of New Jersey Dept of Children & Families | 2015 GL/AL/WC | Evidence of insurance as respects renewal of child care license. |
| Township of Livingston | 1/12/2015 | State of New Jersey | 2015 GL/AL/WC | Evidence of Insurance Only |
| Township of Livingston | 1/12/2015 | St. Philomena Church | 2015 GL/AL/WC | Evidence of insurance as respects Livingston Police Department's use of the certificate holders parking lot for their National Night Out in August 2015. |
| Township of Livingston | 1/12/2015 | St. Philomena Church | 2015 GL/AL/WC | Evidence of Insurance as respects the Livingston Fire Department's Memorial Day Picnic held at the certificate holder's location. |
| Township of Livingston | 1/12/2015 | St. Philomena Roman Catholic Church | 2015 GL/AL/WC | Evidence of Insurance as respects the Township's use of the certificate holder's parking lot during Youth Appreciation Week in May 2015. |
| Township of Livingston | 1/12/2015 | St. Philomena Church | 2015 GL/AL/WC | Evidence of insurance as respects the Township of Livingston's use of the certificate holder's premises for the annual 9/11 Remembrance Ceremony in September. |
| Township of Livingston | 1/15/2015 | YMCA of Ridgewood Inc Camp Bernie | 2015 GL/AL/WC | YMCA of Ridgewood, Inc and Camp Bernie are included as additional insured (Premises Owner) as respects the Township of Livingston's Camp Bernie Weekend trip scheduled for March 13, 14 & 15. * |
| Township of Livingston | 2/13/2015 | Friedman Route 10 LLC | 2015 GL/AL/WC | Evidence of insurance as respects the Township of Livingston Camuso Collection Preservation Committee's use of the certificate holder's property at 586 West Mount Pleasant Avenue, Livingston, NJ to park storage trailers. |
| Union Township | 1/21/2015 | US Bank | 2015 GL/AL/WC/APD | The certificate holder is included as an additional insured (lessor) on the Automobile policy and loss payee for Auto Physical Damage per the terms, conditions and exclusions of those policies with regard to the 2007 Pierce Ladder Truck VIN#4P1CD01H57A007169 (Value \$900,000) via the Capital and Infrastructure Lease Agreement (dated 9/1/2006).* |
| Union Township | 1/21/2015 | Division of Motor Vehicles | 2015 GL/AL/WC/APD | Evidence of Insurance as respects 1991 Army Truck/Wrecker Vehicle Identification Number 3600372. |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 1/9/2015 to 3/6/2015

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|---------------------------|-----------|-------------------------------------|----------------------|--|
| Union Township | 1/21/2015 | Book Auto Leasing FAX 201-531-8295 | 2015 GL/AL/WC/APD | Certificate holder is included as an additional insured (lessor) on the Auto Liability policy and Loss Payee under the Auto Physical Damage Policy per terms, conditions and exclusions of the respective policies with regard to a 2003 Jeep VIN# 681041 & 2003 Jeep VIN# 681040. All Points Capital Corp-Vehicle PO Box 8915, Melville, NY 11747 also included as a loss payee.* |
| Union Township | 1/21/2015 | Book Auto Leasing FAX 201-531-8295 | 2015 GL/AL/WC/APD | Certificate holder is included as additional insured (lessor) on the Auto Liability policy & Loss Payee under Auto Physical Damage Policy per terms, conditions, exclusions of respective policies as respects a 2007 Chevrolet VIN#188218 & 2007 Dodge VIN#126569. All Points Capital Corp-Vehicle PO Box 8915, Melville, NY 11747 included as additional loss payee.* |
| Union Township | 1/21/2015 | Union County Alliance Coordinator | 2015 GL/AL/WC | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy as respects the Township of Union'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. * |
| Union Township | 1/21/2015 | Evidence of Insurance | 2015 CRIME STAT | Evidence of Statutory Bond Coverage for: Treasurer/CFO Debra Cyburt; Tax Collector Terri Malanda; Municipal Judge Jonathan Rosenbluth; Municipal Judge Kelly Waters; Municipal Judge Cassandra Corbett; Court Administrator Patricia Nasta. |
| City of Englewood | 1/21/2015 | Sanitation Equipment Corporation | 2015 GL/AL/WC/APD | Certificate holder is included as additional insured and loss payee as respects the transportation of vehicles purchased by the City of Englewood on 1/23/2015. The vehicles are 3 2014 Peterbilt 320 VIN 3BPZL70X7FF294479, 3BPZL70X7FF294480 & 3BPZL70X7FF294481 valued at \$262,495 each. * |
| Township of Cinnaminson | 1/23/2015 | Burlington County Bridge Commission | 2015 GL/AL/WC | Certificate holder is included as an additional insured (Lessor), loss payee and trustee as respects Lease Agreement Series 2004 for Township of Cinnaminson. Total value of Schedule B is \$1,430,000. * |
| Borough of New Providence | 2/4/2015 | Union County Alliance Coordinator | 2015 GL/AL/WC | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy as respects the Borough of New Providence'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. * |
| Borough of Kenilworth | 2/4/2015 | Union County Alliance Coordinator | 2015 GL/AL/WC | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy as respects the 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 | 2/18/2015 | Essex County | 2015 GL | Evidence of Insurance as respects the Township of Bloomfield's hanging of three banners at the following locations for Bloomfield Restaurant Week in August. 412 Bloomfield Avenue, 648 Bloomfield Avenue & 936 Broad Street. |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 1/9/2015 to 3/6/2015

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|---------------------------|-----------|---|-------------------|---|
| Township of Bloomfield | 2/18/2015 | Essex County Division of Senior Services | 2015 GL | Evidence of Insurance as respects Division of Senior Services Grant Contract. |
| Township of Bloomfield | 2/18/2015 | Borough of North Arlington | 2015 GL | Evidence of insurance as respects Firearm Range dates in June & November. |
| Township of Bloomfield | 2/18/2015 | Borough of Tenafly | 2015 GL | Evidence of insurance, for Township-sponsored activities as respects the certificate holder's 12 and under girls softball tournament to be held in the month of May. |
| Township of Bloomfield | 2/18/2015 | Essex County Department of Public Works | 2015 GL | Evidence of Insurance as respects hanging a banner across county roads, one on Broad Street and two on Bloomfield Avenue for the Town of Bloomfield Restaurant week. |
| Township of Bloomfield | 2/18/2015 | Essex County Department of Public Works | 2015 GL | Evidence of insurance as respects the Sunset Classic sign hanging from the Bridge on Broad Street at State Street. Sign will be hung in June. |
| Township of Bloomfield | 2/18/2015 | LPA Softball League | 2015 GL | Evidence of Insurance, only for Township-sponsored activities as respects 6, 7 & 8th Grade Girls Softball Team (14 & under)' beginning April 2015. |
| Township of Bloomfield | 2/18/2015 | Mike Revette, Bi-County Softball | 2015 GL | Evidence of Insurance, only for Township-sponsored activities, as respects Girls Softball Team (ages: 10 & under; 12 & under; 14 & under). League runs June through August 2015. |
| Township of Bloomfield | 2/18/2015 | North Jersey Baseball & Softball League | 2015 GL | Evidence of Insurance, only for Township-sponsored activities as respects 'Ages 12 & Under Girls Softball Team' beginning April 2015. |
| Township of Bloomfield | 2/18/2015 | Township of Nutley | 2015 GL | Evidence of insurance, for Township-sponsored activities as respects the 18U Softball League. |
| Township of Bloomfield | 2/18/2015 | Borough of Tenafly | 2015 GL | Evidence of Insurance, for Township-sponsored activities as respects "6th, 7th & 8th Grade Girls Softball Team (14 & under)" during May. |
| Township of Bloomfield | 2/18/2015 | Saddle Brook High/Middle School | 2015 GL | Evidence of insurance as respects the Township of Bloomfield's use of Saddle Brook High/Middle School for the Bloomfield Civic Band Rehearsals from 2/1/2015 through 12/31/2015 |
| Borough of Haddon Heights | 2/19/2015 | Ford Motor Credit Company LLC | 2015 AL/APD | Ford Motor Credit Company LLC is included as additional insured (Lessor) and loss payee as respects the Borough of Haddon Heights lease of a 2014 Chevrolet Caprice VIN# 6G3NS5U20EL976474 valued at \$53,250, lease number 8829202.* |
| Township of Parsippany | 2/27/2015 | County of Morris | 2015 GL/PROP | Certificate holder, its officers and employees, are included as additional insured (Grantee) with respects to the Deed of Historic Preservation Easement for Block 25, Lot 31 (Craftsman Farm).* |
| Borough of Freehold | 3/3/2015 | State of New Jersey Dept of Transportation | 2015 GL/AL/WC/APD | Evidence of insurance as respects Memorial Day Parade, May, 25, 2015. |
| Borough of Caldwell | 3/6/2015 | Caldwell - West Caldwell Board of Education | 2015 GL/AL/WC | Certificate holder is included as additional insured (Premises Owner) as respects the Borough of Caldwell's use of the Caldwell-West Caldwell's premises for the Historic Walking Tour on April 11th, 2015 (rain date April 12th, 2015).* |