



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

January 22nd, 2014

**Woodbridge Hilton Iselin, NJ – at 11:00am – Please see board at Lobby
MEETING 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

▪ SWEARING IN OF NEW FUND COMMISSIONERS

- Town of Guttenberg - Mayor Gerald R. Drasheff
- Town of Kearny - Michael Martello
- Borough of Totowa – Joseph Wassel

▪ ROLL CALL OF FUND COMMISSIONERS

▪ APPROVAL OF MINUTES OF 12/18/13 MEETING

▪ ADJOURN SINE DIE MEETING

Chairs vacated – Chairman asks Executive Director to Chair Meeting

▪ ELECTION OF CHAIRPERSON AND SECRETARY

- Request for nominations
- Election of Chairperson and Secretary
- Swearing in by Fund Attorney

▪ ELECTION OF EXECUTIVE COMMITTEE

- Request for Nominations
- Election of Executive Committee
- Swearing in by Fund Attorney

▪ MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER

▪ ROLL CALL OF FUND COMMISSIONERS

▪ ADOPTION OF RESOLUTIONS

- Resolution 01-14 – Certifying the Election of Chairperson and Secretary
- Resolution 02-14 - Establishing Meeting Procedures
- Resolution 03-14 – Establishing Fiscal Management Plan
- Resolution 04-14 – Establishing Fund Records Program
- Resolution 05-14 – Establishing 2014 Plan of Risk Management
- Resolution 06-14 – Approving Fund Service Providers
- Resolution 07-14 – Approving Certain Disbursements
- Resolution 08-14 – Approving Claims Payments
- Resolution 09-14 – Appointing 2014 Approved Counsel
- Resolution 10-14 – Approving New Members
- Resolution 11-14 – Approving Final 2014 Budget

REPORTS

- **EXECUTIVE DIRECTOR – NIP GROUP (Earl Miller)**
 - Financial Fast Track Report – YE 2013
 - Investment Report
 - Financial Disclosure Statements
 - PEJIF
 - 2014 Coverage Improvements – J. Hall
- **SAFETY DIRECTOR – PMA GROUP (Anthony Ven Graitis/Walt Reibrich, Wendy Wiebalk)**
 - Wellness, Safety First Initiative, EPL Training, Recap of Safety Meeting
- **CLAIMS REPORT (Robert Persico)**
- **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**

December 18, 2013

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

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:21 AM.

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

Jim Rodino – Chairman
Mark Vannella
Barbara Russo - Absent
Ted Ehrenberg - Absent
Brad Palatucci – Absent
Tom Czerniecki
Tim Dacey - Absent
Jim McManimon
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Edward Forte - Absent
Lou Guarino
Paul Zarbetski - Absent
Joan Hullings
Quentin Wiest
Jeff Filiatreault
Captain W. Hannon - Absent
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashfield
Tim Quinn
Ann Cucci - Absent
Doug Marvin
Robert Lombard
Paula Cozzarelli
Frank Ruggiero - Absent
Kathleen Green
Mark Krane
Mike Matheis

APPROVAL OF MINUTES

MOTION TO APPROVE MINUTES OF 10/23/13 MEETING

MOTION: Commr. Matheis

SECOND: Commr. Valesi

▪ ADOPTION OF RESOLUTIONS

MOTION TO ADOPT RESOLUTIONS

- **Resolution 38-13 – Approving Disbursements \$344,553.94 (November) &**
- **Resolution 40-13– Approving Disbursements \$ 377,731.11 – (December)**

MOTION: Commr. Matheis

SECOND: Commr. Valesi

VOTE: ROLL CALL

Jim Rodino – Chairman
Mark Vannella
Barbara Russo - Absent
Ted Ehrenberg - Absent
Brad Palatucci – Absent
Tom Czerniecki
Tim Dacey - Absent
Jim McManimon
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Edward Forte - Absent
Lou Guarino
Paul Zarbetski - Absent
Joan Hullings
Quentin Wiest – Late did not vote
Jeff Filiatreault
Captain W. Hannon - Absent
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashfield
Tim Quinn
Ann Cucci - Absent
Doug Marvin
Robert Lombard
Paula Cozzarelli
Frank Ruggiero - Absent
Kathleen Green
Mark Krane
Mike Matheis

- **Resolution 39-13 – Approving Claims Payments totaling \$2,436,132 (November) &**
- **Resolution 41-13 – Approving Claims Payments totaling \$1,687,696 (December)**

MOTION: Commr. Casagrande

SECOND: Commr. Quinn

VOTE: ROLL CALL

Jim Rodino – Chairman
 Mark Vannella
 Barbara Russo - Absent
 Ted Ehrenberg - Absent
 Brad Palatucci – Absent
 Tom Czerniecki
 Tim Dacey - Absent
 Jim McManimon
 Theresa Casagrande
 Eleanor McGovern
 Peter Valesi
 Edward Forte - Absent
 Lou Guarino
 Paul Zarbetski - Absent
 Joan Hullings
 Quentin Wiest
 Jeff Filiatreault
 Captain W. Hannon - Absent
 Greg Whitehead
 Nancy Koblis
 Russ Jones
 Cesar Correa
 Marc Dashfield
 Tim Quinn
 Ann Cucci - Absent
 Doug Marvin
 Robert Lombard
 Paula Cozzarelli
 Frank Ruggiero - Absent
 Kathleen Green
 Mark Krane
 Mike Matheis

- **Resolution 42-13 Approving Fund Counsel**

MOTION: Commr. Matheis

SECOND: Commr. Quinn

VOTE: ROLL CALL

Jim Rodino – Chairman
 Mark Vannella

Barbara Russo - Absent
Ted Ehrenberg - Absent
Brad Palatucci – Absent
Tom Czerniecki
Tim Dacey - Absent
Jim McManimon
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Edward Forte - Absent
Lou Guarino
Paul Zarbetski - Absent
Joan Hullings
Quentin Wiest
Jeff Filiatreault
Captain W. Hannon - Absent
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashfield
Tim Quinn
Ann Cucci - Absent
Doug Marvin
Robert Lombard
Paula Cozzarelli
Frank Ruggiero - Absent
Kathleen Green
Mark Krane
Mike Matheis

Executive Director – NIP Group E. Miller

- Mr. Miller reviewed the Fast Track report and explained the new breakout of surplus/deficits by Fund year which Commissioner Valesi had requested. This allows the Commissioners to track loss development by Fund year. The overall surplus position of the Fund continues to grow. The 2014 Assessment Budget is in its final form for approval at the January re-organization meeting. The Executive Committee reviewed all submissions to the Fund’s 2014 Service Provider RFQ’s with the Administrator and is recommending that all current provider contracts be renewed for the 2014 Fund year. The submissions and the spreadsheet comparing the bids are on file in the Administrator’s office.
- Mr. Hall reviewed the current list of prospective members with the Commissioners. There were no questions.

Safety Director – (Anthony Ven Graitis/Walt Reibrich/Wendy Wiebalk)

- Anthony advised that we are still seeking volunteers for the Fund Wellness Committee. Commissioner Mathias from West Orange agreed to be Chairman of the Committee while Commissioner Jones from Livingston, Commissioner Correa from Maplewood, and Commissioner Cozzarelli from Parsippany have agreed to be members. We are looking for

3-5 additional members and those interested can speak with Ken, Walter, or Anthony after the meeting.

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

- The Fleet Safety pilot program with Safety First (How is my Driving Bumper Stickers), will be started in the first quarter of 2014. Already West Orange, Hoboken and Howell have agreed to participate. The GSMJIF will pay the full cost of the program (\$16 per vehicle) for the 100 vehicles per member for the first five members that sign up.
- EPL training: Anthony will be forwarding information for EPL training provided by In2vate that can be offered on line to any employee that is newly hired, needs refresher training, or missed live training. All that is needed is a computer/monitor for the employee. Anthony will be reaching out to the administrators listed with In2vate for each member to coordinate.

Claims Update – Robert Persico –

- IVOS update - R. Persico – Bob advised we have a go live date of February 3, 2014. There will be no disruption to on-line reporting at that time. For those members who read claim notes from the system we will advise when training will be scheduled to secure notes from the new system.
- Super Storm Sandy Claims Update – Robert Persico - Bob advised we are seeking to finalize all reported claims by January 31, 2014. Therefore those members who have outstanding documentation that would allow for a final evaluation it must be sent in by the January 31 deadline.
- Presentation on Sidewalk Claims against Public Entities – Jim Renner provided a presentation on “Sidewalk Claims against Public Entities”. Jim discussed Title 59 notice requirements, immunities and defenses provided by Title 59, a recap of some of the pertinent sections of the Title 59 statute and a checklist for investigating sidewalk liability claims.

Treasurer’s Report – 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)

Claims:

ADJOURN TO PUBLIC SESSION

MOTION TO APPROVE CLAIMS

MOTION: Commr. Correa
SECOND: Commr. Valesi

Claims:

City of Hoboken WC Claim - Granted Settlement Authority
Union Township WC Claim - Granted Settlement Authority
Township of Warren WC Claim - Granted Settlement Authority

MOTION: Commr. Matheis
SECOND: Commr. Marvin

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Rodino made a motion to adjourn the meeting at 12:23PM and Commissioner Correa 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
James Renner – NIP
Jonathan Hall – NIP
Anthony Ven Graitis – NIP
Wendy Wiebalk – NIP
Brian Erlandsen - BGIA
George Littler – AGA
Mike O’Connell- Pringle, Quinn, Anzano
Patrick DeBlasio – Treasurer
Walter Reibrich – PMA
Ken Child – PMA
Dave Weightman – PMA
Michael Sabbagh – GR Murray
Cindy Lisa – Danskin Agency
Mike Lovett – Warren Township
Joseph Wassel – Totowa Borough
Sanders Reynoso – SIP
Judith Cannon – Qual-Lynx
John Geaney – Capehart Scatchard
Francis Kelly - BGIA

BettyAnne Stinchcomb – New Providence
Sonia Brown – Township of North Brunswick

BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account
From

DATE 12/01/13 To 12/31/13

BOOK BALANCE AS OF	12/01/13	\$	31,701,036.24
ADD DEPOSITS (PER BANK LEDGER)			1,016,187.50
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			2,529,110.00
BOOK BALANCE AS OF	12/31/13	\$	30,188,113.74

BALANCE PER BANK STATEMENT 12/31/13 \$30,188,113.74

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 12/31/13 30,188,113.74

Difference 0.00

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

BANK RECONCILIATION

	ACCT.NAME	TD Bank	
	BANK/ACCT#	Custody Account - Investments	
	DATE	From	To
	12/01/13	12/01/13	12/31/13
BOOK BALANCE AS OF	12/01/13	\$	104,757.05
ADD DEPOSITS (PER BANK LEDGER)			891,037.93
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			758,736.33
BOOK BALANCE AS OF	12/31/13	\$	237,058.65
<hr/>			
BALANCE PER BANK STATEMENT	12/31/13		\$532,796.77 250.00
ADD: DEPOSIT IN TRANSIT	DATE	AMOUNT	
		TOTAL	0.00
SUBTRACT: CHECKS OUTSTANDING	DATE	CHECK#	AMOUNT
		list	\$ 295,988.12
		TOTAL	295,988.12
LIST ITEMS IN LEDGER NOT ON STATEMENT	DATE	AMOUNT	
		TOTAL	\$ -
LIST ITEMS ON STATEMENT NOT IN LEDGER	DATE	AMOUNT	
		TOTAL	-
ADJUSTED BANK BALANCE(BOOK BAL)AS OF	12/31/13		237,058.65
		Difference	0.00

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

Garden State Municipal Joint Insurance Fund Monthly Status Report

January 22, 2014

MEMO TO: INSURANCE FUND CHAIRMAN RODINO

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

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

		<u>November</u> 2013		<u>December</u> 2013	
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 238,692.40	\$	104,757.05	
	Claims Account-Bank of America	189,520.85		1,142,515.00	
	NJ Cash Management	126,373.41		126,380.17	
	Custodial-Investments	<u>33,194,699.24</u>		<u>31,701,036.24</u>	
	Total Balance	<u>\$ 33,749,285.90</u>	\$	<u>\$ 33,074,688.46</u>	
Receipts:					
	Interest Income	\$ 10,533.35	\$	10,342.46	Totals YTD \$ 86,642.25
	Investment Income-Realized Gains (Losses)	\$ (3,714.29)			
	Claims Account Receipts-TD Bank	\$ 663,593.97	\$	891,037.93	
	Claims Account Receipts-Bank of America	\$ 2,144,665.78	\$	2,326,165.62	
	NJ Cash Management Activity Receipts	\$ 6.76	\$	6.66	
	BAC Custodial/Investments	\$ 1,002,500.00	\$	1,016,187.50	
	Total Receipts	<u>\$ 3,810,766.51</u>	\$	<u>\$ 4,233,397.71</u>	
Disbursements:					
	Claims Account Disbursements-TD Bank	\$ 797,529.32	\$	758,736.33	
	Claims Account Disbursements-Bank of America	\$ 1,191,671.63	\$	1,389,467.34	
	NJ Cash Management Activity Disbursements	\$ 2,496,163.00	\$	2,529,110.00	
	BAC Custodial Account				
	Total Disbursements	<u>\$ 4,485,363.95</u>	\$	<u>\$ 4,677,313.67</u>	
	Ending Cash Balance	<u>\$ 33,074,688.46</u>	\$	<u>\$ 32,630,772.50</u>	
<u>Analysis of Ending Cash Balance</u>					
	Total Cash	\$ 1,373,652.22	\$	2,442,658.76	
	Total Investments (and Cash Equivalents)	\$ 31,701,036.24	\$	30,188,113.74	
	Ending Cash Balance	<u>\$ 33,074,688.46</u>	\$	<u>\$ 32,630,772.50</u>	

BANK RECONCILIATION

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund
From

DATE 12/01/13 To 12/31/13

BOOK BALANCE AS OF 12/01/13 \$ 126,380.17

ADD DEPOSITS (PER BANK LEDGER) 6.66

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)

BOOK BALANCE AS OF 12/31/13 \$ 126,386.83

BALANCE PER BANK STATEMENT 12/31/13 \$126,386.83

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 12/31/13 126,386.83

Difference 0.00

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

BANK RECONCILIATION

ACCT.NAME Bank of America

BANK/ACCT# Fiduciary Account -381029032574

DATE From 12/01/13 To 12/31/13

BOOK BALANCE AS OF	12/01/13	\$	1,142,515.00
ADD DEPOSITS (PER BANK LEDGER)			2,326,165.62
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,389,467.34
BOOK BALANCE AS OF	12/31/13	\$	2,079,213.28

BALANCE PER BANK STATEMENT 12/31/13 \$2,079,758.28

ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
10/16/13	1033	240.00
12/11/13	1056	305.00

TOTAL 545.00 (545.00)

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 12/31/13 2,079,213.28

Difference 0.00

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

January 22nd , 2013 - GSMJIF Comissioners Meeting Bills List

Date: 1.7.14
Invoice #: 25

<u>Notes</u>	<u>Description</u>	<u>COMMENTS</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	Patrick DeBlasio	January Fees	#1061	\$1,458.33
	The Times	December Meeting Notice	#1062	\$5.80
	The Star Ledger	December meeting Notice	#1063	\$18.56
	Dynamic Testing	New Providence Drug Testing	#1064	\$305.00
	Capehart Scatchard	Various December 2013	#1065	\$1,250.00
	Parsippany-Troy Hills	Reimbursement for Randon DOT Drug Testing	#1066	\$4,658.00
	Pringle Quinn Anzano	Various - Invoice #35375	#1067	\$409.29
	EANJ, Inc.	EANJ Training for Fair Haven	#1068	\$90.00
	Earl Miller	Crowne Plaza Meeting for December	#1069	\$2,277.52
	Prime Advisors	Invoice #6533 - Quarterly fee	#1070	\$7,547.00
	EANJ, Inc.	Member dues for EANJ Various invoices	#1070	\$42,557.00
	Perinceton Public Affairs	Retainer Fee - December invoice #1213	#1071	\$833.33
		Total in Checks \$61,409.83		
		WIRE TRANSFERS		
	PMA	Berkeley Township		\$14,267.59
	PMA	City of Rahway		\$17,881.24
	PMA	City of Hoboken		\$13,016.35
	PMA	City of Hoboken		\$905.00
	PMA	City of Englewood		\$4,807.33
	PMA	Hamilton Township		\$28,547.19
	PMA	Livingston Township		\$3,649.52
	PMA	Montclair Township		\$2,702.04
	PMA	Township of Ewing		\$405.73
	PMA	Union Township		\$8,190.68
	PMA	Access Systems Annual Fee		\$7,500.00
	PMA	Large Loss City of Englewood -Claim #W890610438 A. Maye		\$72,332.84
		TOTAL TO PMA \$174,205.51		
	BGIA	BRIT Global Specialty USA 2014 Excess Coverage Inv #192256		\$1,686,000.00
	BGIA	SAFETY National 2014 Excess Workers Comp Inv#192242		\$221,172.00
	BGIA	Caitlin 2014 Excess Liability Coverage Inv #192236		\$163,813.00
	BGIA	Aspen Specialty Insurance 2014 Excess Fund Inv#192231		\$91,467.00
	BGIA	Beazley 2014 Cyber Liability Inv#192224		\$40,921.00
	BGIA	Global Aerospace 2014 non-Aircraft Lia. Inv# 192227		\$15,997.00
	BGIA	Travelers 2014 Travelers Property Policy Installment #1 of 2 Inv#192225		\$937,908.00
	BGIA	Zurich 2014 Commercial Crime Inv#192303		\$43,963.00
	BGIA	Rahway UST G27059934001 Cancellation		(\$301.00)
	BGIA	Travelers 2014 Equipment Breakdown Policy inv#192329		\$66,644.00
	BGIA	Various Policy's - UST Invoices		\$39,303.58
	BGIA	ACE 2014 Public Entity Pollution Liability Inv#192255		\$161,529.80
		Total to BGIA \$3,468,417.38		
			Subtotal	\$ 3,704,032.72
			Total	\$ 3,704,032.72

RESOLUTION NO.01-14

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

(Hereinafter referred to as the "Fund")

**CERTIFYING THE ELECTION OF
CHAIRPERSON AND SECRETARY**

BE IT RESOLVED, by the Governing Body of the Fund that the following persons have been elected as Chairperson and Secretary:

Chairperson –
Secretary –

BE IT FURTHER RESOLVED that the Chairperson and Secretary shall serve for the year 2014 and until their successors shall be elected and qualified.

ADOPTED:

This day before the Governing Body,

Chairman

January 22, 2014
Date

Secretary

January 22, 2014
Date

RESOLUTION NO. 02-14

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

ESTABLISHING PUBLIC MEETING PROCEDURES

WHEREAS, the FUND must establish meeting procedures for Fund Year 2014, and

NOW, THEREFORE BE IT RESOLVED, by the Board of Fund Commissioners of the FUND that:

I. The Board of Fund Commissioners shall conduct Public Meetings at the **Crowne Plaza, 390 Forsgate Dr., Monroe Twp., NJ 08831** and the **Woodbridge Hilton, 120 Wood Avenue S, Suite 1, Iselin, NJ 08830** and such other locations as may be necessary, to conduct the official business of the FUND on the fourth Wednesday of every month at 11:00 a.m. for the **2014 Fund Year** (unless noted otherwise).

II. The following are hereby designated the official newspaper(s) of the Fund:

Newark Star Ledger
The Times of Trenton

III. The FUND Administrator or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

ADOPTED: *this day by the Board of Fund Commissioners;*

Chairman

Date

January 22, 2014

Secretary

Date

January 22, 2014

RESOLUTION NO. 03 -14

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

(Hereinafter referred to as the "FUND")

ESTABLISHING A FISCAL MANAGEMENT PLAN

FOR THE 2014 FUND YEAR

WHEREAS, THE FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et seq.); and

WHEREAS, THE FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et seq.); and

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Fund Commissioners that:

- I.** The following financial institution(s) are hereby declared as the FUND's Official Depositories for 2014:

Bank of America

- II.** All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Officially named Depository(ies) by check, which shall bear the signatures of two (2) of the following persons, duly authorized pursuant to this Resolution. In no event shall a check be issued wherein at least one signatory is not the Chairperson or Treasurer. In addition, upon approval of such disbursements by the Fund Commissioners, funds may be withdrawn for payment via electronic transfer.

_____, Chairperson

_____, Treasurer

Earl Miller, Executive Director

Larry Dunn, CFO, NIP Management Services, LLC

- III.** All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of two (2) of the following persons, duly authorized pursuant to this Resolution:

Ann L. Noble, President & CEO, Qual-Lynx

Alice Lihou, Vice President, Qual-Lynx

Janet Buggle, Chief Financial Officer, Qual-Lynx
David Ruber, Controller, Qual-Lynx
Joy DiPatri, Vice President, Qual-Lynx

- IV. The Cash and Investment Policy attached herewith, shall be adopted.
- V. Prime Advisors, Inc. shall be the FUND's asset manager and advisor.
- VI. The rate of interest assessed by the Fund, for delinquent assessments shall be ten (10) percent per annum, from the due date for any such assessment with a grace period for the first (1st) assessment installment paid to be February 15, and the second (2nd) assessment installment paid to be August 15.
- VII. Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director.

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

Chairman

Date

January 22, 2014

Secretary

Date

January 22, 2014

2014 CASH MANAGEMENT AND INVESTMENT POLICY

1.) Cash Management and Investment Objectives

The Garden State Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) Permissible Investments

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located; or
- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent with the Division's own

investment guidelines, and providing that the investment has a fixed rate of interest not dependent on any index or external factors.

- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions established by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than ten (10) years from date of purchase.

3.) Authorized Depositories

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, N.J.S.A. 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

Bank of America

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) Authority for Investment Management

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) Preservation of Capital

Securities shall be purchased with the ability to hold until maturity.

6.) Safekeeping

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) Selection of Asset Managers, Custodial Banks and Operating Banks

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) Reporting

Asset managers will submit written statements describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) Audit

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) Cash Flow Projections

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) Cash Management

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banding fees and compensating balances shall be documented to the Executive Committee at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 04-14

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

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS: The FUND must establish a formal record retention program for the 2014 Fund Year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Fund Commissioners that:

I. _____, **Fund Secretary**, is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at:

NIP Group, Inc.
900 Route 9 North, Suite 503
PO Box 39
Woodbridge, NJ 07095

II. Earl Miller, President for NIP Management Services, LLC is hereby designated as **Assistant Fund Secretary**.

III. The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.

IV. Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

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

Chairman

Date

January 22, 2014

Secretary

Date

January 22, 2014

Garden State Municipal Joint Insurance Fund

(hereinafter the "Fund" or the "GSMJIF")

ESTABLISHING THE 2014 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Executive Committee that the 2014 Plan of Risk Management shall be:

2014 RISK MANAGEMENT PLAN

1.) **The perils or liability to be insured against.**

The following coverages are provided to the Fund's members.

- Excess Workers' Compensation**
- Excess General Liability**
- Excess Auto Liability**
- Excess Public Officials Liability**
- Excess Employment Practices Liability**
- Property Coverage (including Auto Physical Damage),
Boiler & Machinery**
- Crime (with Position Bonds)**
- Excess Law Enforcement Liability**
- Non-Owned Aircraft Liability**
- Pollution & Tank Liability (on an optional basis)**
- Cyber liability**
- Annual Aggregate Insurance attaching at \$14,300,000.**

2.) **The limits of coverage.**

a.) **Workers' Compensation limits.**

The GSM JIF covers excess claims to the following limits.

- Workers' Compensation - Statutory less various members' self-insured retentions (SIR). The minimum Fund retention shall be \$500,000.
- Employer's Liability - \$13,000,000 less various members' SIR. The minimum Fund retention shall be \$500,000.
- USL&H – included in Workers' Compensation.
- Harbor Marine/Jones Act - included in Employer's Liability. The minimum Fund retention shall be \$500,000.

b.) **General Liability** limits.

The GSM JIF covers excess liability claims as follows:

- General Liability - \$15 million CSL.
- Police Professional Liability - included in the GSMJIF's excess General Liability limits.
- Employee Benefits Liability - included in the GSM JIF's excess General Liability limits.
- The minimum Fund retention for all General Liability & related coverages shall be \$250,000.

c.) **Automobile Liability.**

- The GSM JIF covers Automobile Liability and Property Damage claims in the GSMJIF's excess General Liability limit.
- The minimum Fund retention for all Automobile Liability coverage shall be \$250,000.

d.) **Public Officials Liability (POL)**

- The GSMJIF covers \$15 million per occurrence and in the aggregate on a claims-made basis per member municipality for each Fund year.
- For each claim there is a \$10,000 deductible*. The Member's SIR (if applicable) applies before the above deductible.

- * Exceptions on Deductible: Caldwell - \$5,000; Bloomfield - \$25,000; Lawrence and Linden have POL retention matching the GSMJIF retention, so no deductible applies.
- The minimum Fund retention for Public Official's Liability shall be \$150,000.

e.) **Employment Practices Liability (EPL)**

- The GSMJIF covers \$15 million per occurrence and in the aggregate on a claims-made basis per member municipality for each Fund year.
- For each claim within the GSMJIF retention, there is a \$20,000 deductible* The Member's SIR (if applicable) applies before the above deductible.
- * Exceptions on Deductible: Caldwell - \$5,000; Hoboken - \$100,000 deductible and \$50,000 SIR; Englewood - \$100,000; Morris - \$10,000; Freehold - \$10,000; Middlesex - \$10,000; Montclair - \$10,000; Warren - \$10,000; Morristown - \$10,000; New Providence - \$10,000; Bloomfield - \$25,000; Lawrence and Linden have EPL retention matching the GSMJIF retention, so no deductible applies.
- Coinsurance* – payment of 20% of the paid loss capped at \$50,000
- * Exceptions on Coinsurance: Hoboken- Does not apply; Morris – 20% of the first \$100,000 of loss; Freehold - 20% of the first \$100,000 of loss; Englewood - 20%, capped at \$30,000; Warren and Bloomfield – no coinsurance; Lawrence and Linden have EPL retention matching the GSMJIF retention, so no coinsurance applies.
- New members may be “grandfathered” into the program at their current deductible/coinsurance provision.
- The minimum Fund retention for Employment Practices Liability shall be \$150,000.

a-e) Member self-insured retentions (Refer to SIR Exhibit on file with Administrator's office)

f.) **Property**

- The GSMJIF has purchased property insurance with total limits of \$600,000,000 and boiler and machinery coverage at limits of \$100,000,000, subject to a member's deductible of \$1,000, except \$25,000 (or FEMA) deductible for Flood &

Earthquake perils. Hamilton and Linden - \$25,000 deductible (all perils). The Fund retention is \$50,000.

g.) **Automobile Physical Damage**

The GSMJIF retains the first \$100,000 of any automobile physical damage loss. The member deductible is \$1,000 for collision and \$1,000 for other-than-collision loss. Unless the member opts out, vehicles manufactured 10 or more years prior to current membership year, with an original cost new of less than \$50,000, are not covered for physical damage. Bloomfield/Maplewood/New Providence/North Brunswick/Parsippany/Warren have opted to cover all owned vehicles for physical damage coverage. Linden is self-insuring all auto physical damage loss.

h.) **Crime**

The GSMJIF has purchased Crime insurance with limits of \$1,000,000 for Employee Dishonesty & related perils, subject to a member's and Fund's deductible of \$10,000.

i.) **Individual Position Bonds**

The GSMJIF has extended its Crime insurance to include Position Bonds with limits of \$1,000,000. There is no deductible for this extension.

j.) **Non-Owned Aircraft Liability**

The GSMJIF has purchased Non-Owned Aircraft Liability insurance with limits of \$5,000,000/ Occurrence & Policy Aggregate, subject to a member's and Fund's deductible of zero.

k.) **Pollution & Tank Liability**

The GSMJIF has purchased separate optional Pollution Liability insurance for participating members, with limits of \$10,000,000/ Pollution Incident & \$25,000,000 Policy Aggregate Limit, subject to a member's and Fund's deductible of \$25,000/Incident. Underground Tank Liability insurance has been purchased for participating members, with limits of \$1,000,000/ Incident & \$2,000,000 Incident Aggregate Limit/ \$3,000,000 Legal Defenses Aggregate

Limit, and subject to a member's and Fund's deductible of \$10,000/Incident.

1) **Cyber Liability**

The GSMJIF has purchased cyber liability insurance from Mt. Hawley Ins. Co. with an occurrence limit of \$250,000 per claim and a policy aggregate of \$2,500,000. The GSMJIF deductible is \$25,000 per claim.

3.) **The amount of unpaid claims to be established.**

a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.

b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Actuary, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

4.) **The method of assessing contributions to be paid by each member of the Fund.**

a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.

b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The total amount of each member's annual assessment is certified by majority vote of the Fund's Executive Committee at least one (1) month prior to the beginning of the next fiscal year (usually at the GSMJIF's budget hearing).

- c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
- d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Fund's Executive Committee may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's Executive Committee.

5.) **Procedures governing loss adjustment and legal expenses.**

- a.) The Fund engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the GSMJIF's attorney's office, as well as the claims department of the GSMJIF's three major insurers/reinsurers. Every three years, the GSMJIF's internal auditors also conduct an audit.
- b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
- c.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms that specialize in Title 59 matters. Any member that carries a self-insured retention may appoint an approved defense attorney of

its choice to the panel for purposes of defense of claims within that self-insured retention. The performance of the defense attorneys is overseen by the Fund Litigation Managers, as well as the various firms that audit the claims adjusters.

6.) **Coverage to be purchased from a commercial insurer, if any.**

Excess Workers' Compensation - The GSMJIF purchased an excess specific Workers' Compensation policy from Safety National Casualty Insurance Co. and BRIT Insurance Services USA, Inc..

- Workers' Compensation - Statutory
- Employer's Liability - \$5,000,000
- USL&H - included in Workers' Compensation
- Harbor Marine/Jones Act- Includ. in Employer's Liability

- Premium - \$679,745

Excess Liability - The GSMJIF has purchased excess General Liability, Automobile Liability, Law Enforcement Liability, Public Official's Liability coverage and Employment Practices Liability from BRIT Insurance Services USA, Inc. and Catlin Specialty Insurance Co.:

- Excess Liability - \$15 million excess \$250,000 retention
- Excess EPL/POL (Claims-Made) \$15 million excess \$150,000 retention,
- Excess Automobile Liability \$15 million excess \$250,000 retention
- Premium - \$2,887,500

- Auto Liability - \$15 million excess of \$ 250,000
- Premium - Included

- Excess Public Officials/Employment Practices Liability -
- \$15 million excess of \$150,000 SIR,
- Premium - Included

Property - The GSMJIF has purchased Property insurance (including Auto Physical Damage) (plus Boiler & Machinery coverage at a limit of \$100 million), from Travelers Insurance Company at a limit of \$600 million, representing the probable maximum loss exposure of the Fund members.

- Premium - \$tba (includes B&M)

Crime/ Position Bond - The GSMJIF has purchased Crime/ Position Bond insurance from Travelers Insurance Company for \$tba.

Non-Owned Aircraft Liability - The GSMJIF has purchased Non-Owned Aircraft Liability insurance from Global Aerospace, Inc. for \$tba.

Pollution / Tank Liability – The GSMJIF has purchased optional Pollution/ Tank Liability insurance outside the GSMJIF budget for participating members from ACE Group.

7.) **Note:** The GSMJIF follows the policy form of its excess insurers in determining coverage for its retained layers (SIR's) noted in Section 2. In the event that the excess carrier(s) determines that no coverage exists for all or part of a claim made against or by a member of the GSMJIF, the member shall be responsible for all or a portion of any uncovered claims expense, indemnity settlement or other costs associated with such claim within the GSMJIF retention.

8.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

a.) The Fund adopts a resolution closing the year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.

b.) Each year, the Fund's Executive Committee will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's Executive Committee will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.

c.) A member may apply to the Fund's Executive Committee for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's Executive Committee will decide on the former member's request after evaluating the likelihood of any additional assessments.

- d.) The Fund will retain all records in accordance with the Fund's record retention program.
- 9.) **Assumptions and Methodology used for the calculation of appropriate reserve requirements to be established and administered in accordance with sound actuarial principles.**
- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. At least two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "selected" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
- Paid Loss Development Method** - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - Case Incurred Loss Development Method** - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.
- 10.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**
- \$10,000, but up to \$25,000 with verbal or written approval from the affected municipality commissioner or alternate commissioner.
 - \$25,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director, but up to \$50,000 with verbal or written approval of a majority of the executive Committee.

- Any and all actions must be ratified by the entire Board of Fund Commissioners at the meeting immediately following the authorization.

11) **Member Deductible Drop Down and Close Out Program**

- The GSMJIF offers Members with self-insured retentions the option of eliminating (“Drop Down”) a self-insured retention (“SIR”) in the ensuing policy year with a deferred assessment payment feature and/or transferring future payments on prior accident years outstanding claims liabilities to the Fund (“Close Out”) in exchange for a fixed assessment payable equally over 10 budget years, including 10% adverse claims development coverage.
- **Drop Down** – The Fund will calculate the loss fund differential between the Member SIR and the first dollar equivalent and divide that amount into four equal annual installments payable by the Member in the ensuing Fund year in conjunction with the standard assessment. Should the Member leave the Fund or fail to pay any installment during the life of the Drop Down plan, all remaining future installments become immediately due and payable.
- **Close Out** - The Fund’s actuary calculates the Ultimate Claims Liabilities (UCL) within the Member’s SIR plan for each prior year of fund membership at a high confidence level as of 12/31. The total amount of paid losses as of 12/31 is deducted from the total UCL to arrive at the expected outstanding claims result (EOCR). To this result is added a 5% risk charge, a 3% Administration fee and a 2% Risk Manager fee. The result is divided into 10 equal installments, which the Member will pay in each successive year as part of the standard annual assessment (two annual installments).
 - Should the Member leave the Fund or fail to pay any installment during the 10 year period, any remaining unpaid installments in the subject year become immediately due and payable and all future claim liabilities become the Member’s responsibility. Concurrently, if the claims paid under the Close Out plan exceed the Member paid installments, the member will be obligated to immediately pay a final assessment equal to the difference.
 - If the claims paid under the Close Out agreement exceed the 10% corridor of protection at any time, future claims payments become the Member’s responsibility

- If the 10 year Treasury bill yield exceeds 6% during the life of the plan, the Fund reserves the right to adjust the amount of future installments to compensate for the cost of the Close-Out program.

12) The following Retrospective Rating Endorsement is hereby included in the Plan of Risk Management:

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
900 ROUTE 9 NORTH, SUITE 503
WOODBIDGE, NJ 07095
PROPERTY/CASUALTY POLICIES**

POLICY ENDORSEMENT - RETROSPECTIVE RATING PLAN

MEMBER: _____

This ENDORSEMENT modifies such insurance as is afforded by the provisions of the Policies for the **2014** fund year relating to the following:

WORKERS' COMPENSATION
COMPREHENSIVE GENERAL, LAW ENFORCEMENT AND AUTO LIABILITY
PROPERTY AND BOILER AND MACHINERY
COMPREHENSIVE CRIME
PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES LIABILITY

RETROSPECTIVE RATING PLAN ASSESSMENT STANDARD ELEMENTS

For the purposes of this ENDORSEMENT, the standard elements are explained here:

- A. STANDARD ASSESSMENT shall be the assessment we would charge during the rating plan period if you had not chosen a retrospective rating plan
- B. BASIC ASSESSMENT shall be less than STANDARD ASSESSMENT. It shall be STANDARD ASSESSMENT multiplied by the BASIC ASSESSMENT FACTOR. The BASIC ASSESSMENT FACTOR shall be the ratio of the following items to the STANDARD ASSESSMENT:
 - 1. Excess Insurance Costs
 - 2. General Expenses
 - 3. Risk Management Expenses
 - 4. Underwriting Expenses
 - 5. Administrative Fees

The actual BASIC ASSESSMENT FACTOR will be determined after the STANDARD ASSESSMENT is determined.

- C. LIMITED PAID LOSSES RETAINED BY THE FUND shall mean the FUND'S financial responsibility for claims paid by the member after due credit for any excess insurance or subrogation receivable. Specifically, it shall include 1) losses paid and reserved, plus 2) allocated loss adjustment expense (ALAE), and 3) this total then limited to the FUND's retention.

RETROSPECTIVE RATING PLAN ASSESSMENT FORMULA

- A. RETROSPECTIVE RATING PLAN ASSESSMENT is the sum of BASIC ASSESSMENT and LIMITED PAID LOSSES RETAINED BY THE FUND.
- B. The retrospective rating plan assessment shall not be more than the MAXIMUM ASSESSMENT. The maximum assessment is determined by applying the maximum retrospective rating plan assessment factor, shown in the Schedule, to the STANDARD ASSESSMENT.

PROVISIONS

The provisions of the coverage form or policy to which this ENDORSEMENT is attached apply, unless modified by this ENDORSEMENT.

- A. In the fashion provided for in the Fund's by-laws, plan of risk management, cash management plan and policies and procedures, the MEMBER shall pay the FUND the STANDARD ASSESSMENT.
- B. As of a valuation date of Eighteen (18) months after the inception of the fund year, and every Twelve (12) months thereafter, the FUND shall compute the RETROSPECTIVE RATING PLAN ASSESSMENT, subject to the MAXIMUM ASSESSMENT.
- C. The final computation of the RETROSPECTIVE RATING PLAN ASSESSMENT shall be as of the valuation date when the FUND closes the fund year to which this ENDORSEMENT applies.
- D. Notwithstanding any subsection above, the MEMBER shall remain subject to FUND-wide dividends and additional assessments in accordance with the FUND's bylaws. These additional assessment or dividends, if any, shall be computed based on the MEMBER'S RETROSPECTIVE RATING PLAN ASSESSMENT, subject to the MAXIMUM ASSESSMENT.
- E. Upon computation of any RETROSPECTIVE RATING PLAN ASSESSMENT, the MEMBER shall owe the FUND or the FUND shall owe the MEMBER as the case may be, the difference between amount paid by the MEMBER to date and the MEMBER'S RETROSPECTIVE RATING PLAN ASSESSMENT, subject to the MAXIMUM ASSESSMENT.
- F. If the MEMBER owes the FUND an additional assessment under this ENDORSEMENT, this amount shall be payable to the FUND within 180 days after the FUND bills the MEMBER, or upon the MEMBER withdrawing from the FUND, whichever is earlier.
- G. If the FUND owes the MEMBER a return assessment under this ENDORSEMENT, this amount shall be payable to the MEMBER 180 days after the next meeting of the FUND's Board of Fund Commissioners, or Executive Committee thereof.
- H. This endorsement shall only be effective if approved by resolution of the MEMBER'S Governing Body.

Schedule

- A. Other policies subject to this Retrospective Rating Plan Endorsement
 - WORKERS' COMPENSATION
 - COMPREHENSIVE GENERAL AND AUTO LIABILITY
 - EXCESS LIABILITY
 - PROPERTY AND BOILER AND MACHINERY
 - COMPREHENSIVE CRIME
 - PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES

- B. Maximum Retrospective Rating Plan Assessment Factor: _____

- C. The standard maximum assessment is based on estimates of standard assessment. The actual maximum assessment will be calculated based on the actual standard assessment and the factor, shown in the Schedule, Item B :

The coverage provided under this ENDORSEMENT is subject to all of the terms and CONDITIONS of this policy. All other terms and CONDITIONS of this Policy remain unchanged.

Effective Date:

- 13) **Special Assessments** - NJSA 11:15-2.16 provides for additional assessments "...to supplement the fund's claim or loss retention or administrative accounts to ensure payment of the fund's obligations..." Should the Fund levy a special assessment in accordance with such provision, each affected member shall have the option to pay the additional amount due in ten (10) equal annual installments, subject to adjustment each year based on actual incurred losses for the special assessment years. Should any member subject to such special assessment discontinue its membership in the GSMJIF, the full balance of any remaining unpaid installments shall become immediately due and payable to the GSMJIF.

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

Chairman

January 22, 2014
Date

Secretary

January 22, 2014
Date

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
 (Hereinafter referred to as the "FUND")
APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

WHEREAS, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et seq.); and

WHEREAS, the FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11, et seq.) for the 2013 Fund Year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Commissioners that the following professional services are being awarded under a fair and open process:

- *Pringle Quinn Anzano* is hereby appointed as **Fund Attorney** and shall serve at an hourly rate of \$155 not to exceed \$20,000 annually.
- *Hodulik & Morrison*. is hereby appointed as **Fund Auditor** and shall serve at an annual fee not to exceed \$16,000, which includes administrative costs.
- *Qual-Lynx, Inc.* is hereby appointed as **WC Claims Service Organization** for an annual amount not to exceed \$850,000 for claims management services and to adjust all WC claims for current Fund Year.
- *NIP Management Services, LLC.* is hereby appointed as **Liability Claims Service Organization** for an annual amount not to exceed \$701,527 for claims management services and to adjust all liability claims for current Fund Year.
- *Advanced Risk Management Techniques* is hereby appointed as **Actuary** for the Fund and shall be appointed and qualified at an annual amount not to exceed \$35,000.
- *PMA Management Corp.* is hereby appointed to provide **Loss Control Services** to the Fund and shall serve at an annual fee not to exceed \$459,000.
- *Qualcare* is hereby appointed to provide the **Medical Provider Network** to the Fund and shall serve at an annual fee not to exceed \$440,000.
- *Business and Governmental Insurance Agency* is hereby appointed as **Underwriting Manager/Insurance Broker** for the Fund and shall serve at an annual fee not to exceed 2.0% of members' gross joint insurance fund assessment.
- *Bob Smith & Assocs.* Is hereby appointed as **Litigation Manager - Liability** for the Fund and shall serve at an annual fee not to exceed \$40,000.
- *John Geaney, Esq.* is hereby appointed as **Litigation Consultant – Workers' Compensation** for the Fund and shall serve at an annual fee not to exceed \$15,000.
- *Marshall Dennehey Warner, Coleman & Goggin* is hereby appointed to provide **Coverage Counsel** to the Fund and shall serve at an annual fee not to exceed \$10,000.
- *Kenneth B. Grier, Esq.* is hereby appointed to provide **Subrogation Counsel** to the Fund and shall serve subject to a fixed fee and contingency fee (per case assignment).
- *Patrick J. DeBlasio, CPA, CFMO* is hereby appointed as **Fund Treasurer** and shall serve at an annual fee not to exceed \$17,500.
- *Princeton Public Affairs Group.* Is hereby appointed as **Governmental Affairs Consultant** for the Fund and shall serve at an annual fee not to exceed \$10,000.

- *NIP Management Services, LLC* is hereby appointed as **Administrator** for the Fund and shall serve at an annual fee not to exceed 6.0% of members' gross joint insurance fund assessment.
- *Bottomline Technologies* is hereby appointed as **Legal Bill Auditor** and shall serve at a fee of 2% of the gross legal bill amount.
- *Prime Advisors, Inc.* is appointed as **Investment Advisor** for the Fund and shall serve at an annual fee not to exceed \$20,000.

All Professionals and Service Organizations appointed pursuant to this Resolution shall serve the Fund pursuant to the terms of their Professional Services Contract(s) attached hereto.

ADOPTED: *this day by the Board of Fund Commissioners,*

Chairman

Date

January 22, 2014

Secretary

Date

January 22, 2014

RESOLUTION NO. 07-14

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 **\$3,704,032.72** payment.

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

Chairman

Date

January 22nd 2014

Secretary

Date

January 22nd, 2014

RESOLUTION NO. 08-14

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

(Hereinafter referred to as the "FUND")

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling \$1,135,124 against the fund.

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

Chairman

January 22, 2014
Date

Secretary

January 22, 2014
Date

RESOLUTION NO. 09- 14

**RESOLUTION APPOINTING APPROVED COUNSEL
FOR THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

WHEREAS, the Garden State Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund's coverage documents; and

WHEREAS, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Garden State Municipal Joint Insurance Fund to defend any members of the Fund; and

WHEREAS, the law firm shown in this resolution has been proposed as Counsel for the Garden State Municipal Joint Insurance Fund for the year 2014;

NOW, THEREFORE BE IT RESOLVED, by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that the law firms named in this resolution be and the same are hereby appointed as an approved counsel for the Garden State Municipal Joint Insurance Fund for the year 2014:

(See attached list of Fund Counsel)

BE IT FURTHER RESOLVED that the Chairman of the Garden State Municipal Joint Insurance Fund is hereby authorized to execute this resolution;

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

Chairman

Date

January 22nd, 2014

Secretary

Date

January 22nd, 2014

***GSMJIF DEFENSE PANEL & SPECIALTY COUNSEL 2014
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GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
(Hereinafter referred to as the "FUND")
APPROVING APPLICATIONS FOR MEMBERSHIP

WHEREAS, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et seq.); and

WHEREAS, the following municipalities have made application to the FUND for membership effective January 1, 2014 for the 2014 Fund Year, such applications have been approved by the Fund Commissioners and have duly executed a Joint Indemnity and Trust Agreement and Resolution to Join,

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Commissioners that the following municipalities are approved for membership in the FUND effective January 1, 2014:

- Town of Guttenberg
- Town of Kearny
- Borough of Totowa

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

Chairman

January 22, 2014
Date

Secretary

January 22, 2014
Date



Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 12/01/13 to 01/01/14

Property / Automobile Physical Damage

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request Date	Tax ID	Payee	Payment Amount
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Claim Types: All Property (Pol Sym 89) and Auto (Pol Sym 19; Loss Lines 12-15)

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



Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 12/01/13 to 01/01/14

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	9,618.04	346.00	4,303.55	14,267.59
CALDWELL BOROUGH	1244102	0.00	0.00	0.00	0.00
CITY OF ENGLEWOOD	2228377	0.00	265.00	28.09	293.09
CITY OF HOBOKEN	1249580	0.00	312.61	2,341.44	2,654.05
CITY OF RAHWAY	1236736	119,003.37	9,564.34	3,676.12	132,243.83
EASTAMPTON TOWNSHIP	2228252	0.00	104.86	0.00	104.86
FANWOOD BOROUGH	2499465	0.00	10,041.57	1,859.47	11,901.04
FREEHOLD TOWNSHIP	2500759	964.96	0.00	0.00	964.96
HAMILTON TOWNSHIP	3389434	6,763.76	12,367.78	1,217.09	20,348.63
HARRISON, TOWN OF	8772758	2,036.92	0.00	805.00	2,841.92
HIGHLAND PARK BOROUGH	3394194	0.00	26.86	8.06	34.92
HOWELL TOWNSHIP	3394186	3,197.88	0.00	566.10	3,763.98
JACKSON TOWNSHIP	4179768	0.00	0.00	2,681.00	2,681.00
LIVINGSTON TOWNSHIP	4871323	3,600.00	10.20	39.32	3,649.52
MIDDLESEX BOROUGH	5384474	775.88	2,328.19	86.69	3,190.76
MONTCLAIR TOWNSHIP	5375340	2,593.04	105.00	4.00	2,702.04
MORRIS TOWNSHIP	5384508	0.00	0.00	370.00	370.00
MORRISTOWN, TOWN OF	0298612	1,035.72	0.00	0.00	1,035.72
NORTH BRUNSWICK TOWNSHIP	0298620	0.00	0.00	2,507.37	2,507.37
NORTH PLAINFIELD BORO	6283535	0.00	182.10	18.55	200.65
UNION TOWNSHIP	9125378	3,099.01	2,812.64	1,386.99	7,298.64
WARREN TOWNSHIP	8778151	0.00	-311.14	0.00	-311.14
WEST ORANGE	9285339	1,896.00	0.00	0.00	1,896.00
		154,584.58	38,156.01	21,898.84	214,639.43



Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 12/01/13 to 01/01/14

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

AL / GL / PL

Account Name	Account Number	Payment Amount
CITY OF ENGLEWOOD	8771339	3,320.69
CITY OF HOBOKEN	1238468	11,864.35
EASTAMPTON TOWNSHIP	2228252	1,404.38
HAMILTON TOWNSHIP	3389434	1,569.16
HARRISON, TOWN OF	8772758	6,126.35
HIGHLAND PARK BOROUGH	3394194	9,503.55
MANALAPAN TOWNSHIP	5381579	2,085.00
MONTCLAIR TOWNSHIP	5375357	1,788.20
UNION TOWNSHIP	9125386	24,763.52
WARREN TOWNSHIP	8778151	198.90
WEST ORANGE TOWNSHIP	9279688	120.00
		62,744.10

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

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

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



Garden State Municipal Joint Insurance Fund
Claims Activity Report
Inception to Date

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
AL	2010	CITY OF HOBOKEN	1	1	\$ -	\$ -
		CITY OF RAHWAY	1	1	\$ -	\$ -
		TWP OF WEST ORANGE	2	2	\$ 204,621.60	\$ 102,310.80
2010 Total			4	4	\$ 204,621.60	\$ 51,155.40
	2011	BERKELEY TOWNSHIP	1	1	\$ 500.00	\$ 500.00
		BOROUGH OF MIDDLESEX	1	1	\$ -	\$ -
		CITY OF HOBOKEN	1	1	\$ 508.90	\$ 508.90
		CITY OF RAHWAY	3	3	\$ 1,284.65	\$ 428.22
		LIVINGSTON TOWNSHIP	2	2	\$ -	\$ -
		TOWN OF MORRISTOWN	1	1	\$ -	\$ -
		TOWNSHIP OF EWING	2	2	\$ 2,872.61	\$ 1,436.31
		TOWNSHIP OF FREEHOLD	2	2	\$ 31,000.00	\$ 15,500.00
		TOWNSHIP OF MAPLEWOOD	1	1	\$ -	\$ -
		TOWNSHIP OF MONTCLAIR	1	1	\$ -	\$ -
		TOWNSHIP OF UNION	4	4	\$ 1,250.00	\$ 312.50
		TWP OF WEST ORANGE	1	1	\$ 160.50	\$ 160.50
2011 Total			20	20	\$ 37,576.66	\$ 1,878.83
	2012	BERKELEY TOWNSHIP	11	11	\$ 1,281.87	\$ 116.53
		BORO OF CALDWELL	11	11	\$ 1,144.50	\$ 104.05
		BORO OF FANWOOD	1	1	\$ -	\$ -
		BORO OF HIGHLAND PARK	3	3	\$ 9.20	\$ 3.07
		BORO OF NORTH PLAINFIELD	7	7	\$ 101.00	\$ 14.43
		BOROUGH OF HADDON HEIGHTS	1	1	\$ 500.00	\$ 500.00
		BOROUGH OF KENILWORTH	1	1	\$ 1,008.90	\$ 1,008.90
		BOROUGH OF MIDDLESEX	3	3	\$ 819.45	\$ 273.15
		CITY OF ENGLEWOOD	17	17	\$ 3,550.00	\$ 208.82
		CITY OF HOBOKEN	9	9	\$ 1,301.00	\$ 144.56
		CITY OF RAHWAY	7	7	\$ 9,826.92	\$ 1,403.85
		HOWELL TOWNSHIP	13	13	\$ 4,383.61	\$ 337.20
		LIVINGSTON TOWNSHIP	5	5	\$ 500.00	\$ 100.00
		TOWN OF HARRISON	3	3	\$ 32,194.05	\$ 10,731.35
		TOWN OF MORRISTOWN	4	4	\$ 1,709.29	\$ 427.32
		TOWNSHIP OF BLOOMFIELD	6	6	\$ 13,487.36	\$ 2,247.89
		TOWNSHIP OF EASTAMPTON	4	4	\$ 3,452.56	\$ 863.14
		TOWNSHIP OF EWING	3	3	\$ 47,435.32	\$ 15,811.77
		TOWNSHIP OF FREEHOLD	10	10	\$ 5,666.53	\$ 566.65

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Claims Activity Report
Inception to Date

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
AL	2012	TOWNSHIP OF HAMILTON	2	2	\$ -	\$ -
		TOWNSHIP OF MAPLEWOOD	11	11	\$ 27,668.78	\$ 2,515.34
		TOWNSHIP OF MONTCLAIR	11	11	\$ 35,823.74	\$ 3,256.70
		TOWNSHIP OF MORRIS	8	8	\$ 3,282.85	\$ 410.36
		TOWNSHIP OF UNION	20	20	\$ 23,416.60	\$ 1,170.83
		TOWNSHIP OF WARREN	2	2	\$ 2,441.48	\$ 1,220.74
		TWP OF MANALAPAN	6	6	\$ 3,949.65	\$ 658.28
		TWP OF NORTH BRUNSWICK	12	12	\$ 1,236.55	\$ 103.05
		TWP OF PARSIPPANY	16	16	\$ 106,960.40	\$ 6,685.03
		TWP OF WEST ORANGE	11	11	\$ 575.00	\$ 52.27
		2012 Total			218	218
	2013	BERKELEY TOWNSHIP	6	6	\$ 1,500.00	\$ 250.00
		BORO OF CALDWELL	13	13	\$ 17,521.35	\$ 1,347.80
		BORO OF FAIR HAVEN	3	3	\$ 3,000.00	\$ 1,000.00
		BORO OF HIGHLAND PARK	8	8	\$ 2,671.11	\$ 333.89
		BORO OF NORTH PLAINFIELD	10	10	\$ 4,900.00	\$ 490.00
		BOROUGH OF HADDON HEIGHTS	2	2	\$ 500.00	\$ 250.00
		BOROUGH OF KENILWORTH	2	2	\$ 99.00	\$ 49.50
		CITY OF ENGLEWOOD	11	11	\$ 13,150.00	\$ 1,195.45
		CITY OF HOBOKEN	15	15	\$ 5,384.12	\$ 358.94
		CITY OF LINDEN	24	24	\$ 8,324.01	\$ 346.83
		CITY OF RAHWAY	10	10	\$ 4,600.00	\$ 460.00
		HOWELL TOWNSHIP	5	5	\$ 500.00	\$ 100.00
		LIVINGSTON TOWNSHIP	6	6	\$ 77,750.00	\$ 12,958.33
		TOWN OF HARRISON	3	3	\$ 1,600.00	\$ 533.33
		TOWN OF MORRISTOWN	5	5	\$ 1,724.07	\$ 344.81
		TOWNSHIP OF BLOOMFIELD	6	6	\$ 5,502.00	\$ 917.00
		TOWNSHIP OF EWING	2	2	\$ 629.80	\$ 314.90
		TOWNSHIP OF FREEHOLD	10	10	\$ 500.00	\$ 50.00
		TOWNSHIP OF HAMILTON	2	2	\$ 1,500.00	\$ 750.00
		TOWNSHIP OF LAWERENCE	6	6	\$ 1,850.00	\$ 308.33
		TOWNSHIP OF MAPLEWOOD	12	12	\$ 4,036.29	\$ 336.36
		TOWNSHIP OF MONTCLAIR	28	28	\$ 10,055.54	\$ 359.13
		TOWNSHIP OF MORRIS	11	11	\$ 2,950.00	\$ 268.18
		TOWNSHIP OF UNION	19	19	\$ 6,019.28	\$ 316.80
		TOWNSHIP OF WARREN	3	3	\$ 5,023.89	\$ 1,674.63
		TWP OF NORTH BRUNSWICK	13	13	\$ 18,600.71	\$ 1,430.82

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Claims Activity Report
Inception to Date

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
AL	2013	TWP OF PARSIPPANY	23	23	\$ 16,804.21	\$ 730.62
		TWP OF WEST ORANGE	11	11	\$ 2,658.20	\$ 241.65
2013 Total			269	269	\$ 219,353.58	\$ 815.44
AL Total			511	511	\$ 795,278.45	\$ 1,556.32
AP	2010	TWP OF WEST ORANGE	1	1	\$ 8,060.19	\$ 8,060.19
2010 Total			1	1	\$ 8,060.19	\$ 8,060.19
	2011	BERKELEY TOWNSHIP	1	1	\$ 9,613.18	\$ 9,613.18
		BORO OF HIGHLAND PARK	1	1	\$ 523.23	\$ 523.23
		CITY OF HOBOKEN	1	1	\$ -	\$ -
		CITY OF RAHWAY	2	2	\$ 823.75	\$ 411.88
		LIVINGSTON TOWNSHIP	1	1	\$ 501.93	\$ 501.93
		TOWN OF MORRISTOWN	1	1	\$ 2,404.14	\$ 2,404.14
		TOWNSHIP OF FREEHOLD	1	1	\$ 11,205.00	\$ 11,205.00
		TOWNSHIP OF MAPLEWOOD	1	1	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	1	\$ 703.39	\$ 703.39
		TWP OF WEST ORANGE	1	1	\$ 16,135.26	\$ 16,135.26
2011 Total			11	11	\$ 41,909.88	\$ 3,809.99
	2012	BERKELEY TOWNSHIP	43	43	\$ 138,406.59	\$ 3,218.76
		BORO OF CALDWELL	7	7	\$ 6,856.33	\$ 979.48
		BORO OF FAIR HAVEN	2	2	\$ -	\$ -
		BORO OF FANWOOD	1	1	\$ -	\$ -
		BORO OF HIGHLAND PARK	17	17	\$ 12,339.29	\$ 725.84
		BORO OF NORTH PLAINFIELD	13	13	\$ 1,854.31	\$ 142.64
		BOROUGH OF HADDON HEIGHTS	2	2	\$ 7,535.71	\$ 3,767.86
		BOROUGH OF KENILWORTH	1	1	\$ -	\$ -
		BOROUGH OF MIDDLESEX	6	6	\$ 118,820.57	\$ 19,803.43
		CITY OF ENGLEWOOD	14	14	\$ 57,025.41	\$ 4,073.24
		CITY OF HOBOKEN	11	11	\$ 1,771,435.25	\$ 161,039.57
		CITY OF RAHWAY	4	4	\$ 929.81	\$ 232.45
		HOWELL TOWNSHIP	19	19	\$ 24,211.09	\$ 1,274.27
		LIVINGSTON TOWNSHIP	13	13	\$ 75,767.27	\$ 5,828.25
		TOWN OF HARRISON	6	6	\$ 108,952.89	\$ 18,158.82
		TOWN OF MORRISTOWN	7	7	\$ 14,033.21	\$ 2,004.74
		TOWNSHIP OF BLOOMFIELD	5	5	\$ 3,076.67	\$ 615.33
		TOWNSHIP OF EASTAMPTON	3	3	\$ 5,839.33	\$ 1,946.44
		TOWNSHIP OF EWING	3	3	\$ 1,909.69	\$ 636.56
		TOWNSHIP OF FREEHOLD	14	14	\$ 41,245.54	\$ 2,946.11

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Claims Activity Report
Inception to Date

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
AP	2012	TOWNSHIP OF HAMILTON	7	7	\$ 21,190.27	\$ 3,027.18
		TOWNSHIP OF MAPLEWOOD	17	17	\$ 33,218.00	\$ 1,954.00
		TOWNSHIP OF MONTCLAIR	21	21	\$ 16,031.75	\$ 763.42
		TOWNSHIP OF MORRIS	23	23	\$ 18,451.15	\$ 802.22
		TOWNSHIP OF UNION	23	23	\$ 26,312.48	\$ 1,144.02
		TOWNSHIP OF WARREN	13	13	\$ 17,392.38	\$ 1,337.88
		TWP OF MANALAPAN	10	10	\$ 42,669.01	\$ 4,266.90
		TWP OF NORTH BRUNSWICK	25	25	\$ 50,198.56	\$ 2,007.94
		TWP OF PARSIPPANY	25	25	\$ 86,082.39	\$ 3,443.30
		TWP OF WEST ORANGE	29	29	\$ 36,030.65	\$ 1,242.44
2012 Total			384	384	\$ 2,737,815.60	\$ 7,129.73
	2013	BERKELEY HEIGHTS	5	5	\$ 1,340.13	\$ 268.03
		BERKELEY TOWNSHIP	14	14	\$ 208,106.38	\$ 14,864.74
		BORO OF CALDWELL	12	12	\$ 50,453.17	\$ 4,204.43
		BORO OF FAIR HAVEN	5	5	\$ 302.98	\$ 60.60
		BORO OF HIGHLAND PARK	7	7	\$ 20,526.07	\$ 2,932.30
		BORO OF NEW PROVIDENCE	5	5	\$ 11,824.53	\$ 2,364.91
		BORO OF NORTH PLAINFIELD	14	14	\$ 9,330.77	\$ 666.48
		BOROUGH OF HADDON HEIGHTS	3	3	\$ -	\$ -
		BOROUGH OF KENILWORTH	6	6	\$ 26,714.85	\$ 4,452.48
		CITY OF ENGLEWOOD	11	11	\$ 23,516.20	\$ 2,137.84
		CITY OF HOBOKEN	15	15	\$ 3,200.00	\$ 213.33
		CITY OF LINDEN	26	26	\$ -	\$ -
		CITY OF RAHWAY	9	9	\$ 34,881.50	\$ 3,875.72
		HOWELL TOWNSHIP	7	7	\$ 5,116.73	\$ 730.96
		LIVINGSTON TOWNSHIP	9	9	\$ 30,728.42	\$ 3,414.27
		TOWN OF HARRISON	3	3	\$ 14,361.90	\$ 4,787.30
		TOWN OF MORRISTOWN	13	13	\$ 16,919.86	\$ 1,301.53
		TOWNSHIP OF BLOOMFIELD	3	3	\$ 28,127.27	\$ 9,375.76
		TOWNSHIP OF EWING	6	6	\$ 18,814.76	\$ 3,135.79
		TOWNSHIP OF FREEHOLD	11	11	\$ 19,772.22	\$ 1,797.47
		TOWNSHIP OF HAMILTON	1	1	\$ 77,000.00	\$ 77,000.00
		TOWNSHIP OF LAWERENCE	11	11	\$ 8,917.98	\$ 810.73
		TOWNSHIP OF MAPLEWOOD	13	13	\$ 5,834.60	\$ 448.82
		TOWNSHIP OF MONTCLAIR	24	24	\$ 60,377.42	\$ 2,515.73
		TOWNSHIP OF MORRIS	18	18	\$ 30,770.63	\$ 1,709.48
		TOWNSHIP OF UNION	23	23	\$ 53,152.37	\$ 2,310.97

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Claims Activity Report
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Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
AP	2013	TOWNSHIP OF WARREN	9	9	\$ 31,123.32	\$ 3,458.15
		TWP OF NORTH BRUNSWICK	18	18	\$ 45,991.26	\$ 2,555.07
		TWP OF PARSIPPANY	26	26	\$ 60,919.83	\$ 2,343.07
		TWP OF WEST ORANGE	22	22	\$ 32,813.68	\$ 1,491.53
2013 Total			349	349	\$ 930,938.83	\$ 2,667.45
AP Total			745	745	\$ 3,718,724.50	\$ 4,991.58
EP	2010	CITY OF HOBOKEN	1	1	\$ 150,000.00	\$ 150,000.00
		2010 Total			1	1
EP	2011	CITY OF HOBOKEN	1	1	\$ 227,015.50	\$ 227,015.50
		2011 Total			1	1
EP	2012	BLOOMFIELD	1	1	\$ -	\$ -
		BORO OF CALDWELL	1	1	\$ -	\$ -
		CITY OF ENGLEWOOD	2	2	\$ 207,112.10	\$ 103,556.05
		CITY OF HOBOKEN	3	3	\$ 176,500.00	\$ 58,833.33
		HOWELL TOWNSHIP	5	5	\$ 1,378,700.00	\$ 275,740.00
		TOWN OF MORRISTOWN	2	2	\$ 182,331.04	\$ 91,165.52
		TOWNSHIP OF HAMILTON	3	3	\$ 302,188.40	\$ 100,729.47
		TOWNSHIP OF MONTCLAIR	1	1	\$ 81,100.00	\$ 81,100.00
		TOWNSHIP OF MORRIS	1	1	\$ 83,825.00	\$ 83,825.00
		TOWNSHIP OF UNION	1	1	\$ 149,100.00	\$ 149,100.00
		TOWNSHIP OF WARREN	1	1	\$ 62,600.00	\$ 62,600.00
		TWP OF PARSIPPANY	1	1	\$ -	\$ -
		TWP OF WEST ORANGE	1	1	\$ 147,238.30	\$ 147,238.30
		2012 Total			23	23
EP	2013	BLOOMFIELD	2	2	\$ 82,500.00	\$ 41,250.00
		CITY OF ENGLEWOOD	1	1	\$ 112,000.00	\$ 112,000.00
		CITY OF HOBOKEN	6	6	\$ 394,500.00	\$ 65,750.00
		CITY OF LINDEN	3	3	\$ 42,000.00	\$ 14,000.00
		HOWELL TOWNSHIP	1	1	\$ 1,000.00	\$ 1,000.00
		LIVINGSTON TOWNSHIP	2	2	\$ 65,500.00	\$ 32,750.00
		TOWN OF MORRISTOWN	1	1	\$ -	\$ -
		TOWNSHIP OF HAMILTON	3	3	\$ 77,000.00	\$ 25,666.67
		TOWNSHIP OF MAPLEWOOD	1	1	\$ 1,000.00	\$ 1,000.00
		TOWNSHIP OF MONTCLAIR	7	7	\$ 94,000.00	\$ 13,428.57
		TOWNSHIP OF MORRIS	2	2	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	1	\$ 76,000.00	\$ 76,000.00
		2013 Total			30	30

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Garden State Municipal Joint Insurance Fund
Claims Activity Report
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Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
EP Total			55	55	\$ 4,093,210.34	\$ 74,422.01
GL	2006	TOWNSHIP OF UNION	1	1	\$ 133.90	\$ 133.90
	2006 Total		1	1	\$ 133.90	\$ 133.90
	2007	TOWNSHIP OF HAMILTON	1	1	\$ 627,148.61	\$ 627,148.61
	2007 Total		1	1	\$ 627,148.61	\$ 627,148.61
	2008	CITY OF ENGLEWOOD	1	1	\$ -	\$ -
	2008 Total		1	1	\$ -	\$ -
	2009	BORO OF CALDWELL	1	1	\$ -	\$ -
		TWP OF MANALAPAN	1	1	\$ 34,500.00	\$ 34,500.00
	2009 Total		2	2	\$ 34,500.00	\$ 17,250.00
	2010	BERKELEY TOWNSHIP	1	1	\$ 3,348.68	\$ 3,348.68
		BORO OF CALDWELL	1	1	\$ 2,572.50	\$ 2,572.50
		BORO OF NORTH PLAINFIELD	1	1	\$ 8.90	\$ 8.90
		BOROUGH OF KENILWORTH	1	1	\$ 4,024.48	\$ 4,024.48
		CITY OF ENGLEWOOD	2	2	\$ 82,353.46	\$ 41,176.73
		CITY OF HOBOKEN	2	2	\$ -	\$ -
		HOWELL TOWNSHIP	1	1	\$ 2,420.00	\$ 2,420.00
		TOWNSHIP OF EWING	3	3	\$ 31,000.00	\$ 10,333.33
		TOWNSHIP OF MAPLEWOOD	1	1	\$ 2,280.42	\$ 2,280.42
		TOWNSHIP OF MONTCLAIR	5	5	\$ 135,664.16	\$ 27,132.83
		TOWNSHIP OF MORRIS	1	1	\$ 719.10	\$ 719.10
		TOWNSHIP OF UNION	1	1	\$ 82,000.00	\$ 82,000.00
		TWP OF MANALAPAN	1	1	\$ 31,000.00	\$ 31,000.00
		TWP OF WEST ORANGE	1	1	\$ 44,950.00	\$ 44,950.00
	2010 Total		22	22	\$ 422,341.70	\$ 19,197.35
	2011	BERKELEY TOWNSHIP	1	1	\$ 100.00	\$ 100.00
		BORO OF CALDWELL	2	2	\$ 42,000.00	\$ 21,000.00
		BORO OF HIGHLAND PARK	3	3	\$ 109,508.90	\$ 36,502.97
		BOROUGH OF KENILWORTH	2	2	\$ 60,829.25	\$ 30,414.63
		BOROUGH OF MIDDLESEX	2	2	\$ 500.00	\$ 250.00
		CITY OF ENGLEWOOD	8	8	\$ 93,589.37	\$ 11,698.67
		CITY OF HOBOKEN	13	13	\$ 153,576.69	\$ 11,813.59
		CITY OF RAHWAY	2	2	\$ -	\$ -
		HOWELL TOWNSHIP	2	2	\$ 31,464.97	\$ 15,732.49
		LIVINGSTON TOWNSHIP	4	4	\$ -	\$ -
		TOWN OF HARRISON	1	1	\$ 77,000.00	\$ 77,000.00

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Claims Activity Report
Inception to Date

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
GL	2011	TOWN OF MORRISTOWN	3	3	\$ 33,001.65	\$ 11,000.55
		TOWNSHIP OF EWING	1	1	\$ 31,000.00	\$ 31,000.00
		TOWNSHIP OF FREEHOLD	7	7	\$ 62,775.40	\$ 8,967.91
		TOWNSHIP OF MAPLEWOOD	3	3	\$ -	\$ -
		TOWNSHIP OF MONTCLAIR	11	11	\$ 38,614.57	\$ 3,510.42
		TOWNSHIP OF UNION	16	16	\$ 160,006.65	\$ 10,000.42
		TOWNSHIP OF WARREN	1	1	\$ 2,946.74	\$ 2,946.74
		TWP OF MANALAPAN	9	9	\$ 33,623.10	\$ 3,735.90
		TWP OF NORTH BRUNSWICK	5	5	\$ 38,392.90	\$ 7,678.58
		TWP OF WEST ORANGE	23	23	\$ 42,403.69	\$ 1,843.64
		2011 Total			119	119
	2012	BERKELEY TOWNSHIP	7	7	\$ 17,718.25	\$ 2,531.18
		BORO OF CALDWELL	15	15	\$ 107,881.31	\$ 7,192.09
		BORO OF FAIR HAVEN	1	1	\$ 3,199.10	\$ 3,199.10
		BORO OF FANWOOD	5	5	\$ 1,900.00	\$ 380.00
		BORO OF HIGHLAND PARK	20	20	\$ 36,425.04	\$ 1,821.25
		BORO OF NORTH PLAINFIELD	11	11	\$ 42,929.08	\$ 3,902.64
		BOROUGH OF HADDON HEIGHTS	4	4	\$ 500.00	\$ 125.00
		BOROUGH OF KENILWORTH	8	8	\$ 8.90	\$ 1.11
		BOROUGH OF MIDDLESEX	3	3	\$ 871.21	\$ 290.40
		CITY OF ENGLEWOOD	34	34	\$ 128,681.32	\$ 3,784.74
		CITY OF HOBOKEN	58	58	\$ 201,222.81	\$ 3,469.36
		CITY OF RAHWAY	30	30	\$ 156,231.70	\$ 5,207.72
		HOWELL TOWNSHIP	21	21	\$ 35,461.29	\$ 1,688.63
		LIVINGSTON TOWNSHIP	43	43	\$ 166,627.53	\$ 3,875.06
		TOWN OF HARRISON	5	5	\$ 1,290.55	\$ 258.11
		TOWN OF MORRISTOWN	22	22	\$ 63,377.79	\$ 2,880.81
		TOWNSHIP OF BLOOMFIELD	24	24	\$ 44,089.55	\$ 1,837.06
		TOWNSHIP OF EASTAMPTON	2	2	\$ 8.90	\$ 4.45
		TOWNSHIP OF EWING	11	11	\$ 28,295.23	\$ 2,572.29
		TOWNSHIP OF FREEHOLD	22	22	\$ 2,591.15	\$ 117.78
		TOWNSHIP OF HAMILTON	10	10	\$ 1,008.90	\$ 100.89
		TOWNSHIP OF MAPLEWOOD	19	19	\$ 4,653.65	\$ 244.93
		TOWNSHIP OF MONTCLAIR	46	46	\$ 71,586.25	\$ 1,556.22
		TOWNSHIP OF MORRIS	8	8	\$ 7,880.05	\$ 985.01
		TOWNSHIP OF UNION	36	36	\$ 38,298.33	\$ 1,063.84
		TOWNSHIP OF WARREN	7	7	\$ 5,689.91	\$ 812.84

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Claims Activity Report
Inception to Date

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
GL	2012	TWP OF MANALAPAN	11	11	\$ 2,161.10	\$ 196.46
		TWP OF NORTH BRUNSWICK	25	25	\$ 17,916.23	\$ 716.65
		TWP OF PARSIPPANY	28	28	\$ 33,227.45	\$ 1,186.69
		TWP OF WEST ORANGE	36	36	\$ 17,508.24	\$ 486.34
2012 Total			572	572	\$ 1,239,240.82	\$ 2,166.50
	2013	BERKELEY HEIGHTS	6	6	\$ 1,000.00	\$ 166.67
		BERKELEY TOWNSHIP	4	4	\$ 3,752.04	\$ 938.01
		BORO OF CALDWELL	14	14	\$ 80,737.90	\$ 5,766.99
		BORO OF FAIR HAVEN	2	2	\$ 2,500.00	\$ 1,250.00
		BORO OF FANWOOD	3	3	\$ 2,805.55	\$ 935.18
		BORO OF HIGHLAND PARK	5	5	\$ 1,009.20	\$ 201.84
		BORO OF NORTH PLAINFIELD	1	1	\$ 1,000.00	\$ 1,000.00
		BOROUGH OF HADDON HEIGHTS	9	9	\$ 2,800.00	\$ 311.11
		BOROUGH OF KENILWORTH	4	4	\$ 1,971.85	\$ 492.96
		CITY OF ENGLEWOOD	20	20	\$ 84,944.38	\$ 4,247.22
		CITY OF HOBOKEN	32	32	\$ 40,593.21	\$ 1,268.54
		CITY OF LINDEN	21	21	\$ 43,761.40	\$ 2,083.88
		CITY OF RAHWAY	26	26	\$ 104,022.62	\$ 4,000.87
		HOWELL TOWNSHIP	15	15	\$ 1,858.24	\$ 123.88
		LIVINGSTON TOWNSHIP	29	29	\$ 29,806.23	\$ 1,027.80
		TOWN OF HARRISON	11	11	\$ 2,329.15	\$ 211.74
		TOWN OF MORRISTOWN	10	10	\$ 13,650.00	\$ 1,365.00
		TOWNSHIP OF BLOOMFIELD	19	19	\$ 66,361.55	\$ 3,492.71
		TOWNSHIP OF EASTAMPTON	1	1	\$ -	\$ -
		TOWNSHIP OF EWING	6	6	\$ 2,000.00	\$ 333.33
		TOWNSHIP OF FREEHOLD	8	8	\$ 1,050.86	\$ 131.36
		TOWNSHIP OF HAMILTON	16	16	\$ 34,280.09	\$ 2,142.51
		TOWNSHIP OF LAWERENCE	14	14	\$ 298.68	\$ 21.33
		TOWNSHIP OF MAPLEWOOD	11	11	\$ 5,033.55	\$ 457.60
		TOWNSHIP OF MONTCLAIR	39	39	\$ 31,024.14	\$ 795.49
		TOWNSHIP OF MORRIS	4	4	\$ 318.45	\$ 79.61
		TOWNSHIP OF UNION	26	26	\$ 55,991.80	\$ 2,153.53
		TOWNSHIP OF WARREN	3	3	\$ 1,000.00	\$ 333.33
		TWP OF NORTH BRUNSWICK	20	20	\$ 17,920.25	\$ 896.01
		TWP OF PARSIPPANY	41	41	\$ 104,036.08	\$ 2,537.47
		TWP OF WEST ORANGE	22	22	\$ 21,018.40	\$ 955.38
2013 Total			442	442	\$ 758,875.62	\$ 1,716.91

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Garden State Municipal Joint Insurance Fund
Claims Activity Report
Inception to Date

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
GL Total			1,160	1160	\$ 4,093,574.53	\$ 3,528.94
PO	2012	BERKELEY TOWNSHIP	1	1	\$ 580.00	\$ 580.00
		BORO OF CALDWELL	2	2	\$ 3,000.00	\$ 1,500.00
		BORO OF FANWOOD	1	1	\$ -	\$ -
		BORO OF HIGHLAND PARK	2	2	\$ 2,500.00	\$ 1,250.00
		BORO OF NORTH PLAINFIELD	2	2	\$ 38,050.00	\$ 19,025.00
		BOROUGH OF HADDON HEIGHTS	1	1	\$ -	\$ -
		BOROUGH OF KENILWORTH	1	1	\$ 27,889.92	\$ 27,889.92
		BOROUGH OF MIDDLESEX	1	1	\$ 4,600.00	\$ 4,600.00
		CITY OF ENGLEWOOD	1	1	\$ 3,899.85	\$ 3,899.85
		CITY OF HOBOKEN	18	18	\$ 25,031.35	\$ 1,390.63
		CITY OF RAHWAY	1	1	\$ 36,950.00	\$ 36,950.00
		TOWN OF MORRISTOWN	1	1	\$ 950.00	\$ 950.00
		TOWNSHIP OF MAPLEWOOD	1	1	\$ 4,146.90	\$ 4,146.90
		TOWNSHIP OF MONTCLAIR	2	2	\$ 1,900.00	\$ 950.00
		TOWNSHIP OF MORRIS	2	2	\$ 1,026.50	\$ 513.25
		TOWNSHIP OF UNION	3	3	\$ 81,000.00	\$ 27,000.00
		TOWNSHIP OF WARREN	1	1	\$ -	\$ -
		TWP OF PARSIPPANY	3	3	\$ 36,732.70	\$ 12,244.23
		TWP OF WEST ORANGE	1	1	\$ -	\$ -
	2012 Total		45	45	\$ 268,257.22	\$ 5,961.27
	2013	BERKELEY HEIGHTS	2	2	\$ 950.00	\$ 475.00
		BERKELEY TOWNSHIP	1	1	\$ 950.00	\$ 950.00
		BORO OF CALDWELL	1	1	\$ 950.00	\$ 950.00
		BORO OF FANWOOD	1	1	\$ 950.00	\$ 950.00
		BORO OF HIGHLAND PARK	2	2	\$ 950.00	\$ 475.00
		BORO OF NORTH PLAINFIELD	2	2	\$ 950.00	\$ 475.00
		BOROUGH OF MIDDLESEX	1	1	\$ -	\$ -
		CITY OF ENGLEWOOD	1	1	\$ 35,000.00	\$ 35,000.00
		CITY OF HOBOKEN	17	17	\$ 91,800.00	\$ 5,400.00
		CITY OF LINDEN	1	1	\$ 1,000.00	\$ 1,000.00
		CITY OF RAHWAY	1	1	\$ 950.00	\$ 950.00
		HOWELL TOWNSHIP	1	1	\$ -	\$ -
		LIVINGSTON TOWNSHIP	1	1	\$ 30,000.00	\$ 30,000.00
		TOWN OF MORRISTOWN	3	3	\$ 2,450.00	\$ 816.67
		TOWNSHIP OF EWING	1	1	\$ 950.00	\$ 950.00
		TOWNSHIP OF MAPLEWOOD	2	2	\$ 32,000.00	\$ 16,000.00

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Garden State Municipal Joint Insurance Fund
Claims Activity Report
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Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
PO	2013	TOWNSHIP OF MONTCLAIR	3	3	\$ 31,000.00	\$ 10,333.33
		TOWNSHIP OF MORRIS	1	1	\$ -	\$ -
		TWP OF MANALAPAN	1	1	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	1	\$ 31,000.00	\$ 31,000.00
		TWP OF PARSIPPANY	3	3	\$ 950.00	\$ 316.67
2013 Total			47	47	\$ 262,800.00	\$ 5,591.49
PO Total			92	92	\$ 531,057.22	\$ 5,772.36
PR	2011	CITY OF RAHWAY	3	3	\$ 6,067.86	\$ 2,022.62
		LIVINGSTON TOWNSHIP	4	4	\$ 2,815.00	\$ 703.75
		TOWN OF HARRISON	1	1	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	1	\$ 936.25	\$ 936.25
2011 Total			9	9	\$ 9,819.11	\$ 1,091.01
PR	2012	BERKELEY TOWNSHIP	32	32	\$ 113,159.39	\$ 3,536.23
		BORO OF CALDWELL	5	5	\$ 36,737.35	\$ 7,347.47
		BORO OF FAIR HAVEN	12	12	\$ 39,176.62	\$ 3,264.72
		BORO OF FANWOOD	2	2	\$ 8,850.00	\$ 4,425.00
		BORO OF HIGHLAND PARK	7	7	\$ 2,044.00	\$ 292.00
		BORO OF NORTH PLAINFIELD	4	4	\$ 500.00	\$ 125.00
		BOROUGH OF HADDON HEIGHTS	3	3	\$ 519.54	\$ 173.18
		BOROUGH OF KENILWORTH	1	1	\$ -	\$ -
		BOROUGH OF MIDDLESEX	12	12	\$ 27,892.70	\$ 2,324.39
		CITY OF ENGLEWOOD	9	9	\$ 559,124.81	\$ 62,124.98
		CITY OF HOBOKEN	25	25	\$ 2,540,001.27	\$ 101,600.05
		CITY OF RAHWAY	29	29	\$ 1,517,562.07	\$ 52,329.73
		HOWELL TOWNSHIP	3	3	\$ 117,126.86	\$ 39,042.29
		LIVINGSTON TOWNSHIP	3	3	\$ 9,836.55	\$ 3,278.85
		TOWN OF HARRISON	9	9	\$ 258,991.70	\$ 28,776.86
		TOWN OF MORRISTOWN	1	1	\$ -	\$ -
		TOWNSHIP OF EASTAMPTON	1	1	\$ -	\$ -
		TOWNSHIP OF EWING	1	1	\$ -	\$ -
		TOWNSHIP OF FREEHOLD	5	5	\$ 169,431.42	\$ 33,886.28
		TOWNSHIP OF MAPLEWOOD	2	2	\$ 1,589.00	\$ 794.50
		TOWNSHIP OF MONTCLAIR	4	4	\$ 551.55	\$ 137.89
		TOWNSHIP OF MORRIS	5	5	\$ 5,715.28	\$ 1,143.06
		TOWNSHIP OF UNION	3	3	\$ 5,616.37	\$ 1,872.12
		TOWNSHIP OF WARREN	5	5	\$ 7,415.89	\$ 1,483.18
		TWP OF MANALAPAN	4	4	\$ 2,871.12	\$ 717.78

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Garden State Municipal Joint Insurance Fund
Claims Activity Report
Inception to Date

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
PR	2012	TWP OF NORTH BRUNSWICK	18	18	\$ 77,834.57	\$ 4,324.14
		TWP OF PARSIPPANY	16	16	\$ 224,445.11	\$ 14,027.82
		TWP OF WEST ORANGE	1	1	\$ -	\$ -
2012 Total			222	222	\$ 5,726,993.17	\$ 25,797.27
PR	2013	BERKELEY HEIGHTS	6	6	\$ 34,142.08	\$ 5,690.35
		BERKELEY TOWNSHIP	4	4	\$ 16,492.78	\$ 4,123.20
		BORO OF CALDWELL	3	3	\$ 1,407.95	\$ 469.32
		BORO OF FAIR HAVEN	1	1	\$ 1,500.00	\$ 1,500.00
		BORO OF HIGHLAND PARK	1	1	\$ -	\$ -
		BORO OF NEW PROVIDENCE	1	1	\$ 1,422.46	\$ 1,422.46
		BOROUGH OF HADDON HEIGHTS	2	2	\$ 2,280.75	\$ 1,140.38
		CITY OF ENGLEWOOD	10	10	\$ 8,268.26	\$ 826.83
		CITY OF LINDEN	12	12	\$ 10,194.37	\$ 849.53
		CITY OF RAHWAY	4	4	\$ 5,638.21	\$ 1,409.55
		HOWELL TOWNSHIP	4	4	\$ 1,500.00	\$ 375.00
		LIVINGSTON TOWNSHIP	5	5	\$ 14,490.56	\$ 2,898.11
		TOWN OF HARRISON	2	2	\$ 3,200.00	\$ 1,600.00
		TOWN OF MORRISTOWN	3	3	\$ 19,450.00	\$ 6,483.33
		TOWNSHIP OF FREEHOLD	1	1	\$ 79,708.96	\$ 79,708.96
		TOWNSHIP OF LAWERENCE	1	1	\$ 4,475.00	\$ 4,475.00
		TOWNSHIP OF MORRIS	2	2	\$ 2,525.88	\$ 1,262.94
		TWP OF NORTH BRUNSWICK	4	4	\$ 26,300.00	\$ 6,575.00
TWP OF PARSIPPANY	7	7	\$ 21,306.00	\$ 3,043.71		
TWP OF WEST ORANGE	2	2	\$ 6,495.00	\$ 3,247.50		
2013 Total			75	75	\$ 260,798.26	\$ 3,477.31
PR Total			306	306	\$ 5,997,610.54	\$ 19,600.03
WC	2006	BERKELEY TOWNSHIP	1	1	\$ 8,510.65	\$ 8,510.65
		CITY OF RAHWAY	1	1	\$ 20,569.90	\$ 20,569.90
2006 Total			2	2	\$ 29,080.55	\$ 14,540.28
WC	2009	CITY OF HOBOKEN	1	1	\$ 19,869.20	\$ 19,869.20
		TOWNSHIP OF MONTCLAIR	1	1	\$ 11,500.00	\$ 11,500.00
2009 Total			2	2	\$ 31,369.20	\$ 15,684.60
WC	2010	BORO OF CALDWELL	1	1	\$ 32,929.64	\$ 32,929.64
		CITY OF HOBOKEN	6	6	\$ 67,120.87	\$ 11,186.81
		TOWNSHIP OF FREEHOLD	1	1	\$ 25,464.00	\$ 25,464.00
2010 Total			8	8	\$ 125,514.51	\$ 15,689.31

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Claims Activity Report
Inception to Date

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
WC	2011	CITY OF ENGLEWOOD	1	1	\$ 832.86	\$ 832.86
		CITY OF HOBOKEN	3	3	\$ 67,641.37	\$ 22,547.12
		HOWELL TOWNSHIP	1	1	\$ 9.20	\$ 9.20
		LIVINGSTON TOWNSHIP	2	2	\$ 5,320.57	\$ 2,660.29
		TOWNSHIP OF EWING	1	1	\$ 14.15	\$ 14.15
		TOWNSHIP OF MONTCLAIR	1	1	\$ 86,638.80	\$ 86,638.80
		TOWNSHIP OF UNION	1	1	\$ 1,063.05	\$ 1,063.05
		TWP OF NORTH BRUNSWICK	1	1	\$ 37,175.34	\$ 37,175.34
2011 Total			11	11	\$ 198,695.34	\$ 18,063.21
	2012	BERKELEY TOWNSHIP	47	47	\$ 1,115,256.94	\$ 23,728.87
		BORO OF CALDWELL	14	14	\$ 76,041.45	\$ 5,431.53
		BORO OF FAIR HAVEN	6	6	\$ 18,340.64	\$ 3,056.77
		BORO OF FANWOOD	5	5	\$ 130,929.94	\$ 26,185.99
		BORO OF HIGHLAND PARK	15	15	\$ 60,030.47	\$ 4,002.03
		BORO OF NEW PROVIDENCE	9	9	\$ 245,114.17	\$ 27,234.91
		BORO OF NORTH PLAINFIELD	21	21	\$ 96,482.65	\$ 4,594.41
		BOROUGH OF HADDON HEIGHTS	6	6	\$ 26,497.32	\$ 4,416.22
		BOROUGH OF KENILWORTH	5	5	\$ 5,294.16	\$ 1,058.83
		BOROUGH OF MIDDLESEX	15	15	\$ 397,584.24	\$ 26,505.62
		CITY OF ENGLEWOOD	72	72	\$ 925,424.87	\$ 12,853.12
		CITY OF HOBOKEN	99	99	\$ 1,440,964.33	\$ 14,555.20
		CITY OF RAHWAY	29	29	\$ 67,983.28	\$ 2,344.25
		HOWELL TOWNSHIP	30	30	\$ 569,625.79	\$ 18,987.53
		LIVINGSTON TOWNSHIP	47	47	\$ 691,102.43	\$ 14,704.31
		TOWN OF HARRISON	19	19	\$ 135,404.79	\$ 7,126.57
		TOWN OF MORRISTOWN	37	37	\$ 154,414.68	\$ 4,173.37
		TOWNSHIP OF EASTAMPTON	5	5	\$ 9,549.92	\$ 1,909.98
		TOWNSHIP OF EWING	52	52	\$ 421,078.02	\$ 8,097.65
		TOWNSHIP OF FREEHOLD	21	21	\$ 111,656.85	\$ 5,316.99
		TOWNSHIP OF HAMILTON	135	135	\$ 1,151,064.36	\$ 8,526.40
		TOWNSHIP OF MAPLEWOOD	29	29	\$ 87,363.62	\$ 3,012.54
		TOWNSHIP OF MONTCLAIR	65	65	\$ 764,196.27	\$ 11,756.87
		TOWNSHIP OF MORRIS	26	26	\$ 190,515.93	\$ 7,327.54
		TOWNSHIP OF UNION	62	62	\$ 472,714.38	\$ 7,624.43
		TOWNSHIP OF WARREN	12	12	\$ 9,206.13	\$ 767.18
		TWP OF MANALAPAN	16	16	\$ 197,351.60	\$ 12,334.48
TWP OF NORTH BRUNSWICK	46	46	\$ 340,275.55	\$ 7,397.29		

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Garden State Municipal Joint Insurance Fund
Claims Activity Report
Inception to Date

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
WC	2012	TWP OF WEST ORANGE	36	36	\$ 417,390.78	\$ 11,594.19
	2012 Total		981	981	\$ 10,328,855.56	\$ 10,528.90
	2013	BERKELEY HEIGHTS	12	12	\$ 10,696.63	\$ 891.39
		BERKELEY TOWNSHIP	51	51	\$ 272,809.81	\$ 5,349.21
		BORO OF CALDWELL	10	10	\$ 85,806.92	\$ 8,580.69
		BORO OF FAIR HAVEN	5	5	\$ 5,158.97	\$ 1,031.79
		BORO OF FANWOOD	4	4	\$ 85,866.20	\$ 21,466.55
		BORO OF HIGHLAND PARK	11	11	\$ 13,154.59	\$ 1,195.87
		BORO OF NEW PROVIDENCE	11	11	\$ 22,490.20	\$ 2,044.56
		BORO OF NORTH PLAINFIELD	14	14	\$ 75,285.36	\$ 5,377.53
		BOROUGH OF HADDON HEIGHTS	12	12	\$ 104,281.06	\$ 8,690.09
		BOROUGH OF KENILWORTH	12	12	\$ 182,045.63	\$ 15,170.47
		CITY OF ENGLEWOOD	52	52	\$ 582,104.17	\$ 11,194.31
		CITY OF HOBOKEN	97	97	\$ 440,807.09	\$ 4,544.40
		CITY OF LINDEN	96	96	\$ 822,614.87	\$ 8,568.90
		CITY OF RAHWAY	22	22	\$ 71,802.65	\$ 3,263.76
		HOWELL TOWNSHIP	13	13	\$ 94,578.00	\$ 7,275.23
		LIVINGSTON TOWNSHIP	43	43	\$ 302,289.66	\$ 7,029.99
		TOWN OF HARRISON	15	15	\$ 190,999.01	\$ 12,733.27
		TOWN OF MORRISTOWN	24	24	\$ 131,181.20	\$ 5,465.88
		TOWNSHIP OF EASTAMPTON	2	2	\$ 1,112.70	\$ 556.35
		TOWNSHIP OF EWING	19	19	\$ 311,138.56	\$ 16,375.71
		TOWNSHIP OF FREEHOLD	32	32	\$ 96,893.59	\$ 3,027.92
		TOWNSHIP OF HAMILTON	94	94	\$ 414,196.84	\$ 4,406.35
		TOWNSHIP OF LAWERENCE	24	24	\$ 256,191.73	\$ 10,674.66
		TOWNSHIP OF MAPLEWOOD	38	38	\$ 167,818.56	\$ 4,416.28
		TOWNSHIP OF MONTCLAIR	54	54	\$ 366,753.70	\$ 6,791.74
		TOWNSHIP OF MORRIS	29	29	\$ 276,285.17	\$ 9,527.07
		TOWNSHIP OF UNION	92	92	\$ 408,881.87	\$ 4,444.37
		TOWNSHIP OF WARREN	9	9	\$ 14,953.31	\$ 1,661.48
		TWP OF NORTH BRUNSWICK	32	32	\$ 257,355.95	\$ 8,042.37
		TWP OF WEST ORANGE	42	42	\$ 539,861.10	\$ 12,853.84
	2013 Total		971	971	\$ 6,605,415.10	\$ 6,802.69
WC Total			1,975	1975	\$ 17,318,930.26	\$ 8,769.08
Grand Total			4,844	4844	\$ 36,548,385.84	\$ 7,545.08

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

Count of SAfile# Type	Policy Eff Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
AL	2010	CITY OF HOBOKEN	1			1
		CITY OF RAHWAY	1			1
		TWP OF WEST ORANGE	1	1		2
	2010 Total		3	1		4
	2011	BERKELEY TOWNSHIP	1			1
		BOROUGH OF MIDDLESEX	1			1
		CITY OF HOBOKEN	1			1
		CITY OF RAHWAY	3			3
		LIVINGSTON TOWNSHIP	2			2
		TOWN OF MORRISTOWN	1			1
		TOWNSHIP OF EWING	2			2
		TOWNSHIP OF FREEHOLD	1	1		2
		TOWNSHIP OF MAPLEWOOD	1			1
		TOWNSHIP OF MONTCLAIR	1			1
		TOWNSHIP OF UNION	4			4
TWP OF WEST ORANGE	1			1		
2011 Total			19	1		20
	2012	BERKELEY TOWNSHIP	11			11
		BORO OF CALDWELL	11			11
		BORO OF FANWOOD	1			1
		BORO OF HIGHLAND PARK	2	1		3
		BORO OF NORTH PLAINFIELD	6	1		7
		BOROUGH OF HADDON HEIGHTS	1			1
		BOROUGH OF KENILWORTH	1			1
		BOROUGH OF MIDDLESEX	3			3
		CITY OF ENGLEWOOD	15	2		17
		CITY OF HOBOKEN	9			9
		CITY OF RAHWAY	7			7
		HOWELL TOWNSHIP	12	1		13
		LIVINGSTON TOWNSHIP	5			5
		TOWN OF HARRISON	2	1		3
		TOWN OF MORRISTOWN	4			4
		TOWNSHIP OF BLOOMFIELD	6			6
		TOWNSHIP OF EASTAMPTON	4			4
		TOWNSHIP OF EWING	2		1	3
		TOWNSHIP OF FREEHOLD	10			10
		TOWNSHIP OF HAMILTON	2			2

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

Count of SAfile# Type	Policy Eff Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
AL	2012	TOWNSHIP OF MAPLEWOOD	9	2		11
		TOWNSHIP OF MONTCLAIR	10	1		11
		TOWNSHIP OF MORRIS	6	2		8
		TOWNSHIP OF UNION	20			20
		TOWNSHIP OF WARREN	2			2
		TWP OF MANALAPAN	6			6
		TWP OF NORTH BRUNSWICK	12			12
		TWP OF PARSIPPANY	15	1		16
		TWP OF WEST ORANGE	11			11
2012 Total			205	12	1	218
	2013	BERKELEY TOWNSHIP	6			6
		BORO OF CALDWELL	10	3		13
		BORO OF FAIR HAVEN	2	1		3
		BORO OF HIGHLAND PARK	7	1		8
		BORO OF NORTH PLAINFIELD	9		1	10
		BOROUGH OF HADDON HEIGHTS	2			2
		BOROUGH OF KENILWORTH	2			2
		CITY OF ENGLEWOOD	2	9		11
		CITY OF HOBOKEN	12	3		15
		CITY OF LINDEN	13	11		24
		CITY OF RAHWAY	5	5		10
		HOWELL TOWNSHIP	4	1		5
		LIVINGSTON TOWNSHIP	4	2		6
		TOWN OF HARRISON	1	2		3
		TOWN OF MORRISTOWN	4	1		5
		TOWNSHIP OF BLOOMFIELD	4	2		6
		TOWNSHIP OF EWING	2			2
		TOWNSHIP OF FREEHOLD	8	2		10
		TOWNSHIP OF HAMILTON		2		2
		TOWNSHIP OF LAWERENCE	2	4		6
		TOWNSHIP OF MAPLEWOOD	9	3		12
		TOWNSHIP OF MONTCLAIR	15	13		28
		TOWNSHIP OF MORRIS	8	3		11
		TOWNSHIP OF UNION	16	3		19
		TOWNSHIP OF WARREN	2	1		3
		TWP OF NORTH BRUNSWICK	12	1		13
		TWP OF PARSIPPANY	20	3		23
		TWP OF WEST ORANGE	9	2		11

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

Count of SAfile# Type	Policy Eff Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
AL	2013 Total		190	78	1	269
AL Total			417	92	2	511
AP	2010	TWP OF WEST ORANGE	1			1
	2010 Total		1			1
	2011	BERKELEY TOWNSHIP	1			1
		BORO OF HIGHLAND PARK	1			1
		CITY OF HOBOKEN	1			1
		CITY OF RAHWAY	2			2
		LIVINGSTON TOWNSHIP	1			1
		TOWN OF MORRISTOWN	1			1
		TOWNSHIP OF FREEHOLD	1			1
		TOWNSHIP OF MAPLEWOOD	1			1
		TWP OF NORTH BRUNSWICK	1			1
		TWP OF WEST ORANGE	1			1
	2011 Total		11			11
	2012	BERKELEY TOWNSHIP	43			43
		BORO OF CALDWELL	7			7
		BORO OF FAIR HAVEN	2			2
		BORO OF FANWOOD	1			1
		BORO OF HIGHLAND PARK	15	2		17
		BORO OF NORTH PLAINFIELD	13			13
		BOROUGH OF HADDON HEIGHTS	2			2
		BOROUGH OF KENILWORTH	1			1
		BOROUGH OF MIDDLESEX	6			6
		CITY OF ENGLEWOOD	14			14
		CITY OF HOBOKEN	10	1		11
		CITY OF RAHWAY	4			4
		HOWELL TOWNSHIP	19			19
		LIVINGSTON TOWNSHIP	13			13
		TOWN OF HARRISON	6			6
		TOWN OF MORRISTOWN	7			7
		TOWNSHIP OF BLOOMFIELD	5			5
		TOWNSHIP OF EASTAMPTON	3			3
		TOWNSHIP OF EWING	3			3
		TOWNSHIP OF FREEHOLD	14			14
		TOWNSHIP OF HAMILTON	7			7
		TOWNSHIP OF MAPLEWOOD	17			17
		TOWNSHIP OF MONTCLAIR	21			21

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

Count of SAfile# Type	Policy Eff Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
AP	2012	TOWNSHIP OF MORRIS	23			23
		TOWNSHIP OF UNION	23			23
		TOWNSHIP OF WARREN	13			13
		TWP OF MANALAPAN	10			10
		TWP OF NORTH BRUNSWICK	25			25
		TWP OF PARSIPPANY	25			25
		TWP OF WEST ORANGE	29			29
2012 Total			381	3		384
	2013	BERKELEY HEIGHTS	5			5
		BERKELEY TOWNSHIP	13	1		14
		BORO OF CALDWELL	9	3		12
		BORO OF FAIR HAVEN	5			5
		BORO OF HIGHLAND PARK	6	1		7
		BORO OF NEW PROVIDENCE	4	1		5
		BORO OF NORTH PLAINFIELD	13	1		14
		BOROUGH OF HADDON HEIGHTS	3			3
		BOROUGH OF KENILWORTH	6			6
		CITY OF ENGLEWOOD	4	7		11
		CITY OF HOBOKEN	13	2		15
		CITY OF LINDEN	18	8		26
		CITY OF RAHWAY	4	5		9
		HOWELL TOWNSHIP	7			7
		LIVINGSTON TOWNSHIP	7	2		9
		TOWN OF HARRISON	2	1		3
		TOWN OF MORRISTOWN	11	2		13
		TOWNSHIP OF BLOOMFIELD	3			3
		TOWNSHIP OF EWING	4	2		6
		TOWNSHIP OF FREEHOLD	9	2		11
		TOWNSHIP OF HAMILTON		1		1
		TOWNSHIP OF LAWERENCE	6	5		11
		TOWNSHIP OF MAPLEWOOD	11	2		13
		TOWNSHIP OF MONTCLAIR	14	10		24
		TOWNSHIP OF MORRIS	15	3		18
		TOWNSHIP OF UNION	22	1		23
		TOWNSHIP OF WARREN	5	4		9
		TWP OF NORTH BRUNSWICK	15	3		18
		TWP OF PARSIPPANY	24	2		26
		TWP OF WEST ORANGE	19	3		22

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

Count of SAfile#				Status			
Type	Policy Eff Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total	
AP	2013 Total		277	72		349	
AP Total			670	75		745	
EP	2010	CITY OF HOBOKEN		1		1	
	2010 Total			1		1	
	2011	CITY OF HOBOKEN		1		1	
	2011 Total			1		1	
	2012	BLOOMFIELD	1			1	
		BORO OF CALDWELL	1			1	
		CITY OF ENGLEWOOD	1	1		2	
		CITY OF HOBOKEN	1	2		3	
		HOWELL TOWNSHIP	1	4		5	
		TOWN OF MORRISTOWN	1	1		2	
		TOWNSHIP OF HAMILTON		3		3	
		TOWNSHIP OF MONTCLAIR		1		1	
		TOWNSHIP OF MORRIS		1		1	
		TOWNSHIP OF UNION		1		1	
		TOWNSHIP OF WARREN		1		1	
		TWP OF PARSIPPANY	1			1	
		TWP OF WEST ORANGE		1		1	
	2012 Total		7	16		23	
	2013	BLOOMFIELD		2		2	
		CITY OF ENGLEWOOD		1		1	
		CITY OF HOBOKEN		6		6	
		CITY OF LINDEN	1	2		3	
		HOWELL TOWNSHIP		1		1	
		LIVINGSTON TOWNSHIP		2		2	
		TOWN OF MORRISTOWN	1			1	
		TOWNSHIP OF HAMILTON	1	2		3	
		TOWNSHIP OF MAPLEWOOD		1		1	
		TOWNSHIP OF MONTCLAIR		7		7	
		TOWNSHIP OF MORRIS	2			2	
		TWP OF NORTH BRUNSWICK		1		1	
	2013 Total		5	25		30	
EP Total			12	43		55	
GL	2006	TOWNSHIP OF UNION	1			1	
	2006 Total		1			1	
	2007	TOWNSHIP OF HAMILTON		1		1	
	2007 Total			1		1	

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

Count of SAfile# Type	Policy Eff Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
GL	2008	CITY OF ENGLEWOOD	1			1
	2008 Total		1			1
	2009	BORO OF CALDWELL	1			1
		TWP OF MANALAPAN		1		1
	2009 Total		1	1		2
	2010	BERKELEY TOWNSHIP	1			1
		BORO OF CALDWELL	1			1
		BORO OF NORTH PLAINFIELD	1			1
		BOROUGH OF KENILWORTH	1			1
		CITY OF ENGLEWOOD	1	1		2
		CITY OF HOBOKEN	2			2
		HOWELL TOWNSHIP	1			1
		TOWNSHIP OF EWING	2		1	3
		TOWNSHIP OF MAPLEWOOD	1			1
		TOWNSHIP OF MONTCLAIR	4	1		5
		TOWNSHIP OF MORRIS	1			1
		TOWNSHIP OF UNION		1		1
		TWP OF MANALAPAN		1		1
		TWP OF WEST ORANGE		1		1
	2010 Total		16	5	1	22
	2011	BERKELEY TOWNSHIP	1			1
		BORO OF CALDWELL	1	1		2
		BORO OF HIGHLAND PARK	2	1		3
		BOROUGH OF KENILWORTH	1	1		2
		BOROUGH OF MIDDLESEX	2			2
		CITY OF ENGLEWOOD	5	1	2	8
		CITY OF HOBOKEN	9	4		13
		CITY OF RAHWAY	2			2
		HOWELL TOWNSHIP	1	1		2
		LIVINGSTON TOWNSHIP	4			4
		TOWN OF HARRISON		1		1
		TOWN OF MORRISTOWN	1	1	1	3
		TOWNSHIP OF EWING		1		1
		TOWNSHIP OF FREEHOLD	5	1	1	7
		TOWNSHIP OF MAPLEWOOD	3			3
		TOWNSHIP OF MONTCLAIR	10		1	11
		TOWNSHIP OF UNION	12	3	1	16
		TOWNSHIP OF WARREN	1			1

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

Count of SAIfile# Type	Policy Eff Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
GL	2011	TWP OF MANALAPAN	7	1	1	9
		TWP OF NORTH BRUNSWICK	4	1		5
		TWP OF WEST ORANGE	22	1		23
2011 Total			93	19	7	119
	2012	BERKELEY TOWNSHIP	6	1		7
		BORO OF CALDWELL	13	2		15
		BORO OF FAIR HAVEN	1			1
		BORO OF FANWOOD	5			5
		BORO OF HIGHLAND PARK	19	1		20
		BORO OF NORTH PLAINFIELD	10		1	11
		BOROUGH OF HADDON HEIGHTS	4			4
		BOROUGH OF KENILWORTH	8			8
		BOROUGH OF MIDDLESEX	3			3
		CITY OF ENGLEWOOD	28	5	1	34
		CITY OF HOBOKEN	50	5	3	58
		CITY OF RAHWAY	27	3		30
		HOWELL TOWNSHIP	19	2		21
		LIVINGSTON TOWNSHIP	42	1		43
		TOWN OF HARRISON	5			5
		TOWN OF MORRISTOWN	21	1		22
		TOWNSHIP OF BLOOMFIELD	20	3	1	24
		TOWNSHIP OF EASTAMPTON	2			2
		TOWNSHIP OF EWING	10		1	11
		TOWNSHIP OF FREEHOLD	22			22
		TOWNSHIP OF HAMILTON	9	1		10
		TOWNSHIP OF MAPLEWOOD	19			19
		TOWNSHIP OF MONTCLAIR	45	1		46
		TOWNSHIP OF MORRIS	8			8
		TOWNSHIP OF UNION	35	1		36
		TOWNSHIP OF WARREN	7			7
		TWP OF MANALAPAN	10	1		11
		TWP OF NORTH BRUNSWICK	24	1		25
		TWP OF PARSIPPANY	27		1	28
		TWP OF WEST ORANGE	36			36
2012 Total			535	29	8	572
	2013	BERKELEY HEIGHTS	5	1		6
		BERKELEY TOWNSHIP	2	2		4
		BORO OF CALDWELL	10	4		14

Valued as of 12/31/13



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

Count of SAfile# Type	Policy Eff Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
GL	2013	BORO OF FAIR HAVEN	1	1		2
		BORO OF FANWOOD	1	2		3
		BORO OF HIGHLAND PARK	4	1		5
		BORO OF NORTH PLAINFIELD		1		1
		BOROUGH OF HADDON HEIGHTS	7	2		9
		BOROUGH OF KENILWORTH	4			4
		CITY OF ENGLEWOOD	13	7		20
		CITY OF HOBOKEN	19	13		32
		CITY OF LINDEN	13	8		21
		CITY OF RAHWAY	18	7	1	26
		HOWELL TOWNSHIP	15			15
		LIVINGSTON TOWNSHIP	19	10		29
		TOWN OF HARRISON	5	6		11
		TOWN OF MORRISTOWN	5	5		10
		TOWNSHIP OF BLOOMFIELD	10	9		19
		TOWNSHIP OF EASTAMPTON	1			1
		TOWNSHIP OF EWING	3	3		6
		TOWNSHIP OF FREEHOLD	8			8
		TOWNSHIP OF HAMILTON	7	9		16
		TOWNSHIP OF LAWERENCE	12	2		14
		TOWNSHIP OF MAPLEWOOD	8	3		11
		TOWNSHIP OF MONTCLAIR	28	11		39
		TOWNSHIP OF MORRIS	4			4
		TOWNSHIP OF UNION	17	9		26
		TOWNSHIP OF WARREN	2	1		3
		TWP OF NORTH BRUNSWICK	12	8		20
TWP OF PARSIPPANY	37	4		41		
TWP OF WEST ORANGE	11	11		22		
2013 Total			301	140	1	442
GL Total			948	195	17	1160
PO	2012	BERKELEY TOWNSHIP	1			1
		BORO OF CALDWELL	2			2
		BORO OF FANWOOD	1			1
		BORO OF HIGHLAND PARK	2			2
		BORO OF NORTH PLAINFIELD	1	1		2
		BOROUGH OF HADDON HEIGHTS	1			1
		BOROUGH OF KENILWORTH	1			1
		BOROUGH OF MIDDLESEX	1			1

Valued as of 12/31/13



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

Count of SAfile# Type	Policy Eff Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
PO	2012	CITY OF ENGLEWOOD	1			1
		CITY OF HOBOKEN	18			18
		CITY OF RAHWAY		1		1
		TOWN OF MORRISTOWN	1			1
		TOWNSHIP OF MAPLEWOOD	1			1
		TOWNSHIP OF MONTCLAIR	2			2
		TOWNSHIP OF MORRIS	2			2
		TOWNSHIP OF UNION	3			3
		TOWNSHIP OF WARREN	1			1
		TWP OF PARSIPPANY	2		1	3
TWP OF WEST ORANGE	1			1		
2012 Total			42	2	1	45
	2013	BERKELEY HEIGHTS	2			2
		BERKELEY TOWNSHIP	1			1
		BORO OF CALDWELL	1			1
		BORO OF FANWOOD	1			1
		BORO OF HIGHLAND PARK	2			2
		BORO OF NORTH PLAINFIELD	1	1		2
		BOROUGH OF MIDDLESEX	1			1
		CITY OF ENGLEWOOD		1		1
		CITY OF HOBOKEN	11	6		17
		CITY OF LINDEN		1		1
		CITY OF RAHWAY	1			1
		HOWELL TOWNSHIP	1			1
		LIVINGSTON TOWNSHIP		1		1
		TOWN OF MORRISTOWN	2	1		3
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF MAPLEWOOD		2		2
		TOWNSHIP OF MONTCLAIR	2	1		3
		TOWNSHIP OF MORRIS	1			1
		TWP OF MANALAPAN	1			1
		TWP OF NORTH BRUNSWICK		1		1
TWP OF PARSIPPANY	3			3		
2013 Total			32	15		47
PO Total			74	17	1	92
PR	2011	CITY OF RAHWAY	3			3
		LIVINGSTON TOWNSHIP	4			4
		TOWN OF HARRISON	1			1

Valued as of 12/31/13



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

Count of SAIfile# Type	Policy Eff Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
PR	2011	TWP OF NORTH BRUNSWICK	1			1
2011 Total			9			9
	2012	BERKELEY TOWNSHIP	32			32
		BORO OF CALDWELL	5			5
		BORO OF FAIR HAVEN	12			12
		BORO OF FANWOOD	2			2
		BORO OF HIGHLAND PARK	7			7
		BORO OF NORTH PLAINFIELD	4			4
		BOROUGH OF HADDON HEIGHTS	3			3
		BOROUGH OF KENILWORTH	1			1
		BOROUGH OF MIDDLESEX	12			12
		CITY OF ENGLEWOOD	8	1		9
		CITY OF HOBOKEN	20	4	1	25
		CITY OF RAHWAY	23	6		29
		HOWELL TOWNSHIP	2	1		3
		LIVINGSTON TOWNSHIP	3			3
		TOWN OF HARRISON	9			9
		TOWN OF MORRISTOWN	1			1
		TOWNSHIP OF EASTAMPTON	1			1
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF FREEHOLD	5			5
		TOWNSHIP OF MAPLEWOOD	2			2
		TOWNSHIP OF MONTCLAIR	4			4
		TOWNSHIP OF MORRIS	5			5
		TOWNSHIP OF UNION	3			3
		TOWNSHIP OF WARREN	5			5
		TWP OF MANALAPAN	4			4
		TWP OF NORTH BRUNSWICK	18			18
		TWP OF PARSIPPANY	16			16
		TWP OF WEST ORANGE	1			1
2012 Total			209	12	1	222
	2013	BERKELEY HEIGHTS	5	1		6
		BERKELEY TOWNSHIP	3	1		4
		BORO OF CALDWELL	3			3
		BORO OF FAIR HAVEN		1		1
		BORO OF HIGHLAND PARK	1			1
		BORO OF NEW PROVIDENCE	1			1
		BOROUGH OF HADDON HEIGHTS	2			2

Valued as of 12/31/13



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

Count of SAfile#		Status				
Type	Policy Eff Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
PR	2013	CITY OF ENGLEWOOD	6	4		10
		CITY OF LINDEN	7	5		12
		CITY OF RAHWAY	4			4
		HOWELL TOWNSHIP	3	1		4
		LIVINGSTON TOWNSHIP	5			5
		TOWN OF HARRISON	1	1		2
		TOWN OF MORRISTOWN	1	2		3
		TOWNSHIP OF FREEHOLD	1			1
		TOWNSHIP OF LAWERENCE	1			1
		TOWNSHIP OF MORRIS	2			2
		TWP OF NORTH BRUNSWICK	2	2		4
		TWP OF PARSIPPANY	4	3		7
		TWP OF WEST ORANGE	2			2
2013 Total			54	21		75
PR Total			272	33	1	306
WC	2006	BERKELEY TOWNSHIP		1		1
		CITY OF RAHWAY		1		1
2006 Total				2		2
	2009	CITY OF HOBOKEN		1		1
		TOWNSHIP OF MONTCLAIR		1		1
2009 Total				2		2
	2010	BORO OF CALDWELL	1			1
		CITY OF HOBOKEN	1	5		6
		TOWNSHIP OF FREEHOLD		1		1
2010 Total			2	6		8
	2011	CITY OF ENGLEWOOD	1			1
		CITY OF HOBOKEN		2	1	3
		HOWELL TOWNSHIP	1			1
		LIVINGSTON TOWNSHIP	2			2
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF MONTCLAIR		1		1
		TOWNSHIP OF UNION	1			1
TWP OF NORTH BRUNSWICK		1		1		
2011 Total			6	4	1	11
	2012	BERKELEY TOWNSHIP	33	12	2	47
		BORO OF CALDWELL	13	1		14
		BORO OF FAIR HAVEN	5	1		6
		BORO OF FANWOOD	2	2	1	5

Valued as of 12/31/13



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

Count of SAfile# Type	Policy Eff Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
WC	2012	BORO OF HIGHLAND PARK	13	1	1	15
		BORO OF NEW PROVIDENCE	8	1		9
		BORO OF NORTH PLAINFIELD	18	2	1	21
		BOROUGH OF HADDON HEIGHTS	6			6
		BOROUGH OF KENILWORTH	5			5
		BOROUGH OF MIDDLESEX	13	2		15
		CITY OF ENGLEWOOD	55	14	3	72
		CITY OF HOBOKEN	78	16	5	99
		CITY OF RAHWAY	29			29
		HOWELL TOWNSHIP	21	5	4	30
		LIVINGSTON TOWNSHIP	35	9	3	47
		TOWN OF HARRISON	17		2	19
		TOWN OF MORRISTOWN	35	2		37
		TOWNSHIP OF EASTAMPTON	5			5
		TOWNSHIP OF EWING	47	4	1	52
		TOWNSHIP OF FREEHOLD	18	2	1	21
		TOWNSHIP OF HAMILTON	118	14	3	135
		TOWNSHIP OF MAPLEWOOD	26	2	1	29
		TOWNSHIP OF MONTCLAIR	52	9	4	65
		TOWNSHIP OF MORRIS	23	1	2	26
		TOWNSHIP OF UNION	56	4	2	62
TOWNSHIP OF WARREN	12			12		
TWP OF MANALAPAN	14	2		16		
TWP OF NORTH BRUNSWICK	40	5	1	46		
TWP OF WEST ORANGE	30	5	1	36		
2012 Total			827	116	38	981
	2013	BERKELEY HEIGHTS	10	2		12
		BERKELEY TOWNSHIP	34	16	1	51
		BORO OF CALDWELL	3	7		10
		BORO OF FAIR HAVEN	4	1		5
		BORO OF FANWOOD		4		4
		BORO OF HIGHLAND PARK	6	5		11
		BORO OF NEW PROVIDENCE	8	3		11
		BORO OF NORTH PLAINFIELD	5	9		14
		BOROUGH OF HADDON HEIGHTS	6	6		12
		BOROUGH OF KENILWORTH	4	8		12
		CITY OF ENGLEWOOD	27	24	1	52
		CITY OF HOBOKEN	56	40	1	97
		CITY OF LINDEN	57	38	1	96

Valued as of 12/31/13



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

Count of SAfile# Type	Policy Eff Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
WC	2013	CITY OF RAHWAY	8	13	1	22
		HOWELL TOWNSHIP	10	2	1	13
		LIVINGSTON TOWNSHIP	24	19		43
		TOWN OF HARRISON	9	6		15
		TOWN OF MORRISTOWN	11	13		24
		TOWNSHIP OF EASTAMPTON	1	1		2
		TOWNSHIP OF EWING	12	7		19
		TOWNSHIP OF FREEHOLD	20	12		32
		TOWNSHIP OF HAMILTON	54	37	3	94
		TOWNSHIP OF LAWERENCE	15	9		24
		TOWNSHIP OF MAPLEWOOD	28	10		38
		TOWNSHIP OF MONTCLAIR	30	24		54
		TOWNSHIP OF MORRIS	15	12	2	29
		TOWNSHIP OF UNION	52	39	1	92
		TOWNSHIP OF WARREN	5	4		9
		TWP OF NORTH BRUNSWICK	21	10	1	32
TWP OF WEST ORANGE	26	15	1	42		
2013 Total			561	396	14	971
WC Total			1,396	526	53	1,975
Grand Total			3,789	981	74	4,844

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Report to Employer/Insured vs. Report to TPA
All Workers' Compensation Claims
Year to Date

Policy Eff Year	2013
Type	WC

Group	Group Name	Count of SAfile#	Sum of Report to Employer/Insured vs. Report to TPA	Average of Report to Employer/Insured vs. Report to TPA
1	BERKELEY TOWNSHIP	51	525	10.3
2	TOWNSHIP OF EASTAMPTON	2	27	13.5
3	BORO OF FAIR HAVEN	5	22	4.4
4	TOWNSHIP OF FREEHOLD	32	38	1.2
5	TOWN OF HARRISON	15	184	12.3
6	CITY OF HOBOKEN	97	898	9.3
7	BOROUGH OF KENILWORTH	12	28	2.3
10	TOWNSHIP OF MORRIS	29	29	1.0
11	BORO OF NEW PROVIDENCE	11	39	3.5
12	BORO OF NORTH PLAINFIELD	14	24	1.7
13	BORO OF CALDWELL	10	17	1.7
14	CITY OF ENGLEWOOD	52	58	1.1
15	BORO OF FANWOOD	4	7	1.8
16	TOWNSHIP OF HAMILTON	94	67	0.7
17	BORO OF HIGHLAND PARK	11	30	2.7
18	HOWELL TOWNSHIP	13	13	1.0
19	LIVINGSTON TOWNSHIP	43	109	2.5
20	TOWNSHIP OF UNION	92	391	4.3
21	TWP OF WEST ORANGE	42	155	3.7
22	TOWNSHIP OF MAPLEWOOD	38	30	0.8
23	TOWNSHIP OF MONTCLAIR	54	95	1.8
24	TOWN OF MORRISTOWN	24	149	6.2
25	TWP OF NORTH BRUNSWICK	32	100	3.1
26	CITY OF RAHWAY	22	78	3.5
27	TOWNSHIP OF WARREN	9	11	1.2
28	TOWNSHIP OF EWING	19	130	6.8
31	BOROUGH OF HADDON HEIGHTS	12	22	1.8
34	BERKELEY HEIGHTS	12	12	1.0
35	CITY OF LINDEN	96	216	2.3
36	TOWNSHIP OF LAWERENCE	24	114	4.8
Grand Total		971	3,618	3.7

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Date of Loss vs. Report to Employer/Insured
All Workers' Compensation Claims
Year to Date

Policy Eff Year 2013
 Type WC

Group	Group Name	Count of SAfile#	Sum of Date of Loss vs. Report to Employer/Insured	Average Date of Loss vs. Report to Employer/Insured
1	BERKELEY TOWNSHIP	51	75	1.47
2	TOWNSHIP OF EASTAMPTON	2	0	0.00
3	BORO OF FAIR HAVEN	5	2	0.40
4	TOWNSHIP OF FREEHOLD	32	7	0.22
5	TOWN OF HARRISON	15	8	0.53
6	CITY OF HOBOKEN	97	323	3.33
7	BOROUGH OF KENILWORTH	12	5	0.42
10	TOWNSHIP OF MORRIS	29	4	0.14
11	BORO OF NEW PROVIDENCE	11	1	0.09
12	BORO OF NORTH PLAINFIELD	14	3	0.21
13	BORO OF CALDWELL	10	6	0.60
14	CITY OF ENGLEWOOD	52	24	0.46
15	BORO OF FANWOOD	4	3	0.75
16	TOWNSHIP OF HAMILTON	94	116	1.23
17	BORO OF HIGHLAND PARK	11	7	0.64
18	HOWELL TOWNSHIP	13	6	0.46
19	LIVINGSTON TOWNSHIP	43	96	2.23
20	TOWNSHIP OF UNION	92	26	0.28
21	TWP OF WEST ORANGE	42	51	1.21
22	TOWNSHIP OF MAPLEWOOD	38	252	6.63
23	TOWNSHIP OF MONTCLAIR	54	168	3.11
24	TOWN OF MORRISTOWN	24	3	0.13
25	TWP OF NORTH BRUNSWICK	32	54	1.69
26	CITY OF RAHWAY	22	6	0.27
27	TOWNSHIP OF WARREN	9	1	0.11
28	TOWNSHIP OF EWING	19	8	0.42
31	BOROUGH OF HADDON HEIGHTS	12	25	2.08
34	BERKELEY HEIGHTS	12	57	4.75
35	CITY OF LINDEN	96	391	4.07
36	TOWNSHIP OF LAWERENCE	24	7	0.29
Grand Total		971	1,735	1.79

Valued as of 12/31/13



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

Type WC

Count of SAfile# Policy Eff Year	Group Name	Covr		Grand Total	Lost Ratio
		IND	MED		
2006	BERKELEY TOWNSHIP	1		1	100%
	CITY OF RAHWAY	1		1	100%
2006 Total		2		2	100%
2009	CITY OF HOBOKEN	1		1	100%
	TOWNSHIP OF MONTCLAIR	1		1	100%
2009 Total		2		2	100%
2010	BORO OF CALDWELL	1		1	100%
	CITY OF HOBOKEN	6		6	100%
	TOWNSHIP OF FREEHOLD	1		1	100%
2010 Total		8		8	100%
2011	CITY OF ENGLEWOOD		1	1	0%
	CITY OF HOBOKEN	3		3	100%
	HOWELL TOWNSHIP		1	1	0%
	LIVINGSTON TOWNSHIP	1	1	2	50%
	TOWNSHIP OF EWING		1	1	0%
	TOWNSHIP OF MONTCLAIR	1		1	100%
	TOWNSHIP OF UNION		1	1	0%
2011 Total		6	5	11	55%
2012	BERKELEY TOWNSHIP	13	34	47	28%
	BORO OF CALDWELL	4	10	14	29%
	BORO OF FAIR HAVEN	1	5	6	17%
	BORO OF FANWOOD	3	2	5	60%
	BORO OF HIGHLAND PARK	2	13	15	13%
	BORO OF NEW PROVIDENCE	4	5	9	44%
	BORO OF NORTH PLAINFIELD	6	15	21	29%

Valued as of 12/31/13



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

Type WC

Count of SAfile# Policy Eff Year	Group Name	Covr		Grand Total	Lost Ratio
		IND	MED		
2012	BOROUGH OF HADDON HEIGHTS	1	5	6	17%
	BOROUGH OF KENILWORTH		5	5	0%
	BOROUGH OF MIDDLESEX	5	10	15	33%
	CITY OF ENGLEWOOD	32	40	72	44%
	CITY OF HOBOKEN	26	73	99	26%
	CITY OF RAHWAY	1	28	29	3%
	HOWELL TOWNSHIP	11	19	30	37%
	LIVINGSTON TOWNSHIP	13	34	47	28%
	TOWN OF HARRISON	5	14	19	26%
	TOWN OF MORRISTOWN	7	30	37	19%
	TOWNSHIP OF EASTAMPTON		5	5	0%
	TOWNSHIP OF EWING	8	44	52	15%
	TOWNSHIP OF FREEHOLD	3	18	21	14%
	TOWNSHIP OF HAMILTON	22	113	135	16%
	TOWNSHIP OF MAPLEWOOD	4	25	29	14%
	TOWNSHIP OF MONTCLAIR	34	31	65	52%
	TOWNSHIP OF MORRIS	7	19	26	27%
	TOWNSHIP OF UNION	15	47	62	24%
	TOWNSHIP OF WARREN		12	12	0%
	TWP OF MANALAPAN	2	14	16	13%
TWP OF NORTH BRUNSWICK	9	37	46	20%	
TWP OF WEST ORANGE	11	25	36	31%	
2012 Total		249	732	981	25%
2013	BERKELEY HEIGHTS		12	12	0%
	BERKELEY TOWNSHIP	7	44	51	14%
	BORO OF CALDWELL	2	8	10	20%

Valued as of 12/31/13



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

Type WC

Count of SAfile# Policy Eff Year	Group Name	Covr			Lost Ratio
		IND	MED	Grand Total	
2013	BORO OF FAIR HAVEN		5	5	0%
	BORO OF FANWOOD	3	1	4	75%
	BORO OF HIGHLAND PARK		11	11	0%
	BORO OF NEW PROVIDENCE	2	9	11	18%
	BORO OF NORTH PLAINFIELD	2	12	14	14%
	BOROUGH OF HADDON HEIGHTS	2	10	12	17%
	BOROUGH OF KENILWORTH	7	5	12	58%
	CITY OF ENGLEWOOD	22	30	52	42%
	CITY OF HOBOKEN	17	80	97	18%
	CITY OF LINDEN	22	74	96	23%
	CITY OF RAHWAY	3	19	22	14%
	HOWELL TOWNSHIP	2	11	13	15%
	LIVINGSTON TOWNSHIP	9	34	43	21%
	TOWN OF HARRISON	2	13	15	13%
	TOWN OF MORRISTOWN	6	18	24	25%
	TOWNSHIP OF EASTAMPTON		2	2	0%
	TOWNSHIP OF EWING	3	16	19	16%
	TOWNSHIP OF FREEHOLD	3	29	32	9%
	TOWNSHIP OF HAMILTON	8	86	94	9%
	TOWNSHIP OF LAWERENCE	3	21	24	13%
	TOWNSHIP OF MAPLEWOOD	8	30	38	21%
	TOWNSHIP OF MONTCLAIR	18	36	54	33%
	TOWNSHIP OF MORRIS	7	22	29	24%
	TOWNSHIP OF UNION	10	82	92	11%
	TOWNSHIP OF WARREN	1	8	9	11%
	TWP OF NORTH BRUNSWICK	7	25	32	22%

Valued as of 12/31/13



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

Type WC

Count of SAfile# Policy Eff Year	Group Name	Covr		Grand Total	Lost Ratio
		IND	MED		
2013	TWP OF WEST ORANGE	13	29	42	31%
2013 Total		189	782	971	19%
Grand Total		456	1519	1975	23%

Valued as of 12/31/13



Garden State Municipal Joint Insurance

Summary of Claims

Inception to Date

Info AS OF 12/31/2013

Type	Policy Eff Year	Count of SAfile#	Count of Open Claims	Sum of TotIncurred
AL	2010	4	4	\$ 204,621.60
	2011	20	20	\$ 37,576.66
	2012	218	218	\$ 333,726.61
	2013	269	269	\$ 219,353.58
AL Total		511	511	\$ 795,278.45
AP	2010	1	1	\$ 8,060.19
	2011	11	11	\$ 41,909.88
	2012	384	384	\$ 2,737,815.60
	2013	349	349	\$ 930,938.83
AP Total		745	745	\$ 3,718,724.50
EP	2010	1	1	\$ 150,000.00
	2011	1	1	\$ 227,015.50
	2012	23	23	\$ 2,770,694.84
	2013	30	30	\$ 945,500.00
EP Total		55	55	\$ 4,093,210.34
GL	2006	1	1	\$ 133.90
	2007	1	1	\$ 627,148.61
	2008	1	1	\$ -
	2009	2	2	\$ 34,500.00
	2010	22	22	\$ 422,341.70
	2011	119	119	\$ 1,011,333.88
	2012	572	572	\$ 1,239,240.82
	2013	442	442	\$ 758,875.62
GL Total		1,160	1,160	\$ 4,093,574.53
PO	2012	45	45	\$ 268,257.22
	2013	47	47	\$ 262,800.00
PO Total		92	92	\$ 531,057.22
PR	2011	9	9	\$ 9,819.11
	2012	222	222	\$ 5,726,993.17
	2013	75	75	\$ 260,798.26
PR Total		306	306	\$ 5,997,610.54
WC	2006	2	2	\$ 29,080.55
	2009	2	2	\$ 31,369.20
	2010	8	8	\$ 125,514.51
	2011	11	11	\$ 198,695.34
	2012	981	981	\$ 10,328,855.56
	2013	971	971	\$ 6,605,415.10
WC Total		1,975	1,975	\$ 17,318,930.26
Grand Total		4,844	4,844	\$ 36,548,385.84

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Payments by Line

Post Mo	12
Post Yr	2013

Sum of Check Amt File Type Descriptions	Group Name	Payment Types					Grand Total
		Expense	Indemnity	Legal	Medical	Recovery	
Automobile Liability	CITY OF LINDEN		\$ 517.18				\$ 517.18
	TOWN OF HARRISON	\$ 9.20					\$ 9.20
	TOWNSHIP OF MAPLEWOOD		\$ 177.09				\$ 177.09
	TOWNSHIP OF MONTCLAIR		\$ 443.42				\$ 443.42
	TOWNSHIP OF UNION	\$ 149.00	\$ 1,542.93				\$ 1,691.93
	TWP OF WEST ORANGE	\$ 5,300.00					\$ 5,300.00
Automobile Liability Total		\$ 5,458.20	\$ 2,680.62				\$ 8,138.82
Automobile Physical Damage	BERKELEY TOWNSHIP	\$ 600.00					\$ 600.00
	BORO OF CALDWELL	\$ 37.00	\$ 2,798.75				\$ 2,835.75
	BORO OF FAIR HAVEN		\$ 302.98				\$ 302.98
	BORO OF HIGHLAND PARK	\$ 50.00	\$ 973.00				\$ 1,023.00
	BORO OF NEW PROVIDENCE	\$ 37.00	\$ 2,103.53				\$ 2,140.53
	BOROUGH OF KENILWORTH	\$ 100.00	\$ 4,276.96				\$ 4,376.96
	CITY OF ENGLEWOOD	\$ 198.00	\$ 1,843.45				\$ 2,041.45
	CITY OF HOBOKEN	\$ 99.00	\$ 1,326.13				\$ 1,425.13
	CITY OF RAHWAY	\$ 450.00	\$ 23,695.74				\$ 24,145.74
	HOWELL TOWNSHIP		\$ 500.00				\$ 500.00
	TOWN OF MORRISTOWN					\$ (2,899.25)	\$ (2,899.25)
	TOWNSHIP OF EWING		\$ 3,349.16			\$ (5,000.00)	\$ (1,650.84)
	TOWNSHIP OF FREEHOLD	\$ 11,205.00	\$ 1,381.79			\$ (2,221.19)	\$ 10,365.60
	TOWNSHIP OF HAMILTON					\$ (27,080.00)	\$ (27,080.00)
	TOWNSHIP OF LAWERENCE	\$ 190.00	\$ 1,785.27				\$ 1,975.27
	TOWNSHIP OF MAPLEWOOD	\$ 198.00	\$ 1,313.02			\$ (840.70)	\$ 670.32
	TOWNSHIP OF MONTCLAIR	\$ 400.00	\$ 6,050.07				\$ 6,450.07
	TOWNSHIP OF UNION		\$ 330.00			\$ (330.00)	\$ -
	TOWNSHIP OF WARREN	\$ 399.00	\$ 2,256.32			\$ (1,026.53)	\$ 1,628.79
	TWP OF NORTH BRUNSWICK		\$ 708.88				\$ 708.88
TWP OF PARSIPPANY	\$ 382.50	\$ 32,928.41			\$ (1,229.61)	\$ 32,081.30	
Automobile Physical Damage Total		\$ 14,345.50	\$ 87,923.46			\$ (40,627.28)	\$ 61,641.68
Employers Practices Liability	CITY OF ENGLEWOOD	\$ 38.70		\$ 1,935.00			\$ 1,973.70
	CITY OF HOBOKEN	\$ 122,039.43		\$ 6,148.00			\$ 128,187.43
	HOWELL TOWNSHIP	\$ 244.11		\$ 12,205.50			\$ 12,449.61
	TOWN OF MORRISTOWN	\$ 36.90		\$ 2,355.00			\$ 2,391.90

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Payments by Line

Post Mo	12
Post Yr	2013

Sum of Check Amt File Type Descriptions	Group Name	Payment Types					Grand Total
		Expense	Indemnity	Legal	Medical	Recovery	
Employers Practices Liability	TOWNSHIP OF HAMILTON	\$ 504.28		\$ 14,128.00			\$ 14,632.28
	TOWNSHIP OF MONTCLAIR	\$ 113.52		\$ 5,278.50			\$ 5,392.02
	TOWNSHIP OF UNION	\$ 356.43		\$ 12,603.00			\$ 12,959.43
Employers Practices Liability Total		\$ 123,333.37		\$ 54,653.00			\$ 177,986.37
General Liability	BORO OF CALDWELL	\$ 950.00					\$ 950.00
	CITY OF ENGLEWOOD	\$ 451.50	\$ 486.38	\$ 915.00			\$ 1,852.88
	CITY OF HOBOKEN	\$ 442.91		\$ 17,824.50			\$ 18,267.41
	HOWELL TOWNSHIP	\$ 464.97					\$ 464.97
	LIVINGSTON TOWNSHIP	\$ 839.45					\$ 839.45
	TOWN OF HARRISON	\$ 300.00					\$ 300.00
	TOWN OF MORRISTOWN	\$ 71.10		\$ 2,925.00			\$ 2,996.10
	TOWNSHIP OF EWING	\$ 1,193.74		\$ 7,796.00			\$ 8,989.74
	TOWNSHIP OF MAPLEWOOD		\$ 1,000.00				\$ 1,000.00
	TOWNSHIP OF MONTCLAIR	\$ 9.20	\$ 4,375.00				\$ 4,384.20
	TOWNSHIP OF UNION	\$ 880.75	\$ 500.00	\$ 4,770.00			\$ 6,150.75
	TWP OF NORTH BRUNSWICK	\$ 9.20					\$ 9.20
	General Liability Total		\$ 5,612.82	\$ 6,361.38	\$ 34,230.50		
Property	BERKELEY TOWNSHIP		\$ 3,492.78				\$ 3,492.78
	CITY OF ENGLEWOOD		\$ 77,846.40				\$ 77,846.40
	TOWN OF HARRISON		\$ 2,616.94				\$ 2,616.94
	TOWN OF MORRISTOWN		\$ 3,850.00			\$ (3,850.00)	\$ -
Property Total			\$ 87,806.12			\$ (3,850.00)	\$ 83,956.12
Public Officials Liability	CITY OF HOBOKEN	\$ 161.61	\$ 625.00	\$ 7,969.50			\$ 8,756.11
	TOWN OF MORRISTOWN	\$ 950.00					\$ 950.00
	TWP OF NORTH BRUNSWICK	\$ 950.00					\$ 950.00
	TWP OF PARSIPPANY			\$ 225.00			\$ 225.00
Public Officials Liability Total		\$ 2,061.61	\$ 625.00	\$ 8,194.50			\$ 10,881.11
Workers' Compensation	BERKELEY HEIGHTS	\$ 23.65	\$ 161.52		\$ 129.00		\$ 314.17
	BERKELEY TOWNSHIP	\$ 14,504.94	\$ 15,448.10		\$ 12,751.89		\$ 42,704.93
	BORO OF CALDWELL	\$ 3.50	\$ 554.59		\$ 2,635.55		\$ 3,193.64
	BORO OF FAIR HAVEN	\$ 17.13		\$ 840.00			\$ 857.13
	BORO OF FANWOOD				\$ 328.67		\$ 328.67
	BORO OF HIGHLAND PARK	\$ 38.50		\$ 1,107.00	\$ 321.65		\$ 1,467.15

Valued as of 12/31/13



Garden State Municipal Joint Insurance Fund
Payments by Line

Post Mo	12
Post Yr	2013

Sum of Check Amt File Type Descriptions	Group Name	Payment Types					Grand Total
		Expense	Indemnity	Legal	Medical	Recovery	
Workers' Compensation	BORO OF NEW PROVIDENCE	\$ 3.50	\$ 864.00				\$ 867.50
	BORO OF NORTH PLAINFIELD	\$ 43.80	\$ 9.65		\$ 2,244.17		\$ 2,297.62
	BOROUGH OF HADDON HEIGHTS		\$ 5,233.29		\$ 5,153.14		\$ 10,386.43
	BOROUGH OF KENILWORTH	\$ 1.75	\$ 1,652.00		\$ 492.49		\$ 2,146.24
	BOROUGH OF MIDDLESEX	\$ 15.79	\$ 1,558.29		\$ 1,241.75		\$ 2,815.83
	CITY OF ENGLEWOOD	\$ 1,405.65	\$ 27,599.00		\$ 13,537.85		\$ 42,542.50
	CITY OF HOBOKEN	\$ 204.17	\$ 7,291.68	\$ 1,953.50	\$ 12,513.92	\$ (3,002.23)	\$ 18,961.04
	CITY OF LINDEN	\$ 1,240.61	\$ 20,321.28		\$ 11,235.77		\$ 32,797.66
	CITY OF RAHWAY	\$ 1,309.60	\$ 842.74		\$ 1,889.80		\$ 4,042.14
	HOWELL TOWNSHIP	\$ 911.52	\$ 8,433.00	\$ 1,672.00	\$ 5,620.82		\$ 16,637.34
	LIVINGSTON TOWNSHIP	\$ 214.76	\$ 55.00		\$ 9,272.71		\$ 9,542.47
	TOWN OF HARRISON	\$ 14.45	\$ 16,356.25		\$ 14,037.54		\$ 30,408.24
	TOWN OF MORRISTOWN	\$ 21.90	\$ 5,066.56		\$ 4,401.76		\$ 9,490.22
	TOWNSHIP OF EASTAMPTON	\$ 10.95			\$ 909.00		\$ 919.95
	TOWNSHIP OF EWING	\$ 2,564.45	\$ 4,313.04		\$ 14,893.46		\$ 21,770.95
	TOWNSHIP OF FREEHOLD	\$ 56.06	\$ 3,570.86	\$ 548.00	\$ 4,156.75		\$ 8,331.67
	TOWNSHIP OF HAMILTON	\$ 206.50	\$ 12,121.46	\$ 570.00	\$ 25,411.76		\$ 38,309.72
	TOWNSHIP OF LAWERENCE	\$ 54.75	\$ 13,125.80		\$ 6,624.08		\$ 19,804.63
	TOWNSHIP OF MAPLEWOOD	\$ 1,731.75	\$ 10,407.59		\$ 6,876.26		\$ 19,015.60
	TOWNSHIP OF MONTCLAIR	\$ 195.35	\$ 30,755.17		\$ 9,288.25		\$ 40,238.77
	TOWNSHIP OF MORRIS	\$ 7.00	\$ 2,520.00		\$ 3,827.74		\$ 6,354.74
	TOWNSHIP OF UNION	\$ 1,021.94	\$ 8,713.92		\$ 18,555.67		\$ 28,291.53
	TWP OF MANALAPAN	\$ 9.20	\$ 954.84				\$ 964.04
TWP OF NORTH BRUNSWICK	\$ 128.43	\$ 11,449.31	\$ 954.59	\$ 5,336.88		\$ 17,869.21	
TWP OF WEST ORANGE	\$ 38.10	\$ 5,907.98		\$ 14,487.22		\$ 20,433.30	
Workers' Compensation Total		\$ 25,999.70	\$ 215,286.92	\$ 7,645.09	\$ 208,175.55	\$ (3,002.23)	\$ 454,105.03
Grand Total		\$ 176,811.20	\$ 400,683.50	\$ 104,723.09	\$ 208,175.55	\$ (47,479.51)	\$ 842,913.83

Valued as of 12/31/13

Garden State Muni Joint Insurance Fund

QUARTERLY INVESTMENT REPORT

AS OF 12/31/2013



Prime Advisors, Inc.

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Executive Summary

TRANSACTIONS:

Action	Total	Comments	Average Tax-Equivalent Yield
Sales, Calls, and Maturities	\$3,500,000	Maturities this quarter were held in cash to meet liability and operating cash flow needs.	0.21%
Purchases		Purchases in the final quarter were halted to meet liability and operating cash flow needs.	

PORTFOLIO STATISTICS:

Quarter Ending:	09/30/2013	12/31/2013
Tax-Equivalent Book Yield	0.33%	0.34%
Book Value	\$33,132,199	\$30,154,478
Projected Tax-Equivalent Annual Income	\$108,424	\$101,160
Unrealized Gain	\$43,956	\$33,235
YTD Realized Gain	\$0	\$0
Portfolio Duration	1.26	1.12
Average Credit Quality	AA+	AA+

PORTFOLIO ALLOCATION:

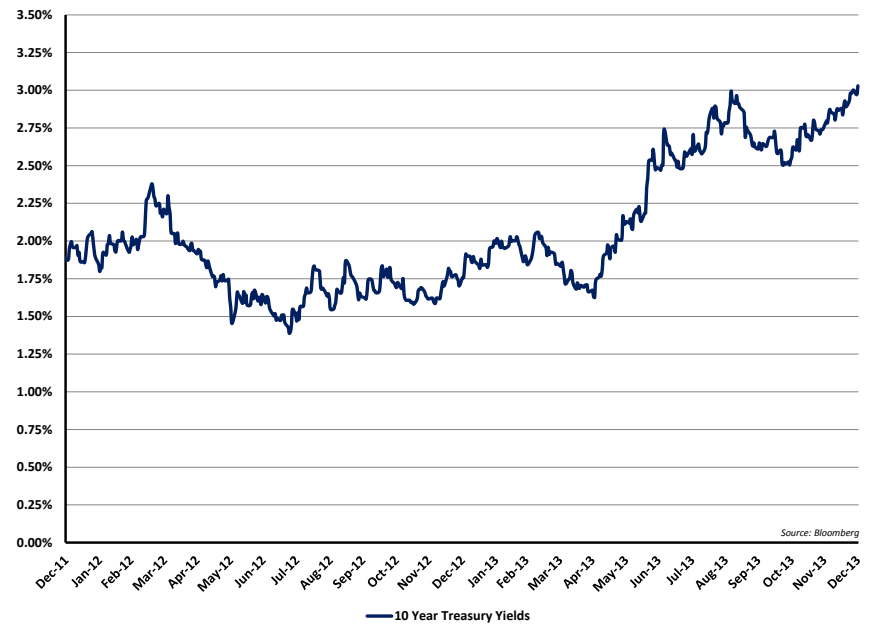
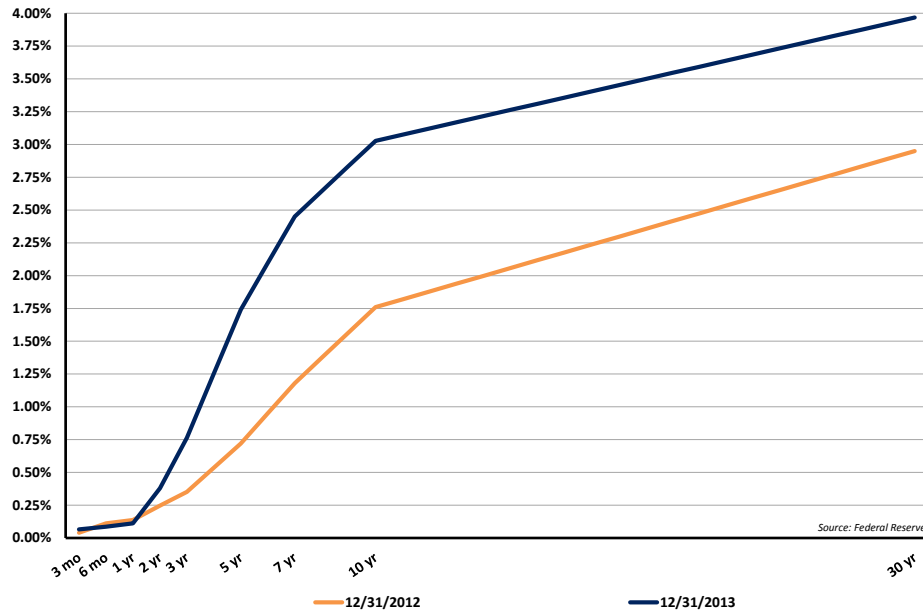
Sector	09/30/2013	12/31/2013
Treasury	100%	98%
Agency	0%	0%
Credit	0%	0%
Exempt Muni	0%	0%
Taxable Muni	0%	0%
MPT	0%	0%
CMO	0%	0%
ABS	0%	0%
CMBS	0%	0%
Short-Term	0%	2%

PERFORMANCE:

Tax-equivalent Performance	Portfolio	Target/Benchmark	Difference
YTD Booked Income	\$68,736	\$39,028	\$29,708
QTD Total Return	0.05%	0.05%	0.00%
YTD Total Return	0.31%	0.31%	0.00%

Economic Outlook

Treasury Yield Curves



- Rates continued higher in the final quarter of 2013, as the 10 year Treasury ended December at 3.03%, up from 2.61% at the previous quarter end
- As employment and economic conditions improved, the Federal Reserve announced tapering purchases of the quantitative easing program
- Resulting in reduced buying by \$10 billion beginning in January (\$5 billion of each, Treasuries and mortgage-backed securities)
- Near quarter-end, Congress agreed on a budget deal that should ease fiscal drag to economic growth in 2014

Economic Outlook

Key Economic Indicators

	Averages	
	2012	2013
Inflation		
PCE Price Index (%)	1.7%	1.2%
Core CPI (%)	2.1%	1.8%
Employment		
Unemployment Rate	8.1%	7.5%
Nonfarm Payrolls Net Change (MoM)	182	189
Housing		
	Year End	
S&P/Case Shiller Home Price Index (YoY)	6.9%	13.6%*

*Prices through October 2013

- Inflation remains contained as those measures fell over the course of 2013
- Employment numbers surprised to the upside in the final quarter of the year, giving the Fed confidence in the economic recovery and flexibility to curtail purchases
- Unemployment rate has fallen to 7.0%, but labor force participation levels are concerning and remain at the lowest levels in 35 years
- S&P Case-Shiller Home Price Index continues to indicate a housing rebound in the U.S. with year over year returns at +13.6%

	Year End	
	2012	2013
Key Market Rates and Returns		
10 Year Treasury Yield	1.75%	3.03%
30 Year Mortgage Rate	3.48%	4.53%
S&P Returns	13.4%	29.6%
Gold (\$/oz)	1,675	1,201
Federal Reserve Holdings (\$/trillions)		
Treasury and Agency	1.74	2.26
Mortgage-backed	0.93	1.49
Total	2.67	3.75

- With the rise in yields, mortgage rates have also moved higher this year, ending at 4.53% up from 3.48% the beginning of the year
- While housing has been a big driver in growth for 2013, concerns remain if higher mortgage rates will begin to slow recovery and impair buyers' ability to pay higher prices
- Equity markets posted solid performance in 2013 as the S&P 500 netted a 29.6% gain, while gold prices fell over 28%

Economic Outlook

Municipals

2013 was a challenging year for all fixed income securities as almost all components of the Barclays U.S. Aggregate showed negative returns, but the municipal bond market, in particular, struggled facing a “perfect storm” including:

- Rising interest rates
- Record municipal bond fund outflows
- Credit concerns stemming from troubled high profile names like Detroit and Puerto Rico
- Renewed talk of reducing or capping the tax exemption of municipal interest income

By year end, the Barclays Municipal Aggregate returned -2.55% with most of the negative returns coming from the longer maturity “buckets” of 10 years and longer. Although the front end of the yield curve continues to be anchored by the Fed’s stance on short term interest rates, municipal yields further out the curve increased dramatically during the year.

According to Municipal Market Data-Line, 10-year pre-tax municipal yields increased 126 basis points before rebounding a bit in the fourth quarter to finish the year 99 basis points from where we started. At their peak, 30-year yields had increased 165 basis points to a two year high of 4.51% before falling in October/November.

	1/2/2013 Yield	Highest Yield	Date Reached	12/31/13 Yield
2-year AAA	0.36%	0.52%	07/10/13	0.33%
5-year AAA	0.84%	1.58%	09/05/13	1.24%
10-year AAA	1.78%	3.04%	09/05/13	2.77%
30-year AAA	2.86%	4.51%	09/05/13	4.19%

As we head into 2014, with our bias to rising interest rates, Prime continues to recommend more defensive structures including above-market coupons (5.00% or higher) and shorter dated final maturities. The rebound in municipal prices toward the end of the year has driven pre-tax municipal yields as a percentage of Treasury yields to less compelling levels.

Structured Products

The Federal Reserve surprised investors as they announced tapering would begin and included mortgage backed securities in addition to Treasuries in the amount of \$5 billion per month in each. Following this move, mortgage spreads tightened as the market had been positioned for this move since summer, anticipating a September taper. Additionally, the relatively small size and timing (January) of the taper did not increase the limited supply. However, we may see the markets reposition at the start of 2014, when liquidity is restored.

In our portfolios, we continue to favor an underweight to mortgage product, particularly in 30 year product, however we will look to add exposure as the Fed exits the market and relative value returns. In the meantime, we utilize agency-backed 10 year mortgage-backed paper and CMO's to reduce convexity risk. This positioning allows us to mitigate some amount of extension risk as rates rise. Our focus in residential mortgage purchases remains in agency-backed products only.

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

Economic Outlook

Corporates

Fourth Quarter 2013 Spreads: Corporate spreads tightened 27bps during the fourth quarter of 2013 outperforming the full Aggregate Index by 18bps. Financials tightened the most with a 30bps move when JP Morgan and other large banks announced settlements with the government over mortgage issues. Financial spreads tightened further when the details of the Volcker Rule weren't as onerous as expected. The overall corporate sector benefitted when Congress passed a budget agreement to avoid dramatic sequesters cuts in 2014. Lastly, corporate securities garnered further support when the Federal Reserve softened a surprise tapering with strong guidance to keep short term interest rates low stating that "the exceptionally low range for the federal funds rate of 0 to ¼ percent will be appropriate at least as long as the unemployment rate remains above 6.5%.

2013 YTD Spreads: The magnitude of the quarter's tightening mirrored spread performance for all of 2013, tightening 27bps versus 8bps for the Aggregate Index. Spreads began 1Q13 trading in a range, widened during Q2, recovered somewhat in Q3, and then tightened dramatically in Q4. Financial spreads, which began the year with the widest spread of 155bps, tightened twice that of industrial and utility sectors. This out performance was generated by factors including improved balance sheets (do to regulatory requirements) as well as reduced uncertainties concerning mortgage liabilities.

Option Adjusted Corporate Spreads in Basis Points ⁽¹⁾						
Index Sector	6-yr tights 12/31/06	12/31/12	09/30/13	12/31/13	4Q13 Change	Full-Year 2013 Change
Aggregate Index	38	53	54	45	-9	-8
Corporates	88	141	141	114	-27	-27
Industrials	102	133	142	114	-28	-19
Utilities	102	144	146	125	-21	-19
Financials	69	155	139	109	-30	-46
AAA	53	60	73	57	-16	-3
AA	58	76	78	64	-14	-12
A	86	116	116	91	-25	-25
BBB	122	184	184	150	-34	-34

(1) Data from Barclays Capital as of 12/31/13

Spread Outlook for 2014: Prime believes that corporate spreads can continue to grind tighter into 2014. However, the credit cycle has moved past the recovery stage into a re-leveraging cycle. Specifically the trend of share buybacks, debt funded dividends, and mergers and acquisitions is expected to continue into the New Year. Offsetting this negative is a stronger economic background for the coming year that should allow improved top line growth.

Outperformance opportunities in 2014 will be issuer specific - Utilities currently offer the widest spreads of the corporate subsectors. Capital costs to meet new EPA standards and financing those expenditures in a rising interest rate environment increases risk, but marginally, compared to the increased spread offered.

Although financial spreads are the tightest among corporate sectors, the fundamental risk of the sector has declined dramatically since the financial crisis. Balance sheets are stronger now than before the crisis. The improving GDP will stimulate lending and minimize credit losses.

Economic Outlook

Corporates (cont.)

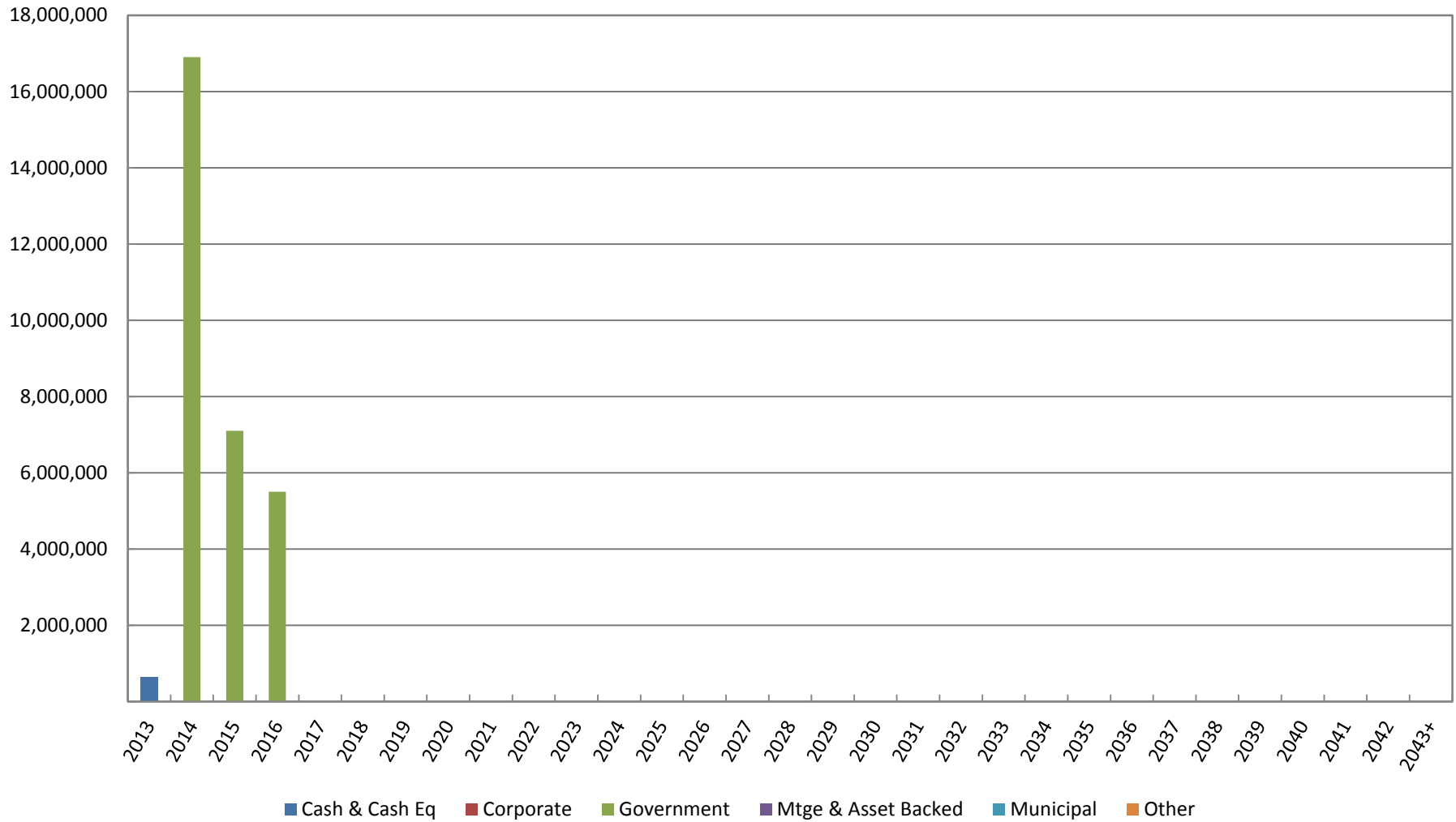
Event risk among specific global banks with wider spreads will be muted, so their spreads should tighten.

The energy sector continues its transformation due to the U.S. onshore shale revolution. The changes offer opportunities to those investors with the ability to identify issuers with large, higher-margin oil reserves with technological expertise, located in the most productive regions with convenient access to transportation to end markets.

Portfolio Statistics

Security Type	Book Value	Market Value	Gain / (Loss)	Tax-Equivalent Book Yield	Tax-Equivalent Market Yield	Effective Duration	Convexity	Securities at Gain		Securities at Loss	
								#	Amount	#	Amount
Fixed Income											
Treasury	29,517,599	29,550,834	33,235	0.34	0.26	1.14	0.03	21	33,761	2	(526)
Agency	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Corporate	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Taxable Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Tax-exempt Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Mortgage Pass-Through	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMOs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
ARMs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Asset Backed	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMBS	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Other	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	29,517,599	29,550,834	33,235	0.34	0.26	1.14	0.03	21	33,761	2	(526)
Short Term											
Sweep Money Market	636,879	636,879	0	0.00	0.00	0.00	0.00	0	0	0	0
Commercial Paper	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
(Payable)/Receivable	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	636,879	636,879	0	0.00	0.00	0.00	0.00	0	0	0	0
Total Fixed Income & Short Term											
Total	30,154,478	30,187,714	33,235	0.34	0.25	1.12	0.03	21	33,761	2	(526)
Equity											
Common Stock	0	0	0					0	0	0	0
Total	0	0	0					0	0	0	0
Grand Total											
Total	30,154,478	30,187,714	33,235					21	33,761	2	(526)

Maturity Schedule By Weighted Average Life



Performance

**Tax-Equivalent Total Return
as of 12/31/2013
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	0.05%	0.05%	-0.01%
Year to Date	0.31%	0.31%	0.00%
Since Inception	1.91%	1.48%	0.43%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

Bond Purchases

There were no purchases during this period.

Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
10/31/2013	Maturity	912828RN2	US TREASURY N/B	Treasury	AA+	Aaa	0.250	10/31/2013	10/31/2013	100.00	1,500,000	0	0.20	0.20
11/15/2013	Maturity	912828PU8	US TREASURY N/B	Treasury	AA+	Aaa	0.500	11/15/2013	11/15/2013	100.00	1,000,000	0	0.21	0.21
12/15/2013	Maturity	912828PL8	US TREASURY N/B	Treasury	AA+	Aaa	0.750	12/15/2013	12/15/2013	100.00	1,000,000	0	0.21	0.21
Total											3,500,000	0	0.21	0.21

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																	
99C001734	12/16/2013			636,879	BANK OF AMERICA/MERRILL LYNCH	0.00			636,879	636,879	636,879	0	0.00	0.00	0.00	0.00	
Total Money Market				636,879					636,879	636,879	636,879	0	0.00	0.00	0.00	0.00	0.00
Treasury																	
912828QU7	03/22/2013	AA+	Aaa	1,100,000	US TREASURY N/B	0.63	07/15/2014	07/15/2014	1,106,148	1,102,534	1,103,003	469	0.20	0.12	0.53	0.53	0.01
912828RB8	04/02/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.50	08/15/2014	08/15/2014	1,506,099	1,502,778	1,503,435	657	0.20	0.13	0.62	0.62	0.01
912828RG7	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	09/15/2014	09/15/2014	1,601,130	1,600,562	1,601,312	750	0.20	0.13	0.70	0.70	0.01
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,508,776	2,521,675	12,899	0.87	0.68	2.71	2.75	0.09
912828RM4	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	751,995	751,794	755,715	3,921	0.91	0.73	2.80	2.83	0.09
912828RU6	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	752,991	752,759	752,453	(306)	0.75	0.76	2.88	2.91	0.10
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,600,749	1,601,312	563	0.20	0.16	0.95	0.95	0.01
912828SB7	10/09/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	01/31/2014	01/31/2014	1,500,298	1,500,019	1,500,120	101	0.23	0.23	0.08	0.08	0.01
912828SG6	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	02/28/2014	02/28/2014	1,000,394	1,000,052	1,000,230	178	0.22	0.11	0.16	0.16	0.00
912828SL5	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	03/31/2014	03/31/2014	1,000,394	1,000,074	1,000,350	276	0.22	0.11	0.24	0.24	0.00
912828SR2	01/04/2013	AA+	Aaa	1,400,000	US TREASURY N/B	0.25	04/30/2014	04/30/2014	1,400,716	1,400,180	1,400,644	464	0.21	0.11	0.33	0.33	0.01
912828SW1	02/05/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	05/31/2014	05/31/2014	1,500,884	1,500,278	1,500,810	532	0.20	0.12	0.41	0.41	0.00
912828TA8	03/06/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	06/30/2014	06/30/2014	1,500,825	1,500,312	1,501,110	797	0.21	0.10	0.49	0.49	0.00
912828TU4	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	10/31/2014	10/31/2014	1,601,068	1,600,576	1,601,376	800	0.21	0.15	0.83	0.83	0.01
912828TZ3	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	11/30/2014	11/30/2014	1,601,005	1,600,565	1,601,440	875	0.21	0.15	0.91	0.91	0.01
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,208	1,601,312	1,104	0.24	0.17	1.08	1.08	0.02
912828UP3	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	0.25	02/28/2015	02/28/2015	2,498,837	2,499,106	2,501,650	2,544	0.28	0.19	1.16	1.16	0.02
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,047	751,538	1,491	0.37	0.24	1.49	1.49	0.03
912828VL1	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	747,864	748,190	750,885	2,695	0.72	0.58	2.51	2.54	0.08
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,368	750,008	639	0.30	0.25	1.57	1.58	0.03
912828VR8	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	750,354	750,310	750,090	(220)	0.61	0.62	2.60	2.62	0.08
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,463	751,095	1,632	0.42	0.29	1.66	1.66	0.04
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	748,900	749,273	373	0.33	0.31	1.74	1.74	0.04
Total Treasury				29,500,000					29,529,820	29,517,599	29,550,834	33,235	0.34	0.26	1.14	1.15	0.03
Grand Total				30,136,879					30,166,699	30,154,478	30,187,714	33,235	0.34	0.25	1.12	1.12	0.03

Glossary of Terms

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

Glossary of Terms

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

Glossary of Terms

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

Appendix

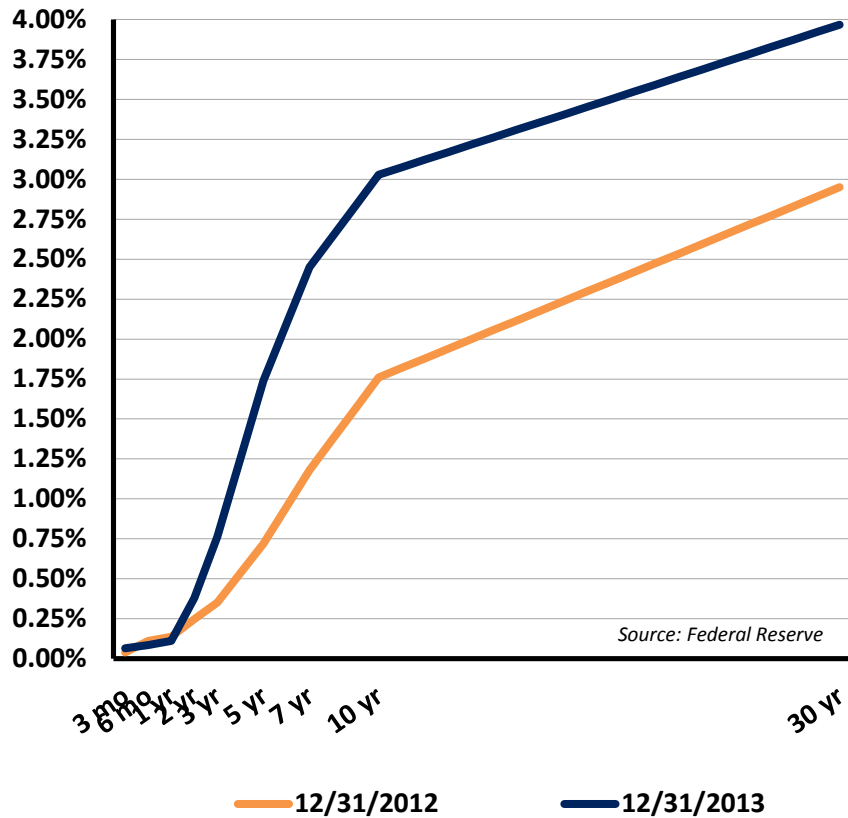
Presentation Overview

Overview

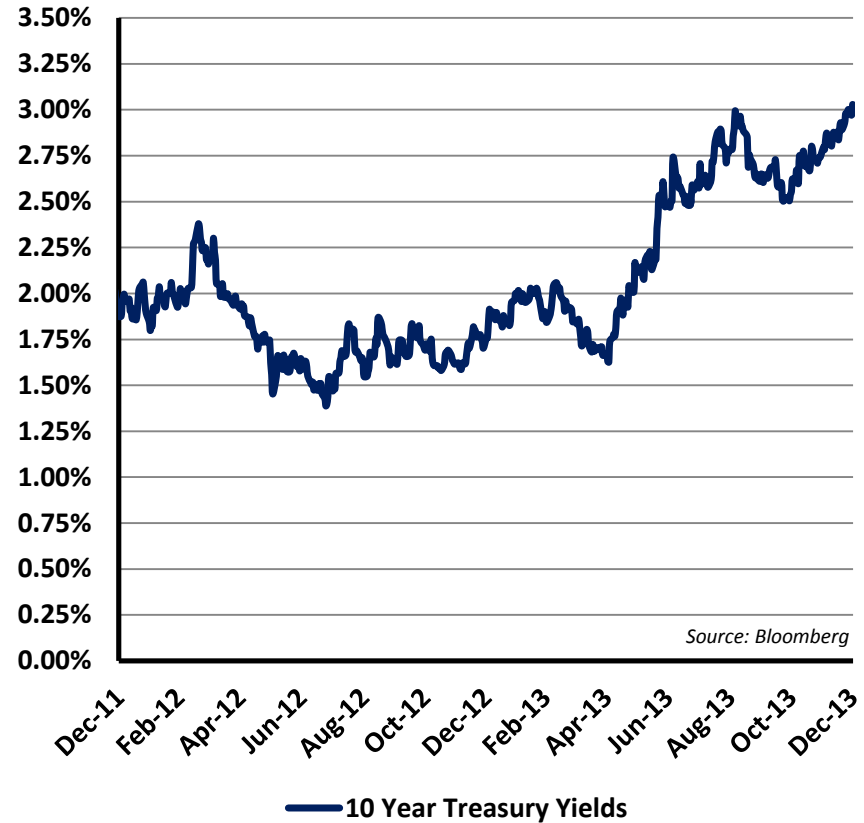
- Economic overview and market update
- Portfolio review
- Performance

Treasury Yield Curves and 10 Year Treasury Yield

Treasury Yield Curves



10 Year Treasury Yield



US Treasury Yields		
	12/31/2012	12/31/2013
3 Month	0.04%	0.07%
2 Year	0.25%	0.38%
10 Year	1.76%	3.03%
30 Year	2.95%	3.97%

Key Economic Indicators

Inflation, Employment and Housing Data

	Averages	
	2012	2013
Inflation		
PCE Price Index (%)	1.7%	1.2%
Core CPI (%)	2.1%	1.8%
Employment		
Unemployment Rate	8.1%	7.5%
Nonfarm Payrolls Net Change (MoM)	182	189
Housing		
	Year End	
S&P/Case Shiller Home Price Index (YoY)	6.9%	13.6%*

*Prices through October 2013

Key Market Rates and Fed Holdings

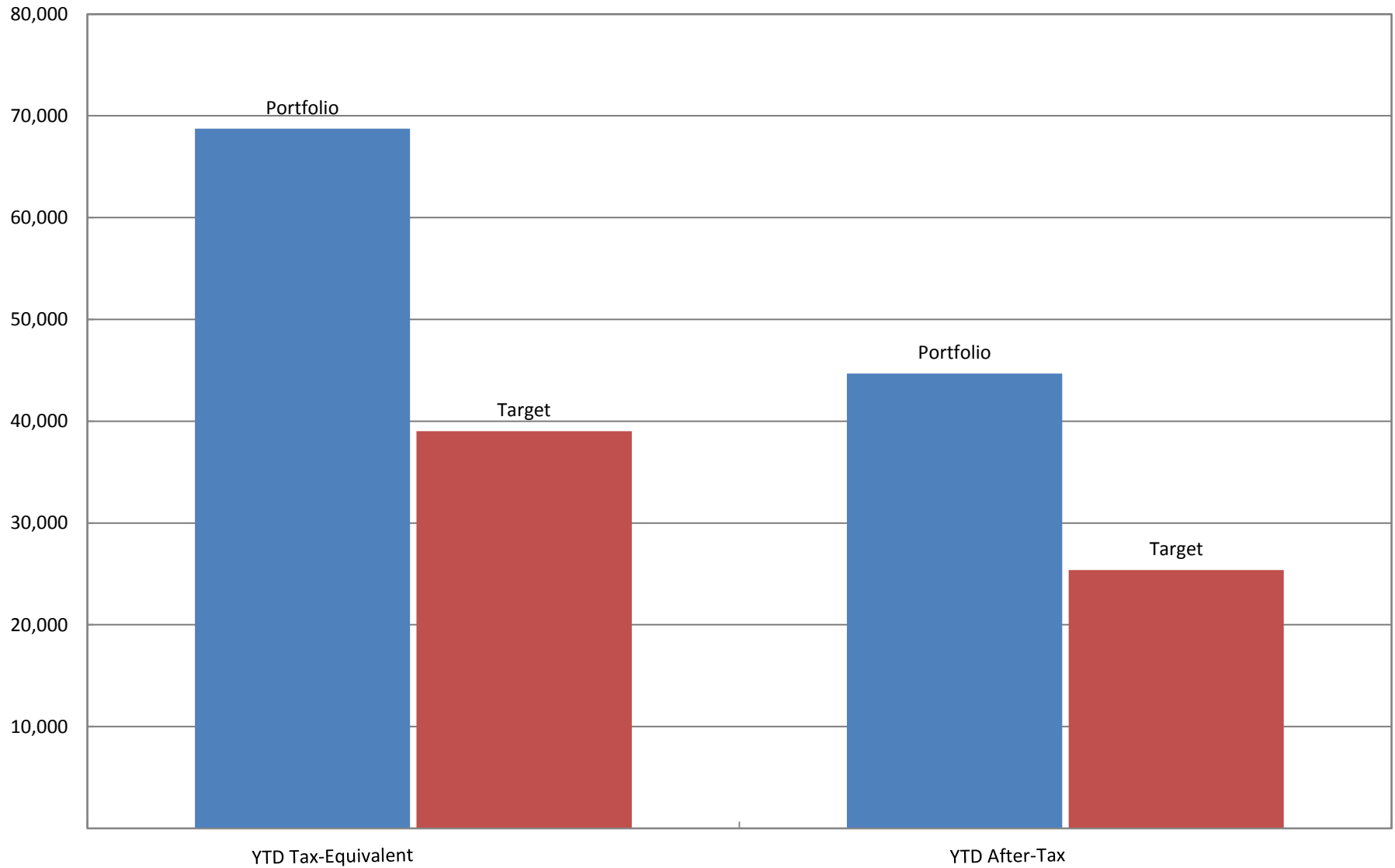
	Year End	
	2012	2013
Key Market Rates and Returns		
10 Year Treasury Yield	1.75%	3.03%
30 Year Mortgage Rate	3.48%	4.53%
S&P Returns	13.4%	29.6%
Gold (\$/oz)	1,675	1,201
Federal Reserve Holdings (trillions)		
Treasury and Agency	1.74	2.26
Mortgage-backed	0.93	1.49
Total	2.67	3.75

Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2012	03/31/2013	06/30/2013	09/30/2013	12/31/2013
Treasury Yields					
2 yr Treasury Yield	0.25%	0.25%	0.36%	0.33%	0.39%
5 yr Treasury Yield	0.72%	0.78%	1.39%	1.39%	1.74%
10 yr Treasury Yield	1.75%	1.86%	2.48%	2.62%	3.01%
Book Statistics					
Tax-Equivalent Book Yield	0.18%	0.19%	0.20%	0.33%	0.34%
Book Value (\$)	22,095,140	23,097,550	28,115,792	33,132,199	30,154,478
Projected Tax-Equivalent Income, next 12 months (\$)	38,802	42,751	54,881	108,424	101,160
Unrealized Gains/(Losses) (\$)	4,340	6,292	1,897	43,956	33,235
YTD Realized Gains/(Losses) (\$)	141,406	0	0	0	0
Portfolio Risk Statistics					
Effective Duration	0.58	0.64	0.80	1.26	1.12
Convexity	0.01	0.01	0.01	0.03	0.03
Weighted Average Life	0.57	0.63	0.80	1.26	1.12
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	93%	93%	94%	100%	98%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	7%	7%	6%	0%	2%

Income Year to Date

Year to Date, as of 12/31/2013



Performance

**Tax-Equivalent Total Return
as of 12/31/2013
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	0.05%	0.05%	-0.01%
Year to Date	0.31%	0.31%	0.00%
Since Inception	1.91%	1.48%	0.43%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

D&H Alternative Risk Solution,
Inc.

Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

AS OF

Policy Year 2012 & 2013

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total LTOpen Incurred	Avg LT Open Incurred
PARSIPPANY-TOY HILLS	188	unkown	\$ 2,384,779.12	unknown	\$ 12,685.00	\$ 704,144.35	11	\$ 1,916,036.42	\$ 174,185.13
BLOOMFIELD TOWNSHIP	90		\$ 1,260,385.32		\$ 14,004.28	\$ 887,075.50	7	\$ 969,264.91	\$ 138,466.42

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/06/2013 to 01/08/2014

(BGIA Report)

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Rahway	12/6/2013	Amtrak Real Estate Development Department	2013 GL/AL/WC	Evidence of Insurance as respects Tenant Account: 29-03-459/1 - Deed of easement for (1) 36" R.C.P. storm sewer and outfall to the Rahway River.
City of Englewood	12/19/2013	PSEG	2013 GL/AL/WC	The certificate holder is included as an additional insured (Licensor) as respects the Distribution Pole Attachment License for Wi-Fi granted to the EEDC (Englewood Economic Development Corporation - approved Quasi). *
City of Englewood	12/19/2013	Verizon Hudson/Bergen District	2013 GL	Evidence of Insurance as respects the EEDC (Englewood Economic Development Corporation - approved quasi) license agreement with Verizon to supply the City of Englewood with WiFi using the certificate holder's Pole #60451 on East Demarest Avenue, jointly owned by PSE&G.
Borough of Fair Haven	12/20/2013	Ford Motor Credit	2013 GL/AL/WC/PROP/APD	Evidence of insurance as respect leased 2014 Chevrolet Tahoe VIN 1GNSK2E06ER165522 valued at \$37,000.
Borough of Fair Haven	12/13/2013	Kolarsick Builders Inc	2013 GL/AL/WC	Kolarsick Builders Inc is included as an additional insured (Premises Owner) with regards to General Liability, only as respects the Borough of Fair Haven Fire Department's use of the structure at 74 Poplar Avenue for training on 12/14/2013. *
Township of Freehold	12/20/2013	US Bank National Association Trust Department	2013 GL/AL/WC/PROP	Evidence of Insurance as respects the 2013 MCI CELP lease agreement for: Seven PV358-50 Spreaders (serial# 0512-49148, 0212-48904, 0412-49084, 0112- 48769, 0212-48836, 0512-49174 & 0512-49173) @ \$4,425 each; Three Canimex PEJ 92100 @ \$493.86 each; Three Meyer GM-01 Spinner Motors (serial# 10458, 10472 & 10466) @ \$370 each.
Township of Livingston	12/9/2013	YMCA of Ridgewood, Inc. Camp Bernie	2013 GL/AL/WC	YMCA of Ridgewood, Inc and Camp Bernie are included as additional insureds as respects Camp Bernie weekend trip.*
Township of Berkeley Heights	12/24/2013	Union County Alliance Coordinator, Div of Planning	2014 GL/AL/WC	The County of Union and The State of New Jersey are included as additional insured as respects the 2013 Union County Municipal Alliance Contract. *
Township of Berkeley Heights	12/24/2013	Union County Board of Chosen Freeholders	2014 GL/AL/WC	Evidence of Liability insurance as respects the closing of Springfield Avenue, west of Snyder Avenue on July 16, 2014 and July 17, 2014.
Township of Berkeley Heights	12/24/2013	Berkeley Heights Board of Education	2014 GL/AL/WC	Evidence of Insurance as respects Berkeley Heights recreation use of the certificates holder's facilities.
Township of Berkeley Heights	12/24/2013	The Church of The Little Flower	2014 GL/AL/WC	Evidence of insurance as respects the Township of Berkeley Heights use of the parking lot at 110 Roosevelt Avenue for their senior bus service pick-up and drop-off.
Township of Berkeley Heights	12/24/2013	Union County Board of Chosen Freeholders Administration Building	2014 GL/AL/WC	Evidence of Liability Insurance as respects the hanging of a banner across Springfield Ave. & Plainfield Ave Berkeley Heights, NJ (8/4/14 - 9/15/14) for the Smith Chiropractic 5k Run.
Township of Berkeley Heights	12/24/2013	Verizon Service Corp.	2014 GL/AL/WC	Certificate holder is included as an additional insured (Property Owner) for general liability as respects the hanging of banners on Verizon Poles throughout the Township of Berkeley Heights, Union County for three months May through July 2014. *
City of Rahway	12/26/2013	Garden State Bobcat Group	2014 GL/AL/WC/PROP	Evidence of Insurance
City of Rahway	12/26/2013	Canon Financial Services c/o Insurance Center	2014 GL/AL/WC/PROP	Canon Financial Services, Inc is included as a loss payee on the property policy with regard to lease # 0010279664007 for a leased IR3035 copier. *
City of Rahway	12/26/2013	Rahway Redevelopment Agency	2014 GL/AL/WC/PROP	Evidence of Insurance Only
City of Rahway	12/26/2013	YMCA of Eastern Union County Rahway Branch	2014 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the Township's use of Facility for Youth Police Water Safety Day in June. All policy terms, conditions and exclusions apply.*

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/06/2013 to 01/08/2014

(BGIA Report)

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Rahway	12/26/2013	Landmark at Rahway LLC	2014 GL	Evidence of insurance as respects "Culture Crawl: highlighting the arts district" event in October, at 2 Park Square, Rahway, NJ
City of Rahway	12/26/2013	Arthritis Foundation New Jersey Chapter	2014 GL	Evidence of General Liability Insurance as respects the Arthritis Foundation New Jersey Chapter's program, to be conducted at the Rahway Recreation Center and the Rahway Senior Center.
City of Rahway	12/26/2013	County of Union	2014 GL	Union County is included as an additional insured (premises owner) as respects the Township's use of buildings for Fire Training exercises in 2014 all policy, terms & conditions apply.*
City of Rahway	12/26/2013	Amtrak Real Estate Development Department	2014 GL/AL/WC	Evidence of Insurance as respects Tenant Account: 29-03-418/1 16" cast iron water pipe under tracks between MP 18.5060 and 18.445.
City of Rahway	12/26/2013	Amtrak Real Estate Development Department	2014 GL/AL/WC	Evidence of Insurance as respects Tenant Account: 29-03-459/1 - Deed of easement for (1) 36" R.C.P. storm sewer and outfall to the Rahway River.
City of Rahway	12/26/2013	City of Linden	2014 GL/AL/WC	The certificate holder is included as Additional Insured for General Liability per the terms, conditions and exclusions of the policy only as respects animal control services provided to the City of Rahway under Interlocal Services Agreement. *
City of Rahway	12/26/2013	County of Union	2014 GL/AL/WC	Evidence of Insurance in respect to use of Milton Lake Park during January, February & March for ice rescue training.
City of Rahway	12/26/2013	East Jersey State Prison	2014 GL/AL/WC	Evidence of Insurance
City of Rahway	12/26/2013	EAST BRUNSWICK POLICE TRAINING FACILITY 25 HARTS LANE	2014 GL/AL/WC	Evidence of Insurance for Rahway Police Department use of EBPD Training Facility.
City of Rahway	12/26/2013	Joint Base McGuire-Dix- Lakehurst New Jersey	2014 GL/AL/WC	The certificate holder is included as additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with respect to the use of firing ranges and MOUT site by the Rahway Police Department for Weapons Training and Qualification *
City of Rahway	12/26/2013	Linden Firing Range	2014 GL/AL/WC	Evidence of Insurance with regard to use of the Linden Firing Range by the Rahway Police Department for training purposes.
City of Rahway	12/26/2013	Middlesex County Fire Academy	2014 GL/AL/WC	Evidence of Insurance with regard to the use of the Middlesex County Fire Academy by the Rahway Fire Department for training purposes.
City of Rahway	12/26/2013	NJ Dept. of Environmental Protection/Water Quality	2014 GL/AL/WC	Evidence of Insurance with respect to Grant Agreement.
City of Rahway	12/26/2013	New Jersey Department of State Division of Travel and Tourism	2014 GL/AL/WC	The certificate holder is included as an additional insured (grantor) on the general liability policy per the terms, conditions, and exclusion of that policy with regard to the participation of the insured in the FY2013 Tourism Cooperative Marketing Grant program. *
City of Rahway	12/26/2013	New Jersey Motor Vehicle Commission	2014 GL/AL/WC	Evidence of insurance as respects New Jersey State requirement.
City of Rahway	12/26/2013	NJ State Police Round Valley Reservoir	2014 GL/AL/WC	Evidence of Insurance, as respects water rescue training exercise for Rahway City police and emergency management personnel utilizing Rahway's zodiac & argo watercraft at Round Valley Reservoir.
City of Rahway	12/26/2013	New Jersey Transit	2014 GL/AL/WC	Evidence of Insurance regarding the Municipal Train Station Lease of Parking space.

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City of Rahway	12/26/2013	Rahway Board of Education	2014 GL/AL/WC	The Certificate Holder is included as additional insured-premises owner on the General Liability policy per terms, conditions and exclusions of that policy with regard to the Municipal Alliances' use of the Rahway Board of Education's facilities *
City of Rahway	12/26/2013	Rahway Board of Education	2014 GL/AL/WC	The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions and exclusions of that policy with regard to the use of facilities belonging to the Rahway Board of Education. *
City of Rahway	12/26/2013	RAHWAY BOARD OF EDUCATION 1157 KLINE PLACE	2014 GL/AL/WC	Evidence of Insurance
City of Rahway	12/26/2013	SDI Technology Inc.	2014 GL/AL/WC	The certificate holder, its employees, agents, owners, subsidiaries, divisions and related concerns are included as additional insured (premises owner) as respects of the use of certificate holder's parking lot in October for "Trunk or Treat" event.*
City of Rahway	12/26/2013	State of New Jersey	2014 GL/AL/WC	Evidence of Insurance as respects Rahway City's participation in the FY2013 (7/1/12 - 6/30/13) NJMVC Security Grant. All policy terms, conditions and exclusions apply.
City of Rahway	12/26/2013	Tri County Baseball League	2014 GL/AL/WC	Evidence of Insurance as respects to use of facilities for recreational purposes.
City of Rahway	12/26/2013	Union County Performing Arts Center	2014 GL/AL/WC	The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions and exclusions of that policy with regard to the use of UCPAC facilities by the insured for various events. *
City of Rahway	12/26/2013	Union County Department Of Park & Recreation	2014 GL/AL/WC	The Certificate Holder is included as Additional Insured-premises owner on the General Liability policy per terms, conditions and exclusions of that policy with regard to the use of the certificate holders facilities for recreational purposes. *
City of Rahway	12/26/2013	COUNTY OF UNION DIV. PARKS & RECREATION	2014 GL/AL/WC	The certificate holder is included as an additional insured on the general liability policy per the terms, conditions and exclusions of that policy with regard to participation in the Municipal Alliance Program. *
City of Rahway	12/26/2013	Union County Administrative Building	2014 GL/AL/WC	The certificate holder is included as an additional insured - grantor on the general liability policy per the terms, conditions and exclusions of that policy as it pertains to the Youth Services Commission contract with the City of Rahway. *
City of Rahway	12/26/2013	Union County Dept of Human Services Administrative Building	2014 GL/AL/WC	Certificate Holder, County of Union and the State of New Jersey are included as additional insured on the general liability policy per the terms, conditions and exclusions of that policy with regard to participation in the Municipal Alliance Program. *
City of Rahway	12/26/2013	Union County Performing Arts Center	2014 GL/AL/WC	The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of UCPAC facilities by the insured for various events. *
City of Rahway	12/26/2013	US Bank	2014 GL/AL/WC	The Certificate Holder is included as additional insured - grantor on the General Liability policy per terms, conditions, and exclusions of the policy, as respects Resolution of the Rahway Redevelopment Agency authorizing the issuance of City-secured Arts District Extension Revenue Bond, Series 2011.*
City of Rahway	12/26/2013	US BANK	2014 GL/AL/WC	The Certificate Holder is included as additional insured - grantor on the General Liability policy per terms, conditions, and exclusions of the policy as respects Resolution of the Rahway Redevelopment Agency authorizing the issuance of city secured Public Library project notes & city secured Public Library revenue bonds. *
City of Rahway	12/26/2013	Wachovia Bank	2014 GL/AL/WC	The Certificate Holder is included as additional insured-grantor on the GL Policy per terms, conditions, and exclusions of the policy with regard to the resolution of the Rahway Redevelopment Agency authorizing the issuance of city secured Public Library project notes and city secured public library revenue bonds. *

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City of Rahway	12/26/2013	YMCA of Eastern Union County	2014 GL/AL/WC	Evidence of Insurance
Township of Warren	12/27/2013	Watchung Borough Schools	2014 GL	Evidence of insurance as respects Warren Township Recreation Sponsored Intramural Basketball League's use of the Valley View School Gym.
Township of Warren	12/27/2013	Watchung Hills Regional Municipal Alliance	2014 GL	Evidence of Insurance as respects the Township's participation in the 5K Run on October 2014.
Township of Warren	12/27/2013	Watchung Hills Regional High School BOE	2014 GL/AL/WC	Certificate Holder is included as an additional insured for Police Professional Liability as respects the Agreement allowing Warren Township Police Officer to be assigned as a School Resource office at Watchung Hills Regional H.S.*
Township of Warren	12/27/2013	Atlantic Development, LLC	2014 GL/AL/WC	Evidence of Insurance Only
Township of Warren	12/27/2013	Mt. Bethel Baptist Church Cemetery Association	2014 GL/AL/WC	Evidence of insurance
Township of Warren	12/27/2013	Somerset County Dept. of Human Services Elizabeth Savage	2014 GL/AL/WC	Evidence of Insurance Only
Township of Warren	12/27/2013	Somerset County Park Commission County of Somerset	2014 GL/AL/WC	The certificate holder and the County of Somerset are included as additional insured's on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the application requirements for the deer management program and hunting permit.*
Township of Warren	12/27/2013	Somerset County Library Commission	2014 GL/AL/WC	The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of the Library Meeting Room.*
Township of Warren	12/27/2013	Somerset County Cultural & Heritage Commission PO Box 3000	2014 GL/AL/WC	Certificate holder is included as an additional insured (Event Sponsor) as respects the Township's participation in Somerset County 's Weekend Journey through the Past for the following locations Mt. Bethel Meeting House Mountainview Road, Kirch Ford House 1 Reinman Road & Coddington House 15 Mt Horeb Road. *
Township of Warren	12/27/2013	Warren Township Public Schools	2014 GL/AL/WC	Evidence of insurance for use of the certificate holders facilities at Warren Middle School.
Township of Warren	12/27/2013	Warren Township Board of Education	2014 GL/AL/WC	Evidence of insurance
Township of Warren	12/27/2013	Warren Rescue Squad	2014 GL/AL/WC	Evidence of Insurance Only
Township of Warren	12/27/2013	Watchung Hills Regional High School	2014 GL/AL/WC	Evidence of insurance
Township of Warren	1/8/2014	Coopers Jewelry	2014 GL/AL/WC	Evidence of insurance as respects the Township of Warren's use of the certificate holder's parking lot for the Yuletide Bonfire Festival on 1/18/14 rain date 1/25/14.
Township of Warren	1/8/2014	Somerset Equity Investors, Inc	2014 GL/AL/WC	Evidence of insurance as respects the Township of Warren's use of the certificate holder's parking lot for the Yuletide Bonfire Festival on 1/18/14 rain date 1/25/14.
Lawrence Township	12/26/2013	New Jersey Motor Vehicle Commission	2014 GL/AL/WC	Evidence of Insurance
Lawrence Township	12/26/2013	Central Jersey Basketball League	2014 GL/AL	Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth basketball.
Lawrence Township	12/26/2013	County of Mercer	2014 GL/AL	Evidence of insurance as respects the Township's use of any properties, equipment and/or facilities of the Mercer County Park Commission for event in May 2014.

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Lawrence Township	12/26/2013	Department of Transportation NJDOT Central Region	2014 GL/AL	Evidence of insurance as respects road closures due to fireworks in the Township on July 4, 2014 with a rain date of July 5, 2014 or July 6, 2014.
Lawrence Township	12/26/2013	Ewing Township Recreation Department	2014 GL/AL	Evidence of insurance as respects Ewing Township Recreation Department use of facilities for the purpose of conducting competitive basketball.
Lawrence Township	12/26/2013	Federal Bureau of Investigation National Academy	2014 GL/AL	Evidence of insurance as respects the Township's use of premises for police officer training.
Lawrence Township	12/26/2013	Grapevine Wrestling	2014 GL/AL	Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth wrestling.
Lawrence Township	12/26/2013	Lawrence Township Public Schools	2014 GL/AL	Evidence of insurance
Lawrence Township	12/26/2013	MC Police Academy MC Community College Engineering/ Technology Bldg	2014 GL/AL	Evidence of Insurance
Lawrence Township	12/26/2013	Mercer County Fire School	2014 GL/AL	Evidence of insurance as respects all operations usual to the Township of Lawrence, NJ.
Lawrence Township	12/26/2013	Mercer County Park Commission Recreation and Events Center	2014 GL/AL	Evidence of insurance as respects the Township's use of any properties, equipment and/or facilities of the Mercer County Park Commission for an event in May 2014.
Lawrence Township	12/26/2013	Middlesex County Fire School 1001 Fire Academy Drive	2014 GL/AL	Evidence of insurance
Lawrence Township	12/26/2013	Motor Vehicles Services Business License Compliance-Diesel	2014 GL/AL	Evidence of insurance as respects Motor Vehicle Service Business License Compliance-Diesel as their interests may appear.
Lawrence Township	12/26/2013	NJ Department of Military & Veterans Affairs National Guard Building	2014 GL/AL	Evidence of insurance as respects Township soccer games and practices - during 2014.
Lawrence Township	12/26/2013	NJ Department of Military & Veterans Affairs National Guard Building	2014 GL/AL	Certificate Holder and its employees are included as additional insured under General Liability, as respects a rabies clinic for Lawrence Twp. Recreation Dept. (Use Agreement #13157).*
Lawrence Township	12/26/2013	NJ Department of Military & Veterans Affairs National Guard Building	2014 GL/AL	Evidence of insurance as respects to Greenway Committee Walks on various dates in 2014.
Lawrence Township	12/26/2013	Rider University	2014 GL/AL	Evidence of insurance as respects Township's fireworks display and concert during 2014.
Lawrence Township	12/26/2013	Rider University Facilities Management	2014 GL/AL	Evidence of insurance as respects the Township's use of the facilities for walking during 2014.
Lawrence Township	12/26/2013	Somerset County Police Academy c/o Raritan Valley Community College	2014 GL/AL	Evidence of insurance as respects the Township's use of the premises for police officer training.
Lawrence Township	12/26/2013	The Lawrenceville School	2014 GL/AL	Evidence of insurance as respects the Township's use of any/all facilities owned or operated by the Certificate Holder, for all Township Recreation Department activities.

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Lawrence Township	12/26/2013	West Windsor-Plainsboro Regional School District	2014 GL/AL	Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth basketball.
Lawrence Township	12/26/2013	WWP Travel Basketball Association	2014 GL/AL	Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth basketball.
Township of Freehold	12/24/2013	TD Bank, National Assn. Institutional Trust	2014 GL/AL/WC/PROP	TD Bank, National Assn. in included as additional insured (lessor-loss payee) with respects to 2005 lease for equipment valued at a total of \$764,726.25. All policy terms, conditions and exclusions apply.*
Township of Freehold	12/24/2013	De Lage Landen Financial	2014 GL/AL/WC/PROP	Certificate holder is included as additional insured - loss payee with respect to rental of a 201 Kyocera Alfa 255 Copier/Scanner/Printer, serial #N681904320, valued at \$6,700 (Contract #25138368). All policy terms, conditions and exclusions apply.*
Township of Freehold	12/24/2013	NJMVC	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Freehold	12/24/2013	Freehold Regional High School District	2014 GL/AL/WC/PROP	Certificate Holder is included as an additional insured (Premises Owner) for General Liability as their interest may appear with respects to Freehold Recreation Department use of the holder's facilities for township programs.*
Township of Freehold	12/24/2013	Northern Jersey Junior Soccer League	2014 GL/AL/WC/PROP	Certificate holder is included as additional insured for General Liability insurance with respect to Englewood Recreation Soccer team's participation in NJJSL 2014 season. All policy terms, conditions and exclusions apply. *
Township of Freehold	12/24/2013	De Lage Landen Financial Services, Inc. Lease Processing Ctr.	2014 GL/AL/WC/PROP	Certificate holder is included as an additional insured (lessor) & loss payee as respects rental of a 2012 Kyocera 3500i Copier, serial #N481Y04130, valued at \$13,375 (situated at One Municipal Plaza office). All policy terms, conditions and exclusions apply.*
Township of Freehold	12/24/2013	Williams Scotsman Inc	2014 GL/AL/WC/PROP	Certificate holder is included as an additional insured (Lessor) and Loss Payee as respects the four month lease starting 12/13/13 of a 1989 Williams Scotsman Trailer, model #C1 60 X 12 change house. The value of the trailer is \$17,710 contract number 386565. *
Township of Freehold	12/24/2013	US Bank National Assn. Trust Department	2014 GL/AL/WC/APD	US Bank National Assn. is included as additional insured (lessor) & loss payee, with respects to 2007 lease for equipment valued at a total of \$892,858.64. All policy terms, conditions and exclusions apply.*
Township of Freehold	12/24/2013	US Bank National Assn. Trust Department	2014 GL/AL/WC/APD	US Bank National Assn. is included as additional insured (lessor) and loss payee, as respects 2011 lease of the following equipment. Two 2012 Ford Escapes VIN ...9134 & ...9135 cost new \$22,103 each, 2011 Chevrolet Silverado VIN... 1354 cost new \$19,398, 2012 Ford E450 bus VIN... 2809 cost new \$59,677. (Cont'd)
Township of Freehold	12/24/2013	US Bank National Assn. Trust Department	2014 GL/AL/WC/APD	Certificate holder is included as additional insured (lessor) and loss payee as respects the lease of the following vehicles: (4) 2013 Dodge Chargers (VIN #..01246, ..#01247, #..01248 & #..01249); cost new (ea.) \$24,615. All policy terms, conditions and exclusions apply.*
Township of Freehold	12/24/2013	TD Bank, National Assn. Institutional Trust	2014 GL/AL/WC	TD Bank, National Assn. in included as additional insured (lessor-loss payee) with respects to 2005 lease for equipment valued at a total of \$764,726.25. All policy terms, conditions and exclusions apply.*
Township of Freehold	12/24/2013	Borough of Freehold Public Schools	2014 GL/AL/WC	Certificate Holder is included as additional insured (premises owner) for General Liability coverage, subject to policy terms, conditions & exclusions, as respects Municipal Alliance meetings held by Township on holder's premises. *
Township of Freehold	12/24/2013	Freehold Shopping LLC Philips International Holding Corp	2014 GL/AL/WC	The Certificate Holder is included as Additional Insured (lessor) on the General Liability, but only with respect to the insured's use of leased commuter parking.*
Township of Freehold	12/24/2013	Freehold Recreation Lacrosse	2014 GL/AL/WC	Evidence of Insurance Only

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Township of Freehold	12/24/2013	NJ Department of Transportation	2014 GL/AL/WC	Evidence of Insurance Only
Township of Freehold	12/24/2013	VIC GERARD GOLF CARS	2014 GL/AL/WC	The certificate holder is included as an additional insured for general liability as respects the rental of four golf carts from 6/24/2013 to 8/23/2013. *
Borough of Caldwell	12/30/2013	Essex County Office of the Administrator	2014 GL/AL/WC	Evidence of Insurance as respects the Borough's placement of tables and chairs on Bloomfield Avenue from late spring through early fall.
Borough of Caldwell	12/30/2013	Ford Motor Credit Company Municipal Finance	2014 AL/APD	Certificate holder is included as loss payee and additional insured (lessor) with regards to a 2011 Ford Crown Victoria S/N#2FABP7BV8BX175709.
Borough of Caldwell	12/30/2013	Kansas State Bank and/or Its Assigns	2014 AL/APD	Certificate holder is included as additional insured (lender) and loss payee as respects 2013 Harley Davidson Police Motorcycle VIN# 1HD1FHM12DB607630 valued at \$20,495. *
Borough of Caldwell	12/30/2013	Caldwell Community Center	2014 GL/AL/WC/PROP	Evidence of Insurance only
Borough of Caldwell	12/30/2013	Department of Health & Rehabilitation Div of Community Health Svs	2014 GL/AL/WC/PROP	Evidence of Insurance
Borough of Caldwell	12/30/2013	Municipal Asset Management Inc	2014 GL/AL/WC/PROP	Municipal Asset Management Inc. and its Assigns are included as additional insured (Lien holder) as to public liability and sole loss payee as to property coverage for fitness equipment valued at \$50,403.23 (per schedule submitted).*
Borough of Caldwell	12/30/2013	NJ DEP Water Enforcement	2014 GL/AL/WC/PROP	Evidence of Insurance
Borough of Caldwell	12/30/2013	PROCOPY	2014 GL/AL/WC/PROP	The certificate holder is included as an additional insured (lessor) on the general liability policy and loss payee on the property policy per the terms , conditions and exclusions of the policy with regard to the lease of a CS- 2540 digital copier (serial #PQJ7X00164) valued at \$5,148. *
Borough of Caldwell	12/30/2013	PSE&G	2014 GL/AL/WC/PROP	Certificate holder is included as additional insured (licensor) as respects the Borough's attachment of Holiday Decorations, Banners and Signs to poles.*
Borough of Caldwell	12/30/2013	Township of Verona	2014 GL/AL/WC/PROP	Evidence of Insurance only
Borough of Kenilworth	12/26/2013	Leaf Capital Funding LLC and/or Its Assigns	2014 GL/PROP	Certificate holder is included as additional insured (Lessor) and loss payee as respects the Borough's lease of a Sharp MX M363N Copier System valued at \$21,390.72. *
Borough of Kenilworth	12/26/2013	St. Theresa's School	2014 GL/AL/WC	Evidence of Insurance for the Kenilworth Health Fair sponsored by the Kenilworth Health Department to be held at St. Theresa's School September.
Borough of Kenilworth	12/26/2013	Unity Bank its successors and assigns	2014 GL/AL/WC	Certificate holder is included as an additional insured and loss payee under the Automobile policy per the terms, conditions and exclusions of that policy.*
Borough of Kenilworth	12/26/2013	City of Elizabeth Fire Dept. Fire Chief Thomas McNamara	2014 GL/AL/WC	Evidence of Insurance
Borough of Kenilworth	12/26/2013	County of Union Dept. of Human Services	2014 GL/AL/WC	The County of Union and the State of New Jersey are included as additional insured - grantor with regard to the Municipal Alliance Grant.*
Borough of Kenilworth	12/26/2013	City of Elizabeth Fire Department	2014 GL	Evidence of Insurance with regard to the use of the Elizabeth Fire Department Facility for "Bail-Out" Training by the Kenilworth Volunteer Fire Department.

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Borough of Kenilworth	12/26/2013	County of Union Dept. of Human Services	2014 GL	The Certificate Holder is included as additional insured on the General Liability Policy per terms, conditions, and exclusions of the policy as respects hanging of banners and road closings for events.*
Borough of Kenilworth	12/26/2013	County of Union Dept. of Human Services	2014 GL	The County of Union and the State of New Jersey are included as additional insured - grantor with regard to the Municipal Alliance Grant.*
Borough of Kenilworth	12/26/2013	County of Union Division of Parks & Recreation	2014 GL	Evidence of Insurance as respects the use of Black Brook Park, Kenilworth, NJ for the annual Easter Egg Hunt sponsored by the Kenilworth Recreation Department.
Borough of Kenilworth	12/26/2013	J. C. Promotions, Inc	2014 GL	The certificate holder is included as an additional insured on the general liability policy per the terms, conditions, and exclusions of the insurance program with regard to event planning services provided by the certificate holder for the Kenilworth Street Festival to be held in October. *
Borough of Kenilworth	12/26/2013	Kenilworth Board of Education	2014 GL	Evidence of insurance as respects various Borough Recreation Department programs being held on Kenilworth Board of Education premises during 2014.
Borough of Kenilworth	12/26/2013	Kenilworth Board of Education	2014 GL	The certificate holder is included as an additional insured (premises owner) on the General Liability policy per the terms, conditions and exclusions of that policy as respects the Kenilworth Fireworks Event to be held on school grounds owned by the Board of Education during July. *
Borough of Kenilworth	12/26/2013	Kenilworth Board of Education	2014 GL	Evidence of Insurance
Borough of Kenilworth	12/26/2013	Kenilworth Board of Education	2014 GL	Evidence of Insurance Only. Use of David Brearley High School or Harding Elementary School gym for Kenilworth Recreation Basketball Program for grades 1 thru 8, boys & girls.
Borough of Kenilworth	12/26/2013	County of Middlesex Fire Academy	2014 GL	Evidence of insurance with regard to the use of the County of Middlesex Fire Academy by the Kenilworth Volunteer Fire Department for a "live burn" exercise.
Borough of Kenilworth	12/26/2013	Morris County Public Safety Training Academy	2014 GL	The certificate holder is included as an additional insured-premises owner on the General Liability policy per the terms, conditions and exclusions of the policy with regard to the use of real property at 500 West Hanover Avenue, Parsippany, NJ to conduct training sessions for the Kenilworth Volunteer Fire Department. *
Borough of Kenilworth	12/26/2013	PSE&G	2014 GL	Certificate holder is included as Additional Insured (property owner) on the Commercial General Liability policy as respects to the hanging of Christmas lighting as required by the pole attachment and conduit agreement.*
Borough of Kenilworth	12/26/2013	PSE&G	2014 GL	The certificate holder is included as an additional insured - property owner on the General Liability policy per the terms, conditions and exclusions of that policy with regard to the attachment of holiday decorations to utility poles owned by the certificate holder. *
Borough of Kenilworth	12/26/2013	ST.THERESA'S CHURCH	2014 GL	The Certificate Holder is included as additional insured on the Commercial General Liability Policy per terms, conditions, and exclusions of the policy as respects to the Carnival sponsored by the Kenilworth Fire Department. *
Borough of Kenilworth	12/26/2013	County of Union	2014 GL	Evidence of insurance with regard to a road closing for the Octoberfest Street Fair.
Borough of Kenilworth	12/26/2013	Union Township Police Department	2014 GL	Evidence of Insurance Only with regard to the use of the Union Township Pistol Range by Kenilworth Police Department in November subject to the terms, conditions, and exclusions of the policy.
City of Englewood	12/24/2013	CIT Technology Finance Services Inc. C/O ABIC Specialty Services	2014 GL/AL/WC/PROP	Certificate holder is included as additional insured (lessor-loss payee) for General Liability and Property Damage with respect to (4) Kyocera Taskalfa 255 Copiers and (2) Kyocera Taskalfa 250ci Color Copiers to be located at 75 Van Brunt Street, Englewood, New Jersey. Valued at a total of \$36,000. All policy terms, conditions and exclusions apply.*

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Englewood	12/24/2013	Wells Fargo Financial Leasing Inc. MACF4031-050	2014 GL/AL/WC/PROP	Certificate holder is included as additional insured (lessor) for General Liability and loss payee for Property, as respects Sharp MXM623N and Sharp MX-B402 copiers leased to Englewood Health Dept., to be located at 73 S. Van Brunt Street, Englewood, NJ. Valued at a total R/C of \$34,521.60. All policy terms, conditions and exclusions apply.*
City of Englewood	12/24/2013	PSEG	2014 GL/AL/WC	The certificate holder is included as an additional insured (Licensor) as respects the Distribution Pole Attachment License for Wi-Fi granted to the EEDC (Englewood Economic Development Corporation - approved Quasi). *
City of Englewood	12/24/2013	The County of Bergen Dept of Planning & Economic Development	2014 GL/AL/WC	The County of Bergen and its Officials, Employees and Agents are included as Additional Insured on the General Liability as respects the following program: Overpeck Creek Channel Wall Rehabilitation. Agreement #SE-ENGLWD-21-12, Project Site: W. Englewood Avenue. Englewood, NJ 07631, Term of Grant: 12/2012 to 11/2013.*
City of Englewood	12/24/2013	Corbin Lindin LLC	2014 GL/AL/WC	Evidence of insurance as respects the scheduled demolition of 140 E. Linden Avenue Englewood, NJ 07631, the premises will be used by the City of Englewood Fire Department for training.
City of Englewood	12/24/2013	Englewood Board of Education	2014 GL/AL/WC	Certificate Holder is included as additional insured for General Liability, as respects use of the front lawn at Dwight Morrow High School, for fireworks in July. *
City of Englewood	12/24/2013	GLF Realty	2014 GL/AL/WC	GLF Realty is included as additional insured (premises owner) for liability coverage as respects the Englewood Fire Department's use of the property located at 47 James Street, Englewood, NJ 07631 for training prior to its demolition.*
City of Englewood	12/24/2013	The County of Bergen	2014 GL/AL/WC	The County of Bergen, its officials, employees and agents are included as an additional insured (grantor) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to Grant Agreement SE-ENGLWD-04-12 pertaining to Street Improvements on W. Palisade Avenue.*
City of Englewood	12/24/2013	COUNTY OF BERGEN Div. Bergen Parks & Recreation	2014 GL	Certificate Holder and its officials, employees & agents are included as additional insured (premises owner) for General Liability coverage, as respects Englewood Jr. Raiders Football team's participation in games in county parks. The team is sponsored by the City of Englewood Recreation Department. All policy terms, conditions, exclusions apply.*
City of Englewood	12/24/2013	County of Bergen 2010 Historic Preservation Trust Fund Grant Program	2014 GL	The County of Bergen and its officers, agents, servants, and employees are included as additional insured (grantor) as respects Bergen County Historic Preservation Plan Grant under Freeholder resolution #588-12 and valued at \$22,000 for Phelps-Mackay Gatehouse project.*
City of Englewood	12/24/2013	Englewood Public School District	2014 GL	Certificate holder is included as additional insured (premises owner) for general liability, per the terms, conditions, and exclusions of the insurance program, as respects City of Englewood's use of holder's premises and facilities.*
City of Englewood	12/24/2013	Little Ferry New Jersey Little League	2014 GL	Certificate Holder is included as additional insured as respects the Englewood Recreation Dept's 'Jr. Raider Baseball' participation in a tournament hosted by the Holder in 2013. All policy terms, conditions & exclusion apply.*
City of Englewood	12/24/2013	NJ National Guard Homeland Security Division Center of Excellence	2014 GL	Evidence of Insurance with respect only to the Memorial Day Parade to be held in May.
City of Englewood	12/24/2013	New Jersey Youth Baseball 560 Huyler Street	2014 GL	New Jersey Youth Baseball is included as additional insured for liability insurance, only as respects the sole negligence of the Englewood Recreation Baseball team's participation in the All-Star League. The Englewood Recreation Baseball team is sponsored by the City's Recreation Dept. Subject to all policy terms, conditions and exclusions. *
City of Englewood	1/6/2014	Roosevelt at Englewood Condominium Association c/o Metropolitan Mgmt LLC	2014 GL	Certificate holder is included as an additional insured (premises owner) for General Liability coverage, per the terms, conditions and exclusions of the policy, as respects the Insured's use of the playground and recreational facility located at 380 Broad Avenue, Englewood, NJ.*

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Englewood	12/24/2013	The Community Baptist Church of Englewood	2014 GL	Evidence of Insurance
City of Englewood	12/24/2013	Treeco/Palisades Court Limited Partnership	2014 GL	Certificate Holder is included as additional insured (premises owner) as respects Englewood Library's placement of a table in the ShopRite parking lot at 40 Nathaniel Place, Englewood, NJ in 2013. All policy terms, conditions and exclusions apply.*
City of Englewood	12/24/2013	YWCA Camp Ma Kee Ya	2014 GL	YWCA, its officers, directors, employees, and agents are included as additional insureds for General Liability coverage as respects Englewood Recreation Department's 'Sun Fun Day Camp' use of the holder's facilities at Camp Ma Kee Ya throughout the summer. All policy terms, conditions, exclusions apply. *
City of Englewood	12/24/2013	Camp Glen Gray	2014 GL	Evidence of Insurance Only
City of Englewood	12/24/2013	Englewood Board of Education	2014 GL	Evidence of Insurance Only
City of Englewood	12/24/2013	New Jersey Youth Soccer League	2014 GL	Evidence of Insurance Only
City of Englewood	1/2/2014	Pascack Valley Indoor Soccer League (PVISL)	2014 GL	Certificate holder is included as an additional insured (Event Sponsor) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy (only as respects the sole negligence of the Insured)City of Englewood sponsored teams' participation in the Pascack Valley Indoor Soccer League (PVISL) during 2014. *
City of Linden	12/30/2013	The Bank of New York	2014 GL/AL/WC/PROP	Bank of New York is included as additional insured (Trustee for bond issuance) subject to policy terms, conditions and exclusions as respects the Union County Improvement Authority Linden Library Project but only as respects the negligent acts of the Named Insured. *
City of Linden	12/30/2013	The Bank of New York	2014 GL/AL/WC/PROP	Bank of New York is included as additional insured (Trustee for bond issuance)subject to policy terms, conditions and exclusions as respects the Union County Improvement Authority Linden Stadium Project but only as respects the negligent acts of the Named Insured. *
City of Linden	12/30/2013	M&T Bank	2014 GL/AL/WC/PROP	Evidence of Insurance
City of Linden	12/30/2013	TD Bank	2014 GL/AL/WC/PROP	TD Bank is included as additional insured (Trustee) subject to policy terms, conditions and exclusions as respects the City of Linden Firehouse Project but only as respects the negligent acts of the Named Insured. *
City of Linden	12/30/2013	Union County Improvement Authority	2014 GL/AL/WC/PROP	Union County Improvement Authority is included as additional insured (Lessor) subject to policy terms, conditions and exclusions as respects The City of Linden Firehouse Project but only as respects the negligent acts of the Named Insured. *
City of Linden	12/30/2013	Union County Improvement Authority	2014 GL/AL/WC/PROP	Union County Improvement Authority is included as additional insured (Lessor) subject to policy terms, conditions and exclusions as respects The Union County Improvement Authority Linden Library Project but only as respects the negligent acts of the Named Insured. *
City of Linden	12/30/2013	Union County Improvement Authority	2014 GL/AL/WC/PROP	Union County Improvement Authority is included as additional insured (Lessor) subject to policy terms, conditions and exclusions as respects The Union County Improvement Authority Linden Stadium Project but only as respects the negligent acts of the Named Insured. *
City of Linden	12/30/2013	Amtrak Real Estate Development Department	2014 GL/AL/WC	The certificate holder is included as an additional insured (Licensor) as respects Tenant Account number 29-03-460/1, regarding License Agreement and "City of Linden Drainage Improvement Project" work within the Railroad's right-of-way. *
City of Linden	12/30/2013	The Bank of New York ISAOA	2014 GL/AL/WC	Bank of New York is included as additional insured (Trustee for bond issuance) subject to policy terms, conditions and exclusions as respects the Union County Improvement Authority Linden Library Project but only as respects the negligent acts of the Named Insured. *

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Linden	12/30/2013	The Bank of New York ISAOA	2014 GL/AL/WC	Bank of New York is included as additional insured (Trustee for bond issuance)subject to policy terms, conditions and exclusions as respects the Union County Improvement Authority Linden Stadium Project but only as respects the negligent acts of the Named Insured. *
City of Linden	12/30/2013	Middlesex Fire Academy	2014 GL/AL/WC	Evidence of Insurance as respects Linden Fire Department members' participation in training at the certificate holder's premises.
City of Linden	12/30/2013	State of New Jersey	2014 GL/AL/WC	The State of New Jersey is included as an additional insured for general and excess liability coverage subject to the policy terms, conditions and exclusions as respects the Municipal Drug and Alcohol Alliance Program but only as respects the negligent acts of the Named Insured. *
City of Linden	12/30/2013	County of Union	2014 GL/AL/WC	The County of Union is included as an additional insured for general and excess liability coverage subject to the policy terms, conditions and exclusions as respects the Municipal Drug and Alcohol Alliance Program but only as respects the negligent acts of the Named Insured. *
City of Linden	\$ 41,638.00	Linden Board of Education	2014 GL/AL/WC	Linden Board of Education is included as Additional Insured (Premises Owner) for Liability coverage as respects the use of the Linden Board of Education Facilities by the Linden Recreation Department. *
City of Linden	12/30/2013	Mercer County Fire Academy	2014 GL/AL/WC	Evidence of Insurance as respects Linden Fire Department members' participation in training at the certificate holder's premises.
City of Linden	12/30/2013	Middlesex Fire Academy	2014 GL/AL/WC	Evidence of Insurance as respects Linden Fire Department members' participation in training at the certificate holder's premises.
City of Linden	12/30/2013	YMCA of Eastern Union County, Rahway Branch	2014 GL/AL/WC	Evidence of Insurance as respects Facility Rental Agreement for use of the pool by City of Linden Special Needs Program (Linden Recreation Department).
Borough of North Plainfield	12/30/2013	County of Somerset	2014 GL/AL/WC	The certificate holder is an additional insured under the general liability as respects to the Municipal Alliance Program. All policy terms, conditions and exclusions apply.*
Borough of North Plainfield	12/30/2013	Borough of Watchung Watchung Chemical Engine Co	2014 GL/AL/WC	Evidence of Insurance with respects to annual fire department training.
Borough of North Plainfield	1/2/2014	Township of Greenbrook Greenbrook Fire - EMS Co.	2014 GL/AL/WC	Evidence of Insurance with respects to annual fire department training.
Borough of North Plainfield	12/30/2013	City of Plainfield Plainfield Fire Division	2014 GL/AL/WC	Evidence of Insurance with respects to annual fire department training.
Borough of North Plainfield	1/2/2014	County of Somerset & Somerset County Park Commission	2014 GL/AL/WC	The certificate holder is included as additional insured (lessor) on the general liability policy per the terms, conditions and exclusions of that policy with regard to the use of the Showmobile at the annual fireworks during July 2014.*
Borough of North Plainfield	12/30/2013	Middlesex Fire Academy	2014 GL/AL/WC	Evidence of Insurance with regard to the annual firefighter training for the insured to be conducted at the County of Middlesex Fire Academy.
Borough of North Plainfield	12/30/2013	Somerset County Emergency Services Training Academy	2014 GL/AL/WC	Evidence of Insurance with respect to the Annual Fire Department training.
Borough of North Plainfield	12/30/2013	County of Somerset	2014 GL/AL/WC	Certificate holder is included as an additional insured under General Liability as respects the Borough's Municipal Alliance Program. The GSMJIF program includes Public Officials/Professional Liability: \$15,000,000/ wrongful act & annual aggregate. All policy terms, conditions and exclusions apply.*
Borough of North Plainfield	12/30/2013	Evidence of Insurance	2014 GL/AL/WC	Evidence of Insurance.

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Borough of North Plainfield	12/30/2013	NJ Department of Health Office of EMS	2014 GL/AL/WC	Evidence of insurance as respects North Plainfield NJ Fire Bureau EMS license renewal.
Borough of North Plainfield	12/30/2013	North Plainfield Fire Dept	2014 GL/AL/WC	Evidence of Insurance with respect to the St. Baldrick's Day Celebration to be held during March 2014.
Borough of North Plainfield	12/30/2013	North Plainfield Board of Education	2014 GL/AL/WC	Evidence of Insurance Only as respects use of the school facilities by North Plainfield Recreational Department.
Borough of North Plainfield	12/30/2013	County of Somerset & Somerset County Park Commission	2014 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 Showmobile for a Street Fair taking place in June 2014.*
Borough of North Plainfield	12/30/2013	Somerset County	2014 GL/AL/WC	The certificate holder is included as an additional insured on the general liability policy per the terms, conditions and exclusions of that policy with regard to the Community Development Block Grant Agreements with the Borough of North Plainfield.*
Borough of North Plainfield	12/30/2013	Monmouth county Police Academy	2014 GL/AL/WC	Evidence of Insurance for attendance at the Academy Classes during the year 2014.
Borough of North Plainfield	12/30/2013	EVIDENCE ONLY	2014 GL/AL/WC	Evidence of Insurance Only for North Plainfield Recreation Department.
Borough of North Plainfield	12/30/2013	John Stamler Police Academy Union County	2014 GL/AL/WC	Evidence of Insurance for attendance at the Academy Classes during the year 2014.
Borough of North Plainfield	12/30/2013	Morris County Police Academy	2014 GL/AL/WC	Evidence of Insurance for attendance at the Academy Classes during the year 2014.
Borough of North Plainfield	12/30/2013	Somerset County Cultural & Heritage Commission PO Box 3000	2014 GL/AL/WC	Certificate Holder (County of Somerset c/o Somerset County Cultural & Heritage Commission) is included as an additional insured (Event Sponsor), subject otherwise to the terms & conditions of the General Liability policy, as respects use of premises and building at 614 Greenbrook Road, North Plainfield, NJ during "Weekend Through the Past 2014. *
Town of Morristown	12/30/2013	TD Equipment Finance, Inc. AIM NJ5- 017-151	2014 AL/APD	Certificate Holder is included as additional insured (lessor) and loss payee as respects 2006 Spartan/General Pumper Apparatus, VIN# 4S7HU2D967C057502. *
Town of Morristown	12/30/2013	CIT Finance LLC c/o ABIC Specialty Services P.O. Box 979220	2014 GL/AL/WC/PROP	Certificate holder is included as additional insured (lessor - loss payee) for General Liability and Property Damage as respects Kyocera Copier valued at \$10,000 Lease Agreement Number 1152121. All policy terms, conditions and exclusions apply. *
Town of Morristown	12/30/2013	Department of Military & Veteran's Affairs	2014 GL/AL/WC	Evidence of insurance per requirement for payments on the certificate holder's FY13 Waiver.
Town of Morristown	12/30/2013	County of Morris Firefighters & Police Academy	2014 GL/AL/WC	Certificate Holder is included as additional insured as respects 2014 training activities for Town of Morristown Police and Fire personnel. All policy, terms, conditions and exclusions apply.*
Town of Morristown	12/30/2013	NJ Dept. of Health & Senior Services, Office of Emergency Medical Services	2014 GL/AL/WC	Evidence of insurance as respects Morristown NJ Fire Bureau EMS renewal. General Liability insurance includes medical malpractice liability for EMS operations. Subject to policy terms and conditions.
Town of Morristown	12/30/2013	State of New Jersey Division of Motor Vehicle	2014 GL/AL/WC	Evidence of insurance as required for payments from the Division of Motor Vehicles.
Town of Morristown	12/30/2013	2nd ROC Jersey Assocs. LLC c/o Grubb & Ellis Real Estate Services as Manager/Client	2014 GL/AL/WC	Evidence of Insurance
Town of Morristown	12/30/2013	State of New Jersey Division of Motor Vehicle	2014 GL/AL/WC	Evidence of Insurance as required for payments from the Division of Motor Vehicles.

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Town of Morristown	12/30/2013	Morris School District Michelle Ferraro	2014 GL	Certificate holder is included as an additional insured (premises owner) with regards to election activities during 2014. All policy terms, conditions and exclusions apply.*
Town of Morristown	12/30/2013	Warren County Academy	2014 GL	Evidence of insurance for Morristown Fire Fighter Training at Warren County Fire Academy (Flashover Training during October 2014).
Town of Morristown	12/30/2013	NJ Dept. of Health & Senior Services, Office of Emergency Medical Services	2014 GL	Evidence of insurance as respects Morristown NJ Fire Bureau EMS renewal. General Liability insurance includes medical malpractice liability for EMS operations. Subject to policy terms and conditions.
Town of Morristown	12/30/2013	Parsippany Christian School	2014 GL	Evidence of insurance as respects The Town of Morristown Recreation Department's Travel Basketball Team's use of the certificate holder's school for practice.
Town of Morristown	12/30/2013	The Peck School	2014 GL	Certificate holder is included as additional insured (premises owner) as respects Morristown Recreation Department's use of gym facilities for 'basketball camp' activities during July. All policy terms, conditions and exclusions apply.*
Town of Morristown	12/30/2013	Morris School District	2014 GL	Evidence of Insurance only as respects the recreation activities run by the Township's recreation department.
Town of Morristown	12/30/2013	Morristown Partnership	2014 GL	Evidence of insurance regarding Town of Morristown Tent at Morristown Fall Festival on the Green.
Township of West Orange	12/19/2013	Wells Fargo Financial Leasing	2013 GL/AL/WC/PROP	Certificate holder is included as additional insured (Lessor) and loss payee as respects equipment lease agreement for Kyocera Copier between Downtown West Orange Alliance (approved quasi) and certificate holder. *
Borough of Highland Park	12/24/2013	Unity Banks it's successors and assigns	2014 AL/APD	The certificate holder is included as an additional insured and loss payee with regard to a 2012 Ford F450 HEV457-1, ID#1FDUF4HT3CEA30138. All policy terms, conditions and exclusions apply.*
Borough of Highland Park	12/24/2013	Middlesex County Prosecutor's Office	2014 GL/PROP	The County of Middlesex is included as an additional insured as respects Highland Park's use of the Skywatch Surveillance Platform valued at \$138,000 for the annual Independence Day Celebration in July. *
Borough of Highland Park	12/24/2013	Middlesex County Prosecutor's Office	2014 GL/PROP	The County of Middlesex is included as an additional insured as respects Highland Park's use of the Skywatch Surveillance Platform valued at \$138,000 for the Annual Arts Festival to be held in September. *
Borough of Highland Park	12/24/2013	Department of Transportation NJDOT - Central Region	2014 GL	Certificate Holder is included as additional insured (permit) as respects Borough application # PA-027-2-12-0017229 (Route NJ27), as respects Borough Street Fair (held each May). *
Borough of Highland Park	12/24/2013	Department of Transportation NJDOT - Central Region	2014 GL	Certificate Holder is included as additional insured (permit) as respects Borough's annual Arts Festival being held in September (on Raritan Avenue, Highland Park, NJ). *
Borough of Highland Park	12/24/2013	Highland Park Housing Authority	2014 GL	Evidence of Insurance as respects the Borough of Highland Park Food Pantry's utilization of Highland Park Housing Authority's building to store their refrigerator and freezer units.
Borough of Highland Park	12/24/2013	Highland Park Board of Education	2014 GL	Evidence of insurance as respects Borough-run programs: BOE summer programs; Junior Owls sports camp; Highland Park and Rutgers University Chinese programs.
Borough of Highland Park	12/24/2013	Middlesex County Board of Chosen Freeholders c/o Dept. of Park & Recreation	2014 GL	Certificate Holder is included as additional insured (premises owner) as respects the Borough of Highland Park's use of Donaldson County Park for Independence Day fireworks event activities in July.*
Borough of Highland Park	12/24/2013	Middlesex County Board of Chosen Freeholders c/o Dept. of Park & Recreation	2014 GL	Certificate Holder is included as additional insured (premises owner) as respects the Borough of Highland Park's use of Donaldson County Park for Independence Day fireworks and rental of the Showmobile for July. *

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Highland Park	12/24/2013	Midlantic Property Management, Inc.	2014 GL	Evidence of insurance as respects Highland Park Police Department's use of property located at 315 Raritan Avenue, Highland Park NJ in August for their National Night Out event.
Borough of Highland Park	12/24/2013	Provident Bank	2014 GL	Evidence of insurance as respects Highland Park Police Department's use of the certificate holder's parking lot in August for their National Night Out event.
Borough of Highland Park	12/24/2013	Rebarber Family Chiropractic	2014 GL	Evidence of insurance as respects the Borough of Highland Park's use of the certificate holder's parking lot at 307 Raritan Avenue, Highland Park in August.
Borough of Highland Park	12/24/2013	Somerset County Police Academy	2014 GL	Evidence of Insurance as respects Borough of Highland Park Police Officer attending the Somerset County Police Academy.
Borough of Highland Park	12/24/2013	Greater Brunswick Charter School	2014 GL/AL/WC	Evidence of Insurance Only with regard to insured's use of gym for athletic activities.
Borough of Highland Park	12/24/2013	Middlesex County Board of Chosen Freeholders c/o Dept. of Park & Recreation	2014 GL/AL/WC	Certificate Holder is included as additional insured (premises owner) as respects to the Borough of Highland Park Recreation Programs (baseball, soccer, tennis and track) held at Johnson County Park and Donaldson County Park (both Middlesex County parks) from April through December.*
Borough of Highland Park	12/24/2013	Bank of America	2014 GL/AL/WC	Evidence of Insurance with respect to the insured's use of the Bank of America parking lot (located at 35 Woodbridge Avenue, Highland Park NJ) during the Memorial Day Parade.
Borough of Highland Park	12/24/2013	Highland Park Board of Education	2014 GL/AL/WC	Evidence of Insurance for athletic activities sponsored by the Borough of Highland Park being held at the following Highland Park Board of Education Schools: Irving School, Bartle School, Highland Park Middle School, and Highland Park High School.
Borough of Highland Park	12/24/2013	Highland Park Public Schools Board of Education	2014 GL/AL/WC	Evidence of insurance with regard to the insured's use of the Bartle School Gymnasium for the Highland Park Free Community Health Fair.
Borough of Highland Park	12/24/2013	Highland Park Public Schools Board of Education	2014 GL/AL/WC	Evidence of Insurance pertaining to use of facilities.
Borough of Highland Park	12/24/2013	Highland Park Public Schools Board of Education	2014 GL/AL/WC	Evidence of insurance with regard to the insureds participation in Sustainable Highland Park Earth Day taking place at the certificate holders location in May.
Borough of Highland Park	12/24/2013	Johnson Park	2014 GL/AL/WC	Evidence of insurance.
Borough of Highland Park	12/24/2013	Middlesex County Parks & Recreation	2014 GL/AL/WC	Evidence of Insurance with respects the use of Firing Range for Emergency Training at the Woodbridge Training facility.
Borough of Highland Park	12/24/2013	Middlesex County Parks & Recreation Department	2014 GL/AL/WC	Evidence of Insurance for Recreation Programs (baseball, soccer, tennis, and track) held at Johnson County Park and Donaldson County Park (both Middlesex County Parks) from April thru December.
Borough of Highland Park	12/24/2013	Middlesex County Improvement Authority	2014 GL/AL/WC	Evidence of insurance
Borough of Highland Park	12/24/2013	Middlesex Fire Academy	2014 GL/AL/WC	Evidence of insurance with regard to training of members of the Highland Park Volunteer Fire Department at the Middlesex County Fire Academy.
Borough of Highland Park	12/24/2013	Middlesex County Improvement Authority	2014 GL/AL/WC	Evidence of insurance
Borough of Highland Park	12/24/2013	PSE&G	2014 GL/AL/WC	Evidence of insurance with regard to the attachment of holiday decorations to utility poles owned by the certificate holder.

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Borough of Highland Park	12/24/2013	WIMN, Inc.	2014 GL/AL/WC	WIMN, Inc. is included as additional insured, only as respects activities related to the Buddy Ball program in Highland Park, as co-sponsored by the Borough of Highland Park, and outlined in the Agreement between the parties.
Borough of Fair Haven	12/30/2013	Jersey Central Power and Light 331 Newman Springs Road	2014 GL/AL/WC	The certificate holder is an additional insured for general liability coverage with respects to temporary banners being attached to a utility pole. All policy term, conditions and exclusions apply.*
Borough of Fair Haven	12/30/2013	Kolarsick Builders Inc	2014 GL/AL/WC	Kolarsick Builders Inc is included as an additional insured (Premises Owner) with regards to General Liability, only as respects the Borough of Fair Haven Fire Department's use of the structure at 74 Poplar Avenue for training on 12/14/2013. *
Borough of Fair Haven	12/30/2013	County of Monmouth	2014 GL/AL/WC	The County of Monmouth is included as an additional insured as respects the Borough of Fair Haven's application for a Historic Preservation Grant through the County of Monmouth. *
Borough of Fair Haven	12/30/2013	COUNTY OF MONMOUTH	2014 GL/AL/WC	The County of Monmouth is included as an additional insured as respects a Grant application.*
Borough of Fair Haven	12/30/2013	TD Bank National Ass'n Institutional Trust Series 2005	2014 GL/AL/WC	Evidence of Liability insurance as respects Monmouth County Improvement Authority's Capital Equipment Lease Programs (for 2014). All policy terms, conditions and exclusions apply.
Borough of Fair Haven	12/30/2013	Fair Haven Fire Department	2014 GL/AL/WC	Evidence of Insurance as respects the Borough's use of premises at 645 River Road Fair haven, 07704 during 2014.
Borough of Fair Haven	12/30/2013	Monmouth County Sheriff's Office	2014 GL/AL/WC	Evidence of Insurance Only
Borough of Fair Haven	12/30/2013	Rumson Fair Haven High School	2014 GL/AL/WC	Evidence of insurance for Fair Haven Recreation Department Field Hockey Camp during 2014.
Borough of Fair Haven	12/30/2013	Fair Haven Board of Education	2014 GL/AL/WC	Evidence of Insurance for Fair Haven Recreation Department Teen Canteen Youth Activities, Men's Basketball after-school classes and guest speakers throughout 2014.
Borough of Fair Haven	12/30/2013	Borough of Rumson	2014 GL/AL/WC	Evidence of Insurance as respects Interlocal Shared Services Agreement with certificate holder (shared engineering & public works services). Subject to the terms, conditions and exclusions of the insurance policies.
Borough of Fair Haven	1/2/2014	County of Monmouth	2014 GL/AL/WC	Evidence of Liability insurance as respects Monmouth County Improvement Authority's Capital Equipment Lease Programs (for 2014). All policy terms, conditions and exclusions apply.
City of Hoboken	12/26/2013	FEMA Dept of Homeland Security	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Montclair	12/30/2013	Dolphin Capital Corporation- ISOA	2014 GL/AL/WC/PROP	The certificate holder is listed as loss payee on the property policy per the terms, conditions and exclusions of that policy with regard to a leased Konica Minolta C352 Digital Copier (serial #231109823) valued at \$12,840 for use by the Montclair Public Library.*
Township of Montclair	12/30/2013	Ford Motor Credit Company LLC	2014 GL/AL/APD	Certificate holder is included as additional insured (lessor) and loss payee as respects Lease Purchase Agreement Schedule No. 7772809 of four 2013 Dodge Chargers VIN 2C3CDXAT6DH23433, 2C3CDXAT8DH629434, 2C3CDXATXDH629435 and 2C3CDXAT1DH629436. *
Township of Montclair	12/30/2013	Floyd Hall Enterprises, LLC (FHE)	2014 GL	Certificate with respect to rental of premises at Yogi Berra Stadium for July 4th celebration (and any subsequent rain dates). Floyd Hall Enterprises LLC, Montclair State University & NJ Educational Facilities Authority are included as Additional Insured (premises-owner/manager). All policy terms, conditions and exclusions apply.*
Township of Montclair	12/30/2013	Bergen County Law & Public Safety Institute	2014 GL	Evidence of insurance with regard to the Township's use of the certificate holders training facility by the Montclair Police Critical Response team.
Township of Montclair	12/30/2013	Bloomfield College	2014 GL	Evidence of Insurance as respects Fire Service Training.

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Township of Montclair	12/30/2013	Board of Education	2014 GL	Evidence of Insurance
Township of Montclair	12/30/2013	TOWNSHIP OF MONTCLAIR BOARD OF EDUCATION	2014 GL	Evidence of Insurance in respects to the annual DARE Day event being held at Montclair Woodman Field in June with an approximate attendance of 650 fifth graders.
Township of Montclair	12/30/2013	Bond Parade Floats and Displays, Inc.	2014 GL	Evidence of insurance with regard to the float display of the certificate holder for the African American Day Parade being held in June.
Township of Montclair	12/30/2013	Bond Parade Floats and Displays, Inc.	2014 GL	Evidence of insurance with regard to the float display of the certificate holder for the annual 4th of July Parade.
Township of Montclair	12/30/2013	Clary Anderson Arena	2014 GL	Evidence of insurance as respects township sponsored Day Camp to operate out of Clary Anderson Arena during July & August for children ranging in age from 5-12 yrs old.
Township of Montclair	12/30/2013	County of Essex Health Department	2014 GL	Certificate Holder is included as Additional Insured on the General Liability policy only with respect to the Montclair Community Intervention Alliance (MCIA) Grant (Cert#3111) contract for the annual Substance Abuse Prevention Program. *
Township of Montclair	12/30/2013	County of Essex Hall of Records Room 405 465 Dr. Martin Luther King Jr	2014 GL	Certificate Holder is included as Additional Insured on the General Liability policy per the terms, conditions and exclusions of that policy only with regard to the Annual African American Heritage Festival in Nishuane Park, Montclair, NJ. *
Township of Montclair	12/30/2013	County of Essex Division of Aging	2014 GL	Evidence of Insurance as respects to Division on Aging for visitor nurse service (contract #24024214)
Township of Montclair	12/30/2013	COUNTY OF ESSEX HALL OF RECORDS Room 405	2014 GL	Evidence of Insurance with respect to the Annual African American Parade & Festival being held in the Township of Montclair and Nishuane Park, Montclair in June.
Township of Montclair	12/30/2013	Essex County Hall of Records - Rm 405	2014 GL	Evidence of insurance with regard to the "Tour de Montclair Bicycle Event" taking place at Brookdale Park in May.
Township of Montclair	12/30/2013	Township of Livingston Dept of Public Safety Division of Police	2014 GL	Evidence of insurance as respects the use of the Pistol Range by Montclair's Tactical Team for 6 days of calendar year 2014.
Township of Montclair	12/30/2013	MAP Urban Renewal LLC One Penn Plaza	2014 GL	MAP Urban Renewal, LLC, LCOR Incorporated and each of their representative affiliated entities including their direct and indirect members and partners and their respective directors, officers, employees, agents, shareholders, partners, and members are included as additional insured (Premises Owner) as their interest may appear as respects Montclair Fire Department (continued)
Township of Montclair	12/30/2013	Middlesex Fire Academy	2014 GL	Evidence of insurance with regard to the insured's Fire Service Training activities taking place at the Middlesex Fire Academy.
Township of Montclair	12/30/2013	Montclair Board of Education	2014 GL	Evidence of Insurance
Township of Montclair	12/30/2013	Montclair Board of Education	2014 GL	Certificate Holder is included as Additional Insured (Premises Owner) as respects Montclair Junior Police Academy's use of school facilities.*
Township of Montclair	12/30/2013	Montclair Board of Education	2014 GL	Certificate Holder is included as an additional insured (premises owner) for General Liability and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the policy as respects Montclair's sponsorship of "Nishuane Mayfair" event to be held at Nishuane School 32 Cedar Avenue in May. *
Township of Montclair	12/30/2013	MONTCLAIR BOARD OF EDUCATION	2014 GL	Certificate holder is included as additional insured on the Commercial General Liability policy per terms, conditions and exclusions of the policy in respect to Montclair Recreation & Cultural Affairs' use of school buildings and fields for 2014. *

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Montclair	12/30/2013	MONTCLAIR BOARD OF EDUCATION	2014 GL	The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to use of the certificate holders' facilities during the calendar year.*
Township of Montclair	12/30/2013	Montclair United Soccer Club	2014 GL	The certificate holder is included as an additional insured (premises owner) on the General Liability policy per the terms, conditions, and exclusions of that policy with regard to participation in Winter Indoor Soccer at the Mount Hebron Middle School gymnasium from January thru March. *
Township of Montclair	12/30/2013	Montclair Public Library	2014 GL	Evidence of insurance with respect to the leased Pitney Bowes copier for Montclair Public Library, 50 S. Fullerton Ave, Montclair, NJ. Value per Pitney Bowes \$10,490.
Township of Montclair	12/30/2013	Montclair Public Library	2014 GL	Evidence of insurance
Township of Montclair	12/30/2013	Morris County Public Safety Training Academy	2014 GL	Evidence of insurance as respects Montclair's Critical Response Team (CRT) training for four (4) days of calendar year 2014.
Township of Montclair	12/30/2013	NJ Transit	2014 GL	Evidence of Insurance in respect to Upper Montclair Train Station; Montclair Heights Train Station; Bay Street Train Station; Mountain Avenue Train Station; Watchung Avenue Train Station; Walnut Street Train Station.
Township of Montclair	12/30/2013	New Jersey Transit	2014 GL	Evidence of Insurance only with respect to Montclair Bay Street Parking Deck.
Township of Montclair	12/30/2013	New Jersey Transit	2014 GL	NJ Transit and the State of NJ are included as Additional Insureds per the terms, conditions, and exclusions of the insurance program with regard to shuttle service provided to Montclair residents for the fireworks display at Mountainside Park in July. *
Township of Montclair	12/30/2013	New Jersey Transit	2014 GL	Certificate holder is included as an additional insured for general liability only with respects to Upper Montclair Train Station; Montclair Heights Train Station; Bay Street Train Station; Mountain Avenue Train Station; Watchung Train Station and Walnut Train Station. All policy terms, conditions and exclusions apply.*
Township of Montclair	12/30/2013	TOWNSHIP OF MONTCLAIR SHADE TREE DEPT.	2014 GL	Evidence of Insurance
Township of Montclair	12/30/2013	Township of Montclair	2014 GL	Evidence of Insurance
City of Hoboken	12/26/2013	Essex County College Police Academy	2014 GL/AL/WC/APD	Evidence of Insurance Only
City of Hoboken	12/26/2013	Hudson County Improvement Authority	2014 GL/AL/WC/APD	Certificate holder is included as additional insured (Lessor) and Loss Payee for the Auto Physical Damage per terms, conditions and exclusions of the Comm. Auto Policy with respect to 17 2005 Ford Crown Victoria vehicles with the following VIN's: 36645, 36637, 36640, 36646, 36638, 36841, 36647, 36850, 36642, 3683A, 36648, 36643, 36649, 36652, 36644, 36651 and 36653. *
City of Hoboken	12/26/2013	County of Morris	2014 GL	The County of Morris is included as an additional insured (premises owner) under the General Liability coverage with respect to the City of Hoboken Police Department's participation in the New Jersey Firearms Laws and Application Procedures Seminar. All policy terms, conditions and exclusions apply.*
City of Hoboken	12/26/2013	County of Hudson	2014 GL	Evidence of Insurance only with regard to the use of portable performance stage at 2nd & Harrison Street, Hoboken.
City of Hoboken	12/26/2013	Hoboken Green Team	2014 GL	Evidence of Insurance Only
City of Hoboken	12/26/2013	Maxwell's	2014 GL	Evidence of Insurance Only

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City of Hoboken	12/26/2013	NJ Transit Corporation	2014 GL	NJ Transit is included as an additional insured (grantor) for liability and grantor-loss payee for property coverage as respects Community Shuttle Vehicle Agreement subject to the terms and conditions of the policy. The subject of the agreement is a 2008 Starcraft Allstar #1FD4E45P18DA51068 valued at \$65,260 cost new.
City of Hoboken	12/26/2013	Stevens Institute of Technology	2014 GL	Certificate Holder is included as additional insured (premises owner) as respects the use of its facility for the Hoboken Police and Firefighters Communion Breakfast. All policy terms, conditions, exclusions apply.*
City of Hoboken	12/26/2013	City of Union City	2014 GL	Certificate Holder is included as additional insured (lessor-premises owner) as respects City of Hoboken's rental of pool at Firefighters' Memorial Park, City of Union City, for two days/ one evening per week, from May through September.*
City of Hoboken	12/26/2013	Hoboken Housing Authority	2014 GL/AL/WC	Hoboken Housing Authority is included as additional insured with respects to the City of Hoboken providing police services as per shared services agreement and resolution #10-619. All GSMJIF policy terms, conditions and exclusions apply.*
City of Hoboken	12/26/2013	NJCDCA	2014 GL/AL/WC	Evidence of Insurance Only
City of Hoboken	12/26/2013	Brunswick Boat Group Brunswick Commercial and Governmental Products, Inc.	2014 GL/AL/WC	Evidence of liability insurance as respects City-owned boat, motors & trailer. Items purchased from Certificate Holder & held in Holder's possession pending the City of Hoboken Fire Department taking possession of the following equipment: 2013 27" Vigilant Boat, HIN # WCG00011G213 valued at \$309,031
City of Hoboken	12/26/2013	Capital One, N.A. ISAOA PO Box 8912	2014 GL/AL/WC	The certificate holder is included as additional insured on the general liability policy per the terms, conditions, and exclusions of that policy with regard to real property located at 55-66 Park Avenue, Hoboken, NJ (Block 1 / Lo 1). *
City of Hoboken	12/26/2013	CITY OF HOBOKEN	2014 GL/AL/WC	Evidence of Insurance Only
City of Hoboken	12/26/2013	Lackawanna Warehouse Corporation Lackawanna Warehouse	2014 GL/AL/WC	Evidence of Insurance Only
City of Hoboken	12/26/2013	New Jersey Cultural Trust	2014 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/26/2013	New Jersey Historic Trust	2014 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/26/2013	New Jersey Historical Commission	2014 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/26/2013	New Jersey Historic Trust	2014 GL/AL/WC	The certificate holder is included as an additional insured (grantor) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to Project # 2008.2067 for the Hoboken Public Library Historic Preservation Grant. *
City of Hoboken	12/26/2013	New Jersey Historic Trust	2014 GL/AL/WC	New Jersey Historic Trust is included as an additional insured (Grantor) as respects Project #2012.0044 the preservation of Hoboken City Hall. *
City of Hoboken	12/26/2013	The New Jersey Historical Commission Department of State	2014 GL/AL/WC	Evidence of Insurance.
City of Hoboken	12/26/2013	NJ Transit The Tunnel Project	2014 GL/AL/WC	Evidence of insurance.
City of Hoboken	12/26/2013	NJ Transit The Tunnel Project	2014 GL/AL/WC	RE:The Tunnel Project-Hoboken FD Simulation: The following are included as additional insureds for GL/AL as per terms, conditions & exclusions of these insurance policies: NJ Transit Corporation and its employees; The Port Authority of NY and NJ & its employees; The Construction Management Consortium & its employees; and PTP(contractor)& its employees; (cont'd)

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City of Hoboken	12/26/2013	New Jersey Transit Local Programs & Minibus Support	2014 GL/AL/WC	Evidence of insurance with regard to Eldorado Bus (VIN 1FDWE35F53HA86076) which is used to transport citizens and seniors within the City of Hoboken.
City of Hoboken	12/26/2013	New Jersey Transit - Waiting Room Erie Lackawanna Train Plaza	2014 GL/AL/WC	Evidence of insurance
City of Hoboken	12/26/2013	Park Willow, LLC c/o Lowenstein Sandler, PC	2014 GL/AL/WC	The certificate holder is included as an additional insured (premises owner) on the General Liability policy per the terms, conditions, and exclusions of that policy with regard to the use of the storage area located at 1412 Park Avenue, Hoboken, NJ by the Hoboken Fire Department for storage of a rescue boat. *
City of Hoboken	12/26/2013	Port Authority of NY/NJ	2014 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/26/2013	Stahl Soap Co.	2014 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/26/2013	Stevens Institute of Technology	2014 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/26/2013	Stevens Institute of Technology Castle Point on the Hudson	2014 GL/AL/WC	The Stevens Institute of Technology and Trustees of the Stevens Institute of Technology are included as additional insured with respect to the city's use of parking spaces at 537-539 River Terrace (Babbio Parking Area) and 600 Sinatra Drive Parking Area. All policy terms, conditions and exclusions apply.*
City of Hoboken	12/26/2013	Stevens Institute of Technology	2014 GL/AL/WC	Evidence of Insurance Only
City of Hoboken	12/26/2013	Stevens Institute of Technology	2014 GL/AL/WC	Certificate Holder to be included as an Additional Insured under the General and Excess Liability coverage for access and use of property known as Sybil's Cave pursuant to license agreement executed between Certificate Holder and the named insured. *
Township of North Brunswick	12/20/2013	Middlesex County Fire Academy	2014 WC	Evidence of Worker's Compensation Insurance only with regards to training of firefighters.
Township of North Brunswick	12/20/2013	North Brunswick Volunteer Fire Company #1	2014 WC	Evidence of Worker's Compensation Insurance
Township of North Brunswick	12/20/2013	North Brunswick Volunteer Fire Company #2	2014 WC	Evidence of Worker's Compensation Insurance
Township of North Brunswick	12/20/2013	North Brunswick Volunteer Fire Company #3	2014 WC	Evidence of Worker's Compensation Insurance
Township of North Brunswick	12/20/2013	County of Middlesex Middlesex County Prosecutor's Office	2014 GL/PROP	Evidence of Insurance for the Township's use of the "Skywatch" equipment valued at \$125,000. Description: 2012 Skywatch ICX Tactical Platform, Serial # S01212007, Model: Frontier. The Township will transport "Skywatch" to and from Middlesex County Fire Academy for a large public event: Youth Sports Festival at County EDA Site.
Township of North Brunswick	12/20/2013	Middlesex County Prosecutor's Office	2014 GL/PROP	The County of Middlesex is included as an additional insured as respects the use of the "Skywatch" equipment valued at \$138,000. 2012 Skywatch ICX Tactical Platform, Serial # S01212007, Model: Frontier, NJ Reg CG5ADL. Insured will transport "Skywatch" to and from Middlesex County Fire Academy for Carnevale Italiano in July. *
Township of North Brunswick	12/20/2013	Middlesex County Prosecutor's Office	2014 GL/PROP	Evidence of insurance as respects Named Insured's occasional use of ICX Technologies "SkyWatch" surveillance platform equipment, valued at \$125,000, owned by the Certificate Holder. All policy terms, conditions, exclusions apply.
Township of North Brunswick	12/20/2013	Middlesex County Prosecutor's Office	2014 GL/PROP	The County of Middlesex is included as an additional insured as respects the use of the "Skywatch" equipment valued at \$138,000. 2012 Skywatch ICX Tactical Platform, Serial # S01212007, Model: Frontier, NJ Reg CG5ADL. Insured will transport "Skywatch" to and from Middlesex County Fire Academy for Youth Sports Festival at County EDA Site. *

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Township of North Brunswick	12/20/2013	County of Middlesex Dept of Parks & Recreation	2014 GL	The County of Middlesex is included as an Additional Insured (premises owner) with respects to the use of the parking lot and boat launch at Davidson Hill Pond Park from July through August for the Township of North Brunswick DPRCS Summer Camp Canoeing Program, as sponsored by North Brunswick Twp. All policy terms, conditions and exclusions apply.*
Township of North Brunswick	12/20/2013	The County of Middlesex	2014 GL	In regard to use of showmobile in September for the North Brunswick Heritage Day Festival for which the certificate holder is included as additional insured. All policy terms, conditions and exclusions apply.*
Township of North Brunswick	12/20/2013	North Brunswick Board of Education PO Box 6016	2014 GL	North Brunswick Board of Education is included as an Additional Insured (premises owner) with respects to use of facilities for various activities. All policy terms, conditions and exclusions apply.*
Township of North Brunswick	12/20/2013	New Jersey Swimming & Diving Conference	2014 GL	Evidence of Insurance.
Township of North Brunswick	12/20/2013	Amtrak Real Estate Development Department	2014 GL	National Railroad Passenger Corp. is included as an additional insured (Licensor) as respects Tenant Account number 29-04-505/1, regarding License Agreement and "Hayes Court Drainage Improvements" work (drainage system etc.) within the Railroad's right-of-way. *
Township of North Brunswick	12/20/2013	Amtrak Real Estate Development Department	2014 GL	National Railroad Passenger Corp. (and Consolidated Rail Corp.) are included as additional insured (Licensor) as respects Tenant Account number 29-04- 325/1, regarding License Agreement and Easement for Sewer Main construction & maintenance work within the Railroad's right-of-way. *
Township of North Brunswick	12/20/2013	Amtrak Real Estate Development Department	2014 GL	National Railroad Passenger Corp. is included as an additional insured (Licensor) as respects Tenant Account number 29-04-466/1, regarding License Agreement for 16" water main encased in steel pipe within the Railroad's right-of-way. *
Township of North Brunswick	12/20/2013		2014 GL	Certificate Holder is included as additional insured (premises owner/ permit) as respects use of David Crabiel Park, for programs sponsored by North Brunswick Township. All policy terms, conditions, exclusions apply. *
Township of North Brunswick	12/20/2013	Middlesex County Improvement Authority	2014 GL	Middlesex County Improvement Authority is included as an additional insured (Property Owner) as respects the Township's use of three golf carts for the Annual Festival in September. *
Township of North Brunswick	12/20/2013	New Jersey Water Supply Authority 1851 State Route 31	2014 GL	New Jersey Water Supply Authority is included as an additional insured as respects Water Purchase Contract - RBS-5A between North Brunswick and the certificate holder. *
Township of North Brunswick	12/20/2013	County of Middlesex Middlesex County Prosecutor	2014 GL/AL/WC	RE: Middlesex County Prosecutor, Township of Woodbridge, Woodbridge Policy Pistol & Rifle Association elected officials, employees and or agents of the County of Middlesex & Township of Woodbridge are included as an additional insured on the General Liability policy per the terms, conditions and exclusions of the policy.*
Township of North Brunswick	12/20/2013	Bristol-Myers Squibb Co Giovanna Peterkin One Squibb Drive - Bldg 65	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy.
Township of North Brunswick	12/20/2013	New Jersey Water Supply Authority	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy in regard to the Water Purchase Contract RBS-5.
Township of North Brunswick	12/20/2013	North Brunswick TOD Assoc, LLC Garden Homes of Princeton LLC	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy in regard to Disability Awareness Day at the TOD Yellow Bird Building.
Township of North Brunswick	12/20/2013	East Brunswick Elks Lodge #2370	2014 GL/AL/WC	Evidence of Insurance as respects the General Liability policy per the terms, conditions, and exclusions of that policy in regards to use of East Brunswick Elks Lodge #2370 located at 21 B Oakmont Ave., East Brunswick NJ for the Picnic Canoe Event.

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Township of North Brunswick	12/20/2013	Middlesex County Improvement Authority	2014 GL/AL/WC	Evidence of Insurance as respects the General Liability policy per the terms, conditions, and exclusions of the policy in regards to use of two golf carts for the Heritage Day Festival.
Township of North Brunswick	12/20/2013	John Adams Elementary School	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy in regards to LEAL, a DPRCS Program which is held at each of the schools from the close of school until 6 pm for the duration of the school year.
Township of North Brunswick	12/20/2013	Parson Elementary School	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy in regards to LEAL, a DPRCS Program which is held at each of the schools from the close of school until 6 pm for the duration of the school year.
Township of North Brunswick	12/20/2013	Livingston Park Elementary School	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy in regards to LEAL, a DPRCS Program which is held at each of the schools from the close of school until 6 pm for the duration of the school year.
Township of North Brunswick	12/20/2013	Linwood Elementary School	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy in regards to LEAL, a DPRCS Program which is held at each of the schools from the close of school until 6 pm for the duration of the school year.
Township of North Brunswick	12/20/2013	Judd Elementary School	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy in regards to LEAL, a DPRCS Program which is held at each of the schools from the close of school until 6 pm for the duration of the school year.
Township of North Brunswick	12/20/2013	Dept of Human Services Twp of North Brunswick	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy in regard to pre-school program at Sabella Park Annex.
Township of North Brunswick	12/20/2013	County of Middlesex	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy.
Township of North Brunswick	12/20/2013	New Jersey Swimming and Diving Conference C/O Judy Sharkey	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy in regard to participation by North Brunswick Summer Swim Team.
Township of North Brunswick	12/20/2013	PSE&G Jim Fauver	2014 GL/AL/WC	Evidence of Insurance as respects the General Liability policy per the terms, conditions, and exclusions of the policy in regard to hanging banners on utility poles.
Township of North Brunswick	12/20/2013	Distributors Recycling Inc.	2014 GL/AL/WC	Evidence of Insurance as respects to the General Liability policy per the terms, conditions, and exclusions of the policy in regard to recycling containers while located on Township property.
Township of North Brunswick	12/20/2013	Somerset Police Academy	2014 GL/AL/WC	Evidence of Insurance as respects the General Liability policy per the terms, conditions, and exclusions of the policy in regard to Police training.
Township of North Brunswick	12/20/2013	Joint Base McGuire-Dix-	2014 GL/AL/WC	Evidence of Insurance as respects the General Liability policy per the terms, conditions, and exclusions of the policy with respects to use of pistol range, MOUT site, bivouac site and tactical site.
Township of North Brunswick	12/20/2013	National Railroad Passenger Corporation Director Project Initiation	2014 GL/AL/WC	Certificate Holder is included as an additional insured (premises owner) as respects to respects to License Agreement regarding a 16 inch water main encased in a 28 inch steel casing pipe, being installed under and across tracks and property of Railroad. All policy terms, conditions and exclusions apply.*
Township of North Brunswick	12/20/2013	County of Cape May	2014 GL/AL/WC	Evidence Of Insurance Only.

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Township of North Brunswick	12/20/2013	Middlesex County Offices of Aging & Disabled Services	2014 GL/AL/WC	Evidence Of Insurance Only
Township of North Brunswick	12/20/2013	Monmouth County Police Academy	2014 GL/AL/WC	Evidence of Insurance as per the terms, conditions and exclusions of the General Liability policy, as respects Police training.
Township of Maplewood	12/26/2013	Avis	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Maplewood	12/26/2013	Canon Financial Services Inc	2014 GL/AL/WC/PROP	Canon Financial Services Inc is included as loss payee (Lessor) as respects IR4051 Copier, contract number 0010117691008, valued at \$17,102.*
Township of Maplewood	12/26/2013	PSE&G	2014 GL/AL/WC/PROP	The certificate holder, Verizon - NJ, and Comcast are included as additional insureds (property owners) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of utility poles for the hanging of holiday banners, lighting, and decorations in November and December. *
Township of Maplewood	12/26/2013	ALL POINTS CAPITAL CORP.	2014 GL/AL/WC/APD	The certificate holder is included as an additional insured - lessor on the Auto Liability policy and Loss Payee on the Auto Physical Damage policy per the terms, conditions, and exclusions of the insurance program with regard to the lease of a 1999 Ford F350 (Vin # 84259). *
Township of Maplewood	12/26/2013	County of Essex, Department of Parks, Recreation & Cultural Affairs	2014 GL	The County of Essex is included as an Additional Insured (lessor) as respects rental of a portable stage for "July 4th festivities" on 7/4/14 to Maplewood Civic Ass'n/ MCA July 4th Committee, in accordance with MCA's 2014 Service Agreement with the Township of Maplewood. *
Township of Maplewood	12/26/2013	New Jersey Historical Commission	2014 GL	The New Jersey Historical Commission is included as an additional insured (Grantor) as respects general liability for a grant for the digitization of Maplewood Newspapers from 1915 to present. *
Township of Maplewood	12/26/2013	South Orange Maplewood School District	2014 GL	South Orange Maplewood Board of Education is included as Certificate Holder as respects Maplewood Fire Department's use of Columbia High School for their written and physical exam.
Township of Maplewood	12/26/2013	Morris County Public Training Academy	2014 GL/AL/WC	The County of Morris is included as an Additional Insured with respects to training and instruction being provided at the Morris County Public Safety Training Academy. All policy terms, conditions and exclusions apply.*
Township of Maplewood	12/26/2013	Dunnellwood, LLC c/o Ruth M Hennings	2014 GL/AL/WC	The certificate holder is included as an additional insured (premises owner) on the General Liability policy per the terms, conditions and exclusions of the policy, as respects a fireworks launch on property adjacent to 145 Dunnell Road, Maplewood, NJ for the insured's Independence Day celebration.*
Township of Maplewood	12/26/2013	Essex County - Office of Community Health Services	2014 GL/AL/WC	The certificate holder is included as an additional insured on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the Township of Maplewood's participation in the Essex County Anti Drug Program. *
Township of Maplewood	12/26/2013	COUNTY OF ESSEX DEPT OF PARKS,RECREATION & PUBLIC AFFAIRS	2014 GL/AL/WC	Evidence of Insurance.
Township of Maplewood	12/26/2013	Maplewood Civic Association	2014 GL/AL/WC	The Maplewood Civic Association, its members and volunteers are included as additional insured (services agreement) on the General Liability policy per the terms, conditions, and exclusions of the policy with regard to Independence Day activities being performed on behalf of the insured. *
Township of Maplewood	12/26/2013	Morris County Public Safety Training Academy	2014 GL/AL/WC	The County of Morris is included as an additional insured as respects the Township of Maplewood Police Department attending the Morris County Police Academy for training. *

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Township of Maplewood	12/26/2013	NJ Transit	2014 GL/AL/WC	Evidence of insurance with regard to the use of NJ Transit lots for commuter parking.
Township of Maplewood	12/26/2013	South Orange - Maplewood Board of Education	2014 GL/AL/WC	Evidence of Insurance.
Township of Maplewood	1/2/2014	Department of Health	2014 GL/AL/WC	Evidence of Insurance as respects the Township of Maplewood Fire Department license renewal.
Township of West Orange	12/27/2013	St. Joseph Church	2014 GL/AL/WC	Certificate holder is included as an additional insured (premises owner) as respects the Township's use of the their facilities for the MLK Celebration in January. All policy terms, conditions and exclusions apply.*
Township of West Orange	12/27/2013	Dept. of Military & Veterans Affairs	2014 GL/AL/WC	Evidence of Insurance
Township of West Orange	12/27/2013	Essex County Division of Senior Services	2014 GL/AL/WC	Certificate Holder is included as additional insured (Grantor), for General Liability, as respects grant agreement services to seniors, which include visiting nurse services to home-bound seniors, and dental services. Coverage is per the terms, conditions and exclusions of the policies in place Professional Liability is not included. *
Township of West Orange	12/27/2013	State of New Jersey Dept. of Military & Veterans Affairs - ORP	2014 GL/AL	Certificate holder is included as an additional insured regarding Township of West Orange set up of a temporary shelter on the certificate holder's premises (West Orange Armory).*
Township of West Orange	12/27/2013	NJ Transit Local Programs and Minibus Support	2014 GL/AL	NJ Transit is included as an additional insured (lessor) and loss payee as respects two Jitney buses the insured leases. 1)Bus CS641 2006 Ford E450/Goshen Coach VIN: 1FDXE45P46HB24307 18 Passenger Mini Bus with wheelchair lift. 2)Bus CS669 2008 Ford E450/Starcraft VIN: 1FD4E45P28DA51063 18 Passenger Mini Bus with wheelchair lift. *
Township of West Orange	12/27/2013	BLS Ambulance Service, Emerg. Medical Svcs-Relicensure; NJ Dept of Health & Senior Svcs.	2014 GL/AL	Evidence of Insurance, License Renewal/NJ Ambulance License Emergency Ambulances: 2003 Ford Rescue #1FDXE45F03HA4589 and 1997 Ford E-350 #1FDKE30F5VHB65823.*
Township of West Orange	12/27/2013	County of Essex Hall of Records	2014 GL/AL	Certificate holder is included as additional insured as their interests may appear on the Commercial General Liability policy per terms, conditions and exclusions of the policy as respects County Grant for West Orange Junior Police Academy taking place at Liberty Middle School from April to December. *
Township of West Orange	12/27/2013	County of Essex	2014 GL/AL	Evidence of Insurance Only
Township of West Orange	12/27/2013	Emergency Medical Services New Jersey Dept of Health and Senior Services	2014 GL/AL	Evidence of Insurance
Township of West Orange	12/27/2013	County of Essex Health & Rehabilitation Dept	2014 GL/AL	Evidence of Insurance.
Township of West Orange	12/27/2013	Essex County Division of Senior Services	2014 GL/AL	Certificate Holder is included as additional insured (Grantor), for General Liability, as respects grant agreement services to seniors, which include visiting nurse services to home-bound seniors, and dental services. Coverage is per the terms, conditions and exclusions of the policies in place (Continued pg3)*
Township of West Orange	12/27/2013	Essex Golf LLC	2014 GL/AL	Evidence of insurance
Township of West Orange	12/27/2013	Haberman Building Corp	2014 GL/AL	Evidence of Insurance in respects to various town-sponsored events during the year.

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Township of West Orange	12/27/2013	H.A.N.D.S	2014 GL/AL	The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the lease of space located at 553 Valley Road West Orange, NJ for use as a police substation. *
Township of West Orange	12/27/2013	Liberty Middle School / Cafeteria	2014 GL/AL	Evidence of Insurance in respects to West Orange Energy Diet Fair.
Township of West Orange	12/27/2013	Liberty Middle School	2014 GL/AL	Evidence of insurance with regard to the Project Porchlight Energy Community Event taking place at the certificate holders premises in November.
Township of West Orange	12/27/2013	Livingston Police Department Fire Arms Range	2014 GL/AL	Evidence of insurance.
Township of West Orange	12/27/2013	Middlesex County Fire Academy	2014 GL/AL	The certificate holder is included as an additional insured on the General Liability policy per the terms, conditions and exclusions of that policy with regard to Fire Training Exercises by the West Orange Fire Department at the Middlesex County Fire Academy in September.*
Township of West Orange	12/27/2013	Morris County Public Safety Training Academy	2014 GL/AL	Evidence of insurance with regard to the attendance of the West Orange Fire Department at live fire training exercises being held at the Morris County Public Safety Training Academy from November thru December.*
Township of West Orange	12/27/2013	Municipal Square Assoc. LP	2014 GL/AL	Evidence of insurance for multiple town sponsored events taking place during the calendar year.
Township of West Orange	12/27/2013	National Park Service Edison Historical Site	2014 GL/AL	Evidence of Insurance in respects to the Downtown Holiday Open House Trolley Tour through Llewellyn Park.
Township of West Orange	12/27/2013	State of NJ Dept of Human Svcs Div. of Developmental Disabilities c/o Greenbrook	2014 GL/AL	Evidence of Insurance
Township of West Orange	12/27/2013	NJ Transit	2014 GL/AL	Evidence of insurance with regard to NJ Transit Contract # LS-55 pertaining to the Community Shuttle Program.
Township of West Orange	12/27/2013	NJ Transit Dan Ryan Local Programs Support Unit	2014 GL/AL	Certificate holder is included as additional insured lienholder and loss payee on the commercial automobile liability policy per terms, conditions and exclusions of the policy as respects to Section S310 Program for the 2003 Ford Eldorado Minibus VIN:PA82238, Cost \$45,947 Auto Physical Damage Travelers Insurance policy # KTKCMB123D741308 *
Township of West Orange	12/27/2013	NEW JERSEY TRANSIT BUS OPERATIONS, INC. NJ TRANSIT HEADQUARTERS	2014 GL/AL	Certificate holder and State of NJ (licensor/premises owner) is included as additional insured on the General Liability policy per terms, conditions and exclusions of the policy, as respects license agreement for Mississippi Avenue Loop Property, for use of premises as automobile parking. Lease# L0775-3542-01.*
Township of West Orange	12/27/2013	Oskar Schindler Performing Arts Center	2014 GL/AL	Evidence of Insurance
Township of West Orange	12/27/2013	Our Lady of Lourdes Church	2014 GL/AL	Evidence of Insurance in respects to West Orange Fire Dept. hosting weekday training program for Emergency Medical Technicians at Our Lady of Lourdes Church from April thru May.
Township of West Orange	12/27/2013	Passaic County Community College Public Safety Academy	2014 GL/AL	The certificate holder, including its agents, servants and administrators is included as an additional insured - premises owner on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of the certificate holders facility for Confined Space Operations Training from October thru November. *
Township of West Orange	12/27/2013	Principal Life Insurance Co. c/o RREEF Management Co. Fidelity-AMG Realty Partners	2014 GL/AL	RREEF America REIT III Corp, RREEF Management Co., and Fidelity-AMG Partners LLC are included as Additional Insured (premise owner/manager) as respects License Agreement for Township of West Orange Police Substation at Essex Green Shopping Center (455 Prospect Ave, West Orange, NJ). *

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of West Orange	12/27/2013	Revenue Guard Medical Claims Management, LLC	2014 GL/AL	Evidence of insurance
Township of West Orange	12/27/2013	RREEF America REIT III Corp, JJ c/o Fidelity-AMG Realty Partners, LLC	2014 GL/AL	Owner, RREEF American REIT III Corp, JJ & Managing Agents, Fidelity-AMG Realty Partners, LLC and RREEF Mgmt Co are included as additional insured ATIMA on the GL policy per the policy terms, conditions & exclusions with respects to operations performed by the insured on behalf of the entities above at the Essex Green Shopping Cntr for fair event in June. *
Township of West Orange	12/27/2013	RREEF America REIT III Corp, JJ c/o Fidelity-AMG Realty Partners, LLC	2014 GL/AL	Owner, RREEF American REIT III Corp, JJ & Managing Agents, Fidelity-AMG Realty Partners, LLC. and RREEF Mgmt Co are included as additional insured (premises owner) on the GL policy per the terms, conditions, and exclusions of that policy with regard to the use of facilities at the Essex Green Shopping Center for the Art Scene on the Green event in October. *
Township of West Orange	12/27/2013	RREEF America REIT III Corp, JJ c/o RREEF Management Company	2014 GL/AL	The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the license agreement for the Mural at Essex Green Shopping Center, 455 Prospect Avenue, West Orange, NJ. *
Township of West Orange	12/27/2013	State Department of Community Affairs	2014 GL/AL	Evidence of Insurance regarding the Neighborhood Preservation program.
Township of West Orange	12/27/2013	St. Cloud Presbyterian Church	2014 GL/AL	Evidence of Insurance as respects West Orange Arts Council event Art Expo in March at St. Cloud Presbyterian Church.
Township of West Orange	12/27/2013	Sunrise West Orange NJ Senior Living, LLC; Sunrise Senior Living, Inc	2014 GL/AL	The certificate holder, its subsidiaries, officers, successors and assigns are included as an additional insured (premises owner) on the general liability policy (including contractual liability) per the terms, conditions and exclusions of that policy with regard to site inspections being conducted by the insured at 577 Mount Pleasant Avenue, West Orange, NJ. *
Township of West Orange	12/27/2013	Township of Livingston Dept. of Public Safety Division of Police	2014 GL/AL	Evidence of insurance as respects the Twp. of West Orange police department's firearms training at Certificate Holder's pistol range.
Township of West Orange	12/27/2013	United Presbyterian Church West Orange	2014 GL/AL	The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to West Orange Holiday Craft Fair.*
Township of West Orange	12/27/2013	United Presbyterian Church of West Orange	2014 GL/AL	Evidence of Insurance with regard to the use of the certificate holders facilities for the West Orange Arts Council "Arts Expo" in April.
Township of West Orange	12/27/2013	WEST ORANGE PUBLIC SCHOOLS	2014 GL/AL	Evidence of Insurance with regard to the West Orange Human Relations Commission's celebration of United Nations Day being held at Liberty Middle School in October.
Township of West Orange	12/27/2013	West Orange Board of Education	2014 GL/AL	Evidence of insurance with regard to the Township Energy Commission Energy Fair being held in May at the insured's location at Liberty Middle School.
Township of West Orange	12/27/2013	West Orange Board of Education	2014 GL/AL	Evidence of insurance
Township of West Orange	12/27/2013	West Orange Board of Education	2014 GL/AL	Evidence of insurance
Township of West Orange	12/27/2013	West Orange Board of Education	2014 GL/AL	Evidence of insurance with regards to use of Roosevelt Middle School in January with respect to an annual celebration of Rev. Dr. Martin Luther King's birthday.
Township of Parsippany-	12/26/2013	TCF Equipment Finance 11100 Wayzata Blvd, Suite 801	2014 GL/AL/WC/APD	TCF Equipment Finance is included as an additional insured (Lessor) and loss payee as respect the lease of 130 golf cars under contract #008-015199 -125. *

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany-	12/26/2013	Greystone Park Psychiatric Hospital Municipal Capital Corp. and or its	2014 GL/AL/WC/APD	Certificate holder and State of New Jersey are included as additional insured as per written contract and required documentation for all State and State Wide Waivers for Fiscal Year 2014.
Township of Parsippany-	12/26/2013	Assigns	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	Passaic Valley Sports Ass'n and their Board Members	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	Township of Parsippany Board Of Education 292 Parsippany Road	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	Township of Parsippany Board of Education 292 Parsippany Road	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	BI-County Softball League	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	Township of Hanover	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	Lakeland Hills Family YMCA	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	The Office of Risk Manager at the Diocese of Paterson	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	Martin Leasing Company c/o Insurance Service Center	2014 GL/AL/WC/PROP	Evidence of Insurance Only as respects contract #0011234771001 at 449 Halsey Road, Parsippany, NJ.
Township of Parsippany-	12/26/2013	Parsippany Troy Hills Board of Education 292 Parsippany Road	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	Town of East Hanover	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	TCF Equipment Finance	2014 GL/AL/WC/PROP	TCF Equipment Finance is listed as additional insured and loss payee with regards to the 130 golf carts leased under contract # 008-0185199-125
Township of Parsippany-	12/26/2013	Morris County NJ Public Safety Training Academy	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	NJ Department of Health Office of EMS	2014 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany-	12/26/2013	Parsippany-Troy Hills School District 292 Parsippany Road	2014 GL/AL/WC	Certificate holder is included as additional insured (premises owner) for General Liability as per 'use of facilities' agreement, for Township's rental of school facility for Parsippany planning board. All policy terms, conditions and exclusion apply.*
Township of Parsippany-	12/26/2013	CRG 1735, LLC	2014 GL/AL/WC	Evidence of insurance as respects Township's use of certificate holder's parking lots for summer concert series taking place June through August. Locations: 1735 Rte. 46 (blk 725/lot 6.02); 100 Interplak Blvd. (blk 725/lot 6.03).

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany-	12/26/2013	Greystone Park Psychiatric Hospital	2014 GL/AL/WC	Certificate Holder and the State of NJ are included as additional insureds as respects Township's fiscal year 2014 water supply waiver.*
Township of Parsippany-	12/26/2013	JCP&L	2014 GL/AL/WC	Certificate Holder is included as Additional Insured, per terms, conditions & exclusions of the General Liability policy, as respects the installation & removal by the Township of banners, decorations, lights & signs, as required by agreement.*
Township of Parsippany-	12/26/2013	Parsippany Troy Hills Township Board of Education	2014 GL/AL/WC	Certificate holder is included as an additional insured (Shared Service Agreement) as respects the Township assigning the services of two dedicated School Resource Officers to the Parsippany Troy Hills Township Board of Education for Parsippany Hills High School and Parsippany High School. *
Township of Parsippany-	12/26/2013	St. Philomena Church	2014 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany's Fire Department's use of the certificate holder's premises on Memorial Day 2014.
Township of Parsippany-	12/26/2013	Verizon Telephone Company	2014 GL/AL/WC	Certificate Holder is included as Additional Insured, per terms, conditions & exclusions of the General Liability policy, as respects the installation & removal by the Township of banners, decorations, lights & signs, as required by agreement.*
Township of Parsippany-	12/26/2013	Greystone Park Psychiatric Hospital	2014 GL/AL/WC	Evidence of Workers Compensation insurance for: Greystone Psychiatric Hospital.
Township of Parsippany-	12/26/2013	TOWNSHIP OF PARSIPPANY-TROY HILLS MUNICIPAL BUILDING 1001 PARSIPPANY BLVD.	2014 GL/AL/WC	Evidence of Workers Compensation insurance for: Rockaway Neck First Aid Squad.
Township of Parsippany-	12/26/2013	NJ Dept of Health & Senior Services Office of EMS	2014 GL	Evidence of Insurance for the NJ Department of Health and Senior Services.
Township of Parsippany-	12/26/2013	Township of Parsippany Board of Education 292 Parsippany Road	2014 GL	Certificate holder is included as additional insured (premises owner) ATIMA for General Liability pursuant to the terms, conditions and exclusions of the policy only as respects to use of the school district facilities.*
Township of Parsippany-	12/26/2013	William Jr. & Kathryn Masters	2014 GL	Evidence of Liability insurance as respects the Township's use of the certificate holder's property for storage of equipment and materials.
Township of Parsippany-	12/26/2013	Lincoln Park PAL	2014 GL	Evidence of Insurance as respects the Township sponsored Girls Pacers travel basketball use of the certificate holder's facilities.
Township of Parsippany-	12/26/2013	Bi-County Softball League	2014 GL	Evidence of insurance as respects the Parsippany Thunder 10U, 12U and 14U girls softball teams participation in the Bi-County Softball League.
Township of Parsippany-	12/26/2013	Corigliano Towing Heavy Duty & Recovery Services	2014 GL	Evidence of insurance as respects the Township's use of the certificate holder's trailer as a review stand for the annual Memorial Day Parade.
Township of Parsippany-	12/26/2013	Interpark LLC	2014 GL	Evidence of Liability insurance as respects the Township's use of the certificate holder's parking lot.
Township of Parsippany-	12/26/2013	Lake Hiawatha Swim Club	2014 GL	Evidence of Liability insurance, as respects Township-sponsored activities for the Summer Camp Swim Club (July - August). All policy terms, condition & exclusions apply.
Township of Parsippany-	12/26/2013	Par-Troy Little League West	2014 GL	Evidence of insurance as respects the Parsippany Thunder 10U, 12U and 14U girls softball teams participation in the Bi-County League and use of the Par-Troy West Little League Complex for practice and games.
Borough of Haddon Heights	12/24/2013	Haddon Heights Board of Education	2014 GL/AL/WC/APD	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 6/24/14 through 7/27/14).*

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Haddon Heights	12/24/2013	Cherry Hill Fire Department	2014 GL	Evidence of Insurance as respects fire fighter training provided to Haddon Heights Fire Fighters (District #13).
Borough of Haddon Heights	12/24/2013	Interfaith Caregivers Attn: Kevin Sheehan	2014 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	12/24/2013	New Jersey Historic Trust	2014 GL/AL/WC	Evidence of Liability Insurance
Eastampton Township	12/26/2013	Mears Motor Leasing	2014 AL/APD	Certificate Holder is included as an additional insured (lessor) and loss payee as respects to 2012 Dodge Charger VIN#2C3CDXAT3CH154046 subject to the terms and conditions of the subject policy.*
Eastampton Township	12/26/2013	Ford Motor Credit Company LLC	2014 AL/APD	Certificate Holder is included as additional insured (lessor) and loss payee, as respects 2012 Dodge Charger police car #...570731 (\$23,009 value). Lessee schedule #7916909.*
Eastampton Township	12/26/2013	Mears Motor Leasing	2014 AL/APD	Certificate Holder is included as an additional insured (lessor) and loss payee as respects leased 2011 Dodge Charger VIN# 2B3CL1CT0BH589051 subject to the terms, conditions and exclusions of the subject policies.*
Eastampton Township	12/26/2013	Burlington County College Pemberton Browns Mills Rd 601	2014 GL/AL/WC	The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of the Burlington County College swimming facility by the Eastampton Recreation Committee. *
Eastampton Township	12/26/2013	Burlington County Board of Chosen Freeholders	2014 GL/AL/WC	Evidence of Insurance as respects to Summer Camp Session II - Day at the Park.
Eastampton Township	12/26/2013	Burlington County Board of Chosen Freeholders Attn: Insurance & Risk Mgt Div	2014 GL/AL/WC	Evidence of Insurance
Eastampton Township	12/26/2013	Eastampton Township BOE	2014 GL/AL/WC	Eastampton Township BOE and elected members, agents, servants and employees are included as additional insured (premises owner) on the General Liability policy per the terms, conditions and exclusions of the policy as respects use of facilities for various township programs. *
Eastampton Township	12/26/2013	Rancocas Valley Regional High School	2014 GL/AL/WC	Evidence of Insurance
Eastampton Township	12/26/2013	Westwood Swim Club	2014 GL/AL/WC	The certificate holder is included as an additional insured (premises owner) on the General Liability policy per the terms, conditions and exclusions of that policy with regard to the insured's use of the certificate holders' swim facility in August. *
Eastampton Township	12/26/2013	Rancocas Valley Regional High School	2014 GL/AL/WC	Certificate holder is included as an additional insured as respects the Township's use of the certificate holder's facilities.
Township Of Ewing	12/27/2013	JB Group, Inc. T/A Panek's Golf Car Service	2014 GL/AL/WC/PROP/APD	Certificate Holder is included as additional insured (Lessor) on the General Liability policy and loss payee on the Property policy per the terms, conditions and exclusions of those policies as respects the short term rental of Golf Carts valued at \$1,280 from July 4th through July 6th for the Fourth of July Parade. *
Township Of Ewing	12/27/2013	TD Equipment Finance, Inc. Attn: Lisa Brach	2014 GL/AL/WC/PROP/APD	Certificate Holder is included as Additional Insured-Lender on GL policy, & Loss Payee on Property/APD policy, per the terms, conditions & exclusions of those policies as respects Equipment Lease #40034104 - Police Cars and Proximity Card software - Vin #49551, 49552, 49553, 49554 & 03643. *

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township Of Ewing	12/27/2013	TD Equipment Finance, Inc. Lisa Brach	2014 Att: GL/AL/WC/PROP/ APD	Certificate Holder is included as Additional Insured-Lender on GL policy, & Loss Payee on Property/APD policy, per the terms, conditions & exclusions of those policies as respects Equipment Lease #40034106 - Public Safety and Public Works Computer & Phone System. *
Township Of Ewing	12/27/2013	TD Equipment Finance, Inc. Lisa Brach	2014 Att: GL/AL/WC/PROP/ APD	Certificate Holder is included as Additional Insured-Lender on GL policy, & Loss Payee on Property/APD policy, per the terms, conditions & exclusions of those policies as respects Equipment Lease #40034110 - HVAC circulator pump, Water Heaters (2 - 20 Ton), and 2008 100ft Ladder Tower Truck #1AFHAACK18RZ59564, valued at \$1,001,412.*
Township Of Ewing	12/27/2013	TD Equipment Finance, Inc.	2014 GL/AL/WC/PROP/ APD	Certificate Holder is included as Additional Insured-Lender on GL policy, & Loss Payee on Property policy, per the terms, conditions & exclusions of those policies, as respects Equipment Lease #40034110: 2012 E721 Case Loader #NCF215237; HVAC Circul. Pump; (13) HVAC Units; Ewing Park Fence; Recreation Walking Track (values as per Exhibit A).*
Township Of Ewing	12/27/2013	TD Equipment Finance, Inc. 02-259-01-51	2014 GL/AL/WC/PROP/ APD	The certificate holder is included as an additional insured (lessor) for Auto Liability and loss payee for Auto Physical Damage per the terms, conditions, and exclusions of the insurance program as respects lease of Fire Apparatus 100' ladder tower (lease # 40034110/VIN 1AFHAACK18RZ59564) beginning 10/6/2008.*
Township Of Ewing	12/27/2013	County of Mercer 640 South Broad Street	2014 GL/AL/WC	Certificate holder is included as additional insured (premises owner) for General Liability as respects the operation of a Nutrition Site at the Hollowbrook Community Center. *
Township Of Ewing	12/27/2013		11-Jul 2014 GL/AL/WC	Evidence of insurance
Township Of Ewing	12/27/2013	County of Mercer	2014 GL/AL/WC	Evidence of Insurance Only
Township Of Ewing	12/27/2013	Dempster Fire Training Center	2014 GL/AL/WC	Evidence of Insurance Only
Township Of Ewing	12/27/2013	Township of Ewing	2014 GL/AL/WC	Evidence of insurance for use of various facilities, for sports-related activities sponsored by The Ewing Township Recreation Department.
Township Of Ewing	12/27/2013	Ewing Park	2014 GL/AL/WC	Evidence of insurance
Township Of Ewing	12/27/2013	Hunterdon County Emergency Training Center PO Box 2900	2014 GL/AL/WC	Evidence of insurance as respects the Pennington Road Volunteer Fire Company attendance of training at Hunterdon County Training Center.
Township Of Ewing	12/27/2013	New Jersey Department of Education	2014 GL/AL/WC	Evidence of Insurance
Township Of Ewing	12/27/2013	Pennington Road Vol. Fire Co.	2014 GL/AL/WC	Evidence of insurance
Township Of Ewing	12/27/2013	State of New Jersey	2014 GL/AL/WC	Evidence of Insurance Only
Township Of Ewing	12/27/2013	State of New Jersey Department of Health OEMS	2014 GL/AL/WC	Evidence of Insurance
Township Of Ewing	12/27/2013	State of New Jersey Department of Transportation	2014 GL/AL/WC	Evidence of Insurance Only
Township Of Ewing	12/27/2013	The State of New Jersey Department of Corrections	2014 GL/AL/WC	Evidence of Insurance
Township Of Ewing	12/27/2013	YMCA of Ridgewood Inc. & Camp Bernie	2014 GL/AL/WC	Certificate holder is included as additional insured (premises owner) for General Liability as respects Ewing Township Summer Recreation Program's use of holder's premises. All policy terms, conditions, exclusions apply. *

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township Of Ewing	12/27/2013	Hunterdon County Emergency Training Center P.O. Box 2900	2014 GL	Evidence of Insurance Only. For the purposes of West Trenton Volunteer Fire Company's attendance of training classes for the year of 2014 at Hunterdon County Emergency Training Center.
Township Of Ewing	12/27/2013	New Jersey Historic Trust	2014 GL	The certificate holder is included as an additional insured (grantor) on the general liability policy per the terms, conditions and exclusions of that policy as it pertains to grant #2010.0111 for the Trenton Bath House and Day Camp Grant Agreement.*
Township Of Ewing	12/27/2013	Canon USA, Inc.	2014 GL	Evidence of insurance with regard to leases for all copiers used by Ewing Township.
Township Of Ewing	12/27/2013	College of New Jersey	2014 GL	Evidence of Insurance Only
Township Of Ewing	12/27/2013	Delaware River Wrestling League c/o John Lupisella	2014 GL	Evidence of insurance with regard to participation in the certificate holders wrestling league by the Township of Ewing Recreation Department.
Township Of Ewing	12/27/2013	Township of Ewing	2014 GL	Evidence of Insurance with regard to use of the Ewing Community and Senior Center by the Certificate Holder.
Township Of Ewing	12/27/2013	Ewing Township Board of Education	2014 GL	Evidence of insurance as respects the Township's use of the certificate holder's facilities for various township sponsored recreation activities.
Township Of Ewing	12/27/2013	Ewing Township Recreation Department	2014 GL	Evidence of insurance with regard to the use of Hollowbrook Swimming Pool at 320 Hollowbrook Drive, Ewing NJ and Ewing Community Swimming Pool at 999 Lower Ferry Road, Ewing NJ from May to September.
Township Of Ewing	12/27/2013	Ewing Senior and Community Center	2014 GL	Evidence of insurance as respects the Township's use of pool facilities from May to September.
Township Of Ewing	12/27/2013	Township of Ewing Director of the Community Affairs	2014 GL	Evidence of insurance in respects to Mercer County Nutritional Program, a group that rents space at the Ewing Community Center.
Township Of Ewing	12/27/2013	Mercer County	2014 GL	The certificate holder is included as an additional insured - property owner on the General Liability policy per the terms, conditions, and exclusions of that policy with regard to the use of a County owned flat bed truck and its driver for Ewing's Independence Day Parade in July. *
Township Of Ewing	12/27/2013	County of Mercer County Parks Commission	2014 GL	The certificate holder is included as an additional insured - property owner on the General Liability policy per the terms, conditions, and exclusions of that policy with regard to the use of a mobile stage in August for "A Summer Concert in the Park" as sponsored by the insured.
Township Of Ewing	12/27/2013	County of Mercer	2014 GL	The certificate holder is included as additional insured (vehicle owner) on the auto liability policy per the terms, conditions and exclusions of that policy with regard to the short term use of a 1996 Ford Truck (1FDZV90U6TVA12109), a 1992 Ford Truck (1FDYK82A2NVA08110), and a 1990 Ford Truck (1FDYK82A1MVA03155) all of which belong to the certificate holder. *
Township Of Ewing	12/27/2013	County of Mercer & Mercy County Park Commission	2014 GL	The certificate holder is included as an additional insured (property owner) on the general liability policy per the terms, conditions and exclusions of that policy with regard to the use of a Mobile Stage for Community Fest.*
Township Of Ewing	12/27/2013	County of Mercer Dept of Transportation & Infrastructure	2014 GL	The certificate holder is included as an additional insured - premises owner on the General Liability policy per the terms, conditions, and exclusions of that policy with regard to the use of the County Route 636 (Moody Park to Parkway Ave) and County Route 634 (Parkway Ave to Lower Ferry Road) for the Independence Day Parade. *
Township Of Ewing	12/27/2013	Mercer County Park Commission	2014 GL	The certificate holder is included as an additional insured (property owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of a Mobile Stage for Community Fest. *

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township Of Ewing	12/27/2013	Mercer County Youth Wrestling League c/o William Schendlinge	2014 GL	Evidence of Insurance regarding the participation by Ewing Township in the Mercer County Youth Wrestling League from January thru May.
Township Of Ewing	12/27/2013	New Jersey Department of Transportation	2014 GL	Evidence of insurance with regard to use of the certificate holder's parking lots in July.
Township Of Ewing	12/27/2013	New Jersey Historic Trust	2014 GL	The certificate holder is included as an additional insured (grantor) on the general liability policy per the terms, conditions and exclusions of that policy as it pertains to grant # 20082037 for the Trenton Bath House and Day Camp Grant Agreement. *
Township Of Ewing	12/27/2013	Pennington Road Volunteer Fire Company	2014 GL	Evidence of Insurance
Township Of Ewing	12/27/2013	Prospect Heights Fire Co. Attn: Jeff Lenerski	2014 GL	Evidence of Insurance as respects to those operations usual to municipality including the use of Dempstar Fire Training Center for its firefighters.
Township Of Ewing	12/27/2013	Prospect Heights Volunteer Fire Company	2014 GL	Evidence of insurance
Township Of Ewing	12/27/2013	Rider University	2014 GL	Evidence of Insurance regarding the participation by Ewing Township in the Mercer County Youth Wrestling League from January thru May.
Township Of Ewing	12/27/2013	The State of New Jersey Department of Transportation	2014 GL	The State of New Jersey is included as an additional insured (Premises Owner) as respects the Ewing Police Department's use of the State of New Jersey Department of Transportation's parking lot in August for their National Night Out. *
Township Of Ewing	12/27/2013	Township of Ewing	2014 GL	Evidence of Insurance Only
Township Of Ewing	12/27/2013	West Trenton Volunteer Fire Company	2014 GL	Evidence of insurance
Borough of New Providence	1/7/2014	Township of Berkeley Heights	2014 WC	Evidence of insurance
Borough of New Providence	1/7/2014	Governor Livingston High School	2014 WC	Evidence of Workers Compensation Insurance Coverage Only.
Borough of New Providence	1/7/2014	Murray Hill Inn	2014 WC	Evidence of Workers Compensation Insurance Coverage Only.
Borough of New Providence	1/7/2014	New Providence Board of Education	2014 WC	Evidence of Workers Compensation Insurance Coverage Only.
Borough of New Providence	1/7/2014	New Jersey Transit Corporation Real Estate Department 7th Floor	2014 WC	Evidence of Workers Compensation Insurance Coverage Only.
Borough of New Providence	1/7/2014	Union County Alliance Coordinator - County of Union Department of Human Services	2014 WC	Evidence of Workers Compensation Insurance Coverage Only.
Borough of New Providence	12/30/2013	Union County	2014 GL/AL/WC	Evidence of insurance as respects road closures for the "Downtown Fireworks Spectacular" in July. South Street, from Gales Drive to Springfield Avenue for the Annual Street Fair in September. South Street, from Gales Drive to Springfield Avenue, Banners South Street and Springfield Avenue.

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of New Providence	12/30/2013	Township of Berkeley Heights	2014 GL/AL/WC	Evidence of insurance as respects liability arising out of the operations performed by the insured.
Borough of New Providence	12/30/2013	County of Union Dept of Parks	2014 GL/AL/WC	Evidence of Insurance
Borough of New Providence	12/30/2013	Governor Livingston High School	2014 GL/AL/WC	Evidence of insurance as respects the program being held by the New Providence Amateur Radio Club.
Borough of New Providence	12/30/2013	Governor Livingston High School	2014 GL/AL/WC	Evidence of insurance as respects the use of Governor Livingston High School's facilities, for program being held by the New Providence Amateur Radio club (operated under the Borough's Community Activities Dept.) in June.
Borough of New Providence	12/30/2013	Murray Hill Inn	2014 GL/AL/WC	Evidence of insurance as respects the Borough of New Providence's use of the certificate holder's facility.
Borough of New Providence	12/30/2013	New Providence Board of Education	2014 GL/AL/WC	Evidence of insurance as respects the use of the Board of Education's facilities for Borough sponsored events subject to the terms, conditions, and exclusions of the Borough of New Providence policies.
Borough of New Providence	12/30/2013	NJ Transit Corporation Greystone	Attn: 2014 GL/AL/WC	Evidence of insurance as respects leased property located at Floral Avenue Lot 7 Block 400 used for commuter parking. Lease #L1717-2323-01
Borough of New Providence	12/30/2013	Provident Bank	2014 GL/AL/WC	Evidence of insurance
Borough of New Providence	12/30/2013	Union County Alliance Coordinator Union County	2014 GL/AL/WC	The County of Union and The State of New Jersey are included as additional insureds on the general liability policy per the terms, conditions and exclusions of that policy as respects the Borough's participation in the Municipal Alliance Program. *
Borough of New Providence	12/30/2013	Union Cty Alliance Coordinator Division of Planning, 4th Flr	2014 GL/AL/WC	Evidence of insurance as respects the contract for grant funding for Drug & Alcohol Alliance Program.
Borough of Totowa	1/2/2014	Vacuum Truck Rentals LLC	2014 GL/AL/WC/APD	Vacuum Truck Rentals LLC, its affiliated companies, its coventurers and its (their) employees, officers and directors are included as additional insured (Lessor) as respects leased Sewer Jet valued at \$180,000. Lease period is estimated at three months. *
Borough of Fair Haven	1/2/2014	Ford Motor Credit	2014 GL/AL/WC/APD	Evidence of insurance as respect leased 2014 Chevrolet Tahoe VIN 1GNSK2E06ER165522 valued at \$37,000.
Town of Kearny	1/7/2014	Twin County Jr Wrestling League	2014 GL	Evidence of insurance as respects the Town's participation in the wrestling league, from January to March of 2014.
Borough of Totowa	1/2/2014	Vacuum Truck Rentals LLC	2014 POLLUTION	Vacuum Truck Rentals LLC, its affiliated companies, its coventurers and its (their) employees, officers and directors are included as additional insured (Lessor) as respects leased Sewer Jet. Lease period is estimated at three months. *
Union Township	1/8/2014	US Bank	2014 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	1/8/2014	Book Auto Leasing FAX 201-531-8295	2014 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.*

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Union Township	1/8/2014	Book Auto Leasing FAX 201-531-8295	2014 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	1/8/2014	New Jersey Transit Corporation Ken Rotter	2014 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	1/8/2014	Ronald Zuber, Director Dept Parks & Community Renewal Union County Admin Building	2014 GL/AL/WC	Evidence of Insurance as respects the township's use of fields and facilities.
Union Township	1/8/2014	Knights of Columbus Council No. 4504	2014 GL/AL/WC	Evidence of Insurance
Union Township	1/8/2014	Motor Vehicle Services Special Services Plates	2014 GL/AL/WC	Evidence of Insurance for any and all autos.
Union Township	1/8/2014	NJ Div of Motor Vehicles Business License Compliance	2014 GL/AL/WC	Evidence of Insurance for private inspection center license.
Union Township	1/8/2014	Division of Motor Vehicle	2014 GL/AL/WC	Evidence of Insurance as respects in-transit contractor equipment.
Union Township	1/8/2014	ORCHARD MEADOWS	2014 GL/AL/WC	Evidence of Insurance
Union Township	1/8/2014	SEABOARD PROPERITIES L.L.C.	2014 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	1/8/2014	Union County Improvement Authority	2014 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	1/8/2014	Union County Elizabethtown Plaza Rahway Avenue Admin. Bldg.	2014 GL/AL/WC	Certificate Holder, County of Union and the State of New Jersey are included as additional insured on the general liability policy per the terms, conditions, and exclusions of that policy with regard to Union Township's participation in the Municipal Alliance Program. *
Union Township	1/8/2014	Union Mill Run LLC	2014 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	1/8/2014	Verizon New Jersey, Inc. Centralized Engineering Services	2014 GL/AL/WC	Evidence of Insurance
Union Township	1/8/2014	Division Property Management Office of Real Property Management	2014 GL/AL/WC	Evidence of Insurance as respects Lease RPR 98-15 Union Train Station Parking - Kean University.
Union Township	1/8/2014	NJ Dept. of Health & Senior Services, Office of Emergency Medical Services	2014 GL/AL/WC	Evidence of Insurance as respects the Township of Union NJ Fire Bureau EMS renewal. General Liability insurance includes medical malpractice liability for EMS operations. Subject to policy terms and conditions.

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Union Township	1/8/2014	Union Township Board of Education	2014 GL/AL/WC	Evidence of Insurance
Union Township	1/8/2014	Verizon New Jersey, Inc. Centralized Engineering Services	2014 GL/AL/WC	Evidence of Insurance
Howell Township	1/7/2014	Benderson Development Co LLC BFW/Howell Associates, LLC 7978 Cooper Creek Blvd	2014 GL	Certificate holder is included as additional insured (Premises Owner) as respects the use of the parking lot at Howell Commons, 4701-4799 US 9, Howell, NJ in December for overflow parking during holiday tree-lighting ceremony.*
Howell Township	1/7/2014	TD Bank, N.A.	2014 GL	Certificate Holder is included as additional insured (sponsor) as respects 'Howell Day'. All policy terms, conditions & exclusions apply. *
Howell Township	1/7/2014	Bank of New York Mellon Trust Department Re: Series 2009	2014 GL/AL/WC/APD	Evidence of insurance as respects the Monmouth County Improvement Authority Capital Equipment Lease Program "Series 2009", per the terms, conditions and limitations of the insurance policies.
Howell Township	1/7/2014	COUNTY OF MONMOUTH, ITS OFFICERS, AGENTS & ALL EMPLOYEES THEREOF	2014 GL/AL/WC/APD	The County of Monmouth, its departments, agencies, boards, subdivisions and all officers, agents and employees thereof are included as additional insured-grantor on the General Liability Policy per terms, conditions and exclusions of the policy as respects Grant Agreement Number #13-011-SENIORS *
Howell Township	1/7/2014	County of Monmouth Board of Alcohol and Drug Abuse Services	2014 GL/AL/WC/APD	Certificate holder is included as additional insured-grantor on the general liability policy per terms, conditions and exclusions of the policy as respects grant provided by certificate holder to Howell Human Services Dept. *
Howell Township	1/7/2014	Freehold Regional H.S. District B.O.E.	2014 GL/AL/WC/APD	The Certificate Holder is included as additional insured (premises owner) on the Commercial General Liability Policy per terms, conditions, and exclusions of the policy as respects Township of Howell Recreation Department Programs. *
Howell Township	1/7/2014	GERARD BROS., L.L.C.	2014 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 carts and 1 utility vehicle for use in September for Howell Day. *
Howell Township	1/7/2014	Howell Twp Board of Ed	2014 GL/AL/WC/APD	The Certificate Holder is included as additional insured-premises owner on the General Liability Policy per terms, conditions, and exclusions of the policy with regard to any functions held by named insured at their facilities during 2014. *
Howell Township	1/7/2014	Monmouth County Park System	2014 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 a Mobile Stage for use in September for Howell Day. *
Howell Township	1/7/2014	MONMOUTH COUNTY PARK SYSTEM	2014 GL/AL/WC/APD	Evidence of Insurance with regard to the use of the mobile stage for the Independence Day & Howell Day Celebrations.
Howell Township	1/7/2014	Motor Vehicle Commission Business License Services PIF/PFF	2014 GL/AL/WC/APD	Evidence of Insurance.
Howell Township	1/7/2014	Motor Vehicle Commission Business License Services PIF/PFF	2014 GL/AL/WC/APD	Evidence of Insurance with regard to the self-inspection of township vehicles at the private inspection facility of the Township of Howell.
Howell Township	1/7/2014	Motor Vehicle Commission Business License Services - Diesel	2014 GL/AL/WC/APD	Evidence of Insurance with regard to the self-inspection of township vehicles at the private inspection facility of the Township of Howell.

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Howell Township	1/7/2014	New Jersey DHSS Office of EMS	2014 GL/AL/WC/APD	Evidence of Insurance as respects the operation of ambulance service by Howell Township Police EMS.
Howell Township	1/7/2014	NJ AMERICAN WATER CO. 661 SHREWSBURY AVE.	2014 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 *
Howell Township	1/7/2014	Series 2001, 2003, & 2005 TD Bank, National Trust Assoc	2014 GL/AL/WC/APD	Evidence of insurance with regard to the Monmouth County Improvement Authority Capital Equipment Lease Program.
Howell Township	1/7/2014	Shoreline Inc. Grading & Excavating	2014 GL/AL/WC/APD	Evidence of Insurance
Howell Township	1/7/2014	State of New Jersey Dept of Human Services Division of Medical Assistance	2014 GL/AL/WC/APD	Evidence of insurance
Howell Township	1/7/2014	TD Bank, National Association Institutional Trust Re: Series 2005	2014 GL/AL/WC/APD	Evidence of insurance as respects the Monmouth County Improvement Authority Capital Equipment Lease Program "Series 2005", per the terms, conditions and limitations of the insurance policies.
Howell Township	1/7/2014	TD Equipment Finance, Inc.	2014 GL/AL/WC/APD	Certificate Holder is included as additional insured (lessor) & lenders loss payee as respects lease #40073593, for (15) 2011 Ford Crown Victorias, VIN #'s: ..57334; ..57335; ..57330; ..57336; ..57328; ..57331; ..57337; ..57340; 57329; ..57332; ..57338; ..57341; ..57333; ..57339; ..57342. All policy terms, conditions and exclusions apply.*
Howell Township	1/7/2014	U.S. Bank National Association Trust Department Re: Series 2007 & 2011	2014 GL/AL/WC/APD	Evidence of insurance as respects the Monmouth County Improvement Authority Capital Equipment Lease Program "Series 2007 & 2011", per the terms, conditions and limitations of the insurance policies.
Township of Livingston	1/8/2014	Essex County Department of Parks, Recreation & Cultural Affairs	2014 GL/AL/WC/PROP	Evidence of insurance as respects rental of Wegner Wagon Stage in May for youth appreciation week.
Township of Livingston	1/8/2014	Essex County Office of Community Health Services	2014 GL/AL/WC/PROP	Evidence of insurance as respects Livingston Municipal Alliance Committee.
Township of Livingston	1/8/2014	Eisenhower TRS, LLC Attn: Donna Krumenaker 651 West Mount Pleasant Ave	2014 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 2014. *
Township of Livingston	1/8/2014	Arthritis Foundation New Jersey Chapter	2014 GL/AL/WC	Evidence of Insurance
Township of Livingston	1/8/2014	Onyx Management Group LLC	2014 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	1/8/2014	Eastman Management Corp Camelot Associates	2014 GL/AL/WC	Evidence of insurance as respects traffic control by Township Police Department at 70 South Orange Avenue.
Township of Livingston	1/8/2014	East Orange Water Commission	2014 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 2014 Hunting Season 01/01/2014 through 01/01/2015.*

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Township of Livingston	1/8/2014	City of East Orange	2014 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 2014 Hunting Season 01/01/2014 through 01/01/2015.*
Township of Livingston	1/8/2014	Essex County Department of Parks, Recreation & Cultural Affairs	2014 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	1/8/2014	Livingston Board of Education	2014 GL/AL/WC	Evidence of Insurance
Township of Livingston	1/8/2014	Livingston Town Center LLC and its Affiliated Entities	2014 GL/AL/WC	The certificate holder and its affiliated entities are listed as additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of space by the Arts Council of Livingston Gallery held at Suite 2110 Town Center Way. *
Township of Livingston	1/8/2014	LIVINGSTON MALL VENTURE	2014 GL/AL/WC	Evidence of insurance with regard to the Youth Appreciation Week Mystery Mall Hunt.
Township of Livingston	1/8/2014	LIVINGSTON MALL VENTURE	2014 GL/AL/WC	Evidence of Insurance as respects Livingston Shuttle to the Train - Livingston Mall to South Orange train station (daily Monday-Friday).
Township of Livingston	1/8/2014	LIVINGSTON MALL VENTURE	2014 GL/AL/WC	Evidence of Insurance.
Township of Livingston	1/8/2014	Onyx Equities LLC	2014 GL/AL/WC	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	1/8/2014	Onyx Management Group, LLC	2014 GL/AL/WC	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	1/8/2014	State of New Jersey Dept of Children & Families PO Box 717	2014 GL/AL/WC	Evidence of insurance as respects renewal of child care license.
Township of Livingston	1/8/2014	State of New Jersey Department of Human Services Division of Devel Disabilities	2014 GL/AL/WC	Evidence of Insurance Only
Township of Livingston	1/8/2014	St. Philomena Church	2014 GL/AL/WC	Evidence of insurance as respects Livingston Police Department's use of the certificate holders parking lot for their National Night Out on August 5, 2014.
Township of Livingston	1/8/2014	St. Philomena Church	2014 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	1/8/2014	Atlantic Ambulance Corp	2014 GL/AL/WC	Evidence of Liability insurance as respects storage of a Township vehicle (Sewer Jet Truck) at Holder's garage situated at 118 Dorsa Ave, Livingston, NJ.