



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

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▪ **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**

- Freehold Borough– Joseph Bellina
- Howell Township – Louis Palazzo
- Township of Eastampton – Eric J. Schubiger
- Cinnaminson Township - Michael P. King

▪ **ROLL CALL OF FUND COMMISSIONERS**

▪ **APPROVAL OF MINUTES OF 12/10/14 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 01-15 – Certifying the Election of Chairperson and Secretary
- Resolution 02-15 - Establishing Meeting Procedures
- Resolution 03-15 – Establishing Fiscal Management Plan
- Resolution 04-15 – Establishing Fund Records Program
- Resolution 05-15 – Establishing 2015 Plan of Risk Management
- Resolution 06-15 – Approving Fund Service Providers
- Resolution 07-15 – Approving Certain Disbursements
- Resolution 08-15 – Approving Claims Payments
- Resolution 09-15 – Appointing 2015 Approved Counsel
- Resolution 10-15 – Approving New Members
- Resolution 11-15 – Approving Final 2015 Fund Budget

## **REPORTS**

- **EXECUTIVE DIRECTOR – NIP GROUP (Earl Miller)**
  - Financial Fast Track Report – YE 2014
  - Investment Report
  - Financial Disclosure Statements
  - 2015 Coverage Improvements – J. Hall
- **SAFETY DIRECTOR – PMA GROUP (Anthony Ven Graitis, Wendy Wiebalk)**
  - Wellness
  - Fleet Loss Control
  - Online Training
  - Other Initiatives
- **CLAIMS REPORT (Robert Persico and James Renner)**
  - Winter Weather Claim Advisory
- **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 10<sup>th</sup>, 2014**

**The Hotel Woodbridge at Metro Park, Iselin NJ in the Sunset Room at 11:00am**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:02 AM.**

**OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD**

**PLEDGE OF ALLEGIANCE**

Jim Rodino  
Chris Reid - Absent  
Barbara Russo  
Ted Ehrenburg  
Lisa O'Neill  
Chris Muraglia - Absent  
Tim Dacey - Absent  
Joanna Mustafa  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi  
Michael Calaguiro  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski  
Scott Luthman  
Quentin Wiest  
Jeff Filiatreault  
Michael Martello - Absent  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Tim Stafford - Absent  
Tim Quinn  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero  
Joseph Wassel - Absent  
Karen Caulfield  
Mark Krane  
Mike Matheis



## **APPROVAL OF MINUTES**

### **MOTION TO APPROVE MINUTES OF 11/12/14 MEETING**

**MOTION:** Commr. Matheis

**SECOND:** Commr. Lombard

**ABSTAIN:** Commr. Correa; Zarbetski; Reinertsen; Ruggiero

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

- Fund Chairman J. Rodino has called Claims Executive Session to be first on agenda, since Mr. J. Geaney Litigation Consultant had to depart meeting early.

## **▪ ADOPTION OF RESOLUTIONS**

### **MOTION TO ADOPT RESOLUTIONS**

- **Resolution 36-14 – Approving Certain Disbursements totaling \$ \$306,977.23and;**
- **Resolution 37-14 – Approving Claims Payments totaling \$1,264,712.**

**MOTION:** Commr. Correa

**SECOND:** Commr. Filiatreault

**ABSTAIN:**

### **VOTE: ROLL CALL**

Jim Rodino  
Chris Reid - Absent  
Barbara Russo  
Ted Ehrenburg  
Lisa O'Neill  
Chris Muraglia - Absent  
Tim Dacey - Absent  
Joanna Mustafa  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi  
Michael Calaguiro  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski  
Scott Luthman  
Quentin Wiest  
Jeff Filiatreault  
Michael Martello - Absent  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa



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

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

- **Financial Fast Track** –The December Fast Track has not been completed because of the earlier than usual meeting date.
- **Final 2015 Assessment Budget** –Mr. Miller reviewed the final 2015 assessment budget, noting that the effective overall increase was 2.0%, with the majority of that change resulting from increases in member exposure levels.
- **2015 Service Provider RFQ's** – Mr. Miller indicated that the Executive Committee met to review the responses to the 2015 RFQ's and have recommended contract renewal for all incumbent service providers.
- **2015 Indemnity & Trust Agreements** –We have received some I & T's, - 1/3 of the group is renewing so far. Currently, we have received four and ask that those remaining members who have not submitted to please do so as soon as possible.
- **Meeting Venues** – After seeking bids from other venues to have our GSMJIF monthly meetings, we have decided to continue having the meetings at our current locations, Hotel Woodbridge at Metro Park, Iselin and The Crowne Plaza in Monroe. Some are not entirely satisfied with Crowne Plaza, however, it is the most convenient to southern members and has kept the cost low. We will have three meetings in 2015 at this location.
- **Prospects (J. Hall)** –The Administrator's office has released quotes to four prospects: Cinnaminson Township, Freehold Borough, Borough of South River, and Township of Teaneck.
- **Member Renewal s (J. Hall)** –The Administrator's office has received Resolutions to Renew and Indemnity and Trust Agreement from three of the 13 renewing members. The Administrator's office encourages renewing members to submit their Resolutions and Agreements as soon as they are approved by the respective Governing Bodies.

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### **Wellness, Safety and EPL Training – A. Ven Graitis, VP of Risk Control – Wellness, EPL and Safety & Wendy Wiebalk Litigation Manager**

- **Police Committee/Training - A. Ven Graitis** – Verbal De-escalation and Handcuff Restraint training is being finalized for an early 2015 rollout. 6 or more classes will be scheduled, likely starting in February, and will be available to all member police departments.
- **Wellness: “What’s on your Plate” - A. Ven Gratis** – What’s on your Plate challenge is ongoing despite low participation rates due to the holidays and also due to the more complex reporting and tracking procedures.



- **2015 Initiatives – A. Ven Graitis** – Initiatives include on-line training classes, police professional training, supervisory training, additional fleet loss control programs including a general defensive driver training class and options for emergency responders. Roundtables for each major department will also be supported and held throughout the year.
- **Overview of EPL Survey Results – W. Wiebalk-** Wendy thanked the members for their participation and will put something together regarding the results for January 2015 meeting.

### **Claims Update – Robert Persico Vice President Claims**

- **Success in Recovery - R. Persico** – Bob presented an overview of a case where the claimant attorney refused to pay our workers compensation lien in full on the premise the third party settlement was for pain and suffering not medical benefits. The GSMJIF disagreed with such a faulty premise and after the Judge of Workers Compensation refused to rule on the case the GSMJIF filed for relief in the NJ Superior Court.

The GSMJIF prevailed in Superior Court and the full lien will be paid but the plaintiff also has taken an appeal. While unpublished this case provides the GSMJIF with support when seeking recovery of our full lien in other workers compensation cases.

### **Treasurer's Report – Patrick DeBlasio**

- Mr. DeBlasio reviewed the monthly treasurer's report and cash management account and advised that the Fund has met all outstanding obligations and its financial position is secure.

**MOTION TO ADJOURN TO EXECUTIVE SESSION, NOT OPEN TO THE PUBLIC IN ACCORDANCE WITH THE OPEN PUBLIC MEETINGS ACT, N.J.S.A. 10:4-12(B), TO DISCUSS PENDING OR ANTICIPATED LITIGATION (CLAIMS)**

**MOTION TO ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS**

**MOTION:** Commr. Correa  
**SECOND:** Commr. Jones  
**VOTE:** Unanimous

**ADJOURN TO PUBLIC SESSION**

**MOTION TO APPROVE CLAIMS**

**MOTION:** Commr. Ehrenburg  
**SECOND:** Commr. Correa  
**VOTE:** Unanimous



**Claims:**

**Montclair Township WC Claim- Granted Settlement Authority**  
**Town of Harrison – WC Claim – Granted Settlement**  
**Montclair Township – WC Claim – Granted Settlement**  
**Ewing Township – WC Claim – Granted Settlement**

**MOTION:** Commr. Dacey  
**SECOND:** Commr. Cozzarelli

**NEW BUSINESS**

**OPEN FORUM**

**MOTION TO ADJOURN**

Commissioner Rodino made a motion to adjourn the meeting at 11:55PM and Commissioner Stinchcomb seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

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Earl Miller

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James Rodino

**ALSO PRESENT:**

Earl Miller – NIP  
Madeline Delgado – NIP  
Steve Edwards – BGIA  
Robert Persico – NIP  
James Renner – NIP  
Jonathan Hall – NIP  
Anthony Ven Graitis – NIP  
Robert Smith – NIP  
Wendy Wiebalk – NIP  
Brian Erlandsen – BGIA  
George Crosby - BGIA  
Francis Kelly – BGIA  
Patrick DeBlasio – Treasurer  
Michael O’Connell – PQA  
Walt Reibrich – PMA  
Sonia Brown – North Brunswick  
Betty Ann Stinchcomb – New Providence  
Karen Caulfield – Township of Union  
Cindy Lisa – Danskin



Charles Casagrande – Danskin  
John Bussiculo – Berkeley Heights  
Scott Luthman – Highland Park  
Ken Child – PMAMC  
Fred Arnold – Caldwell  
Michael Calaguiro – Guttenberg  
Judith Cannon – Qual-Lynx  
David Weightman – PMAMC  
Mark Boyles – PMAMC  
Dom Cinelli – Brown & Brown Metro  
LaTonya Jackson – GR Murray  
Doug Borden – Borden Perlman  
Walter Reibrich – PMA  
Greg Whitehead – Lawrence Township  
Mike Lovett – Warren Township  
Glenn Jacobs – Fairview Insurance  
Ed Vath - PMA  
Larry Graham – Fairview  
Lou Beckerman – Beckerman & Co.





January 28, 2015

MEMO TO: INSURANCE FUND CHAIRMAN RODINO

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

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

		November <u>2014</u>	December <u>2014</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 101,488.46	\$ 62,021.24
	Claims Account-Bank of America	838,017.71	1,396,582.16
	NJ Cash Management	126,446.23	126,452.27
	Custodial Account-Bank of America	1,793,997.56	52,235.85
	Total Balance	<u>\$ 2,859,949.96</u>	<u>\$ 1,637,291.52</u>
<b>Receipts:</b>			
	Claims Account Receipts-TD Bank	\$ 942,456.94	\$ 1,088,158.83
	Claims/Operating Account Receipts-Bank of America	1,634,847.46	517,150.15
	NJ Cash Management Activity Receipts	6.04	7.49
	Custodial Account-Bank of America		1,580,204.86
Total Receipts		<u>\$ 2,577,310.44</u>	<u>\$ 3,185,521.33</u>
<b>Disbursements:</b>			
	Claims Account Disbursements-TD Bank	\$ (981,924.16)	\$ (946,924.27)
	Claims Account Disbursements-Bank of America	(148,921.66)	(264,481.37)
	Operating Account Disbursements-Bank of America	(927,361.35)	(1,162,799.11)
	NJ Cash Management Activity Disbursements	-	-
	Custodial Account-Bank of America	(1,741,761.71)	
Total Disbursements		<u>\$ (3,799,968.88)</u>	<u>\$ (2,374,204.75)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 62,021.24	\$ 203,255.80
	Claims Account-Bank of America	1,396,582.16	486,451.83
	NJ Cash Management	126,452.27	126,459.76
	Custodial-Investments	52,235.85	1,632,440.71
	Total Balance	<u>\$ 1,637,291.52</u>	<u>\$ 2,448,608.10</u>
Beginning Investment Balance		\$ 33,557,550.00	\$ 34,331,548.50
Change in Accrued Income		13,096.00	(7,461.69)
Change in Unrealized Gain		30,617.08	(80,351.71)
Income Received		2,134.22	24,773.44
Realized Gain/(Loss)		(514.51)	(1,632.37)
Transfer to/from Custodial Account-Bank of America		728,665.71	(1,572,743.17)
Total Investment Account		<u>\$ 34,331,548.50</u>	<u>\$ 32,694,133.00</u>
Ending Cash Balance		<u><u>\$ 35,968,840.02</u></u>	<u><u>\$ 35,142,741.10</u></u>



# BANK RECONCILIATION

	ACCT.NAME	State of New Jersey	
	BANK/ACCT#	Cash Management Fund	
		From	To
	DATE	12/01/14	12/31/14
BOOK BALANCE AS OF	12/01/14 \$		126,452.27
ADD DEPOSITS (PER BANK LEDGER)			7.49
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			
BOOK BALANCE AS OF	12/31/14 \$		126,459.76
BALANCE PER BANK STATEMENT	12/31/14		\$126,459.76
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	12/31/14		126,459.76
		Difference	0.00

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



# BANK RECONCILIATION

ACCT.NAME	Bank of America		
BANK/ACCT#	Fiduciary Account -381029032587		
	From		To
DATE	12/01/14		12/31/14

BOOK BALANCE AS OF	12/01/14	\$	1,396,582.16
ADD DEPOSITS (PER BANK LEDGER)			517,150.15
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,427,280.48
BOOK BALANCE AS OF	12/31/14	\$	486,451.83

BALANCE PER BANK STATEMENT	12/31/14	\$514,860.01
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## ADD: DEPOSIT IN TRANSIT

DATE	AMOUNT
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TOTAL	0.00	0.00
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## SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
09/05/14	1210	15,659.18
12/05/14	1278	1,772.00
12/05/14	1282	10,977.00

TOTAL	28,408.18	(28,408.18)
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## LIST ITEMS IN LEDGER NOT ON STATEMENT

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

DATE	AMOUNT
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TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	12/31/14	486,451.83
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Difference	0.00
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PREPARED BY	<u>Patrick J. DeBlasio, CPA</u>	REVIEWED BY	<u>Mary Foulks</u>
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# BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account  
From

DATE 12/01/14 To 12/31/14

BOOK BALANCE AS OF	12/01/14 \$	34,383,784.35
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ADD DEPOSITS (PER BANK LEDGER)		1,580,204.86
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		1,637,415.50
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BOOK BALANCE AS OF	12/31/14 \$	34,326,573.71
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BALANCE PER BANK STATEMENT	12/31/14	\$34,326,573.71
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## ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL	0.00	0.00
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## SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL	0.00	0.00
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## LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	12/31/14	34,326,573.71
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks



# BANK RECONCILIATION

	ACCT.NAME	TD Bank	
	BANK/ACCT#	Claims Account - 426-7723934	
		From	To
	DATE	12/01/14	12/31/14
BOOK BALANCE AS OF	12/01/14	\$	62,021.24
ADD DEPOSITS (PER BANK LEDGER)			1,088,158.83
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			946,924.27
BOOK BALANCE AS OF	12/31/14	\$	203,255.80
BALANCE PER BANK STATEMENT	12/31/14		\$556,570.38
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
Various	list	\$ 353,314.58	
	TOTAL	353,314.58	(353,314.58)
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	12/31/14		203,255.80
		Difference	0.00

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

**GSMJIF**  
**TOTAL ASSESSMENT BY MEMBER**  
**2015 FINAL BUDGET**  
**As of January 22, 2015**

Member Town	WC				GL				AL			
	Loss Fund	Excess	General Expenses	Total	Loss Fund	Excess	General Expenses	Total	Loss Fund	Excess	General Expenses	Total
Berkeley	388,459	56,834	143,758	589,051	86,436	36,848	41,127	164,411	70,047	24,319	31,480	125,845
Berkeley Heights	112,194	11,913	38,239	162,346	38,294	21,014	18,905	78,214	20,690	8,820	9,407	38,917
Bloomfield	89,009	82,747	60,774	232,530	16,496	83,328	36,011	135,834	18,379	19,991	13,842	52,212
Caldwell	103,182	10,651	33,371	147,204	35,592	15,173	15,398	66,162	9,019	3,845	3,902	16,765
Cinnaminson	224,049	10,038	81,026	315,114	45,267	11,504	19,650	76,421	12,148	5,499	6,108	23,754
Eastampton	96,964	3,820	28,799	129,583	15,806	6,738	6,679	29,223	6,320	1,628	2,355	10,303
Englewood	56,959	86,862	62,598	206,419	120,176	93,861	94,542	308,580	25,533	18,771	19,570	63,875
Ewing	444,978	52,457	160,210	657,646	46,218	34,010	26,723	106,951	20,414	20,145	13,509	54,068
Fair Haven	101,670	8,602	33,047	143,319	17,175	6,576	7,369	31,120	6,685	2,850	2,958	12,492
Fanwood	89,379	11,294	32,907	133,581	22,053	11,640	11,387	45,080	5,889	2,510	2,839	11,238
Freehold	519,129	38,036	167,080	724,244	147,006	44,551	59,491	251,048	25,465	10,856	11,280	47,601
Freehold Borough	189,789	13,125	75,948	278,861	56,912	15,041	26,931	98,885	8,320	5,423	5,144	18,887
Guttenberg	187,221	15,126	61,573	263,920	50,341	16,345	21,010	87,697	15,988	3,619	6,177	25,784
Haddon Heights	89,593	8,960	30,544	129,097	30,711	9,682	12,954	53,347	10,252	2,239	4,006	16,497
Hamilton	385,545	109,937	187,412	682,894	82,279	82,908	64,330	229,516	20,159	38,674	22,912	81,744
Harrison	402,411	25,995	127,175	555,581	106,293	26,129	40,724	173,145	19,895	8,481	8,726	37,102
Highland Park	107,820	13,274	39,111	160,204	40,926	23,415	21,488	85,829	16,982	4,682	7,235	28,898
Hoboken	307,076	119,640	159,846	586,562	143,126	146,340	111,394	400,860	26,139	19,111	17,413	62,662
Howell	813,575	47,439	230,116	1,091,130	153,419	56,024	58,001	267,444	87,831	13,570	28,081	129,482
Kearny	406,730	61,368	160,426	628,523	135,726	68,944	72,470	277,140	18,396	9,974	10,045	38,415
Kenilworth	182,468	15,312	61,600	259,380	27,812	11,430	12,654	51,896	15,823	4,614	6,590	27,026
Lawrence	56,259	25,609	32,905	114,773	16,870	27,104	18,135	62,109	3,480	10,449	5,744	19,673
Linden	-	104,645	33,728	138,373	-	81,188	26,168	107,356	-	20,218	6,517	26,735
Livingston	140,960	61,157	77,920	280,037	96,419	47,498	56,950	200,866	17,932	16,171	13,495	47,598
Montclair	105,716	81,065	72,841	259,622	156,863	103,106	103,549	363,518	41,400	21,485	25,048	87,933
Morris	505,467	33,273	160,667	699,407	69,229	26,741	29,649	125,619	35,600	9,635	13,975	59,209
Morristown	394,692	31,628	101,010	527,330	66,070	49,609	28,379	144,058	19,483	6,174	6,294	31,952
New Providence	165,665	11,674	53,030	230,369	46,608	20,594	20,814	88,015	12,709	4,139	5,218	22,065
North Brunswick	334,571	38,291	99,114	471,976	105,995	37,726	39,514	183,235	24,669	10,517	9,674	44,860
North Plainfield	357,677	15,090	105,500	478,268	81,670	18,190	29,301	129,162	26,186	4,342	8,958	39,486
Parsippany	52,616	102,124	52,532	207,272	135,316	66,211	69,287	270,814	67,351	41,501	37,424	146,276
Rahway	283,084	42,079	108,258	433,421	90,333	71,036	55,511	216,880	26,759	9,702	12,543	49,005
Totowa	154,499	16,426	55,073	225,998	41,577	14,527	18,702	74,806	10,752	4,584	5,112	20,448
Union	538,117	119,068	236,703	893,889	244,594	85,087	122,448	452,129	60,834	18,260	29,377	108,471
Warren	79,972	11,999	26,594	118,566	23,635	11,781	10,581	45,996	5,240	6,497	3,507	15,244
West Orange	66,805	52,844	43,522	163,171	183,197	55,929	88,813	327,939	43,529	18,556	23,059	85,144
<b>Totals</b>	<b>8,534,298</b>	<b>1,550,403</b>	<b>3,234,959</b>	<b>13,319,661</b>	<b>2,776,440</b>	<b>1,537,830</b>	<b>1,497,035</b>	<b>5,811,304</b>	<b>856,299</b>	<b>431,850</b>	<b>439,521</b>	<b>1,727,670</b>

Member Town	EPL/POL				Property				Env. EAJ Costs	2015 Total Assessment	2014 Total Assessment	\$ Variance	% Variance
	Loss Fund	Excess	General Expenses	Total	Loss Fund	Excess	General Expenses	Total					
Berkeley	46,059	19,635	21,915	87,608	49,122	42,306	30,500	121,928	7,689	1,096,532	1,073,968	22,564	2.1%
Berkeley Heights	26,267	11,198	11,942	49,407	33,152	51,710	27,050	111,913	9,359	450,156	436,876	13,280	3.0%
Bloomfield	49,206	34,405	30,162	113,773	31,901	61,214	33,591	126,706	11,875	672,930	658,900	14,030	2.1%
Caldwell	11,379	4,851	4,923	21,153	23,428	45,700	20,967	90,095	3,207	344,586	334,303	10,283	3.1%
Cinnaminson	23,104	6,522	10,255	39,881	8,445	13,934	7,746	30,125	4,541	489,837			
Eastampton	10,422	3,590	4,152	18,165	4,657	5,161	2,909	12,727	653	200,654	194,635	6,019	3.1%
Englewood	90,324	50,015	61,989	203,328	30,987	60,765	40,528	132,279	9,681	923,161	900,052	23,109	2.6%
Ewing	41,857	18,123	19,978	79,959	49,589	38,139	29,221	116,949	3,140	1,018,714	1,008,626	10,087	1.0%
Fair Haven	9,219	3,504	3,948	16,671	9,897	8,035	5,564	23,495	1,675	228,772	224,093	4,679	2.1%
Fanwood	16,473	4,251	7,004	27,728	9,784	12,812	7,636	30,232	6,276	254,134	246,674	7,460	3.0%
Freehold	67,151	17,969	26,435	111,555	45,202	52,222	30,256	127,680	8,606	1,270,735	1,244,625	26,110	2.1%
Freehold Borough	10,798	8,528	7,234	26,560	15,414	26,428	15,661	57,502	8,072	488,767			
Guttenberg	32,258	5,226	11,810	49,294	4,845	5,600	3,291	13,735	2,225	442,656	429,361	13,295	3.1%
Haddon Heights	16,102	5,159	6,818	28,080	10,630	10,738	6,853	28,220	4,744	259,985	269,028	(9,043)	-3.4%
Hamilton	75,714	71,456	57,314	204,484	33,230	95,125	49,986	178,341	19,812	1,396,792	1,354,710	42,082	3.1%
Harrison	47,934	23,205	21,878	93,017	27,717	39,198	20,578	87,493	985	947,324	927,770	19,555	2.1%
Highland Park	17,561	7,486	8,365	33,412	11,820	17,766	9,881	39,468	5,487	353,297	342,721	10,576	3.1%
Hoboken	51,562	80,597	50,858	183,017	74,112	80,395	59,458	213,965	10,798	1,457,865	1,401,221	56,643	4.0%
Howell	86,279	34,649	33,488	154,416	47,275	59,677	29,618	136,570	12,364	1,791,406	1,737,782	53,624	3.1%
Kearny	42,187	34,610	27,193	103,990	25,141	57,211	29,160	111,512	-	1,159,580	1,124,450	35,130	3.1%
Kenilworth	22,812	10,151	10,629	43,592	15,296	14,031	9,456	38,783	901	421,579	412,819	8,761	2.1%
Lawrence	-	14,443	5,956	20,399	29,517	61,313	37,457	128,287	10,143	355,384	348,086	7,298	2.1%
Linden	-	40,351	13,006	53,357	-	45,135	14,548	59,683	1,993	387,497	445,252	(57,755)	-13.0%
Livingston	20,589	28,387	19,381	68,357	31,224	123,539	61,241	216,004	18,123	830,985	807,010	23,976	3.0%
Montclair	73,297	48,299	48,433	170,029	56,118	113,808	67,684	237,609	9,820	1,128,531	1,084,022	44,509	4.1%
Morris	33,426	14,250	14,729	62,404	71,062	60,180	40,546	171,788	8,371	1,126,799	1,103,852	22,948	2.1%
Morristown	57,022	24,948	20,109	102,079	33,646	53,137	21,290	108,073	5,374	918,865	900,057	18,809	2.1%
New Providence	22,741	10,974	10,442	44,157	26,693	43,258	21,665	91,615	5,466	481,687	471,876	9,811	2.1%
North Brunswick	47,156	20,103	18,492	85,750	56,848	87,278	39,625	183,751	10,223	979,795	959,817	19,978	2.1%
North Plainfield	19,964	8,511	8,355	36,830	19,488	27,524	13,794	60,806	3,202	747,753	732,404	15,350	2.1%
Parsippany	72,762	35,282	37,146	145,190	96,052	230,586	112,301	438,939	7,838	1,216,329	1,203,698	12,631	1.0%
Rahway	50,689	23,732	25,594	99,994	45,921	75,146	41,647	162,714	4,245	966,259	946,308	19,951	2.1%
Totowa	11,158	7,741	6,300	25,199	8,243	19,537	9,260	37,040	8,476	391,968	380,415	11,554	3.0%
Union	94,272	67,898	60,232	222,403	33,850	57,571	33,955	125,375	1,789	1,804,055	1,749,597	54,458	3.1%
Warren	22,317	5,890	8,427	36,635	13,756	63,845	23,184	100,784	12,580	329,804	398,377	(68,572)	-17.2%
West Orange	69,910	29,803	37,034	136,747	40,344	54,205	35,116	129,665	16,985	859,651	834,144	25,507	3.1%
<b>Totals</b>	<b>1,389,955</b>	<b>835,742</b>	<b>771,925</b>	<b>2,997,622</b>	<b>1,124,404</b>	<b>1,914,227</b>	<b>1,043,222</b>	<b>4,081,852</b>	<b>256,718</b>	<b>28,194,827</b>	<b>26,687,530</b>	<b>528,693</b>	<b>2.0%</b>

Note:

YOY % variance does not include new members (Cinnaminson and Freehold Borough).

**RESOLUTION NO.01-15****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 2015 and until their successors shall be elected and qualified.

ADOPTED:

This day before the Governing Body,

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
January 28, 2015  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
January 28, 2015  
Date

**RESOLUTION NO. 02-15****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 2015, 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 Drive, Monroe Twp., NJ 08831** and the **Hotel Woodbridge at Metropark, 120 Wood Avenue South, 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 **2015 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 28, 2015

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

January 28, 2015



**RESOLUTION NO. 03 -15****GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter referred to as the "FUND")**ESTABLISHING A FISCAL MANAGEMENT PLAN**  
**FOR THE 2015 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 2015:

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 James Rodino

\_\_\_\_\_, Treasurer Patrick DeBlasio

\_\_\_\_\_, 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 (1<sup>st</sup>) assessment installment paid to be February 15, and the second (2<sup>nd</sup>) 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:*

_____	January 28, 2015
Chairman	Date

_____	January 28, 2015
Secretary	Date

## **2015 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, NJSA 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. 04-15****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 2015 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 28, 2015

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

January 28, 2015

**RESOLUTION NO. 05-15****Garden State Municipal Joint Insurance Fund**

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

**ESTABLISHING THE 2015 PLAN OF RISK MANAGEMENT**

**BE IT RESOLVED** by the Fund's Executive Committee that the 2015 Plan of Risk Management shall be:

***2015 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**
- ☐ **Cyber Liability**
- ☐ **Pollution & Tank Liability (on an optional basis)**
- ☐ **Annual Aggregate Insurance attaching at \$17,234,314.**

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; Cinnaminson - \$10,000; Montclair - \$10,000; Warren - \$10,000; Morristown - \$10,000; Freehold Borough \$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/Cinnaminson/Freehold Borough /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 Statutory Position Bonds**

The GSMJIF has extended its Crime insurance to include Statutory 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 from Global Aerospace with limits of \$5,000,000/ Occurrence & Policy Aggregate, subject to a member's and Fund's deductible of zero.

k) **Cyber Liability**

The GSMJIF has purchased Cyber Liability insurance from Beazley Insurance Company with an limit of \$500,000 per member and a annual aggregate limit of \$2,500,000. The GSMJIF deductible is \$25,000 per claim.

l) **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.

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 adjustment 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 - \$13,000,000  
USL&H - included in Workers' Compensation  
Harbor Marine/Jones Act- Incl. in Employer's Liability

Premium - \$1,500,853

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 - \$2,085,485

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 - \$1,857,836 (includes B&M)

Crime/ Position Bond - The GSMJIF has purchased Crime/ Position Bond insurance from Travelers Insurance Company for \$44,216.

Non-Owned Aircraft Liability - The GSMJIF has purchased Non-Owned Aircraft Liability insurance from Global Aerospace, Inc. for \$16,454.

Cyber Liability Coverage - The GSMJIF has purchased Cyber Liability insurance from Beazley Insurance Company for \$45,508.

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**

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**POLICY ENDORSEMENT - RETROSPECTIVE RATING PLAN**

MEMBER: \_\_\_\_\_

This ENDORSEMENT modifies such insurance as is afforded by the provisions of the Policies for the **2015** 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**

_____	January 28, 2015
Chairman	Date

_____	January 25, 2015
Secretary	Date

**RESOLUTION NO. 6-15**

**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 2015 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 \$815,000 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 \$750,633 for claims management services and to adjust all liability claims for current Fund Year.
- *Aon Risk Consultants* 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 \$475,000.
- *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.
- *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,*

_____	January 28, 2015
Chairman	Date

_____	January 28, 2015
Secretary	Date

**RESOLUTION NO. 07-15****GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter the "FUND")**APPROVING CERTAIN DISBURSEMENTS**

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

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

**NOW, THEREFORE BE IT RESOLVED**, by the FUND's Board of Fund Commissioners that the attached bill of items totaling **\$5,271,113.72** for payment.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
January 28<sup>th</sup>, 2015  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
January 28, 2015  
Date

February 11th, 2015 - GSMJIF Commissioners Meeting Bills List



Amended from 1/28/15

Date: 1.1.15  
Bills List #: 37

Notes	PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
	Patrick DeBlasio	Treasurer Services January	#1276	\$1,458.34
	Princeton Public Affairs	Retainer Fee for December Invoice #1214	#1277	\$833.33
	Earl Miller	Meeting Venue The Hotel Woodbridge December	#1278	\$2,333.71
	Pringle Quinn Anzano	Fund Attorney - Invoice #37721	#1279	\$1,395.00
	Dynamic Testing	Invoice #6908 Kenilworth \$258.00; Inv#6907 Kearny \$94.00; Inv#6906 \$305	#1280	\$657.00
	AON	Inv# 314879-P0968 Rate Study	#1281	\$11,500.00
	RGI	Maplewood Training (3) at attendees - Resolution conflict	#1282	\$1,077.30
	Hodulik & Morrison PA	GSMJIF Audit \$16,000 and \$92 Bank Confirmations	#1283	\$16,092.00
	Dept. of The Treasury	Investment Receivables for period of July 1st to September 30, 2014	#1284	\$640.00
	Care Station Medical Group	DOT Testing for Twp. Of West Orange	#1285	\$48.00
	EANJ	EANJ Members services \$42,408 and EANJ Membership dues \$596	#1286	\$43,004.00
	Rutgers University of Behavioral Health care	Invoice #CY15-47-Q1 First Quarter Billing	#1287	\$17,498.82
	DST, Inc.	Online Training for members non-emergency	#1288	\$2,025.00
	Capehart Scatchard	Litigation Consultant December	#1289	\$1,250.00
	Prime Advisors	Investment Advisor Quarterly Fee Inv#6854	#1290	\$8,581.00
		<b>Total in Checks \$108,393.50</b>		
		<b>Wire Transfers</b>		
	PMA	Cinch Fee - Flat fee for 3 Users	WT	\$ 4,500.00
	PMA	Berkeley Township	WT	\$ 2,946.79
	PMA	City of Rahway	WT	\$13,920.77
	PMA	City of Hoboken	WT	\$1,315.75
	PMA	City of Englewood	WT	\$23,790.95
	PMA	Hamilton Township	WT	\$5,448.90
	PMA	Livingston Township	WT	\$6,378.78
	PMA	Montclair Township	WT	\$1,451.89
	PMA	Township of Maplewood	WT	\$13,140.35
	PMA	South Brunswick Township	WT	\$1,021.44
	PMA	Township of Ewing	WT	\$618.12
	PMA	Township of Howell	WT	\$1,004.00
	PMA	Union Township	WT	\$54,884.67
	PMA	Minus Pre-payment of Fischer	WT	(\$48,520.00)
		<b>TOTAL TO PMA \$81,902.41</b>		
	BGIA	Invoice #207570 Travelers Public Official Bond E. Miller	WT	\$ 1,970.00
	BGIA	Invoice #207571 Travelers Public Official bond P. DeBlasio	WT	\$1,296.00
	BGIA	Invoice#208652 Beazley Cyber Liability	WT	\$45,507.92
	BGIA	Invoice #208912 Safety National 2015 Excess WC SP 4052116	WT	\$226,177.00
	BGIA	Invoice #209007 Global Aerospace Non Owned Aircraft	WT	\$16,454.00
	BGIA	Invoice#209011 Travelers Property Installment 1 of 2	WT	\$903,562.00
	BGIA	Invoice #209076 Caitlin Specialty 2015 Excess	WT	\$ 164,442.00
	BGIA	Inv#209082Britt (Lloyds of London) Excess Policy PK1006314	WT	\$1,618,595.50
	BGIA	Inv#209273ACE 2015 Pollution Liability Policy PE PPLG2454008A-005	WT	\$166,482.98
	BGIA	Inv#209287 Travelers Equip. Breakdown pol#M5J-BME1-892X7739-TIL-15	WT	\$36,823.50
	BGIA	Various Invoices - Underground Storage Tank - See Attached list	WT	\$53,136.53
	BGIA	Invoice #209756 GSMJIF Underwriting Management Fee 1 of 2	WT	\$273,838.88
	BGIA	Invoice #209421 ACE Totowa USI Policy Cancellation Eff. 1/1/2015	WT	(\$338.00)
	BGIA		WT	
	BGIA		WT	
	BGIA		WT	
		<b>TOTAL TO BGIA \$3,507,948.31</b>		
	NIP Management	Installment 1 of 2 Loss Fee \$138,219; Clamims Mgmt. Fee\$273,789.50; TPA Fee \$372,878; Admin Fee \$787,983	WT	\$1,572,869.50
		<b>TOTAL TO NIP Magement \$1,572,869.50</b>		
			Subtotal	\$ 5,271,113.72
			Total	\$ 5,271,113.72



**RESOLUTION NO. 08-15****GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "FUND")

**APPROVING CLAIMS PAYMENTS**

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling \$1,120,719 against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
January 28, 2015  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
January 28, 2015  
Date



## GSMJIF - COMM MEETING PAY SUMMARY REPORT

January 2015 Report

December 2014 Paid

WC		
TWP	TPA	AMT
Par Troy Hills	D&H	30,482
Bloomfield	D&H	23,033
All Other	QL	661,137
<b>Total WC</b>		<b>714,652</b>

PAL		
ALL TWP		
AL	QL	18,854
APD	QL	120,179
EPL	QL	40,436
GL	QL	52,002
POL	QL	11,068
PROP	QL	24,106
<b>Total PAL</b>		<b>266,645</b>

WC	714,652
PAL	266,645
<b>Grand Total post 2012</b>	<b>981,297</b>

PMA PRIOR 2012		
WC	PMA	126,074
PAL	PMA	13,348
APD PROP	PMA	0
<b>Total Prior 2012</b>		<b>139,422</b>

Grand Total December 2014	AMT
Post 2012 CLAIMS	981,297
Prior 2012 CLAIMS	139,422
<b>TOTAL PAID</b>	<b>1,120,719</b>

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**RESOLUTION NO. 09- 15****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 2015;

**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 2015:

(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 28, 2015

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

January 28, 2015

## **GSMJIF DEFENSE PANEL LISTING 2015**

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Adelson, Testan, Brundo & Jimenez  
Apruzzese, McDermott, Mastro & Murphy, PC

Brenda Coppola Cuba

Campbell, Foley, Delano & Adams, LLC  
Capehart Scatchard  
Cataldo F. Fazio LLC  
Charles Daglian, Esq.  
Chasen, Leyner & Lamparello, PC  
Childress & Jackson, LLC  
Cleary Giacobbe Alfieri Jacobs, LLC

Dario, Yacker, Suarez & Albert, LLC  
Dasti, Murphy, McGuckin, Ulaky, Cherkos & Connors  
DeCotiis, Fitzpatrick & Cole, LLP  
DiFrancesco, Bateman, Coley, Yospin, Kunzman, Davis & Lehrer

Eckert Seamans  
Eric Bernstein & Associates, LLC

Fishman McIntyre  
Florio & Kenny, L.L.P.  
Foster & Mazzie LLC

Genova Burns Giantomasi Webster, LLC  
Gilmore & Monahan  
Golden, Rothschild, Spagnola, Lundell, Boylan & Garubo, PC  
Grieco & DeFilippo

Hardin, Kundla, McKeon & Poletto  
Hiering, Gannon & McKenna  
Hoagland, Longo, Moran, Dunst & Doukas, LLP

Iacullo Martino, LLC  
Inglesino, Pearlman, Wyciskala & Taylor, LLC

James J. Plaia, Esq.  
James Markham, Esq.  
Jose B. Moreira, PC

Keenan and Doris  
Kologi Simitz

La Corte, Bundy, Varady & Kinsella  
Lentz & Gengaro  
Leodori & Voorhees, PC  
Leyden, Capotorto, Ritacco & Corrigan, PC  
Lite DePalma Greenberg, LLC  
Lori Dvorak & Associates, LLC  
Lou Childress

Marshall Dennehey Warner Coleman & Goggin  
Mitchell Goldstein, Esq.  
McElroy, Dentsch and Mulvaney  
Murphy Hubner McKeon, P.C.

Palumbo & Renaud  
Pawar Gilgallon & Rudy, LLC  
Post, Polak, Goodsell, MacNeill and Stauchler, PA

Schwartz & Posnock  
Schwartz, Simon, Edelstein & Celso, LLC

Thomas B. Hanrahan & Associates, LLC  
Trenk, DiPasquale, Webster, Della Fera & Sodono  
Trimboli & Prusinowski, LLC

Weber Gallagher Simpson Stapleton Fires & Newby, LLP  
Weiner Lesniak LLP

**RESOLUTION NO. 10-15****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, 2015 for the 2015 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, 2015:

- Cinnaminson Township
- Borough of Freehold

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
January 28, 2015  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
January 28, 2015  
Date

**RESOLUTION NO. 11-15****GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "FUND")

**APPROVING THE FUND BUDGET FOR FISCAL YEAR 2015**

**WHEREAS**, N.J.S.A. 11:15-2.4 requires that the joint insurance fund commissioners approve the fund budget by a majority vote; and

**WHEREAS**, the adopted FUND budget must be filed with the Commissioner of Banking and Insurance and the Commissioner of Community Affairs; and

**WHEREAS**, copies of the Fund budget must be made available to the governing bodies of each member municipality;

**NOW, THEREFORE BE IT RESOLVED**, by the FUND's Board of Commissioners that the attached revised budget (adjusted to add new members) is approved for the 2015 FUND fiscal year.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
January 28, 2015  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
January 28, 2015  
Date



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

January 2015

Jason Marett, Claims Service Manager





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

1/1/2015

### **Index of Reports**

Property, Auto & Liability Claim Activity Report - 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011

Workers Compensation Claims Activity Report - 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2015

### Policy Year 2002

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

### Policy Year 2003

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



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2015

Policy Year 2004

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



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2015

Policy Year 2005

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



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2015

Policy Year 2006

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



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2015

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	0	15,688	\$654	17	0	242,108	\$14,242	0	0	\$0	\$0
Eastampton Township	1	0	500	\$500	1	0	22,991	\$22,991	0	0	\$0	\$0
Englewood, City of	19	0	14,589	\$768	38	0	349,414	\$9,195	6	0	\$24,292	\$4,049
Ewing Township	2	0	2,046	\$1,023	8	0	109,538	\$13,692	0	0	\$0	\$0
Hamilton Township	3	0	4,552	\$1,517	20	0	52,745	\$2,637	3	0	\$1,252	\$417
Harrison, Town of	12	0	50,120	\$4,177	12	0	63,941	\$5,328	1	0	\$0	\$0
Highland Park Borough	13	0	6,555	\$504	17	0	59,833	\$3,520	2	0	\$0	\$0
Hoboken, City of	35	0	269,130	\$7,689	45	0	1,015,929	\$22,576	1	0	\$316	\$316
Howell Township	12	0	11,108	\$926	20	0	11,567	\$578	3	0	\$13,802	\$4,601
Jackson Township	20	0	29,167	\$1,458	26	0	164,148	\$6,313	1	0	\$24,000	\$24,000
Kenilworth, Borough of	6	0	16,216	\$2,703	5	0	0	\$0	1	0	\$1,865	\$1,865
Livingston Township	19	0	39,943	\$2,102	29	0	32,876	\$1,134	2	0	\$4,020	\$2,010
Maplewood, Township of	17	0	8,450	\$497	28	0	39,954	\$1,427	2	0	\$2,400	\$1,200
Montclair Township	51	0	43,180	\$847	63	0	71,399	\$1,133	0	0	\$0	\$0
North Plainfield Boro	10	0	18,827	\$1,883	9	0	91,458	\$10,162	0	0	\$0	\$0
Rahway, City of	15	0	8,250	\$550	32	0	9,347	\$292	3	0	\$8,100	\$2,700
South Brunswick Township	12	0	61,392	\$5,116	12	0	24,989	\$2,082	1	0	\$0	\$0
Union Township	68	0	77,616	\$1,141	60	0	475,852	\$7,931	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	36,641	\$564	40	1	621,432	\$15,536	0	0	\$0	\$0
	404	0	\$713,970	\$1,767	482	1	\$3,459,521	\$7,177	27	0	\$104,295	\$3,863



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2015

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	37,535	\$1,341	8	0	19,979	\$2,497	4	0	\$18,374	\$4,594
Caldwell Borough	2	0	500	\$250	8	0	0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	0	\$0	1	0	666	\$666	1	0	\$0	\$0
Englewood, City of	42	0	35,711	\$850	47	1	469,296	\$9,985	5	0	\$1,743	\$349
Ewing Township	5	0	10,618	\$2,124	6	0	122,726	\$20,454	0	0	\$0	\$0
Hamilton Township	0	0	0	\$0	20	0	127,553	\$6,378	0	0	\$0	\$0
Harrison, Town of	3	0	500	\$167	13	0	19,474	\$1,498	0	0	\$0	\$0
Highland Park Borough	9	1	10,197,905	\$1,133,101	9	0	15,119	\$1,680	2	0	\$3,982	\$1,991
Hoboken, City of	26	0	19,890	\$765	42	0	707,060	\$16,835	1	0	\$24,000	\$24,000
Howell Township	11	0	23,600	\$2,145	26	0	32,926	\$1,266	1	0	\$3,800	\$3,800
Kenilworth, Borough of	6	0	8,812	\$1,469	0	0	0	\$0	0	0	\$0	\$0
Livingston Township	11	0	9,624	\$875	50	0	49,614	\$992	6	0	\$4,586	\$764
Maplewood, Township of	13	0	18,607	\$1,431	13	0	37,185	\$2,860	8	0	\$49,709	\$6,214
Montclair Township	13	0	3,434	\$264	71	0	119,142	\$1,678	0	0	\$0	\$0
North Plainfield Boro	13	0	29,492	\$2,269	23	1	158,208	\$6,879	2	0	\$2,940	\$1,470
Rahway, City of	18	0	58,442	\$3,247	43	0	272,688	\$6,342	8	0	\$1,681	\$210
South Brunswick Township	21	0	25,131	\$1,197	19	0	93,532	\$4,923	1	0	\$0	\$0
Union Township	47	0	94,315	\$2,007	57	0	326,319	\$5,725	1	0	\$491	\$491
West Orange, Township of	59	0	22,312	\$378	45	0	238,322	\$5,296	1	0	\$2,154	\$2,154
	327	1	\$10,596,428	\$32,405	501	2	\$2,809,809	\$5,608	43	0	\$130,680	\$3,039



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2015

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	0	1,090,170	\$36,339	12	0	290,851	\$24,238	0	0	\$0	\$0
Caldwell Borough	4	0	145	\$36	7	0	6,419	\$917	0	0	\$0	\$0
Eastampton Township	4	0	16,524	\$4,131	1	0	2,500	\$2,500	0	0	\$0	\$0
Englewood, City of	29	0	66,737	\$2,301	50	1	1,191,164	\$23,823	9	0	\$9,514	\$1,057
Ewing Township	5	0	378	\$76	9	0	43,865	\$4,874	1	0	\$0	\$0
Fanwood Borough	4	0	95	\$24	6	0	38,703	\$6,451	0	0	\$0	\$0
Hamilton Township	6	1	446,757	\$74,460	23	1	1,458,705	\$63,422	0	0	\$0	\$0
Harrison, Town of	7	0	5,447	\$778	4	0	22,903	\$5,726	1	0	\$738	\$738
Highland Park Borough	15	0	10,905	\$727	19	1	158,417	\$8,338	3	0	\$0	\$0
Hoboken, City of	30	0	107,688	\$3,590	35	1	322,462	\$9,213	2	0	\$0	\$0
Howell Township	11	0	18,690	\$1,699	35	0	116,452	\$3,327	1	0	\$0	\$0
Kenilworth, Borough of	3	0	2,973	\$991	7	0	501	\$72	0	0	\$0	\$0
Livingston Township	14	0	23,977	\$1,713	50	0	57,423	\$1,148	6	0	\$0	\$0
Manalapan Township	13	0	21,817	\$1,678	24	0	312,731	\$13,030	0	0	\$0	\$0
Maplewood, Township of	7	0	27,106	\$3,872	10	0	115,373	\$11,537	2	0	\$4,689	\$2,345
Montclair Township	27	0	367,418	\$13,608	41	0	239,280	\$5,836	0	0	\$0	\$0
North Plainfield Boro	11	0	3,688	\$335	15	0	66,496	\$4,433	0	0	\$0	\$0
Rahway, City of	13	0	17,324	\$1,333	18	0	38,366	\$2,131	5	0	\$0	\$0
South Brunswick Township	12	0	14,924	\$1,244	12	0	17,142	\$1,429	4	0	\$24,375	\$6,094
Union Township	31	0	61,571	\$1,986	41	0	86,249	\$2,104	0	0	\$0	\$0
Warren Township	4	0	7,382	\$1,846	15	0	10,661	\$711	1	0	\$2,383	\$2,383
West Orange, Township of	46	0	217,913	\$4,737	34	0	97,193	\$2,859	3	0	\$0	\$0
	326	1	\$2,529,629	\$7,760	468	4	\$4,693,856	\$10,030	38	0	\$41,699	\$1,097





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2015

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	0	28,018	\$1,078	9	0	90,958	\$10,106	3	0	\$31,341	\$10,447
Caldwell Borough	6	0	15,752	\$2,625	9	0	17,765	\$1,974	5	0	\$18,853	\$3,771
Eastampton Township	4	0	5,426	\$1,357	4	1	215,734	\$53,934	1	0	\$116	\$116
Englewood, City of	26	0	47,460	\$1,825	39	0	195,870	\$5,022	12	0	\$19,885	\$1,657
Ewing Township	7	0	69,210	\$9,887	9	1	358,891	\$39,877	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	0	\$0	5	1	65,010	\$13,002	0	0	\$0	\$0
Frehold Township	19	0	36,483	\$1,920	10	1	309,246	\$30,925	1	0	\$4,096	\$4,096
Hamilton Township	7	0	9,335	\$1,334	13	0	6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	7,311	\$914	8	0	452,911	\$56,614	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	2,951	\$268	15	0	55,620	\$3,708	3	0	\$0	\$0
Hoboken, City of	19	0	81,311	\$4,280	53	0	531,493	\$10,028	1	0	\$0	\$0
Howell Township	10	0	44,201	\$4,420	59	1	113,905	\$1,931	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	1,285	\$428	4	0	155,960	\$38,990	0	0	\$0	\$0
Livingston Township	16	0	8,203	\$513	43	0	133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	12,364	\$1,236	7	1	140,100	\$20,014	0	0	\$0	\$0
Maplewood, Township of	5	0	4,219	\$844	16	0	34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	34,413	\$3,824	8	0	804	\$101	1	0	\$0	\$0
Montclair Township	31	1	213,896	\$6,900	53	0	263,721	\$4,976	2	0	\$10,523	\$5,262
Morris Township	14	0	16,916	\$1,208	14	1	142,674	\$10,191	1	0	\$0	\$0
North Plainfield Boro	16	0	6,205	\$388	16	0	18,168	\$1,136	1	0	\$467	\$467
Rahway, City of	21	0	28,725	\$1,368	32	0	15,710	\$491	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	25,220	\$1,146	33	0	152,153	\$4,611	3	0	\$35,190	\$11,730
Union Township	47	0	75,135	\$1,599	30	2	625,890	\$20,863	0	0	\$0	\$0
Warren Township	16	0	93,201	\$5,825	7	0	7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	0	18,634	\$565	33	0	206,581	\$6,260	3	0	\$24,000	\$8,000
	388	1	\$885,874	\$2,283	529	9	\$4,311,732	\$8,151	56	0	\$260,379	\$4,650



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2015

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	0	19,170	\$2,396	14	0	1,504	\$107	4	0	\$2,686	\$672
Caldwell Borough	3	0	2,576	\$859	14	0	22,418	\$1,601	3	0	\$24,644	\$8,215
Eastampton Township	1	0	1,542	\$1,542	1	0	500	\$500	0	0	\$0	\$0
Englewood, City of	21	0	36,166	\$1,722	37	1	694,062	\$18,758	14	0	\$10,028	\$716
Ewing Township	6	0	13,969	\$2,328	12	0	26,658	\$2,222	0	0	\$0	\$0
Fair Haven Borough	3	0	0	\$0	1	0	0	\$0	1	0	\$0	\$0
Fanwood Borough	4	0	2,454	\$614	4	0	16,864	\$4,216	1	0	\$24,000	\$24,000
Frehold Township	14	0	15,183	\$1,085	11	1	60,433	\$5,494	4	0	\$24,000	\$6,000
Hamilton Township	11	1	329,364	\$29,942	18	1	681,033	\$37,835	7	0	\$0	\$0
Harrison, Town of	7	0	6,872	\$982	8	0	128,256	\$16,032	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	5,333	\$485	6	1	79,737	\$13,290	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	7,522	\$342	51	0	316,068	\$6,197	1	0	\$0	\$0
Howell Township	4	0	1,455	\$364	23	1	741,444	\$32,237	2	0	\$10,791	\$5,396
Kenilworth, Borough of	11	0	13,482	\$1,226	11	0	2,733	\$248	1	0	\$6,500	\$6,500
Livingston Township	22	0	22,115	\$1,005	63	0	219,912	\$3,491	9	0	\$7,752	\$861
Manalapan Township	13	0	44,447	\$3,419	7	0	10,476	\$1,497	0	0	\$0	\$0
Maplewood, Township of	13	0	27,423	\$2,109	10	0	5,935	\$594	3	0	\$1,153	\$384
Middlesex Boro	11	0	11,711	\$1,065	10	0	1,707	\$171	1	0	\$0	\$0
Montclair Township	18	0	14,448	\$803	67	0	36,691	\$548	0	0	\$0	\$0
Morris Township	12	0	50,550	\$4,213	12	0	22,982	\$1,915	7	0	\$5,295	\$756
Morristown, Town of	26	0	27,224	\$1,047	17	0	18,387	\$1,082	5	0	\$4,868	\$974
North Brunswick Township	17	0	8,031	\$472	22	0	61,601	\$2,800	0	0	\$0	\$0
North Plainfield Boro	23	0	15,083	\$656	29	0	67,176	\$2,316	14	0	\$216,926	\$15,495
Rahway, City of	9	0	18,506	\$2,056	12	0	3,256	\$271	14	0	\$43,627	\$3,116
Union Township	42	0	98,197	\$2,338	39	0	14,034	\$360	7	0	\$24,001	\$3,429
Warren Township	9	0	20,764	\$2,307	9	0	20,073	\$2,230	7	0	\$34,878	\$4,983
West Orange, Township of	19	0	21,350	\$1,124	47	1	170,046	\$3,618	4	0	\$90	\$23
	360	1	\$834,937	\$2,319	555	6	\$3,423,986	\$6,169	113	0	\$475,251	\$4,206



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2015

### Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	\$1,156,201	44.3%	\$16,757	1,156,197	0	0	\$0
Hamilton Township	162	42.3%	\$821,923	31.5%	\$5,074	821,934	0	0	\$0
North Plainfield Borough	20	5.2%	\$87,679	3.4%	\$4,384	87,678	0	0	\$0
South Brunswick Township	40	10.4%	\$302,370	11.6%	\$7,559	302,371	0	0	\$0
Union Township	92	24.0%	\$239,800	9.2%	\$2,607	239,799	0	0	\$0
	383	100.0%	\$2,607,973	100.0%	\$6,809	\$2,607,979	0	\$0	#DIV/0!

### Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	0	0	\$0
Ewing, Township of	78	13.2%	911,900	21.2%	\$11,691	867,231	2	158,609	\$79,305
Hamilton Township	123	20.7%	838,339	19.5%	\$6,816	827,258	1	310,792	\$310,792
Howell, Township of	74	12.5%	405,297	9.4%	\$5,477	398,124	1	63,176	\$63,176
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	0	0	\$0
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	0	0	\$0
Rahway, City of	34	5.7%	217,282	5.0%	\$6,391	217,280	0	0	\$0
South Brunswick Township	52	8.8%	628,469	14.6%	\$12,086	628,469	0	0	\$0
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	0	0	\$0
	593	100.0%	\$4,307,924	100.0%	\$7,265	\$4,245,000	4	\$532,577	\$133,144



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2015

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	684,941	12.0%	\$7,135	645,286	2	140,458	\$70,229
Eastampton Township	3	0.5%	162,683	2.9%	\$54,228	151,853	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	13.2%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	775,088	13.6%	\$5,033	736,537	1	236,383	\$236,383
Howell, Township of	35	5.5%	648,112	11.4%	\$18,517	493,479	2	538,352	\$269,176
Kenilworth Borough	10	1.6%	35,417	0.6%	\$3,542	35,415	0	0	\$0
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	0	0	\$0
North Plainfield Borough	20	3.2%	346,142	6.1%	\$17,307	346,142	0	0	\$0
Rahway, City of	53	8.4%	1,250,478	22.0%	\$23,594	1,173,122	1	959,301	\$959,301
South Brunswick Township	71	11.3%	217,327	3.8%	\$3,061	217,324	0	0	\$0
Union Township	105	16.6%	802,280	14.1%	\$7,641	802,279	0	0	\$0
	631	100.0%	\$5,693,446	100.0%	\$9,023	\$5,372,420	7	\$2,035,551	\$290,793



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2015

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	690,988	9.0%	\$5,906	582,572	7	415,434	\$59,348
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	0	0	\$0
Englewood, City of	96	10.0%	931,900	12.1%	\$9,707	926,448	1	284,015	\$284,015
Ewing, Township of	64	6.7%	211,761	2.8%	\$3,309	211,757	0	0	\$0
Hamilton Township	173	18.0%	2,082,115	27.1%	\$12,035	1,768,405	1	1,443,847	\$1,443,847
Hoboken, City of	56	5.8%	937,987	12.2%	\$16,750	937,984	0	0	\$0
Howell, Township of	52	5.4%	522,722	6.8%	\$10,052	522,715	0	0	\$0
Jackson Township	29	3.0%	384,061	5.0%	\$13,243	376,508	1	108,326	\$108,326
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	0	0	\$0
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	0	0	\$0
Montclair Township	87	9.1%	336,883	4.4%	\$3,872	336,866	0	0	\$0
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	0	0	\$0
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	0	0	\$0
South Brunswick Township	52	5.4%	618,535	8.1%	\$11,895	555,208	1	191,145	\$191,145
Union Township	86	9.0%	573,032	7.5%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,680,517	100.0%	\$8,009	\$7,182,005	11	\$2,442,767	\$222,070



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2015

### Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	916,471	10.4%	\$7,701	810,346	7	575,096	\$82,157
Eastampton Township	1	0.1%	0	0.0%	\$0	0	0	0	\$0
Englewood, City of	128	10.0%	1,284,500	14.6%	\$10,035	1,240,891	1	537,085	\$537,085
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	0	0	\$0
Hamilton Township	165	12.9%	773,622	8.8%	\$4,689	720,023	1	146,849	\$146,849
Harrison, Town of	45	3.5%	206,449	2.3%	\$4,588	176,158	1	48,545	\$48,545
Hoboken, City of	60	4.7%	355,521	4.0%	\$5,925	345,054	1	45,901	\$45,901
Howell, Township of	75	5.9%	1,080,410	12.3%	\$14,405	1,025,421	3	462,979	\$154,326
Jackson Township	41	3.2%	378,451	4.3%	\$9,231	344,589	1	45,664	\$45,664
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	0	0	\$0
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	0	0	\$0
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	0	0	\$0
Montclair Township	92	7.2%	420,193	4.8%	\$4,567	420,196	0	0	\$0
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	0	0	\$0
Rahway, City of	42	3.3%	556,072	6.3%	\$13,240	527,128	2	255,436	\$127,718
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	0	0	\$0
Union Township	150	11.7%	1,047,452	11.9%	\$6,983	1,020,726	1	282,302	\$282,302
West Orange, Township of	93	7.3%	599,710	6.8%	\$6,448	567,827	2	212,169	\$106,085
	1281	100.0%	\$8,816,059	100.0%	\$6,882	\$8,395,570	20	\$2,612,026	\$130,601



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2015

### Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,032,066	11.6%	\$9,924	891,020	7	464,280	\$66,326
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	0	0	\$0
Englewood, City of	112	9.5%	784,743	8.8%	\$7,007	783,751	1	269,380	\$269,380
Ewing, Township of	57	4.9%	503,152	5.6%	\$8,827	503,156	0	0	\$0
Hamilton Township	138	11.7%	652,851	7.3%	\$4,731	612,821	2	117,586	\$58,793
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	0	0	\$0
Highland Park Borough	27	2.3%	190,960	2.1%	\$7,073	190,962	0	0	\$0
Hoboken, City of	71	6.0%	526,358	5.9%	\$7,413	436,276	3	108,817	\$36,272
Howell, Township of	59	5.0%	928,909	10.4%	\$15,744	776,086	3	363,656	\$121,219
Jackson Township	55	4.7%	465,139	5.2%	\$8,457	457,209	1	50,860	\$50,860
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	0	0	\$0
Livingston Township	52	4.4%	665,395	7.5%	\$12,796	632,949	2	91,149	\$45,575
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	0	0	\$0
Montclair Township	83	7.1%	347,320	3.9%	\$4,185	347,314	0	0	\$0
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	0	0	\$0
Rahway, City of	46	3.9%	557,456	6.3%	\$12,119	510,233	1	498,247	\$498,247
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	0	0	\$0
Union Township	118	10.0%	1,199,824	13.5%	\$10,168	1,122,771	2	287,515	\$143,758
West Orange, Township of	88	7.5%	583,822	6.6%	\$6,634	583,825	0	0	\$0
	1175	100.0%	\$8,910,098	100.0%	\$7,583	\$8,320,482	22	\$2,251,490	\$102,340



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2015

Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	930,394	12.5%	\$11,928	875,626	5	198,499	\$39,700
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	0	0	\$0
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	0	0	\$0
Englewood, City of	89	8.5%	782,010	10.5%	\$8,787	777,173	1	233,050	\$233,050
Ewing, Township of	77	7.3%	451,292	6.1%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	939,621	12.6%	\$6,480	668,430	4	680,479	\$170,120
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	0	0	\$0
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	0	0	\$0
Hoboken, City of	74	7.0%	406,853	5.5%	\$5,498	398,010	1	14,299	\$14,299
Howell, Township of	61	5.8%	1,225,557	16.4%	\$20,091	1,097,791	4	679,371	\$169,843
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	267,195	3.6%	\$6,851	216,565	1	71,900	\$71,900
Maplewood, Township of	54	5.1%	270,953	3.6%	\$5,018	270,952	0	0	\$0
Montclair Township	70	6.7%	255,790	3.4%	\$3,654	255,789	0	0	\$0
North Plainfield Borough	26	2.5%	443,721	5.9%	\$17,066	332,578	3	318,896	\$106,299
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	0	0	\$0
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	0	0	\$0
Union Township	88	8.4%	423,239	5.7%	\$4,810	423,237	0	0	\$0
West Orange, Township of	62	5.9%	387,954	5.2%	\$6,257	353,137	1	144,824	\$144,824
	1052	100.0%	\$7,457,625	100.0%	\$7,089	\$6,793,626	20	\$2,341,318	\$117,066





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2015

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,719,073	15.0%	\$19,535	1,301,205	10	1,431,566	\$143,157
Caldwell Borough	20	1.8%	749,084	6.5%	\$37,454	402,709	1	652,040	\$652,040
Eastampton Township	4	0.4%	155,710	1.4%	\$38,928	142,591	1	153,323	\$153,323
Englewood, City of	88	8.1%	1,539,893	13.4%	\$17,499	1,346,191	5	554,375	\$110,875
Ewing, Township of	89	8.2%	631,238	5.5%	\$7,093	559,933	3	120,507	\$40,169
Fanwood Borough	9	0.8%	40,664	0.4%	\$4,518	40,665	0	0	\$0
Hamilton Township	133	12.3%	1,170,997	10.2%	\$8,804	957,486	5	668,177	\$133,635
Harrison, Town of	38	3.5%	361,485	3.1%	\$9,513	361,487	0	0	\$0
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	0	0	\$0
Hoboken, City of	57	5.3%	849,713	7.4%	\$14,907	783,511	4	671,183	\$167,796
Howell, Township of	38	3.5%	311,971	2.7%	\$8,210	283,530	2	80,798	\$40,399
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	0	0	\$0
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	0	0	\$0
Manalapan Township	23	2.1%	451,468	3.9%	\$19,629	413,860	2	53,007	\$26,504
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	0	0	\$0
Montclair Township	77	7.1%	557,626	4.9%	\$7,242	494,837	2	276,755	\$138,378
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	0	0	\$0
Rahway, City of	32	2.9%	232,712	2.0%	\$7,272	190,003	1	165,532	\$165,532
South Brunswick Township	63	5.8%	305,787	2.7%	\$4,854	305,786	0	0	\$0
Union Township	93	8.6%	1,326,752	11.5%	\$14,266	1,270,134	2	182,343	\$91,172
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	0	0	\$0
West Orange, Township of	78	7.2%	410,797	3.6%	\$5,267	406,417	1	64,903	\$64,903
	1085	100.0%	\$11,494,960	100.0%	\$10,594	\$9,940,331	39	\$5,074,509	\$130,116



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2015

### Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	727,013	6.1%	\$9,694	542,759	9	459,437	\$51,049
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	0	0	\$0
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	0	0	\$0
Englewood, City of	63	5.4%	599,720	5.0%	\$9,519	599,725	0	0	\$0
Ewing, Township of	74	6.3%	544,720	4.6%	\$7,361	486,086	3	127,123	\$42,374
Fanwood Borough	13	1.1%	130,332	1.1%	\$10,026	120,969	1	80,012	\$80,012
Freehold Township	63	5.4%	693,400	5.8%	\$11,006	588,146	1	292,423	\$292,423
Hamilton Township	130	11.1%	1,719,996	14.4%	\$13,231	1,528,078	2	400,883	\$200,442
Harrison, Town of	29	2.5%	296,058	2.5%	\$10,209	296,056	0	0	\$0
Highland Park Borough	25	2.1%	42,078	0.4%	\$1,683	42,076	0	0	\$0
Hoboken, City of	79	6.8%	757,663	6.3%	\$9,591	571,161	6	364,720	\$60,787
Howell, Township of	62	5.3%	587,630	4.9%	\$9,478	539,867	1	81,921	\$81,921
Kenilworth Borough	16	1.4%	295,535	2.5%	\$18,471	295,538	0	0	\$0
Livingston Township	41	3.5%	943,269	7.9%	\$23,007	659,600	1	491,345	\$491,345
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	0	0	\$0
Maplewood, Township of	33	2.8%	238,667	2.0%	\$7,232	200,928	1	99,291	\$99,291
Middlesex Borough	12	1.0%	268,397	2.2%	\$22,366	195,437	1	261,506	\$261,506
Montclair Township	79	6.8%	629,271	5.3%	\$7,965	580,347	2	225,332	\$112,666
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	0	0	\$0
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	0	0	\$0
North Plainfield Borough	18	1.5%	176,337	1.5%	\$9,797	176,337	0	0	\$0
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	0	0	\$0
South Brunswick Township	64	5.5%	596,050	5.0%	\$9,313	469,208	1	163,779	\$163,779
Union Township	96	8.2%	1,797,211	15.0%	\$18,721	1,632,714	4	733,820	\$183,455
Warren Township	14	1.2%	175,954	1.5%	\$12,568	108,856	1	124,833	\$124,833
West Orange, Township of	56	4.8%	456,974	3.8%	\$8,160	339,568	3	201,011	\$67,004
	1166	100.0%	\$11,961,655	100.0%	\$10,259	\$10,258,834	37	\$4,107,436	\$111,012



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2015

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	371,357	3.2%	\$7,007	255,193	6	182,397	\$30,400
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	0	0	\$0
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	0	0	\$0
Englewood, City of	79	6.3%	477,301	4.1%	\$6,042	455,375	2	41,886	\$20,943
Ewing, Township of	87	6.9%	1,264,394	10.9%	\$14,533	939,621	5	935,294	\$187,059
Fair Haven Borough	8	0.6%	65,046	0.6%	\$8,131	65,046	0	0	\$0
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	0	0	\$0
Freehold Township	59	4.7%	88,633	0.8%	\$1,502	84,033	1	5,944	\$5,944
Hamilton Township	138	10.9%	2,110,467	18.2%	\$15,293	1,666,592	7	1,342,319	\$191,760
Harrison, Town of	23	1.8%	257,977	2.2%	\$11,216	180,827	1	88,568	\$88,568
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	0	0	\$0
Hoboken, City of	98	7.8%	1,235,507	10.7%	\$12,607	886,032	8	1,032,621	\$129,078
Howell, Township of	48	3.8%	515,430	4.5%	\$10,738	443,963	2	184,378	\$92,189
Kenilworth Borough	10	0.8%	12,531	0.1%	\$1,253	12,532	0	0	\$0
Livingston Township	54	4.3%	949,401	8.2%	\$17,582	724,332	8	705,639	\$88,205
Manalapan Township	29	2.3%	250,610	2.2%	\$8,642	126,220	2	237,384	\$118,692
Maplewood, Township of	47	3.7%	320,022	2.8%	\$6,809	320,023	0	0	\$0
Middlesex Borough	22	1.7%	298,009	2.6%	\$13,546	216,201	2	142,050	\$71,025
Montclair Township	62	4.9%	595,385	5.1%	\$9,603	554,031	6	316,741	\$52,790
Morris Township	43	3.4%	301,386	2.6%	\$7,009	289,037	1	25,435	\$25,435
Morristown, Town of	38	3.0%	211,937	1.8%	\$5,577	204,435	1	160,114	\$160,114
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	0	0	\$0
North Brunswick Township	50	4.0%	252,874	2.2%	\$5,057	243,153	3	103,492	\$34,497
North Plainfield Borough	20	1.6%	76,699	0.7%	\$3,835	76,700	0	0	\$0
Rahway, City of	63	5.0%	394,308	3.4%	\$6,259	338,239	1	119,584	\$119,584
Union Township	74	5.9%	980,420	8.5%	\$13,249	684,507	5	633,744	\$126,749
Warren Township	11	0.9%	81,345	0.7%	\$7,395	77,354	1	68,336	\$68,336
West Orange, Township of	69	5.5%	307,342	2.7%	\$4,454	276,201	2	46,540	\$23,270
	1262	100.0%	\$11,573,901	100.0%	\$9,171	\$9,275,165	64	\$6,372,466	\$99,570



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2015

#### Year 2002

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

#### Year 2003

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2015

#### Year 2004

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

#### Year 2005

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2015

Year 2006

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2015

Year 2007

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2015

Year 2008

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	11	78	14.10%	287	3.83%
Caldwell Borough	2	9	22.22%	80	2.50%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	22	89	24.72%	350	6.29%
Ewing, Township of	10	77	12.99%	250	4.00%
Hamilton Township	10	145	6.90%	700	1.43%
Harrison, Town of	8	32	25.00%	275	2.91%
Highland Park Borough	1	17	5.88%	137	0.73%
Hoboken, City of	7	74	9.46%	586	1.19%
Howell, Township of	15	61	24.59%	272	5.51%
Kenilworth, Borough of	4	10	40.00%	62	6.45%
Livingston Township	12	39	30.77%	275	4.36%
Maplewood, Township of	9	54	16.67%	411	2.19%
Montclair Township	17	70	24.29%	450	3.78%
North Plainfield Borough	5	26	19.23%	112	4.46%
Rahway, City of	5	52	9.62%	297	1.68%
South Brunswick Township	5	64	7.81%	315	1.59%
Union Township	24	88	27.27%	549	4.37%
West Orange, Township of	12	62	19.35%	340	3.53%
<b>GSMJIF</b>	180	1052	17.11%	5764	3.12%





## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2015

Year 2009

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	17	88	19.32%	287	5.92%
Caldwell Borough	5	20	25.00%	80	6.25%
Eastampton Township	1	4	25.00%	16	6.25%
Englewood, City of	29	88	32.95%	350	8.29%
Ewing, Township of	17	89	19.10%	250	6.80%
Fanwood Borough	3	9	33.33%	210	1.43%
Hamilton Township	15	133	11.28%	700	2.14%
Harrison, Town of	11	38	28.95%	275	4.00%
Highland Park Borough	1	22	4.55%	137	0.73%
Hoboken, City of	10	57	17.54%	733	1.36%
Howell, Township of	10	38	26.32%	272	3.68%
Kenilworth Borough	1	15	6.67%	62	1.61%
Livingston Township	6	39	15.38%	275	2.18%
Manalapan Township	6	23	26.09%	233	2.58%
Maplewood, Township of	6	43	13.95%	411	1.46%
Montclair Township	25	77	32.47%	450	5.56%
North Plainfield Borough	2	25	8.00%	112	1.79%
Rahway, City of	2	32	6.25%	297	0.67%
South Brunswick Township	8	63	12.70%	315	2.54%
Union Township	29	93	31.18%	549	5.28%
Warren Township	0	11	0.00%	277	0.00%
West Orange, Township of	14	78	17.95%	415	3.37%
<b>GSMJIF</b>	218	1085	20.09%	6706	3.25%



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2015

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	14	75	18.67%	277	5.05%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	12	63	19.05%	350	3.43%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	29	79	36.71%	746	3.89%
Howell, Township of	11	62	17.74%	529	2.08%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	24	79	30.38%	406	5.91%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of	0	32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
<b>GSMJIF</b>	243	1166	20.84%	7575	3.21%



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2015

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	12	53	22.64%	277	4.33%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	7	59	11.86%	227	3.08%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	23	98	23.47%	732	3.14%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	15	54	27.78%	275	5.45%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
<b>GSMJIF</b>	239	1262	18.94%	7605	3.14%



## The PMA Management Corporation Workers Compensation Timely Reporting

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

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

### GSMJIF CLAIMS REPORTING HISTORY

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

\* claim totals based on prior carrier data.





## Garden State Municipal Joint Insurance Fund

Executive Summary

1/1/2015

<b>Commercial Auto</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>3164</b>
Open Claims as of Jan 1, 2015 for all policy years:	<b>4</b>
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$106,134</b>
Total Incurred for 2003 Losses:	<b>\$267,367</b>
Total Incurred for 2004 Losses:	<b>\$584,066</b>
Total Incurred for 2005 Losses:	<b>\$905,121</b>
Total Incurred for 2006 Losses:	<b>\$1,163,119</b>
Total Incurred for 2007 Losses:	<b>\$713,970</b>
Total Incurred for 2008 Losses:	<b>\$10,596,428</b>
Total Incurred for 2009 Losses:	<b>\$2,529,629</b>
Total Incurred for 2010 Losses:	<b>\$885,874</b>
Total Incurred for 2011 Losses:	<b>\$834,937</b>
Total Auto Claims / Number of Vehicles 2002:	<b>0.117</b>
Total Auto Claims / Number of Vehicles 2003:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2004:	<b>0.131</b>
Total Auto Claims / Number of Vehicles 2005:	<b>0.156</b>
Total Auto Claims / Number of Vehicles 2006:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2007:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2008:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2009:	<b>0.113</b>
Total Auto Claims / Number of Vehicles 2010:	<b>0.115</b>
Total Auto Claims / Number of Vehicles 2011:	<b>0.099</b>

<b>General Liability/ Police / Professional Liability</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>4270</b>
Open Claims as of Jan 1, 2015 for all policy years:	<b>22</b>
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$508,648</b>
Total Incurred for 2003 Losses:	<b>\$1,066,780</b>
Total Incurred for 2004 Losses:	<b>\$3,027,718</b>
Total Incurred for 2005 Losses:	<b>\$2,517,871</b>
Total Incurred for 2006 Losses:	<b>\$2,820,509</b>
Total Incurred for 2007 Losses:	<b>\$3,459,521</b>
Total Incurred for 2008 Losses:	<b>\$2,809,809</b>
Total Incurred for 2009 Losses:	<b>\$4,693,856</b>
Total Incurred for 2010 Losses:	<b>\$4,311,732</b>
Total Incurred for 2011 Losses:	<b>\$3,423,986</b>
Total Liability Claims / 1000 Population 2002:	<b>0.442</b>
Total Liability Claims / 1000 Population 2003:	<b>0.628</b>
Total Liability Claims / 1000 Population 2004:	<b>0.767</b>
Total Liability Claims / 1000 Population 2005:	<b>0.876</b>
Total Liability Claims / 1000 Population 2006:	<b>0.780</b>
Total Liability Claims / 1000 Population 2007:	<b>0.759</b>
Total Liability Claims / 1000 Population 2008:	<b>0.846</b>
Total Liability Claims / 1000 Population 2009:	<b>0.682</b>
Total Liability Claims / 1000 Population 2010:	<b>0.725</b>
Total Liability Claims / 1000 Population 2011:	<b>0.711</b>



## Garden State Municipal Joint Insurance Fund

### Executive Summary

1/1/2015

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

### Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

**4.8**

Average Paid By Reporting Time - 2002 to Present

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

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

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

<b>Worker's Compensation</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>9587</b>
Open Claims as of Jan 1, 2015 for all policy years:	<b>224</b>
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$2,607,973</b>
Total Incurred for 2003 Losses:	<b>\$4,307,924</b>
Total Incurred for 2004 Losses:	<b>\$5,693,446</b>
Total Incurred for 2005 Losses:	<b>\$7,680,517</b>
Total Incurred for 2006 Losses:	<b>\$8,816,059</b>
Total Incurred for 2007 Losses:	<b>\$8,910,098</b>
Total Incurred for 2008 Losses:	<b>\$7,457,625</b>
Total Incurred for 2009 Losses:	<b>\$11,494,960</b>
Total Incurred for 2010 Losses:	<b>\$11,961,655</b>
Total Incurred for 2011 Losses:	<b>\$11,573,901</b>
Total Claims / Full Time Employees (1,963) for 2002:	<b>0.195</b>
Total Claims / Full Time Employees (2,844) for 2003:	<b>0.209</b>
Total Claims / Full Time Employees (3,135) for 2004:	<b>0.201</b>
Total Claims / Full Time Employees (4,861) for 2005:	<b>0.197</b>
Total Claims / Full Time Employees (5,887) for 2006:	<b>0.218</b>
Total Claims / Full Time Employees (6,024) for 2007:	<b>0.195</b>
Total Claims / Full Time Employees (5,764) for 2008:	<b>0.183</b>
Total Claims / Full Time Employees (6,706) for 2009:	<b>0.162</b>
Total Claims / Full Time Employees (7,575) for 2010:	<b>0.154</b>
Total Claims / Full Time Employees (7,757) for 2011:	<b>0.166</b>

Garden State Municipal Joint Insurance Fund  
Summary of Claims

line	policy_effective_year	Count of claim_number	Sum of Open Claims	Sum of total_incurred
AUTO LIABILITY	2010	3	1 \$	560,749.12
AUTO LIABILITY	2011	21	- \$	7,863.51
AUTO LIABILITY	2012	213	7 \$	544,564.57
AUTO LIABILITY	2013	299	19 \$	1,651,147.66
AUTO LIABILITY	2014	453	73 \$	319,415.19
<b>AUTO LIABILITY Total</b>		<b>989</b>	<b>100 \$</b>	<b>3,083,740.05</b>
AUTO PHYSICAL DAMAGE	2010	2	- \$	9,382.67
AUTO PHYSICAL DAMAGE	2011	11	- \$	41,909.88
AUTO PHYSICAL DAMAGE	2012	405	1 \$	1,321,578.24
AUTO PHYSICAL DAMAGE	2013	376	4 \$	905,682.24
AUTO PHYSICAL DAMAGE	2014	538	74 \$	984,747.05
<b>AUTO PHYSICAL DAMAGE Total</b>		<b>1,332</b>	<b>79 \$</b>	<b>3,263,300.08</b>
EMPLOYMENT PRACTICES	2011	2	1 \$	1,196,170.79
EMPLOYMENT PRACTICES	2012	23	4 \$	3,334,493.17
EMPLOYMENT PRACTICES	2013	34	14 \$	1,376,872.83
EMPLOYMENT PRACTICES	2014	36	28 \$	2,167,500.40
<b>EMPLOYMENT PRACTICES Total</b>		<b>95</b>	<b>47 \$</b>	<b>8,075,037.19</b>
GENERAL LIABILITY	2006	1	- \$	133.90
GENERAL LIABILITY	2007	1	1 \$	627,148.61
GENERAL LIABILITY	2008	1	- \$	-
GENERAL LIABILITY	2009	2	1 \$	73,940.15
GENERAL LIABILITY	2010	22	3 \$	306,863.86
GENERAL LIABILITY	2011	121	17 \$	1,248,754.54
GENERAL LIABILITY	2012	585	36 \$	3,195,009.04
GENERAL LIABILITY	2013	539	46 \$	2,662,403.28
GENERAL LIABILITY	2014	601	122 \$	2,012,218.39
<b>GENERAL LIABILITY Total</b>		<b>1,873</b>	<b>226 \$</b>	<b>10,126,471.77</b>
LIABILITY REPORT ONLY	2012	2	- \$	-
<b>LIABILITY REPORT ONLY Total</b>		<b>2</b>	<b>- \$</b>	<b>-</b>
PROPERTY	2011	9	- \$	9,819.11
PROPERTY	2012	214	- \$	3,677,146.09
PROPERTY	2013	94	2 \$	367,759.10
PROPERTY	2014	106	27 \$	650,331.55
<b>PROPERTY Total</b>		<b>423</b>	<b>29 \$</b>	<b>4,705,055.85</b>
PUBLIC OFFICIALS LIABILITY	2008	1	1 \$	495,338.00
PUBLIC OFFICIALS LIABILITY	2012	48	2 \$	347,769.19
PUBLIC OFFICIALS LIABILITY	2013	53	5 \$	365,116.01
PUBLIC OFFICIALS LIABILITY	2014	55	17 \$	446,653.00
<b>PUBLIC OFFICIALS LIABILITY Total</b>		<b>157</b>	<b>25 \$</b>	<b>1,654,876.20</b>
WORKCOMP RECORD ONLY	2012	239	- \$	-
WORKCOMP RECORD ONLY	2013	243	- \$	-
WORKCOMP RECORD ONLY	2014	288	2 \$	13,897.00
<b>WORKCOMP RECORD ONLY Total</b>		<b>770</b>	<b>2 \$</b>	<b>13,897.00</b>
WORKERS COMPENSATION	2006	2	2 \$	34,388.85
WORKERS COMPENSATION	2009	3	3 \$	57,338.20
WORKERS COMPENSATION	2010	9	4 \$	120,569.10
WORKERS COMPENSATION	2011	13	6 \$	222,076.73
WORKERS COMPENSATION	2012	986	127 \$	11,620,533.10
WORKERS COMPENSATION	2013	997	152 \$	9,186,443.48
WORKERS COMPENSATION	2014	996	667 \$	8,578,869.46
<b>WORKERS COMPENSATION Total</b>		<b>3,006</b>	<b>961 \$</b>	<b>29,820,218.92</b>
<b>Grand Total</b>		<b>8,647</b>	<b>1,469 \$</b>	<b>60,742,597.06</b>

Valued as of 12/31/14



## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

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Count of claim_number		claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	2011	TOWNSHIP OF EWING	1			1
AUTO LIABILITY	2011 Total		1			1
AUTO LIABILITY	2012	CITY OF HOBOKEN	1	1		2
AUTO LIABILITY	2012	HOWELL TOWNSHIP	2			2
AUTO LIABILITY	2012	TOWNSHIP OF EWING	1			1
AUTO LIABILITY	2012	TOWNSHIP OF UNION		1		1
AUTO LIABILITY	2012 Total		4	2		6
AUTO LIABILITY	2013	BERKELEY HEIGHTS	1			1
AUTO LIABILITY	2013	CITY OF ENGLEWOOD	2	3		5
AUTO LIABILITY	2013	CITY OF HOBOKEN	1			1
AUTO LIABILITY	2013	CITY OF LINDEN	3			3
AUTO LIABILITY	2013	LIVINGSTON TOWNSHIP	1			1
AUTO LIABILITY	2013	TOWN OF MORRISTOWN	1			1
AUTO LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	1			1
AUTO LIABILITY	2013	TOWNSHIP OF EWING	2			2
AUTO LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	2			2
AUTO LIABILITY	2013	TOWNSHIP OF MONTCLAIR	3			3
AUTO LIABILITY	2013	TOWNSHIP OF WARREN	1			1
AUTO LIABILITY	2013	TWP OF PARSIPPANY	5	1		6
AUTO LIABILITY	2013	TWP OF WEST ORANGE	3			3
AUTO LIABILITY	2013 Total		26	4		30
AUTO LIABILITY	2014	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	2014	BERKELEY TOWNSHIP	13			13
AUTO LIABILITY	2014	BORO OF CALDWELL	2			2
AUTO LIABILITY	2014	BORO OF FAIR HAVEN	4			4
AUTO LIABILITY	2014	BORO OF FANWOOD	2			2
AUTO LIABILITY	2014	BORO OF HIGHLAND PARK	3	4		7
AUTO LIABILITY	2014	BORO OF NEW PROVIDENCE	1	2		3
AUTO LIABILITY	2014	BORO OF NORTH PLAINFIELD	8	2		10
AUTO LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	3			3
AUTO LIABILITY	2014	BOROUGH OF KENILWORTH	5	1		6
AUTO LIABILITY	2014	BOROUGH OF TOTOWA	5			5

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

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Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	2014	CITY OF ENGLEWOOD	24			24
AUTO LIABILITY	2014	CITY OF HOBOKEN	18	3		21
AUTO LIABILITY	2014	CITY OF LINDEN	14	5		19
AUTO LIABILITY	2014	CITY OF RAHWAY	15	2		17
AUTO LIABILITY	2014	HOWELL TOWNSHIP	13			13
AUTO LIABILITY	2014	LIVINGSTON TOWNSHIP	15	2		17
AUTO LIABILITY	2014	TOWN OF GUTTENBERG	8			8
AUTO LIABILITY	2014	TOWN OF HARRISON	1			1
AUTO LIABILITY	2014	TOWN OF KEARNY	15	7		22
AUTO LIABILITY	2014	TOWN OF MORRISTOWN	13	3		16
AUTO LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	22	2		24
AUTO LIABILITY	2014	TOWNSHIP OF EASTAMPTON	5	1		6
AUTO LIABILITY	2014	TOWNSHIP OF EWING	2	9		11
AUTO LIABILITY	2014	TOWNSHIP OF FREEHOLD	8	1		9
AUTO LIABILITY	2014	TOWNSHIP OF HAMILTON	1	2		3
AUTO LIABILITY	2014	TOWNSHIP OF LAWRENCE	6	1		7
AUTO LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	13	5		18
AUTO LIABILITY	2014	TOWNSHIP OF MONTCLAIR	36	4		40
AUTO LIABILITY	2014	TOWNSHIP OF MORRIS	10	2		12
AUTO LIABILITY	2014	TOWNSHIP OF UNION	33	4		37
AUTO LIABILITY	2014	TOWNSHIP OF WARREN	9	1		10
AUTO LIABILITY	2014	TWP OF NORTH BRUNSWICK	3	2		5
AUTO LIABILITY	2014	TWP OF PARSIPPANY	28	4		32
AUTO LIABILITY	2014	TWP OF WEST ORANGE	22	3		25
AUTO LIABILITY	2014 Total		380	73		453
AUTO PHYSICAL DAMAGE	2012	CITY OF HOBOKEN	1			1
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EWING	1			1
AUTO PHYSICAL DAMAGE	2012 Total		2			2
AUTO PHYSICAL DAMAGE	2013	BERKELEY HEIGHTS	3			3
AUTO PHYSICAL DAMAGE	2013	CITY OF ENGLEWOOD	2			2
AUTO PHYSICAL DAMAGE	2013	CITY OF HOBOKEN	1			1
AUTO PHYSICAL DAMAGE	2013	LIVINGSTON TOWNSHIP	1			1

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

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Count of claim_number		claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF BLOOMFIELD	2			2
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF EWING	2			2
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF HAMILTON	1			1
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MAPLEWOOD	2			2
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MONTCLAIR	2			2
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF UNION	1			1
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WARREN	1			1
AUTO PHYSICAL DAMAGE	2013	TWP OF NORTH BRUNSWICK	1			1
AUTO PHYSICAL DAMAGE	2013	TWP OF PARSIPPANY	4			4
AUTO PHYSICAL DAMAGE	2013	TWP OF WEST ORANGE	3			3
AUTO PHYSICAL DAMAGE	<b>2013 Total</b>		<b>26</b>			<b>26</b>
AUTO PHYSICAL DAMAGE	2014	BERKELEY HEIGHTS	4	1		5
AUTO PHYSICAL DAMAGE	2014	BERKELEY TOWNSHIP	15	2		17
AUTO PHYSICAL DAMAGE	2014	BORO OF CALDWELL	3	2		5
AUTO PHYSICAL DAMAGE	2014	BORO OF FAIR HAVEN	4			4
AUTO PHYSICAL DAMAGE	2014	BORO OF FANWOOD		2		2
AUTO PHYSICAL DAMAGE	2014	BORO OF HIGHLAND PARK	8	2		10
AUTO PHYSICAL DAMAGE	2014	BORO OF NEW PROVIDENCE	7	1		8
AUTO PHYSICAL DAMAGE	2014	BORO OF NORTH PLAINFIELD	17	4		21
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HADDON HEIGHTS	3			3
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF KENILWORTH	5			5
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF TOTOWA	9			9
AUTO PHYSICAL DAMAGE	2014	CITY OF ENGLEWOOD	16	3	1	20
AUTO PHYSICAL DAMAGE	2014	CITY OF HOBOKEN	17	1		18
AUTO PHYSICAL DAMAGE	2014	CITY OF LINDEN	10	5		15
AUTO PHYSICAL DAMAGE	2014	CITY OF RAHWAY	19	2		21
AUTO PHYSICAL DAMAGE	2014	HOWELL TOWNSHIP	10	1		11
AUTO PHYSICAL DAMAGE	2014	LIVINGSTON TOWNSHIP	14	3		17
AUTO PHYSICAL DAMAGE	2014	TOWN OF GUTTENBERG	8	2		10
AUTO PHYSICAL DAMAGE	2014	TOWN OF HARRISON	1			1
AUTO PHYSICAL DAMAGE	2014	TOWN OF KEARNY	18	2		20
AUTO PHYSICAL DAMAGE	2014	TOWN OF MORRISTOWN	14	2		16

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

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Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF BLOOMFIELD	13	4		17
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EASTAMPTON	7			7
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EWING	4	2		6
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF FREEHOLD	15	1		16
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF HAMILTON	3	2		5
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF LAWRENCE	12	1		13
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MAPLEWOOD	21	2		23
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MONTCLAIR	35	4		39
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MORRIS	21	4		25
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF UNION	37	5		42
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WARREN	13	2		15
AUTO PHYSICAL DAMAGE	2014	TWP OF NORTH BRUNSWICK	19	1		20
AUTO PHYSICAL DAMAGE	2014	TWP OF PARSIPPANY	30	4		34
AUTO PHYSICAL DAMAGE	2014	TWP OF WEST ORANGE	32	6		38
AUTO PHYSICAL DAMAGE	2014 Total		464	73	1	538
EMPLOYMENT PRACTICES	2013	BORO OF HIGHLAND PARK		1		1
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF BLOOMFIELD		4		4
EMPLOYMENT PRACTICES	2013 Total			5		5
EMPLOYMENT PRACTICES	2014	BERKELEY HEIGHTS		1		1
EMPLOYMENT PRACTICES	2014	CITY OF ENGLEWOOD		3		3
EMPLOYMENT PRACTICES	2014	CITY OF HOBOKEN		6		6
EMPLOYMENT PRACTICES	2014	HOWELL TOWNSHIP		1		1
EMPLOYMENT PRACTICES	2014	TOWN OF GUTTENBERG	1	3		4
EMPLOYMENT PRACTICES	2014	TOWN OF HARRISON	1			1
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF BLOOMFIELD	1	5		6
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF FREEHOLD		1		1
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF HAMILTON		1		1
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MAPLEWOOD	1			1
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MONTCLAIR	2	3		5
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MORRIS		2		2
EMPLOYMENT PRACTICES	2014	TWP OF PARSIPPANY	2	2		4
EMPLOYMENT PRACTICES	2014 Total		8	28		36

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

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Count of claim_number line	policy_effective_year	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	2010	CITY OF ENGLEWOOD		1		1
GENERAL LIABILITY	2010 Total			1		1
GENERAL LIABILITY	2011	BERKELEY TOWNSHIP		1		1
GENERAL LIABILITY	2011	CITY OF HOBOKEN		1		1
GENERAL LIABILITY	2011 Total			1	1	2
GENERAL LIABILITY	2012	BORO OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	2012	TOWN OF MORRISTOWN			1	1
GENERAL LIABILITY	2012	TOWNSHIP OF BLOOMFIELD		3	3	6
GENERAL LIABILITY	2012	TOWNSHIP OF FREEHOLD			1	1
GENERAL LIABILITY	2012	TOWNSHIP OF MAPLEWOOD		1	1	2
GENERAL LIABILITY	2012	TOWNSHIP OF MONTCLAIR		1	1	2
GENERAL LIABILITY	2012	TOWNSHIP OF UNION			1	1
GENERAL LIABILITY	2012 Total			6	8	14
GENERAL LIABILITY	2013	BERKELEY TOWNSHIP			1	1
GENERAL LIABILITY	2013	BORO OF CALDWELL		1	1	2
GENERAL LIABILITY	2013	BORO OF HIGHLAND PARK		2	1	3
GENERAL LIABILITY	2013	BOROUGH OF HADDON HEIGHTS		1		1
GENERAL LIABILITY	2013	CITY OF ENGLEWOOD		3	1	4
GENERAL LIABILITY	2013	CITY OF HOBOKEN		6	1	7
GENERAL LIABILITY	2013	CITY OF LINDEN		8		8
GENERAL LIABILITY	2013	CITY OF RAHWAY		3		3
GENERAL LIABILITY	2013	HOWELL TOWNSHIP		2		2
GENERAL LIABILITY	2013	LIVINGSTON TOWNSHIP		1		1
GENERAL LIABILITY	2013	TOWN OF HARRISON		3		3
GENERAL LIABILITY	2013	TOWN OF MORRISTOWN			1	1
GENERAL LIABILITY	2013	TOWNSHIP OF BLOOMFIELD		10	1	11
GENERAL LIABILITY	2013	TOWNSHIP OF EWING		2	1	3
GENERAL LIABILITY	2013	TOWNSHIP OF FREEHOLD		1		1
GENERAL LIABILITY	2013	TOWNSHIP OF HAMILTON		14	1	15
GENERAL LIABILITY	2013	TOWNSHIP OF LAWRENCE			1	1
GENERAL LIABILITY	2013	TOWNSHIP OF MAPLEWOOD		1	1	2
GENERAL LIABILITY	2013	TOWNSHIP OF MONTCLAIR		5		5

Valued as of 12/31/14

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

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Count of claim_number		claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	2013	TOWNSHIP OF UNION	4			4
GENERAL LIABILITY	2013	TOWNSHIP OF WARREN		1		1
GENERAL LIABILITY	2013	TWP OF NORTH BRUNSWICK	2	1		3
GENERAL LIABILITY	2013	TWP OF PARSIPPANY	4	1		5
GENERAL LIABILITY	2013	TWP OF WEST ORANGE	9			9
GENERAL LIABILITY	2013 Total		82	8	6	96
GENERAL LIABILITY	2014	BERKELEY HEIGHTS	11	1		12
GENERAL LIABILITY	2014	BERKELEY TOWNSHIP	2	4		6
GENERAL LIABILITY	2014	BORO OF CALDWELL	11	6		17
GENERAL LIABILITY	2014	BORO OF FAIR HAVEN	2			2
GENERAL LIABILITY	2014	BORO OF FANWOOD	2	2		4
GENERAL LIABILITY	2014	BORO OF HIGHLAND PARK	8	2		10
GENERAL LIABILITY	2014	BORO OF NEW PROVIDENCE	11			11
GENERAL LIABILITY	2014	BORO OF NORTH PLAINFIELD	1	1		2
GENERAL LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	12	3		15
GENERAL LIABILITY	2014	BOROUGH OF KENILWORTH	6	1		7
GENERAL LIABILITY	2014	BOROUGH OF TOTOWA	6	1		7
GENERAL LIABILITY	2014	CITY OF ENGLEWOOD	22	6		28
GENERAL LIABILITY	2014	CITY OF HOBOKEN	28	9		37
GENERAL LIABILITY	2014	CITY OF LINDEN	26	5		31
GENERAL LIABILITY	2014	CITY OF RAHWAY	16	4	1	21
GENERAL LIABILITY	2014	HOWELL TOWNSHIP	17	7		24
GENERAL LIABILITY	2014	LIVINGSTON TOWNSHIP	27	5		32
GENERAL LIABILITY	2014	TOWN OF GUTTENBERG	4			4
GENERAL LIABILITY	2014	TOWN OF HARRISON	10	2	1	13
GENERAL LIABILITY	2014	TOWN OF KEARNY	38	9	1	48
GENERAL LIABILITY	2014	TOWN OF MORRISTOWN	8	1		9
GENERAL LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	25	5		30
GENERAL LIABILITY	2014	TOWNSHIP OF EWING	20	4		24
GENERAL LIABILITY	2014	TOWNSHIP OF FREEHOLD	18	2		20
GENERAL LIABILITY	2014	TOWNSHIP OF HAMILTON	8	7		15
GENERAL LIABILITY	2014	TOWNSHIP OF LAWRENCE	5	4		9

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

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Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	14	1		15
GENERAL LIABILITY	2014	TOWNSHIP OF MONTCLAIR	31	11	1	43
GENERAL LIABILITY	2014	TOWNSHIP OF MORRIS	4			4
GENERAL LIABILITY	2014	TOWNSHIP OF UNION	32	7		39
GENERAL LIABILITY	2014	TOWNSHIP OF WARREN	3			3
GENERAL LIABILITY	2014	TWP OF NORTH BRUNSWICK	11	1		12
GENERAL LIABILITY	2014	TWP OF PARSIPPANY	26	6		32
GENERAL LIABILITY	2014	TWP OF WEST ORANGE	14	1		15
GENERAL LIABILITY	<b>2014 Total</b>		<b>479</b>	<b>118</b>	<b>4</b>	<b>601</b>
PROPERTY	2013	BERKELEY TOWNSHIP	1			1
PROPERTY	2013	BORO OF HIGHLAND PARK	1			1
PROPERTY	2013	BORO OF NORTH PLAINFIELD	1			1
PROPERTY	2013	CITY OF ENGLEWOOD	2			2
PROPERTY	2013	CITY OF LINDEN	10			10
PROPERTY	2013	TOWNSHIP OF HAMILTON	1			1
PROPERTY	2013	TOWNSHIP OF MONTCLAIR	1			1
PROPERTY	2013	TOWNSHIP OF UNION	1			1
PROPERTY	2013	TWP OF NORTH BRUNSWICK	1			1
PROPERTY	2013	TWP OF PARSIPPANY	1			1
PROPERTY	<b>2013 Total</b>		<b>20</b>			<b>20</b>
PROPERTY	2014	BERKELEY HEIGHTS	2		1	3
PROPERTY	2014	BERKELEY TOWNSHIP	5	1		6
PROPERTY	2014	BORO OF CALDWELL	5			5
PROPERTY	2014	BORO OF FAIR HAVEN	4	1		5
PROPERTY	2014	BORO OF HIGHLAND PARK		1		1
PROPERTY	2014	BORO OF NEW PROVIDENCE	3	1		4
PROPERTY	2014	BORO OF NORTH PLAINFIELD	1	1		2
PROPERTY	2014	BOROUGH OF HADDON HEIGHTS	2	1		3
PROPERTY	2014	BOROUGH OF TOTOWA	2	2		4
PROPERTY	2014	CITY OF ENGLEWOOD	8			8
PROPERTY	2014	CITY OF LINDEN	3	2		5
PROPERTY	2014	CITY OF RAHWAY	1	1		2

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Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
PROPERTY	2014	LIVINGSTON TOWNSHIP	3	1		4
PROPERTY	2014	TOWN OF GUTTENBERG	1			1
PROPERTY	2014	TOWN OF HARRISON	3			3
PROPERTY	2014	TOWN OF KEARNY	3			3
PROPERTY	2014	TOWN OF MORRISTOWN		2		2
PROPERTY	2014	TOWNSHIP OF BLOOMFIELD	1			1
PROPERTY	2014	TOWNSHIP OF EWING	1			1
PROPERTY	2014	TOWNSHIP OF FREEHOLD	1			1
PROPERTY	2014	TOWNSHIP OF LAWRENCE	1			1
PROPERTY	2014	TOWNSHIP OF MAPLEWOOD	3	1	1	5
PROPERTY	2014	TOWNSHIP OF MORRIS	2			2
PROPERTY	2014	TOWNSHIP OF UNION	5			5
PROPERTY	2014	TOWNSHIP OF WARREN	4			4
PROPERTY	2014	TWP OF NORTH BRUNSWICK	4			4
PROPERTY	2014	TWP OF PARSIPPANY	8	8		16
PROPERTY	2014	TWP OF WEST ORANGE	3	1	1	5
PROPERTY	<b>2014 Total</b>		<b>79</b>	<b>24</b>	<b>3</b>	<b>106</b>
PUBLIC OFFICIALS LIABILITY	2008	TOWNSHIP OF MONTCLAIR		1		1
PUBLIC OFFICIALS LIABILITY	<b>2008 Total</b>			<b>1</b>		<b>1</b>
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF MIDDLESEX	1			1
PUBLIC OFFICIALS LIABILITY	2012	TWP OF MANALAPAN	1			1
PUBLIC OFFICIALS LIABILITY	<b>2012 Total</b>		<b>2</b>			<b>2</b>
PUBLIC OFFICIALS LIABILITY	2013	CITY OF HOBOKEN	1			1
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MONTCLAIR	2			2
PUBLIC OFFICIALS LIABILITY	2013	TWP OF NORTH BRUNSWICK		1		1
PUBLIC OFFICIALS LIABILITY	2013	TWP OF PARSIPPANY	1			1
PUBLIC OFFICIALS LIABILITY	<b>2013 Total</b>		<b>4</b>	<b>1</b>		<b>5</b>
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY HEIGHTS	1	1		2
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY TOWNSHIP	1	1		2
PUBLIC OFFICIALS LIABILITY	2014	BORO OF HIGHLAND PARK		1		1
PUBLIC OFFICIALS LIABILITY	2014	BORO OF NORTH PLAINFIELD	1	1		2
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF TOTOWA	1			1

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Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
PUBLIC OFFICIALS LIABILITY	2014	CITY OF ENGLEWOOD	4			4
PUBLIC OFFICIALS LIABILITY	2014	CITY OF HOBOKEN	8	5		13
PUBLIC OFFICIALS LIABILITY	2014	CITY OF LINDEN	2	1		3
PUBLIC OFFICIALS LIABILITY	2014	CITY OF RAHWAY	1			1
PUBLIC OFFICIALS LIABILITY	2014	HOWELL TOWNSHIP	3	1		4
PUBLIC OFFICIALS LIABILITY	2014	LIVINGSTON TOWNSHIP	1			1
PUBLIC OFFICIALS LIABILITY	2014	TOWN OF MORRISTOWN	1			1
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	2	1		3
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF HAMILTON		1		1
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF LAWRENCE	1			1
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MONTCLAIR	4	2		6
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MORRIS	1			1
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF WARREN		2		2
PUBLIC OFFICIALS LIABILITY	2014	TWP OF NORTH BRUNSWICK	1			1
PUBLIC OFFICIALS LIABILITY	2014	TWP OF PARSIPPANY	5			5
PUBLIC OFFICIALS LIABILITY	<b>2014 Total</b>		<b>38</b>	<b>17</b>		<b>55</b>
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF HAMILTON	1			1
WORKCOMP RECORD ONLY	<b>2013 Total</b>		<b>1</b>			<b>1</b>
WORKCOMP RECORD ONLY	2014	BERKELEY HEIGHTS	1			1
WORKCOMP RECORD ONLY	2014	BERKELEY TOWNSHIP	12			12
WORKCOMP RECORD ONLY	2014	BORO OF CALDWELL	1			1
WORKCOMP RECORD ONLY	2014	BORO OF FANWOOD	2			2
WORKCOMP RECORD ONLY	2014	BORO OF HIGHLAND PARK	8			8
WORKCOMP RECORD ONLY	2014	BORO OF NEW PROVIDENCE	12			12
WORKCOMP RECORD ONLY	2014	BORO OF NORTH PLAINFIELD	17			17
WORKCOMP RECORD ONLY	2014	BOROUGH OF HADDON HEIGHTS	1	1		2
WORKCOMP RECORD ONLY	2014	CITY OF ENGLEWOOD	16			16
WORKCOMP RECORD ONLY	2014	CITY OF HOBOKEN	17			17
WORKCOMP RECORD ONLY	2014	CITY OF LINDEN	33			33
WORKCOMP RECORD ONLY	2014	CITY OF RAHWAY	7			7
WORKCOMP RECORD ONLY	2014	HOWELL TOWNSHIP	20	1		21
WORKCOMP RECORD ONLY	2014	LIVINGSTON TOWNSHIP	1			1

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

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Count of claim_number		claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
WORKCOMP RECORD ONLY	2014	TOWN OF GUTTENBERG		1		1
WORKCOMP RECORD ONLY	2014	TOWN OF HARRISON		12		12
WORKCOMP RECORD ONLY	2014	TOWN OF KEARNY		7		7
WORKCOMP RECORD ONLY	2014	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EWING		2		2
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF FREEHOLD		28		28
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF HAMILTON		21		21
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF LAWRENCE		9		9
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MAPLEWOOD		6		6
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MORRIS		14		14
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WARREN		3		3
WORKCOMP RECORD ONLY	2014	TWP OF NORTH BRUNSWICK		13		13
WORKCOMP RECORD ONLY	2014	TWP OF WEST ORANGE		6		6
WORKCOMP RECORD ONLY	2014 Total		286	2		288
WORKERS COMPENSATION	2009	CITY OF HOBOKEN		1		1
WORKERS COMPENSATION	2009 Total			1		1
WORKERS COMPENSATION	2010	CITY OF HOBOKEN		1		1
WORKERS COMPENSATION	2010 Total			1		1
WORKERS COMPENSATION	2011	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	2011	TWP OF WEST ORANGE		1		1
WORKERS COMPENSATION	2011 Total			2		2
WORKERS COMPENSATION	2012	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	2012	BORO OF FANWOOD	1			1
WORKERS COMPENSATION	2012	CITY OF HOBOKEN		1		1
WORKERS COMPENSATION	2012	TOWNSHIP OF HAMILTON		2		2
WORKERS COMPENSATION	2012 Total		1	4		5
WORKERS COMPENSATION	2013	BERKELEY TOWNSHIP		2		2
WORKERS COMPENSATION	2013	BORO OF FAIR HAVEN	1			1
WORKERS COMPENSATION	2013	CITY OF HOBOKEN	2	3	1	6

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

report_to_tpa_year	2014
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Count of claim_number		claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	2013	HOWELL TOWNSHIP	1			1
WORKERS COMPENSATION	2013	LIVINGSTON TOWNSHIP	1	1		2
WORKERS COMPENSATION	2013	TOWN OF HARRISON	1			1
WORKERS COMPENSATION	2013	TOWNSHIP OF EWING	1			1
WORKERS COMPENSATION	2013	TOWNSHIP OF HAMILTON	2			2
WORKERS COMPENSATION	2013	TOWNSHIP OF MONTCLAIR	1			1
WORKERS COMPENSATION	2013	TOWNSHIP OF UNION	1			1
WORKERS COMPENSATION	2013	TWP OF NORTH BRUNSWICK		1		1
WORKERS COMPENSATION	2013	TWP OF WEST ORANGE	2			2
WORKERS COMPENSATION	2013 Total		13	7	1	21
WORKERS COMPENSATION	2014	BERKELEY HEIGHTS	5	7		12
WORKERS COMPENSATION	2014	BERKELEY TOWNSHIP	13	35		48
WORKERS COMPENSATION	2014	BORO OF CALDWELL	5	4		9
WORKERS COMPENSATION	2014	BORO OF FAIR HAVEN		1		1
WORKERS COMPENSATION	2014	BORO OF FANWOOD	2	9	1	12
WORKERS COMPENSATION	2014	BORO OF HIGHLAND PARK	6	1		7
WORKERS COMPENSATION	2014	BORO OF NEW PROVIDENCE	7	5		12
WORKERS COMPENSATION	2014	BORO OF NORTH PLAINFIELD	2	15		17
WORKERS COMPENSATION	2014	BOROUGH OF HADDON HEIGHTS	1	2		3
WORKERS COMPENSATION	2014	BOROUGH OF KENILWORTH	2	6		8
WORKERS COMPENSATION	2014	BOROUGH OF TOTOWA	3	3		6
WORKERS COMPENSATION	2014	CITY OF ENGLEWOOD	9	28		37
WORKERS COMPENSATION	2014	CITY OF HOBOKEN	30	48		78
WORKERS COMPENSATION	2014	CITY OF LINDEN	40	89	1	130
WORKERS COMPENSATION	2014	CITY OF RAHWAY	4	17		21
WORKERS COMPENSATION	2014	HOWELL TOWNSHIP	8	18		26
WORKERS COMPENSATION	2014	LIVINGSTON TOWNSHIP	8	33		41
WORKERS COMPENSATION	2014	TOWN OF GUTTENBERG	2	5		7
WORKERS COMPENSATION	2014	TOWN OF HARRISON	2	12		14
WORKERS COMPENSATION	2014	TOWN OF KEARNY	17	23		40
WORKERS COMPENSATION	2014	TOWN OF MORRISTOWN	9	23		32
WORKERS COMPENSATION	2014	TOWNSHIP OF EASTAMPTON	1	4		5

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

report_to_tpa_year	2014
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Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	2014	TOWNSHIP OF EWING	17	37		54
WORKERS COMPENSATION	2014	TOWNSHIP OF FREEHOLD	7	16		23
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON	32	48		80
WORKERS COMPENSATION	2014	TOWNSHIP OF LAWRENCE	3	9		12
WORKERS COMPENSATION	2014	TOWNSHIP OF MAPLEWOOD	9	21		30
WORKERS COMPENSATION	2014	TOWNSHIP OF MONTCLAIR	19	24		43
WORKERS COMPENSATION	2014	TOWNSHIP OF MORRIS	9	16	1	26
WORKERS COMPENSATION	2014	TOWNSHIP OF UNION	26	44		70
WORKERS COMPENSATION	2014	TOWNSHIP OF WARREN	4	8		12
WORKERS COMPENSATION	2014	TWP OF NORTH BRUNSWICK	20	34		54
WORKERS COMPENSATION	2014	TWP OF WEST ORANGE	7	19		26
WORKERS COMPENSATION	2014 Total		329	664	3	996
Grand Total			2,252	1,045	18	3,315

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

report_to_tpa_year	2014
line	WORKERS COMPENSATION

Count of claim_number policy_effective_year	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
2009	CITY OF HOBOKEN	1		1	100%
<b>2009 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>
2010	CITY OF HOBOKEN	1		1	100%
<b>2010 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>
2011	BERKELEY TOWNSHIP		1	1	0%
2011	TWP OF WEST ORANGE	1		1	100%
<b>2011 Total</b>		<b>1</b>	<b>1</b>	<b>2</b>	<b>50%</b>
2012	BERKELEY TOWNSHIP	1		1	100%
2012	BORO OF FANWOOD		1	1	0%
2012	CITY OF HOBOKEN	1		1	100%
2012	TOWNSHIP OF HAMILTON	2		2	100%
<b>2012 Total</b>		<b>4</b>	<b>1</b>	<b>5</b>	<b>80%</b>
2013	BERKELEY TOWNSHIP	2		2	100%
2013	BORO OF FAIR HAVEN		1	1	0%
2013	CITY OF HOBOKEN	3	3	6	50%
2013	HOWELL TOWNSHIP		1	1	0%
2013	LIVINGSTON TOWNSHIP	1	1	2	50%
2013	TOWN OF HARRISON	1		1	100%
2013	TOWNSHIP OF EWING		1	1	0%
2013	TOWNSHIP OF HAMILTON		2	2	0%
2013	TOWNSHIP OF MONTCLAIR	1		1	100%
2013	TOWNSHIP OF UNION		1	1	0%
2013	TWP OF NORTH BRUNSWICK	1		1	100%
2013	TWP OF WEST ORANGE		2	2	0%
<b>2013 Total</b>		<b>9</b>	<b>12</b>	<b>21</b>	<b>43%</b>
2014	BERKELEY HEIGHTS	3	9	12	25%
2014	BERKELEY TOWNSHIP	9	39	48	19%
2014	BORO OF CALDWELL		9	9	0%
2014	BORO OF FAIR HAVEN		1	1	0%
2014	BORO OF FANWOOD	4	8	12	33%
2014	BORO OF HIGHLAND PARK	2	5	7	29%

Valued as of 12/31/14

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

report_to_tpa_year	2014
line	WORKERS COMPENSATION

Count of claim_number policy_effective_year	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
2014	BORO OF NEW PROVIDENCE	3	9	12	25%
2014	BORO OF NORTH PLAINFIELD	3	14	17	18%
2014	BOROUGH OF HADDON HEIGHTS	1	2	3	33%
2014	BOROUGH OF KENILWORTH	1	7	8	13%
2014	BOROUGH OF TOTOWA	2	4	6	33%
2014	CITY OF ENGLEWOOD	9	28	37	24%
2014	CITY OF HOBOKEN	20	58	78	26%
2014	CITY OF LINDEN	16	113	129	12%
2014	CITY OF RAHWAY	3	18	21	14%
2014	HOWELL TOWNSHIP	10	16	26	38%
2014	LIVINGSTON TOWNSHIP	9	32	41	22%
2014	TOWN OF GUTTENBERG	3	4	7	43%
2014	TOWN OF HARRISON	3	11	14	21%
2014	TOWN OF KEARNY	10	29	39	26%
2014	TOWN OF MORRISTOWN	10	22	32	31%
2014	TOWNSHIP OF EASTAMPTON	1	4	5	20%
2014	TOWNSHIP OF EWING	13	41	54	24%
2014	TOWNSHIP OF FREEHOLD	5	18	23	22%
2014	TOWNSHIP OF HAMILTON	11	68	79	14%
2014	TOWNSHIP OF LAWRENCE	2	10	12	17%
2014	TOWNSHIP OF MAPLEWOOD	3	27	30	10%
2014	TOWNSHIP OF MONTCLAIR	23	20	43	53%
2014	TOWNSHIP OF MORRIS	8	18	26	31%
2014	TOWNSHIP OF UNION	18	52	70	26%
2014	TOWNSHIP OF WARREN	1	11	12	8%
2014	TWP OF NORTH BRUNSWICK	9	45	54	17%
2014	TWP OF WEST ORANGE	6	20	26	23%
<b>2014 Total</b>		<b>221</b>	<b>772</b>	<b>993</b>	<b>22%</b>
<b>Grand Total</b>		<b>237</b>	<b>786</b>	<b>1,023</b>	<b>23%</b>

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	- \$	- \$	-
AUTO LIABILITY	2010	CITY OF RAHWAY	1	- \$	- \$	-
AUTO LIABILITY	2010	TWP OF WEST ORANGE	1	1 \$	560,749.12 \$	560,749.12
AUTO LIABILITY	<b>2010 Total</b>		<b>3</b>	<b>1 \$</b>	<b>560,749.12 \$</b>	<b>186,916.37</b>
AUTO LIABILITY	2011	BERKELEY TOWNSHIP	1	- \$	500.00 \$	500.00
AUTO LIABILITY	2011	BOROUGH OF MIDDLESEX	1	- \$	- \$	-
AUTO LIABILITY	2011	CITY OF HOBOKEN	1	- \$	508.90 \$	508.90
AUTO LIABILITY	2011	CITY OF RAHWAY	3	- \$	1,284.65 \$	428.22
AUTO LIABILITY	2011	LIVINGSTON TOWNSHIP	2	- \$	- \$	-
AUTO LIABILITY	2011	TOWN OF MORRISTOWN	1	- \$	- \$	-
AUTO LIABILITY	2011	TOWNSHIP OF EWING	3	- \$	2,872.61 \$	957.54
AUTO LIABILITY	2011	TOWNSHIP OF FREEHOLD	2	- \$	1,286.85 \$	643.43
AUTO LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
AUTO LIABILITY	2011	TOWNSHIP OF MONTCLAIR	1	- \$	- \$	-
AUTO LIABILITY	2011	TOWNSHIP OF UNION	4	- \$	1,250.00 \$	312.50
AUTO LIABILITY	2011	TWP OF WEST ORANGE	1	- \$	160.50 \$	160.50
AUTO LIABILITY	<b>2011 Total</b>		<b>21</b>	<b>- \$</b>	<b>7,863.51 \$</b>	<b>374.45</b>
AUTO LIABILITY	2012	BERKELEY TOWNSHIP	11	- \$	1,281.87 \$	116.53
AUTO LIABILITY	2012	BORO OF CALDWELL	11	- \$	1,144.50 \$	104.05
AUTO LIABILITY	2012	BORO OF FANWOOD	1	- \$	- \$	-
AUTO LIABILITY	2012	BORO OF HIGHLAND PARK	2	- \$	9.20 \$	4.60
AUTO LIABILITY	2012	BORO OF NORTH PLAINFIELD	6	- \$	101.00 \$	16.83
AUTO LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	- \$	500.00 \$	500.00
AUTO LIABILITY	2012	BOROUGH OF KENILWORTH	1	- \$	1,008.90 \$	1,008.90
AUTO LIABILITY	2012	BOROUGH OF MIDDLESEX	3	- \$	819.45 \$	273.15
AUTO LIABILITY	2012	CITY OF ENGLEWOOD	17	1 \$	88,525.05 \$	5,207.36
AUTO LIABILITY	2012	CITY OF HOBOKEN	11	1 \$	32,301.00 \$	2,936.45
AUTO LIABILITY	2012	CITY OF RAHWAY	6	- \$	4,472.10 \$	745.35
AUTO LIABILITY	2012	HOWELL TOWNSHIP	15	1 \$	81,682.89 \$	5,445.53
AUTO LIABILITY	2012	LIVINGSTON TOWNSHIP	5	- \$	500.00 \$	100.00
AUTO LIABILITY	2012	TOWN OF HARRISON	3	- \$	16,656.44 \$	5,552.15
AUTO LIABILITY	2012	TOWN OF MORRISTOWN	4	- \$	1,709.29 \$	427.32
AUTO LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	6	- \$	13,487.36 \$	2,247.89
AUTO LIABILITY	2012	TOWNSHIP OF EASTAMPTON	4	- \$	3,452.56 \$	863.14
AUTO LIABILITY	2012	TOWNSHIP OF EWING	4	- \$	29,554.87 \$	7,388.72
AUTO LIABILITY	2012	TOWNSHIP OF FREEHOLD	8	- \$	500.00 \$	62.50
AUTO LIABILITY	2012	TOWNSHIP OF HAMILTON	2	- \$	- \$	-
AUTO LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	10	1 \$	56,932.73 \$	5,693.27
AUTO LIABILITY	2012	TOWNSHIP OF MONTCLAIR	9	1 \$	33,998.45 \$	3,777.61
AUTO LIABILITY	2012	TOWNSHIP OF MORRIS	8	- \$	3,282.85 \$	410.36

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2012	TOWNSHIP OF UNION	20	1	\$ 28,255.09	\$ 1,412.75
AUTO LIABILITY	2012	TOWNSHIP OF WARREN	2	-	\$ 2,441.48	\$ 1,220.74
AUTO LIABILITY	2012	TWP OF MANALAPAN	6	-	\$ 3,949.65	\$ 658.28
AUTO LIABILITY	2012	TWP OF NORTH BRUNSWICK	10	-	\$ 131.89	\$ 13.19
AUTO LIABILITY	2012	TWP OF PARSIPPANY	16	1	\$ 137,290.95	\$ 8,580.68
AUTO LIABILITY	2012	TWP OF WEST ORANGE	11	-	\$ 575.00	\$ 52.27
AUTO LIABILITY	<b>2012 Total</b>		<b>213</b>	<b>7</b>	<b>\$ 544,564.57</b>	<b>\$ 2,556.64</b>
AUTO LIABILITY	2013	BERKELEY HEIGHTS	1	-	\$ -	\$ -
AUTO LIABILITY	2013	BERKELEY TOWNSHIP	6	-	\$ 1,500.00	\$ 250.00
AUTO LIABILITY	2013	BORO OF CALDWELL	13	-	\$ 17,970.98	\$ 1,382.38
AUTO LIABILITY	2013	BORO OF FAIR HAVEN	3	-	\$ 5,100.03	\$ 1,700.01
AUTO LIABILITY	2013	BORO OF HIGHLAND PARK	8	-	\$ 2,421.11	\$ 302.64
AUTO LIABILITY	2013	BORO OF NORTH PLAINFIELD	10	-	\$ 3,916.29	\$ 391.63
AUTO LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	2	-	\$ 500.00	\$ 250.00
AUTO LIABILITY	2013	BOROUGH OF KENILWORTH	2	-	\$ 99.00	\$ 49.50
AUTO LIABILITY	2013	CITY OF ENGLEWOOD	17	10	\$ 44,861.00	\$ 2,638.88
AUTO LIABILITY	2013	CITY OF HOBOKEN	16	-	\$ 3,884.12	\$ 242.76
AUTO LIABILITY	2013	CITY OF LINDEN	26	-	\$ 7,324.01	\$ 281.69
AUTO LIABILITY	2013	CITY OF RAHWAY	10	-	\$ 2,500.00	\$ 250.00
AUTO LIABILITY	2013	HOWELL TOWNSHIP	5	-	\$ 500.00	\$ 100.00
AUTO LIABILITY	2013	LIVINGSTON TOWNSHIP	7	1	\$ 1,275,684.75	\$ 182,240.68
AUTO LIABILITY	2013	TOWN OF HARRISON	3	1	\$ 31,572.15	\$ 10,524.05
AUTO LIABILITY	2013	TOWN OF MORRISTOWN	6	-	\$ 2,224.07	\$ 370.68
AUTO LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	7	1	\$ 19,617.60	\$ 2,802.51
AUTO LIABILITY	2013	TOWNSHIP OF EWING	4	-	\$ 629.80	\$ 157.45
AUTO LIABILITY	2013	TOWNSHIP OF FREEHOLD	10	-	\$ 99.00	\$ 9.90
AUTO LIABILITY	2013	TOWNSHIP OF HAMILTON	2	-	\$ -	\$ -
AUTO LIABILITY	2013	TOWNSHIP OF LAWRENCE	6	-	\$ -	\$ -
AUTO LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	14	-	\$ 9,186.29	\$ 656.16
AUTO LIABILITY	2013	TOWNSHIP OF MONTCLAIR	31	4	\$ 36,232.04	\$ 1,168.78
AUTO LIABILITY	2013	TOWNSHIP OF MORRIS	11	-	\$ 2,750.00	\$ 250.00
AUTO LIABILITY	2013	TOWNSHIP OF UNION	18	-	\$ 2,719.28	\$ 151.07
AUTO LIABILITY	2013	TOWNSHIP OF WARREN	4	-	\$ 4,023.89	\$ 1,005.97
AUTO LIABILITY	2013	TWP OF NORTH BRUNSWICK	13	-	\$ 19,350.71	\$ 1,488.52
AUTO LIABILITY	2013	TWP OF PARSIPPANY	30	2	\$ 147,323.34	\$ 4,910.78
AUTO LIABILITY	2013	TWP OF WEST ORANGE	14	-	\$ 9,158.20	\$ 654.16
AUTO LIABILITY	<b>2013 Total</b>		<b>299</b>	<b>19</b>	<b>\$ 1,651,147.66</b>	<b>\$ 5,522.23</b>
AUTO LIABILITY	2014	BERKELEY HEIGHTS	1	1	\$ 500.00	\$ 500.00
AUTO LIABILITY	2014	BERKELEY TOWNSHIP	13	-	\$ 5,321.84	\$ 409.37
AUTO LIABILITY	2014	BORO OF CALDWELL	2	-	\$ 3,825.00	\$ 1,912.50
AUTO LIABILITY	2014	BORO OF FAIR HAVEN	4	-	\$ 910.13	\$ 227.53
AUTO LIABILITY	2014	BORO OF FANWOOD	2	-	\$ -	\$ -

Valued as of 12/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2014	BORO OF HIGHLAND PARK	7	4	\$ 2,500.00	\$ 357.14
AUTO LIABILITY	2014	BORO OF NEW PROVIDENCE	3	2	\$ 3,100.00	\$ 1,033.33
AUTO LIABILITY	2014	BORO OF NORTH PLAINFIELD	10	2	\$ -	\$ -
AUTO LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	3	-	\$ 5,965.60	\$ 1,988.53
AUTO LIABILITY	2014	BOROUGH OF KENILWORTH	6	1	\$ 7,808.42	\$ 1,301.40
AUTO LIABILITY	2014	BOROUGH OF TOTOWA	5	-	\$ 6,252.55	\$ 1,250.51
AUTO LIABILITY	2014	CITY OF ENGLEWOOD	24	-	\$ 15,406.40	\$ 641.93
AUTO LIABILITY	2014	CITY OF HOBOKEN	21	3	\$ 15,072.57	\$ 717.74
AUTO LIABILITY	2014	CITY OF LINDEN	19	5	\$ 4,921.00	\$ 259.00
AUTO LIABILITY	2014	CITY OF RAHWAY	17	2	\$ 9,468.25	\$ 556.96
AUTO LIABILITY	2014	HOWELL TOWNSHIP	13	-	\$ 4,180.88	\$ 321.61
AUTO LIABILITY	2014	LIVINGSTON TOWNSHIP	17	2	\$ 21,782.96	\$ 1,281.35
AUTO LIABILITY	2014	TOWN OF GUTTENBERG	8	-	\$ 2,047.90	\$ 255.99
AUTO LIABILITY	2014	TOWN OF HARRISON	1	-	\$ 1,192.24	\$ 1,192.24
AUTO LIABILITY	2014	TOWN OF KEARNY	22	7	\$ 55,595.21	\$ 2,527.06
AUTO LIABILITY	2014	TOWN OF MORRISTOWN	16	3	\$ 4,350.00	\$ 271.88
AUTO LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	24	2	\$ 16,879.05	\$ 703.29
AUTO LIABILITY	2014	TOWNSHIP OF EASTAMPTON	6	1	\$ 4,370.95	\$ 728.49
AUTO LIABILITY	2014	TOWNSHIP OF EWING	11	9	\$ 35,000.00	\$ 3,181.82
AUTO LIABILITY	2014	TOWNSHIP OF FREEHOLD	9	1	\$ 2,282.06	\$ 253.56
AUTO LIABILITY	2014	TOWNSHIP OF HAMILTON	3	2	\$ 1,000.00	\$ 333.33
AUTO LIABILITY	2014	TOWNSHIP OF LAWRENCE	7	1	\$ 2,000.00	\$ 285.71
AUTO LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	18	5	\$ 5,176.72	\$ 287.60
AUTO LIABILITY	2014	TOWNSHIP OF MONTCLAIR	40	4	\$ 19,675.00	\$ 491.88
AUTO LIABILITY	2014	TOWNSHIP OF MORRIS	12	2	\$ 6,408.54	\$ 534.05
AUTO LIABILITY	2014	TOWNSHIP OF UNION	37	4	\$ 19,209.04	\$ 519.16
AUTO LIABILITY	2014	TOWNSHIP OF WARREN	10	1	\$ 1,725.00	\$ 172.50
AUTO LIABILITY	2014	TWP OF NORTH BRUNSWICK	5	2	\$ 1,750.00	\$ 350.00
AUTO LIABILITY	2014	TWP OF PARSIPPANY	32	4	\$ 21,296.27	\$ 665.51
AUTO LIABILITY	2014	TWP OF WEST ORANGE	25	3	\$ 12,441.61	\$ 497.66
AUTO LIABILITY	<b>2014 Total</b>		<b>453</b>	<b>73</b>	<b>\$ 319,415.19</b>	<b>\$ 705.11</b>
AUTO PHYSICAL DAMAGE	2010	TWP OF WEST ORANGE	2	-	\$ 9,382.67	\$ 4,691.34
AUTO PHYSICAL DAMAGE	<b>2010 Total</b>		<b>2</b>	<b>-</b>	<b>\$ 9,382.67</b>	<b>\$ 4,691.34</b>
AUTO PHYSICAL DAMAGE	2011	BERKELEY TOWNSHIP	1	-	\$ 9,613.18	\$ 9,613.18
AUTO PHYSICAL DAMAGE	2011	BORO OF HIGHLAND PARK	1	-	\$ 523.23	\$ 523.23
AUTO PHYSICAL DAMAGE	2011	CITY OF HOBOKEN	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	CITY OF RAHWAY	2	-	\$ 823.75	\$ 411.88
AUTO PHYSICAL DAMAGE	2011	LIVINGSTON TOWNSHIP	1	-	\$ 501.93	\$ 501.93
AUTO PHYSICAL DAMAGE	2011	TOWN OF MORRISTOWN	1	-	\$ 2,404.14	\$ 2,404.14
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF FREEHOLD	1	-	\$ 11,205.00	\$ 11,205.00
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	TWP OF NORTH BRUNSWICK	1	-	\$ 703.39	\$ 703.39

Valued as of 12/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2011	TWP OF WEST ORANGE	1	-	\$ 16,135.26	\$ 16,135.26
AUTO PHYSICAL DAMAGE	2011 Total		11	-	\$ 41,909.88	\$ 3,809.99
AUTO PHYSICAL DAMAGE	2012	BERKELEY TOWNSHIP	43	-	\$ 138,686.59	\$ 3,225.27
AUTO PHYSICAL DAMAGE	2012	BORO OF CALDWELL	7	-	\$ 6,856.33	\$ 979.48
AUTO PHYSICAL DAMAGE	2012	BORO OF FAIR HAVEN	9	-	\$ 16,554.78	\$ 1,839.42
AUTO PHYSICAL DAMAGE	2012	BORO OF FANWOOD	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2012	BORO OF HIGHLAND PARK	18	-	\$ 12,139.29	\$ 674.41
AUTO PHYSICAL DAMAGE	2012	BORO OF NORTH PLAINFIELD	14	-	\$ 1,854.31	\$ 132.45
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HADDON HEIGHTS	2	-	\$ 7,535.71	\$ 3,767.86
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF KENILWORTH	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	2012	CITY OF ENGLEWOOD	14	-	\$ 58,774.51	\$ 4,198.18
AUTO PHYSICAL DAMAGE	2012	CITY OF HOBOKEN	12	-	\$ 310,989.97	\$ 25,915.83
AUTO PHYSICAL DAMAGE	2012	CITY OF RAHWAY	5	-	\$ 6,284.63	\$ 1,256.93
AUTO PHYSICAL DAMAGE	2012	HOWELL TOWNSHIP	19	-	\$ 24,211.09	\$ 1,274.27
AUTO PHYSICAL DAMAGE	2012	LIVINGSTON TOWNSHIP	13	-	\$ 78,343.93	\$ 6,026.46
AUTO PHYSICAL DAMAGE	2012	TOWN OF HARRISON	6	-	\$ 108,952.89	\$ 18,158.82
AUTO PHYSICAL DAMAGE	2012	TOWN OF MORRISTOWN	7	-	\$ 14,033.21	\$ 2,004.74
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF BLOOMFIELD	5	-	\$ 3,076.67	\$ 615.33
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EASTAMPTON	3	-	\$ 5,839.33	\$ 1,946.44
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EWING	4	-	\$ 2,805.01	\$ 701.25
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF FREEHOLD	16	-	\$ 46,412.07	\$ 2,900.75
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF HAMILTON	7	-	\$ 21,190.27	\$ 3,027.18
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MAPLEWOOD	18	-	\$ 34,457.25	\$ 1,914.29
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MONTCLAIR	24	-	\$ 17,857.04	\$ 744.04
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MORRIS	23	-	\$ 18,451.15	\$ 802.22
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF UNION	24	1	\$ 33,973.99	\$ 1,415.58
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF WARREN	13	-	\$ 17,392.38	\$ 1,337.88
AUTO PHYSICAL DAMAGE	2012	TWP OF MANALAPAN	10	-	\$ 42,669.01	\$ 4,266.90
AUTO PHYSICAL DAMAGE	2012	TWP OF NORTH BRUNSWICK	27	-	\$ 51,303.22	\$ 1,900.12
AUTO PHYSICAL DAMAGE	2012	TWP OF PARSIPPANY	25	-	\$ 86,082.39	\$ 3,443.30
AUTO PHYSICAL DAMAGE	2012	TWP OF WEST ORANGE	29	-	\$ 36,030.65	\$ 1,242.44
AUTO PHYSICAL DAMAGE	2012 Total		405	1	\$ 1,321,578.24	\$ 3,263.16
AUTO PHYSICAL DAMAGE	2013	BERKELEY HEIGHTS	8	-	\$ 5,017.74	\$ 627.22
AUTO PHYSICAL DAMAGE	2013	BERKELEY TOWNSHIP	14	-	\$ 227,120.69	\$ 16,222.91
AUTO PHYSICAL DAMAGE	2013	BORO OF CALDWELL	12	-	\$ 49,249.17	\$ 4,104.10
AUTO PHYSICAL DAMAGE	2013	BORO OF FAIR HAVEN	5	-	\$ 302.98	\$ 60.60
AUTO PHYSICAL DAMAGE	2013	BORO OF HIGHLAND PARK	7	-	\$ 20,276.07	\$ 2,896.58
AUTO PHYSICAL DAMAGE	2013	BORO OF NEW PROVIDENCE	5	-	\$ 11,157.83	\$ 2,231.57
AUTO PHYSICAL DAMAGE	2013	BORO OF NORTH PLAINFIELD	14	-	\$ 10,372.06	\$ 740.86
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF HADDON HEIGHTS	3	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF KENILWORTH	6	-	\$ 26,714.85	\$ 4,452.48

Valued as of 12/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2013	CITY OF ENGLEWOOD	13	- \$	30,257.63 \$	2,327.51
AUTO PHYSICAL DAMAGE	2013	CITY OF HOBOKEN	16	- \$	1,775.13 \$	110.95
AUTO PHYSICAL DAMAGE	2013	CITY OF LINDEN	27	- \$	737.10 \$	27.30
AUTO PHYSICAL DAMAGE	2013	CITY OF RAHWAY	9	1 \$	31,185.59 \$	3,465.07
AUTO PHYSICAL DAMAGE	2013	HOWELL TOWNSHIP	7	- \$	5,116.73 \$	730.96
AUTO PHYSICAL DAMAGE	2013	LIVINGSTON TOWNSHIP	10	- \$	30,087.24 \$	3,008.72
AUTO PHYSICAL DAMAGE	2013	TOWN OF HARRISON	3	1 \$	14,361.90 \$	4,787.30
AUTO PHYSICAL DAMAGE	2013	TOWN OF MORRISTOWN	13	- \$	19,054.61 \$	1,465.74
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF BLOOMFIELD	5	- \$	29,188.74 \$	5,837.75
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF EWING	8	- \$	47,404.92 \$	5,925.62
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF FREEHOLD	11	- \$	21,859.65 \$	1,987.24
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF HAMILTON	1	- \$	5,056.80 \$	5,056.80
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF LAWRENCE	11	- \$	8,912.22 \$	810.20
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MAPLEWOOD	15	- \$	5,398.51 \$	359.90
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MONTCLAIR	26	1 \$	48,879.39 \$	1,879.98
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MORRIS	18	- \$	32,425.83 \$	1,801.44
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF UNION	25	- \$	57,063.15 \$	2,282.53
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WARREN	10	- \$	30,460.19 \$	3,046.02
AUTO PHYSICAL DAMAGE	2013	TWP OF NORTH BRUNSWICK	19	- \$	43,754.96 \$	2,302.89
AUTO PHYSICAL DAMAGE	2013	TWP OF PARSIPPANY	30	1 \$	58,254.73 \$	1,941.82
AUTO PHYSICAL DAMAGE	2013	TWP OF WEST ORANGE	25	- \$	34,235.83 \$	1,369.43
AUTO PHYSICAL DAMAGE	<b>2013 Total</b>		<b>376</b>	<b>4 \$</b>	<b>905,682.24 \$</b>	<b>2,408.73</b>
AUTO PHYSICAL DAMAGE	2014	BERKELEY HEIGHTS	5	1 \$	18,609.22 \$	3,721.84
AUTO PHYSICAL DAMAGE	2014	BERKELEY TOWNSHIP	17	2 \$	75,699.98 \$	4,452.94
AUTO PHYSICAL DAMAGE	2014	BORO OF CALDWELL	5	2 \$	3,808.08 \$	761.62
AUTO PHYSICAL DAMAGE	2014	BORO OF FAIR HAVEN	4	- \$	8,999.30 \$	2,249.83
AUTO PHYSICAL DAMAGE	2014	BORO OF FANWOOD	2	2 \$	47,000.00 \$	23,500.00
AUTO PHYSICAL DAMAGE	2014	BORO OF HIGHLAND PARK	10	2 \$	6,317.18 \$	631.72
AUTO PHYSICAL DAMAGE	2014	BORO OF NEW PROVIDENCE	8	1 \$	17,314.74 \$	2,164.34
AUTO PHYSICAL DAMAGE	2014	BORO OF NORTH PLAINFIELD	21	4 \$	75,992.26 \$	3,618.68
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HADDON HEIGHTS	3	- \$	4,498.75 \$	1,499.58
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF KENILWORTH	5	- \$	1,123.65 \$	224.73
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF TOTOWA	9	- \$	32,526.87 \$	3,614.10
AUTO PHYSICAL DAMAGE	2014	CITY OF ENGLEWOOD	20	4 \$	30,708.12 \$	1,535.41
AUTO PHYSICAL DAMAGE	2014	CITY OF HOBOKEN	18	1 \$	884.07 \$	49.12
AUTO PHYSICAL DAMAGE	2014	CITY OF LINDEN	15	5 \$	599.00 \$	39.93
AUTO PHYSICAL DAMAGE	2014	CITY OF RAHWAY	21	2 \$	39,947.03 \$	1,902.24
AUTO PHYSICAL DAMAGE	2014	HOWELL TOWNSHIP	11	1 \$	26,978.65 \$	2,452.60
AUTO PHYSICAL DAMAGE	2014	LIVINGSTON TOWNSHIP	17	3 \$	5,476.26 \$	322.13
AUTO PHYSICAL DAMAGE	2014	TOWN OF GUTTENBERG	10	2 \$	5,654.46 \$	565.45
AUTO PHYSICAL DAMAGE	2014	TOWN OF HARRISON	1	- \$	- \$	-
AUTO PHYSICAL DAMAGE	2014	TOWN OF KEARNY	20	2 \$	68,559.99 \$	3,428.00

Valued as of 12/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2014	TOWN OF MORRISTOWN	16	2	\$ 15,140.57	\$ 946.29
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF BLOOMFIELD	17	4	\$ 50,663.97	\$ 2,980.23
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EASTAMPTON	7	-	\$ 16,767.61	\$ 2,395.37
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EWING	6	2	\$ 14,237.58	\$ 2,372.93
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF FREEHOLD	16	1	\$ 39,968.60	\$ 2,498.04
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF HAMILTON	5	2	\$ 6,487.86	\$ 1,297.57
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF LAWRENCE	13	1	\$ 13,685.45	\$ 1,052.73
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MAPLEWOOD	23	2	\$ 12,262.05	\$ 533.13
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MONTCLAIR	39	4	\$ 34,554.95	\$ 886.02
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MORRIS	25	4	\$ 69,093.60	\$ 2,763.74
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF UNION	42	5	\$ 55,124.08	\$ 1,312.48
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WARREN	15	2	\$ 34,675.60	\$ 2,311.71
AUTO PHYSICAL DAMAGE	2014	TWP OF NORTH BRUNSWICK	20	1	\$ 64,293.02	\$ 3,214.65
AUTO PHYSICAL DAMAGE	2014	TWP OF PARSIPPANY	34	4	\$ 33,818.26	\$ 994.65
AUTO PHYSICAL DAMAGE	2014	TWP OF WEST ORANGE	38	6	\$ 53,276.24	\$ 1,402.01
AUTO PHYSICAL DAMAGE	2014 Total		538	74	\$ 984,747.05	\$ 1,830.38
EMPLOYMENT PRACTICES	2011	CITY OF HOBOKEN	2	1	\$ 1,196,170.79	\$ 598,085.40
EMPLOYMENT PRACTICES	2011 Total		2	1	\$ 1,196,170.79	\$ 598,085.40
EMPLOYMENT PRACTICES	2012	BORO OF CALDWELL	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	CITY OF ENGLEWOOD	2	1	\$ 390,255.52	\$ 195,127.76
EMPLOYMENT PRACTICES	2012	CITY OF HOBOKEN	3	-	\$ 165,001.96	\$ 55,000.65
EMPLOYMENT PRACTICES	2012	HOWELL TOWNSHIP	5	-	\$ 1,397,921.49	\$ 279,584.30
EMPLOYMENT PRACTICES	2012	TOWN OF MORRISTOWN	2	1	\$ 182,331.04	\$ 91,165.52
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF BLOOMFIELD	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF HAMILTON	3	-	\$ 207,709.38	\$ 69,236.46
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF MONTCLAIR	1	-	\$ 48,693.30	\$ 48,693.30
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF MORRIS	1	1	\$ 251,439.00	\$ 251,439.00
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF UNION	1	-	\$ 123,884.51	\$ 123,884.51
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF WARREN	1	-	\$ 55,934.67	\$ 55,934.67
EMPLOYMENT PRACTICES	2012	TWP OF PARSIPPANY	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	TWP OF WEST ORANGE	1	1	\$ 511,322.30	\$ 511,322.30
EMPLOYMENT PRACTICES	2012 Total		23	4	\$ 3,334,493.17	\$ 144,977.96
EMPLOYMENT PRACTICES	2013	BORO OF HIGHLAND PARK	1	1	\$ 151,198.90	\$ 151,198.90
EMPLOYMENT PRACTICES	2013	CITY OF ENGLEWOOD	1	-	\$ 105,030.48	\$ 105,030.48
EMPLOYMENT PRACTICES	2013	CITY OF HOBOKEN	5	5	\$ 297,817.00	\$ 59,563.40
EMPLOYMENT PRACTICES	2013	CITY OF LINDEN	3	1	\$ 115,500.00	\$ 38,500.00
EMPLOYMENT PRACTICES	2013	HOWELL TOWNSHIP	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	LIVINGSTON TOWNSHIP	2	1	\$ 127,742.63	\$ 63,871.32
EMPLOYMENT PRACTICES	2013	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF BLOOMFIELD	6	4	\$ 337,824.12	\$ 56,304.02
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF HAMILTON	3	-	\$ 5,906.35	\$ 1,968.78
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -

Valued as of 12/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MONTCLAIR	7	1	\$ 100,783.35	\$ 14,397.62
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MORRIS	2	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TWP OF NORTH BRUNSWICK	1	1	\$ 135,070.00	\$ 135,070.00
EMPLOYMENT PRACTICES	<b>2013 Total</b>		<b>34</b>	<b>14</b>	<b>\$ 1,376,872.83</b>	<b>\$ 40,496.26</b>
EMPLOYMENT PRACTICES	2014	BERKELEY HEIGHTS	1	1	\$ 151,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2014	CITY OF ENGLEWOOD	3	3	\$ 353,600.00	\$ 117,866.67
EMPLOYMENT PRACTICES	2014	CITY OF HOBOKEN	6	6	\$ 659,000.00	\$ 109,833.33
EMPLOYMENT PRACTICES	2014	HOWELL TOWNSHIP	1	1	\$ -	\$ -
EMPLOYMENT PRACTICES	2014	TOWN OF GUTTENBERG	4	3	\$ 1,000.00	\$ 250.00
EMPLOYMENT PRACTICES	2014	TOWN OF HARRISON	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF BLOOMFIELD	6	5	\$ 209,331.10	\$ 34,888.52
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF FREEHOLD	1	1	\$ 6,500.00	\$ 6,500.00
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF HAMILTON	1	1	\$ 76,000.00	\$ 76,000.00
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MAPLEWOOD	1	-	\$ 277.50	\$ 277.50
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MONTCLAIR	5	3	\$ 165,811.80	\$ 33,162.36
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MORRIS	2	2	\$ 302,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2014	TWP OF PARSIPPANY	4	2	\$ 242,980.00	\$ 60,745.00
EMPLOYMENT PRACTICES	<b>2014 Total</b>		<b>36</b>	<b>28</b>	<b>\$ 2,167,500.40</b>	<b>\$ 60,208.34</b>
GENERAL LIABILITY	2006	TOWNSHIP OF UNION	1	-	\$ 133.90	\$ 133.90
GENERAL LIABILITY	<b>2006 Total</b>		<b>1</b>	<b>-</b>	<b>\$ 133.90</b>	<b>\$ 133.90</b>
GENERAL LIABILITY	2007	TOWNSHIP OF HAMILTON	1	1	\$ 627,148.61	\$ 627,148.61
GENERAL LIABILITY	<b>2007 Total</b>		<b>1</b>	<b>1</b>	<b>\$ 627,148.61</b>	<b>\$ 627,148.61</b>
GENERAL LIABILITY	2008	CITY OF ENGLEWOOD	1	-	\$ -	\$ -
GENERAL LIABILITY	<b>2008 Total</b>		<b>1</b>	<b>-</b>	<b>\$ -</b>	<b>\$ -</b>
GENERAL LIABILITY	2009	BORO OF CALDWELL	1	-	\$ -	\$ -
GENERAL LIABILITY	2009	TWP OF MANALAPAN	1	1	\$ 73,940.15	\$ 73,940.15
GENERAL LIABILITY	<b>2009 Total</b>		<b>2</b>	<b>1</b>	<b>\$ 73,940.15</b>	<b>\$ 36,970.08</b>
GENERAL LIABILITY	2010	BERKELEY TOWNSHIP	1	-	\$ 3,408.86	\$ 3,408.86
GENERAL LIABILITY	2010	BORO OF CALDWELL	1	-	\$ 2,606.10	\$ 2,606.10
GENERAL LIABILITY	2010	BORO OF NORTH PLAINFIELD	1	-	\$ 8.90	\$ 8.90
GENERAL LIABILITY	2010	BOROUGH OF KENILWORTH	1	-	\$ 4,131.58	\$ 4,131.58
GENERAL LIABILITY	2010	CITY OF ENGLEWOOD	3	1	\$ 46,474.11	\$ 15,491.37
GENERAL LIABILITY	2010	CITY OF HOBOKEN	2	-	\$ -	\$ -
GENERAL LIABILITY	2010	TOWNSHIP OF EWING	3	1	\$ 51,000.00	\$ 17,000.00
GENERAL LIABILITY	2010	TOWNSHIP OF MAPLEWOOD	1	-	\$ 2,280.42	\$ 2,280.42
GENERAL LIABILITY	2010	TOWNSHIP OF MONTCLAIR	5	-	\$ 105,998.07	\$ 21,199.61
GENERAL LIABILITY	2010	TOWNSHIP OF MORRIS	1	-	\$ 719.10	\$ 719.10
GENERAL LIABILITY	2010	TOWNSHIP OF UNION	1	-	\$ 41,646.56	\$ 41,646.56
GENERAL LIABILITY	2010	TWP OF MANALAPAN	1	-	\$ 3,640.16	\$ 3,640.16
GENERAL LIABILITY	2010	TWP OF WEST ORANGE	1	1	\$ 44,950.00	\$ 44,950.00
GENERAL LIABILITY	<b>2010 Total</b>		<b>22</b>	<b>3</b>	<b>\$ 306,863.86</b>	<b>\$ 13,948.36</b>

Valued as of 12/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2011	BERKELEY TOWNSHIP	2	- \$	4,087.09 \$	2,043.55
GENERAL LIABILITY	2011	BORO OF CALDWELL	2	1 \$	42,000.00 \$	21,000.00
GENERAL LIABILITY	2011	BORO OF HIGHLAND PARK	3	- \$	31,801.45 \$	10,600.48
GENERAL LIABILITY	2011	BOROUGH OF KENILWORTH	2	- \$	22,178.11 \$	11,089.06
GENERAL LIABILITY	2011	BOROUGH OF MIDDLESEX	2	- \$	500.00 \$	250.00
GENERAL LIABILITY	2011	CITY OF ENGLEWOOD	8	2 \$	138,433.64 \$	17,304.21
GENERAL LIABILITY	2011	CITY OF HOBOKEN	14	3 \$	217,665.05 \$	15,547.50
GENERAL LIABILITY	2011	CITY OF RAHWAY	2	- \$	- \$	-
GENERAL LIABILITY	2011	HOWELL TOWNSHIP	2	1 \$	31,464.97 \$	15,732.49
GENERAL LIABILITY	2011	LIVINGSTON TOWNSHIP	4	- \$	- \$	-
GENERAL LIABILITY	2011	TOWN OF HARRISON	1	1 \$	88,000.00 \$	88,000.00
GENERAL LIABILITY	2011	TOWN OF MORRISTOWN	3	1 \$	37,001.65 \$	12,333.88
GENERAL LIABILITY	2011	TOWNSHIP OF EWING	1	1 \$	51,000.00 \$	51,000.00
GENERAL LIABILITY	2011	TOWNSHIP OF FREEHOLD	7	2 \$	131,775.40 \$	18,825.06
GENERAL LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	3	- \$	- \$	-
GENERAL LIABILITY	2011	TOWNSHIP OF MONTCLAIR	11	- \$	34,934.11 \$	3,175.83
GENERAL LIABILITY	2011	TOWNSHIP OF UNION	16	2 \$	136,705.29 \$	8,544.08
GENERAL LIABILITY	2011	TOWNSHIP OF WARREN	1	- \$	2,946.74 \$	2,946.74
GENERAL LIABILITY	2011	TWP OF MANALAPAN	9	3 \$	233,123.10 \$	25,902.57
GENERAL LIABILITY	2011	TWP OF NORTH BRUNSWICK	5	- \$	8,652.26 \$	1,730.45
GENERAL LIABILITY	2011	TWP OF WEST ORANGE	23	- \$	36,485.68 \$	1,586.33
GENERAL LIABILITY	2011 Total		121	17 \$	1,248,754.54 \$	10,320.29
GENERAL LIABILITY	2012	BERKELEY TOWNSHIP	7	1 \$	34,594.31 \$	4,942.04
GENERAL LIABILITY	2012	BORO OF CALDWELL	15	2 \$	151,178.71 \$	10,078.58
GENERAL LIABILITY	2012	BORO OF FAIR HAVEN	1	- \$	3,199.10 \$	3,199.10
GENERAL LIABILITY	2012	BORO OF FANWOOD	5	- \$	1,900.00 \$	380.00
GENERAL LIABILITY	2012	BORO OF HIGHLAND PARK	20	- \$	12,157.94 \$	607.90
GENERAL LIABILITY	2012	BORO OF NORTH PLAINFIELD	12	1 \$	42,929.08 \$	3,577.42
GENERAL LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	4	- \$	500.00 \$	125.00
GENERAL LIABILITY	2012	BOROUGH OF KENILWORTH	8	- \$	8.90 \$	1.11
GENERAL LIABILITY	2012	BOROUGH OF MIDDLESEX	3	- \$	871.21 \$	290.40
GENERAL LIABILITY	2012	CITY OF ENGLEWOOD	34	4 \$	283,216.48 \$	8,329.90
GENERAL LIABILITY	2012	CITY OF HOBOKEN	58	6 \$	317,768.30 \$	5,478.76
GENERAL LIABILITY	2012	CITY OF RAHWAY	30	1 \$	149,989.14 \$	4,999.64
GENERAL LIABILITY	2012	HOWELL TOWNSHIP	21	4 \$	229,970.19 \$	10,950.96
GENERAL LIABILITY	2012	LIVINGSTON TOWNSHIP	43	- \$	142,715.08 \$	3,318.96
GENERAL LIABILITY	2012	TOWN OF HARRISON	5	- \$	4,322.80 \$	864.56
GENERAL LIABILITY	2012	TOWN OF MORRISTOWN	23	3 \$	147,588.39 \$	6,416.89
GENERAL LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	30	4 \$	1,104,379.25 \$	36,812.64
GENERAL LIABILITY	2012	TOWNSHIP OF EASTAMPTON	2	- \$	8.90 \$	4.45
GENERAL LIABILITY	2012	TOWNSHIP OF EWING	11	- \$	3,229.23 \$	293.57
GENERAL LIABILITY	2012	TOWNSHIP OF FREEHOLD	23	2 \$	111,135.91 \$	4,832.00

Valued as of 12/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2012	TOWNSHIP OF HAMILTON	10	1	\$ 31,027.30	\$ 3,102.73
GENERAL LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	21	2	\$ 26,153.65	\$ 1,245.41
GENERAL LIABILITY	2012	TOWNSHIP OF MONTCLAIR	47	3	\$ 166,086.25	\$ 3,533.75
GENERAL LIABILITY	2012	TOWNSHIP OF MORRIS	8	-	\$ 7,880.05	\$ 985.01
GENERAL LIABILITY	2012	TOWNSHIP OF UNION	37	2	\$ 162,798.33	\$ 4,399.95
GENERAL LIABILITY	2012	TOWNSHIP OF WARREN	7	-	\$ 5,689.91	\$ 812.84
GENERAL LIABILITY	2012	TWP OF MANALAPAN	11	-	\$ 1,170.00	\$ 106.36
GENERAL LIABILITY	2012	TWP OF NORTH BRUNSWICK	25	-	\$ 19,416.23	\$ 776.65
GENERAL LIABILITY	2012	TWP OF PARSIPPANY	28	-	\$ 15,602.74	\$ 557.24
GENERAL LIABILITY	2012	TWP OF WEST ORANGE	36	-	\$ 17,521.66	\$ 486.71
GENERAL LIABILITY	2012 Total		585	36	\$ 3,195,009.04	\$ 5,461.55
GENERAL LIABILITY	2013	BERKELEY HEIGHTS	6	-	\$ -	\$ -
GENERAL LIABILITY	2013	BERKELEY TOWNSHIP	5	1	\$ 141,763.08	\$ 28,352.62
GENERAL LIABILITY	2013	BORO OF CALDWELL	15	2	\$ 79,845.20	\$ 5,323.01
GENERAL LIABILITY	2013	BORO OF FAIR HAVEN	2	1	\$ 3,413.86	\$ 1,706.93
GENERAL LIABILITY	2013	BORO OF FANWOOD	3	-	\$ 994.70	\$ 331.57
GENERAL LIABILITY	2013	BORO OF HIGHLAND PARK	8	2	\$ 62,009.20	\$ 7,751.15
GENERAL LIABILITY	2013	BORO OF NORTH PLAINFIELD	1	-	\$ 494.65	\$ 494.65
GENERAL LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	10	-	\$ 4,743.29	\$ 474.33
GENERAL LIABILITY	2013	BOROUGH OF KENILWORTH	4	-	\$ 1,971.85	\$ 492.96
GENERAL LIABILITY	2013	CITY OF ENGLEWOOD	24	6	\$ 172,680.43	\$ 7,195.02
GENERAL LIABILITY	2013	CITY OF HOBOKEN	39	5	\$ 209,373.96	\$ 5,368.56
GENERAL LIABILITY	2013	CITY OF LINDEN	29	-	\$ 3,099.17	\$ 106.87
GENERAL LIABILITY	2013	CITY OF RAHWAY	29	3	\$ 154,247.42	\$ 5,318.88
GENERAL LIABILITY	2013	HOWELL TOWNSHIP	18	1	\$ 23,919.24	\$ 1,328.85
GENERAL LIABILITY	2013	LIVINGSTON TOWNSHIP	30	-	\$ 26,475.88	\$ 882.53
GENERAL LIABILITY	2013	TOWN OF HARRISON	14	-	\$ 889.95	\$ 63.57
GENERAL LIABILITY	2013	TOWN OF MORRISTOWN	11	2	\$ 151,202.25	\$ 13,745.66
GENERAL LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	31	4	\$ 250,027.91	\$ 8,065.42
GENERAL LIABILITY	2013	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
GENERAL LIABILITY	2013	TOWNSHIP OF EWING	9	1	\$ 76,276.25	\$ 8,475.14
GENERAL LIABILITY	2013	TOWNSHIP OF FREEHOLD	9	-	\$ 1,050.86	\$ 116.76
GENERAL LIABILITY	2013	TOWNSHIP OF HAMILTON	31	4	\$ 206,117.67	\$ 6,648.96
GENERAL LIABILITY	2013	TOWNSHIP OF LAWRENCE	15	4	\$ 49,807.88	\$ 3,320.53
GENERAL LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	13	1	\$ 46,177.94	\$ 3,552.15
GENERAL LIABILITY	2013	TOWNSHIP OF MONTCLAIR	44	2	\$ 547,326.24	\$ 12,439.23
GENERAL LIABILITY	2013	TOWNSHIP OF MORRIS	4	-	\$ 318.45	\$ 79.61
GENERAL LIABILITY	2013	TOWNSHIP OF UNION	30	2	\$ 143,083.58	\$ 4,769.45
GENERAL LIABILITY	2013	TOWNSHIP OF WARREN	4	1	\$ 76,459.15	\$ 19,114.79
GENERAL LIABILITY	2013	TWP OF NORTH BRUNSWICK	23	2	\$ 24,232.60	\$ 1,053.59
GENERAL LIABILITY	2013	TWP OF PARSIPPANY	46	1	\$ 106,784.57	\$ 2,321.40
GENERAL LIABILITY	2013	TWP OF WEST ORANGE	31	1	\$ 97,616.05	\$ 3,148.90

Valued as of 12/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2013 Total		539	46	\$ 2,662,403.28	\$ 4,939.52
GENERAL LIABILITY	2014	BERKELEY HEIGHTS	12	1	\$ 4,461.60	\$ 371.80
GENERAL LIABILITY	2014	BERKELEY TOWNSHIP	6	4	\$ 4,898.10	\$ 816.35
GENERAL LIABILITY	2014	BORO OF CALDWELL	17	6	\$ 79,771.90	\$ 4,692.46
GENERAL LIABILITY	2014	BORO OF FAIR HAVEN	2	-	\$ -	\$ -
GENERAL LIABILITY	2014	BORO OF FANWOOD	4	2	\$ 1,500.00	\$ 375.00
GENERAL LIABILITY	2014	BORO OF HIGHLAND PARK	10	2	\$ 1,412.35	\$ 141.24
GENERAL LIABILITY	2014	BORO OF NEW PROVIDENCE	11	-	\$ 1,366.10	\$ 124.19
GENERAL LIABILITY	2014	BORO OF NORTH PLAINFIELD	2	1	\$ 1,000.00	\$ 500.00
GENERAL LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	15	3	\$ 4,500.00	\$ 300.00
GENERAL LIABILITY	2014	BOROUGH OF KENILWORTH	7	1	\$ 1,000.00	\$ 142.86
GENERAL LIABILITY	2014	BOROUGH OF TOTOWA	7	1	\$ 11,000.00	\$ 1,571.43
GENERAL LIABILITY	2014	CITY OF ENGLEWOOD	28	6	\$ 31,048.00	\$ 1,108.86
GENERAL LIABILITY	2014	CITY OF HOBOKEN	37	9	\$ 60,443.65	\$ 1,633.61
GENERAL LIABILITY	2014	CITY OF LINDEN	31	5	\$ 192,221.30	\$ 6,200.69
GENERAL LIABILITY	2014	CITY OF RAHWAY	21	5	\$ 67,110.20	\$ 3,195.72
GENERAL LIABILITY	2014	HOWELL TOWNSHIP	24	7	\$ 561,479.32	\$ 23,394.97
GENERAL LIABILITY	2014	LIVINGSTON TOWNSHIP	32	5	\$ 5,122.04	\$ 160.06
GENERAL LIABILITY	2014	TOWN OF GUTTENBERG	4	-	\$ 907.45	\$ 226.86
GENERAL LIABILITY	2014	TOWN OF HARRISON	13	3	\$ 32,977.85	\$ 2,536.76
GENERAL LIABILITY	2014	TOWN OF KEARNY	48	10	\$ 117,398.33	\$ 2,445.80
GENERAL LIABILITY	2014	TOWN OF MORRISTOWN	9	1	\$ 1,574.60	\$ 174.96
GENERAL LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	30	5	\$ 165,015.19	\$ 5,500.51
GENERAL LIABILITY	2014	TOWNSHIP OF EWING	24	4	\$ 94,150.00	\$ 3,922.92
GENERAL LIABILITY	2014	TOWNSHIP OF FREEHOLD	20	2	\$ 13,200.00	\$ 660.00
GENERAL LIABILITY	2014	TOWNSHIP OF HAMILTON	15	7	\$ 96,064.84	\$ 6,404.32
GENERAL LIABILITY	2014	TOWNSHIP OF LAWRENCE	9	4	\$ 32,998.92	\$ 3,666.55
GENERAL LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	15	1	\$ 2,277.85	\$ 151.86
GENERAL LIABILITY	2014	TOWNSHIP OF MONTCLAIR	43	12	\$ 270,898.95	\$ 6,299.98
GENERAL LIABILITY	2014	TOWNSHIP OF MORRIS	4	-	\$ 427.35	\$ 106.84
GENERAL LIABILITY	2014	TOWNSHIP OF UNION	39	7	\$ 136,935.95	\$ 3,511.18
GENERAL LIABILITY	2014	TOWNSHIP OF WARREN	3	-	\$ 599.45	\$ 199.82
GENERAL LIABILITY	2014	TWP OF NORTH BRUNSWICK	12	1	\$ 7,900.00	\$ 658.33
GENERAL LIABILITY	2014	TWP OF PARSIPPANY	32	6	\$ 4,960.42	\$ 155.01
GENERAL LIABILITY	2014	TWP OF WEST ORANGE	15	1	\$ 5,596.68	\$ 373.11
GENERAL LIABILITY	2014 Total		601	122	\$ 2,012,218.39	\$ 3,348.12
LIABILITY REPORT ONLY	2012	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	2012	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	2012 Total		2	-	\$ -	\$ -
PROPERTY	2011	CITY OF RAHWAY	3	-	\$ 6,067.86	\$ 2,022.62
PROPERTY	2011	LIVINGSTON TOWNSHIP	4	-	\$ 2,815.00	\$ 703.75
PROPERTY	2011	TOWN OF HARRISON	1	-	\$ -	\$ -

Valued as of 12/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2011	TWP OF NORTH BRUNSWICK	1	-	\$ 936.25	\$ 936.25
PROPERTY	2011 Total		9	-	\$ 9,819.11	\$ 1,091.01
PROPERTY	2012	BERKELEY TOWNSHIP	32	-	\$ 113,159.39	\$ 3,536.23
PROPERTY	2012	BORO OF CALDWELL	5	-	\$ 36,737.35	\$ 7,347.47
PROPERTY	2012	BORO OF FAIR HAVEN	5	-	\$ 22,621.84	\$ 4,524.37
PROPERTY	2012	BORO OF FANWOOD	2	-	\$ 8,850.00	\$ 4,425.00
PROPERTY	2012	BORO OF HIGHLAND PARK	7	-	\$ 2,044.00	\$ 292.00
PROPERTY	2012	BORO OF NORTH PLAINFIELD	4	-	\$ 500.00	\$ 125.00
PROPERTY	2012	BOROUGH OF HADDON HEIGHTS	3	-	\$ 519.54	\$ 173.18
PROPERTY	2012	BOROUGH OF KENILWORTH	1	-	\$ -	\$ -
PROPERTY	2012	BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
PROPERTY	2012	CITY OF ENGLEWOOD	9	-	\$ 621,999.27	\$ 69,111.03
PROPERTY	2012	CITY OF HOBOKEN	25	-	\$ 845,972.27	\$ 33,838.89
PROPERTY	2012	CITY OF RAHWAY	29	-	\$ 1,059,239.07	\$ 36,525.49
PROPERTY	2012	HOWELL TOWNSHIP	3	-	\$ 107,016.14	\$ 35,672.05
PROPERTY	2012	LIVINGSTON TOWNSHIP	3	-	\$ 9,836.55	\$ 3,278.85
PROPERTY	2012	TOWN OF HARRISON	9	-	\$ 258,991.70	\$ 28,776.86
PROPERTY	2012	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF EWING	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF FREEHOLD	5	-	\$ 235,727.38	\$ 47,145.48
PROPERTY	2012	TOWNSHIP OF MAPLEWOOD	2	-	\$ 1,589.00	\$ 794.50
PROPERTY	2012	TOWNSHIP OF MONTCLAIR	3	-	\$ 551.55	\$ 183.85
PROPERTY	2012	TOWNSHIP OF MORRIS	5	-	\$ 5,715.28	\$ 1,143.06
PROPERTY	2012	TOWNSHIP OF UNION	3	-	\$ 5,616.37	\$ 1,872.12
PROPERTY	2012	TOWNSHIP OF WARREN	5	-	\$ 7,415.89	\$ 1,483.18
PROPERTY	2012	TWP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
PROPERTY	2012	TWP OF NORTH BRUNSWICK	18	-	\$ 77,834.57	\$ 4,324.14
PROPERTY	2012	TWP OF PARSIPPANY	16	-	\$ 224,445.11	\$ 14,027.82
PROPERTY	2012	TWP OF WEST ORANGE	1	-	\$ -	\$ -
PROPERTY	2012 Total		214	-	\$ 3,677,146.09	\$ 17,182.93
PROPERTY	2013	BERKELEY HEIGHTS	6	-	\$ 34,617.08	\$ 5,769.51
PROPERTY	2013	BERKELEY TOWNSHIP	5	-	\$ 8,992.78	\$ 1,798.56
PROPERTY	2013	BORO OF CALDWELL	3	-	\$ 1,407.95	\$ 469.32
PROPERTY	2013	BORO OF FAIR HAVEN	1	-	\$ 7,930.00	\$ 7,930.00
PROPERTY	2013	BORO OF HIGHLAND PARK	2	-	\$ 385.21	\$ 192.61
PROPERTY	2013	BORO OF NEW PROVIDENCE	1	-	\$ 1,422.46	\$ 1,422.46
PROPERTY	2013	BORO OF NORTH PLAINFIELD	1	-	\$ 1,990.00	\$ 1,990.00
PROPERTY	2013	BOROUGH OF HADDON HEIGHTS	2	-	\$ 2,280.75	\$ 1,140.38
PROPERTY	2013	CITY OF ENGLEWOOD	12	-	\$ 18,304.16	\$ 1,525.35
PROPERTY	2013	CITY OF LINDEN	20	2	\$ 6,233.37	\$ 311.67
PROPERTY	2013	CITY OF RAHWAY	4	-	\$ 5,638.21	\$ 1,409.55

Valued as of 12/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2013	HOWELL TOWNSHIP	4	- \$	- \$	-
PROPERTY	2013	LIVINGSTON TOWNSHIP	5	- \$	14,490.56 \$	2,898.11
PROPERTY	2013	TOWN OF HARRISON	2	- \$	2,616.94 \$	1,308.47
PROPERTY	2013	TOWN OF MORRISTOWN	3	- \$	18,433.89 \$	6,144.63
PROPERTY	2013	TOWNSHIP OF FREEHOLD	1	- \$	79,708.96 \$	79,708.96
PROPERTY	2013	TOWNSHIP OF HAMILTON	2	- \$	76,455.00 \$	38,227.50
PROPERTY	2013	TOWNSHIP OF LAWRENCE	1	- \$	4,475.00 \$	4,475.00
PROPERTY	2013	TOWNSHIP OF MONTCLAIR	1	- \$	3,245.05 \$	3,245.05
PROPERTY	2013	TOWNSHIP OF MORRIS	2	- \$	2,525.88 \$	1,262.94
PROPERTY	2013	TOWNSHIP OF UNION	1	- \$	1,860.00 \$	1,860.00
PROPERTY	2013	TWP OF NORTH BRUNSWICK	5	- \$	30,974.30 \$	6,194.86
PROPERTY	2013	TWP OF PARSIPPANY	8	- \$	37,276.55 \$	4,659.57
PROPERTY	2013	TWP OF WEST ORANGE	2	- \$	6,495.00 \$	3,247.50
PROPERTY	<b>2013 Total</b>		<b>94</b>	<b>2 \$</b>	<b>367,759.10 \$</b>	<b>3,912.33</b>
PROPERTY	2014	BERKELEY HEIGHTS	3	1 \$	13,209.84 \$	4,403.28
PROPERTY	2014	BERKELEY TOWNSHIP	6	1 \$	55,810.73 \$	9,301.79
PROPERTY	2014	BORO OF CALDWELL	5	- \$	- \$	-
PROPERTY	2014	BORO OF FAIR HAVEN	5	1 \$	3,760.12 \$	752.02
PROPERTY	2014	BORO OF HIGHLAND PARK	1	1 \$	500.00 \$	500.00
PROPERTY	2014	BORO OF NEW PROVIDENCE	4	1 \$	50,541.06 \$	12,635.27
PROPERTY	2014	BORO OF NORTH PLAINFIELD	2	1 \$	5,000.00 \$	2,500.00
PROPERTY	2014	BOROUGH OF HADDON HEIGHTS	3	1 \$	17,089.17 \$	5,696.39
PROPERTY	2014	BOROUGH OF TOTOWA	4	2 \$	16,456.92 \$	4,114.23
PROPERTY	2014	CITY OF ENGLEWOOD	8	- \$	14,915.84 \$	1,864.48
PROPERTY	2014	CITY OF LINDEN	5	2 \$	4,144.40 \$	828.88
PROPERTY	2014	CITY OF RAHWAY	2	1 \$	4,126.38 \$	2,063.19
PROPERTY	2014	LIVINGSTON TOWNSHIP	4	1 \$	767.87 \$	191.97
PROPERTY	2014	TOWN OF GUTTENBERG	1	- \$	- \$	-
PROPERTY	2014	TOWN OF HARRISON	3	- \$	26,179.56 \$	8,726.52
PROPERTY	2014	TOWN OF KEARNY	3	- \$	14,890.50 \$	4,963.50
PROPERTY	2014	TOWN OF MORRISTOWN	2	2 \$	12,000.00 \$	6,000.00
PROPERTY	2014	TOWNSHIP OF BLOOMFIELD	1	- \$	4,875.00 \$	4,875.00
PROPERTY	2014	TOWNSHIP OF EWING	1	- \$	- \$	-
PROPERTY	2014	TOWNSHIP OF FREEHOLD	1	- \$	183.50 \$	183.50
PROPERTY	2014	TOWNSHIP OF LAWRENCE	1	- \$	58,817.24 \$	58,817.24
PROPERTY	2014	TOWNSHIP OF MAPLEWOOD	5	2 \$	7,902.67 \$	1,580.53
PROPERTY	2014	TOWNSHIP OF MORRIS	2	- \$	27,161.02 \$	13,580.51
PROPERTY	2014	TOWNSHIP OF UNION	5	- \$	2,593.62 \$	518.72
PROPERTY	2014	TOWNSHIP OF WARREN	4	- \$	156,825.70 \$	39,206.43
PROPERTY	2014	TWP OF NORTH BRUNSWICK	4	- \$	41,952.05 \$	10,488.01
PROPERTY	2014	TWP OF PARSIPPANY	16	8 \$	90,020.52 \$	5,626.28
PROPERTY	2014	TWP OF WEST ORANGE	5	2 \$	20,607.84 \$	4,121.57

Valued as of 12/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2014 Total		106	27	\$ 650,331.55	\$ 6,135.20
PUBLIC OFFICIALS LIABILITY	2008	TOWNSHIP OF MONTCLAIR	1	1	\$ 495,338.00	\$ 495,338.00
PUBLIC OFFICIALS LIABILITY	2008 Total		1	1	\$ 495,338.00	\$ 495,338.00
PUBLIC OFFICIALS LIABILITY	2012	BERKELEY TOWNSHIP	1	-	\$ 580.00	\$ 580.00
PUBLIC OFFICIALS LIABILITY	2012	BORO OF CALDWELL	2	-	\$ 3,000.00	\$ 1,500.00
PUBLIC OFFICIALS LIABILITY	2012	BORO OF FANWOOD	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	BORO OF HIGHLAND PARK	2	-	\$ 2,500.00	\$ 1,250.00
PUBLIC OFFICIALS LIABILITY	2012	BORO OF NORTH PLAINFIELD	2	1	\$ 38,050.00	\$ 19,025.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF KENILWORTH	1	-	\$ 27,889.92	\$ 27,889.92
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF MIDDLESEX	2	-	\$ 4,600.00	\$ 2,300.00
PUBLIC OFFICIALS LIABILITY	2012	CITY OF ENGLEWOOD	1	-	\$ 4,154.85	\$ 4,154.85
PUBLIC OFFICIALS LIABILITY	2012	CITY OF HOBOKEN	18	-	\$ 25,031.35	\$ 1,390.63
PUBLIC OFFICIALS LIABILITY	2012	CITY OF RAHWAY	1	-	\$ 21,106.24	\$ 21,106.24
PUBLIC OFFICIALS LIABILITY	2012	TOWN OF MORRISTOWN	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	1	-	\$ 4,146.90	\$ 4,146.90
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MONTCLAIR	3	1	\$ 92,900.00	\$ 30,966.67
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MORRIS	2	-	\$ 1,026.50	\$ 513.25
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF UNION	3	-	\$ 81,000.00	\$ 27,000.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF WARREN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	TWP OF MANALAPAN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	TWP OF PARSIPPANY	3	-	\$ 40,833.43	\$ 13,611.14
PUBLIC OFFICIALS LIABILITY	2012	TWP OF WEST ORANGE	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012 Total		48	2	\$ 347,769.19	\$ 7,245.19
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY HEIGHTS	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY TOWNSHIP	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BORO OF CALDWELL	2	-	\$ 5,228.99	\$ 2,614.50
PUBLIC OFFICIALS LIABILITY	2013	BORO OF FANWOOD	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BORO OF HIGHLAND PARK	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	2013	BORO OF NORTH PLAINFIELD	2	-	\$ 1,708.50	\$ 854.25
PUBLIC OFFICIALS LIABILITY	2013	CITY OF ENGLEWOOD	1	1	\$ 7,073.16	\$ 7,073.16
PUBLIC OFFICIALS LIABILITY	2013	CITY OF HOBOKEN	19	1	\$ 189,025.82	\$ 9,948.73
PUBLIC OFFICIALS LIABILITY	2013	CITY OF LINDEN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	CITY OF RAHWAY	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	HOWELL TOWNSHIP	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	LIVINGSTON TOWNSHIP	1	1	\$ 30,500.00	\$ 30,500.00
PUBLIC OFFICIALS LIABILITY	2013	TOWN OF MORRISTOWN	3	-	\$ 5,821.18	\$ 1,940.39
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF EWING	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF LAWRENCE	1	-	\$ 629.00	\$ 629.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	2	-	\$ 7,240.13	\$ 3,620.07
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MONTCLAIR	5	-	\$ 24,499.23	\$ 4,899.85
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MORRIS	1	-	\$ -	\$ -

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2013	TWP OF NORTH BRUNSWICK	2	2	\$ 86,000.00	\$ 43,000.00
PUBLIC OFFICIALS LIABILITY	2013	TWP OF PARSIPPANY	4	-	\$ 1,690.00	\$ 422.50
PUBLIC OFFICIALS LIABILITY	<b>2013 Total</b>		<b>53</b>	<b>5</b>	<b>\$ 365,116.01</b>	<b>\$ 6,888.98</b>
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY HEIGHTS	2	1	\$ 76,060.00	\$ 38,030.00
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY TOWNSHIP	2	1	\$ 721.50	\$ 360.75
PUBLIC OFFICIALS LIABILITY	2014	BORO OF HIGHLAND PARK	1	1	\$ 31,000.00	\$ 31,000.00
PUBLIC OFFICIALS LIABILITY	2014	BORO OF NORTH PLAINFIELD	2	1	\$ 38,238.50	\$ 19,119.25
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF TOTOWA	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2014	CITY OF ENGLEWOOD	4	-	\$ 1,983.50	\$ 495.88
PUBLIC OFFICIALS LIABILITY	2014	CITY OF HOBOKEN	13	5	\$ 47,235.62	\$ 3,633.51
PUBLIC OFFICIALS LIABILITY	2014	CITY OF LINDEN	3	1	\$ 7,360.00	\$ 2,453.33
PUBLIC OFFICIALS LIABILITY	2014	CITY OF RAHWAY	1	-	\$ 684.50	\$ 684.50
PUBLIC OFFICIALS LIABILITY	2014	HOWELL TOWNSHIP	4	1	\$ 13,035.50	\$ 3,258.88
PUBLIC OFFICIALS LIABILITY	2014	LIVINGSTON TOWNSHIP	1	-	\$ 370.00	\$ 370.00
PUBLIC OFFICIALS LIABILITY	2014	TOWN OF MORRISTOWN	1	-	\$ 2,035.00	\$ 2,035.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	3	1	\$ 7,320.00	\$ 2,440.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF HAMILTON	1	1	\$ 500.00	\$ 500.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF LAWRENCE	1	-	\$ 185.78	\$ 185.78
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MONTCLAIR	6	2	\$ 63,612.00	\$ 10,602.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MORRIS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF WARREN	2	2	\$ 152,000.00	\$ 76,000.00
PUBLIC OFFICIALS LIABILITY	2014	TWP OF NORTH BRUNSWICK	1	-	\$ 2,053.50	\$ 2,053.50
PUBLIC OFFICIALS LIABILITY	2014	TWP OF PARSIPPANY	5	-	\$ 1,307.60	\$ 261.52
PUBLIC OFFICIALS LIABILITY	<b>2014 Total</b>		<b>55</b>	<b>17</b>	<b>\$ 446,653.00</b>	<b>\$ 8,120.96</b>
WORKCOMP RECORD ONLY	2012	BERKELEY TOWNSHIP	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BORO OF CALDWELL	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BORO OF FAIR HAVEN	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BORO OF FANWOOD	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BORO OF HIGHLAND PARK	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BORO OF NEW PROVIDENCE	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BORO OF NORTH PLAINFIELD	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF HADDON HEIGHTS	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF ENGLEWOOD	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF HOBOKEN	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF RAHWAY	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	HOWELL TOWNSHIP	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	LIVINGSTON TOWNSHIP	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWN OF HARRISON	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWN OF MORRISTOWN	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EASTAMPTON	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EWING	17	-	\$ -	\$ -

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF FREEHOLD	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF HAMILTON	28	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MAPLEWOOD	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MONTCLAIR	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MORRIS	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF UNION	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF WARREN	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TWP OF MANALAPAN	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TWP OF NORTH BRUNSWICK	10	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TWP OF WEST ORANGE	11	- \$	- \$	-
WORKCOMP RECORD ONLY	<b>2012 Total</b>		<b>239</b>	<b>- \$</b>	<b>- \$</b>	<b>-</b>
WORKCOMP RECORD ONLY	2013	BERKELEY HEIGHTS	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BERKELEY TOWNSHIP	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BORO OF FAIR HAVEN	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BORO OF FANWOOD	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BORO OF HIGHLAND PARK	9	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BORO OF NEW PROVIDENCE	6	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BORO OF NORTH PLAINFIELD	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF HADDON HEIGHTS	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF KENILWORTH	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF ENGLEWOOD	18	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF HOBOKEN	19	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF LINDEN	22	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF RAHWAY	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	HOWELL TOWNSHIP	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	LIVINGSTON TOWNSHIP	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWN OF HARRISON	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWN OF MORRISTOWN	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EWING	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF FREEHOLD	21	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF HAMILTON	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF LAWRENCE	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MAPLEWOOD	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MONTCLAIR	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MORRIS	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF WARREN	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TWP OF NORTH BRUNSWICK	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TWP OF WEST ORANGE	13	- \$	- \$	-
WORKCOMP RECORD ONLY	<b>2013 Total</b>		<b>243</b>	<b>- \$</b>	<b>- \$</b>	<b>-</b>
WORKCOMP RECORD ONLY	2014	BERKELEY HEIGHTS	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BERKELEY TOWNSHIP	12	- \$	- \$	-

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2014	BORO OF CALDWELL	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BORO OF FANWOOD	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BORO OF HIGHLAND PARK	8	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BORO OF NEW PROVIDENCE	12	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BORO OF NORTH PLAINFIELD	17	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF HADDON HEIGHTS	2	1 \$	750.00 \$	375.00
WORKCOMP RECORD ONLY	2014	CITY OF ENGLEWOOD	16	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF HOBOKEN	17	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF LINDEN	33	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF RAHWAY	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	HOWELL TOWNSHIP	21	1 \$	13,147.00 \$	626.05
WORKCOMP RECORD ONLY	2014	LIVINGSTON TOWNSHIP	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF GUTTENBERG	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF HARRISON	12	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF KEARNY	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF MORRISTOWN	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EWING	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF FREEHOLD	28	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF HAMILTON	21	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF LAWRENCE	9	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MAPLEWOOD	6	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MONTCLAIR	8	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MORRIS	14	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF UNION	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WARREN	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TWP OF NORTH BRUNSWICK	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TWP OF WEST ORANGE	6	- \$	- \$	-
WORKCOMP RECORD ONLY	<b>2014 Total</b>		<b>288</b>	<b>2 \$</b>	<b>13,897.00 \$</b>	<b>48.25</b>
WORKERS COMPENSATION	2006	BERKELEY TOWNSHIP	1	1 \$	8,510.65 \$	8,510.65
WORKERS COMPENSATION	2006	CITY OF RAHWAY	1	1 \$	25,878.20 \$	25,878.20
WORKERS COMPENSATION	<b>2006 Total</b>		<b>2</b>	<b>2 \$</b>	<b>34,388.85 \$</b>	<b>17,194.43</b>
WORKERS COMPENSATION	2009	CITY OF HOBOKEN	2	2 \$	43,838.20 \$	21,919.10
WORKERS COMPENSATION	2009	TOWNSHIP OF MONTCLAIR	1	1 \$	13,500.00 \$	13,500.00
WORKERS COMPENSATION	<b>2009 Total</b>		<b>3</b>	<b>3 \$</b>	<b>57,338.20 \$</b>	<b>19,112.73</b>
WORKERS COMPENSATION	2010	BORO OF CALDWELL	1	- \$	32,929.64 \$	32,929.64
WORKERS COMPENSATION	2010	CITY OF HOBOKEN	7	4 \$	81,212.56 \$	11,601.79
WORKERS COMPENSATION	2010	TOWNSHIP OF FREEHOLD	1	- \$	6,426.90 \$	6,426.90
WORKERS COMPENSATION	<b>2010 Total</b>		<b>9</b>	<b>4 \$</b>	<b>120,569.10 \$</b>	<b>13,396.57</b>
WORKERS COMPENSATION	2011	BERKELEY TOWNSHIP	1	1 \$	1,500.00 \$	1,500.00
WORKERS COMPENSATION	2011	CITY OF ENGLEWOOD	1	- \$	957.08 \$	957.08
WORKERS COMPENSATION	2011	CITY OF HOBOKEN	3	3 \$	68,641.37 \$	22,880.46

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2011	HOWELL TOWNSHIP	1	- \$	9.20 \$	9.20
WORKERS COMPENSATION	2011	LIVINGSTON TOWNSHIP	2	- \$	5,320.57 \$	2,660.29
WORKERS COMPENSATION	2011	TOWNSHIP OF EWING	1	- \$	14.15 \$	14.15
WORKERS COMPENSATION	2011	TOWNSHIP OF MONTCLAIR	1	1 \$	86,638.80 \$	86,638.80
WORKERS COMPENSATION	2011	TOWNSHIP OF UNION	1	- \$	1,063.05 \$	1,063.05
WORKERS COMPENSATION	2011	TWP OF NORTH BRUNSWICK	1	- \$	38,972.51 \$	38,972.51
WORKERS COMPENSATION	2011	TWP OF WEST ORANGE	1	1 \$	18,960.00 \$	18,960.00
WORKERS COMPENSATION	<b>2011 Total</b>		<b>13</b>	<b>6 \$</b>	<b>222,076.73 \$</b>	<b>17,082.83</b>
WORKERS COMPENSATION	2012	BERKELEY TOWNSHIP	48	14 \$	1,430,388.73 \$	29,799.77
WORKERS COMPENSATION	2012	BORO OF CALDWELL	14	1 \$	76,041.45 \$	5,431.53
WORKERS COMPENSATION	2012	BORO OF FAIR HAVEN	6	- \$	10,535.64 \$	1,755.94
WORKERS COMPENSATION	2012	BORO OF FANWOOD	6	- \$	74,795.83 \$	12,465.97
WORKERS COMPENSATION	2012	BORO OF HIGHLAND PARK	15	1 \$	69,353.24 \$	4,623.55
WORKERS COMPENSATION	2012	BORO OF NEW PROVIDENCE	9	1 \$	245,114.17 \$	27,234.91
WORKERS COMPENSATION	2012	BORO OF NORTH PLAINFIELD	21	3 \$	96,482.65 \$	4,594.41
WORKERS COMPENSATION	2012	BOROUGH OF HADDON HEIGHTS	6	- \$	26,497.32 \$	4,416.22
WORKERS COMPENSATION	2012	BOROUGH OF KENILWORTH	5	- \$	5,294.16 \$	1,058.83
WORKERS COMPENSATION	2012	BOROUGH OF MIDDLESEX	15	1 \$	394,526.74 \$	26,301.78
WORKERS COMPENSATION	2012	CITY OF ENGLEWOOD	72	15 \$	1,096,599.69 \$	15,230.55
WORKERS COMPENSATION	2012	CITY OF HOBOKEN	100	22 \$	1,554,073.24 \$	15,540.73
WORKERS COMPENSATION	2012	CITY OF RAHWAY	29	- \$	67,983.28 \$	2,344.25
WORKERS COMPENSATION	2012	HOWELL TOWNSHIP	30	8 \$	750,464.19 \$	25,015.47
WORKERS COMPENSATION	2012	LIVINGSTON TOWNSHIP	47	9 \$	783,675.29 \$	16,673.94
WORKERS COMPENSATION	2012	TOWN OF HARRISON	19	1 \$	135,822.62 \$	7,148.56
WORKERS COMPENSATION	2012	TOWN OF MORRISTOWN	37	1 \$	148,406.73 \$	4,010.99
WORKERS COMPENSATION	2012	TOWNSHIP OF EASTAMPTON	5	- \$	9,549.92 \$	1,909.98
WORKERS COMPENSATION	2012	TOWNSHIP OF EWING	52	6 \$	503,924.51 \$	9,690.86
WORKERS COMPENSATION	2012	TOWNSHIP OF FREEHOLD	21	3 \$	170,410.98 \$	8,114.81
WORKERS COMPENSATION	2012	TOWNSHIP OF HAMILTON	137	13 \$	1,386,498.52 \$	10,120.43
WORKERS COMPENSATION	2012	TOWNSHIP OF MAPLEWOOD	29	- \$	90,229.02 \$	3,111.35
WORKERS COMPENSATION	2012	TOWNSHIP OF MONTCLAIR	65	8 \$	769,958.55 \$	11,845.52
WORKERS COMPENSATION	2012	TOWNSHIP OF MORRIS	26	3 \$	262,787.82 \$	10,107.22
WORKERS COMPENSATION	2012	TOWNSHIP OF UNION	62	5 \$	455,193.79 \$	7,341.84
WORKERS COMPENSATION	2012	TOWNSHIP OF WARREN	12	- \$	9,206.13 \$	767.18
WORKERS COMPENSATION	2012	TWP OF MANALAPAN	16	2 \$	206,608.85 \$	12,913.05
WORKERS COMPENSATION	2012	TWP OF NORTH BRUNSWICK	46	4 \$	356,968.66 \$	7,760.19
WORKERS COMPENSATION	2012	TWP OF WEST ORANGE	36	6 \$	433,141.38 \$	12,031.71
WORKERS COMPENSATION	<b>2012 Total</b>		<b>986</b>	<b>127 \$</b>	<b>11,620,533.10 \$</b>	<b>11,785.53</b>
WORKERS COMPENSATION	2013	BERKELEY HEIGHTS	12	1 \$	9,408.27 \$	784.02
WORKERS COMPENSATION	2013	BERKELEY TOWNSHIP	53	8 \$	348,894.05 \$	6,582.91
WORKERS COMPENSATION	2013	BORO OF CALDWELL	10	1 \$	57,444.71 \$	5,744.47
WORKERS COMPENSATION	2013	BORO OF FAIR HAVEN	6	1 \$	3,394.14 \$	565.69

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## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2013	BORO OF FANWOOD	4	1	\$ 60,664.54	\$ 15,166.14
WORKERS COMPENSATION	2013	BORO OF HIGHLAND PARK	11	-	\$ 18,303.01	\$ 1,663.91
WORKERS COMPENSATION	2013	BORO OF NEW PROVIDENCE	11	-	\$ 13,152.86	\$ 1,195.71
WORKERS COMPENSATION	2013	BORO OF NORTH PLAINFIELD	17	2	\$ 118,214.05	\$ 6,953.77
WORKERS COMPENSATION	2013	BOROUGH OF HADDON HEIGHTS	12	2	\$ 121,347.54	\$ 10,112.30
WORKERS COMPENSATION	2013	BOROUGH OF KENILWORTH	12	4	\$ 218,206.70	\$ 18,183.89
WORKERS COMPENSATION	2013	CITY OF ENGLEWOOD	52	10	\$ 544,023.42	\$ 10,461.99
WORKERS COMPENSATION	2013	CITY OF HOBOKEN	104	14	\$ 646,218.66	\$ 6,213.64
WORKERS COMPENSATION	2013	CITY OF LINDEN	96	19	\$ 998,650.91	\$ 10,402.61
WORKERS COMPENSATION	2013	CITY OF RAHWAY	22	5	\$ 132,771.43	\$ 6,035.07
WORKERS COMPENSATION	2013	HOWELL TOWNSHIP	14	3	\$ 112,409.25	\$ 8,029.23
WORKERS COMPENSATION	2013	LIVINGSTON TOWNSHIP	45	12	\$ 529,942.53	\$ 11,776.50
WORKERS COMPENSATION	2013	TOWN OF HARRISON	17	4	\$ 218,546.26	\$ 12,855.66
WORKERS COMPENSATION	2013	TOWN OF MORRISTOWN	24	3	\$ 228,935.57	\$ 9,538.98
WORKERS COMPENSATION	2013	TOWNSHIP OF EASTAMPTON	2	-	\$ 932.65	\$ 466.33
WORKERS COMPENSATION	2013	TOWNSHIP OF EWING	20	4	\$ 327,478.79	\$ 16,373.94
WORKERS COMPENSATION	2013	TOWNSHIP OF FREEHOLD	32	3	\$ 246,640.45	\$ 7,707.51
WORKERS COMPENSATION	2013	TOWNSHIP OF HAMILTON	96	9	\$ 649,193.45	\$ 6,762.43
WORKERS COMPENSATION	2013	TOWNSHIP OF LAWRENCE	24	1	\$ 609,478.30	\$ 25,394.93
WORKERS COMPENSATION	2013	TOWNSHIP OF MAPLEWOOD	38	3	\$ 308,974.17	\$ 8,130.90
WORKERS COMPENSATION	2013	TOWNSHIP OF MONTCLAIR	55	9	\$ 521,055.45	\$ 9,473.74
WORKERS COMPENSATION	2013	TOWNSHIP OF MORRIS	29	5	\$ 282,649.32	\$ 9,746.53
WORKERS COMPENSATION	2013	TOWNSHIP OF UNION	93	14	\$ 653,452.79	\$ 7,026.37
WORKERS COMPENSATION	2013	TOWNSHIP OF WARREN	9	-	\$ 13,430.80	\$ 1,492.31
WORKERS COMPENSATION	2013	TWP OF NORTH BRUNSWICK	33	4	\$ 328,608.35	\$ 9,957.83
WORKERS COMPENSATION	2013	TWP OF WEST ORANGE	44	10	\$ 864,021.06	\$ 19,636.84
WORKERS COMPENSATION	2013 Total		997	152	\$ 9,186,443.48	\$ 9,214.09
WORKERS COMPENSATION	2014	BERKELEY HEIGHTS	12	7	\$ 50,870.97	\$ 4,239.25
WORKERS COMPENSATION	2014	BERKELEY TOWNSHIP	48	35	\$ 419,263.72	\$ 8,734.66
WORKERS COMPENSATION	2014	BORO OF CALDWELL	9	4	\$ 5,827.12	\$ 647.46
WORKERS COMPENSATION	2014	BORO OF FAIR HAVEN	1	1	\$ 2,500.00	\$ 2,500.00
WORKERS COMPENSATION	2014	BORO OF FANWOOD	12	10	\$ 204,541.54	\$ 17,045.13
WORKERS COMPENSATION	2014	BORO OF HIGHLAND PARK	7	1	\$ 54,346.93	\$ 7,763.85
WORKERS COMPENSATION	2014	BORO OF NEW PROVIDENCE	12	5	\$ 26,546.18	\$ 2,212.18
WORKERS COMPENSATION	2014	BORO OF NORTH PLAINFIELD	17	15	\$ 110,459.32	\$ 6,497.61
WORKERS COMPENSATION	2014	BOROUGH OF HADDON HEIGHTS	3	2	\$ 11,584.17	\$ 3,861.39
WORKERS COMPENSATION	2014	BOROUGH OF KENILWORTH	8	6	\$ 27,151.54	\$ 3,393.94
WORKERS COMPENSATION	2014	BOROUGH OF TOTOWA	6	3	\$ 35,539.12	\$ 5,923.19
WORKERS COMPENSATION	2014	CITY OF ENGLEWOOD	37	28	\$ 249,804.99	\$ 6,751.49
WORKERS COMPENSATION	2014	CITY OF HOBOKEN	78	48	\$ 572,186.65	\$ 7,335.73
WORKERS COMPENSATION	2014	CITY OF LINDEN	130	90	\$ 817,239.61	\$ 6,286.46
WORKERS COMPENSATION	2014	CITY OF RAHWAY	21	17	\$ 166,320.05	\$ 7,920.00

Valued as of 12/31/14





## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2014	HOWELL TOWNSHIP	26	18	\$ 287,069.21	\$ 11,041.12
WORKERS COMPENSATION	2014	LIVINGSTON TOWNSHIP	41	33	\$ 283,337.30	\$ 6,910.67
WORKERS COMPENSATION	2014	TOWN OF GUTTENBERG	7	5	\$ 34,257.15	\$ 4,893.88
WORKERS COMPENSATION	2014	TOWN OF HARRISON	14	12	\$ 42,706.92	\$ 3,050.49
WORKERS COMPENSATION	2014	TOWN OF KEARNY	40	23	\$ 354,926.41	\$ 8,873.16
WORKERS COMPENSATION	2014	TOWN OF MORRISTOWN	32	23	\$ 280,311.77	\$ 8,759.74
WORKERS COMPENSATION	2014	TOWNSHIP OF EASTAMPTON	5	4	\$ 20,054.78	\$ 4,010.96
WORKERS COMPENSATION	2014	TOWNSHIP OF EWING	54	37	\$ 442,291.34	\$ 8,190.58
WORKERS COMPENSATION	2014	TOWNSHIP OF FREEHOLD	23	16	\$ 173,220.99	\$ 7,531.35
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON	80	48	\$ 449,130.29	\$ 5,614.13
WORKERS COMPENSATION	2014	TOWNSHIP OF LAWRENCE	12	9	\$ 65,103.98	\$ 5,425.33
WORKERS COMPENSATION	2014	TOWNSHIP OF MAPLEWOOD	30	21	\$ 127,387.57	\$ 4,246.25
WORKERS COMPENSATION	2014	TOWNSHIP OF MONTCLAIR	43	24	\$ 1,822,187.84	\$ 42,376.46
WORKERS COMPENSATION	2014	TOWNSHIP OF MORRIS	26	17	\$ 418,573.80	\$ 16,098.99
WORKERS COMPENSATION	2014	TOWNSHIP OF UNION	70	44	\$ 444,588.37	\$ 6,351.26
WORKERS COMPENSATION	2014	TOWNSHIP OF WARREN	12	8	\$ 44,377.50	\$ 3,698.13
WORKERS COMPENSATION	2014	TWP OF NORTH BRUNSWICK	54	34	\$ 332,417.09	\$ 6,155.87
WORKERS COMPENSATION	2014	TWP OF WEST ORANGE	26	19	\$ 202,745.24	\$ 7,797.89
WORKERS COMPENSATION	2014 Total		996	667	\$ 8,578,869.46	\$ 8,613.32
Grand Total			8,647	1,469	\$ 60,742,597.06	\$ 7,024.70

Valued as of 12/31/14

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

***QUARTERLY INVESTMENT REPORT***

***AS OF 12/31/2014***



**Prime Advisors, Inc.**

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# Executive Summary

## TRANSACTIONS:

Action	Total	Comments	Average Tax-Equivalent Yield
Sales, Calls, and Maturities	\$4,800,006	Proceeds primarily came through maturities, however, one sale was executed to meet operational cash-flow needs.	0.21%
Purchases	\$2,388,578	Purchases remained focused on Treasury securities with maturities between 2-3 years. This portion of the yield curve has risen year to date, as the market prices in possible rate hikes by the Federal Reserve.	0.85%

## PORTFOLIO STATISTICS:

Quarter Ending:	09/30/2014	12/31/2014
Tax-Equivalent Book Yield	0.56%	0.61%
Book Value	\$35,243,772	\$34,291,590
Projected Tax-Equivalent Annual Income	\$198,401	\$208,730
Unrealized Gain	\$25,354	\$30,692
YTD Realized Gain	\$95	\$203
Portfolio Duration	1.53	1.51
Average Credit Quality	AA+	AA+

## PORTFOLIO ALLOCATION:

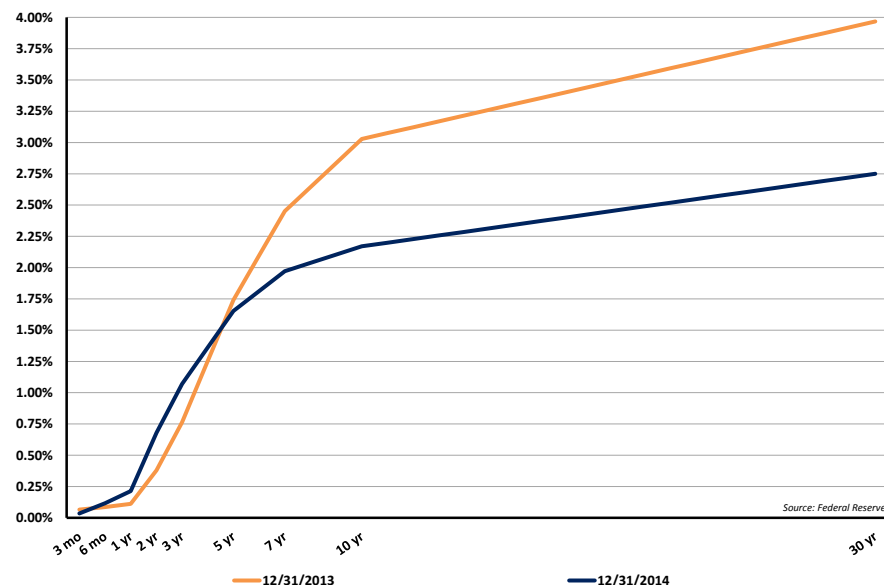
Sector	09/30/2014	12/31/2014
Treasury	100%	95%
Agency	0%	0%
Credit	0%	0%
Exempt Muni	0%	0%
Taxable Muni	0%	0%
MPT	0%	0%
CMO	0%	0%
ABS	0%	0%
CMBS	0%	0%
Short-Term	0%	5%

## PERFORMANCE:

Tax-equivalent Performance	Portfolio	Target/Benchmark	Difference
YTD Booked Income	\$151,741	\$103,410	\$48,331
QTD Total Return	0.16%	0.07%	0.09%
YTD Total Return	0.44%	0.34%	0.10%

# Economic Outlook

## Treasury Yield Curves



- Slowing economies and geopolitical unrest worldwide have continued to pressure yields lower over the course of 2014 and is expected to continue into 2015
- Resulting in 10 year yields moved lower on the year from 3.03% to 2.17%
- As the economic landscape in the U.S. has stabilized, the Federal Reserve has concluded quantitative easing and is looking ahead to possible increases to Fed Funds in 2015
- While rates 5 years and longer have fallen this year, the 3 year Treasury yield has climbed higher (+32 basis points) in anticipation of future rate hikes by the Federal Reserve

## World Bond Yields

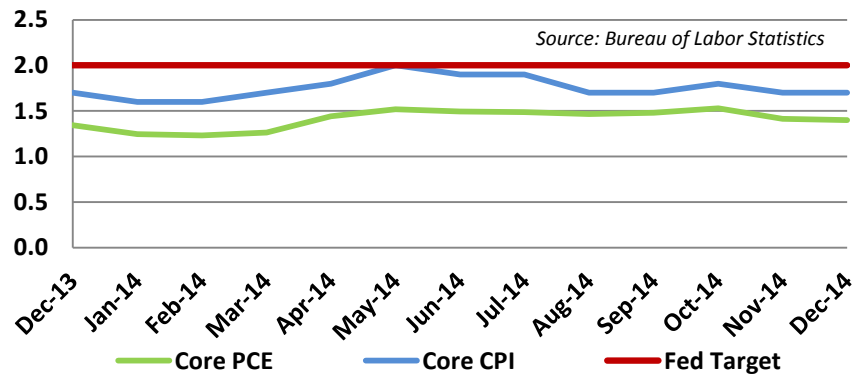
As of 12/31/2014	2 year	10 year
US	0.70%	2.20%
UK	0.44%	1.79%
Germany	-0.12%	0.54%
France	-0.07%	0.83%
Italy	0.44%	1.80%
Spain	0.36%	1.54%
Portugal	0.36%	2.47%
Japan	-0.03%	0.33%

Source: Federal Reserve, Bloomberg

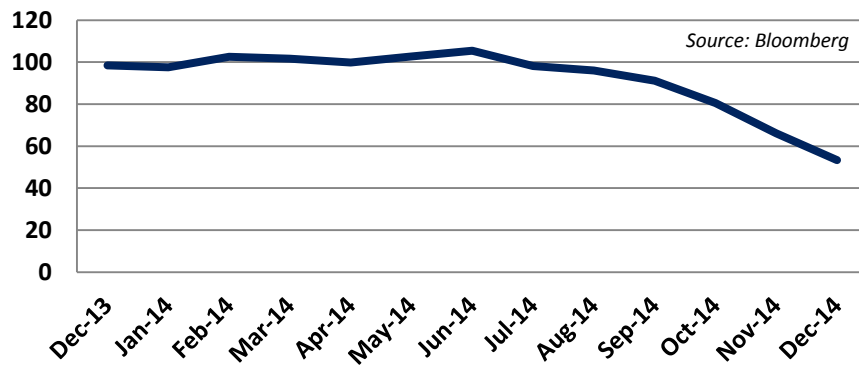
- As the European Central Bank vows to provide liquidity to member nations, the hunt for yield has investors willing to take risk in sovereigns still plagued with fiscal issues
- Europe continues to struggle with the threat of deflation and an unemployment rate of 11.5%, roughly double the U.S.
- With an improved GDP and employment outlook, U.S. yields remain attractive relative to other global economies
- Even as the Fed prepares to raise rates, foreign buying should be a mitigating factor

# Economic Outlook

## Inflation

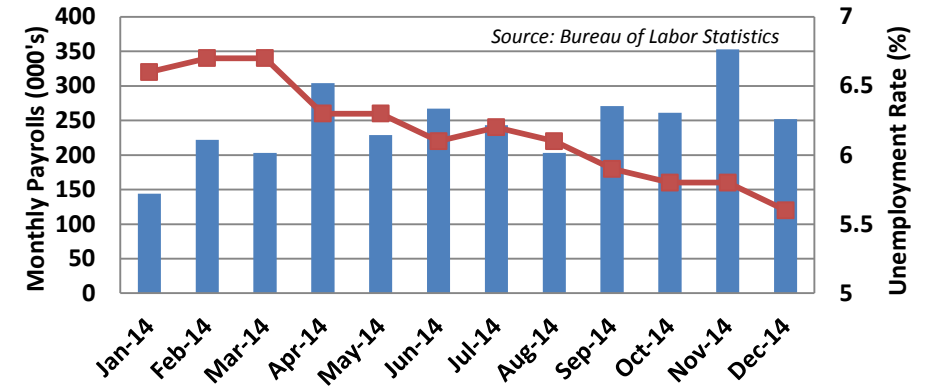


## Oil

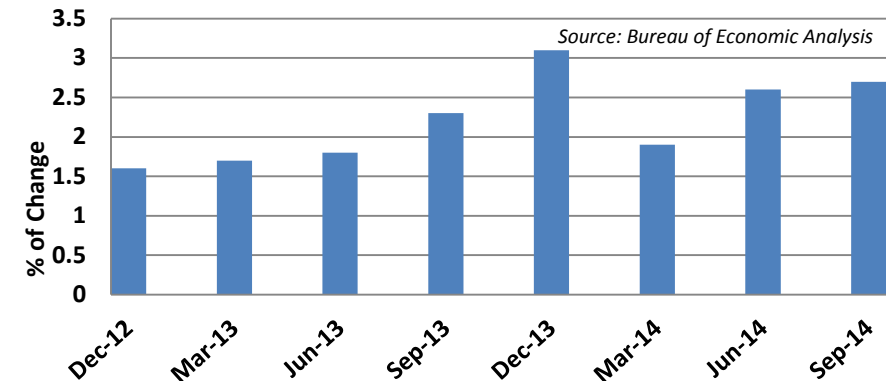


- Core **Inflation** measures remain well below Federal Reserve targets
- Headline inflation numbers have been dampened by the significant drop in oil prices during 2014
- Oil** down nearly 46% since the beginning of 2014
  - Ended the year at \$53.27 a barrel

## Employment



## GDP



- Employment** strength continues as payrolls have averaged +246,000 this year and the unemployment rate has fallen to 5.6%
- While U.S. **GDP** outlook remains positive in 2015, the expected slowdown in China and Europe has contributed to the recent bond rally
- Equity indices brushed off early volatility and the S&P 500 ended the year in positive territory +11.4%

# *Economic Outlook*

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## *Municipals*

The tax-exempt municipal market saw heavy demand throughout most of 2014, both from direct investments as well as municipal bond funds. Couple this strong demand with relatively light new issuance and declining bond yields; the tax exempt market would emerge as one of the best fixed income performers of 2014. The Barclays 30+year Municipal Bond Index returned 9.05% YTD, compared with 5.97% for the Barclays U.S. Aggregate Index. With yields dropping significantly and investment grade municipal credit spreads tightening, longer duration, lower rated credits were the best performers.

Pre-tax municipal yields dropped sharply in 2014, following the direction of Treasuries. According to Municipal Market Data, thirty year, AAA pre-tax yields dropped 126 basis points to finish the year at 2.93%. At the same time, ten year AAA yields fell 69 basis points. Overall, the 2yr - 30yr municipal yield curve flattened from 386 basis points to 245.

As we enter 2015, Prime is bullish on the tax-exempt municipal sector relative to other asset classes. For accounts that have more of an income focus, the sector's strong after-tax interest income feature remains compelling. For accounts with more of a total return bias, pre-tax yield percentages versus Treasuries are attractive and have room to tighten 7 years and longer. Lastly, new issue supply is forecasted to remain on the low/manageable side for 2015 and investor demand should remain solid.

## *Mortgage and Asset Backed Securities*

Mortgage spreads continued to tighten this year aided by limited new supply coming to market as well as the Fed's continued involvement in purchasing the sector. As a result, 2014 net issuance of MBS was only \$78 billion and it is expected that 2015 will only be slightly higher at \$100 billion. At these levels, supply will fall short of satisfying demand. During the year, the Fed's purchase of \$40bn MBS per month were reduced at a measured pace over the first 9 months concluding at the end of October. Moving forward, the Fed will continue to be involved in the market as they will continue to reinvest paydowns on their current MBS portfolio of \$1.7 trillion.

At Prime, we continue to recommend an underweight to mortgage product, specifically in 15yr backed product, where supply is the most constrained. 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 higher-rated corporate credits. Bonds currently offer value in 1-5 year maturities and hold superior AAA rated credit quality.

# Economic Outlook

## Corporates

During the fourth quarter of 2014 corporate spreads were pressured as energy prices tumbled around the globe. Given the energy sector had been a big contributor to US growth, concerns rose that the weakness could lead to a broader based economic slowdown. On the quarter: the corporate sector widened by a total of 19 bps. Industrials (includes energy names) widened 25 bps, Utilities widened by 13 bps, and Financials widened by 10 bps. Risk aversion also increased with higher quality names outperforming lower investment grade rated securities. Issuance was unremarkable during the quarter except for robust new issuance during the first week of December. Secondary market liquidity declined as dealer's reduced risk and closed books for the year.

During 2014, the corporate market witnessed record new issue volume of \$1.1 trillion. An improving economy coupled with big mergers and acquisitions led to these record levels. Given the absolute level of rates, debt financing remains attractive for both refunding's and M&A. The market expectations are for another record new issuance calendar for 2015.

Opportunities to Outperform in 2015: Corporate spreads hit their tights for the cycle in mid-2014. Relative value within corporates diminished and Prime became more defensive in percentage allocations and in credit quality. De-leveraging within the sector has peaked. Going forward we retain a modest overweight but are positioned more conservatively than our benchmarks. We have reduced risk but will use our credit research team to take advantage of any market dislocations (like the energy sell-off) as they occur.

Option Adjusted Corporate Spreads in Basis Points <sup>(1)</sup>						
Index Sector	8-yr tights 12/31/06	12/31/13	09/30/14	12/31/14	4Q14 Change	YTD 2014 Change
Aggregate Index	38	45	43	48	5	3
Corporates	88	114	112	131	19	17
Industrials	102	114	115	140	25	26
Utilities	102	125	106	119	13	-6
Financials	69	109	107	117	10	8
AAA	53	57	60	66	6	9
AA	58	64	64	78	14	14
A	86	91	95	109	14	18
BBB	122	150	141	175	34	25

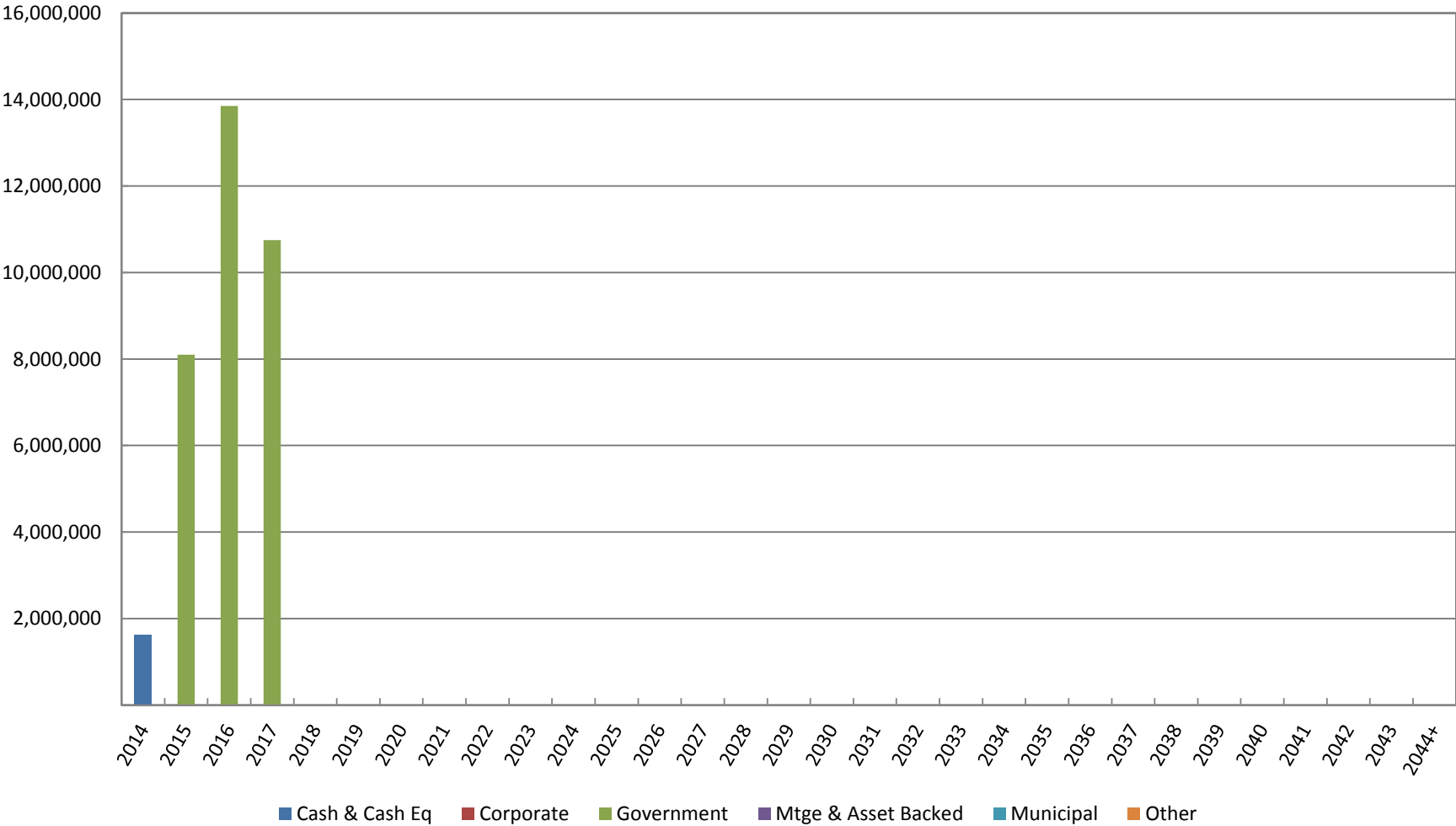
(1) Data from Barclays Capital as of 12/31/14



## 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	32,659,149	32,689,841	30,692	0.64	0.56	1.58	0.04	22	36,089	9	(5,396)
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	32,659,149	32,689,841	30,692	0.64	0.56	1.58	0.04	22	36,089	9	(5,396)
Short Term											
Sweep Money Market	1,632,441	1,632,441	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	1,632,441	1,632,441	0	0.00	0.00	0.00	0.00	0	0	0	0
Total Fixed Income & Short Term											
Total	34,291,590	34,322,282	30,692	0.61	0.53	1.51	0.04	22	36,089	9	(5,396)
Equity											
Common Stock	0	0	0					0	0	0	0
Total	0	0	0					0	0	0	0
Grand Total											
Total	34,291,590	34,322,282	30,692					22	36,089	9	(5,396)

# Maturity Schedule By Weighted Average Life



# Performance

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**Tax-Equivalent Total Return**  
**as of 12/31/2014**  
**Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	0.16%	0.07%	0.08%
Year to Date	0.44%	0.34%	0.11%
Since Inception	1.58%	1.22%	0.36%

**Benchmark Composition:**  
100.0% Garden State Duration Matched Treasury

## Bond Purchases

Trade Date	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
11/05/2014	912828A59	US TREASURY N/B	Treasury	AA+	Aaa	0.625	12/15/2016	N/A	100.07	500,373	0.59	0.59
11/05/2014	912828RU6	US TREASURY N/B	Treasury	AA+	Aaa	0.875	11/30/2016	N/A	100.61	503,068	0.58	0.58
11/05/2014	912828UA6	US TREASURY N/B	Treasury	AA+	Aaa	0.625	11/30/2017	N/A	98.74	740,569	1.04	1.04
12/04/2014	912828UE8	US TREASURY N/B	Treasury	AA+	Aaa	0.750	12/31/2017	N/A	99.16	644,569	1.03	1.03
<b>Total</b>										<b>2,388,578</b>	<b>0.85</b>	<b>0.85</b>

## Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
10/31/2014	Maturity	912828TU4	US TREASURY N/B	Treasury	AA+	Aaa	0.250	10/31/2014	10/31/2014	100.00	1,600,000	0	0.21	0.21
11/20/2014	Sell	912828TZ3	US TREASURY N/B	Treasury	AA+	Aaa	0.250	11/30/2014	11/30/2014	100.01	1,000,006	107	0.21	0.21
11/30/2014	Maturity	912828TZ3	US TREASURY N/B	Treasury	AA+	Aaa	0.250	11/30/2014	11/30/2014	100.00	600,000	0	0.21	0.21
12/15/2014	Maturity	912828RV4	US TREASURY N/B	Treasury	AA+	Aaa	0.250	12/15/2014	12/15/2014	100.00	1,600,000	0	0.20	0.20
<b>Total</b>											<b>4,800,006</b>	<b>107</b>	<b>0.21</b>	<b>0.21</b>

# *Appendix*

## Detailed Portfolio Report

# Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
<b>Money Market</b>																	
99C001734	12/01/2014			1,632,441	BANK OF AMERICA/MERRILL LYNCH	0.00			1,632,441	1,632,441	1,632,441	0	0.00	0.00	0.00	0.00	
<b>Total Money Market</b>				<b>1,632,441</b>					<b>1,632,441</b>	<b>1,632,441</b>	<b>1,632,441</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>Treasury</b>																	
912828A59	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	1,249,701	1,249,778	1,249,225	(553)	0.63	0.66	1.95	1.95	0.05
912828A91	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	01/15/2017	01/15/2017	1,002,191	1,001,534	1,000,780	(754)	0.67	0.71	2.03	2.04	0.05
912828B41	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.38	01/31/2016	01/31/2016	1,000,902	1,000,497	1,000,730	233	0.33	0.31	1.08	1.08	0.02
912828B74	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	548,928	549,225	548,515	(710)	0.69	0.75	2.11	2.12	0.06
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,485	549,230	(255)	0.33	0.37	1.16	1.16	0.02
912828C32	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	498,478	498,853	499,825	972	0.86	0.77	2.18	2.20	0.06
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,841	499,890	49	0.40	0.39	1.24	1.25	0.02
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,273	1,001,330	1,057	0.86	0.82	2.27	2.29	0.06
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,505,602	2,517,975	12,373	0.87	0.59	1.73	1.75	0.04
912828RM4	09/03/2013	AA+	Aaa	1,250,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	1,255,551	1,254,241	1,258,888	4,647	0.81	0.61	1.82	1.83	0.04
912828RU6	09/30/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	1,256,059	1,254,663	1,255,425	762	0.68	0.65	1.90	1.91	0.05
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	988,242	990,200	1,958	1.07	1.00	2.64	2.66	0.08
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	986,841	988,950	2,109	1.11	1.03	2.73	2.75	0.09
912828TT7	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	10/15/2015	10/15/2015	1,000,550	1,000,292	1,000,080	(212)	0.21	0.24	0.79	0.79	0.01
912828TW0	08/21/2014	AA+	Aaa	750,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	742,503	743,325	743,730	405	1.07	1.05	2.80	2.83	0.09
912828UA6	11/05/2014	AA+	Aaa	750,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	740,569	741,027	740,070	(957)	1.04	1.09	2.89	2.91	0.10
912828UE8	12/04/2014	AA+	Aaa	650,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	644,569	644,683	642,941	(1,742)	1.03	1.12	2.98	3.00	0.10
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,016	1,600,144	128	0.24	0.14	0.08	0.08	0.01
912828UP3	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	0.25	02/28/2015	02/28/2015	2,498,837	2,499,876	2,500,625	749	0.28	0.10	0.16	0.16	0.00
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	998,177	998,270	93	0.39	0.38	1.28	1.29	0.02
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	698,383	698,222	(161)	0.42	0.44	1.37	1.37	0.03
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,016	751,027	1,012	0.37	0.10	0.49	0.49	0.01
912828VL1	07/10/2013	AA+	Aaa	1,350,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	1,349,038	1,349,813	1,352,484	2,671	0.63	0.50	1.53	1.54	0.03
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,767	750,533	765	0.30	0.13	0.58	0.58	0.01
912828VR8	08/07/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	1,250,844	1,250,582	1,251,563	980	0.60	0.55	1.61	1.62	0.03
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,786	750,945	1,159	0.42	0.18	0.66	0.66	0.01
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	749,530	750,323	793	0.33	0.19	0.74	0.74	0.01

## Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,199,015	1,200,276	1,261	0.91	0.87	2.35	2.37	0.07
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,248,674	1,249,025	351	0.92	0.91	2.43	2.45	0.07
912828WQ9	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	1,250,405	1,250,302	1,250,250	(52)	0.48	0.49	1.49	1.49	0.03
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,096,810	1,098,372	1,562	0.99	0.93	2.51	2.54	0.08
<b>Total Treasury</b>				<b>32,700,000</b>					<b>32,656,098</b>	<b>32,659,149</b>	<b>32,689,841</b>	<b>30,692</b>	<b>0.64</b>	<b>0.56</b>	<b>1.58</b>	<b>1.60</b>	<b>0.04</b>
<b>Grand Total</b>				<b>34,332,441</b>					<b>34,288,539</b>	<b>34,291,590</b>	<b>34,322,282</b>	<b>30,692</b>	<b>0.61</b>	<b>0.53</b>	<b>1.51</b>	<b>1.52</b>	<b>0.04</b>



# Glossary of Terms

Security Types	
<b>Adjustable Rate Mortgage (ARM)</b>	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.
<b>Agency</b>	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.
<b>Asset-Backed Security (ABS)</b>	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.
<b>Collateralized Mortgage Obligation (CMO)</b>	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.
<b>Commercial Mortgage-Backed Security (CMBS)</b>	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.
<b>Corporate (Corp)</b>	A fixed income security issued by a private corporation.
<b>Mortgage Pass-Through (MPT)</b>	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.
<b>Preferred Stock (Preferred)</b>	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.
<b>Tax-exempt Municipal (ExMuni)</b>	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.
<b>Taxable Municipal (TaxMuni)</b>	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.
<b>Treasury</b>	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	
<b>Average Life</b>	The dollar-weighted average time to maturity of a stream of principal cash flows. Also referred to as “weighted average life” or “WAL”.
<b>Basis Point (bp)</b>	1/100 of 1% (or equivalently .0001).
<b>Benchmark</b>	<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>
<b>Book Income</b>	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.
<b>Book Value</b>	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.
<b>Book Yield</b>	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.
<b>Cash Flow</b>	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.
<b>Convexity</b>	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.
<b>Credit Risk</b>	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.
<b>Duration</b>	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.)

<b>DYCARR<sup>SM</sup></b>	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.
<b>FICO Score</b>	A generic credit score developed by Fair, Isaac and Company, Inc., designed to predict the likelihood of borrowers becoming delinquent in their credit obligations.
<b>Gross Domestic Product (GDP)</b>	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.
<b>Interest Rate Risk</b>	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.
<b>Loan to Value (LTV)</b>	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.
<b>Market Value</b>	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.
<b>Option Adjusted Spread (OAS)</b>	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.
<b>Realized Gain/(Loss)</b>	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.
<b>Tax Equivalent Yield</b>	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%).
<b>Total Return</b>	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.
<b>Unrealized Gain/(Loss)</b>	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.
<b>Volatility Adjusted Duration</b>	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.
<b>Whole Loan</b>	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).
<b>Yield</b>	The implied return achievable for purchasing a bond at a given price.

# *Appendix*

## Presentation Overview

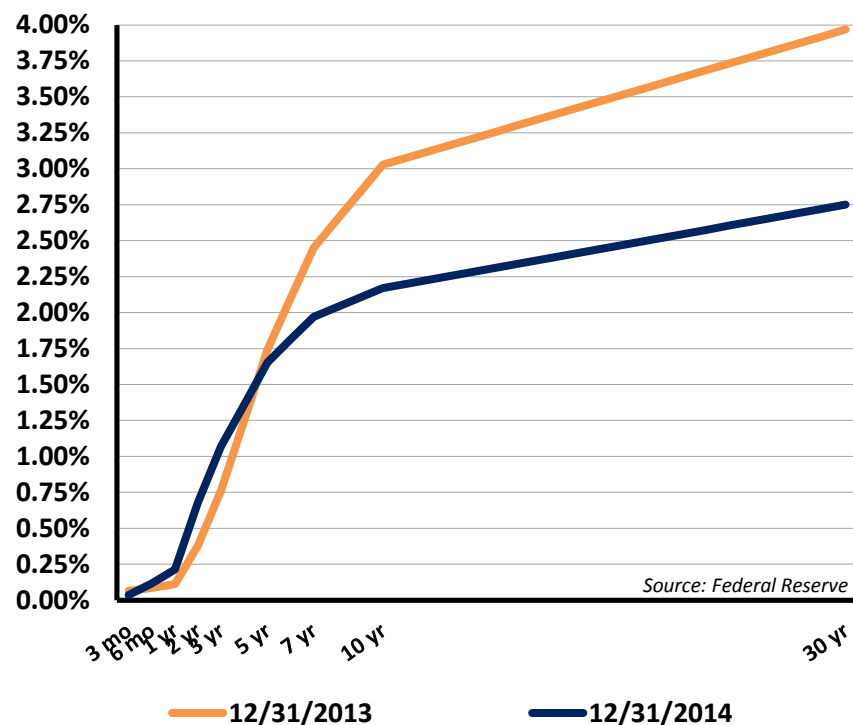
## Overview

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- Economic overview and market update
- Portfolio review
- Performance

# Treasury Yield Curves and World Bond Yields

## US Treasury Yield Curves



## World Bond Yields

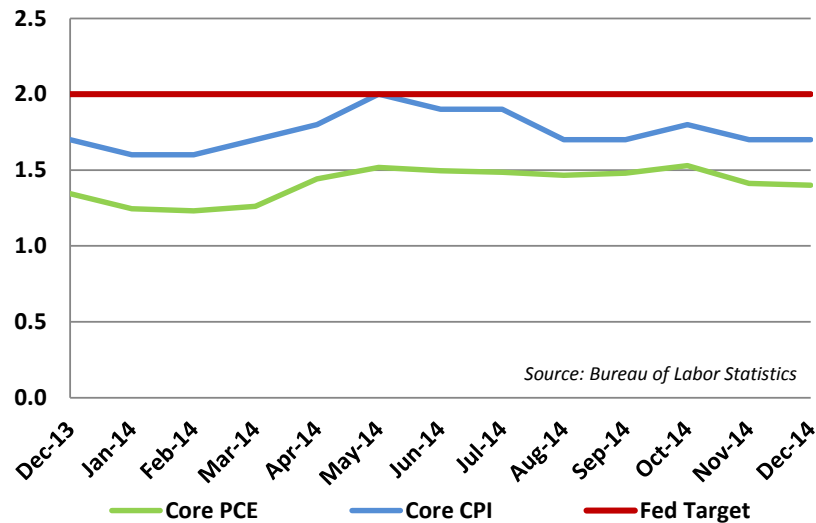
As of 12/31/2014	2 year	10 year
US	0.70%	2.20%
UK	0.44%	1.79%
Germany	-0.12%	0.54%
France	-0.07%	0.83%
Italy	0.44%	1.80%
Spain	0.36%	1.54%
Portugal	0.36%	2.47%
Japan	-0.03%	0.33%

Source: Federal Reserve, Bloomberg

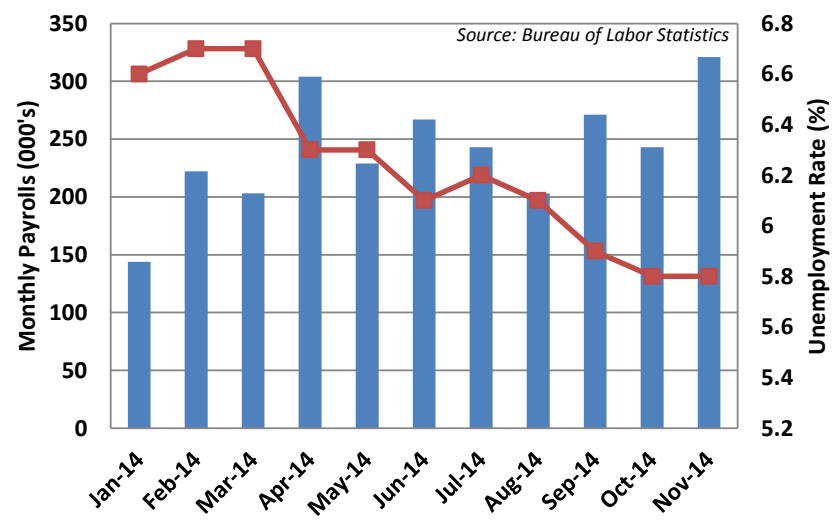
	US Treasury Yields	
	12/31/2013	12/31/2014
3 Month	0.07%	0.04%
2 Year	0.39%	0.68%
3 Year	0.76%	1.07%
10 Year	3.01%	2.17%
30 Year	3.94%	2.75%

# Key Fed Indicators

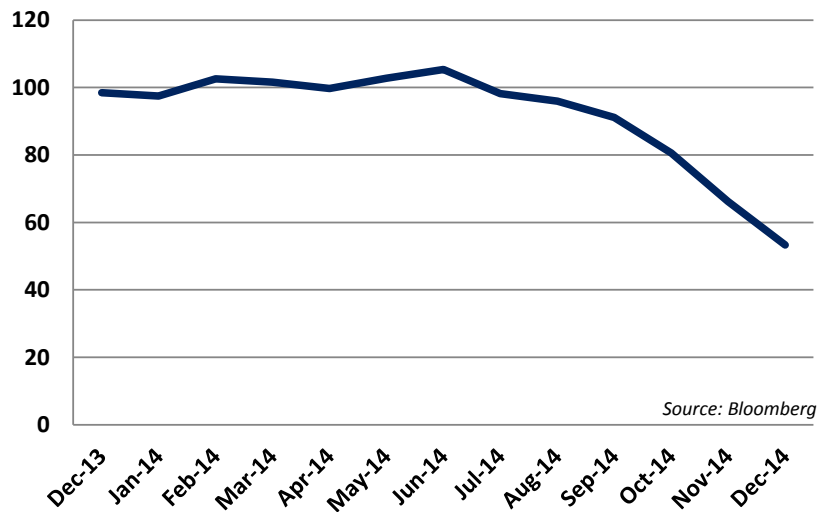
## Inflation (%)



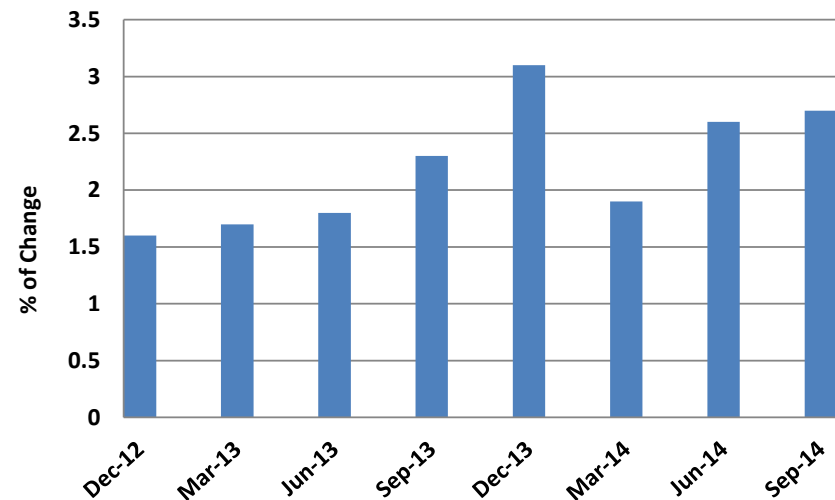
## Employment



## Crude Oil (\$)



## GDP Growth (%)



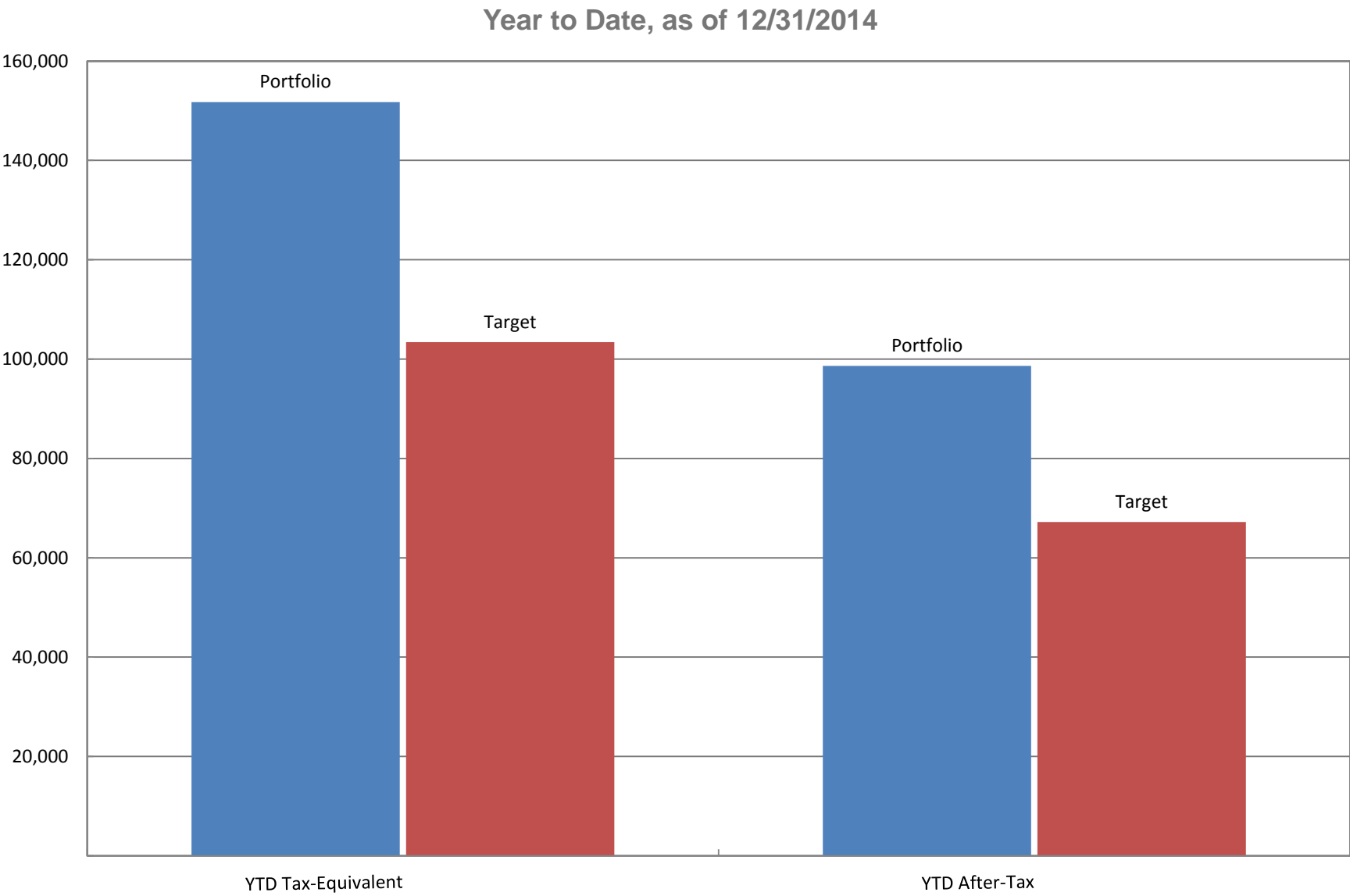
Source: Bureau of Economic Analysis

## Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2013	03/31/2014	06/30/2014	09/30/2014	12/31/2014
<b>Treasury Yields</b>					
2 yr Treasury Yield	0.39%	0.43%	0.46%	0.59%	0.68%
5 yr Treasury Yield	1.74%	1.73%	1.63%	1.78%	1.66%
10 yr Treasury Yield	3.01%	2.73%	2.52%	2.51%	2.17%
<b>Book Statistics</b>					
Tax-Equivalent Book Yield	0.34%	0.36%	0.41%	0.56%	0.61%
Book Value (\$)	30,154,478	30,188,438	31,704,382	35,243,772	34,291,590
Projected Tax-Equivalent Income, next 12 months (\$)	101,160	108,918	129,883	198,401	208,730
Unrealized Gains/(Losses) (\$)	33,235	30,139	50,882	25,354	30,692
YTD Realized Gains/(Losses) (\$)	0	0	95	95	203
<b>Portfolio Risk Statistics</b>					
Effective Duration	1.12	1.13	1.21	1.53	1.51
Convexity	0.03	0.03	0.03	0.04	0.04
Weighted Average Life	1.12	1.13	1.22	1.54	1.52
Average Rating	AA+	AA+	AA+	AA+	AA+
<b>Portfolio Sector Allocation</b>					
Treasury	98%	96%	95%	100%	95%
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	2%	4%	5%	0%	5%



Income Year to Date



# Performance

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**Tax-Equivalent Total Return**  
**as of 12/31/2014**  
**Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	0.16%	0.07%	0.08%
Year to Date	0.44%	0.34%	0.11%
Since Inception	1.58%	1.22%	0.36%

**Benchmark Composition:**  
100.0% Garden State Duration Matched Treasury

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION

Township of Freehold	12/8/2014	US Bank	2014 GL/AL/WC/APD	Evidence of insurance as respects the 2013 MCIA lease purchasing agreement for a 2014 Ford F250 VIN # 1FTBF2B62EEB28335.
Berkeley Township	12/31/2014	NJ Dept. of Health & Senior Services, Office of Emergency Medical Services	2014 GL/AL/WC	Evidence of insurance as respects BLS Provider License for: Berkeley Township Paid EMT Program. General Liability insurance includes medical malpractice liability for EMS operations. Subject to policy terms and conditions.
City of Englewood	12/31/2014	Verizon New Jersey Inc. MC: FLTDSB1W	2014 GL/AL/WC	Verizon is included as an additional insured (Landlord) as respects five year lease agreement #GLC 63180S1 between Englewood Economic Development Corporation (Approved Quasi-Entity) and the certificate holder. Lease lot located at 34 Engle Street, Englewood, NJ 07631. *
Town of Morristown	12/23/2014	College of St. Elizabeth Athletics Dept.	2014 GL/AL/WC	Evidence of insurance as respects the Town of Morristown use of the certificate holder's facilities for Travel Basketball
Town of Morristown	12/8/2014	Drew University Athletic Department	2014 GL	Evidence of insurance as respects Morristown Recreation Travel Basketball use of the school for practice.
Township of Montclair	12/10/2014	Montclair Art Museum	2014 GL	Evidence of insurance as respects the Township of Montclair's use of the certificate holder's facilities for a Council Reception on 12/12/2014.
Township Of Ewing	12/10/2014	Incarnation School	2014 GL	Evidence of insurance as respects the Township of Ewing's use of the certificate holder's facilities for the Central Jersey Youth Travel Basketball League from 12/1/14 to 12/31/14.
Township Of Ewing	12/10/2014	Washington Township Public School District	2014 GL	Evidence of insurance as respects the Township of Ewing's use of the certificate holder's facilities for the Central Jersey Youth Travel Basketball League from 12/1/14 to 12/31/14.
Township Of Ewing	12/10/2014	Robbinsville Basketball Association	2014 GL	Evidence of insurance as respects the Township of Ewing's use of the certificate holder's facilities for the Central Jersey Youth Travel Basketball League from 12/1/14 to 12/31/14.
Township Of Ewing	12/10/2014	The Diocese of Trenton Diocese Pastoral Center	2014 GL	Evidence of insurance as respects the Township of Ewing's use of the certificate holder's facilities for the Central Jersey Youth Travel Basketball League from 12/1/14 to 12/31/14.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Town of Kearny	12/12/2014	The Sullivan Company	2014 GL	Evidence of insurance as respects the Kearny Fire Department training at 160-194 Passaic Avenue, Kearny, 07032 beginning 12/12/2014 through 12/31/2014.
Town of Kearny	12/16/2014	DVL Kearny Holdings, LLC Corporate Headquarters	2014 GL	Evidence of insurance as respects Kearny Fire Department's use of 160-194 Passaic Avenue, Kearny, NJ 07032 for training purpose during the month of December.
Township of Livingston	12/9/2014	Livingston Mall Venture	2014 GL/AL/WC	Evidence of insurance as respects the Township of Livingston sponsored Dance Academy performance at Livingston Mall on 12/14/14.
Township of Bloomfield	12/9/2014	Bloomfield Board of Education	2014 GL/AL/WC	Evidence of insurance as respects the Township of Bloomfield's use of the Bloomfield Board of Education buildings or properties for the 2014 calendar year for council meetings.
Township of Berkeley Heights	12/9/2014	The Church of the Little Flower	2014 GL	Evidence of Insurance as respects the Township's use of the certificate holder's kitchen facilities for the Santa Visit on 12/13/14.
Township of North Brunswick	12/12/2014	Middlesex County Fire Academy	2015 WC	Evidence of Worker's Compensation Insurance only with regards to training of firefighters.
Township of North Brunswick	12/12/2014	North Brunswick Volunteer Fire Company #1	2015 WC	Evidence of Worker's Compensation Insurance
Township of North Brunswick	12/12/2014	North Brunswick Volunteer Fire Company #2	2015 WC	Evidence of Worker's Compensation Insurance
Township of North Brunswick	12/12/2014	North Brunswick Volunteer Fire Company #3	2015 WC	Evidence of Worker's Compensation Insurance
Township of North Brunswick	12/12/2014	New Jersey Economic Development Authority	2015 WC	Evidence of Insurance as respects the Fire Company # 3 Circus May 2015 at the NJEDA Site (Block 252, Lot 1.06), North Brunswick, NJ.
Township of North Brunswick	12/12/2014	County of Middlesex Middlesex County Prosecutor's Office	2015 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.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of North Brunswick	12/12/2014	Middlesex County Prosecutor's Office	2015 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	12/12/2014	Middlesex County Prosecutor's Office	2015 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. *
Township of North Brunswick	12/12/2014	County of Middlesex Dept of Parks & Recreation	2015 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	12/12/2014	The County of Middlesex	2015 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	12/12/2014	North Brunswick Board of Education PO Box 6016	2015 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	12/12/2014	New Jersey Swimming & Diving Conference	2015 GL	Evidence of Insurance.
Township of North Brunswick	12/12/2014	Amtrak Real Estate Development Department	2015 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	12/12/2014	Amtrak Real Estate Development Department	2015 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	12/12/2014	Amtrak Real Estate Development Department	2015 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	12/12/2014	County of Middlesex c/o Parks & Recreation Dept.	2015 GL	Certificate Holder is included as additional insured (premises owner/ permit) as respects use of David Crabel Park, for programs sponsored by North Brunswick Township. All policy terms, conditions, exclusions apply. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of North Brunswick	12/12/2014	George Logan Towing Inc	2015 GL	Evidence of insurance as respects National Night Out on August 2015.
Township of North Brunswick	12/12/2014	Middlesex County Board of Chosen Freeholders c/o Dept. of Park & Recreation	2015 GL	The County of Middlesex is included as an additional insured (Property Owner) as respects the Township of North Brunswick's use of Davidson Mill Pond Park for a Camp Canoe Program. *
Township of North Brunswick	12/12/2014	Middlesex County Improvement Authority	2015 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	12/12/2014	New Jersey Water Supply Authority 1851 State Route 31	2015 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	12/12/2014	County of Middlesex Middlesex County Prosecutor	2015 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	12/12/2014	Bristol-Myers Squibb Co Giowanna Peterkin One Squibb Drive - Bldg 65	2015 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	12/12/2014	New Jersey Water Supply Authority Attn: Robert K. Vargo	2015 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	12/12/2014	North Brunswick TOD Assoc, LLC Garden Homes of Princeton LLC	2015 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	12/12/2014	East Brunswick Elks Lodge #2370	2015 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.
Township of North Brunswick	12/12/2014	Middlesex County Improvement Authority	2015 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.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of North Brunswick	12/12/2014	John Adams Elementary School	2015 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	12/12/2014	Parson Elementary School	2015 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	12/12/2014	Livingston Park Elementary School	2015 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	12/12/2014	Linwood Elementary School	2015 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	12/12/2014	Judd Elementary School	2015 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	12/12/2014	Dept of Human Services Twp of North Brunswick	2015 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	12/12/2014	County of Middlesex	2015 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	12/12/2014	New Jersey Swimming and Diving Conference C/O Judy Sharkey	2015 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	12/12/2014	PSE&G Jim Fauver	2015 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	12/12/2014	Distributors Recycling Inc.	2015 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	12/12/2014	Somerset Police Academy	2015 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.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of North Brunswick	12/12/2014	Joint Base McGuire-Dix-	2015 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	12/12/2014	National Railroad Passenger Corporation Director Project Initiation	2015 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	12/12/2014	Mercer County Police Academy	2015 GL/AL/WC	Evidence of Insurance as per the terms, conditions and exclusions of the General Liability policy, as respects the Township of North Brunswick Police Department training.
Township of North Brunswick	12/12/2014	New Jersey Economic Development Authority	2015 GL/AL/WC	Evidence of Insurance as respects the Fire Company #3 Circus 5/14/2014 - 5/18/2014 at the NJDEA Site (Block 252, Lot 1.06), North Brunswick, NJ.
Township of North Brunswick	12/12/2014	County of Cape May Stephen O'Connor, Admin	2015 GL/AL/WC	Evidence Of Insurance Only.
Township of North Brunswick	12/12/2014	Middlesex County Offices of Aging & Disabled Services	2015 GL/AL/WC	Evidence Of Insurance Only
Township of North Brunswick	12/12/2014	Monmouth County Police Academy	2015 GL/AL/WC	Evidence of Insurance as per the terms, conditions and exclusions of the General Liability policy, as respects Police training.
Township of North Brunswick	12/12/2014	PSE&G Ford Motor Credit Company Municipal	2015 GL/AL/WC	Evidence of insurance as respects the Township of North Brunswick attaching a camera to a PSE&G Pole in the Pulda Farm.
Borough of Caldwell	12/17/2014	Finance	2015 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	12/17/2014	Kansas State Bank and/or Its Assigns	2015 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	12/17/2014	Evidence of Insurance	2015 STAT BOND	Evidence of Statutory Bond Coverage for: CFO/Treasurer Margaret Cherone; Tax Collector Idamae Renne; Municipal Judge Donald O'Connor; Library Treasurer Claire Nogay; Violations Clerk Marilyn Reeve.
Borough of Caldwell	12/17/2014	Evidence of Insurance	2015 STAT BOND	Evidence of Blanket Crime Insurance



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Caldwell	12/17/2014	Caldwell Community Center	2015 GL/AL/WC/PROP	Evidence of Insurance only
Borough of Caldwell	12/17/2014	Department of Health & Rehabilitation Div of Community Health Svs	2015 GL/AL/WC/PROP	Evidence of Insurance
Borough of Caldwell	12/17/2014	Municipal Asset Management Inc	2015 GL/AL/WC/PROP	Municipal Asset Management Inc. and its Assigns are included as additional insured (Lienholder) 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	12/17/2014	Municipal Asset Management Inc	2015 GL/AL/WC/PROP	Municipal Asset Management Inc. and its Assigns are included as additional insured (Lienholder) as to public liability and sole loss payee as to property coverage for fitness equipment valued at \$60,703.23. *
Borough of Caldwell	12/17/2014	NJ DEP Water Enforcement	2015 GL/AL/WC/PROP	Evidence of Insurance
Borough of Caldwell	12/17/2014	PROCOPY	2015 GL/AL/WC/PROP	The certificate holder is included as an additional insured (lessor) on the general liability policy and loss payee on the property policy per 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	12/17/2014	PSE&G	2015 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	12/17/2014	Township of Verona	2015 GL/AL/WC/PROP	Evidence of Insurance only
Township of Berkeley Heights	12/17/2014	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Treasurer (CFO) Michel Marceau; Tax Collector Rachele San Filippo.
Township of Berkeley Heights	12/17/2014	County of Union	2015 GL	Evidence of insurance as respects the hanging of banners on Springfield Avenue and Plainfield Avenue from February until May for the Berkeley Heights Youth Soccer Club tryouts.
Township of Berkeley Heights	12/17/2014	Union County Board of Chosen Freeholders	2015 GL	Evidence of insurance for general liability coverage as respects the hanging of a banner across Springfield Avenue for the Berkeley Heights Rotary Club Rubber Duck Fundraiser.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Berkeley Heights	12/17/2014	US Bank National Association US Bank Equipment Finance	2015 GL	The certificate holder is included as lender loss payee as respects 60 month lease agreement (#381262) with the Berkeley Heights Police Department for the lease of 1 Savin MP 2501 & 1 Savin MP 3503 combined value \$19,806.
Township of Berkeley Heights	12/17/2014	Berkeley Heights Board of Education	2015 GL/AL/WC	Evidence of Insurance as respects Berkeley Heights recreation use of the certificates holder's facilities.
Township of Berkeley Heights	12/17/2014	The Church of The Little Flower	2015 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	12/17/2014	Union County Board of Chosen Freeholders	2015 GL/AL/WC	Evidence of Liability insurance as respects the closing of Springfield Avenue, west of Snyder Avenue in July 2015.
Township of Berkeley Heights	12/17/2014	Union County Board of Chosen Freeholders Administration Building	2015 GL/AL/WC	Evidence of Liability Insurance as respects the hanging of a banner across Springfield Ave. & Plainfield Ave Berkeley Heights, NJ (8/17/15 - 9/21/15) for the Smith Chiropractic 5k Run.
Township of Berkeley Heights	12/17/2014	Verizon Service Corp.	2015 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 2015. *
Eastampton Township	12/17/2014	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Treasurer/Tax Collector Doris LaVacca. 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	12/17/2014	Mears Motor Leasing	2015 AL/APD	
Eastampton Township	12/17/2014	Ford Motor Credit Company LLC	2015 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	12/17/2014	Mears Motor Leasing	2015 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.*

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Eastampton Township	12/17/2014	Burlington County College 601 Pemberton Browns Mills Rd	2015 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	12/17/2014	Burlington County Board of Chosen Freeholders	2015 GL/AL/WC	Evidence of Insurance as respects to Summer Camp Session II - Day at the Park.
Eastampton Township	12/17/2014	Burlington County Board of Chosen Freeholders Attn: Insurance & Risk Mgt Div	2015 GL/AL/WC	Evidence of Insurance
Eastampton Township	12/17/2014	Donald Richard Wolfe Lone Wolfe Farm Market	2015 GL/AL/WC	Certificate holder is included as an additional insured (Donor) as respects Eastampton Township's use of the certificate holder's wagon in October. *
Eastampton Township	12/17/2014	Eastampton Township BOE	2015 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	12/17/2014	Rancocas Valley Regional High School	2015 GL/AL/WC	Evidence of Insurance
Eastampton Township	12/17/2014	Rancocas Valley Regional High School	2015 GL/AL/WC	Certificate holder is included as an additional insured as respects the Township's use of the certificate holder's facilities.
Eastampton Township	12/17/2014	Westwood Swim Club	2015 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. *
Lawrence Township	12/17/2014	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: CMFO/Treasurer Richard Krawczun; Tax Collector Susan McCloskey; Municipal Judge Kevin Nerwinsky; Court Director Nicole Finacchio.
Lawrence Township	12/17/2014	Mercer County Mercer County Administration Building	2015 GL	Evidence of insurance as respects Lawrence Township's participation in the 25th Annual Trains, Open Space and Stewardship Advisory Committee Hike.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Lawrence Township	12/17/2014	City of Trenton Dept of Recreation	2015 GL/AL/WC	The certificate holder including Mill Hill Park is included as additional insured (permit) as respects 'Lawrence Twp Colonel Hand Annual March' to be held in January between Lawrence Twp. and Mill Hill Park and Playhouse, Trenton, NJ. *
Lawrence Township	12/17/2014	New Jersey Motor Vehicle Commission	2015 GL/AL/WC	Evidence of Insurance
Lawrence Township	12/17/2014	Central Jersey Basketball League	2015 GL/AL	Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth basketball.
Lawrence Township	12/17/2014	Department of Transportation NJDOT Central Region	2015 GL/AL	Evidence of insurance as respects road closures due to fireworks in the Township on July 4, 2015 with a rain date of July 5, 2015 or July 6, 2015.
Lawrence Township	12/17/2014	Ewing Township Recreation Department	2015 GL/AL	Evidence of insurance as respects Ewing Township Recreation Department use of facilities for the purpose of conducting competitive basketball.
Lawrence Township	12/17/2014	Federal Bureau of Investigation National Academy	2015 GL/AL	Evidence of insurance as respects the Township's use of premises for police officer training.
Lawrence Township	12/17/2014	Grapevine Wrestling	2015 GL/AL	Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth wrestling.
Lawrence Township	12/17/2014	MC Police Academy	2015 GL/AL	Evidence of Insurance
Lawrence Township	12/17/2014	Mercer County Fire School	2015 GL/AL	Evidence of insurance as respects all operations usual to the Township of Lawrence, NJ.
Lawrence Township	12/17/2014	Middlesex County Fire School 1001 Fire Academy Drive	2015 GL/AL	Evidence of insurance
Lawrence Township	12/17/2014	Motor Vehicles Services Business License Compliance-Diesel	2015 GL/AL	Evidence of insurance as respects Motor Vehicle Service Business License Compliance-Diesel as their interests may appear.
Lawrence Township	12/17/2014	Motor Vehicle Commission Business License Services	2015 GL/AL	Evidence of Insurance

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Lawrence Township	12/17/2014	NJ Department of Military & Veterans Affairs	2015 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	12/17/2014	NJ Department of Military & Veterans Affairs	2015 GL/AL	Evidence of insurance as respects Township soccer games and practices during 2015.
Lawrence Township	12/17/2014	Rider University	2015 GL/AL	Evidence of insurance as respects Township's fireworks display and concert during 2015.
Lawrence Township	12/17/2014	Rider University	2015 GL/AL	Evidence of insurance as respects the Township's use of the facilities for walking during 2015.
Lawrence Township	12/17/2014	Rutgers, The State University of New Jersey	2015 GL/AL	Evidence of insurance as respects Ambulance Services
Lawrence Township	12/17/2014	Somerset County Police Academy c/o Raritan Valley Community College	2015 GL/AL	Evidence of insurance as respects the Township's use of the premises for police officer training.
Lawrence Township	12/17/2014	The Lawrenceville School Attn: Mike Goldenburg	2015 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.
Lawrence Township	12/17/2014	West Windsor-Plainsboro Regional School District	2015 GL/AL	Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth basketball.
Lawrence Township	12/17/2014	WWP Travel Basketball Association	2015 GL/AL	Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth basketball.
Township of North Brunswick	1/9/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Treasurer/CFO Kala Sriranganathan; Tax Collector Laurie Hammarstrom; Court Administrator Sheral Rossmann; Municipal Court Judge William D. Feingold; Municipal Court Judge Christine Heitman.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Cinnaminson	12/18/2014	New Albany School	2015 GL	Certificate holder is included as an additional insured (Premises Owner) subject to the terms, conditions, limitation, and exclusions of the GSMJIF Insurance Policy as respects the Cinnaminson Department of Recreation's use of New Albany School for the Zumba Fitness Program January through June.
Township of Cinnaminson	12/18/2014	Cinnaminson Twp Public Schools Memorial School	2015 GL	Certificate holder is included as an additional insured (Premises Owner) subject to the terms, conditions, limitation, and exclusions of the GSMJIF Insurance Policy as respects the Township of Cinnaminson's use of the middle school for recreational events January through June.
Township of Cinnaminson	12/19/2014	Cinnaminson Twp Public Schools Memorial School	2015 GL	Certificate Holder is included as an additional insured (Premises Owner) subject to the terms, conditions, limitations and exclusions of the GSMJIF Insurance Policy as respects the Township of Cinnaminson's Department of Recreation use of the Cinnaminson Middle School for Men's Basketball and Ladies' Volleyball from January, 2015 through June, 2015.
City of Linden	12/19/2014	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Treasurer Alexis Zack; Tax Collector Stacey L. Carron; Municipal Court Judge Daniel Roberts; Court Administrator Susan Sanchez.
City of Linden	12/19/2014	Linden Public Schools Administration Building	2015 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the City of Linden Dept. of Public Property & Community Services use of the Linden High School Gymnasium for the N.J State Finals Diamond Gloves in October. *
City of Linden	12/19/2014	Union County Department of Parks & Recreation	2015 GL	The County of Union, its Board of Chosen Freeholders, Officers, Employees, Agents and Servants are included as additional insured as respects the City of Linden's use of Wheeler Park for the Bicycle Jamboree in June. *
City of Linden	12/19/2014	County of Union	2015 GL	The certificate holder is included as an additional insured (Premises Owner) as respects the closure of South and North Wood Avenues from Routes 1&9 to East Gibbons Street for the Halloween Parade in October. *
City of Linden	12/19/2014	The Bank of New York	2015 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. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Linden	12/19/2014	The Bank of New York	2015 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	12/19/2014	Emergency Medical Services New Jersey Dept of Health and Senior Services	2015 GL/AL/WC/PROP	Evidence of insurance as respects Linden Fire Department.
City of Linden	12/19/2014	M&T Bank	2015 GL/AL/WC/PROP	Evidence of Insurance
City of Linden	12/19/2014	TD Bank	2015 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	12/19/2014	Union County Improvement Authority	2015 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	12/19/2014	Union County Improvement Authority	2015 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	12/19/2014	Union County Improvement Authority	2015 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	12/19/2014	Amtrak Real Estate Development Department Attn: William G. Sfida	2015 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	12/19/2014	The Bank of New York ISAOA	2015 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. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Linden	12/19/2014	The Bank of New York ISAOA	2015 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	12/19/2014	Linden Board of Education	2015 GL/AL/WC	Linden Board of Education is included as Additional Insured (Premises Owner) as respects the City of Linden Recreation Department's use of the Linden Board of Education facilities. *
City of Linden	12/19/2014	Mercer County Fire Academy	2015 GL/AL/WC	Evidence of Insurance as respects Linden Fire Department members' participation in training at the certificate holder's premises.
City of Linden	12/19/2014	Middlesex Fire Academy	2015 GL/AL/WC	Evidence of Insurance as respects Linden Fire Department members' participation in training at the certificate holder's premises.
City of Linden	12/19/2014	Middlesex Fire Academy	2015 GL/AL/WC	Evidence of Insurance as respects Linden Fire Department members' participation in training at the certificate holder's premises.
City of Linden	12/19/2014	NuStar Logistics L.P.	2015 GL/AL/WC	NuStar Logistics, L.P., NuStar Pipeline Operating Partnership L.P., NuStar Terminals Operations Partnership L.P., NuStar Terminals Services, Inc., Shore Terminals LLC, NuStar Terminals Partners TX L.P. and ST Linden Terminal, LLC its employees, its subsidiaries and its Affiliates and its and their respective directors, officers, agents and other representatives
City of Linden	12/19/2014	State of New Jersey	2015 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	12/19/2014	County of Union	2015 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	12/19/2014	County of Union	2015 GL/AL/WC	The County of Union is included as an additional insured as respects the 2015 Youth Services Commission Contract/Grant. *
City of Linden	12/19/2014	YMCA of Eastern Union County, Rahway Branch	2015 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).



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Linden	12/19/2014	Union County Board of Chosen Freeholders	2015 GL/AL/WC	The County of Union is included as an additional insured (Property Owner) as respects the closing of North Wood Ave from Elizabeth Ave to Elm Street in December for the City of Linden Tree Lighting ceremony. *
City of Linden	12/19/2014	County of Union	2015 GL/AL/WC	The County of Union is included as an additional insured (Premises Owner) as respects the City of Linden's hanging of two banners across Wood Avenue & Elizabeth Avenue and Wood Avenue & Gibbons Street from May through June for the Sidewalk Sale. *
City of Linden	12/19/2014	Linden Board of Education	2015 GL/AL/WC	Certificate holder is included as an additional insured (Property Owner) as respects the City of Linden's use of School Number 1 Gymnasium for the Linden Wrestling Program in November and December. *
City of Linden	1/7/2015	Linden Board of Education	2015 GL/AL/WC	Linden Board of Education is included as an additional insured (Premises Owner) as respects the City of Linden's Police Departments use of Linden School No. 4 Gymnasium from 1/22/15 to 6/18/15. *
Township of Warren	12/19/2014	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Tax Collector Loree Saums; CFO S. Shaw Boswell; Municipal Judge Mark Adler; Court Administrator Lisa Reuter; Deputy Court Administrator Debbie Campanelli.
Township of Warren	12/19/2014	Watchung Hills Regional High School BOE	2015 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	12/19/2014	Coopers Jewelry	2015 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 in January.
Township of Warren	12/19/2014	Somerset Equity Investors, Inc Attn: Simone Myers	2015 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 in January.
Township of Warren	12/19/2014	County of Somerset Dept of Public Health & Safety SCESTA	2015 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy as respects the Township of Warren's use of the Emergency Services Training Academy. *
Township of Warren	12/19/2014	Atlantic Development, LLC Mr. Andy Cattano	2015 GL/AL/WC	Evidence of Insurance Only

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Warren	12/19/2014	Morris County Public Safety Training Academy	2015 GL/AL/WC	The County of Morris is included as an additional insured (Premises Owner) as respects the Township of Warren's use of their facility for Fire Department Training throughout 2015. *
Township of Warren	12/19/2014	Mt. Bethel Baptist Church Cemetery Association	2015 GL/AL/WC	Evidence of insurance
Township of Warren	12/19/2014	Somerset County Park Commission	2015 GL/AL/WC	Evidence of Insurance Only
Township of Warren	12/19/2014	Somerset County Dept. of Human Services	2015 GL/AL/WC	Evidence of Insurance Only
Township of Warren	12/19/2014	Somerset County Park Commission County of Somerset	2015 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 as respects the application requirements for the deer management program and hunting permit. *
Township of Warren	12/19/2014	Somerset County Library Commission	2015 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	12/19/2014	Warren Township Public Schools	2015 GL/AL/WC	Evidence of insurance for use of the certificate holders facilities at Warren Middle School.
Township of Warren	12/19/2014	Warren Township Board of Education	2015 GL/AL/WC	Evidence of insurance
Township of Warren	12/19/2014	Warren Rescue Squad	2015 GL/AL/WC	Evidence of Insurance Only
Township of Warren	12/19/2014	Warren Township Board of Education	2015 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy as respects the Township of Warren's use of various schools for their recreation program during 2015. *
Township of Warren	12/19/2014	Watchung Hills Regional High School	2015 GL/AL/WC	Evidence of insurance
Borough of Fanwood	12/24/2014	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Treasurer/CFO Frederick Tomkins; Tax Collector Colleen Huehn; Municipal Judge Susan MacMullan; Court Administrator Joy Veeck; Borough Administrator Eleanor McGovern; Municipal Bookkeeper Patricia Celardo.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Fanwood	12/24/2014	County of Union Operational Services - Public Works	2015 GL/AL/WC/PROP	Evidence of Insurance
Borough of Fanwood	12/24/2014	Seaboard Associates	2015 GL/AL/WC/PROP	Evidence of insurance as respects the Township's use of the certificate holder's parking lot in October.
Borough of Fanwood	12/24/2014	US Bank	2015 GL/AL/WC/PROP	Certificate holder is included as an additional insured (trustee) on the general liability policy and loss payee on the property policy pursuant to the terms, conditions, and exclusions of the JIF policies as respects to all Real & Business Property encumbered by the Capital Equipment and Infrastructure Lease Agreement. *
Borough of Fanwood	12/24/2014	Ford Motor Credit Company	2015 AL/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 2010 Dodge Charger VIN.2B3CA4CVXAH303469 & 2010 Dodge Charger VIN 2B3CA4CVXAH303470*
Borough of Fanwood	12/24/2014	County of Union Division of Youth Services	2015 GL/AL/WC	Evidence of Insurance Only
Borough of Fanwood	12/24/2014	Fanwood Rescue Squad	2015 GL/AL/WC	Evidence of Insurance Only
Borough of Fanwood	12/24/2014	Fanwood Presbyterian Church	2015 GL/AL/WC	Evidence of Insurance
Borough of Fanwood	12/24/2014	City of Linden Police Firing Range	2015 GL/AL/WC	Evidence of insurance.
Borough of Fanwood	12/24/2014	New Jersey Transit Corp. Attn: Property Mgmt Permits Real Estate Division - 7th Flr	2015 GL/AL/WC	The certificate holder is included as an additional insured (lessor) on the general liability policy per the terms, conditions and exclusions of that policy with regard to Lease Agreement L1743-2057-02 pertaining to the operation and management of the Fanwood Railroad Station parking facility. *
Borough of Fanwood	12/24/2014	Rebounderz Edison	2015 GL/AL/WC	Evidence of Insurance
Borough of Fanwood	12/24/2014	Scotch-Plains Fanwood Board of Education	2015 GL/AL/WC	Evidence of insurance

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Fanwood	12/24/2014	Union County Vocational & Technical School District	2015 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 certificate holders facilities in May for the Borough of Fanwood's Annual Training Wheel Toss. *
Borough of Fanwood	12/24/2014	Union County Improvement Authority	2015 GL/AL/WC	The certificate holder is included as an additional insured (lessor) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to all Real & Business Property encumbered by the Capital Equipment and Infrastructure Lease Agreement (dated 9/1/2006). *
Borough of Fanwood	12/24/2014	County of Union Firearms Range	2015 GL/AL/WC	Evidence of Insurance Only
Berkeley Township	12/26/2014	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Tax Collector Geraldine Dorso; CFO/Treasurer Frederick Ebenau; Municipal Court Judge John Sheehy; Municipal Court Administrator Aileen Alonzo; Deputy Municipal Court Administrator Cynthia Walsh.
Berkeley Township	12/26/2014	Ocean County Board of Chosen Freeholders	2015 WC	Evidence of Workers Compensation insurance for Volunteer Firemen of the Bayville Volunteer Fire Company, Pinewald Pioneer Volunteer Fire Company and Manitou Park Volunteer Fire Company instructing at the Ocean County Fire Academy.
Berkeley Township	12/26/2014	Ocean First bank	2015 GL/AL/WC/APD	Certificate holder is included as Loss Payee (Lender) as respects the lease of a 2014 Chevy Tahoe VIN 1GNSK2E02ER191308 valued at \$26,000 for the Bayville Volunteer Fire Company #1.
Berkeley Township	12/26/2014	TD Bank, N.A. Heather Barberi	2015 GL	The certificate holder is included as an additional insured with respects to the sponsorship of the Veterans Park Billboard. All policy terms, conditions and exclusions apply.*
Berkeley Township	12/26/2014	Berkeley Township School District	2015 GL	Evidence of Insurance as respects the use of the facilities at Bayville Elementary School, located at 10 Emory Avenue, Bayville, NJ 08721, for Men's Open Basketball Night.
Berkeley Township	12/26/2014	Berkeley Township School District	2015 GL	Evidence of insurance as respects Berkeley Township Recreation Department's use of Bayville Elementary School at 356 Atlantic City Blvd Bayville, NJ for their Theater Program.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Berkeley Township	12/26/2014	Berkeley Township Board of Education	2015 GL/AL/WC	Certificate holder is included as additional insured (premises owner) as respects women's volleyball activities at H&M Potter Elementary School sponsored by the Berkeley Twp Recreation Dept. *
Berkeley Township	12/26/2014	Central Regional School District	2015 GL/AL/WC	Evidence of Insurance as respects the use of the facilities by the Berkeley Township Recreation Department for Township sponsored activities throughout 2015 at the following schools: Central Regional High School & Central Regional Middle School.
Berkeley Township	12/26/2014	Central Regional High School	2015 GL/AL/WC	Evidence of insurance with regard to the use of the Central Regional High School Gymnasium in June for the Manitou Park Charity Basketball Game.
Berkeley Township	12/26/2014	New Jersey Department of Health & Senior Services	2015 GL/AL/WC	Evidence of Insurance Only
Berkeley Township	12/26/2014	NJ Dept. of Health & Senior Services	2015 GL/AL/WC	Evidence of insurance as respects BLS Provider License for: Berkeley Township First Aid Squad. General Liability insurance includes medical malpractice liability for EMS operations. Subject to policy terms and conditions.
Berkeley Township	12/26/2014	Ocean County College Drive	2015 GL/AL/WC	Evidence of Insurance in respects to use of the facilities for lifeguard training.
Berkeley Township	12/26/2014	Ocean County College Drive	2015 GL/AL/WC	Evidence of Insurance as respects the use of facilities by the Berkeley Township Recreation Department for swim activities.
Berkeley Township	12/26/2014	Ocean County Fire Academy	2015 GL/AL/WC	Evidence of Insurance
Berkeley Township	12/26/2014	Ocean County OEM/ Fire Academy	2015 GL/AL/WC	Evidence of Insurance
Berkeley Township	12/26/2014	Ocean County Sheriff's Dept	2015 GL/AL/WC	Evidence of Workers Compensation Insurance as respects activities of the Berkeley Underwater Search & Rescue Unit on behalf of Berkeley Township ( as per NJSA34:15-43 requirement).
Berkeley Township	12/26/2014	Ocean County YMCA	2015 GL/AL/WC	Evidence of Insurance as respects the use of facilities by the Berkeley Township Recreation Department for swim activities.
Berkeley Township	12/26/2014	Ocean County YMCA 1088 Whitty Road	2015 GL/AL/WC	Evidence of insurance with regard to the use of the Ocean County YMCA pool by the Berkeley Senior Citizen Swim Program during the calendar year.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Berkeley Township	12/26/2014	Ocean County YMCA 1088 Whitty Road	2015 GL/AL/WC	Evidence of insurance
Berkeley Township	12/26/2014	Ocean County YMCA	2015 GL/AL/WC	Evidence of Insurance in respects to the Berkeley Underwater Search & Rescue Team training for scuba rescue from January thru March.
Berkeley Township	12/26/2014	Ocean Gate School District PO Box 478	2015 GL/AL/WC	Evidence of Insurance as respects the use of the facilities by the Berkeley Township Recreation Department for Township sponsored activities throughout 2015 at the Ocean Gate School.
Berkeley Township	12/26/2014	State of New Jersey	2015 GL/AL/WC	Evidence of insurance as respects portable equipment/radios.
Berkeley Township	12/26/2014	Toms River Fitness - Aquatic Center	2015 GL/AL/WC	Evidence of insurance with regard to use of the certificate holders pool by the Berkeley Township Recreation Department for the Senior Swim Group.
Berkeley Township	12/26/2014	VFW	2015 GL/AL/WC	Evidence of insurance with regard to the use of the certificate holders' facility for the mayor's annual golf outing in June.
Berkeley Township	12/31/2014	NJ Dept. of Health & Senior Services	2015 GL/AL/WC	Evidence of insurance as respects BLS Provider License for: Berkeley Township Paid EMT Program. General Liability insurance includes medical malpractice liability for EMS operations. Subject to policy terms and conditions.
Hamilton Township	12/26/2014	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Director of Finance/CFO John Barrett; Tax Collector Michele Rossi; Municipal Judge Robert Hoffman; Municipal Court Judge Kenneth Lozier; Municipal Court Officer Lynn Hoagland.
Hamilton Township	12/26/2014	Evidence of Insurance	2015 CRIME STAT	Policy includes Employee Dishonesty coverage for 'non-statutory' employees, and scheduled 'statutory' employees.
Hamilton Township	12/26/2014	NJ Transit Local Programs	2015 AL/APD	Certificate Holder is included as additional insured (Lessor) and Loss Payee as respects 2011 Ford E-450 Supreme Minibus, VIN #1FDFE4FS2BDB00572, as per policy terms and conditions.*
Hamilton Township	12/26/2014	Nottingham Volunteer Ambulance Squad	2015 WC	Evidence of Insurance
Hamilton Township	12/26/2014	Township of Hamilton	2015 WC	Evidence of Insurance
Hamilton Township	12/26/2014	Evidence of Insurance	2015 GL/AL/WC	Evidence of Insurance

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Hamilton Township	12/26/2014	NJ Department of Transportation Division of Support Services	2015 GL/AL/WC	Evidence of Insurance
Hamilton Township	12/26/2014	Lawrence Associates c/o Mall Management Office	2015 GL/AL/WC	Lawrence Associates, Its Managing Agent, Simon Quaker Bridge LLC & their respective officers, directors, shareholders, members, partners, parents subsidiaries, other affiliated entities, agents, employees & independent contractor of these persons or entities are included as additional insured as respects diabetes screening event at Quaker Bridge Mall. *
Hamilton Township	12/26/2014	State of New Jersey	2015 GL/AL/WC	Evidence of insurance as respects sewer services provided by Hamilton Township at 1400 Negron Drive, Hamilton, NJ. All policy terms, conditions & exclusions apply.
Hamilton Township	12/26/2014	Trenton Catholic Academy	2015 GL/AL/WC	Evidence of insurance as respects the Township's use of the certificate holder's parking lot.
Hamilton Township	12/26/2014	Panek's Golf Car Service Co.	2015 GL/AL/PROP	Certificate holder is included as additional insured (Lessor) as respects golf cart rental for the Township's July 4th Celebration. *
Hamilton Township	12/26/2014	Volvo Rents	2015 GL/AL/PROP	Evidence of insurance as respects the Township of Hamilton's rental of a Genie AWP-30S 30' Pusharound Platform Lift.
Hamilton Township	12/26/2014	Simkins Industries, Inc.	2015 GL	Evidence of insurance only regarding use of property located at 2424 East State Street, Hamilton, NJ for Division SWAT Team Practice Walkthroughs.
Hamilton Township	12/26/2014	Trenton Catholic Academy	2015 GL	Evidence of Insurance for use of Parking Facilities for Annual Winter Wonderland
Hamilton Township	12/26/2014	Veterans Park	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	Project Freedom	2015 GL	Evidence of Insurance as respects the Township of Hamilton's use of the certificate holder's facility for meetings.
Hamilton Township	12/26/2014	633 Holding LLC	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	Abbott House	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	Abbott House	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	Abbott House, Doctors Office	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	Adele Borromeo	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	Amtrak Real Estate Development Department	2015 GL	Evidence of Insurance

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Hamilton Township	12/26/2014	Amtrak Real Estate Development Dept.	2015 GL	Evidence of Insurance
Hamilton Township	12/26/2014	Amtrak Real Estate Development Department	2015 GL	Evidence of Insurance
Hamilton Township	12/26/2014	Camp Olden Civil War Museum	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	Camp Olden Civil War Round Table	2015 GL	Evidence of insurance
Hamilton Township	12/26/2014	County of Mercer Dempster Fire Training	2015 GL	Evidence of insurance as respects use by certificate holder of portion of Bernice Muha Senior Citizen Facility, for operation of Mercer County Nutrition Program.
Hamilton Township	12/26/2014	Center Eagle Partners c/o Nexus	2015 GL	Evidence of Insurance.
Hamilton Township	12/26/2014	Properties	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	Hamilton Township Board of Edu	2015 GL	Certificate Holder is included as additional insured (Premises Owner) as respects the Township's use of local schools, including but not limited to fields, gymnasiums, pools, multipurpose rooms and cafeterias throughout the year for Township Sponsored adult/child recreational and sport programs.*
Hamilton Township	12/26/2014	Hamilton Township Senior Center	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	Mercer County Park Commission Howell Living History Farm	2015 GL	Evidence Of Insurance
Hamilton Township	12/26/2014	Mercer County Fire Academy	2015 GL	Evidence of insurance
Hamilton Township	12/26/2014	Mercer County Park Commission Recreation & Events Center	2015 GL	Mercer County Park Commission and the County of Mercer are included as additional insured (Lessor) for General Liability pursuant to the terms, conditions and exclusions of that policy only as respects the Stage Rental for September Fest. *
Hamilton Township	12/26/2014	Morris County	2015 GL	Evidence of insurance.
Hamilton Township	12/26/2014	Nottingham Fire Company Nottingham Volunteer	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	Ambulance Squad	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	Simkins Industries Inc. St. Gregory the Great RCC	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	School	2015 GL	Evidence of Insurance Only



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Hamilton Township	12/26/2014	The Port Authority of New Jersey/New York	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	T-Mobile Northeast. LLC	2015 GL	The certificate holder is included as an additional insured (property owner) on the general liability policy per the terms, conditions and exclusions of the subject policy with regard to the Tower Lease Agreement pertaining to a Bridgewave antenna at 801 Kuser Road, Hamilton, NJ. *
Hamilton Township	12/26/2014	T-Mobile Northeast. LLC	2015 GL	T-Mobile Northeast, LLC is included as an additional insured (Landlord), but only as respects the terms, conditions and limitations of the subject General Liability Policy; for lease of tower space for Bridgewave antenna for security camera system, at tower located at 801 Kuser Road (Colonial Fire Co.).*
Hamilton Township	12/26/2014	Township of Hamilton	2015 GL	Evidence of Insurance
Hamilton Township	12/26/2014	Trenton Catholic Academy	2015 GL	Evidence of Insurance Only
Hamilton Township	12/26/2014	University of Delaware School of Nursing	2015 GL	Evidence of Insurance Only
Borough of Highland Park	12/26/2014	Evidence of Insurance	2015 CRIME STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer/CFO Kathleen Kovach; Deputy Tax Collector Anita Bansal; Borough Administrator Kathleen Kovach; Municipal Court Judge Edward Herman; Court Administrator Tracey Horan
Borough of Highland Park	12/26/2014	Unity Banks it's successors and assigns	2015 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	12/26/2014	Unity Bank	2015 GL/AL/WC/PROP	Evidence of Insurance
Borough of Highland Park	12/26/2014	Middlesex County Prosecutor's Office	2015 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	12/26/2014	Middlesex County Prosecutor's Office	2015 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	12/26/2014	Greater Brunswick Charter School	2015 GL/AL/WC	Evidence of Insurance Only with regard to insured's use of gym for athletic activities.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Highland Park	12/26/2014	Middlesex County Board of Chosen Freeholders c/o Dept. of Park & Recreation	2015 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	12/26/2014	Bank of America	2015 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	12/26/2014	Highland Park Board of Education	2015 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	12/26/2014	Highland Park Public Schools Board of Education	2015 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	12/26/2014	Highland Park Public Schools Board of Education	2015 GL/AL/WC	Evidence of Insurance pertaining to use of facilities.
Borough of Highland Park	12/26/2014	Highland Park Public Schools Board of Education	2015 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	12/26/2014	Johnson Park	2015 GL/AL/WC	Evidence of insurance.
Borough of Highland Park	12/26/2014	Middlesex County Parks & Recreation Attn: Mr. Ralph Albanir, Dir	2015 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	12/26/2014	Middlesex County Parks & Recreation Department	2015 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	12/26/2014	Middlesex County Improvement Authority	2015 GL/AL/WC	Evidence of insurance
Borough of Highland Park	12/26/2014	Middlesex Fire Academy	2015 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.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Highland Park	12/26/2014	Middlesex County Improvement Authority	2015 GL/AL/WC	Evidence of insurance
Borough of Highland Park	12/26/2014	PSE&G	2015 GL/AL/WC	Evidence of insurance with regard to the attachment of holiday decorations to utility poles owned by the certificate holder.
Borough of Highland Park	12/26/2014	WIMN, Inc.	2015 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 Highland Park	12/26/2014	Department of Transportation NJDOT - Central Region	2015 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	12/26/2014	Department of Transportation NJDOT - Central Region	2015 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	12/26/2014	Highland Park Housing Authority	2015 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	12/26/2014	Highland Park Board of Education	2015 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	12/26/2014	Middlesex County Board of Chosen Freeholders c/o Dept. of Park & Recreation	2015 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	12/26/2014	Middlesex County Board of Chosen Freeholders c/o Dept. of Park & Recreation	2015 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. *
Borough of Highland Park	12/26/2014	Midlantic Property Management, Inc.	2015 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	12/26/2014	Midlantic Property Management Inc.	2015 GL	Evidence of insurance as respects Highland Park Police Department's use of the property at 315 Raritan Avenue, Highland Park, NJ 08904 for the Park It Celebration Weekend in October.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Highland Park	12/26/2014	Provident Bank	2015 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	12/26/2014	Rebarber Family Chiropractic	2015 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.
Township of Parsippany	12/26/2014	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for; Treasurer (CFO) Ann Cucci; Tax Collector Terence Whalen; Municipal Court Judge Anthony Frese; Municipal Court Judge Gerald Scala; and Court Administrator/Clerk Al Leal.
Township of Parsippany	12/26/2014	TCF Equipment Finance 11100 Wayzata Blvd, Suite 801	2015 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. *
Township of Parsippany	12/26/2014	Greystone Park Psychiatric Hospital	2015 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 2015.
Township of Parsippany	12/26/2014	Municipal Capital Corp.	2015 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany	12/26/2014	Passaic Valley Sports	2015 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany	12/26/2014	Township of Parsippany Board Of Education	2015 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany	12/26/2014	Township of Parsippany Board of Education	2015 GL/AL/WC/PROP	Certificate holder is included as an additional insured (Premises Owner) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy (only as respects the sole negligence of the Insured) Township of Parsippany's use of the certificate holder's facilities. *
Township of Parsippany	12/26/2014	BI-County Softball League	2015 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany	12/26/2014	Township of Hanover	2015 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany	12/26/2014	Lakeland Hills Family YMCA	2015 GL/AL/WC/PROP	Evidence of Insurance Only

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany	12/26/2014	The Office of Risk Manager at the Diocese of Paterson	2015 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany	12/26/2014	Martin Leasing Company	2015 GL/AL/WC/PROP	Evidence of Insurance Only as respects contract #0011234771001 at 449 Halsey Road, Parsippany, NJ.
Township of Parsippany	12/26/2014	Parsippany Troy Hills Board of Education	2015 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany	12/26/2014	Town of East Hanover	2015 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany	12/26/2014	TCF Equipment Finance	2015 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	12/26/2014	Fleetwood Leasing LLC	2015 GL/AL/WC/PROP	Certificate holder is included as an additional insured (Lessor) and loss payee as respects leased equipment, agreement number 7364-0000, valued \$248,231. *
Township of Parsippany	12/26/2014	Marlin Business Bank c/o Insurance Service Center	2015 GL/AL/WC/PROP	Certificate holder is included as loss payee as respects lease number 401-12234771-001, the lease of copier equipment valued at \$32,500.
Township of Parsippany	12/26/2014	Morris County NJ Public Safety Training Academy	2015 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany	12/26/2014	NJ Department of Health Office of EMS	2015 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Parsippany	12/26/2014	NJ Dept of Health & Senior Services Office of EMS	2015 GL	Evidence of Insurance for the NJ Department of Health and Senior Services.
Township of Parsippany	12/26/2014	Township of Parsippany Board of Education 292 Parsippany Road	2015 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	12/26/2014	William Jr. & Kathryn Masters	2015 GL	Evidence of Liability insurance as respects the Township's use of the certificate holder's property for storage of equipment and materials.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany	12/26/2014	Lincoln Park PAL	2015 GL	Evidence of Insurance as respects the Township sponsored Girls Pacers travel basketball use of the certificate holder's facilities.
Township of Parsippany	12/26/2014	HGSA	2015 GL	Evidence of Insurance as respects the Parsippany Recreation Department sponsored ICE 14u/16u Girls Softball Teams' participation in the HGSA Softball Tournament.
Township of Parsippany	12/26/2014	North Jersey Baseball & Softball League	2015 GL	Evidence of Insurance as respects the Parsippany Recreation Department sponsored Girls 12u Hurricanes Softball teams' participation in the North Jersey Baseball and Softball League.
Township of Parsippany	12/26/2014	All Jersey Baseball LLC	2015 GL	Evidence of insurance as respects the Township of Parsippany-Troy Hills sponsored ICE 10U teams participation in the All Jersey Softball Tournament.
Township of Parsippany	12/26/2014	All Jersey Baseball LLC	2015 GL	Evidence of insurance as respects the Township of Parsippany-Troy Hills sponsored ICE 12U teams participation in the All Jersey Softball Tournament.
Township of Parsippany	12/26/2014	All Jersey Baseball LLC	2015 GL	Evidence of insurance as respects the Township of Parsippany-Troy Hills sponsored Lady Hurricanes participation in the All Jersey Softball Tournament.
Township of Parsippany	12/26/2014	Bi-County Softball League	2015 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	12/26/2014	Bi-County Softball Attn: Mike Revette	2015 GL	Evidence of insurance as respects the Township of Parsippany-Troy Hills sponsored Pride 10U and Lightning 14U teams participation in the Bi-County Softball League.
Township of Parsippany	12/26/2014	Carteret Junior Softball League	2015 GL	Evidence of Insurance as respects Parsippany-Troy Hills sponsored Girls ICE 14u/16u participation in the Carteret Jr Softball Tournament.
Township of Parsippany	12/26/2014	Corigliano Towing Heavy Duty & Recovery Services	2015 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	12/26/2014	Interpark LLC	2015 GL	Evidence of Liability insurance as respects the Township's use of the certificate holder's parking lot.
Township of Parsippany	12/26/2014	Lake Hiawatha Swim Club	2015 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	12/26/2014	Par-Troy Little League West	2015 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.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany	12/26/2014	Rockaway Township Softball	2015 GL	Evidence of insurance as respects the Township of Parsippany-Troy Hills sponsored ICE 14U/16U teams participation in the Rockaway Softball Tournament.
Township of Parsippany	12/26/2014	Parsippany-Troy Hills School District 292 Parsippany Road	2015 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	12/26/2014	Moore Township Bath PA	2015 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored ICE 14U/16U teams' participation in the USSA Tournament.
Township of Parsippany	12/26/2014	Triple Crown Sports	2015 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored Titans 14U Baseball Teams' participation in the Triple Crown Baseball Tournament.
Township of Parsippany	12/26/2014	Warren-Hunterdon-West Morris A.S.A Hillcrest Park & Summer Park	2015 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored ICE 14U/16U teams' participation in the Warren-Hunterdon-West Morris A.S.A Tournament.
Township of Parsippany	12/26/2014	Carteret Softball Tournament	2015 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored Parsippany Pride 10U Softball Team's participation in the Carteret Softball Tournament.
Township of Parsippany	12/26/2014	Livingston Thunder	2015 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored ICE 10U teams' participation in the Livingston Thunder Tournament.
Township of Parsippany	12/26/2014	Bridgewater Panther Softball	2015 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored ICE 14U/16U teams' participation in the Bridgewater Softball Tournament.
Township of Parsippany	12/26/2014	CRG 1735, LLC	2015 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).
Township of Parsippany	12/26/2014	Denville PAL Girls Summer Softball League	2015 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored ICE 10U Softball Teams' participation in the Denville Summer Softball League.
Township of Parsippany	12/26/2014	Embassy Suites Parsippany	2015 GL/AL/WC	Certificate holder is included as an additional insured as respects the Township of Parsippany-Troy Hills use of the Embassy Suites parking lot for overflow parking in August.
Township of Parsippany	12/26/2014	The Great Atlantic & Pacific Tea Company	2015 GL/AL/WC	A&P, its parent, affiliates and subsidiaries are included as an additional insured (Premises Owner) as respects the Township of Parsippany's Animal Control & Shelter's participation in the Pet Month Event in May. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany	12/26/2014	Greystone Park Psychiatric Hospital	2015 GL/AL/WC	Evidence of Workers Compensation insurance for: Greystone Psychiatric Hospital.
Township of Parsippany	12/26/2014	Greystone Park Psychiatric Hospital	2015 GL/AL/WC	Certificate Holder and the State of NJ are included as additional insureds as respects Township's fiscal year 2015 water supply waiver.*
Township of Parsippany	12/26/2014	Hunterdon County Emergency Service Training Center	2015 GL/AL/WC	Certificate holder is included as an additional insured (service provider) as respects the Township of Parsippany-Troy Hills' employees attendance for safety training in September. *
Township of Parsippany	12/26/2014	JCP&L	2015 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	12/26/2014	Marlton Thunder Softball Arrowhead Park	2015 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored ICE 14U/16U teams' participation in a softball tournament run by Marlton Thunder Softball.
Township of Parsippany	12/26/2014	Montville Baseball Association	2015 GL/AL/WC	Evidence of Insurance as respects the Parsippany Recreation Department sponsored ICE 14u/16u Softball Teams' participation in the Montville Baseball Association (MBA) softball tournament.
Township of Parsippany	12/26/2014	State of New Jersey Department of Treasury	2015 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany's preliminary site visit on State property for the Township's sewer connection project.
Township of Parsippany	12/26/2014	The State of New Jersey Dept Environmental Protection Engineering & Construction	2015 GL/AL/WC	Certificate holder is included as an additional insured (Grantor) as respects the Township of Parsippany-Troy Hills grant award for the de-silting and de-snapping of the Whippany River. *
Township of Parsippany	12/26/2014	NJ Fury Softball	2015 GL/AL/WC	Evidence of insurance as respects the Parsippany ICE 14U/16U teams' participation in the NJ Fury Softball Tournament.
Township of Parsippany	12/26/2014	TOWNSHIP OF PARSIPPANY-TROY HILLS MUNICIPAL BUILDING	2015 GL/AL/WC	Evidence of Workers Compensation insurance for: Rockaway Neck First Aid Squad.



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany	12/26/2014	Parsippany Troy Hills Township Board of Education	2015 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	12/26/2014	Parsippany - Troy Hills Board of Education	2015 GL/AL/WC	Certificate holder is included as an additional insured as respects the Shared Services Agreement for two School Resource Officer on school premises. *
Township of Parsippany	12/26/2014	St. Philomena Church	2015 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 2015.
Township of Parsippany	12/26/2014	The Bigs League LLC	2015 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored 14U baseball teams participation in the fall league.
Township of Parsippany	12/26/2014	Treasurer, State of NJ	2015 GL/AL/WC	The State of New Jersey is included as an additional insured (Property Owner) as respects the Township of Parsippany's preliminary site visit on State property for the Township's Sewer Connection Project. *
Township of Parsippany	12/26/2014	Verizon Telephone Company	2015 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 Freehold	12/29/2014	TD Bank, National Assn. Institutional Trust	2015 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	12/29/2014	De Lage Landen	2015 GL/AL/WC/PROP	Certificate holder is included as additional insured - loss payee with respect to rental of a 2012 Kvocera Alfa 255 Copier/Scanner/Printer, serial #N681904320, valued at \$6,700 (Contract #25138368) Construction Department. All policy terms, conditions and exclusions apply.*
Township of Freehold	12/29/2014	Freehold Regional High School District	2015 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	12/29/2014	NJ Dept of Transportation Division of Support Services	2015 GL/AL/WC/PROP	Evidence of Insurance

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Freehold	12/29/2014	De Lage Landen Financial Services, Inc. Lease Processing Ctr.	2015 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) Police Department. All policy terms, conditions and exclusions apply.*
Township of Freehold	12/29/2014	NJMVC James DeHart, DOT	2015 GL/AL/WC/PROP	Evidence of Insurance Only
Township of Freehold	12/29/2014	US Bank National Association Trust Department	2015 GL/AL/WC/PROP	Evidence of Insurance as respects the 2013 MCIA lease agreement for the Bandit Horizontal Grinder Mod 3680XP, ID # BD0022, Serial # 4FMUS403ER001768 valued at \$356,155.
Township of Freehold	12/29/2014	US Bank National Association Trust Department	2015 GL/AL/WC/PROP	Evidence of Insurance as respects the 2013 MCIA lease purchasing agreement for a 2014 Ford F250 VIN #1FTBF2B62EEB28335 \$24,537 purchased on 2/18/14.
Township of Freehold	12/29/2014	US Bank National Association Trust Department	2015 GL/AL/WC/PROP	Evidence of Insurance as respects the 2013 MCIA Lease purchasing agreement for a 2014 Alamo Side Deck Mower Model Number S74-R valued at \$29,262.69 and a 2014 Alamo Rear Deck Mower Model Number SH88 valued at \$6,905.17.
Township of Freehold	12/29/2014	US Bank National Assn. Trust Department	2015 GL/AL/WC/PROP	Evidence of Insurance as respects the equipment purchased under the 2013 MCIA lease agreement, a Kubota U55-4R3A 6 Ton Mini Excavator w/accessories Serial #25170 valued at \$64,995.
Township of Freehold	12/29/2014	US Bank National Association Trust Department	2015 GL/AL/WC/PROP	Evidence of Insurance as respects the 2013 MCIA Lease purchasing agreement for a 2014 Ford F-250 XL 2WD Vin# 1FTBF2A60EEB53283 @ \$18,884.69.
Township of Freehold	12/29/2014	Williams Scotsman Inc	2015 GL/AL/WC/PROP	Certificate holder is included as an additional insured (Lessor) and Loss Payee as respects the lease 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	12/29/2014	Williams Scotsman Inc	2015 GL/AL/WC/PROP	Certificate holder is included as an additional insured (Lessor) and loss payee as respects the Township of Freehold's lease of a 50 x 10 Change House valued at \$13,829 lease number 14958447. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Freehold	1/9/2015	US Bank National Association Trust Department	2015 GL/AL/WC/PROP	US Bank National Association is included as loss payee as respects 2011 lease for equipment valued at a total of \$610,000. All policy terms, conditions and exclusions apply.
Township of Freehold	1/9/2015	US Bank National Association Trust Department	2015 GL/AL/WC/PROP	US Bank National Association is included as loss payee as respects 2013 lease for equipment valued at a total of \$999,000. All policy terms, conditions and exclusions apply.
Township of Freehold	12/29/2014	US Bank National Assn. Trust Department	2015 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	12/29/2014	US Bank National Association Trust Department	2015 GL/AL/WC/APD	Evidence of Insurance as respects the 2014 MCIA Lease purchasing agreement for a 2014 RAM 1500 VIN# 1C6RR7KT6ES313439 valued at \$23,999.20.
Township of Freehold	12/29/2014	US Bank	2015 GL/AL/WC/APD	Evidence of insurance as respects the 2013 MCIA lease purchasing agreement for a 2014 Ford F250 VIN # 1FTBF2B62EEB28335.
Township of Freehold	12/29/2014	US Bank National Assn. Trust Department	2015 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	12/29/2014	US Bank National Assn. Trust Department	2015 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	12/26/2014	US Bank National Assn. Trust Department	2015 GL/AL/WC/APD	Evidence of Insurance as respects the vehicles purchased under the 2013 MCIA lease agreement. Two Jeep Patriot Sport 4WD VIN...22626 & VIN...22675 valued at \$17,093 each and a 2014 Chevrolet Express G1500 L Sport Van VIN...49653 valued at \$18,926.
Township of Freehold	12/29/2014	US Bank National Assn. Trust Department	2015 GL/AL/WC/APD	Evidence of Insurance as respects the 2014 MCIA Lease purchasing agreement for a 2014 International WorkStar Dump Truck VIN # 1HTDAAR8EH118004 valued at \$162,331.
Township of Freehold	12/29/2014	US Bank National Assn. Trust Department	2015 GL/AL/WC/APD	Evidence of Insurance as respects the 2013 MCIA Lease purchasing agreement for three 2014 Chrysler Chargers valued at \$27,403 each. Vehicle Identification Numbers are 2C3CDXKT6EH330539, 2C3CDXKT6EH330538 & 2C3CDXKT6EH330537.
Township of Freehold	12/29/2014	TD Bank, National Assn. Institutional Trust	2015 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.*

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Freehold	12/29/2014	Borough of Freehold Public Schools	2015 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	12/29/2014	Freehold Shopping LLC Philips International Holding Corp	2015 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	12/29/2014	NJ Department of Transportation	2015 GL/AL/WC	Evidence of Insurance Only
Township of Freehold	12/29/2014	VIC GERARD GOLF CARS	2015 GL/AL/WC	The certificate holder is included as an additional insured for general liability as respects the rental of four golf carts from June to August. *
Howell Township	12/29/2014	Benderson Development Co	2015 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	12/29/2014	TD Bank, N.A.	2015 GL	Certificate Holder is included as additional insured (sponsor) as respects 'Howell Day'. All policy terms, conditions & exclusions apply. *
Howell Township	12/29/2014	Bank of New York Mellon Trust Department Re: Series 2009	2015 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	12/29/2014	COUNTY OF MONMOUTH ITS OFFICERS, AGENTS & ALL EMPLOYEES THEREOF	2015 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	12/29/2014	County of Monmouth Board of Alcohol and Drug Abuse Services	2015 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	12/29/2014	Freehold Regional H.S. District B.O.E.	2015 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	12/29/2014	Howell Twp Board of Ed	2015 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 2015. *
Howell Township	12/29/2014	Monmouth County Park System	2015 GL/AL/WC/APD	The certificate holder is included as an additional insured - lessor on the General Liability policy per the terms, conditions, and exclusions of that policy with regard to the rental of a Mobile Stage for use in September for Howell Day. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Howell Township	12/29/2014	Motor Vehicle Commission Business License Services	2015 GL/AL/WC/APD	Evidence of Insurance.
Howell Township	12/29/2014	Motor Vehicle Commission Business License Services	2015 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	12/29/2014	Motor Vehicle Commission Business License Services	2015 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	12/29/2014	New Jersey DHSS Office of EMS	2015 GL/AL/WC/APD	Evidence of Insurance as respects the operation of ambulance service by Howell Township Police EMS.
Howell Township	12/29/2014	Series 2001, 2003, & 2005 TD Bank, National Trust Assoc	2015 GL/AL/WC/APD	Evidence of insurance with regard to the Monmouth County Improvement Authority Capital Equipment Lease Program.
Howell Township	12/29/2014	Shoreline Inc. Grading & Excavating	2015 GL/AL/WC/APD	Evidence of Insurance
Howell Township	12/29/2014	State of New Jersey Dept of Human Services	2015 GL/AL/WC/APD	Evidence of insurance
Howell Township	12/29/2014	TD Bank, National Association Institutional Trust Re: Series 2005	2015 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	12/29/2014	TD Equipment Finance, Inc.	2015 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	12/29/2014	US Bank Trust Department Re: Series 2007, 2011 & 2013	2015 GL/AL/WC/APD	Evidence of insurance as respects the Monmouth County Improvement Authority Capital Equipment Lease Program "Series 2007, 2011 & 2013", per the terms, conditions and limitations of the insurance policies.
Township of West Orange	12/29/2014	First Hope Bank	2015 GL/ALWC/APD	Evidence of Insurance
Township of West Orange	12/29/2014	Wells Fargo Financial Leasing	2015 GL/AL/WC/PROP	Certificate holder is included as additional insured (Lender) and loss payee as respects equipment lease agreement number 6030007101000 for Kyocera Copier between Downtown West Orange Alliance (approved quasi) and certificate holder. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of West Orange	12/29/2014	First Hope Bank	2015 AL/APD	Certificate holder is included as loss payee as respects the Township of West Orange purchase of three 2014 Ford Explorers VIN C61207, C61208 & C61209 purchase price \$45,462 each.
Township of West Orange	12/29/2014	First Hope Bank	2015 AL/APD	Certificate holder is included as loss payee as respects the Township of West Orange purchase of a 2015 Ford Taurus Police Interceptor VIN 1FAHP2MK6FG125970 purchase price \$32,419.
Township of West Orange	12/29/2014	Ford Motor Credit Company	2015 AL/APD	Certificate holder is included as loss payee as respects the Township of West Orange purchase of three 2014 Ford Explorers VIN C61207, C61208 & C61209 purchase price \$45,462 each.
Township of West Orange	12/29/2014	USATF New Jersey	2015 GL	USA Track & Field, its employees, directors, assigns & USATF Certified Officials are included as additional insured (Sanctioning Body) as respects the Downtown West Orange Alliance & Township of West Orange Mayors 5k Run in September. *
Township of West Orange	12/29/2014	St. Joseph Church	2015 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	12/29/2014	American Multi-Cinema Inc.	2015 GL/AL/WC	Evidence of insurance only.
Township of West Orange	12/29/2014	AMC Dine In Theatre	2015 GL/AL/WC	Evidence of insurance only.
Township of West Orange	12/29/2014	Dept. of Military & Veterans Affairs	2015 GL/AL/WC	Evidence of Insurance
Township of West Orange	12/29/2014	Essex County Division of Senior Services	2015 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	12/29/2014	JESCO Incorporated	2015 GL/AL/WC	Certificate holder is included as an additional insured (Lessor) and loss payee as respects West Orange's rental of Caterpillar 524K serial #1DW524KZCEE657615 with attachment Grapple #TRMQC350GP624K valued at \$224,000. Caterpillar 544K Loader 1DW544KZKEE660764 valued at \$258,000 & 524K Loader 1DW524KZCEE664001 valued at \$228,000 from 11/3/14 to 1/15/15.*
Township of West Orange	12/29/2014	West Orange Board of Education	2015 GL/AL/WC	Evidence of insurance as respects the use of Township facilities by the Board of Education programs.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of West Orange	12/29/2014	State of New Jersey Dept. of Military & Veterans Affairs	2015 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	12/29/2014	NJ Transit Local Programs and Minibus Support	2015 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	12/29/2014	BLS Ambulance Service, Emerg. Medical Svcs- Relicensure; NJ Dept of Health & Senior Svcs.	2015 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	12/29/2014	County of Essex Hall of Records	2015 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	12/29/2014	County of Essex	2015 GL/AL	Evidence of Insurance Only
Township of West Orange	12/29/2014	Emergency Medical Services New Jersey Dept of Health and Senior Services	2015 GL/AL	Evidence of Insurance
Township of West Orange	12/29/2014	County of Essex Health & Rehabilitation Dept	2015 GL/AL	Evidence of Insurance.
Township of West Orange	12/29/2014	Essex County Division of Senior Services	2015 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	12/29/2014	Essex Golf LLC	2015 GL/AL	Evidence of insurance
Township of West Orange	12/29/2014	Haberman Building Corp	2015 GL/AL	Evidence of Insurance in respects to various town-sponsored events during the year.
Township of West Orange	12/29/2014	H.A.N.D.S	2015 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 police 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	12/29/2014	Liberty Middle School	2015 GL/AL	Evidence of Insurance in respects to West Orange Energy Diet Fair.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of West Orange	12/29/2014	Liberty Middle School	2015 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	12/29/2014	Livingston Police Department Fire Arms Range	2015 GL/AL	Evidence of insurance.
Township of West Orange	12/29/2014	Middlesex County Fire Academy	2015 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	12/29/2014	Morris County Public Safety Training Academy	2015 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	12/29/2014	Municipal Square Assoc. LP	2015 GL/AL	Evidence of insurance for multiple town sponsored events taking place during the calendar year.
Township of West Orange	12/29/2014	National Park Service Edison Historical Site	2015 GL/AL	Evidence of Insurance in respects to the Downtown Holiday Open House Trolley Tour through Llewellyn Park.
Township of West Orange	12/29/2014	State of NJ Dept of Human Svcs	2015 GL/AL	Evidence of Insurance
Township of West Orange	12/29/2014	NJ Transit	2015 GL/AL	Evidence of insurance with regard to NJ Transit Contract # LS-55 pertaining to the Community Shuttle Program.
Township of West Orange	12/29/2014	NJ Transit Dan Ryan Local Programs Support Unit	2015 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	12/29/2014	NEW JERSEY TRANSIT	2015 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	12/29/2014	Oskar Schindler Performing Arts Center	2015 GL/AL	Evidence of Insurance



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of West Orange	12/29/2014	Principal Life Insurance Co.	2015 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). *
Township of West Orange	12/29/2014	Revenue Guard Medical Claims Management, LLC	2015 GL/AL	Evidence of insurance
Township of West Orange	12/29/2014	RREEF America REIT III Corp, JJ c/o Fidelity-AMG Realty Partners, LLC	2015 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	12/29/2014	RREEF America REIT III Corp, JJ c/o Fidelity-AMG Realty Partners, LLC	2015 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	12/29/2014	RREEF America REIT III Corp, JJ c/o RREEF Management Company	2015 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	12/29/2014	State Department of Community Affairs	2015 GL/AL	Evidence of Insurance regarding the Neighborhood Preservation program.
Township of West Orange	12/29/2014	St. Cloud Presbyterian Church	2015 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	12/29/2014	Sunrise West Orange NJ Senior Living, LLC; Sunrise Senior Living, Inc	2015 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	12/29/2014	Township of Livingston Dept	2015 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	12/29/2014	United Presbyterian Church West Orange	2015 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.*

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of West Orange	12/29/2014	United Presbyterian Church of West Orange	2015 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	12/29/2014	WEST ORANGE PUBLIC SCHOOLS	2015 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	12/29/2014	West Orange Board of Education	2015 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	12/29/2014	West Orange Board of Education	2015 GL/AL	Evidence of Insurance
City of Rahway	12/29/2014	Evidence of Insurance	2015 CRIME STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer (CFO) Frank Ruggiero; Municipal Judge Roman Montes; Court Administrator Marylene Sheppard; Deputy Court Administrator Clarissa Johnson.
City of Rahway	12/29/2014	Garden State Bobcat Group	2015 GL/AL/WC/PROP	Evidence of Insurance
City of Rahway	12/29/2014	Canon Financial Services c/o Insurance Center	2015 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	12/29/2014	Rahway Redevelopment Agency	2015 GL/AL/WC/PROP	Evidence of Insurance Only
City of Rahway	12/29/2014	YMCA of Eastern Union County Rahway Branch	2015 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.*
City of Rahway	12/29/2014	Landmark at Rahway LLC	2015 GL	Evidence of insurance as respects "Culture Crawl: highlighting the arts district" event in October, at 2 Park Square, Rahway, NJ
City of Rahway	12/29/2014	Arthritis Foundation New Jersey Chapter	2015 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	12/29/2014	County of Union Coughlin Management	2015 GL	Union County is included as an additional insured (premises owner) as respects the Township's use of buildings for Fire Training exercises in 2015 all policy, terms & conditions apply.*
City of Rahway	12/29/2014	Golden Age Towers	2015 GL/AL/WC	Evidence of Insurance

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Rahway	12/29/2014	Amtrak Real Estate Development Department	2015 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	12/29/2014	Amtrak Real Estate Development Department	2015 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	12/29/2014	City of Linden	2015 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	12/29/2014	County of Union Dept of Parks & Recreation Administration Building	2015 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents and servants are included as additional insured (Premises Owner) as respects the City of Rahway's use of Rahway River Park as a viewing area for their fireworks display July 4 rain date July 5, 2015. *
City of Rahway	12/29/2014	County of Union	2015 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	12/29/2014	East Jersey State Prison Attn.: Lina Du	2015 GL/AL/WC	Evidence of Insurance
City of Rahway	12/29/2014	EAST BRUNSWICK POLICE TRAINING FACILITY 25 HARTS LANE	2015 GL/AL/WC	Evidence of Insurance for Rahway Police Department use of EBPD Training Facility.
City of Rahway	12/29/2014	Joint Base McGuire-Dix- Lakehurst New Jersey	2015 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	12/29/2014	Linden Firing Range	2015 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	12/29/2014	Middlesex County Fire Academy	2015 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	12/29/2014	NJ Dept. of Environmental Protection	2015 GL/AL/WC	Evidence of Insurance with respect to Grant Agreement.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Rahway	12/29/2014	New Jersey Department of State Division of Travel and Tourism	2015 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 FY2015 Tourism Cooperative Marketing Grant program. *
City of Rahway	12/29/2014	New Jersey Motor Vehicle Commission	2015 GL/AL/WC	Evidence of insurance as respects New Jersey State requirement.
City of Rahway	12/29/2014	NJ State Police Round Valley Reservoir	2015 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	12/29/2014	New Jersey Transit	2015 GL/AL/WC	Evidence of Insurance regarding the Municipal Train Station Lease of Parking space.
City of Rahway	12/29/2014	Rahway Cemetery, Inc.	2015 GL/AL/WC	Evidence of Insurance as respects the City of Rahway's use the certificate holder's property for the July 4 fireworks display (rain date July 5, 2015).
City of Rahway	12/29/2014	Rahway Board of Education	2015 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	12/29/2014	Rahway Board of Education	2015 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	12/29/2014	RAHWAY BOARD OF EDUCATION 1157 KLINE PLACE	2015 GL/AL/WC	Evidence of Insurance
City of Rahway	12/29/2014	SDI Technology, Inc.	2015 GL/AL/WC	Evidence of Insurance as respects the City's use of certificate holder's parking lot, for overflow parking during October at Recreation Center.
City of Rahway	12/29/2014	SDI Technology Inc.	2015 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	12/29/2014	State of New Jersey	2015 GL/AL/WC	Evidence of Insurance as respects Rahway City's participation in the FY2015 Security Grant. All policy terms, conditions and exclusions apply.
City of Rahway	12/29/2014	Tri County Baseball League	2015 GL/AL/WC	Evidence of Insurance as respects to use of facilities for recreational purposes.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Rahway	12/29/2014	Union County Performing Arts Center	2015 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	12/29/2014	Union County Department Of Park & Recreation	2015 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	12/29/2014	Union County Administrative Building	2015 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	12/29/2014	Union County Performing Arts Center	2015 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	12/29/2014	US Bank	2015 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	12/29/2014	US BANK	2015 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	12/29/2014	Wachovia Bank	2015 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. *
City of Rahway	12/29/2014	YMCA of Eastern Union County	2015 GL/AL/WC	Evidence of Insurance
City of Englewood	12/30/2014	CIT Technology Finance Services Inc. C/O ABIC Specialty Services	2015 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.*
City of Englewood	12/30/2014	De Lage Landen Financial Services Inc.	2015 GL/AL/WC/PROP	The certificate holder is included as an additional insured (Lessor) and loss payee as respects lease agreement ID #71100-J3953 the four year lease of a Sharp MX-261ON valued at \$11,190,24. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Englewood	12/30/2014	First Data Merchant Services Corporation Equipment Protection Dept	2015 GL/AL/WC/PROP	Certificate holder is included as loss payee as respects the City of Englewood's three year lease of an ATM Machine. The ATM will be located at City Hall 2-10 N Van Brunt Street, Englewood, NJ 07631. Replacement cost of the machine is \$1,124.
City of Englewood	12/30/2014	Peirce-Eagle Equipment Co	2015 GL/AL/WC/PROP	Certificate holder is included as additional insured (Property Owner) and loss payee as respects the City of Englewood's rental of a 2012 Leaf Collector Xtreme Vac Model SCL65TM30 purchase price \$28,900. *
City of Englewood	12/30/2014	Wells Fargo Financial Leasing Inc. MACF4031-050 Att: Insurance Team 1	2015 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.*
Township Of Ewing	12/31/2014	JB Group, Inc. T/A Panek's Golf Car Service	2015 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 & exclusions of those policies as respects the short term rental of Golf Carts valued at \$1,280 in July for the Fourth of July Parade. *
Township Of Ewing	12/31/2014	TD Equipment Finance, Inc. Att: Lisa Brach	2015 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. *
Township Of Ewing	12/31/2014	TD Equipment Finance, Inc. Att: Lisa Brach	2015 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	12/31/2014	TD Equipment Finance, Inc. Att: Lisa Brach	2015 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	12/31/2014	TD Equipment Finance, Inc. Att: Lisa Brach	2015 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	12/31/2014	TD Equipment Finance, Inc. Att: Lisa Brach, 02-259-01-51	2015 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.*
City of Englewood	12/30/2014	PSEG	2015 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). *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Englewood	12/30/2014	County of Bergen	2015 GL/AL/WC	The County of Bergen and its Officials and Employees are included as additional insured (Grantor) as respects Contract PS-ENGLEWOODHEART14 between Englewood Health Department and the County of Bergen for the Heart Health Program for Seniors in the amount of \$4,755.*
City of Englewood	12/30/2014	Englewood Board of Education	2015 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	12/30/2014	The County of Bergen	2015 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	12/31/2014	Verizon New Jersey Inc. MC: FLTDSB1W	2015 GL/AL/WC	Verizon is included as an additional insured (Landlord) as respects five year lease agreement #GLC 63180S1 between Englewood Economic Development Corporation (Approved Quasi-Entity) and the certificate holder. Lease lot located at 34 Engle Street, Englewood, NJ 07631. *
Township Of Ewing	12/31/2014	County of Mercer 640 South Broad Street	2015 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	12/31/2014	Township of Ewing	2015 GL/AL/WC	Evidence of Insurance
Township Of Ewing	12/31/2014	7-11 Attn: John Kim	2015 GL/AL/WC	Evidence of insurance
Township Of Ewing	12/31/2014	County of Mercer Dempster Fire Training	2015 GL/AL/WC	Evidence of Insurance Only
Township Of Ewing	12/31/2014	Center	2015 GL/AL/WC	Evidence of Insurance Only
Township Of Ewing	12/31/2014	Township of Ewing	2015 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	12/31/2014	Ewing Park	2015 GL/AL/WC	Evidence of insurance
Township Of Ewing	12/31/2014	Hunterdon County Emergency Training Center	2015 GL/AL/WC	Evidence of insurance as respects the Pennington Road Volunteer Fire Company attendance of training at Hunterdon County Training Center.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township Of Ewing	12/31/2014	New Jersey Department of Education	2015 GL/AL/WC	Evidence of Insurance
Township Of Ewing	12/31/2014	Pennington Road Vol. Fire Co.	2015 GL/AL/WC	Evidence of insurance
Township Of Ewing	12/31/2014	State of New Jersey	2015 GL/AL/WC	Evidence of Insurance Only
Township Of Ewing	12/31/2014	State of New Jersey Department of Health	2015 GL/AL/WC	Evidence of Insurance
Township Of Ewing	12/31/2014	State of New Jersey Department of Transportation	2015 GL/AL/WC	Evidence of Insurance Only
Township Of Ewing	12/31/2014	The State of New Jersey Department of Corrections	2015 GL/AL/WC	Evidence of Insurance
Township Of Ewing	12/31/2014	YMCA of Ridgewood Inc. & Camp Bernie	2015 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. *
Township Of Ewing	12/31/2014	Hunterdon County Emergency Training Center P.O. Box 2900	2015 GL	Evidence of Insurance Only. For the purposes of West Trenton Volunteer Fire Company's attendance of training classes for the year of 2015 at Hunterdon County Emergency Training Center.
Township Of Ewing	12/31/2014	New Jersey Historic Trust	2015 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	12/31/2014	Canon USA, Inc.	2015 GL	Evidence of insurance with regard to leases for all copiers used by Ewing Township.
Township Of Ewing	12/31/2014	College of New Jersey	2015 GL	Evidence of Insurance Only
Township Of Ewing	12/31/2014	County of Mercer Mercer County Park Commission	2015 GL	Certificate holder is included as an additional insured (Lessor) as respects the Township of Ewing's use of a Mobile Stage for the Ewing Community Fest October 2015. *
Township Of Ewing	12/31/2014	Delaware River Wrestling League c/o John Lupisella	2015 GL	Evidence of insurance with regard to participation in the certificate holders wrestling league by the Township of Ewing Recreation Department.



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township Of Ewing	12/31/2014	The Diocese of Trenton Diocese Pastoral Center PO Box 5147	2015 GL	Evidence of insurance as respects the Township of Ewing's use of the certificate holder's facilities for the Central Jersey Youth Travel Basketball League from 1/1/15 to 4/30/15.
Township Of Ewing	12/31/2014	Township of Ewing	2015 GL	Evidence of Insurance with regard to use of the Ewing Community and Senior Center by the Certificate Holder.
Township Of Ewing	12/31/2014	Ewing Township Board of Education	2015 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	12/31/2014	Ewing Township Recreation Department	2015 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	12/31/2014	Ewing Senior and Community Center	2015 GL	Evidence of insurance as respects the Township's use of pool facilities from May to September.
Township Of Ewing	12/31/2014	Township of Ewing Director of the Community Affairs	2015 GL	Evidence of insurance in respects to Mercer County Nutritional Program, a group that rents space at the Ewing Community Center.
Township Of Ewing	12/31/2014	Hollowbrook Community Center	2015 GL	Evidence of insurance with respect to the public use of pool facilities from May to September.
Township Of Ewing	12/31/2014	Incarnation School	2015 GL	Evidence of insurance as respects the Township of Ewing's use of the certificate holder's facilities for the Central Jersey Youth Travel Basketball League in from 1/1/15 to 4/30/15.
Township Of Ewing	12/31/2014	Mercer County	2015 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	12/31/2014	County of Mercer Mercer County Parks Commission	2015 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	12/31/2014	County of Mercer	2015 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. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township Of Ewing	12/31/2014	County of Mercer & Mercy County Park Commission	2015 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	12/31/2014	County of Mercer Dept of Transportation & Infrastructure	2015 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	12/31/2014	Mercer County Park Commission	2015 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	12/31/2014	Mercer County Youth Wrestling League	2015 GL	Evidence of Insurance regarding the participation by Ewing Township in the Mercer County Youth Wrestling League from January thru May.
Township Of Ewing	12/31/2014	New Jersey Department of Transportation	2015 GL	Evidence of insurance with regard to use of the certificate holder's parking lots in July.
Township Of Ewing	12/31/2014	New Jersey Historic Trust	2015 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	12/31/2014	Pennington Road Volunteer Fire Company	2015 GL	Evidence of Insurance
Township Of Ewing	12/31/2014	Prospect Heights Fire Co. Attn: Jeff Lenerski	2015 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	12/31/2014	Prospect Heights Volunteer Fire Company	2015 GL	Evidence of insurance
Township Of Ewing	12/31/2014	Rider University	2015 GL	Evidence of Insurance regarding the participation by Ewing Township in the Mercer County Youth Wrestling League from January thru May.
Township Of Ewing	12/31/2014	Robbinsville Basketball Association	2015 GL	Evidence of insurance as respects the Township of Ewing's use of the certificate holder's facilities for the Central Jersey Youth Travel Basketball League from 1/1/15 to 4/30/15.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township Of Ewing	12/31/2014	The State of New Jersey Department of Transportation	2015 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	12/31/2014	Township of Ewing	2015 GL	Evidence of Insurance Only
Township Of Ewing	12/31/2014	Washington Township Public School District	2015 GL	Evidence of insurance as respects the Township of Ewing's use of the certificate holder's facilities for the Central Jersey Youth Travel Basketball League from 1/1/15 to 4/30/15.
Township Of Ewing	12/31/2014	West Trenton Volunteer Fire Company	2015 GL	Evidence of insurance
City of Englewood	12/30/2014	Camp Glen Gray Attn: Ms Nancy Garelick	2015 GL	Evidence of Insurance Only
City of Englewood	12/30/2014	New Jersey Youth Soccer League	2015 GL	Evidence of Insurance Only
City of Englewood	12/30/2014	Pascack Valley Indoor Soccer League (PVISL)	2015 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 2015. *
City of Englewood	12/30/2014	MacKay Ice Arena	2015 GL	Evidence of Insurance
City of Englewood	12/30/2014	City of Englewood	2015 GL	Evidence of Insurance
City of Englewood	12/30/2014	COUNTY OF BERGEN Div. Bergen Parks & Recreation	2015 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	12/30/2014	County of Bergen 2010 Historic Preservation Trust Fund Grant Program	2015 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	12/30/2014	Englewood Board of Education	2015 GL	Evidence of Insurance Only

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Englewood	12/30/2014	Englewood Public School District	2015 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	12/30/2014	Englewood Board of Education	2015 GL	The certificate holder is included as an additional insured (Premises Owner) as respects the city of Englewood Police Department's use of the Grieco School for Junior Police Academy activities from June to July 2015. *
City of Englewood	12/30/2014	Englewood Board of Education	2015 GL	The certificate holder is included as an additional insured (Premises Owner) as respects the City of Englewood Police Department's use of the McCloud Elementary School for Junior Police Academy activities from June to July 2015. *
City of Englewood	12/30/2014	Little Ferry New Jersey Little League	2015 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	12/30/2014	NJ National Guard Homeland Security Division	2015 GL	Evidence of Insurance with respect only to the Memorial Day Parade to be held in May.
City of Englewood	12/30/2014	New Jersey Youth Baseball 560 Huyler Street	2015 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	12/30/2014	Roosevelt at Englewood Condominium Association	2015 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.*
City of Englewood	12/30/2014	The Community Baptist Church of Englewood	2015 GL	Evidence of Insurance
City of Englewood	12/30/2014	YWCA Camp Ma Kee Ya	2015 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. *
Township Of Ewing	12/31/2014	Evidence of Insurance	2015 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: CFO Joanna Mustafa; Tax Collector Thomas Hespe; Municipal Judge Roger Haley; Court Administrator Maryann Conveno.
City of Englewood	12/30/2014	Evidence of Insurance	2015 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Tax Collector Jodi DeMaio; CFO Ronald Amorino; Treasurer Diana Patino; Library Treasurer Gerald Crane; Municipal Judge James Dow; Court Administrator Debbian Barr.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township Of Ewing	12/31/2014	Arrow Capital Solutions Inc	2015 GL/AL/WC/PROP	Certificate holder is included as additional insured (Lessor) & loss payee as respects 3 year lease of Misc. Telephone Equipment valued at \$87,885.36. Equipment will be stored at 4 different locations: 2 Jake Garzio Dr., 999 Lower Ferry Rd., 410 4th St. & 320 Hollowbrook Dr. *
Borough of North Plainfield	12/30/2014	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Treasurer Kathleen A.Intravartolo, Municipal Judge John Richardson, Court Administrator Jodi Hansen Rodriguez.
Borough of North Plainfield	12/30/2014	County of Somerset	2015 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	12/30/2014	Borough of Watchung Watchung Chemical Engine Co	2015 GL/AL/WC	Evidence of Insurance with respects to annual fire department training.
Borough of North Plainfield	12/30/2014	Township of Greenbrook Greenbrook Fire - EMS Co.	2015 GL/AL/WC	Evidence of Insurance with respects to annual fire department training.
Borough of North Plainfield	12/30/2014	City of Plainfield Plainfield Fire Division	2015 GL/AL/WC	Evidence of Insurance with respects to annual fire department training.
Borough of North Plainfield	12/30/2014	County of Somerset & Somerset County Park Commission	2015 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 2015.*
Borough of North Plainfield	12/30/2014	Middlesex Fire Academy	2015 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	12/30/2014	Somerset County Emergency Services Training Academy	2015 GL/AL/WC	Evidence of Insurance with respect to the Annual Fire Department training.
Borough of North Plainfield	12/30/2014	Monmouth County Police Academy	2015 GL/AL/WC	Evidence of Insurance for attendance at the Academy Classes during the year 2015.
Borough of North Plainfield	12/30/2014	John Stamler Police Academy Union County	2015 GL/AL/WC	Evidence of Insurance for attendance at the Academy Classes during the year 2015.
Borough of North Plainfield	12/30/2014	Morris County Police Academy	2015 GL/AL/WC	Evidence of Insurance for attendance at the Academy Classes during the year 2015.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of North Plainfield	12/30/2014	County of Somerset	2015 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	12/30/2014	EVIDENCE ONLY	2015 GL/AL/WC	Evidence of Insurance Only for North Plainfield Recreation Department.
Borough of North Plainfield	12/30/2014	Evidence of Insurance	2015 GL/AL/WC	Evidence of Insurance.
Borough of North Plainfield	12/30/2014	NJ Department of Health Office of EMS	2015 GL/AL/WC	Evidence of insurance as respects North Plainfield NJ Fire Bureau EMS license renewal.
Borough of North Plainfield	12/30/2014	North Plainfield Fire Dept	2015 GL/AL/WC	Evidence of Insurance with respect to the St. Baldrick's Day Celebration to be held during March 2015.
Borough of North Plainfield	12/30/2014	North Plainfield Board of Education	2015 GL/AL/WC	Evidence of Insurance Only as respects use of the school facilities by North Plainfield Recreational Department.
Borough of North Plainfield	12/30/2014	County of Somerset & Somerset County Park Commission	2015 GL/AL/WC	The certificate holder is included as an additional insured (lessor) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of the Showmobile for a Street Fair taking place in June 2015.*
Borough of North Plainfield	12/30/2014	Somerset County Cultural & Heritage Commission	2015 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 2015. *
Borough of North Plainfield	12/30/2014	Somerset County	2015 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	12/30/2014	Evidence of Insurance	2015 GL/AL/WC	Evidence of insurance only for North Plainfield Fire - Rescue Department.
Borough of North Plainfield	12/30/2014	Evidence of Insurance	2015 GL/AL/WC	Evidence of insurance only for North Plainfield Police Department.
Union Township	12/31/2014	NJ Dept. of Health & Senior Services	2015 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.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Hoboken	12/31/2014	Evidence of Insurance Essex County College Police Academy Director	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Tax Collector Sharon Curran; CFO George Destefano; Municipal Court Judge Cataldo Fazio; Court Administrator Rose Ann Gohde; Deputy Court Administrator Luigi Percontino; Court Judge Michael Mongiello.
City of Hoboken	12/31/2014	Rocco L. Miscia, Jr.	2015 GL/AL/WC/APD	Evidence of Insurance Only
City of Hoboken	12/31/2014	Hudson County Improvement Authority	2015 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	12/31/2014	FEMA Dept of Homeland Security	2015 GL/AL/WC/PROP	Evidence of Insurance Only
City of Hoboken	12/31/2014	First Niagara Leasing, Inc. (ISAOA)	2015 GL/AL/WC/PROP	The certificate holder is included additional insured (Lessor) & loss payee as respects lease agreement 17829, Hoboken's lease of Automatic License Plate Readers, Serial Numbers 540101,54100, D4T9L6IR, POJHIIYVGIY, G2260310021347335A, G2260310021347331A, GS259900111347004,GS259900111347002, GS259900111347003 & GS259900111347001 total cost of equipment \$141,120. *
City of Hoboken	12/31/2014	Evidence of Insurance	2015 GL/AL/WC/PROP	Evidence of Insurance for the Library located at 250-254 Fifth Avenue, Hoboken, NJ 07030.
City of Hoboken	12/31/2014	William Scotsman, Inc.	2015 GL/AL/WC/PROP	William Scotsman Inc is included as additional insured (lessor) and loss payee, as respects Hoboken Police Department's lease of a William Scotsman SM6424 60x24 trailer, unit number CPX-80469, valued at \$72,904. Lease effective 3/12/13 for a minimum of six months. The trailer is located at 124 Hudson Street, Hoboken, NJ 07030. *
City of Hoboken	12/31/2014	County of Morris	2015 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	12/31/2014	County of Hudson	2015 GL	Evidence of Insurance only with regard to the use of portable performance stage at 2nd & Harrison Street, Hoboken.
City of Hoboken	12/31/2014	Hoboken Green Team	2015 GL	Evidence of Insurance Only
City of Hoboken	12/31/2014	Hoboken Board of Education	2015 GL	Hoboken Board of Education is included as an additional insured (Premises Owner) for liability coverage as respects the City of Hoboken Recreation athletic teams' use of the district's fields. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Hoboken	12/31/2014	City of Jersey City Dept of Recreation One Chapel Avenue	2015 GL	Certificate holder is included as an Additional Insured (Equipment Owner) as respects the use of the certificate holder's Showmobile Stage for the Hoboken Memorial Day Parade in May. *
City of Hoboken	12/31/2014	Maxwell's	2015 GL	Evidence of Insurance Only
City of Hoboken	12/31/2014	NJ Transit Corporation	2015 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	12/31/2014	Stevens Institute of Technology	2015 GL	Certificate Holder is included as additional insured (premises owner) as respects the use of its facility for the Hoboken Police and Firefighters Communion Breakfast. All policy terms, conditions, exclusions apply.*
City of Hoboken	12/31/2014	City of Union City	2015 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	12/31/2014	Hoboken Housing Authority	2015 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	12/31/2014	NJCDA Kim Gaskin	2015 GL/AL/WC	Evidence of Insurance Only
City of Hoboken	12/31/2014	Brunswick Boat Group	2015 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	12/31/2014	Capital One Bank	2015 GL/AL/WC	Evidence of Insurance as respects the use of the parking lot located 301-311 Washington Street, Hoboken, NJ in conjunction with the Hoboken Arts & Music Festival to be held in May & September.
City of Hoboken	12/31/2014	Capital One, N.A. ISAOA PO Box 8912	2015 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	12/31/2014	CITY OF HOBOKEN	2015 GL/AL/WC	Evidence of Insurance Only
City of Hoboken	12/31/2014	County of Hudson	2015 GL/AL/WC	Evidence of Insurance as respects the use of the portable Showmobile Stage for Hoboken Spring & Fall Arts & Music Festivals in May & September.



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Hoboken	12/31/2014	Hudson County Office of Cultural and Heritage Affairs	2015 GL/AL/WC	Evidence of Insurance as respects Grant provided by the County of Hudson for expenses for the Hoboken Summer Concert Series 2015.
City of Hoboken	12/31/2014	The County of Hudson	2015 GL/AL/WC	The certificate holder is included as an additional insured (Premises Owner) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy as respects the City of Hoboken's installation and maintenance of a rain garden curb extension at Garden Street and 4th Street in Hoboken. *
City of Hoboken	12/31/2014	City of Jersey City Jersey City Recreation	2015 GL/AL/WC	Evidence of Insurance as respects City of Hoboken's use of certificate holder's Showmobile for Hoboken Spring & Fall Arts & Music Festivals in May & September.
City of Hoboken	12/31/2014	Lackawanna Warehouse Corporation Lackawanna Warehouse	2015 GL/AL/WC	Evidence of Insurance Only
City of Hoboken	12/31/2014	Maxwell Place Condominium Association Inc	2015 GL/AL/WC	Maxwell Place Condominium Association, Inc., its agents, representatives, directors, trustees, owners, residents, employees, officials, subcontractors, independent contractors, vendors, consultants, successors and assigns are included as additional insured (Grantor) for General and Excess Liability coverage as respects the use of the certificate holder's premises under the terms and conditions of the Open Space Easement dated September 5, 2012.*
City of Hoboken	12/31/2014	New Jersey Cultural Trust	2015 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/31/2014	New Jersey Historic Trust	2015 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/31/2014	New Jersey Historical Commission	2015 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/31/2014	New Jersey Historic Trust	2015 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	12/31/2014	New Jersey Historic Trust	2015 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	12/31/2014	The New Jersey Historical Commission Department of State	2015 GL/AL/WC	Evidence of Insurance.
City of Hoboken	12/31/2014	NJ Transit The Tunnel Project	2015 GL/AL/WC	Evidence of insurance.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Hoboken	12/31/2014	NJ Transit The Tunnel Project	2015 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)
City of Hoboken	12/31/2014	New Jersey Transit Local Programs & Minibus Support	2015 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	12/31/2014	New Jersey Transit - Waiting Room Erie Lackawanna Train Plaza	2015 GL/AL/WC	Evidence of insurance
City of Hoboken	12/31/2014	Park Willow, LLC c/o Lowenstein Sandler, PC	2015 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	12/31/2014	Port Authority of NY/NJ	2015 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/31/2014	Stahl Soap Co.	2015 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/31/2014	Stevens Institute of Technology	2015 GL/AL/WC	Evidence of Insurance
City of Hoboken	12/31/2014	Stevens Institute of Technology	2015 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	12/31/2014	Stevens Institute of Technology	2015 GL/AL/WC	Evidence of Insurance Only
City of Hoboken	12/31/2014	Stevens Institute of Technology	2015 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. *
City of Hoboken	12/31/2014	Walgreens Eastern Company, Inc	2015 GL/AL/WC	Evidence of Insurance with regard to the use of the parking lot located 101 Washington Street, Hoboken, NJ in conjunction with the Hoboken Arts & Music Festival in May and September.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Montclair	1/8/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: CFO Frank Mason; Tax Collector Maureen Montesano; Treasurer Anthony Blasi; Water & Sewer Tax Collector Tracy Ottey; Municipal Judge Kenneth Strait; Court Administrator Joyce Hayes; Tax Assessor Joan Kozeniesky.
Township of Montclair	1/5/2015	Bergen County Law & Public Safety Institute	2015 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	1/5/2015	Bloomfield College	2015 GL	Evidence of Insurance as respects Fire Service Training.
Township of Montclair	1/5/2015	MONTCLAIR BOARD OF EDUCATION	2015 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	1/5/2015	Bond Parade Floats and Displays, Inc.	2015 GL	Evidence of insurance with regard to the float display of the certificate holder for the annual 4th of July Parade.
Township of Montclair	1/5/2015	Clary Anderson Arena	2015 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	1/5/2015	County of Essex Health Department	2015 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	1/5/2015	County of Essex Hall of Records	2015 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	12/31/2014	County of Essex Division of Aging	2015 GL	Evidence of Insurance as respects to Division on Aging for visitor nurse service (contract #24024214)
Township of Montclair	1/5/2015	COUNTY OF ESSEX HALL OF RECORDS Room 405	2015 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	1/5/2015	Essex County Hall of Records - Rm 405	2015 GL	Evidence of insurance with regard to the "Tour de Montclair Bicycle Event" taking place at Brookdale Park in May.
Township of Montclair	1/5/2015	Essex County Parks & Recreation	2015 GL	Evidence of insurance as respects the Annual YMCA-MRCA 10K Run through Anderson Park in June.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Montclair	1/5/2015	Township of Livingston Dept of Public Safety Division of Police	2015 GL	Evidence of insurance as respects the use of the Pistol Range by Montclair's Tactical Team for 6 days of calendar year 2015.
Township of Montclair	1/5/2015	MAP Urban Renewal LLC One Penn Plaza	2015 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	1/5/2015	Middlesex Fire Academy	2015 GL	Evidence of insurance with regard to the insured's Fire Service Training activities taking place at the Middlesex Fire Academy.
Township of Montclair	1/5/2015	Montclair Board of Education	2015 GL	Certificate Holder is included as Additional Insured (Premises Owner) as respects Montclair Junior Police Academy's use of school facilities.*
Township of Montclair	1/5/2015	MONTCLAIR BOARD OF EDUCATION	2015 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 2015. *
Township of Montclair	1/5/2015	MONTCLAIR BOARD OF EDUCATION	2015 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	1/5/2015	Montclair United Soccer Club	2015 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	1/5/2015	Montclair Public Library	2015 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	1/5/2015	Montclair Public Library	2015 GL	Evidence of insurance
Township of Montclair	1/5/2015	Morris County Public Safety Training Academy	2015 GL	Evidence of insurance as respects Montclair's Critical Response Team (CRT) training not to exceed (12) days of calendar year 2015.
Township of Montclair	1/5/2015	NJ Transit	2015 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.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Montclair	1/5/2015	New Jersey Transit	2015 GL	Evidence of Insurance only with respect to Montclair Bay Street Parking Deck.  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	1/5/2015	New Jersey Transit	2015 GL	
Township of Montclair	1/5/2015	TOWNSHIP OF MONTCLAIR	2015 GL	Evidence of Insurance
Township of Montclair	1/5/2015	Township of Montclair	2015 GL	Evidence of Insurance
Township of Montclair	1/5/2015	USA Football Inc. Attn: NFL Flag	2015 GL	Evidence of insurance as respects the Montclair Flag Football League to be played at Bloomfield Foley Field on Sunday mornings from May to June. Approximate registrants - 60.
Borough of Totowa	12/31/2014	State of NJ, Dept of Treasury Division of Property Mgmt	2015 GL/AL/WC	Evidence of Liability Insurance as respects Lease #RPR#11-14: Property designated as part of Lot 1, Block 156.02 Totowa Borough, Passaic County, New Jersey commonly known as the Recreational Fields.
Borough of Totowa	12/31/2014	NJ Dept. of Transportation	2015 GL/AL/WC	Evidence of Insurance
Borough of Totowa	12/31/2014	County of Passaic Administration Building	2015 GL/AL/WC	Evidence of insurance as respects the funding awarded to Totowa by the certificate holder.
Borough of Totowa	12/31/2014	North Jersey Development Center	2015 GL/AL/WC	Evidence of insurance as respects the Borough of Totowa Fire Department's use of the certificate holder's facilities to conduct a training session at Cottage 5.
Borough of Totowa	12/31/2014	Township of Wayne	2015 GL/AL/WC	Certificate holder is included as an additional insured (Vehicle Owner) as respects the Borough of Totowa's borrowing of a 1996 Saulsbury Fire Engine for six months, VIN Number 1S91N61F7V1020024, Model Number 35658-96. *
Borough of Totowa	12/31/2014	Vacuum Truck Rentals LLC	2015 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. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Totowa	12/31/2014	Vacuum Truck Rentals LLC	2015 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 unit TJ-101, 2013 Freightliner Model MZ106MD VIN# 1FVACXTXDHFD9275 with 2013 SECA 800-HPR-ECO s/n 5653 permanently mounted to chassis value \$190,000 GVW 54,000 lbs. Lease period 3 months. *
Borough of Totowa	12/31/2014	Vacuum Truck Rentals LLC	2015 GL/AL/WC/APD	Vacuum Truck Rentals LLC, its affiliated companies, its coventurers and its employees, officers & directors are incld. as additional insured (Lessor) plus waiver of subrogation as respects leased unit TJ-101, 2013 Freightliner Model MZ106MD VIN# 1FVACXTXDHFD9275 w. 2013 SECA 800-HPR-ECO s/n 5653 mounted to chassis value \$190,000 GVW 54,000 lbs. Lease period 3 months. *
Borough of Totowa	12/31/2014	Vacuum Truck Rentals LLC	2015 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. *
Borough of Totowa	12/31/2014	Vacuum Truck Rentals LLC	2015 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 unit TJ-101, 2013 Freightliner Model MZ106MD VIN# 1FVACXTXDHFD9275 with 2013 SECA 800-HPR-ECO s/n 5653 permanently mounted to chassis value \$190,000 GVW 54,000 lbs. Lease period 3 months. *
Town of Kearny	1/5/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Treasurer Monica Charran; CFO/Tax Collector Shuaib Firozvi; Municipal Judge Thomas McKeon; Court Administrator Melissa Murray.
Town of Kearny	1/5/2015	Kansas State Bank and/or Its Assigns	2015 GL/AL/WC/PROP	Certificate holder is included as an additional insured (Lender) & loss payee as respects contract #3343590 the financing of Network Infrastructure Equipment, valued at \$37,000. VNXE 3100, serial# APM00121302339, VNXE 3100, serial# APM00121302340, DAE (bays attached to VNXE) serial# FCNEV111900180 and DAE, serial# FCNEV111900311.
Town of Kearny	1/5/2015	Williams Scotsman, Inc	2015 GL/AL/WC/PROP	Certificate holder is included as additional insured (Lessor) for General Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy and loss payee as respects the leased modular unit serial #CPX-80487 valued at \$109,356 located at John Miller Way. *
Town of Kearny	1/5/2015	Bergen County 16-18 Babe Ruth League a/k/a Bergen County Baseball League	2015 GL	Bergen County 16-18 Babe Ruth League & Babe Ruth League, Inc. are included as additional insured for General Liability & Excess Liability pursuant to the terms conditions, limitations & exclusions of the JIF Casualty Insurance Policy as respects Kearny sponsored team's participation in the league from June thru August 2015.*

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Town of Kearny	1/5/2015	Township of Lyndhurst Department of Parks & Recreation	2015 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the Town of Kearny Recreation Department sponsored Kearny Minor League All Star's use of the certificate holder's facilities for a Little League Baseball Tournament in June and July. *
Town of Kearny	1/5/2015	Twin County Jr Wrestling League	2015 GL	Evidence of insurance as respects the Town's participation in the wrestling league, from January to March of 2015.
Town of Kearny	1/5/2015	Borough of Carlstadt c/o Park & Recreation Dept	2015 GL	Evidence of insurance as respects Kearny's All Star Basketball Teams participation in the South Bergen Basketball League from January through April.
Town of Kearny	1/5/2015	North Arlington Police Dept	2015 GL/AL/WC	Evidence of insurance as respects the Town of Kearny's use of the certificate holder's firing range.
Town of Kearny	1/5/2015	County of Hudson	2015 GL/AL/WC	Certificate holder is included as an additional insured (Lessor) as respects the use of the Showmobile for parades in March, May and July. *
Town of Kearny	1/5/2015	285-287 Kearny Ave Associates & Union Center National Bank	2015 GL/AL/WC	The certificate holder is included as an additional insured (Premises Owner) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy as respects the Town of Kearny's use of the parking lot at 285-287 Kearny Avenue. *
Town of Kearny	1/5/2015	285-287 Kearny Ave Associates LLC	2015 GL/AL/WC	285-287 Kearny Avenue Assoc LLC (Premises Owner), MCP Real Estate Investment & Mgmt LLC (Property Manager) & Union Center National Bank (Mortgagee) are included as additional insured pursuant to the terms, conditions & exclusions of the JIF Insurance Policy as respects the Town of Kearny's use of parking lot at 285-287 Kearny Avenue.*
Town of Kearny	1/5/2015	City of Clifton	2015 GL/AL/WC	Certificate Holder is included as an additional insured (Premises Owner) as respects the Town of Kearny's use of facility at 144 Main Ave, Clifton, NJ 07013 for various training activities throughout 2015.
Town of Kearny	1/5/2015	Kearny Board of Education	2015 GL/AL/WC	Kearny Board of Education is included as an additional insured pursuant to terms, conditions & exclusions of the JIF Insurance Policy (as respects the sole negligence of the Insured) with regard to use of Board facilities by the Kearny Recreation Department for the 2015 term. *
Town of Kearny	1/5/2015	Kearny MUA	2015 GL/AL/WC	Kearny Municipal Utilities Authority is included as an additional insured (Shared Service Agreement) pursuant to the terms, conditions & exclusions of the JIF Insurance Policy (as respects the sole negligence of the insured) Interlocal Agreement with the Town of Kearny for snow plowing, salt spreading & winter road maintenance in & for South Kearny roadways. *
Town of Kearny	1/5/2015	New Jersey Devils	2015 GL/AL/WC	The certificate holder and their respective affiliates, directors, officers, employees, agents, representatives, successors, and assigns 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 NHL Street Program. (See page 2 for list of certificate holders). *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Town of Kearny	1/5/2015	New Jersey Meadowlands Commission	2015 GL/AL/WC	Evidence of Insurance as respects the Town of Kearny's participation in the Municipal Equipment Pool Program.
Town of Kearny	1/5/2015	State of New Jersey Department of Transportation	2015 GL/AL/WC	Evidence of insurance as respects the Town of Kearny water/sewer services for the 2015.
Town of Kearny	1/5/2015	New Jersey Dept of Health & Senior Services	2015 AL	Evidence of auto liability coverage as respects the Town of Kearny vehicles used by Kearny EMS.
Township of Montclair	1/5/2015	Dolphin Capital Corporation- ISOA	2015 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	1/5/2015	Ford Motor Credit Company LLC	2015 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	1/5/2015	County of Essex Department of Citizen Services	2015 GL/AL/WC	Evidence of insurance as respects the Essex County Division of Senior Services, Contract #24024214 Visiting Nurse.
Township of Montclair	1/5/2015	NJ Transit	2015 GL/AL/WC	NJ Transit & State of New Jersey are included as additional insured (Permit) pursuant to the terms, conditions & exclusions of the JIF Policy (only as respects the sole negligence of the Insured) Banner hanging at the train trestle on Park St & Valley Rd in Montclair. There are no exclusions in the liability policies for work performed within 50 ft of RR right of way. *
Township of Montclair	1/5/2015	NJ Transit	2015 GL/AL/WC	Please see page two for a complete description of operations
Township of North Brunswick	1/5/2015	North Brunswick TOD Assoc	2015 GL/AL/WC/APD	Evidence Of Insurance Only for Disability Awareness Day and use of the TOD Yellow Bird Building during March including parking and road.
Township of North Brunswick	1/5/2015	Renaissance Enterprise Inc C/O Atlantic Realty	2015 GL/AL/WC/APD	Evidence of insurance with regards to license agreement with the insured.
Township of North Brunswick	1/5/2015	Middlesex County	2015 GL/AL/WC/APD	Evidence of insurance regarding use of showmobiles.
Township of North Brunswick	1/5/2015	Jackson Lacrosse Club Chuck Straniero	2015 GL/AL/WC/APD	Evidence of insurance as respects the 8th Annual Jackson Invitational Boys & Girls Tournament (Town Sponsored) in April 2015 at Jackson Liberty High School, 125 North Hope Chapel Road, Jackson, NJ.



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of North Brunswick	1/5/2015	NJ Transit	2015 GL/AL/WC/APD	Certificate Holder is included as Additional Insured (lessor) and Loss Payee (lien holder) as respects 2011 Ford E-450 Supreme Ext Minibus (Rear Lift) VIN #1FDFE4FS9BDA63598 valued at \$50,400. Twp. veh.# 16-1424. All policy terms & conditions apply.*
Township of North Brunswick	1/5/2015	New Jersey Transit Special Services	2015 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 as it pertains to the lease agreement involving the lease of 8 passengers with wheel chair 2001 Ford Pacer II, Vin # 1FDWE35F81HA88059. *
Township of West Orange	1/6/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Comptroller John Gross; Tax Collector Joanne Gagliardo; Municipal Judge Margaret Padovano; Municipal Judge Dennis O'Dowd; Court Administrator Edrie Daniels; Township Clerk Karen Carnevale.
Borough of Fair Haven	1/6/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: CFO Denise Jawidzik; Tax Collector/Court Administrator Dale Connor; Municipal Judge James Newman.
Borough of Fair Haven	1/6/2015	Evidence of Insurance	2015 GL	Evidence of Insurance as respects the property located at 78 DeNormandie Avenue, Fair Haven, NJ 07704.
Borough of Fair Haven	1/6/2015	Ford Motor Credit	2015 GL/AL/WC/APD	Evidence of insurance as respect leased 2014 Chevrolet Tahoe VIN 1GNSK2E06ER165522 valued at \$37,000.
Borough of Fair Haven	1/6/2015	Jersey Central Power and Light 331 Newman Springs Road	2015 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	1/6/2015	Monmouth County Sheriff's Office	2015 GL/AL/WC	Evidence of Insurance Only
Borough of Fair Haven	1/6/2015	Rumson Fair Haven High School	2015 GL/AL/WC	Evidence of insurance for Fair Haven Recreation Department Field Hockey Camp during 2015.
Borough of Fair Haven	1/6/2015	Fair Haven Board of Education	2015 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 2015.
Borough of Fair Haven	1/6/2015	County of Monmouth	2015 GL/AL/WC	Evidence of Liability insurance as respects Monmouth County Improvement Authority's Capital Equipment Lease Programs (for 2015). All policy terms, conditions and exclusions apply.
Borough of Fair Haven	1/6/2015	Fair Haven Fire Department	2015 GL/AL/WC	Evidence of Insurance as respects the Borough's use of premises at 645 River Road Fair haven, 07704 during 2015.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Fair Haven	1/6/2015	County of Monmouth	2015 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	1/6/2015	COUNTY OF MONMOUTH	2015 GL/AL/WC	The County of Monmouth is included as an additional insured as respects a Grant application.*
Borough of Fair Haven	1/6/2015	Borough of Rumson	2015 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	1/6/2015	TD Bank National Ass'n Institutional Trust Series 2005	2015 GL/AL/WC	Evidence of Liability insurance as respects Monmouth County Improvement Authority's Capital Equipment Lease Programs (for 2015). All policy terms, conditions and exclusions apply.
Township of Morris	1/8/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Tax Collector Rebecca Roth; CFO/Treasurer Francine DeAngelis; Board of Health Treasurer Karen Swetz; Court Administrator James Lavin; Municipal Judge Robert Nish.
Township of Morris	1/7/2015	HIDTA Bronx Urban Tactical Village	2015 GL/AL/WC	Evidence of insurance only as respects the use of premises by the Township of Morris Police Department for tactical training.
Township of Morris	1/7/2015	Morris County Municipal Utilities Authority	2015 GL/AL/WC	Evidence of insurance with regard to the use of the certificate holder's facilities during the calendar year.
Township of Morris	1/7/2015	Morris County Police and Firefighters Academy	2015 GL/AL/WC	Evidence of insurance with regard to the use of the certificate holder's facilities during the calendar year.
Township of Morris	1/7/2015	Morris School District	2015 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 the policy with regard to the insured's use of the certificate holder's facilities during the calendar year. *
Township of Morris	1/7/2015	Morristown Beard School	2015 GL/AL/WC	Evidence of insurance as respects the Township's use of the Morristown Beard School facilities throughout 2015.
Township of Morris	1/7/2015	State of New Jersey Dept of Children & Families	2015 GL/AL/WC	Certificate holder is included as an additional insured as respects NJ State requirement for purchases/payments of goods and/or services. (Annual sewer fee for Department of Children & Families located at 15 Jean Street Morris Township).*

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Morris	1/7/2015	New Jersey Division of Property Mgmt & Construction	2015 GL/AL/WC	Evidence of insurance as respects the Township's use of the certificate holders Jean Street facilities during the calendar year.
Township of Morris	1/7/2015	NJ Department of Military & Veterans Affairs	2015 GL/AL/WC	Certificate holder is included as an additional insured as respects NJ State requirement for purchases/payments of goods and/or services. (Annual sewer fee for the Township of Morris Armory).*
Township of Morris	1/7/2015	College of Saint Elizabeth	2015 GL/AL/WC	The Sisters of Charity, its employees; The College of Saint Elizabeth, its Trustees, officers, members and employees are included as additional insureds (Premises Owners) as respects the Township of Morris' use of the College of Saint Elizabeth's facilities. *
Township of Morris	1/7/2015	St Thomas More Roman Catholic Church	2015 GL/AL/WC	Evidence of insurance as respects the use of the certificate holder's facilities during the calendar year.
Township of Morris	1/7/2015	Washington Valley Chapel	2015 GL/AL/WC	Evidence of Insurance
Township of Morris	1/7/2015	Jersey Central Power & Light 1 River Center, Ste 325,	2015 GL/AL/WC	Certificate Holder, Verizon, and Cablevision are included as additional insureds as respects hanging of decorative lighting fixtures on utility poles owned by JCP&L, by Twp. of Morris (for approx. 42 days). *
Town of Morristown	1/7/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Tax Collector Linda Winstead; Treasurer/CFO Ann Cucci; Court Administrator Mary Ann Dillon; Municipal Court Judge Michael Noonan; Municipal Court Judge Gary Troxell.
Town of Morristown	1/7/2015	TD Equipment Finance, Inc.	2015 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	1/7/2015	CIT Finance LLC c/o ABIC Specialty Services P.O. Box 979220	2015 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	1/7/2015	College of St. Elizabeth Athletics Dept.	2015 GL/AL/WC	Evidence of insurance as respects the Town of Morristown use of the certificate holder's facilities for Travel Basketball
Town of Morristown	1/7/2015	Department of Military & Veteran's Affairs	2015 GL/AL/WC	Evidence of insurance per requirement for payments on the certificate holder's FY13 Waiver.
Town of Morristown	1/7/2015	County of Morris Firefighters & Police Academy	2015 GL/AL/WC	Certificate Holder is included as additional insured as respects 2015 training activities for Town of Morristown Police and Fire personnel. All policy, terms, conditions and exclusions apply.*

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Town of Morristown	1/7/2015	NJ Dept. of Health & Senior Services	2015 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	1/7/2015	State of New Jersey Division of Motor Vehicle	2015 GL/AL/WC	Evidence of insurance as required for payments from the Division of Motor Vehicles.
Town of Morristown	1/7/2015	Morris School District Michelle Ferraro	2015 GL	Certificate holder is included as an additional insured (premises owner) with regards to election activities during 2015. All policy terms, conditions and exclusions apply.*
Town of Morristown	1/7/2015	Warren County Academy	2015 GL	Evidence of insurance for Morristown Fire Fighter Training at Warren County Fire Academy (Flashover Training during October 2015).
Town of Morristown	1/7/2015	Morristown Partnership	2015 GL	Evidence of insurance regarding Town of Morristown Tent at Morristown Fall Festival on the Green.
Town of Morristown	1/7/2015	Parsippany PAL	2015 GL	Evidence of insurance as respects the Town of Morristown's use of the PAL Gym for the Morristown Summer Basketball Camp.
Town of Morristown	1/7/2015	Drew University Athletic Department	2015 GL	Evidence of insurance as respects Morristown Recreation Travel Basketball use of the school for practice.
Town of Morristown	1/7/2015	Morris County Area Swim League	2015 GL	Evidence of insurance as respects the Town of Morristown's participation in the Annual Summer Swim League 2015.
Town of Morristown	1/7/2015	County of Morris Planning & Public Works	2015 GL	The certificate holder is included as an additional insured (Lead Agency) as respects the creation of a Commodity Resale System to be known as the Gasoline & Diesel Fuel Resale System. *
Town of Morristown	1/7/2015	Morris School District	2015 GL	Evidence of Insurance only as respects the recreation activities run by the Township's recreation department.
Town of Morristown	1/7/2015	Parsippany Christian School	2015 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	1/7/2015	The Peck School	2015 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.*
Borough of Kenilworth	1/8/2015	Evidence of Insurance	2015 CRIME	Evidence of Statutory Bond Coverage for: Tax Collector/Treasurer/CFO Robert Ordway; Municipal Judge Thomas Vitale; Court Administrator Joanne Szelingiewicz.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Kenilworth	1/8/2015	Kenilworth Senior Citizens	2015 GL/PROP	Evidence of Insurance
Borough of Kenilworth	1/8/2015	Leaf Capital Funding, LLC ISAOA c/o Insurance Service Center	2015 GL/PROP	Certificate holder is included as loss payee as respects the Borough of Kenilworth's lease of Sharp MX-M363 copy machine, serial number 05005081, valued at \$21,391, lease agreement number 236107. *
Borough of Kenilworth	1/8/2015	Leaf Capital Funding LLC and/or Its Assigns	2015 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	1/8/2015	St. Theresa's School	2015 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 in September.
Borough of Kenilworth	1/8/2015	Unity Bank its successors and assigns	2015 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	1/8/2015	City of Elizabeth Fire Dept.	2015 GL/AL/WC	Evidence of Insurance
Borough of Kenilworth	1/8/2015	County of Union	2015 GL/AL/WC	Evidence of insurance as respects the road closing for the Kenilworth Street Fair.
Borough of Kenilworth	1/8/2015	City of Elizabeth Fire Dept.	2015 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.
Borough of Kenilworth	1/8/2015	County of Union Dept. of Human Services	2015 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	1/8/2015	County of Union Division of Parks & Recreation	2015 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	1/8/2015	J. C. Promotions, Inc	2015 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	1/8/2015	Kenilworth Board of Education	2015 GL	Evidence of insurance as respects various Borough Recreation Department programs being held on Kenilworth Board of Education premises during 2015.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Kenilworth	1/8/2015	Kenilworth Board of Education	2015 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	1/8/2015	Kenilworth Board of Education	2015 GL	Evidence of Insurance
Borough of Kenilworth	1/8/2015	Kenilworth Board of Education	2015 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	1/8/2015	County of Middlesex Fire Academy	2015 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	1/8/2015	Morris County Public Safety Training Academy	2015 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	1/8/2015	PSE&G Michael Farro Acct Supp/Mgr	2015 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	1/8/2015	PSE&G 732-748-0573	2015 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 attachments of holiday decorations to utility poles owned by the certificate holder. *
Borough of Kenilworth	1/8/2015	ST.THERESA'S CHURCH	2015 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	1/8/2015	County of Union	2015 GL	Evidence of insurance with regard to a road closing for the Octoberfest Street Fair.
Borough of Kenilworth	1/8/2015	Union Township Police Dept.	2015 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.
Borough of New Providence	1/8/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Treasurer/CFO Kenneth DeRoberts; Tax Collector Monica Marino; Municipal Judge Donald Bogosia; Court Administrator Court Personnel.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of New Providence	1/8/2015	Township of Berkeley Heights	2015 WC	Evidence of insurance
Borough of New Providence	1/8/2015	Governor Livingston High School	2015 WC	Evidence of Workers Compensation Insurance Coverage Only.
Borough of New Providence	1/8/2015	Murray Hill Inn	2015 WC	Evidence of Workers Compensation Insurance Coverage Only.
Borough of New Providence	1/8/2015	New Providence Board of Education	2015 WC	Evidence of Workers Compensation Insurance Coverage Only.
Borough of New Providence	1/8/2015	New Jersey Transit Corporation	2015 WC	Evidence of Workers Compensation Insurance Coverage Only.
Borough of New Providence	1/8/2015	Union County Alliance Coordinator	2015 WC	Evidence of Workers Compensation Insurance Coverage Only.
Borough of New Providence	1/8/2015	Union County	2015 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.
Borough of New Providence	1/8/2015	Township of Berkeley Heights	2015 GL/AL/WC	Evidence of insurance as respects liability arising out of the operations performed by the insured.
Borough of New Providence	1/8/2015	County of Union Dept of Parks	2015 GL/AL/WC	Evidence of Insurance
Borough of New Providence	1/8/2015	Governor Livingston High School	2015 GL/AL/WC	Evidence of insurance as respects the program being held by the New Providence Amateur Radio Club.
Borough of New Providence	1/8/2015	Governor Livingston High School	2015 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	1/8/2015	Murray Hill Inn Attn: Kerry Lee	2015 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	1/8/2015	New Providence Board of Education	2015 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	1/8/2015	NJ Transit Corporation Attn: Greystone	2015 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

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of New Providence	1/8/2015	Provident Bank	2015 GL/AL/WC	Evidence of insurance
Borough of Freehold	1/9/2015	CJ Management LLC	2015 GL/AL/WC	Evidence of insurance as respects the lease of the facility at 41 Center Street, Freehold, NJ for the Borough's Police Station and YMCA.
Borough of Freehold	1/9/2015	Monmouth County Sheriffs Department	2015 GL/AL/WC	Evidence of Insurance
Borough of Freehold	1/9/2015	John Linney	2015 GL/AL/WC	Evidence of Insurance as respects "Spooktacular Events" in October.
Borough of Freehold	1/9/2015	Thomas Taylor	2015 GL/AL/WC	Evidence of Insurance as respects "Spooktacular Events" in October.
Borough of Freehold	1/9/2015	VFW Post 4374	2015 GL/AL/WC	Evidence of Insurance as respects the Borough's use of facilities at 50 Waterworks Road for a Clam Bake being held in September.
Borough of Freehold	1/9/2015	Monmouth County East Freehold Showgrounds	2015 GL/AL/WC	Evidence of Insurance as respects "Firefighters Competitions" to be held in July.
Borough of Freehold	1/9/2015	Colts Neck Fire Department	2015 GL/AL/WC	Evidence of Insurance as respects "Firefighters Competition Day" to be held in August.
Borough of Freehold	1/9/2015	COUNTY OF MONMOUTH HALL OF RECORDS	2015 GL/AL/WC	Evidence of insurance as respects 'Senior Appreciation Day' to be held in September at the Hall of Records Parking Lot.
Borough of Freehold	1/9/2015	Freehold Board of Education Park Ave. School	2015 GL/AL/WC	Evidence of Insurance as respects 'Easter Egg Hunt' at the Park Avenue School, Freehold, NJ to be held in April.
Borough of Freehold	1/9/2015	COUNTY OF MONMOUTH HALL OF RECORDS	2015 GL/AL/WC	Evidence of insurance as respects the Borough's activities to be held in June at the Courthouse Parking Lot.
Borough of Freehold	1/9/2015	Monmouth County Hall of Records	2015 GL/AL/WC	Evidence of insurance as respects the Borough's use of premises and/or equipment for "Halloween Spooktacular" events sponsored by the Borough of Freehold and the Freehold Borough Recreation Commission.
Borough of Freehold	1/9/2015	NEW JERSEY DEPARTMENT OF TRANSPORTATION	2015 GL/AL/WC	Evidence of insurance as respects the Memorial Day Parade to be held in May.



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/4/2014 to 1/9/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Freehold	1/9/2015	Freehold Recreation Commission	2015 GL	Evidence of insurance as respects Freehold Borough's Recreation Commission "Easter Egg Hunt" to be held in April at the Park Avenue School, 280 Park Avenue, Freehold.
Borough of Freehold	1/9/2015	Municipal Capital Finance	2015 GL/PROP	Certificate holder is included as loss payee as respects seven Savin MP4002SP Copiers.



## Winter Weather Claim Advisory



**Pothole Claims**



**Slip & Fall Claims**



**Snow Plow Liability Claims**

### **Pothole Claims:**

The spring is generally considered the pothole season. In fact, some DPW managers list the four seasons as summer, fall, winter and pothole repair season. However, mild winters can cause the formation of potholes due to the constant freezing and thawing cycles.

Potholes are a natural condition formed when asphalt road surfaces crack due to the heat of the day and the constant stress of traffic. These cracks allow snow and rainwater to seep into the underlying dirt and gravel. During cold nights, the water freezes and expands, pushing out some of the dirt and gravel, leaving a hole when the water eventually melts. The constant force of vehicles driving over these unseen holes puts stress on the thin asphalt road layer causing holes in the roadway surface.

Public entities are not responsible for natural conditions however they could be held accountable for not taking action to prevent damages to the public subsequent to such naturally occurring events.

To preserve potential immunities for pothole claims – the public entity should:

- Have an inspection and repair and program in place for roadways.
- Log and document all complaints regarding potholes.
- Evaluate and rate the severity of all reported potholes and log the defects in numerical order from most severe to least severe.
- Set a budget then schedule and perform pothole repairs going down the list from most severe to least severe based on the availability of municipal funds and personnel.
- This will help preserve the ***Allocation of Resources Defense***.

**Slip & Fall Accidents:**

Public entities are required to clear the public right of ways of snow and ice within a reasonable time after a snow or ice event. Failure to take appropriate action could lead to a liability situation against the public entity.

As stated above, public entities are not responsible for natural conditions such as snow and ice. In addition, the term “black ice” is used to describe a thin and sometimes invisible layer of ice over a sidewalk or roadway surface. The NJ State Supreme Court noted in Lucjecko v. Hoboken, et al, that black ice is a naturally occurring condition due to the refreezing and thawing of snow and ice confirmed that public entities are not responsible for such natural conditions.

To prevent pedestrian slip and fall claims on public property, the public entity should remove snow and ice from public sidewalks and parking lots as soon as practicable after the snow stops falling. The snow and ice should be removed to the surface of the sidewalk or pavement and salting should be used in slippery areas and areas susceptible to the formation of black ice.

Potential common law defenses and Title 59 immunities involving winter weather-related slip and fall accidents are:

- The claim was not made within 90 days of the accident
- The sidewalk is not under the jurisdiction of the municipality (i.e. it is controlled by the county, state, or a commercial property owner)
- The condition of the sidewalk (i.e. the alleged defect) is not *palpably unreasonable*
- The accident did not happen as alleged
- A homeowner or commercial property owner worsened the condition of the sidewalk (such as faulty snow/ice removal)
- A weather event caused the dangerous condition and the public entity did not have ample time to clear the condition.

**Snow Plow Liability Claims:**

Public entities are responsible for clearing snow and ice from municipal roadways within a reasonable period after a snowfall. Such operations can result in township snow plows striking and damaging the mailboxes, driveways and vehicles of its residents. Many municipalities receive scores of such claims each winter.

When such claims are received, the claim representative handling the claim will check with the township designee to determine the validity of the claim and whether or not it merits reimbursement. Claims submitted with no proof of liability are generally declined for reimbursement.

In some cases, proper proof of liability is provided or the township plow driver will admit that they caused the damage and reimbursement is then warranted. Under the Title 59 Collateral Source Rule, the property owner’s personal (or commercial) insurance policy is primary and if there is a liability situation against the township, the township would only be responsible for the claimant’s out-of-pocket damages, which is generally their deductible which normally ranges between \$500 and \$1,000.