



## **GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA**

**February 17<sup>th</sup>, 2016**

**Hotel Woodbridge at Metro Park Iselin, NJ – at 11:00am – 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**

- Township Parsippany-Troy Hills – Ann Cucci
- Township of Parsippany-Troy Hills – Ellen M. Sandman
- Township of North Bergen –Robert Pittfield
- Township of North Bergen – Christopher Pianese
- Township of South Orange Village – Barry Lewis
- Township of South Orange Village – Adam Loehner

- **ROLL CALL OF FUND COMMISSIONERS**

- **APPROVAL OF MINUTES OF 12/16/15 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 01-16 – Certifying the Election of Chairperson and Secretary
- Resolution 02-16 - Establishing Meeting Procedures
- Resolution 03-16 – Establishing Fiscal Management Plan
- Resolution 04-16 – Establishing Fund Records Program
- Resolution 05-16 – Establishing 2016 Plan of Risk Management
- Resolution 06-16 – Approving Fund Service Providers
- Resolution 07-16 – Appointing 2016 Approved Counsel
- Resolution 08-16 – Approving New Members
- Resolution 09-16 – Approving Final 2016 Fund Budget
- Resolution 10-16 - Approving Certain Disbursements
- Resolution 11-16 – Approving Claims Payments

## **REPORTS**

- **EXECUTIVE DIRECTOR – NIP GROUP (Jonathan Hall)**
  - Financial Fast Track Report Status – YE 2015
  - Financial Disclosure Statements
  - Meeting Locations
- **UNDERWRITING REPORTS – Robert Smith**
  - 2016 Coverage Improvements
  - Renewal Summaries
  - Quasi Municipal Entities
  - Cyber Risk Update
  - Website Update
- **SAFETY DIRECTOR – PMA GROUP (Ken Child) NIP Group (Anthony Ven Graitis)**
  - Safety Incentive Program
  - Wellness
  - EPL Audits
- **CLAIMS REPORT – Conrad Cyriax, Wendy Wiebalk, James Renner & Robert Persico**
  - 2015 Claims Statistic Summary
- **TREASURER’S REPORT (Patrick DeBlasio)**
  - Financial Report
  - Investment Report
- **ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT**
- **NEW BUSINESS**
- **OPEN FORUM**
- **ADJOURNMENT**

*Our next meeting will be held on March 23<sup>rd</sup> at 11am - The location will be at the Hotel Woodbridge at Metro Park in Iselin NJ.*



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

**December 16<sup>th</sup> 2015**

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

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:06 AM.**

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

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

**PLEDGE OF ALLEGIANCE**

**SWEARING IN OF FUND COMMISSIONERS:**

- Borough of Totowa – John Waryas

**ROLL CALL OF FUND COMMISSIONERS:**

Jim Rodino  
Mark Vanella - Absent  
Barbara Russo  
Matthew Watkins  
Lisa O'Neil  
Michael King - Absent  
Eric Shubiger - Absent  
Tim Dacey  
Hilary Hyser  
Teresa Casagrande  
Eleanor McGovern  
Peter Valesi - Absent  
Joseph Bellina - Absent  
John DiStefano  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest  
Louis Palazzo  
Michael Martello  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones



Ed Cho  
Tim Quinn  
Jillian Barrick - Absent  
Doug Marvin  
Sonia Brown  
Ann Cucci - Absent  
Frank Ruggiero - Absent  
John Waryas  
Karen Caulfield  
Mark Krane  
Mike Matheis – Absent

- **APPROVAL OF MINUTES**

MOTION TO APPROVE MINUTES OF 11/11/15 MEETING

**MOTION:** Commr. Brown  
**SECOND:** Commr. Jones  
**ABSTAIN:** Commr. Wiest; Russo; Waryas

- **ADOPTION OF RESOLUTIONS**

- **MOTION TO ADOPT RESOLUTIONS**

- **Resolution 30-15 – Approving Certain Disbursements totaling \$297,415.13**
- **Resolution 27-15 – Approving Claims Payments totaling \$2,525,378**

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Russo  
**ABSTAIN:** Commr. Waryas

**VOTE: ROLL CALL:**

Jim Rodino  
Mark Vannella – Absent  
Barbara Russo  
Matthew Watkins  
Lisa O’Neil  
Michael King - Absent  
Eric Shubiger - Absent  
Tim Dacey  
Hilary Hyser  
Teresa Casagrande  
Eleanor McGovern  
Peter Valesi - Absent  
Joseph Bellina - Absent  
John DiStefano



Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest  
Louis Palazzo  
Michael Martello  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Ed Cho  
Tim Quinn  
Jillian Barrick - Absent  
Doug Marvin  
Robert Lombard  
Parsippany-Troy Hills - Absent  
Frank Ruggiero - Absent  
John Waryas - Abstain  
Karen Caulfield  
Mark Krane  
Mike Matheis – Absent

## REPORTS

### Executive Director – NIP Group – J. Hall

- **Fast Track** - Mr. Hall discussed the November Fast Track Report. He noted that there have been no meaningful changes from the October Fast Track report.
- **Final 2016 Assessment Budget** – There have not been any significant changes in the budget for renewal members from the draft budget presented at the November meeting. The final budget will be presented at the January 2016 meeting.
- **2016 Service Provider RFP's** – The Executive Committee has chosen the new 2016 service providers. We have decided to maintain the same incumbents from 2015 to 2016.
- **2016 Indemnity & Trust Agreements** – There are some I & T's still outstanding due to resolutions waiting to be passed. Freehold Township has decided to not renew with GSMJIF and move on to another JIF.
- **2016 Meeting Dates** – We are currently looking for hotels. We're looking for options in place of the Crowne Plaza, since other hotels are significantly more expensive. We are also in negotiations with Hotel Woodbridge and discussing rooms' availability. Once locations are finalized all will receive a notice.



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

- **Wellness Update** – The next wellness challenge was concluded. It is “What is our next Wellness Challenge”. The wellness committee voted for their top three choices and a random participation prize was awarded. Below are the results:
  - 1st Place: Winter Workout Mix Up Borough of Fair Haven
  - 2nd Place: Mix it Change it Township Parsippany Troy Hills
  - 3rd Place: The BE WELL Challenge Township of North Brunswick
  - Participation Award: A Healthy Recipe Contest Township of Livingston
- **EPL Committee Update** – The EPL committee met to discuss a proposed EPL audit of member files by the EANJ. The Committee determined that audits will be performed randomly from the pool of large, medium and small members (determined by assessment) on an annual basis where all members will eventually be audited. Tim Dacey of Englewood volunteered for the first audit.
- **LEL Risk Control Update** - Pursuant to Commissioner Crane’s recommendation, Risk Control obtained Commissioner Quinn’s and Commissioner Marvin’s opinion on Denis Connell’s qualifications. Both approved his selection. Claims and Risk Control personnel then met with Denis Connell of Connell Consulting to discuss his role with assisting claims and risk control personnel on complex and high potential law enforcement liability claims. Chief Connell expressed interest and we will provide several high profile cases for review.
- **TACT training** - seminars are scheduled for 11/20, 12/4, and 12/18 at Howell, Berkeley, and North Plainfield respectively.
- **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. Watkins  
**SECOND:** Commr. Dacey  
**VOTE:** Unanimous

### ADJOURN TO PUBLIC SESSION

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

### MOTION TO APPROVE CLAIMS



**MOTION:** Commr. Casagrande

**SECOND:** Commr. Pallazo

**ABSTAIN:** Commr. Wayras

**Claims:**

**Township of Morris WC Claim - Granted Settlement Authority**

**Borough of North Plainfield WC Claim– Granted Settlement Authority**

**VOTE: ROLL CALL**

Jim Rodino

Berkeley Township – Absent

Barbara Russo

Matthew Watkins

Lisa O’Neil

Michael King - Absent

Eric Sgubiger - Absent

Tim Dacey

Hilary Hyser

Teresa Casagrande

Eleanor McGovern

Peter Valesi - Absent

Joseph Bellina - Absent

John DiStefano

Edward Forte - Absent

Lou Guarino

Paul Zarbetski -Absent

Joan Hullings

Quentin Wiest

Louis Palazzo

Michael Martello

Laura Reinertsen

Greg Whitehead

Nancy Koblis

Russ Jones

Ed Cho

Tim Quinn

Frank Ruggiero

Doug Marvin

Robert Lombard

Parsippany-Troy Hills - Absent

Frank Ruggiero

John Waryas

Karen Caulfield

Mark Krane

Mike Matheis - Absent



## **NEW BUSINESS**

## **OPEN FORUM**

## **MOTION TO ADJOURN**

Commissioner Rodino made a motion to adjourn the meeting at 11:28AM and Commissioner Jones seconded the motion. Motion carried unanimously.

Prepared by J. Hall.

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Jonathan Hall

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James Rodino

## **ALSO PRESENT:**

Earl Miller  
Jonathan Hall – NIP  
David Springer – NIP  
Steve Edwards – BGIA  
Anthony Ven Graitis – NIP  
Conrad Cyriax - NIP  
James Renner - NIP  
Robert Smith – NIP  
Wendy Wiebalk – NIP  
Donna Gartland – NIP  
Brian Erlandsen - BGIA  
Michael O’Connell – PQA  
Patrick DeBlasio – Treasurer  
Madeline Delgado – NIP  
George Crosby – BGIA  
Latonya Brennan – AJ Gallagher  
Louis Beckerman – Beckerman & co.  
Glenn Jacobs – Fairview Associates  
Sanders Reynoso – SIP  
Renee Nelms – Qual-Lynx  
Ilene Laursen – Conner Strong  
Jeremy Solomon – Bob Smith & Associates  
Dom Cinelli – Brown & Brown Metro  
Ken Child – PMA  
Ed Vath – PMA  
Dave Balken – Balken Risk  
BettyAnne Stinchcomb - New Providence  
John Geaney – Capehart Scatchard



January 27, 2016



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<br>2015  | December<br>2015  |
|--|---|-------------------|-------------------|
| Beginning Cash Balance                             | Claims Accounts-TD Bank                           | \$ 231,075.38     | \$ 175,344.47     |
|  | Claims Account-Bank of America                    | 611,895.41        | 618,575.36        |
|  | NJ Cash Management                                | 126,552.53        | 126,567.87        |
|  | Custodial Account-Bank of America                 | 9,069.89          | 99,457.48         |
|  | Total Balance                                     | \$ 978,593.21     | \$ 1,019,945.18   |
| <b>Receipts:</b>                                   |   |                   |                   |
|  | Claims Account Receipts-TD Bank                   | \$ 2,254,572.87   | \$ 1,906,500.40   |
|  | Claims/Operating Account Receipts-Bank of America | 2,435,805.12      | 1,693,874.32      |
|  | NJ Cash Management Activity Receipts              | 15.34             | 20.79             |
|  | Custodial Account-Bank of America                 | 1,840,387.59      | 1,022,331.80      |
| Total Receipts                                     |   | \$ 6,530,780.92   | \$ 4,622,727.31   |
| <b>Disbursements:</b>                              |   |                   |                   |
|  | Claims Account Disbursements-TD Bank              | \$ (2,310,303.78) | \$ (1,859,418.20) |
|  | Claims Account Disbursements-Bank of America      | (108,612.79)      | (254,978.09)      |
|  | Operating Account Disbursements-Bank of America   | (2,320,512.38)    | (1,975,921.20)    |
|  | NJ Cash Management Activity Disbursements         |                   |                   |
|  | Custodial Account-Bank of America                 | (1,750,000.00)    | (1,000,000.00)    |
| Total Disbursements                                |   | \$ (6,489,428.95) | \$ (5,090,317.49) |
| Ending Cash Balance                                | Claims Accounts-TD Bank                           | \$ 175,344.47     | \$ 222,426.67     |
|  | Claims Account-Bank of America                    | 618,575.36        | 81,550.39         |
|  | NJ Cash Management                                | 126,567.87        | 126,588.66        |
|  | Custodial-Investments                             | 99,457.48         | 121,789.28        |
|  | Total Balance                                     | \$ 1,019,945.18   | \$ 552,355.00     |
| Beginning Investment Balance                       |   | \$ 38,783,451.25  | \$ 36,878,154.56  |
| Change in Accrued Income                           |   | (11,474.11)       | 1,378.12          |
| Change in Unrealized Gain                          |   | (105,751.65)      | (52,136.15)       |
| Income Received/Cash Received                      |   | 39,534.07         | 22,823.43         |
| Realized Gain/(Loss)                               |   | 1,308.42          |                   |
| Assets Purchased/(Sold)                            |   | (1,750,000.00)    | (1,000,000.00)    |
| Transfer to/from Custodial Account-Bank of America |   | (78,913.42)       | (21,392.46)       |
| Total Investment Account                           |   | \$ 36,878,154.56  | \$ 35,828,827.50  |
| Ending Cash Balance                                |   | \$ 37,898,099.74  | \$ 36,381,182.50  |



**BANK RECONCILIATION**

|   |                          |                      |                         |
|---|--------------------------|----------------------|-------------------------|
|   | ACCT.NAME                | State of New Jersey  |                         |
|   | BANK/ACCT#               | Cash Management Fund |                         |
|   |                          | From                 | To                      |
|   | DATE                     | 12/01/15             | 12/31/15                |
| BOOK BALANCE AS OF                      | 12/01/15                 | \$                   | 126,567.87              |
| ADD DEPOSITS (PER BANK LEDGER)          |                          |                      | 20.79                   |
| SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) |                          |                      |                         |
| BOOK BALANCE AS OF                      | 12/31/15                 | \$                   | 126,588.66              |
| BALANCE PER BANK STATEMENT              | 12/31/15                 |                      | \$126,588.66            |
| 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    | 12/31/15                 |                      | 126,588.66              |
|   |                          | 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       | 12/01/15                        | 12/31/15     |
| BOOK BALANCE AS OF                      |        | 12/01/15   | \$                              | 618,575.36   |
| ADD DEPOSITS (PER BANK LEDGER)          |        |            |                                 | 1,693,874.32 |
| SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) |        |            |                                 | 2,230,899.29 |
| BOOK BALANCE AS OF                      |        | 12/31/15   | \$                              | 81,550.39    |
| BALANCE PER BANK STATEMENT              |        | 12/31/15   |                                 | \$105,001.61 |
| ADD: DEPOSIT IN TRANSIT                 |        |            |                                 |              |
| DATE                                    | AMOUNT |            |                                 |              |
|   |        | TOTAL      | 0.00                            | 0.00         |
| SUBTRACT: CHECKS OUTSTANDING            |        |            |                                 |              |
| DATE                                    | CHECK# | AMOUNT     |                                 |              |
| 09/05/14                                | 1210   | 15,659.18  |                                 |              |
| 12/08/15                                | 1487   | 2,777.00   |                                 |              |
| 12/08/15                                | 1488   | 3,333.33   |                                 |              |
| 12/08/15                                | 1495   | 1,200.00   |                                 |              |
| 12/08/15                                | 1496   | 481.70     |                                 |              |
| bank adj                                |        | 0.01       |                                 |              |
|   |        | TOTAL      | 23,451.22                       | (23,451.22)  |
| 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    |        | 12/31/15   |                                 | 81,550.39    |
|   |        |            | Difference                      | (0.00)       |

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



**BANK RECONCILIATION**

|   |                          |                       |                 |
|---|--------------------------|-----------------------|-----------------|
|   | ACCT.NAME                | Bank of America/Prime |                 |
|   | BANK/ACCT#               | Custody Account       |                 |
|   |                          | From                  | To              |
|   | DATE                     | 12/01/15              | 12/31/15        |
| BOOK BALANCE AS OF                      | 12/01/15                 | \$                    | 36,977,611.98   |
| ADD DEPOSITS (PER BANK LEDGER)          |                          |                       | 1,022,331.80    |
| SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) |                          |                       | 2,049,327.00    |
| BOOK BALANCE AS OF                      | 12/31/15                 | \$                    | 35,950,616.78   |
| BALANCE PER BANK STATEMENT              | 12/31/15                 |                       | \$35,950,616.78 |
| 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    | 12/31/15                 |                       | 35,950,616.78   |
|   |                          | Difference            | 0.00            |
| PREPARED BY                             | Patrick J. DeBlasio, CPA | REVIEWED BY           | Mary Foulks     |



**BANK RECONCILIATION**

|   |                          |                              |              |
|---|--------------------------|------------------------------|--------------|
|   | ACCT.NAME                | TD Bank                      |              |
|   | BANK/ACCT#               | Claims Account - 426-7723934 |              |
|   | DATE                     | From 12/01/15 To 12/31/15    |              |
| BOOK BALANCE AS OF                      | 12/01/15                 | \$                           | 175,344.47   |
| ADD DEPOSITS (PER BANK LEDGER)          |                          |                              | 1,906,500.40 |
| SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) |                          |                              | 1,859,418.20 |
| BOOK BALANCE AS OF                      | 12/31/15                 | \$                           | 222,426.67   |
| BALANCE PER BANK STATEMENT              | 12/31/15                 |                              | \$976,399.38 |
| ADD: DEPOSIT IN TRANSIT                 |                          |                              |              |
| DATE                                    | AMOUNT                   |                              |              |
|   | TOTAL                    | 0.00                         | 0.00         |
| SUBTRACT: CHECKS OUTSTANDING            |                          |                              |              |
| DATE                                    | CHECK#                   | AMOUNT                       |              |
| Various                                 | list                     | \$ 753,972.71                |              |
|   | TOTAL                    | 753,972.71                   | (753,972.71) |
| 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    | 12/31/15                 |                              | 222,426.67   |
|   |                          | Difference                   | 0.00         |
| PREPARED BY                             | Patrick J. DeBlasio, CPA | REVIEWED BY                  | Mary Foulks  |



February 17, 2016

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:

|  |   | December<br>2015  | January<br>2016   |
|--|---|-------------------|-------------------|
| Beginning Cash Balance                             | Claims Accounts-TD Bank                           | \$ 175,344.47     | \$ 222,426.67     |
|  | Claims Account-Bank of America                    | 618,575.36        | 81,550.39         |
|  | NJ Cash Management                                | 126,567.87        | 126,588.66        |
|  | Custodial Account-Bank of America                 | 99,457.48         | 121,789.28        |
|  | Total Balance                                     | \$ 1,019,945.18   | \$ 552,355.00     |
| <b>Receipts:</b>                                   |   |                   |                   |
|  | Claims Account Receipts-TD Bank                   | \$ 1,906,500.40   | \$ 1,233,673.97   |
|  | Claims/Operating Account Receipts-Bank of America | 1,693,874.32      | 3,276,570.43      |
|  | NJ Cash Management Activity Receipts              | 20.79             | 30.82             |
|  | Custodial Account-Bank of America                 | 1,022,331.80      | 771,082.30        |
| Total Receipts                                     |   | \$ 4,622,727.31   | \$ 5,281,357.52   |
| <b>Disbursements:</b>                              |   |                   |                   |
|  | Claims Account Disbursements-TD Bank              | \$ (1,859,418.20) | \$ (1,128,747.25) |
|  | Claims Account Disbursements-Bank of America      | (254,978.09)      | (199,351.65)      |
|  | Operating Account Disbursements-Bank of America   | (1,975,921.20)    | (1,337,887.93)    |
|  | NJ Cash Management Activity Disbursements         |                   |                   |
|  | Custodial Account-Bank of America                 | (1,000,000.00)    | (825,000.00)      |
| Total Disbursements                                |   | \$ (5,090,317.49) | \$ (3,490,986.83) |
| Ending Cash Balance                                | Claims Accounts-TD Bank                           | \$ 222,426.67     | \$ 327,353.39     |
|  | Claims Account-Bank of America                    | 81,550.39         | 1,820,881.24      |
|  | NJ Cash Management                                | 126,588.66        | 126,619.48        |
|  | Custodial-Investments                             | 121,789.28        | 67,871.58         |
|  | Total Balance                                     | \$ 552,355.00     | \$ 2,342,725.69   |
| Beginning Investment Balance                       |   | \$ 36,878,154.56  | \$ 35,828,827.50  |
| Change in Accrued Income                           |   | 1,378.12          | 3,423.02          |
| Change in Unrealized Gain                          |   | (52,136.15)       | 148,352.93        |
| Income Received/Cash Received                      |   | 22,823.43         | 19,893.40         |
| Realized Gain/(Loss)                               |   |                   |                   |
| Assets Purchased/(Sold)                            |   | (1,000,000.00)    | (825,000.00)      |
| Transfer to/from Custodial Account-Bank of America |   | (21,392.46)       | 49,542.40         |
| Total Investment Account                           |   | \$ 35,828,827.50  | \$ 35,225,039.25  |
| Ending Cash Balance                                |   | \$ 36,381,182.50  | \$ 37,567,764.94  |



# BANK RECONCILIATION

ACCT.NAME      State of New Jersey

BANK/ACCT#      Cash Management Fund

From      To  
DATE      01/01/16      01/31/16

|                    |          |    |            |
|--------------------|----------|----|------------|
| BOOK BALANCE AS OF | 01/01/16 | \$ | 126,588.66 |
|--------------------|----------|----|------------|

|              |  |  |       |
|--------------|--|--|-------|
| ADD DEPOSITS |  |  | 30.82 |
|--------------|--|--|-------|

|                        |  |  |  |
|------------------------|--|--|--|
| SUBTRACT:DISBURSEMENTS |  |  |  |
|------------------------|--|--|--|

|                    |          |    |            |
|--------------------|----------|----|------------|
| BOOK BALANCE AS OF | 01/31/16 | \$ | 126,619.48 |
|--------------------|----------|----|------------|

|                            |          |  |              |
|----------------------------|----------|--|--------------|
| BALANCE PER BANK STATEMENT | 01/31/16 |  | \$126,619.48 |
|----------------------------|----------|--|--------------|

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

|  |  |  |      |
|--|--|--|------|
|  |  |  | 0.00 |
|--|--|--|------|

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE      AMOUNT

|       |   |  |      |
|-------|---|--|------|
| TOTAL | - |  | 0.00 |
|-------|---|--|------|

|                                      |          |  |            |
|--------------------------------------|----------|--|------------|
| ADJUSTED BANK BALANCE(BOOK BAL)AS OF | 01/31/16 |  | 126,619.48 |
|--------------------------------------|----------|--|------------|

|            |      |
|------------|------|
| 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                       | 01/01/16                        | 01/31/16       |  |
| BOOK BALANCE AS OF         | 01/01/16 \$                     | 81,550.39      |  |
| ADD DEPOSITS               |                                 | 3,276,570.43   |  |
| SUBTRACT:DISBURSEMENTS     |                                 | 1,537,239.58   |  |
| BOOK BALANCE AS OF         | 01/31/16 \$                     | 1,820,881.24   |  |
| BALANCE PER BANK STATEMENT | 01/31/16                        | \$1,939,938.70 |  |

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

|       |      |      |
|-------|------|------|
| TOTAL | 0.00 | 0.00 |
|-------|------|------|

## SUBTRACT: CHECKS OUTSTANDING

| DATE     | CHECK# | AMOUNT     |              |
|----------|--------|------------|--------------|
| 09/05/14 | 1210   | void       |              |
| 01/14/16 | 1497   | 20,576.31  |              |
| 01/14/16 | 1498   | 43,219.00  |              |
| 01/14/16 | 1499   | 47.00      |              |
| 01/14/16 | 1500   | 8,989.00   |              |
| 01/14/16 | 1501   | 1,131.50   |              |
| 01/14/16 | 1502   | 3,333.33   |              |
| 01/14/16 | 1503   | 19,919.00  |              |
| 01/14/16 | 1504   | 124.00     |              |
| 01/14/16 | 1505   | 700.00     |              |
| 01/14/16 | 1506   | 2,877.82   |              |
| 01/14/16 | 1507   | 1,458.34   |              |
| 01/14/16 | 1508   | 1,000.00   |              |
| 01/14/16 | 1509   | 1,000.00   |              |
| 01/14/16 | 1510   | 500.00     |              |
| 01/14/16 | 1511   | 500.00     |              |
| 01/14/16 | 1512   | 500.00     |              |
| 01/14/16 | 1513   | 500.00     |              |
| 01/14/16 | 1514   | 1,000.00   |              |
| 01/14/16 | 1515   | 1,000.00   |              |
| 01/14/16 | 1516   | 1,000.00   |              |
| 01/14/16 | 1517   | 500.00     |              |
| 01/14/16 | 1518   | 1,000.00   |              |
| 01/14/16 | 1519   | 1,000.00   |              |
| 01/14/16 | 1520   | 500.00     |              |
| 01/14/16 | 1521   | 15.50      |              |
| 01/14/16 | 1522   | 6,666.66   |              |
| TOTAL    |        | 119,057.46 | (119,057.46) |

## 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 | 01/31/16 | 1,820,881.24 |
| Difference                           |          | 0.00         |

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





# BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account -  
From

To  
01/31/16

DATE 01/01/16

|                    |             |               |
|--------------------|-------------|---------------|
| BOOK BALANCE AS OF | 01/01/16 \$ | 35,950,616.78 |
|--------------------|-------------|---------------|

|              |  |            |
|--------------|--|------------|
| ADD DEPOSITS |  | 771,082.30 |
|--------------|--|------------|

|                        |  |              |
|------------------------|--|--------------|
| SUBTRACT:DISBURSEMENTS |  | 1,428,788.25 |
|------------------------|--|--------------|

|                    |             |               |
|--------------------|-------------|---------------|
| BOOK BALANCE AS OF | 01/31/16 \$ | 35,292,910.83 |
|--------------------|-------------|---------------|

|                            |          |                 |
|----------------------------|----------|-----------------|
| BALANCE PER BANK STATEMENT | 01/31/16 | \$35,292,910.83 |
|----------------------------|----------|-----------------|

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

|       |      |      |
|-------|------|------|
| TOTAL | 0.00 | 0.00 |
|-------|------|------|

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

|       |      |      |
|-------|------|------|
| TOTAL | 0.00 | 0.00 |
|-------|------|------|

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

|       |      |      |
|-------|------|------|
| TOTAL | \$ - | 0.00 |
|-------|------|------|

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

|       |   |      |
|-------|---|------|
| TOTAL | - | 0.00 |
|-------|---|------|

|                                      |          |               |
|--------------------------------------|----------|---------------|
| ADJUSTED BANK BALANCE(BOOK BAL)AS OF | 01/31/16 | 35,292,910.83 |
|--------------------------------------|----------|---------------|

|            |      |
|------------|------|
| Difference | 0.00 |
|------------|------|

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



# BANK RECONCILIATION

ACCT.NAME TD Bank

BANK/ACCT# Claims Account - 426-7723934

From To  
DATE 01/01/16 01/31/16

|                    |             |            |
|--------------------|-------------|------------|
| BOOK BALANCE AS OF | 01/01/16 \$ | 222,426.67 |
|--------------------|-------------|------------|

|              |  |              |
|--------------|--|--------------|
| ADD DEPOSITS |  | 1,233,673.97 |
|--------------|--|--------------|

|                        |  |              |
|------------------------|--|--------------|
| SUBTRACT:DISBURSEMENTS |  | 1,128,747.25 |
|------------------------|--|--------------|

|                    |             |            |
|--------------------|-------------|------------|
| BOOK BALANCE AS OF | 01/31/16 \$ | 327,353.39 |
|--------------------|-------------|------------|

|                            |          |              |
|----------------------------|----------|--------------|
| BALANCE PER BANK STATEMENT | 01/31/16 | \$723,059.80 |
|----------------------------|----------|--------------|

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

|       |      |      |
|-------|------|------|
| TOTAL | 0.00 | 0.00 |
|-------|------|------|

SUBTRACT: CHECKS OUTSTANDING

|         |        |               |
|---------|--------|---------------|
| DATE    | CHECK# | AMOUNT        |
| Various | list   | \$ 395,706.41 |

|       |            |              |
|-------|------------|--------------|
| TOTAL | 395,706.41 | (395,706.41) |
|-------|------------|--------------|

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 | 01/31/16 | 327,353.39 |
|--------------------------------------|----------|------------|

|            |      |
|------------|------|
| Difference | 0.00 |
|------------|------|

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

**RESOLUTION NO.01-16****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 2016 and until their successors shall be elected and qualified.

ADOPTED:

This day before the Governing Body,

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
February 17th, 2016  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
February 17th, 2016  
Date

**RESOLUTION NO. 02-16****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 2016, 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 Hotel Woodbridge at Metro Park, 120 Wood Avenue South, Suite 1, Iselin, NJ 08830 and The National Conference Center 399 Monmouth Street East Windsor NJ 08520 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 **2016 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

February 17th, 2016

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

February 17th, 2016

**RESOLUTION NO. 03 -16****GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter referred to as the "FUND")**ESTABLISHING A FISCAL MANAGEMENT PLAN**  
**FOR THE 2016 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 2016:

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

\_\_\_\_\_, Jonathan Hall, 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:*

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

February 17th, 2016

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

February 17th, 2016

## **2016 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. 04-16****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 2016 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.** Jonathan Hall, 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

\_\_\_\_\_  
February 17th, 2016  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
February 17th, 2016  
Date

**RESOLUTION NO. 05-16****Garden State Municipal Joint Insurance Fund**

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

**ESTABLISHING THE 2016 PLAN OF RISK MANAGEMENT**

**BE IT RESOLVED** by the Fund's Executive Committee that the 2016 Plan of Risk Management shall be:

***2016 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**
- ☐ **Excess Law Enforcement Activities Liability**
- ☐ **Employee Benefits Liability**
- ☐ **Property Coverage (including Auto Physical Damage)**
- ☐ **Boiler & Machinery**
- ☐ **Crime (with Position Bonds)**
- ☐ **Non-Owned Aircraft Liability**
- ☐ **Cyber Liability**
- ☐ **Pollution & Tank Liability (on an optional basis)**
- ☐ **Annual Aggregate Insurance attaching at \$17,250,000**

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

### **a) Workers' Compensation**

The GSM JIF covers excess claims to the following limits.

- ☐ Workers' Compensation - Statutory inclusive of member deductible/SIR (Per SIR Exhibit on file with the Administrator's office). The minimum Fund retention shall be \$500,000.
- ☐ Employer's Liability - \$13,000,000 inclusive of member deductible/SIR (as on file with the Administrator's office). The minimum Fund retention shall be \$500,000.
- ☐ USL&H – included in Workers' Compensation.
- ☐ Harbor Marine/Jones Act - included in Employer's Liability.

### **b) General Liability**

The GSM JIF covers excess liability claims as follows:

- ☐ General Liability - \$15 million per occurrence, or in the aggregate per member per Fund year, inclusive of member deductible/SIR (Per SIR Exhibit as on file with the Administrator's office).
- ☐ The minimum Fund retention for all General Liability & related coverages shall be \$250,000 inclusive of member deductible/SIR (Per SIR Exhibit on file with the Administrator's office).

### **c) Automobile Liability**

The GSMJIF covers Automobile Liability claims as follows:

- ☐ Automobile Liability - \$15,000,000 any one occurrence, inclusive of member deductible/SIR (Per SIR Exhibit on file with the Administrator's office), subject to the following sublimits:
  - Automobile Medical Payments: \$5,000 ground up any one person, \$50,000 ground up any one occurrence
  - Uninsured Motorists/ Underinsured Motorists: \$15,000 ground up any one person, \$30,000 ground up any one occurrence
  - No Fault Insurance (PIP): NJ minimum statutory limits
- ☐ The minimum Fund retention for all Automobile Liability coverage shall be \$250,000, inclusive of member deductible/SIR

**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, subject to a Fund-wide annual aggregate limit of \$30,000,000 for all EPL and POL losses, inclusive of member deductible/SIR and coinsurance payments (per SIR Exhibit on file with the Administrator's office).
- ☐ The minimum Fund retention for Public Official's Liability shall be \$150,000 inclusive of member deductible/SIR /coinsurance.

**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, subject to a Fund-wide annual aggregate limit of \$30,000,000 for all EPL and POL losses, inclusive of member deductible/SIR and coinsurance payments (per SIR Exhibit on file with the Administrator's office).

\* 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 inclusive of member deductible/SIR / coinsurance.

**f) Employee Benefits Liability**

The GSM JIF covers Employee Benefits Liability claims as follows:

- ☐ Employee Benefits Liability - \$15 million per occurrence, or in the aggregate per member per Fund year, including the Fund SIR of \$150,000. Member's deductible/SIR is the same as the General Liability deductible /SIR (Per SIR Exhibit on file with the Administrator's office).

**g) Excess Law Enforcement Activities Liability**

- ☐ The GSMJIF covers \$15 million per occurrence, and in the aggregate per member municipality, for each Fund year, inclusive of member deductible/SIR (per SIR Exhibit on file with the Administrator's office).
- ☐ The minimum Fund retention for all Law Enforcement Activities Liability claims shall be \$150,000, inclusive of member deductible/SIR.

#### **h) Property**

- ☐ The GSMJIF has purchased Property insurance with total limits of \$600,000,000
  - A sublimit of \$50,000,000 (annual aggregate) for the peril of Flood, except as follows:
    - \$25,000,000 as respects Zones B, X(shaded) and X-500
    - \$5,000,000 as respects Zone A locations
    - Flood Zone V is excluded
  - Other sublimits are per the excess policy form.
- ☐ The Fund retention is \$50,000, except as follows:
  - \$100,000 for Named Windstorm in ‘high hazard’ counties
  - FEMA maximum limits (or \$250,000 per location for FEMA non-eligible properties) in Flood Zone A.
- ☐ Limits, sublimits and deductibles are inclusive of member deductible/SIR (per SIR Exhibit on file with the Administrator’s office).

#### **i) Automobile Physical Damage**

- ☐ Limits: Included in property limit, subject to \$5,000,000 sublimit. The GSMJIF retains the first \$100,000 of any automobile physical damage loss inclusive of member deductible/SIR (per SIR Exhibit on file with the Administrator’s office).
- ☐ 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. This exclusion may be waived on a Member-by-Member basis, subject to Underwriting.

#### **j) Boiler & Machinery**

- ☐ The GSMJIF has purchased Boiler & Machinery insurance with coverage at limits of \$100,000,000, inclusive of member deductible/SIR (per SIR Exhibit on file with the Administrator’s office).
- ☐ The Fund retention is \$25,000.

**k) Crime**

- ☐ The GSMJIF has purchased Crime insurance with limits of \$1,000,000 for Employee Dishonesty & related perils
- ☐ The Fund and Member deductible is \$10,000.

**l) 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. Higher limits are provided where required, by endorsement, subject to underwriting acceptance by the insurer.

**m) 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.

**n) Cyber Liability**

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

**o) Site Pollution Liability**

- ☐ The GSMJIF has purchased separate optional Pollution Liability insurance outside of the Fund budget for participating members, with limits of \$1,000,000/ Pollution Incident, \$3,000,000 Per Member Aggregate Limit and \$25,000,000 Policy Aggregate Limit, subject to a member's deductible of \$25,000/Incident.

**p) Underground Storage Tank Liability**

- ☐ The GSMJIF has purchased, on behalf of participating members, separate optional Underground Tank Liability insurance outside of the Fund budget, with limits of \$1,000,000/ Incident & \$2,000,000 Incident Aggregate Limit/ \$3,000,000 Legal Defenses Aggregate Limit, inclusive of member deductible/SIR (per SIR Exhibit on file with the Administrator's office).

**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.**

- a) Excess Workers' Compensation - The GSMJIF purchased an excess specific Workers' Compensation policy from Safety National Casualty Insurance Co. and Lloyd's of London (Brit Syndicate 2987).

Workers' Compensation - Statutory

Employer's Liability - \$13,000,000 including \$500,000 Fund retention

USL&H - included in Workers' Compensation

Harbor Marine/Jones Act- Included in Employer's Liability

Premium - \$1,298,216

- b) Excess Liability - The GSMJIF has purchased excess General Liability, Automobile Liability, Law Enforcement Liability, Public Official's Liability, Employment Practices Liability and Employee Benefits Liability insurance coverage from Lloyd's of London (Brit Syndicate 2987). and Catlin Specialty Insurance Co.:

Excess General Liability - \$15 million including \$250,000 retention

Excess Automobile Liability- \$15,000,000 CSL including \$250,000 retention

Excess EPL/POL (Claims-Made) - \$15 million including \$150,000 retention (\$250,000 retention for Sex Abuse Liability)

Excess Law Enforcement Activities Liability - \$15 million including \$150,000 retention

Excess Employee Benefits Liability: \$15,000,000 including \$150,000 retention

Aggregate Excess Protection: \$5,000,000 in excess of \$17,250,000 Fund-retained loss in the aggregate for the 2016 Fund Year, as respects all lines covered under the Specific Excess sections of the Brit policy, PLUS Fund – retained Property and Automobile Physical Damage Losses under the Travelers' Property policy. Fund-retained Loss Corridors applicable under Specific Excess coverages are included in the losses subject to aggregate excess protection.

Premium - \$2,986,006

- c) Property - The GSMJIF has purchased from Travelers Insurance Company, Property insurance (including Auto Physical Damage) at a limit of \$600 million,, exceeding the probable maximum loss exposure of the Fund members.

Premium - \$1,636,092

- d) Boiler & Machinery - The GSMJIF has purchased from Travelers Insurance Company, Boiler & Machinery insurance at a limit of \$100 million, exceeding the probable maximum loss exposure of the Fund members.

Premium - \$72,868

- e) Crime/ Position Bond - The GSMJIF has purchased Crime/ Position Bond insurance from Fidelity & Deposit Insurance Company for \$43,554
- f) Non-Owned Aircraft Liability - The GSMJIF has purchased Non-Owned Aircraft Liability insurance from Global Aerospace, Inc. for \$16,878.
- g) Cyber Liability Coverage - The GSMJIF has purchased Cyber Liability insurance from Beazley Insurance Company for \$48,740.
- h) Site Pollution Liability - The GSMJIF has purchased optional Site Pollution Liability insurance outside the GSMJIF budget for participating members from the ACE American Insurance Company.
- i) Underground Storage Tank Liability - The GSMJIF has purchased optional Underground Storage Tank Liability insurance outside the GSMJIF budget for participating members from the ACE American Insurance Company.

**Please 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.

**7) 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.

**8) 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.

**9) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- a) \$10,000, but up to \$25,000 with verbal or written approval from the affected municipality commissioner or alternate commissioner.
- b) \$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.
- c) Any and all actions must be ratified by the entire Board of Fund Commissioners at the meeting immediately following the authorization.

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

- a) 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.
- b) **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.
- c) **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).
- d) 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.

- e) 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.
- f) 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.

11) 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 **2016** 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:





# ***DEFENSE COUNSEL GUIDELINES***

***Revised: January 1, 2016***

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## **I. Selection of Counsel**

- **Designation of Approved Counsel**

The GSMJIF strives to provide the best possible legal defense of all litigated matters, both for the benefit of the member in question and the membership in general.

The GSMJIF supports the members' selection of law firms to handle GSMJIF litigated matters on its behalf. The GSMJIF may disallow a member's selection of counsel in those matters that present the potential for a significant impact to the general membership, in terms of costs of litigation or indemnity, areas of particular expertise or in matters in which more than one member is implicated.

Counsel who has participated, directed, or otherwise offered advice and counsel in any capacity during the course of an investigation of an employees' complaint may not serve as defense counsel in an employment practices liability matter that involves the same employee

Law firms assigned to defend a GSMJIF member may not prosecute a case against the GSMJIF or another GSMJIF member without the written consent of the Executive Director of the GSMJIF.

## **II. Reporting Requirements**

### **INITIAL REPORTING REQUIREMENTS**

- **Conflicts Check**

Within five (5) days of receipt of a case, a conflict check shall be performed by Counsel with written notice of such findings to the assigned Claims Professional.

- **Case Management Litigation Plan**

Within thirty (30) days of receipt of any GSMJIF litigation matter and every ninety (90) days thereafter, counsel shall forward a "Case Management Litigation Plan" to the assigned Claims Professional on each litigated claim. Counsel shall also prepare pre-trial reports at least thirty (30) days in advance of trial and shall report any significant developments to the assigned Claims Professional during the life of the file.

For "inactive" matters, a short, one-page quarterly status report in lieu of a formal Case Management Litigation Plan should be provided that simply sets forth any upcoming dates or events.

No quarterly reporting is required for pre-suit matters unless specifically requested.

Each quarterly report should be a "stand-alone" summary of the file, without reference to other documents. New additions to any form reports should be underlined for ease of identifying new information

- **Workers' Compensation Hearing Summary**

In lieu of providing quarterly reports, counsel for workers' compensation matters shall prepare a Workers' Compensation Initial Analysis and then prepare Workers' Compensation Hearing Analysis forms within ten (10) days of every hearing appearance thereafter. Counsel will also be required to prepare pre-trial reports at least fifteen (15) days before trial (as well as to report on any other significant developments in the life of the file). All such forms and correspondence shall be forwarded to the Litigation Manager and the assigned Claims Professional.

It is expected that counsel will avoid unnecessary hearing appearances whenever possible by adjourning same with the court upon the consent of their adversary. A Hearing Summary is expected for every appearance made, and if nothing of substance takes place at a hearing, an explanation of why the appearance was made is expected.

- **Defense Counsel Budget Proposal**

Counsel shall include, on the bottom of every Case Management Litigation Plan and Workers Compensation Hearing Summary, a proposed budget for the remaining life of the file. The budget should provide a reasonable range of estimation of fees and costs based on the particular needs of the case and should become more focused as the case progresses. Each budget that is submitted should include the starting budget, the prior quarter's budget, and the budget proposal for the remaining life of the file.

### **SUBSEQUENT REPORTING REQUIREMENTS**

- **Notice of Key Calendar Events**

Counsel shall notify the Claims Professional upon receipt of any key calendar dates including but not limited to dates for trial, motions, workers compensation hearings, court-ordered arbitrations, court-ordered mediations, voluntary mediation, party, fact and expert depositions and submission of expert reports. Counsel shall include the Litigation Manager on such notice for all categories except workers compensation hearing dates, which need only be directed to the assigned Claims Professional.

Documentation supporting the key calendar event should accompany transmission of the notice.

Counsel shall report on the status and results of the key calendar date as is appropriate.

- **Special Case Handling Program Reporting Requirements**

The Litigation Manager may classify any assigned litigated matter as a "special handling" case thereby requiring monthly case reports budgets. Special handling cases require written pre-approval by the Litigation Manager of any and all proposed litigation tasks.

### **III. Special Provisions**

- **Lead Counsel Format**

In matters for which more than one attorney is assigned by the GSMJIF, for any reason, the GSMJIF will appoint one attorney from panel counsel to serve as "lead counsel". It is the expectation that all defense counsel retained by the GSMJIF will cooperate, to the extent practically and ethically possible, with this format. In the event that an overlap of effort and/or appearances is required, same will be discussed and approved in advance by

the GSMJIF. It is expected that the billing of attorneys not serving as lead counsel will be commensurately less than that of lead counsel. Joint defense agreements should be utilized as early in multi-counsel litigation as practicable, and same shall be approved prior to execution by the GSMJIF.

- **Alternative Dispute Resolution (ADR)**

The GSMJIF is in favor of early dispute resolution whenever practicable. That said, the GSMJIF requires the following from counsel in regard to either court-ordered or voluntary mediation:

- ✓ Notification to the appropriate GSMJIF seeking approval of the proposed mediation; and,
- ✓ Written consent from the GSMJIF on the choice of the mediator and the fees.

The GSMJIF strongly encourages the use of its selected mediators in place of the mediators assigned by the courts in those vicinages that have mandatory mediation programs.

The GSMJIF requires that counsel submit for review and approval the arbitration or mediation statement prior to service.

#### **IV. Discovery and Settlements**

Absent a written indication to the contrary, the GSMJIF is in favor of aggressive, early discovery regardless of the evaluation of liability or the status of settlement negotiations.

- **Answers to Interrogatories**

Answers to Interrogatories should be pursued as vigorously as possible

- ✓ On the 31<sup>st</sup> day after filing an Answer in most cases (other than in federal court or fee shifting) a “10 day demand” letter should be issued.
- ✓ A Motion to Dismiss the Plaintiff’s Complaint for Failure to Provide Answers to Interrogatories should issue thereafter, on or before 45 days after the Answer has been filed (before the member’s Answers to Interrogatories are due).
- ✓ If an opponent’s Answers to Interrogatories are incomplete or insufficient in any way, a Motion to Compel More Specific Answers to Interrogatories and/or a Motion to Compel Expert Reports should be filed immediately.

- **Depositions**

- ✓ The deposition of the plaintiff should be scheduled as soon as practicable, and within 9 months of service of an Answer to the Complaint. More than 3 adjournments of the plaintiff’s deposition should not be permitted and a motion to compel should be made.
- ✓ The GSMJIF favors the videotaping of a plaintiff’s deposition in fee-shifting matters. Please be sure to discuss this issue with the assigned Claims Professional in advance of a deposition.

- **Medical Records Release Forms**

A HIPAA compliant medical records release form for all medical records should be served immediately.

- **Insurance Production Requests**

Because the GSMJIF has variant insurance coverages, retentions, deductibles and attachment points, the preferred response to discovery requests for insurance information is to indicate “self-insured” and to provide the applicable limits of the relevant excess policy. **The GSMJIF does not want self-insured retention, deductible, or other member-specific insurance coverage information provided in the course of discovery.** A request should then be made to the GSMJIF from defense counsel for a copy of the relevant excess policy which may be produced with all premium, classification and risk information redacted.

- **Motion Practice**

In order to expedite early discovery, unless specifically instructed to the contrary, permission is no longer required to file:

- ✓ Motions to Dismiss the Plaintiff’s Complaint for failure to Answer Interrogatories;
- ✓ Motions to Compel More Specific Answers to Interrogatories or Compel Depositions;
- or
- ✓ Motions to Compel Production of Expert Reports

All other motion practice must be pre-approved, in writing, by the GSMJIF.

- **Experts**

Experts may be retained by counsel only after securing the approval of the GSMJIF. Counsel shall submit the CV, the proposed rate, and a projected budget of the proposed expert to the GSMJIF.

- **Settlement Offers**

Counsel is prohibited from extending any offer of settlement in any matter without the prior written consent of the GSMJIF. Counsel handling workers’ compensation matters shall complete the GSMJIF Workers’ Compensation Settlement Authorization Request Form and submit same both to the assigned Claims Professional and the Litigation Manager before seeking approval of a proposed settlement from a member. Likewise, counsel handling all other litigated matters must first seek settlement authority from the GSMJIF. If the amount of the settlement is wholly within the member’s SIR, the GSMJIF must be notified of the settlement.

The goal of the foregoing is to ensure that defense counsel, the GSMJIF and the member are timely and effectively apprised of all settlements, whether or not the proposed settlement is within a member’s SIR. Failure to adhere to these requirements may result in removal from the defense of the claim in question and from the defense counsel panel.

- **Settlements**

- ✓ In cases settling for \$25,000 or more, the settlement must be approved by the GSMJIF Commissioners. Accordingly, all settlement documents must contain a provision allowing for the payment of the settlement 60 days following the settlement;



- ✓ All cases in which Medicare or Medicaid payments have been made or in which a formal lien has been asserted for recovery of such payments shall be brought to the attention of the assigned Claims Professional and Litigation Manager and will require specific release language;
- ✓ In employment matters, settlements monies may only be characterized as “workers compensation” with the express written authority of the GSMJIF;
- ✓ In employment matters, no characterization of settlement monies for tax purposes is permitted;
- ✓ In employment matters, no representations shall be made as to whether a 1099 will be issued without the express written authority of the GSMJIF after consultation with the member employer;
- ✓ In employment matters, no representations shall be made as to the contents of future employment references without the express written authority of the GSMJIF after consultation with the member employer;

- **Communications via email only**

Counsel shall be required to submit any and all communications to the GSMJIF via email as the exclusive means of communication absent specific direction to the contrary. Email should identify the file name by plaintiff/petitioner, member, GSMJIF file number, and have a brief description of its substance.

E-mail attachments should be labeled in such a way that the content of the attachments is clear from the label.

## **V. Rates and Billing Procedures**

- **Rate Schedule**

All GSMJIF litigation case assignments, or other matters, opened by panel counsel are subject to the following rate structure for the duration of the life of the matter:

|           |                   |
|-----------|-------------------|
| Partner   | \$150.00 per hour |
| Associate | \$135.00 per hour |
| Paralegal | \$80.00 per hour  |

The paralegal rate is intended to cover work normally associated with titled paralegals including, but not limited to, preparation of legal pleadings and motions, review of medical records, legal research, and other technical legal support tasks. Paralegal time is not intended to include time for work performed by staff whose primary functions are administrative in nature.

- **Billing Procedures**

Counsel shall submit invoices for assigned matters to Bottomline Technologies (“Bottomline”), the approved billing payment vendor for GSMJIF. All billing submissions must be presented in a form acceptable by Bottomline for processing and are subject to compliance with the GSMJIF guidelines, as well as any and all reasonable and customary billing protocols and standards pertinent to the type of case under review.

Counsel are required to submit billings for services rendered in the calendar quarter to Bottomline within thirty (30) days of the end of the quarter. For matters that are ready to be closed, a final bill shall be presented as soon as applicable, with “**FINAL BILL**” clearly identified across the top of the bill, so that Bottomline knows to close the file.

Counsel handling workers’ compensation matters shall establish with their assigned Claims Professional what claim number will be utilized for petitioners with multiple claim petitions for billing purposes. Each invoice can only have one claim number assigned to it.

For reporting purposes to Bottomline, any file that begins with a “W” or an “L” and is followed by 9 numbers is a PMA file. Any file that begins with an “X” and is followed by 5 numbers is a Qual-Lynx file. Any Parsippany/Troy Hills or Bloomfield matters are D&H files. If invoices do not have the correct claim number attached to them, a delay in payment may result.

The GSMJIF will not reimburse panel counsel for traditional overhead charges, including but not limited to the following:

- Computer, email, or word processing charges
- Conference room charges or rent
- Office supplies
- Library use and staff
- Internet search engine charges
- Meals
- Entertainment expenses
- Taxis or limousines
- Telephone charges
- Fax charges
- Photocopying charges
- Postage
- Overnight or express shipping expenses not authorized by GSMJIF
- Secretarial, clerical, proofreading, indexing, and/or other support salaries and time
- overtime

• **Bottomline Technologies Protocols**

New firms are directed to [addfirms@bottomline.com](mailto:addfirms@bottomline.com)

Thereafter, the vendor implementation team will contact counsel in order to arrange training.

The relevant contact information for Bottomline is:

**Michael Mack | Client Advisor**

Bottomline Technologies | 325 Corporate Drive | Portsmouth NH 03801

Office.+1.603.501.5301 | Cell.+1.207.228.4129 | Fax.+1.866.954.7709

Email: [mmack@bottomline.com](mailto:mmack@bottomline.com)

## **EXHIBIT A**

### **GSMJIF CASE MANAGEMENT LITIGATION PLAN (BI/PI/PD)**

**(within 30 days of assignment and every 90 days thereafter)**

To:

Date:

Next Report Due Date:

Case Name:

Claim No.:

Your File No.:

Name and address of opposing counsel:

#### **PART I. CASE SUMMARY**

1. Summary of Case:
  - a. Summary of the Complaint
  - b. Factual Basis for Litigation
  - c. Information Developed during Investigation to Date
  - d. Frivolous Litigation Analysis
  - e. Early Dismissal Analysis
  - f. Participation of Co-Defendants/Third Party Defendants
  - g. Early Resolution Analysis (either by settlement, dismissal or motion)
2. Title 59 Analysis (if applicable)
  - a. Notice of Claim Analysis (90 Days)
  - b. Immunities (applicability and review)
  - c. Verbal Threshold/Other Defenses
3. Liability Evaluation:
  - a. Plaintiff's Theory
  - b. Plaintiff's Experts
  - c. Defense Theory (if applicable include Title 59 immunities)
  - d. Defense Experts (and indicate if authorized by GSMJIF)
  - e. Comparative Negligence
  - f. Contributory Negligence
  - g. Joint & Several Liability
4. Damages:
  - a. Injuries Alleged
  - b. Permanency & Disability
  - c. Non-economic Damages

- d. Economic Damages
  - e. Punitive Damages
  - f. Derivative Damages
  - g. Plaintiff's Experts
  - h. Defense Experts (and indicate if authorized by GSMJIF)
  - i. Damage Set-offs
  - j. Prior or Subsequent Accidents or Injuries
  - k. Date of Receipt of Primary Care Physician's Records and Summary of Same
  - l. Date of Last Claim Search and Summary of Results
5. Pleadings:
- a. Current Status
  - b. Dispositive Motion(s)
  - c. Cross Claims or Counter Claims
  - d. Third Party Actions
  - e. Summary Judgment
6. Other Insurance:
- a. Codefendant Insurance & Limits
  - b. Caps & Immunities
7. Evaluation of Case:
- a. Venue and Trial Judge
  - b. Strengths & Weaknesses of Each Party's Case
  - c. Verdict Range of Case
  - d. Punitive Damages Exposure
  - e. Probable Apportionment of Fault Among Defendants
  - f. Probable Comparative Negligence of Plaintiff
  - g. Present Settlement Value and Basis for Same
8. Description of plaintiff
- a. Date of Birth
  - b. Marital status, dependents
  - c. Employment and wages
  - d. Height, weight, BMI
  - e. Other
9. Dates and Results
- a. Discovery End Date(s)
  - b. Date of Arbitration and Result
  - c. Date(s) of Mediation, Summary and Result
  - d. Settlement Conference Date and Result
  - e. Trial Date(s) and Result

## **PART II. CASE MANAGEMENT LITIGATION PLAN**

List, with specificity, all proposed litigation tasks or activities to be completed in the next 90 Days and the rationale for same:

### **PART III. DEFENSE COUNSEL BUDGET PLAN**

Initial proposed budget:

Last quarter's updated budget:

Current proposed budget (life of file):

Authorized Lead Attorney:

## **EXHIBIT B**

### **GSMJIF CASE MANAGEMENT LITIGATION PLAN (EPL/POL/PP/FEE SHIFTING)**

**(within 30 days of assignment and every 90 days thereafter)**

To:

Date:

Next Report Due Date:

Case Name:

Claim No.:

Your File No.:

Name and address of opposing counsel:

#### **PART I. CASE SUMMARY**

1. Summary of Case:
  - a. Summary of the Complaint
  - b. Factual Basis for Litigation
  - c. Information Developed During Investigation to Date
  - d. Frivolous Litigation Analysis
  - e. Early Dismissal Analysis
  - f. Participation of Co-Defendants/Third Party Defendants
  - g. Early Resolution Analysis (either by settlement, dismissal or motion)
2. Title 59 Analysis (if applicable)
  - a. Notice of Claim Analysis (90 Days)
  - b. Immunities (applicability and review)
  - c. Verbal Threshold/Other Defenses
3. Liability Evaluation:
  - a. Plaintiff's Theory
  - b. Plaintiff's Experts
  - c. Defense Theory (if applicable include Title 59 immunities)
  - d. Defense Experts (and indicate if authorized by GSMJIF)
  - e. Comparative Negligence
  - f. Contributory Negligence
  - g. Joint & Several Liability
4. Damages:
  - a. Injuries Alleged
  - b. Permanency & Disability
  - c. Non-economic Damages

- d. Economic Damages (back pay, front pay, raise increments, etc.)
  - e. Equitable Damages (promotion issues, etc.)
  - f. Punitive Damages
  - g. Derivative Damages
  - h. Fee Shift Implications
  - i. Plaintiff's Experts
  - j. Defense Experts (and indicate if authorized by GSMJIF)
  - k. Damage Set-offs
  - i. Prior or Subsequent Accidents or Injuries
  - j. Date of Receipt of Primary Care Physician's Records and Summary of Same
  - k. Date of Last Claim Search and Summary of Results
5. Pleadings:
- a. Current Status
  - b. Dispositive Motion(s)
  - c. Cross Claims or Counter Claims
  - d. Third Party Actions
  - e. Summary Judgment
6. Other Insurance:
- a. Codefendant Insurance & Limits
  - b. Caps & Immunities
7. Evaluation of Case:
- a. Venue and Trial Judge
  - b. Strengths & Weaknesses of Each Party's Case
  - c. Verdict Range of Case
  - d. Punitive Damages Exposure
  - e. Fee Shift Exposure
  - f. Likely Applicability of Lodestar
  - g. Probable Apportionment of Fault Among Defendants
  - h. Probable Comparative Negligence of Plaintiff
  - i. Present Settlement Value and Basis for Same
8. Description of plaintiff
- a. Date of Birth
  - b. Marital status, dependents
  - c. Employment and wages
  - d. Identifiers (race, gender, religion, etc.)
  - e. Other
9. Dates and Results
- a. Discovery End Date(s)
  - b. Date of Arbitration and Result
  - c. Date(s) of Mediation, Summary and Result
  - d. Settlement Conference Date and Result
  - e. Trial Date(s) and Result

## **PART II. CASE MANAGEMENT LITIGATION PLAN**

List, with specificity, all proposed litigation tasks or activities to be completed in the next 90 Days and the rationale for same:

## **PART III. DEFENSE COUNSEL BUDGET PLAN**

Initial proposed budget:

Last quarter's updated budget:

Current proposed budget (life of file):

Authorized Lead Attorney:



## EXHIBIT C

### **WORKERS' COMPENSATION INITIAL ANALYSIS** (within 30 days of assignment)

To:

Date:

Case Name:

Claim No.:

Your File No.:

Name and address of opposing counsel:

1. Fact Summary with Compensability Review:
2. District, Judge and Adversary:
3. Investigation Review:
4. Voluntary Tender:
5. Defense/Settlement Strategy:
6. Permanency Evaluation: (including review of findings from all permanency expert reports)
7. Time Lost From Work:
8. Credits/Offset Analysis: (Abdullah credit, accidental/ordinary disability pension, SSD)
9. Prior/Subsequent Accidents/Injuries:
10. Section 20 Dismissal Prospects:
11. Section 40 lien: (identify and preserve interest in 3<sup>rd</sup> party recovery)
12. Return to Work Issues: (FCE, FFD, light duty)
13. Defense/Settlement Strategy:
14. Proposed Budget for Life of File:
15. Authorized Lead Attorney: no substitution of the Authorized Lead Attorney is permitted without the prior consent of the Claims Director or Litigation Manager)

## **EXHIBIT D**

### **WORKERS' COMPENSATION HEARING ANALYSIS**

**(within 10 days of hearing)**

To:

Date:

Case Name:

Claim No.:

Your File No.:

Date of Hearing:

Place of Hearing:

Hearing Official:

Name and Address of Opposing Counsel:

1. Allegations of Each Claim Petition:
2. Permanency evaluation: (including review of findings from all permanency expert reports)
3. Time Lost From Work:
4. Credits/Offset Analysis: (Abdullah credit, accidental/ordinary disability pension, SSD)
5. Prior/Subsequent Accidents/Injuries:
6. Section 20 Dismissal Prospects:
7. Section 40 lien: (identify and preserve interest in 3<sup>rd</sup> party recovery)
8. Return to work issues: (FCE, FFD, light duty)
9. Hearing Result:
10. Litigation Status:
11. Defense/Settlement Strategy:
12. Initial Proposed Budget:
13. Updated Proposed Budget (life of file):
14. Authorized Lead Attorney: no substitution of the Authorized Lead Attorney is permitted without the prior consent of the Claims Director or Litigation Manager)

## EXHIBIT E

### **WORKERS' COMPENSATION SETTLEMENT REQUEST FORM**

To:

Date:

Case Name:

Claim No.:

Your File No.:

Name and address of opposing counsel:

1. Fact Summary with Compensability Review:
2. District, Judge and Adversary:
3. Investigation Review:
4. Voluntary Tender:
5. Permanency Evaluation (including review of findings from all permanency expert reports):
6. Time Lost From Work:
7. Credits/Offset Analysis: (Abdullah credit, accidental/ordinary disability pension, SSD):
8. Prior/Subsequent Accidents/Injuries:
9. Section 40 lien: (identify and preserve interest in 3<sup>rd</sup> party recovery):
10. Return to Work Issues: (FCE, FFD, light duty):
11. Settlement Recommendation:
12. Petitioner's Demand:
13. Hearing Officer and Settlement Recommendation:
14. Authorized Lead Attorney:

## EXHIBIT F

### **LITIGATION PRE-TRIAL REPORT** (due 30 days before trial date)

To:

Date:

Case Name:

Claim No.:

Your File No.:

Trial Date:

Past Trial Dates, if Applicable:

Discovery End Date:

Name and address of opposing counsel:

Name of Attorney Who Will Be Trying This Case:

(cannot be changed after pre-trial report without the express written consent of the Litigation Manager)

#### **PART I. CASE SUMMARY**

- Brief Summary of Case:
- Status of Pleadings:
- Summary of Damages:

#### **PART II. RESOLUTION EFFORTS**

- Arbitration Date and Result:
- Mediation Date(s) and Result:
- Present Demand:
- Present Authority:
- Last Offer Date and Amount:
- *Present Settlement Value, If Any, and Basis for Same:*
- *Present Likely "Bottomline" of Plaintiff:*
- *Present Resolution Recommendation and Strategy:*

### **PART III. TRIAL**

- Liability Evaluation (identify all experts and summarize their findings; identify all expected liability fact witnesses and summarize their anticipated testimony):
- Damages Evaluation (identify all experts and summarize their findings; identify all expected damages fact witnesses and summarize their anticipated testimony):
  - a. Specific Injuries/Damages Alleged
  - b. Permanency & Disability
  - c. Non-economic Damages
  - d. Economic Damages (medical, wage issues, etc.)
  - e. Equitable Damages (promotion issues, etc.)
  - f. Punitive Damages
  - g. Derivative Damages (loss of consortium, etc.)
  - h. Fee Shift Implications
  - i. Likely Applicability of Lodestar Calculation
  - j. Plaintiff's Experts
  - k. Prior or Subsequent Accidents or Injuries
- Other Insurance or Applicable Credits:
- Evaluation of Case:
  - a. Venue and Trial Judge
  - b. Strengths & Weaknesses of Each Party's Case
  - c. Verdict Range of Case
  - d. Probable Apportionment of Fault Among Defendants
  - e. Probable Comparative Negligence of Plaintiff

### **PART IV. BUDGET**

- Initial File Analysis Budget
- Amount Billed to Date
- Predicted Billint to Try Case to Verdict
- Additional Costs and Expenses to Try Case (and itemize, such as expert testimony)

## EXHIBIT G

### **WORKER'S COMPENSATION PRE-TRIAL REPORT** (due 15 days before trial date)

To:

Date:

Case Name:

Claim No.:

Your File No.:

Trial Date:

Past Trial Dates, if Applicable:

Name and address of opposing counsel:

Name of Attorney Who Will Be Trying This Case:

(cannot be changed after pre-trial report without the express written consent of the Litigation Manager)

Hearing Official:

Name and Address of Opposing Counsel:

Recommendation of Hearing Official for Resolution:

Name of Attorney Who Will Be Trying This Case:

(cannot be changed after pre-trial report without the express written consent of the Litigation Manager)

#### **PART I. CASE SUMMARY**

- Brief Summary of Case:
  - a. Allegations of Each Claim Petition
  - b. Permanency evaluation
  - c. Time Lost From Work
  - d. Credits/Offset Analysis (Abdullah credit, pension, SSD)
  - e. Prior/Subsequent Accidents/Injuries
  - f. Section 20 Dismissal Prospects
  - g. Section 40 lien (identify and preserve interest in 3<sup>rd</sup> party recovery)
  - h. Return to work issues (FCE, FFD, light duty)

## **PART II. RESOLUTION EFFORTS**

- Present Demand:
- Present Authority:
- Last Offer Date and Amount:
- Present Settlement Value, If Any, and Basis for Same:
- Present Likely “Bottom line” of Plaintiff:
- Present Resolution Recommendation and Strategy:

## **PART III. TRIAL**

- Identify all experts and summarize their findings; identify all expected fact witnesses and summarize their anticipated testimony):
- Other Insurance or Applicable Credits:
- Evaluation of Case:
  - a. Venue and Trial Judge
  - b. Strengths & Weaknesses of Each Party’s Case
  - c. Verdict Range of Case

## **PART IV. BUDGET**

- Initial File Analysis Budget
- Amount Billed to Date
- Predicted Billing to Try Case to Verdict
- Additional Costs and Expenses to Try Case (and itemize, such as expert testimony)

**RESOLUTION NO. 6-16**

**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 2016 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 \$17,500, which includes administrative costs.
- **Qual-Lynx, Inc.** is hereby appointed as **WC Claims Service Organization** for an annual amount not to exceed \$832,320 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 2.75% of members' gross joint insurance fund assessment.
- **Aon Risk Consultants** is hereby appointed as **Actuary** for the Fund and shall be appointed and qualified at an annual amount not to exceed \$35,500.
- **PMA Management Corporation**, is hereby appointed to provide **Loss Control Services** to the Fund and shall serve at an annual fee not to exceed \$453,600.
- **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 & Associates**, 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. of Capehart Scatchard** 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% of members' gross joint insurance fund assessment.
- **NIP Management Services, LLC** is hereby appointed to provide **Claims and Risk Control Management Services** at an annual fee not to exceed 3% 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 \$17,000.
- **Rutgers/UMDNJ** is appointed **Employee Assistance Provider** for participating Members of the Fund and shall serve at a fee not to exceed \$65,956, adjustable due to member participation.

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,*

|          |                     |
|----------|---------------------|
| _____    | February 17th, 2016 |
| Chairman | Date                |

|           |                     |
|-----------|---------------------|
| _____     | February 17th, 2016 |
| Secretary | Date                |

**RESOLUTION NO. 07-16****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 2016;

**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 2016:

**(See Attached Counsel Listing)**

**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

\_\_\_\_\_  
February 17th, 2016  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
February 17th, 2016  
Date

## **GSMJIF DEFENSE PANEL LISTING 2016**

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

Brenda Coppola Cuba

Bruno & Ferraro  
John J. Bruno & Robert A. Ferraro

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 Muluaney  
Murphy Hubner McKeon, P.C.

Palumbo & Renaud  
Pawar Gilgallon & Rudy, LLC  
Post, Polak, Goodsell, MacNeill and Stauchler, PA  
Potters & Della Pietra, LLP  
Piro, Zinna, Cifelli, Paris & Gentitempo, P.C  
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

Winne Banta  
Arielle Greenbaum Saposh

**RESOLUTION NO. 8-16**

**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, 2016 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, 2016:

- Township of North Bergen
- Township of South Orange Village

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

|          |                     |
|----------|---------------------|
| _____    | February 17th, 2016 |
| Chairman | Date                |

|           |                     |
|-----------|---------------------|
| _____     | February 17th, 2016 |
| Secretary | Date                |

**RESOLUTION NO. 9-16****GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "FUND")

**APPROVING THE FUND BUDGET FOR FISCAL YEAR 2016**

**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 2016 FUND fiscal year.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
February 17th, 2016  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
February 17th, 2016  
Date

**Garden State Municipal Joint Insurance Fund**  
**2016 Assessment Summary**

|                             |           |            |
|-----------------------------|-----------|------------|
| Loss Fund Assessments       |           |            |
| WC                          | 8,761,541 |            |
| GL                          | 2,735,233 |            |
| AL                          | 914,316   |            |
| Property                    | 1,394,916 |            |
| EPL/POL                     | 1,482,184 |            |
| Managed Care                | 300,000   |            |
| Total Loss Fund Assessments |           | 15,588,190 |
| Excess Insurance            |           |            |
| WC                          | 1,273,047 |            |
| GL                          | 1,744,628 |            |
| AL                          | 380,665   |            |
| EPL/POL                     | 860,713   |            |
| Property                    | 1,693,111 |            |
| Other                       | 65,617    |            |
| Total Excess Insurance      |           | 6,017,782  |
| Underwriting Expenses       |           |            |
| General Expenses            | 3,360,498 |            |
| Risk Management Expenses    | 1,676,448 |            |
| Underwriting Expenses       | 565,291   |            |
| Administrative Fees         | 1,626,654 |            |
| Total Underwriting Expenses |           | 7,228,891  |
| Environmental & EAJ Costs   |           |            |
| Environmental Costs         | 215,437   |            |
| EANJ Membership Costs       | 41,360    |            |
| Total Underwriting Expenses |           | 256,797    |
| Total 2016 Assessment       |           | 29,091,660 |

**GSMJIF**  
**TOTAL ASSESSMENT BY MEMBER**  
**2016 FINAL BUDGET**  
**As of January 15, 2015**

| Member Town      | WC               |                  |                  |                   | GL               |                |                  |                  | LEL              |                |                  |                  | AL             |                |                  |                  |
|------------------|------------------|------------------|------------------|-------------------|------------------|----------------|------------------|------------------|------------------|----------------|------------------|------------------|----------------|----------------|------------------|------------------|
|                  | Loss Fund        | Excess           | General Expenses | Total             | Loss Fund        | Excess         | General Expenses | Total            | Loss Fund        | Excess         | General Expenses | Total            | Loss Fund      | Excess         | General Expenses | Total            |
| Berkeley         | 411,930          | 38,861           | 142,473          | 593,264           | 51,352           | 16,947         | 22,308           | 90,607           | 42,015           | 13,866         | 18,252           | 74,133           | 79,292         | 18,926         | 32,080           | 130,298          |
| Berkeley Heights | 114,702          | 10,843           | 38,903           | 164,448           | 23,045           | 12,795         | 11,477           | 47,316           | 18,855           | 10,468         | 9,390            | 38,713           | 20,743         | 8,481          | 9,358            | 38,582           |
| Bloomfield       | 134,974          | 54,312           | 60,792           | 250,078           | 5,270            | 56,168         | 20,243           | 81,680           | 4,311            | 45,956         | 16,562           | 66,829           | 24,100         | 10,425         | 11,375           | 45,900           |
| Caldwell         | 113,436          | 7,643            | 34,551           | 155,630           | 22,059           | 9,018          | 9,172            | 40,249           | 18,048           | 7,379          | 7,505            | 32,931           | 9,107          | 3,723          | 3,787            | 16,617           |
| Cinnaminson      | 225,871          | 13,476           | 65,907           | 305,254           | 26,707           | 9,795          | 10,399           | 46,901           | 21,852           | 8,014          | 8,508            | 38,374           | 15,643         | 6,396          | 6,279            | 28,318           |
| Eastampton       | 100,057          | 3,088            | 29,192           | 132,338           | 8,914            | 3,644          | 3,681            | 16,238           | 7,293            | 2,982          | 3,011            | 13,286           | 7,377          | 1,994          | 2,746            | 12,117           |
| Englewood        | 70,518           | 63,808           | 54,898           | 189,224           | 63,771           | 53,682         | 48,911           | 166,364          | 52,176           | 43,922         | 40,018           | 136,116          | 27,286         | 18,719         | 19,158           | 65,164           |
| Ewing            | 377,381          | 41,907           | 133,812          | 553,100           | 59,651           | 30,459         | 29,704           | 119,814          | 48,805           | 24,921         | 24,303           | 98,030           | 23,292         | 18,926         | 13,917           | 56,135           |
| Fair Haven       | 107,253          | 6,136            | 33,354           | 146,743           | 9,537            | 3,506          | 3,970            | 17,013           | 7,803            | 2,868          | 3,248            | 13,920           | 6,830          | 2,792          | 2,929            | 12,551           |
| Fanwood          | 96,012           | 9,995            | 34,813           | 140,820           | 11,031           | 7,264          | 6,207            | 24,502           | 9,025            | 5,944          | 5,079            | 20,047           | 6,223          | 2,544          | 2,975            | 11,742           |
| Freehold Borough | 196,424          | 17,332           | 68,429           | 282,184           | 28,140           | 12,629         | 13,490           | 54,259           | 23,024           | 10,333         | 11,037           | 44,394           | 10,321         | 4,220          | 4,811            | 19,352           |
| Guttenberg       | 187,075          | 11,957           | 61,519           | 260,550           | 31,190           | 8,929          | 12,827           | 52,947           | 25,519           | 7,306          | 10,495           | 43,320           | 18,883         | 4,654          | 7,526            | 31,063           |
| Haddon Heights   | 92,918           | 7,144            | 31,444           | 131,506           | 17,100           | 5,192          | 7,244            | 29,536           | 13,991           | 4,248          | 5,927            | 24,166           | 10,768         | 2,358          | 4,265            | 17,390           |
| Hamilton         | 415,439          | 92,582           | 185,638          | 693,660           | 45,386           | 47,084         | 34,797           | 127,267          | 37,134           | 38,523         | 28,470           | 104,128          | 39,843         | 22,535         | 23,473           | 85,851           |
| Harrison         | 418,168          | 20,612           | 132,104          | 570,884           | 62,096           | 14,594         | 23,895           | 100,585          | 50,806           | 11,941         | 19,551           | 82,297           | 19,478         | 7,963          | 8,550            | 35,992           |
| Highland Park    | 121,701          | 8,401            | 41,168           | 171,270           | 23,216           | 9,913          | 10,842           | 43,972           | 18,995           | 8,111          | 8,871            | 35,977           | 16,776         | 4,406          | 6,932            | 28,114           |
| Hoboken          | 303,131          | 105,963          | 165,286          | 574,379           | 74,722           | 78,982         | 63,774           | 217,477          | 61,136           | 64,621         | 52,178           | 177,936          | 30,997         | 13,624         | 18,514           | 63,135           |
| Howell           | 838,587          | 43,898           | 237,654          | 1,120,139         | 83,687           | 33,765         | 32,731           | 150,183          | 68,471           | 27,626         | 26,780           | 122,877          | 91,636         | 14,569         | 29,597           | 135,803          |
| Kearny           | 426,310          | 50,580           | 170,667          | 647,557           | 64,703           | 45,791         | 40,836           | 151,330          | 52,939           | 37,466         | 33,411           | 123,816          | 14,968         | 16,341         | 11,571           | 42,879           |
| Kenilworth       | 195,177          | 11,539           | 62,577           | 269,293           | 16,227           | 6,185          | 7,019            | 29,431           | 13,277           | 5,060          | 5,743            | 24,080           | 16,258         | 3,785          | 6,277            | 26,321           |
| Lawrence         | 66,192           | 20,913           | 34,218           | 121,323           | 9,354            | 14,807         | 9,754            | 33,915           | 7,654            | 12,115         | 7,980            | 27,749           | 3,490          | 10,115         | 5,492            | 19,096           |
| Linden           | -                | 91,366           | 55,013           | 146,379           | -                | 40,977         | 24,673           | 65,650           | -                | 33,527         | 20,187           | 53,713           | -              | -              | -                | -                |
| Livingston       | 161,639          | 52,273           | 87,117           | 301,029           | 48,318           | 23,127         | 29,896           | 101,341          | 39,533           | 18,922         | 24,460           | 82,915           | 21,739         | 17,064         | 16,237           | 55,040           |
| Montclair        | 159,588          | 68,083           | 87,966           | 315,906           | 77,178           | 61,910         | 55,043           | 194,130          | 63,145           | 50,653         | 45,035           | 158,834          | 42,857         | 21,201         | 25,351           | 89,409           |
| Morris           | 523,812          | 31,319           | 167,714          | 722,844           | 39,084           | 14,518         | 16,754           | 70,356           | 31,978           | 11,878         | 13,708           | 57,564           | 35,008         | 8,998          | 13,754           | 57,760           |
| Morristown       | 426,640          | 25,490           | 104,464          | 556,593           | 40,173           | 29,916         | 16,754           | 86,843           | 32,869           | 24,477         | 13,708           | 71,054           | 19,874         | 6,081          | 6,204            | 32,160           |
| New Providence   | 175,154          | 13,217           | 57,047           | 245,418           | 31,139           | 9,358          | 12,682           | 53,179           | 25,477           | 7,657          | 10,376           | 43,510           | 11,348         | 3,413          | 4,622            | 19,383           |
| North Bergen     | 185,065          | 52,196           | 79,257           | 316,519           | 17,622           | 36,321         | 18,020           | 71,963           | 14,418           | 29,718         | 14,743           | 58,879           | 14,763         | 12,782         | 9,201            | 36,746           |
| North Brunswick  | 340,557          | 37,958           | 108,513          | 487,028           | 57,981           | 19,882         | 23,056           | 100,919          | 47,439           | 16,267         | 18,864           | 82,570           | 25,981         | 9,804          | 10,596           | 46,382           |
| North Plainfield | 370,531          | 15,301           | 110,359          | 496,191           | 45,698           | 8,565          | 16,067           | 70,330           | 37,390           | 7,007          | 13,146           | 57,543           | 25,562         | 3,909          | 8,726            | 38,198           |
| Parsippany       | 113,515          | 80,879           | 62,846           | 257,241           | 78,021           | 35,271         | 37,400           | 150,691          | 63,835           | 28,858         | 30,600           | 123,293          | 67,643         | 39,921         | 35,509           | 143,073          |
| Rahway           | 305,944          | 33,416           | 115,689          | 455,049           | 47,953           | 39,011         | 30,624           | 117,587          | 39,234           | 31,918         | 25,056           | 96,208           | 29,195         | 10,301         | 13,908           | 53,404           |
| South Orange     | 403,126          | 33,962           | 134,456          | 571,543           | 38,677           | 24,070         | 19,302           | 82,050           | 31,645           | 19,694         | 15,793           | 67,132           | 13,537         | 7,709          | 6,536            | 27,782           |
| Totowa           | 148,057          | 11,209           | 51,736           | 211,003           | 29,378           | 12,573         | 14,091           | 56,043           | 24,037           | 10,287         | 11,529           | 45,853           | 10,502         | 4,294          | 4,970            | 19,766           |
| Union            | 580,598          | 81,000           | 227,388          | 888,986           | 118,875          | 75,539         | 68,962           | 263,375          | 97,261           | 61,805         | 56,423           | 215,489          | 67,600         | 20,278         | 31,172           | 119,050          |
| Warren           | 87,026           | 11,862           | 30,209           | 129,097           | 9,287            | 11,105         | 6,430            | 26,821           | 7,598            | 9,086          | 5,261            | 21,945           | 5,490          | 8,377          | 4,372            | 18,239           |
| West Orange      | 66,762           | 50,721           | 44,488           | 161,971           | 87,838           | 35,912         | 47,823           | 171,572          | 71,867           | 29,382         | 39,128           | 140,377          | 29,908         | 12,227         | 16,283           | 58,418           |
| <b>Totals</b>    | <b>9,061,541</b> | <b>1,331,239</b> | <b>3,343,660</b> | <b>13,736,440</b> | <b>1,504,378</b> | <b>959,204</b> | <b>860,856</b>   | <b>3,324,438</b> | <b>1,230,855</b> | <b>784,803</b> | <b>704,336</b>   | <b>2,719,995</b> | <b>914,316</b> | <b>383,856</b> | <b>439,054</b>   | <b>1,737,226</b> |

| Member Town      | EPL/POL   |         |                  |           | Property  |           |                  |           | Env. EAJ Costs | 2016 Total Assessment | 2015 Total Assessment | \$ Variance | % Variance |
|------------------|-----------|---------|------------------|-----------|-----------|-----------|------------------|-----------|----------------|-----------------------|-----------------------|-------------|------------|
|                  | Loss Fund | Excess  | General Expenses | Total     | Loss Fund | Excess    | General Expenses | Total     |                |                       |                       |             |            |
| Berkeley         | 58,321    | 17,087  | 24,630           | 100,038   | 58,446    | 35,685    | 30,745           | 124,876   | 7,510          | 1,120,726             | 1,096,532             | 24,194      | 2.2%       |
| Berkeley Heights | 28,931    | 12,900  | 13,396           | 55,227    | 37,855    | 42,858    | 25,847           | 106,561   | 9,559          | 460,406               | 450,156               | 10,250      | 2.3%       |
| Bloomfield       | 48,357    | 35,608  | 27,665           | 111,630   | 39,913    | 48,903    | 29,263           | 118,079   | 12,187         | 686,383               | 672,930               | 13,453      | 2.0%       |
| Caldwell         | 12,235    | 5,456   | 5,222            | 22,913    | 25,478    | 36,902    | 18,412           | 80,792    | 3,283          | 352,415               | 344,586               | 7,829       | 2.3%       |
| Cinnaminson      | 27,148    | 9,876   | 10,547           | 47,571    | 11,981    | 11,165    | 6,594            | 29,740    | 5,183          | 501,340               | 489,837               | 11,503      | 2.3%       |
| Eastampton       | 10,240    | 3,674   | 4,078            | 17,993    | 5,284     | 4,443     | 2,851            | 12,578    | 655            | 205,205               | 200,654               | 4,551       | 2.3%       |
| Englewood        | 104,385   | 54,126  | 66,009           | 224,520   | 46,107    | 61,686    | 44,889           | 152,681   | 9,594          | 943,663               | 923,161               | 20,502      | 2.2%       |
| Ewing            | 41,344    | 18,427  | 19,703           | 79,474    | 63,058    | 36,111    | 32,691           | 131,860   | 3,491          | 1,041,904             | 1,018,714             | 23,190      | 2.3%       |
| Fair Haven       | 8,927     | 3,535   | 3,793            | 16,255    | 12,300    | 7,411     | 5,999            | 25,711    | 1,666          | 233,858               | 228,772               | 5,087       | 2.2%       |
| Fanwood          | 16,356    | 4,395   | 7,040            | 27,791    | 10,847    | 10,359    | 7,195            | 28,401    | 5,788          | 259,091               | 254,134               | 4,957       | 2.0%       |
| Freehold Borough | 17,134    | 7,640   | 8,198            | 32,972    | 23,585    | 19,993    | 14,420           | 57,998    | 9,030          | 500,188               | 488,767               | 11,421      | 2.3%       |
| Guttenberg       | 32,114    | 5,402   | 11,995           | 49,511    | 5,123     | 4,771     | 3,164            | 13,058    | 3,076          | 453,525               | 442,656               | 10,870      | 2.5%       |
| Haddon Heights   | 20,045    | 3,141   | 7,534            | 30,719    | 10,977    | 9,991     | 6,813            | 27,781    | 4,700          | 265,799               | 259,985               | 5,814       | 2.2%       |
| Hamilton         | 99,279    | 56,046  | 58,450           | 213,776   | 42,686    | 85,167    | 48,112           | 175,965   | 22,397         | 1,423,044             | 1,396,792             | 26,251      | 1.9%       |
| Harrison         | 48,499    | 24,524  | 22,753           | 95,777    | 30,562    | 31,845    | 19,445           | 81,852    | 990            | 968,376               | 947,324               | 21,052      | 2.2%       |
| Highland Park    | 12,416    | 9,995   | 7,334            | 29,746    | 21,836    | 20,708    | 13,923           | 56,467    | 5,435          | 370,980               | 353,297               | 17,683      | 5.0%       |
| Hoboken          | -         | 10,089  | 4,186            | 14,274    | 79,101    | 66,675    | 60,485           | 206,261   | 10,715         | 1,264,177             | 1,457,865             | (193,688)   | -13.3%     |
| Howell           | 87,709    | 36,880  | 34,720           | 159,309   | 53,313    | 48,862    | 28,474           | 130,648   | 12,729         | 1,831,689             | 1,791,406             | 40,282      | 2.2%       |
| Kearny           | 43,255    | 34,003  | 28,552           | 105,810   | 42,269    | 53,725    | 35,477           | 131,471   | 1,429          | 1,204,291             | 1,159,580             | 44,711      | 3.9%       |
| Kenilworth       | 22,307    | 10,393  | 10,241           | 42,942    | 17,363    | 11,701    | 9,102            | 38,166    | 905            | 431,137               | 421,579               | 9,558       | 2.3%       |
| Lawrence         | -         | 14,929  | 6,027            | 20,956    | 37,907    | 52,287    | 36,411           | 126,604   | 10,168         | 359,811               | 355,384               | 4,427       | 1.2%       |
| Linden           | -         | 41,316  | 24,877           | 66,193    | -         | 38,985    | 23,474           | 62,459    | 2,766          | 397,160               | 387,497               | 9,663       | 2.5%       |
| Livingston       | 30,398    | 34,066  | 26,975           | 91,439    | 39,160    | 101,481   | 58,851           | 199,491   | 16,094         | 847,349               | 830,985               | 16,364      | 2.0%       |
| Montclair        | 61,990    | 62,422  | 49,235           | 173,646   | 65,529    | 94,383    | 63,284           | 223,196   | 9,734          | 1,164,855             | 1,128,531             | 36,324      | 3.2%       |
| Morris           | 31,285    | 22,868  | 16,926           | 71,078    | 75,495    | 49,458    | 39,055           | 164,007   | 8,516          | 1,152,125             | 1,126,799             | 25,326      | 2.2%       |
| Morristown       | 55,866    | 24,911  | 19,308           | 100,085   | 37,984    | 44,344    | 19,679           | 102,006   | 5,409          | 954,150               | 918,865               | 35,284      | 3.8%       |
| New Providence   | 35,267    | 15,726  | 15,968           | 66,961    | 33,009    | 38,208    | 22,302           | 93,518    | 5,417          | 527,386               | 481,687               | 45,699      | 9.5%       |
| North Bergen     | 84,949    | 37,441  | 40,884           | 163,274   | 58,559    | 55,432    | 38,079           | 152,070   | -              | 799,450               | -                     | -           | -          |
| North Brunswick  | 46,943    | 25,391  | 21,419           | 93,753    | 64,867    | 73,062    | 40,843           | 178,772   | 10,128         | 999,552               | 979,795               | 19,757      | 2.0%       |
| North Plainfield | 21,461    | 9,569   | 9,188            | 40,218    | 22,145    | 23,034    | 13,378           | 58,557    | 3,179          | 764,216               | 747,753               | 16,462      | 2.2%       |
| Parsippany       | 73,954    | 35,563  | 38,068           | 153,385   | 115,290   | 191,735   | 101,354          | 408,379   | 7,846          | 1,243,908             | 1,216,329             | 27,579      | 2.3%       |
| Rahway           | 59,499    | 23,855  | 27,240           | 104,593   | 52,848    | 62,967    | 40,784           | 156,598   | 5,100          | 988,540               | 966,259               | 22,281      | 2.3%       |
| South Orange     | 34,151    | 24,812  | 18,138           | 77,101    | 42,697    | 50,393    | 28,636           | 121,727   | -              | 947,334               | -                     | -           | -          |
| Totowa           | 10,945    | 8,002   | 6,364            | 25,311    | 9,433     | 16,349    | 8,660            | 34,442    | 9,820          | 402,238               | 391,968               | 10,270      | 2.6%       |
| Union            | 100,819   | 65,021  | 58,826           | 224,667   | 48,940    | 54,112    | 36,554           | 139,606   | 1,799          | 1,852,972             | 1,804,055             | 48,917      | 2.7%       |
| Warren           | 14,652    | 14,114  | 9,070            | 37,836    | 15,905    | 52,724    | 21,639           | 90,269    | 13,098         | 337,306               | 329,804               | 7,501       | 2.3%       |
| West Orange      | 81,203    | 36,209  | 45,374           | 162,785   | 37,065    | 51,354    | 34,170           | 122,589   | 17,398         | 835,109               | 859,651               | (24,542)    | -2.9%      |
| Totals           | 1,482,184 | 859,411 | 809,935          | 3,151,529 | 1,394,916 | 1,699,269 | 1,071,050        | 4,165,235 | 256,797        | 29,091,660            | 26,924,093            | 420,783     | 1.6%       |



**RESOLUTION NO. 10-16****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 **\$5,540,583.20** for payment.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
February 17<sup>th</sup>, 2016  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
February 17<sup>th</sup>, 2016  
Date

# January 27th, 2016 - GSMJIF Commissioners Meeting Bills List

Date: 1.4.16  
Bills List #: 47



| Notes    | PAYABLE TO  | DESCRIPTION   | Check #/WT | Invoice Amt.  |
|----------|---|---|------------|---------------|
|          | ASL Interpreter                                       | Parsippany-Troy Hills Interpreter Services  | #1496      | \$481.70      |
|          | State of NJ DOBI Solvency Regulation                  | Inv# 002581-IN - VOID   | #1497      | \$0.00        |
|          | State of NJ DOBI Solvency Regulation                  | Inv# 002597-IN  | #1210      | (\$15,659.18) |
|          | EANJ  | GSMJIF Member Yearly Dues   | #1498      | \$43,219.00   |
|          | DT Service LLC  | Inv#7922 Kearny   | #1499      | \$47.00       |
|          | Prime Advisors  | Inv#7208 Investment Advisors  | #1500      | \$8,989.00    |
|          | Pringle Quinn Anzano                                  | Fund Attorney Inv#39231   | #1501      | \$1,131.50    |
|          | Bob Smith & Associates                                | December 2015 Litigation Services   | #1502      | \$3,333.33    |
|          | Hodulik & Morrison PA                                 | Audit GSMJIF 2014 \$19,850 & Bank confirmations for BofNY \$69  | #1503      | \$19,919.00   |
|          | Care Station Medical Group                            | West Orange Testing - Dimarisco, T \$48; Elifani, M \$48; Williams, J \$28  | #1504      | \$124.00      |
|          | Connell Consulting, LLC                               | Training - Proactive Police Supervision (12/2/15)   | #1505      | \$700.00      |
|          | APA Hotel Woodbridge                                  | GSMJIF Meeting 12/17/2015   | #1506      | \$2,877.82    |
|          | Patrick DeBlasio                                      | Fund Treasurer  | #1507      | \$1,458.34    |
|          | Montclair Township                                    | Safety Wellnes Incentive Award 2015   | #1508      | \$1,000.00    |
|          | Twp Parsippany-Troy Hills                             | Safety Wellnes Incentive Award 2015   | #1509      | \$1,000.00    |
|          | Freehold Township                                     | Safety Wellnes Incentive Award 2015   | #1510      | \$500.00      |
|          | Township of North Plainfield                          | Safety Wellnes Incentive Award 2015   | #1511      | \$500.00      |
|          | Borough of Highland Park                              | Safety Wellnes Incentive Award 2015   | #1512      | \$500.00      |
|          | West Orange Township                                  | Safety Wellnes Incentive Award 2015   | #1513      | \$500.00      |
|          | Township of Livingston                                | Safety Wellnes Incentive Award 2015   | #1514      | \$1,000.00    |
|          | Township of North Brunswick                           | Safety Wellnes Incentive Award 2015   | #1515      | \$1,000.00    |
|          | Township of Howell                                    | Safety Wellnes Incentive Award 2015   | #1516      | \$1,000.00    |
|          | Borough of New Providence                             | Safety Wellnes Incentive Award 2015   | #1517      | \$500.00      |
|          | Borough of Fair Haven                                 | Safety Wellnes Incentive Award 2015   | #1518      | \$1,000.00    |
|          | Union Township  | Safety Wellnes Incentive Award 2015   | #1519      | \$1,000.00    |
|          | City of Englewood                                     | Safety Wellnes Incentive Award 2015   | #1520      | \$500.00      |
|          | The Star Ledger                                       | Legal Ad posting for Meeting in The Star Ledger December  | #1521      | \$15.50       |
|          | Bob Smith & Associates                                | July/August 2014  | #1522      | \$6,666.66    |
| February | Safetyfirst Systems                                   | Monitoring Service West Orange  | #1523      | \$1,648.00    |
|          | Bank of America/Merrill Lynch                         | Inv#27432006 Quarterly Fees   | #1524      | \$1,250.00    |
|          | Princeton Public Affairs                              | Inv#3864 Retainer Fee January 2016  | #1525      | \$833.33      |
|          | Dept. of the Treas. Div. of Admin. Fiscal & Resources | Investment Receivables 10/2015 to 12/2015   | #1526      | \$200.00      |
|          | Rutgers University Behavioral Health                  | Overpayment of \$5,645.26 rec. 11/2/15 check #1466 applies to invoice Inv#CY16-47-Q1 EAP Program  | #1527      | \$10,843.73   |
|          | Patric DeBlasio                                       | Tresurer Services for February 2016   | #1528      | \$1,458.34    |
|          | Bob Smith & Associates                                | January 2016 Litigation Fees January & February 2016  | #1529      | \$6,666.66    |
|          | DT Service LLC  | Inv#7943 Totowa \$258; Inv#8004 Fair Haven \$129; Inv#8001 Haddon Hgts. \$129; Inv#7988 N. Bruns. \$352; inv#7987 Bloomfield \$420; inv#7984 Kearny \$47; inv#7983 Highland Pk. \$176 | #1530      | \$1,511.00    |
|          | Brown & Brown   | 1st RM Fee Installment 1 of 2 for 2016 - Berkeley Hgts, Ewing, Guttenberg, North Bergen   | #1531      | \$84,854.50   |
|          | Fairways Insurance                                    | 1st RM Fee Installment 1 of 2 for 2016 - Cinnaminson  | #1532      | \$11,783.50   |
|          | Beckerman & Co  | 1st RM Fee Installment 1 of 2 for 2016 - Kenilworth & Fanwood   | #1533      | \$22,249.00   |
|          | Fairview Insurance                                    | 1st RM fee Installment 1 of 2 for 2016 - Morristown   | #1534      | \$7,500.00    |
|          | Borden Perlman  | 1st RM Fee Installment 1 of 2 for 2016 - Hamilton & Lawrence  | #1535      | \$50,879.00   |
|          | GR Murray   | 1st RM Fee Installment 1 of 2 for 2016 - North Brunswick  | #1536      | \$16,709.00   |

|          |                                      |   |          |                |
|----------|--------------------------------------|---|----------|----------------|
|          | State of NJ DOBI Solvency Regulation | Inv#002747-IN GSMJIF Audit  | #1537    | \$24,518.64    |
|          | Parsippany-Troy Hills                | Claim Reimb. PAR041658  | #1538    | \$53,247.90    |
|          | Howell Township                      | Howell Township Drug Testing Dafeldecker & Associates) Inv #60046 \$240; inv#60053 \$720; inv#60047 \$240   | #1539    | \$1,200.00     |
|          | Cardinal Point Strategies            | Inoice #10005   | #1540    | \$21,675.00    |
|          |                                      | Total in Checks \$402,331.27  |          |                |
|          |                                      | Wire Transfers  |          |                |
|          |                                      |   |          |                |
|          | PMA                                  | Berkeley Township   | WT       | \$21,456.40    |
|          | PMA                                  | City of Rahway  | WT       | \$4,329.78     |
|          | PMA                                  | City of Hoboken   | WT       | \$2,018.40     |
|          | PMA                                  | City of Englewood   | WT       | \$350.00       |
|          | PMA                                  | Livingston Township   | WT       | \$9,872.71     |
|          | PMA                                  | Township of Ewing   | WT       | \$261.48       |
|          | PMA                                  | Union Township  | WT       | \$72,195.14    |
| February | PMA                                  | Cinch Fee - 3 users for 2016  | WT       | \$4,500.00     |
|          | PMA                                  | Risk Control Services 1and 2 of 12 for 2016   | WT       | \$75,600.00    |
|          | PMA                                  | Berkeley Township   | WT       | \$28,226.89    |
|          | PMA                                  | City of Rahway  | WT       | \$29,800.66    |
|          | PMA                                  | City of Hoboken   | WT       | \$2,018.40     |
|          | PMA                                  | Hamilton Township   | WT       | \$5,551.66     |
|          | PMA                                  | Livingston Township   | WT       | \$8,561.52     |
|          | PMA                                  | Montclair Township  | WT       | \$143.99       |
|          | PMA                                  | Township of Ewing   | WT       | \$318.41       |
|          | PMA                                  | Township of Howell  | WT       | \$22,500.00    |
|          | PMA                                  | Union Township  | WT       | \$16,498.92    |
|          |                                      | Total to PMA \$304,204.36   |          |                |
|          | BGIA                                 | Inv#223741 Crime Policy Eff. 10/1/15  | WT       | \$204.00       |
|          | BGIA                                 | Inv3226162 2016 Travelers Property Policy   | WT       | \$823,732.50   |
|          | BGIA                                 | Inv#226163 Safety National WC Policy Inst.  | WT       | \$238,322.00   |
|          | BGIA                                 | Inv#226149 2016 Glob Aeospace non owned Aircraft  | WT       | \$16,878.00    |
|          | BGIA                                 | Inv#226127 ACE 2016 Pollution Lia. Pol  | WT       | \$162,452.26   |
|          | BGIA                                 | Inv#225846 Beazley 2016 Cyber Lia. Policy renewal   | WT       | \$48,739.81    |
|          | BGIA                                 | Inv#225768 2016 BRIT Lloyds of London Excess Lia.   | WT       | \$1,575,000.00 |
|          | BGIA                                 | Inv#225756 2016 Caitlin Specialty Ins. Co. Excess Lia.  | WT       | \$180,931.00   |
| February | BGIA                                 | 1st Installment RM Fee 1 of 2 for 2016 - North Plainfield   | WT       | \$24,772.00    |
|          | BGIA                                 | Inv#227069 Fidelity 7 Dep. Of MD 2016 Crime Policy  | WT       | \$43,553.73    |
|          |                                      | Inv#227094 Travelers Boiler & Machinery Pol. 1 of 2 for 2016  | WT       | \$39,704.50    |
|          | BGIA                                 | Invoices (#226931 Howell \$4,994.07; inv#226932 Berkeley \$2,048.57; inv#226933 Morris \$1,824.08; inv#226935 Fanwood \$3,068.32; inv#226936Hamilton \$4,108.21; inv.#226937 Bloomfield \$4,788.71; inv#226938 W. Orange \$5,660.48; inv#226939 Ewing \$2,259.97; inv#226940 Lawrence \$1,196.92; inv#226941 Rahway \$3,911.91; inv#226942 Caldwell \$1,223.10; inv#226943 Totowa \$3,145.83; inv#226944 Livingston \$12,335.69; inv#227056 Linden \$760; inv#226986 Morristown \$857.68inv#226987 Parsippany \$526inv#266988 Warren \$4,032.71 | WT       | \$56,742.77    |
|          |                                      | Total to BGIA \$3,211,032.57  |          |                |
|          | NIP Mgmt Services                    | 1 st Install Loss Control, Claims Mgmt, TPA, Admin Fee  | WT       | \$1,623,015.00 |
|          |                                      | Total to NIP Mgmt Services \$1,623,015.00   |          |                |
|          |                                      |   | Subtotal |                |
|          |                                      |   |          | \$5,540,583.20 |
|          |                                      |   | Total    |                |

**RESOLUTION NO. 11-16****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 **\$1,999,517** against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
February 17th, 2016  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
February 17th, 2016  
Date



# GSMJIF - COMM MEETING PAY SUMMARY REPORT

January 2016 Report

December Paid

| WC              |          |                |
|-----------------|----------|----------------|
| TWP             | TPA      |                |
| Par Troy Hills  | D&H      | 44,136         |
| Bloomfield      | D&H      | 27,586         |
| Linden          | Inservco | 69,017         |
| All Other       | QL       | 833,462        |
| <b>Total WC</b> |          | <b>974,201</b> |

| PAL              |        |                |
|------------------|--------|----------------|
| ALL TWP          |        |                |
| AL               | NIP/QL | 204,518        |
| APD              | NIP/QL | 46,893         |
| EPL              | NIP/QL | 115,034        |
| GL               | NIP/QL | 326,385        |
| POL              | NIP/QL | 9,810          |
| PROP             | NIP/QL | 35,875         |
| <b>Total PAL</b> |        | <b>738,515</b> |

|                              |                  |
|------------------------------|------------------|
| WC                           | 974,201          |
| PAL                          | 738,515          |
| <b>Grand Total post 2012</b> | <b>1,712,716</b> |

| PMA PRIOR 2012          |     |                |
|-------------------------|-----|----------------|
| WC                      | PMA | 272,053        |
| PAL                     | PMA | 14,748         |
| APD PROP                | PMA | 0              |
| <b>Total Prior 2012</b> |     | <b>286,801</b> |

## Grand Total December 2015

|                   |           |
|-------------------|-----------|
| Post 2012 CLAIMS  | 1,712,716 |
| Prior 2012 CLAIMS | 286,801   |

|                   |                  |
|-------------------|------------------|
| <b>TOTAL PAID</b> | <b>1,999,517</b> |
|-------------------|------------------|



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

January 2016

Jason Marett, Claims Service Manager



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

1/1/2016

### **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

1/1/2016

### Policy Year 2002

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

### Policy Year 2003

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





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2016

Policy Year 2004

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



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2016

Policy Year 2005

| Member                   | Commercial Auto |             |                |              | Liability    |             |                |              | Property     |             |                |              |
|--------------------------|-----------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|
|                          | Total Claims    | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred |
| Berkeley Township        | 23              | -           | 17,140         | 745          | 23           | -           | 5,371          | 234          | 4            | -           | 19,642         | 4,911        |
| Eastampton Township      | 2               | -           | 5,081          | 2,541        | 1            | -           | -              | -            | -            | -           | -              | -            |
| Englewood, City of       | 15              | -           | 48,636         | 3,242        | 86           | -           | 695,872        | 8,092        | 1            | -           | 10,723         | 10,723       |
| Ewing, Township of       | 20              | -           | 14,711         | 736          | 10           | -           | 2,452          | 245          | 1            | -           | 1,695          | 1,695        |
| Hamilton Township        | 10              | -           | 13,106         | 1,311        | 12           | -           | 41,710         | 3,476        | 2            | -           | 24,754         | 12,377       |
| Hoboken, City of         | 31              | -           | 78,638         | 2,537        | 56           | -           | 875,973        | 15,642       | -            | -           | -              | -            |
| Howell, Township of      | 16              | -           | 201,474        | 12,592       | 29           | -           | 147,398        | 5,083        | 1            | -           | -              | -            |
| Jackson Township         | 20              | -           | 15,538         | 777          | 31           | -           | 293,988        | 9,483        | -            | -           | -              | -            |
| Kenilworth Borough       | 7               | -           | 49,176         | 7,025        | 2            | -           | -              | -            | -            | -           | -              | -            |
| Livingston Township      | 17              | -           | 25,244         | 1,485        | 49           | -           | 70,879         | 1,447        | 4            | -           | 2,839          | 710          |
| Montclair Township       | 48              | -           | 116,434        | 2,426        | 59           | -           | 187,058        | 3,170        | 1            | -           | 384            | 384          |
| North Plainfield Borough | 13              | -           | 23,204         | 1,785        | 23           | -           | 54,092         | 2,352        | 2            | -           | -              | -            |
| Rahway, City of          | 27              | -           | 16,903         | 626          | 27           | -           | 13,727         | 508          | 6            | -           | 32,220         | 5,370        |
| South Brunswick Township | 25              | -           | 40,029         | 1,601        | 13           | -           | 6,843          | 526          | -            | -           | -              | -            |
| Union Township           | 63              | -           | 104,429        | 1,658        | 47           | -           | 58,758         | 1,250        | -            | -           | -              | -            |
| West Orange Township     | 49              | -           | 136,178        | 2,779        | 42           | -           | 63,750         | 1,518        | -            | -           | -              | -            |
|                          | 386             | -           | 905,921        | 2,347        | 510          | -           | 2,517,871      | 4,937        | 22           | -           | 92,257         | 4,194        |



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2016

Policy Year 2006

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



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2016

Policy Year 2007

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



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2016

Policy Year 2008

| Member                   | Commercial Auto |             |                |              | Liability    |             |                |              | Property     |             |                |              |
|--------------------------|-----------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|
|                          | Total Claims    | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred |
| Berkeley Township        | 28              | -           | 37,535         | 1,341        | 8            | -           | 19,979         | 2,497        | 4            | -           | 18,374         | 4,594        |
| Caldwell Borough         | 2               | -           | 500            | 250          | 8            | -           | -              | -            | 2            | -           | 17,220         | 8,610        |
| Eastampton Township      | -               | -           | -              | -            | 1            | -           | 666            | 666          | 1            | -           | -              | -            |
| Englewood, City of       | 42              | -           | 35,711         | 850          | 47           | 1           | 470,296        | 10,006       | 5            | -           | 1,743          | 349          |
| Ewing Township           | 5               | -           | 10,618         | 2,124        | 6            | -           | 122,959        | 20,493       | -            | -           | -              | -            |
| Hamilton Township        | -               | -           | -              | -            | 20           | -           | 127,553        | 6,378        | -            | -           | -              | -            |
| Harrison, Town of        | 3               | -           | 500            | 167          | 13           | -           | 19,474         | 1,498        | -            | -           | -              | -            |
| Highland Park Borough    | 9               | -           | 157,709        | 17,523       | 9            | -           | 15,119         | 1,680        | 2            | -           | 3,982          | 1,991        |
| Hoboken, City of         | 26              | -           | 19,890         | 765          | 42           | -           | 707,060        | 16,835       | 1            | -           | 24,000         | 24,000       |
| Howell Township          | 11              | -           | 23,600         | 2,145        | 26           | -           | 32,926         | 1,266        | 1            | -           | 3,800          | 3,800        |
| Kenilworth, Borough of   | 6               | -           | 8,812          | 1,469        | -            | -           | -              | -            | -            | -           | -              | -            |
| Livingston Township      | 11              | -           | 9,624          | 875          | 50           | -           | 49,614         | 992          | 6            | -           | 4,586          | 764          |
| Maplewood, Township of   | 13              | -           | 18,607         | 1,431        | 13           | -           | 37,185         | 2,860        | 8            | -           | 49,709         | 6,214        |
| Montclair Township       | 13              | -           | 3,434          | 264          | 71           | -           | 119,142        | 1,678        | -            | -           | -              | -            |
| North Plainfield Boro    | 13              | -           | 29,492         | 2,269        | 23           | -           | 140,521        | 6,110        | 2            | -           | 2,940          | 1,470        |
| Rahway, City of          | 18              | -           | 58,442         | 3,247        | 43           | -           | 272,688        | 6,342        | 8            | -           | 1,681          | 210          |
| South Brunswick Township | 21              | -           | 25,131         | 1,197        | 19           | -           | 93,532         | 4,923        | 1            | -           | -              | -            |
| Union Township           | 47              | -           | 94,315         | 2,007        | 57           | -           | 326,319        | 5,725        | 1            | -           | 491            | 491          |
| West Orange, Township of | 59              | -           | 22,312         | 378          | 45           | -           | 238,322        | 5,296        | 1            | -           | 2,154          | 2,154        |
|                          | 327             | -           | 556,232        | 1,701        | 501          | 1           | 2,793,355      | 5,576        | 43           | -           | 130,680        | 3,039        |



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2016

### Policy Year 2009

| Member                   | Commercial Auto |             |                |              | Liability    |             |                |              | Property     |             |                |              |
|--------------------------|-----------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|
|                          | Total Claims    | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred |
| Berkeley Township        | 30              | -           | 1,090,170      | 36,339       | 12           | -           | 290,826        | 24,236       | -            | -           | -              | -            |
| Caldwell Borough         | 4               | -           | 145            | 36           | 7            | -           | 6,419          | 917          | -            | -           | -              | -            |
| Eastampton Township      | 4               | -           | 16,524         | 4,131        | 1            | -           | 2,500          | 2,500        | -            | -           | -              | -            |
| Englewood, City of       | 29              | -           | 66,737         | 2,301        | 50           | 1           | 1,191,164      | 23,823       | 9            | -           | 9,514          | 1,057        |
| Ewing Township           | 5               | -           | 378            | 76           | 9            | -           | 43,865         | 4,874        | 1            | -           | -              | -            |
| Fanwood Borough          | 4               | -           | 95             | 24           | 6            | -           | 38,703         | 6,451        | -            | -           | -              | -            |
| Hamilton Township        | 6               | -           | 319,768        | 53,295       | 23           | -           | 558,705        | 24,292       | -            | -           | -              | -            |
| Harrison, Town of        | 7               | -           | 5,447          | 778          | 4            | -           | 22,903         | 5,726        | 1            | -           | 738            | 738          |
| Highland Park Borough    | 15              | -           | 10,905         | 727          | 19           | 1           | 164,117        | 8,638        | 3            | -           | -              | -            |
| Hoboken, City of         | 30              | -           | 107,688        | 3,590        | 35           | 1           | 331,719        | 9,478        | 2            | -           | -              | -            |
| Howell Township          | 11              | -           | 18,690         | 1,699        | 35           | -           | 116,452        | 3,327        | 1            | -           | -              | -            |
| Kenilworth, Borough of   | 3               | -           | 2,973          | 991          | 7            | -           | 501            | 72           | -            | -           | -              | -            |
| Livingston Township      | 14              | -           | 23,977         | 1,713        | 50           | -           | 57,423         | 1,148        | 6            | -           | -              | -            |
| Manalapan Township       | 13              | -           | 21,817         | 1,678        | 24           | -           | 312,731        | 13,030       | -            | -           | -              | -            |
| Maplewood, Township of   | 7               | -           | 27,106         | 3,872        | 10           | -           | 115,373        | 11,537       | 2            | -           | 4,689          | 2,345        |
| Montclair Township       | 27              | -           | 367,418        | 13,608       | 41           | -           | 239,280        | 5,836        | -            | -           | -              | -            |
| North Plainfield Boro    | 11              | -           | 3,688          | 335          | 15           | -           | 66,496         | 4,433        | -            | -           | -              | -            |
| Rahway, City of          | 13              | -           | 17,324         | 1,333        | 18           | -           | 38,366         | 2,131        | 5            | -           | -              | -            |
| South Brunswick Township | 12              | -           | 14,924         | 1,244        | 12           | -           | 17,142         | 1,429        | 4            | -           | 24,375         | 6,094        |
| Union Township           | 31              | -           | 61,571         | 1,986        | 41           | -           | 86,249         | 2,104        | -            | -           | -              | -            |
| Warren Township          | 4               | -           | 7,382          | 1,846        | 15           | -           | 10,661         | 711          | 1            | -           | 2,383          | 2,383        |
| West Orange, Township of | 46              | -           | 217,913        | 4,737        | 34           | -           | 97,193         | 2,859        | 3            | -           | -              | -            |
|                          | 326             | -           | 2,402,640      | 7,370        | 468          | 3           | 3,808,788      | 8,138        | 38           | -           | 41,699         | 1,097        |



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2016

Policy Year 2010

| Member                   | Commercial Auto |             |                |              | Liability    |             |                |              | Property     |             |                |              |
|--------------------------|-----------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|
|                          | Total Claims    | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred |
| Berkeley Township        | 26              | -           | 28,018         | 1,078        | 9            | -           | 90,958         | 10,106       | 3            | -           | 31,341         | 10,447       |
| Caldwell Borough         | 6               | -           | 15,752         | 2,625        | 9            | -           | 17,765         | 1,974        | 5            | -           | 18,853         | 3,771        |
| Eastampton Township      | 4               | -           | 5,426          | 1,357        | 4            | 1           | 205,734        | 51,434       | 1            | -           | 116            | 116          |
| Englewood, City of       | 26              | -           | 47,460         | 1,825        | 39           | -           | 195,870        | 5,022        | 12           | -           | 19,885         | 1,657        |
| Ewing Township           | 7               | -           | 69,210         | 9,887        | 9            | 1           | 363,891        | 40,432       | 2            | -           | 9,794          | 4,897        |
| Fanwood Borough          | 2               | -           | -              | -            | 5            | 1           | 65,010         | 13,002       | -            | -           | -              | -            |
| Frehold Township         | 19              | -           | 36,483         | 1,920        | 10           | 1           | 309,246        | 30,925       | 1            | -           | 4,096          | 4,096        |
| Hamilton Township        | 7               | -           | 9,335          | 1,334        | 13           | -           | 6,675          | 513          | 1            | -           | -              | -            |
| Harrison, Town of        | 8               | -           | 7,311          | 914          | 8            | -           | 452,911        | 56,614       | 1            | -           | 13,000         | 13,000       |
| Highland Park Borough    | 11              | -           | 2,951          | 268          | 15           | -           | 56,312         | 3,754        | 3            | -           | -              | -            |
| Hoboken, City of         | 19              | -           | 81,311         | 4,280        | 53           | -           | 531,506        | 10,028       | 1            | -           | -              | -            |
| Howell Township          | 10              | -           | 44,201         | 4,420        | 59           | 1           | 133,905        | 2,270        | 2            | -           | 24,000         | 12,000       |
| Kenilworth, Borough of   | 3               | -           | 1,285          | 428          | 4            | -           | 155,960        | 38,990       | -            | -           | -              | -            |
| Livingston Township      | 16              | -           | 8,203          | 513          | 43           | -           | 133,545        | 3,106        | 5            | -           | 1,315          | 263          |
| Manalapan Township       | 10              | -           | 12,364         | 1,236        | 7            | -           | 32,428         | 4,633        | -            | -           | -              | -            |
| Maplewood, Township of   | 5               | -           | 4,219          | 844          | 16           | -           | 34,864         | 2,179        | 1            | -           | 31,541         | 31,541       |
| Middlesex Boro           | 9               | -           | 34,413         | 3,824        | 8            | -           | 804            | 101          | 1            | -           | -              | -            |
| Montclair Township       | 31              | -           | 171,196        | 5,522        | 53           | -           | 263,721        | 4,976        | 2            | -           | 10,523         | 5,262        |
| Morris Township          | 14              | -           | 16,916         | 1,208        | 14           | 1           | 161,674        | 11,548       | 1            | -           | -              | -            |
| North Plainfield Boro    | 16              | -           | 6,205          | 388          | 16           | -           | 18,168         | 1,136        | 1            | -           | 467            | 467          |
| Rahway, City of          | 21              | -           | 28,725         | 1,368        | 32           | -           | 15,710         | 491          | 3            | -           | 9,000          | 3,000        |
| South Brunswick Township | 22              | -           | 25,220         | 1,146        | 33           | -           | 152,153        | 4,611        | 3            | -           | 35,190         | 11,730       |
| Union Township           | 47              | -           | 75,135         | 1,599        | 30           | 1           | 666,711        | 22,224       | -            | -           | -              | -            |
| Warren Township          | 16              | -           | 93,201         | 5,825        | 7            | -           | 7,484          | 1,069        | 4            | -           | 27,258         | 6,815        |
| West Orange, Township of | 33              | -           | 18,634         | 565          | 33           | -           | 206,581        | 6,260        | 3            | -           | 24,000         | 8,000        |
|                          | 388             | -           | 843,174        | 2,173        | 529          | 7           | 4,279,586      | 8,090        | 56           | -           | 260,379        | 4,650        |



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2016

Policy Year 2011

| Member                   | Commercial Auto |             |                |              | Liability    |             |                |              | Property     |             |                |              |
|--------------------------|-----------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|
|                          | Total Claims    | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred |
| Berkeley Township        | 8               | -           | 19,170         | 2,396        | 14           | -           | 1,504          | 107          | 4            | -           | 2,686          | 672          |
| Caldwell Borough         | 3               | -           | 2,576          | 859          | 14           | -           | 22,418         | 1,601        | 3            | -           | 24,644         | 8,215        |
| Eastampton Township      | 1               | -           | 1,542          | 1,542        | 1            | -           | 500            | 500          | -            | -           | -              | -            |
| Englewood, City of       | 21              | -           | 36,166         | 1,722        | 37           | -           | 408,013        | 11,027       | 14           | -           | 10,028         | 716          |
| Ewing Township           | 6               | -           | 13,969         | 2,328        | 12           | -           | 26,791         | 2,233        | -            | -           | -              | -            |
| Fair Haven Borough       | 3               | -           | -              | -            | 1            | -           | -              | -            | 1            | -           | -              | -            |
| Fanwood Borough          | 4               | -           | 2,454          | 614          | 4            | -           | 16,864         | 4,216        | 1            | -           | 24,000         | 24,000       |
| Frehold Township         | 14              | -           | 15,183         | 1,085        | 11           | 1           | 60,433         | 5,494        | 4            | -           | 24,000         | 6,000        |
| Hamilton Township        | 11              | -           | 327,792        | 29,799       | 18           | -           | 592,231        | 32,902       | 7            | -           | -              | -            |
| Harrison, Town of        | 7               | -           | 6,872          | 982          | 8            | -           | 128,258        | 16,032       | 2            | -           | 8,796          | 4,398        |
| Highland Park Borough    | 11              | -           | 5,333          | 485          | 6            | -           | 107,369        | 17,895       | 2            | -           | 25,216         | 12,608       |
| Hoboken, City of         | 22              | -           | 7,522          | 342          | 51           | -           | 316,088        | 6,198        | 1            | -           | -              | -            |
| Howell Township          | 4               | -           | 1,455          | 364          | 23           | 1           | 366,444        | 15,932       | 2            | -           | 10,791         | 5,396        |
| Kenilworth, Borough of   | 11              | -           | 13,482         | 1,226        | 11           | -           | 2,733          | 248          | 1            | -           | 6,500          | 6,500        |
| Livingston Township      | 22              | -           | 22,115         | 1,005        | 63           | -           | 219,912        | 3,491        | 9            | -           | 7,752          | 861          |
| Manalapan Township       | 13              | -           | 44,447         | 3,419        | 7            | -           | 10,476         | 1,497        | -            | -           | -              | -            |
| Maplewood, Township of   | 13              | -           | 27,423         | 2,109        | 10           | -           | 5,935          | 594          | 3            | -           | 1,153          | 384          |
| Middlesex Boro           | 11              | -           | 11,711         | 1,065        | 10           | -           | 1,707          | 171          | 1            | -           | -              | -            |
| Montclair Township       | 18              | -           | 14,448         | 803          | 67           | -           | 36,691         | 548          | -            | -           | -              | -            |
| Morris Township          | 12              | -           | 50,550         | 4,213        | 12           | -           | 22,982         | 1,915        | 7            | -           | 5,295          | 756          |
| Morristown, Town of      | 9               | -           | 18,506         | 2,056        | 12           | -           | 3,256          | 271          | 14           | -           | 43,627         | 3,116        |
| North Brunswick Township | 26              | -           | 27,224         | 1,047        | 17           | -           | 18,387         | 1,082        | 5            | -           | 4,868          | 974          |
| North Plainfield Boro    | 17              | -           | 8,031          | 472          | 22           | -           | 61,601         | 2,800        | -            | -           | -              | -            |
| Rahway, City of          | 23              | -           | 15,083         | 656          | 29           | -           | 68,126         | 2,349        | 14           | -           | 216,926        | 15,495       |
| Union Township           | 42              | -           | 98,218         | 2,339        | 39           | -           | 14,034         | 360          | 7            | -           | 24,001         | 3,429        |
| Warren Township          | 9               | -           | 20,764         | 2,307        | 9            | -           | 21,684         | 2,409        | 7            | -           | 34,878         | 4,983        |
| West Orange, Township of | 19              | -           | 21,350         | 1,124        | 47           | -           | 172,279        | 3,666        | 4            | -           | 90             | 23           |
|                          | 360             | -           | 833,386        | 2,315        | 555          | 2           | 2,706,716      | 4,877        | 113          | -           | 475,251        | 4,206        |





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2016

### Policy Year 2002

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

### Policy Year 2003

| Account Name             | Total Claims | % Frequency | Total Incurred | % of Incurred Losses | Avg Incurred | Total Paid  | LT Open Claims | Total Open Incurred | Avg LT Open Incurred |
|--------------------------|--------------|-------------|----------------|----------------------|--------------|-------------|----------------|---------------------|----------------------|
| Berkeley Township        | 82           | 13.8%       | 484,668        | 11.3%                | \$5,911      | 484,670     | -              | -                   | -                    |
| Ewing, Township of       | 78           | 13.2%       | 899,176        | 20.9%                | \$11,528     | 899,178     | -              | -                   | -                    |
| Hamilton Township        | 123          | 20.7%       | 841,090        | 19.6%                | \$6,838      | 828,390     | 1              | 313,543             | 313,543              |
| Howell, Township of      | 74           | 12.5%       | 408,999        | 9.5%                 | \$5,527      | 408,999     | -              | -                   | -                    |
| Kenilworth Borough       | 19           | 3.2%        | 60,194         | 1.4%                 | \$3,168      | 60,194      | -              | -                   | -                    |
| North Plainfield Borough | 22           | 3.7%        | 240,897        | 5.6%                 | \$10,950     | 240,897     | -              | -                   | -                    |
| Rahway, City of          | 34           | 5.7%        | 217,282        | 5.1%                 | \$6,391      | 217,280     | -              | -                   | -                    |
| South Brunswick Township | 52           | 8.8%        | 628,469        | 14.6%                | \$12,086     | 628,469     | -              | -                   | -                    |
| Union Township           | 109          | 18.4%       | 520,878        | 12.1%                | \$4,779      | 520,877     | -              | -                   | -                    |
|                          | 593          | 100.0%      | \$4,301,653    | 100.0%               | \$7,254      | \$4,288,954 | 1              | \$313,543           | \$313,543            |



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2016

Policy Year 2004

| Account Name             | Total Claims | % Frequency | Total Incurred | % of Incurred Losses | Avg Incurred | Total Paid  | LT Open Claims | Total Open Incurred | Avg LT Open Incurred |
|--------------------------|--------------|-------------|----------------|----------------------|--------------|-------------|----------------|---------------------|----------------------|
| Berkeley Township        | 96           | 15.2%       | 668,849        | 10.4%                | \$6,967      | 661,595     | 1              | 21,221              | 21,221               |
| Eastampton Township      | 3            | 0.5%        | 162,683        | 2.5%                 | \$54,228     | 152,196     | 1              | 161,057             | 161,057              |
| Ewing, Township of       | 69           | 10.9%       | 753,708        | 11.7%                | \$10,923     | 753,713     | -              | -                   | -                    |
| Hamilton Township        | 154          | 24.4%       | 775,088        | 12.0%                | \$5,033      | 744,142     | 1              | 236,383             | 236,383              |
| Howell, Township of      | 35           | 5.5%        | 749,946        | 11.6%                | \$21,427     | 655,925     | 2              | 640,186             | 320,093              |
| Kenilworth Borough       | 10           | 1.6%        | 35,417         | 0.5%                 | \$3,542      | 35,415      | -              | -                   | -                    |
| Livingston Township      | 15           | 2.4%        | 17,270         | 0.3%                 | \$1,151      | 17,270      | -              | -                   | -                    |
| North Plainfield Borough | 20           | 3.2%        | 346,142        | 5.4%                 | \$17,307     | 346,142     | -              | -                   | -                    |
| Rahway, City of          | 53           | 8.4%        | 1,920,286      | 29.8%                | \$36,232     | 1,523,568   | 1              | 1,629,109           | 1,629,109            |
| South Brunswick Township | 71           | 11.3%       | 217,327        | 3.4%                 | \$3,061      | 217,324     | -              | -                   | -                    |
| Union Township           | 105          | 16.6%       | 802,280        | 12.4%                | \$7,641      | 802,279     | -              | -                   | -                    |
|                          | 631          | 100.0%      | \$6,448,996    | 100.0%               | \$10,220     | \$5,909,569 | 6              | \$2,687,956         | \$447,993            |



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2016

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%       | 694,144        | 9.0%                 | \$5,933      | 588,133     | 7              | 418,590             | 59,799               |
| Eastampton Township      | 4            | 0.4%        | 30,059         | 0.4%                 | \$7,515      | 30,060      | -              | -                   | -                    |
| Englewood, City of       | 96           | 10.0%       | 973,994        | 12.6%                | \$10,146     | 955,161     | 1              | 326,109             | 326,109              |
| Ewing, Township of       | 64           | 6.7%        | 211,761        | 2.7%                 | \$3,309      | 211,757     | -              | -                   | -                    |
| Hamilton Township        | 173          | 18.0%       | 2,078,697      | 26.8%                | \$12,016     | 1,850,414   | 1              | 1,440,429           | 1,440,429            |
| Hoboken, City of         | 56           | 5.8%        | 937,987        | 12.1%                | \$16,750     | 937,984     | -              | -                   | -                    |
| Howell, Township of      | 52           | 5.4%        | 522,722        | 6.8%                 | \$10,052     | 522,715     | -              | -                   | -                    |
| Jackson Township         | 29           | 3.0%        | 387,564        | 5.0%                 | \$13,364     | 377,254     | 1              | 111,829             | 111,829              |
| Kenilworth Borough       | 3            | 0.3%        | 18,788         | 0.2%                 | \$6,263      | 18,787      | -              | -                   | -                    |
| Livingston Township      | 38           | 4.0%        | 191,249        | 2.5%                 | \$5,033      | 191,249     | -              | -                   | -                    |
| Montclair Township       | 87           | 9.1%        | 336,883        | 4.4%                 | \$3,872      | 336,866     | -              | -                   | -                    |
| North Plainfield Borough | 27           | 2.8%        | 33,126         | 0.4%                 | \$1,227      | 33,121      | -              | -                   | -                    |
| Rahway, City of          | 75           | 7.8%        | 117,311        | 1.5%                 | \$1,564      | 117,313     | -              | -                   | -                    |
| South Brunswick Township | 52           | 5.4%        | 635,535        | 8.2%                 | \$12,222     | 555,940     | 1              | 208,145             | 208,145              |
| Union Township           | 86           | 9.0%        | 573,032        | 7.4%                 | \$6,663      | 573,012     | -              | -                   | -                    |
|                          | 959          | 100.0%      | \$7,742,852    | 100.0%               | \$8,074      | \$7,299,766 | 11             | \$2,505,102         | \$227,737            |



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2016

### Policy Year 2006

| Account Name             | Total Claims | % Frequency | Total Incurred | % of Incurred Losses | Avg Incurred | Total Paid  | LT Open Claims | Total Open Incurred | Avg LT Open Incurred |
|--------------------------|--------------|-------------|----------------|----------------------|--------------|-------------|----------------|---------------------|----------------------|
| Berkeley Township        | 119          | 9.3%        | 962,728        | 10.9%                | \$8,090      | 863,416     | 6              | 504,162             | 84,027               |
| Eastampton Township      | 1            | 0.1%        | -              | 0.0%                 | \$0          | -           | -              | -                   | -                    |
| Englewood, City of       | 128          | 10.0%       | 1,245,235      | 14.0%                | \$9,728      | 1,245,239   | -              | -                   | -                    |
| Ewing, Township of       | 69           | 5.4%        | 423,888        | 4.8%                 | \$6,143      | 423,888     | -              | -                   | -                    |
| Hamilton Township        | 165          | 12.9%       | 773,622        | 8.7%                 | \$4,689      | 720,431     | 1              | 146,849             | 146,849              |
| Harrison, Town of        | 45           | 3.5%        | 231,990        | 2.6%                 | \$5,155      | 178,147     | 1              | 74,086              | 74,086               |
| Hoboken, City of         | 60           | 4.7%        | 358,470        | 4.0%                 | \$5,975      | 345,797     | 1              | 48,850              | 48,850               |
| Howell, Township of      | 75           | 5.9%        | 1,086,280      | 12.3%                | \$14,484     | 1,039,590   | 3              | 468,849             | 156,283              |
| Jackson Township         | 41           | 3.2%        | 358,252        | 4.0%                 | \$8,738      | 358,251     | -              | -                   | -                    |
| Kenilworth, Borough of   | 11           | 0.9%        | 4,310          | 0.0%                 | \$392        | 4,310       | -              | -                   | -                    |
| Livingston Township      | 33           | 2.6%        | 186,028        | 2.1%                 | \$5,637      | 186,031     | -              | -                   | -                    |
| Maplewood, Township of   | 51           | 4.0%        | 179,532        | 2.0%                 | \$3,520      | 179,529     | -              | -                   | -                    |
| Montclair Township       | 92           | 7.2%        | 420,200        | 4.7%                 | \$4,567      | 420,204     | -              | -                   | -                    |
| North Plainfield Borough | 30           | 2.3%        | 242,233        | 2.7%                 | \$8,074      | 242,236     | -              | -                   | -                    |
| Rahway, City of          | 42           | 3.3%        | 556,572        | 6.3%                 | \$13,252     | 535,162     | 2              | 255,936             | 127,968              |
| South Brunswick Township | 76           | 5.9%        | 161,217        | 1.8%                 | \$2,121      | 161,217     | -              | -                   | -                    |
| Union Township           | 150          | 11.7%       | 1,082,007      | 12.2%                | \$7,213      | 1,023,632   | 1              | 316,767             | 316,767              |
| West Orange, Township of | 93           | 7.3%        | 590,532        | 6.7%                 | \$6,350      | 575,392     | 1              | 151,725             | 151,725              |
|                          | 1281         | 100.0%      | \$8,863,096    | 100.0%               | \$6,919      | \$8,502,472 | 16             | \$1,967,224         | \$122,952            |



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2016

### 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%        | 1,172,806      | 13.0%                | \$11,277     | 950,140     | 6              | 523,955             | 87,326               |
| Eastampton Township      | 5            | 0.4%        | 9,809          | 0.1%                 | \$1,962      | 9,810       | -              | -                   | -                    |
| Englewood, City of       | 112          | 9.5%        | 784,747        | 8.7%                 | \$7,007      | 784,165     | 1              | 269,384             | 269,384              |
| Ewing, Township of       | 57           | 4.9%        | 507,902        | 5.6%                 | \$8,911      | 503,156     | 1              | 131,274             | 131,274              |
| Hamilton Township        | 138          | 11.7%       | 675,441        | 7.5%                 | \$4,895      | 613,530     | 3              | 198,033             | 66,011               |
| Harrison, Town of        | 30           | 2.6%        | 27,339         | 0.3%                 | \$911        | 27,341      | -              | -                   | -                    |
| Highland Park Borough    | 27           | 2.3%        | 243,328        | 2.7%                 | \$9,012      | 191,723     | 1              | 212,216             | 212,216              |
| Hoboken, City of         | 71           | 6.0%        | 485,990        | 5.4%                 | \$6,845      | 457,638     | 1              | 39,628              | 39,628               |
| Howell, Township of      | 59           | 5.0%        | 800,556        | 8.8%                 | \$13,569     | 776,653     | 2              | 33,797              | 16,899               |
| Jackson Township         | 55           | 4.7%        | 462,926        | 5.1%                 | \$8,417      | 462,927     | -              | -                   | -                    |
| Kenilworth, Borough of   | 8            | 0.7%        | 5,808          | 0.1%                 | \$726        | 5,809       | -              | -                   | -                    |
| Livingston Township      | 52           | 4.4%        | 651,423        | 7.2%                 | \$12,527     | 632,949     | 1              | 43,279              | 43,279               |
| Maplewood, Township of   | 36           | 3.1%        | 45,331         | 0.5%                 | \$1,259      | 45,330      | -              | -                   | -                    |
| Montclair Township       | 83           | 7.1%        | 347,320        | 3.8%                 | \$4,185      | 347,314     | -              | -                   | -                    |
| North Plainfield Borough | 22           | 1.9%        | 98,207         | 1.1%                 | \$4,464      | 98,207      | -              | -                   | -                    |
| Rahway, City of          | 46           | 3.9%        | 522,954        | 5.8%                 | \$11,369     | 522,952     | -              | -                   | -                    |
| South Brunswick Township | 64           | 5.4%        | 285,609        | 3.2%                 | \$4,463      | 285,612     | -              | -                   | -                    |
| Union Township           | 118          | 10.0%       | 1,336,083      | 14.8%                | \$11,323     | 1,124,549   | 4              | 639,348             | 159,837              |
| West Orange, Township of | 88           | 7.5%        | 583,822        | 6.5%                 | \$6,634      | 583,825     | -              | -                   | -                    |
|                          | 1175         | 100.0%      | \$9,047,401    | 100.0%               | \$7,700      | \$8,423,630 | 20             | \$2,090,914         | \$104,546            |



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2016

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%        | 962,868        | 12.8%                | \$12,344     | 885,664     | 4              | 308,664             | 77,166               |
| Caldwell Borough         | 9            | 0.9%        | 17,106         | 0.2%                 | \$1,901      | 17,106      | -              | -                   | -                    |
| Eastampton Township      | 5            | 0.5%        | 36,857         | 0.5%                 | \$7,371      | 36,858      | -              | -                   | -                    |
| Englewood, City of       | 89           | 8.5%        | 777,607        | 10.3%                | \$8,737      | 777,607     | -              | -                   | -                    |
| Ewing, Township of       | 77           | 7.3%        | 451,292        | 6.0%                 | \$5,861      | 451,290     | -              | -                   | -                    |
| Hamilton Township        | 145          | 13.8%       | 944,941        | 12.5%                | \$6,517      | 673,576     | 4              | 685,799             | 171,450              |
| Harrison, Town of        | 32           | 3.0%        | 163,355        | 2.2%                 | \$5,105      | 163,355     | -              | -                   | -                    |
| Highland Park Borough    | 17           | 1.6%        | 23,337         | 0.3%                 | \$1,373      | 23,337      | -              | -                   | -                    |
| Hoboken, City of         | 74           | 7.0%        | 406,853        | 5.4%                 | \$5,498      | 398,231     | 1              | 14,299              | 14,299               |
| Howell, Township of      | 61           | 5.8%        | 1,235,422      | 16.4%                | \$20,253     | 1,103,557   | 4              | 688,857             | 172,214              |
| Kenilworth, Borough of   | 10           | 1.0%        | 98,823         | 1.3%                 | \$9,882      | 98,823      | -              | -                   | -                    |
| Livingston Township      | 39           | 3.7%        | 243,015        | 3.2%                 | \$6,231      | 243,015     | -              | -                   | -                    |
| Maplewood, Township of   | 54           | 5.1%        | 270,953        | 3.6%                 | \$5,018      | 270,952     | -              | -                   | -                    |
| Montclair Township       | 70           | 6.7%        | 256,803        | 3.4%                 | \$3,669      | 256,801     | -              | -                   | -                    |
| North Plainfield Borough | 26           | 2.5%        | 514,323        | 6.8%                 | \$19,782     | 429,147     | 1              | 272,643             | 272,643              |
| Rahway, City of          | 52           | 4.9%        | 125,905        | 1.7%                 | \$2,421      | 125,907     | -              | -                   | -                    |
| South Brunswick Township | 64           | 6.1%        | 207,663        | 2.8%                 | \$3,245      | 207,662     | -              | -                   | -                    |
| Union Township           | 88           | 8.4%        | 423,239        | 5.6%                 | \$4,810      | 423,237     | -              | -                   | -                    |
| West Orange, Township of | 62           | 5.9%        | 387,954        | 5.1%                 | \$6,257      | 357,421     | 1              | 144,824             | 144,824              |
|                          | 1052         | 100.0%      | \$7,548,316    | 100.0%               | \$7,175      | \$6,943,546 | 15             | \$2,115,086         | \$141,006            |



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2016

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%        | 1,662,531      | 14.5%                | \$18,892     | 1,350,378    | 8              | 1,305,676           | 163,210              |
| Caldwell Borough         | 20           | 1.8%        | 765,220        | 6.7%                 | \$38,261     | 583,286      | 1              | 668,176             | 668,176              |
| Eastampton Township      | 4            | 0.4%        | 199,117        | 1.7%                 | \$49,779     | 149,360      | 1              | 196,730             | 196,730              |
| Englewood, City of       | 88           | 8.1%        | 1,456,525      | 12.7%                | \$16,551     | 1,376,098    | 2              | 314,190             | 157,095              |
| Ewing, Township of       | 89           | 8.2%        | 595,294        | 5.2%                 | \$6,689      | 563,050      | 1              | 78,342              | 78,342               |
| Fanwood Borough          | 9            | 0.8%        | 40,672         | 0.4%                 | \$4,519      | 40,674       | -              | -                   | -                    |
| Hamilton Township        | 133          | 12.3%       | 1,246,881      | 10.9%                | \$9,375      | 997,742      | 5              | 744,061             | 148,812              |
| Harrison, Town of        | 38           | 3.5%        | 361,485        | 3.2%                 | \$9,513      | 361,487      | -              | -                   | -                    |
| Highland Park Borough    | 22           | 2.0%        | 53,424         | 0.5%                 | \$2,428      | 53,425       | -              | -                   | -                    |
| Hoboken, City of         | 57           | 5.3%        | 783,966        | 6.9%                 | \$13,754     | 783,966      | -              | -                   | -                    |
| Howell, Township of      | 38           | 3.5%        | 311,971        | 2.7%                 | \$8,210      | 285,442      | 2              | 80,798              | 40,399               |
| Kenilworth Borough       | 15           | 1.4%        | 43,670         | 0.4%                 | \$2,911      | 43,670       | -              | -                   | -                    |
| Livingston Township      | 39           | 3.6%        | 358,430        | 3.1%                 | \$9,191      | 358,431      | -              | -                   | -                    |
| Manalapan Township       | 23           | 2.1%        | 473,172        | 4.1%                 | \$20,573     | 420,341      | 1              | 60,256              | 60,256               |
| Maplewood, Township of   | 43           | 4.0%        | 179,909        | 1.6%                 | \$4,184      | 179,905      | -              | -                   | -                    |
| Montclair Township       | 77           | 7.1%        | 563,544        | 4.9%                 | \$7,319      | 497,846      | 2              | 282,673             | 141,337              |
| North Plainfield Borough | 25           | 2.3%        | 41,111         | 0.4%                 | \$1,644      | 41,109       | -              | -                   | -                    |
| Rahway, City of          | 32           | 2.9%        | 232,712        | 2.0%                 | \$7,272      | 190,003      | 1              | 165,532             | 165,532              |
| South Brunswick Township | 63           | 5.8%        | 305,787        | 2.7%                 | \$4,854      | 305,786      | -              | -                   | -                    |
| Union Township           | 93           | 8.6%        | 1,350,219      | 11.8%                | \$14,518     | 1,269,882    | 2              | 208,986             | 104,493              |
| Warren Township          | 11           | 1.0%        | 3,681          | 0.0%                 | \$335        | 3,681        | -              | -                   | -                    |
| West Orange, Township of | 78           | 7.2%        | 410,797        | 3.6%                 | \$5,267      | 406,540      | 1              | 64,903              | 64,903               |
|                          | 1085         | 100.0%      | \$11,440,118   | 100.0%               | \$10,544     | \$10,262,102 | 27             | \$4,170,323         | \$154,456            |



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2016

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%        | 691,850        | 5.7%                 | \$9,225      | 570,335      | 6              | 467,890             | 77,982               |
| Caldwell Borough         | 18           | 1.5%        | 34,700         | 0.3%                 | \$1,928      | 34,697       | -              | -                   | -                    |
| Eastampton Township      | 6            | 0.5%        | 9,310          | 0.1%                 | \$1,552      | 9,310        | -              | -                   | -                    |
| Englewood, City of       | 63           | 5.4%        | 599,720        | 4.9%                 | \$9,519      | 599,725      | -              | -                   | -                    |
| Ewing, Township of       | 74           | 6.3%        | 529,906        | 4.3%                 | \$7,161      | 510,191      | 1              | 30,671              | 30,671               |
| Fanwood Borough          | 13           | 1.1%        | 139,439        | 1.1%                 | \$10,726     | 123,626      | 1              | 89,119              | 89,119               |
| Freehold Township        | 63           | 5.4%        | 694,557        | 5.7%                 | \$11,025     | 590,548      | 1              | 292,423             | 292,423              |
| Hamilton Township        | 130          | 11.1%       | 1,711,035      | 14.0%                | \$13,162     | 1,529,112    | 2              | 392,322             | 196,161              |
| Harrison, Town of        | 29           | 2.5%        | 296,058        | 2.4%                 | \$10,209     | 296,056      | -              | -                   | -                    |
| Highland Park Borough    | 25           | 2.1%        | 42,078         | 0.3%                 | \$1,683      | 42,076       | -              | -                   | -                    |
| Hoboken, City of         | 79           | 6.8%        | 764,157        | 6.3%                 | \$9,673      | 582,076      | 5              | 350,760             | 70,152               |
| Howell, Township of      | 62           | 5.3%        | 572,876        | 4.7%                 | \$9,240      | 572,875      | -              | -                   | -                    |
| Kenilworth Borough       | 16           | 1.4%        | 295,548        | 2.4%                 | \$18,472     | 295,551      | -              | -                   | -                    |
| Livingston Township      | 41           | 3.5%        | 1,235,211      | 10.1%                | \$30,127     | 968,211      | 2              | 940,045             | 470,023              |
| Manalapan Township       | 22           | 1.9%        | 21,475         | 0.2%                 | \$976        | 21,475       | -              | -                   | -                    |
| Maplewood, Township of   | 33           | 2.8%        | 239,221        | 2.0%                 | \$7,249      | 204,058      | 1              | 99,845              | 99,845               |
| Middlesex Borough        | 12           | 1.0%        | 262,484        | 2.2%                 | \$21,874     | 197,031      | 1              | 255,593             | 255,593              |
| Montclair Township       | 79           | 6.8%        | 651,540        | 5.3%                 | \$8,247      | 586,690      | 3              | 325,391             | 108,464              |
| Morris Township          | 31           | 2.7%        | 112,498        | 0.9%                 | \$3,629      | 112,495      | -              | -                   | -                    |
| New Providence Borough   | 15           | 1.3%        | 33,504         | 0.3%                 | \$2,234      | 33,504       | -              | -                   | -                    |
| North Plainfield Borough | 18           | 1.5%        | 176,337        | 1.4%                 | \$9,797      | 176,337      | -              | -                   | -                    |
| Rahway, City of          | 32           | 2.7%        | 73,893         | 0.6%                 | \$2,309      | 73,897       | -              | -                   | -                    |
| South Brunswick Township | 64           | 5.5%        | 594,311        | 4.9%                 | \$9,286      | 594,311      | -              | -                   | -                    |
| Union Township           | 96           | 8.2%        | 1,775,692      | 14.6%                | \$18,497     | 1,663,122    | 4              | 953,246             | 238,312              |
| Warren Township          | 14           | 1.2%        | 175,949        | 1.4%                 | \$12,568     | 110,015      | 1              | 124,828             | 124,828              |
| West Orange, Township of | 56           | 4.8%        | 464,438        | 3.8%                 | \$8,294      | 390,786      | 2              | 148,331             | 74,166               |
|                          | 1166         | 100.0%      | \$12,197,787   | 100.0%               | \$10,461     | \$10,888,110 | 30             | \$4,470,464         | \$149,015            |





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2016

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%        | 358,679        | 3.1%                 | \$6,768      | 262,950     | 2              | 160,918             | 80,459               |
| Caldwell Borough         | 15           | 1.2%        | 28,194         | 0.2%                 | \$1,880      | 28,192      | -              | -                   | -                    |
| Eastampton Township      | 5            | 0.4%        | 6,786          | 0.1%                 | \$1,357      | 6,786       | -              | -                   | -                    |
| Englewood, City of       | 79           | 6.3%        | 460,518        | 4.0%                 | \$5,829      | 460,515     | -              | -                   | -                    |
| Ewing, Township of       | 87           | 6.9%        | 1,239,691      | 10.6%                | \$14,249     | 745,069     | 5              | 910,579             | 182,116              |
| Fair Haven Borough       | 8            | 0.6%        | 65,046         | 0.6%                 | \$8,131      | 65,046      | -              | -                   | -                    |
| Fanwood Borough          | 12           | 1.0%        | 39,486         | 0.3%                 | \$3,291      | 39,484      | -              | -                   | -                    |
| Freehold Township        | 59           | 4.7%        | 88,634         | 0.8%                 | \$1,502      | 85,167      | 1              | 5,944               | 5,944                |
| Hamilton Township        | 138          | 10.9%       | 2,140,466      | 18.4%                | \$15,511     | 1,708,403   | 7              | 1,338,053           | 191,150              |
| Harrison, Town of        | 23           | 1.8%        | 283,553        | 2.4%                 | \$12,328     | 283,553     | -              | -                   | -                    |
| Highland Park Borough    | 22           | 1.7%        | 37,379         | 0.3%                 | \$1,699      | 37,380      | -              | -                   | -                    |
| Hoboken, City of         | 97           | 7.7%        | 1,166,537      | 10.0%                | \$12,026     | 908,485     | 7              | 931,500             | 133,071              |
| Howell, Township of      | 48           | 3.8%        | 660,456        | 5.7%                 | \$13,760     | 532,803     | 3              | 372,658             | 124,219              |
| Kenilworth Borough       | 10           | 0.8%        | 12,531         | 0.1%                 | \$1,253      | 12,532      | -              | -                   | -                    |
| Livingston Township      | 54           | 4.3%        | 970,370        | 8.3%                 | \$17,970     | 851,357     | 6              | 537,683             | 89,614               |
| Manalapan Township       | 29           | 2.3%        | 221,074        | 1.9%                 | \$7,623      | 147,291     | 2              | 207,848             | 103,924              |
| Maplewood, Township of   | 47           | 3.7%        | 320,022        | 2.7%                 | \$6,809      | 320,023     | -              | -                   | -                    |
| Middlesex Borough        | 22           | 1.7%        | 294,173        | 2.5%                 | \$13,372     | 225,959     | 1              | 128,425             | 128,425              |
| Montclair Township       | 62           | 4.9%        | 585,128        | 5.0%                 | \$9,438      | 561,945     | 4              | 262,051             | 65,513               |
| Morris Township          | 43           | 3.4%        | 301,881        | 2.6%                 | \$7,020      | 292,126     | 1              | 25,435              | 25,435               |
| Morristown, Town of      | 38           | 3.0%        | 221,672        | 1.9%                 | \$5,833      | 215,990     | 1              | 169,849             | 169,849              |
| New Providence Borough   | 23           | 1.8%        | 43,675         | 0.4%                 | \$1,899      | 43,676      | -              | -                   | -                    |
| North Brunswick Township | 50           | 4.0%        | 235,653        | 2.0%                 | \$4,713      | 235,655     | -              | -                   | -                    |
| North Plainfield Borough | 20           | 1.6%        | 76,699         | 0.7%                 | \$3,835      | 76,700      | -              | -                   | -                    |
| Rahway, City of          | 63           | 5.0%        | 394,428        | 3.4%                 | \$6,261      | 359,234     | 1              | 119,704             | 119,704              |
| Union Township           | 74           | 5.9%        | 995,671        | 8.5%                 | \$13,455     | 849,139     | 2              | 410,772             | 205,386              |
| Warren Township          | 11           | 0.9%        | 78,057         | 0.7%                 | \$7,096      | 78,054      | -              | -                   | -                    |
| West Orange, Township of | 69           | 5.5%        | 328,076        | 2.8%                 | \$4,755      | 295,632     | 1              | 47,017              | 47,017               |
|                          | 1261         | 100.0%      | \$11,654,535   | 100.0%               | \$9,242      | \$9,729,146 | 44             | \$5,628,436         | \$127,919            |



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2016

#### 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

1/1/2016

#### 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

1/1/2016

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

1/1/2016

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      | 12                    | 59           | 20.34%                         | 272  | 4.41%               |
| 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>            | 249                   | 1175         | 21.19%                         | 6024 | 4.13%               |



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2016

Year 2008

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2016

Year 2009

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2016

Year 2010

| Member                   | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE  | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|------|---------------------|
| Berkeley Township        | 11                    | 75           | 14.67%                         | 277  | 3.97%               |
| 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>            | 240                   | 1166         | 20.58%                         | 7575 | 3.17%               |





## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

1/1/2016

Year 2011

| Member                   | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE  | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|------|---------------------|
| Berkeley Township        | 10                    | 53           | 18.87%                         | 277  | 3.61%               |
| Caldwell Borough         | 2                     | 15           | 13.33%                         | 102  | 1.96%               |
| Eastampton Township      | 1                     | 5            | 20.00%                         | 74   | 1.35%               |
| Englewood, City of       | 24                    | 79           | 30.38%                         | 350  | 6.86%               |
| Ewing, Township of       | 19                    | 87           | 21.84%                         | 268  | 7.09%               |
| Fair Haven Borough       | 1                     | 8            | 12.50%                         | 34   | 2.94%               |
| Fanwood Borough          | 1                     | 12           | 8.33%                          | 74   | 1.35%               |
| Freehold Township        | 7                     | 59           | 11.86%                         | 227  | 3.08%               |
| Hamilton Township        | 18                    | 138          | 13.04%                         | 753  | 2.39%               |
| Harrison, Town of        | 8                     | 23           | 34.78%                         | 204  | 3.92%               |
| Highland Park Borough    | 2                     | 22           | 9.09%                          | 100  | 2.00%               |
| Hoboken, City of         | 22                    | 97           | 22.68%                         | 732  | 3.01%               |
| 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>            | 236                   | 1261         | 18.72%                         | 7605 | 3.10%               |



## 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

1/1/2016

| <b>Commercial Auto</b>                                  |                    |
|---|--------------------|
| Claims reported for the GSMJIF since March 1, 2002:     | <b>3164</b>        |
| Open Claims as of January 1, 2016 for all policy years: | <b>0</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>\$905,921</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>\$556,232</b>   |
| Total Incurred for 2009 Losses:                         | <b>\$2,402,640</b> |
| Total Incurred for 2010 Losses:                         | <b>\$843,174</b>   |
| Total Incurred for 2011 Losses:                         | <b>\$833,386</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 January 1, 2016 for all policy years:   | <b>14</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>\$3,485,355</b> |
| Total Incurred for 2008 Losses:                           | <b>\$2,793,355</b> |
| Total Incurred for 2009 Losses:                           | <b>\$3,808,788</b> |
| Total Incurred for 2010 Losses:                           | <b>\$4,279,586</b> |
| Total Incurred for 2011 Losses:                           | <b>\$2,706,716</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

1/1/2016

| Property  |                  |
|---|------------------|
| Claims reported for the GSMJIF since March 1, 2002:     | <b>348</b>       |
| Open Claims as of January 1, 2016 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**

| Worker's Compensation                                   |                     |
|---|---------------------|
| Claims reported for the GSMJIF since March 1, 2002:     | <b>9586</b>         |
| Open Claims as of January 1, 2016 for all policy years: | <b>170</b>          |
| Worker's compensation claims to date in 2012:           |                     |
| Total Incurred for 2002 Losses:                         | <b>\$2,608,072</b>  |
| Total Incurred for 2003 Losses:                         | <b>\$4,301,653</b>  |
| Total Incurred for 2004 Losses:                         | <b>\$6,448,996</b>  |
| Total Incurred for 2005 Losses:                         | <b>\$7,742,852</b>  |
| Total Incurred for 2006 Losses:                         | <b>\$8,863,096</b>  |
| Total Incurred for 2007 Losses:                         | <b>\$9,047,401</b>  |
| Total Incurred for 2008 Losses:                         | <b>\$7,548,316</b>  |
| Total Incurred for 2009 Losses:                         | <b>\$11,440,118</b> |
| Total Incurred for 2010 Losses:                         | <b>\$12,197,787</b> |
| Total Incurred for 2011 Losses:                         | <b>\$11,654,535</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 - GSMJIF

Payments Over SIR - Checks Issued 12/01/15 to 01/01/16

### Workers' Compensation Claims

#### Account Totals

| Account Name          | Account Number | Indemnity Paid | Medical Paid | Expense Paid | Total Paid |
|-----------------------|----------------|----------------|--------------|--------------|------------|
| BERKELEY TOWNSHIP     | 0345629        | 2,489.20       | 1,542.75     | 786.00       | 4,817.95   |
| CALDWELL BOROUGH      | 1244102        | 5,451.28       | 0.00         | 0.00         | 5,451.28   |
| CITY OF HOBOKEN       | 1249580        | 2,018.40       | 0.00         | 0.00         | 2,018.40   |
| CITY OF RAHWAY        | 1236736        | 2,960.00       | 2,829.78     | 20.00        | 5,809.78   |
| EASTAMPTON TOWNSHIP   | 2228252        | 0.00           | 227.99       | 4.00         | 231.99     |
| EWING TOWNSHIP        | 8769580        | 0.00           | 161.48       | 100.00       | 261.48     |
| HAMILTON TOWNSHIP     | 3389434        | 0.00           | 8,196.27     | 74.00        | 8,270.27   |
| HIGHLAND PARK BOROUGH | 3394194        | 0.00           | 424.60       | 4.00         | 428.60     |
| HOWELL TOWNSHIP       | 8769648        | 157,807.00     | 0.00         | 0.00         | 157,807.00 |
| HOWELL TOWNSHIP       | 3394186        | 1,900.00       | 1,050.00     | 94.00        | 3,044.00   |
| LIVINGSTON TOWNSHIP   | 4871323        | 7,600.83       | 1,226.98     | 1,044.90     | 9,872.71   |
| MIDDLESEX BOROUGH     | 5384474        | 0.00           | 0.00         | 240.00       | 240.00     |
| MORRIS TOWNSHIP       | 5384508        | 0.00           | 0.00         | 741.30       | 741.30     |
| MORRISTOWN, TOWN OF   | 0298612        | 0.00           | 0.00         | 612.00       | 612.00     |
| NORTH PLAINFIELD BORO | 6283535        | 0.00           | 226.97       | 98.00        | 324.97     |
| UNION TOWNSHIP        | 9125378        | 0.00           | 72,089.39    | 32.00        | 72,121.39  |
|                       |                | 180,226.71     | 87,976.21    | 3,850.20     | 272,053.12 |

## Garden State Municipal Joint Insurance Fund

### Summary of Claims

| line                               | policy_effective_date | Count of<br>claim_number | Sum of<br>open_claims | Sum of<br>total_incurred |
|------------------------------------|-----------------------|--------------------------|-----------------------|--------------------------|
| AUTO LIABILITY                     | 01/01/2010            | 4                        | -                     | \$ 504,372.46            |
| AUTO LIABILITY                     | 01/01/2011            | 23                       | 2                     | \$ 57,874.51             |
| AUTO LIABILITY                     | 01/01/2012            | 213                      | 2                     | \$ 557,933.09            |
| AUTO LIABILITY                     | 01/01/2013            | 302                      | 12                    | \$ 1,505,750.00          |
| AUTO LIABILITY                     | 01/01/2014            | 488                      | 10                    | \$ 447,675.76            |
| AUTO LIABILITY                     | 01/01/2015            | 478                      | 53                    | \$ 459,546.64            |
| <b>AUTO LIABILITY Total</b>        |                       | <b>1,508</b>             | <b>79</b>             | <b>\$ 3,533,152.46</b>   |
| AUTO PHYSICAL DAMAGE               | 01/01/2010            | 2                        | -                     | \$ 9,382.67              |
| AUTO PHYSICAL DAMAGE               | 01/01/2011            | 11                       | -                     | \$ 41,909.88             |
| AUTO PHYSICAL DAMAGE               | 01/01/2012            | 408                      | -                     | \$ 1,383,853.01          |
| AUTO PHYSICAL DAMAGE               | 01/01/2013            | 376                      | 1                     | \$ 920,537.22            |
| AUTO PHYSICAL DAMAGE               | 01/01/2014            | 567                      | 10                    | \$ 1,046,278.43          |
| AUTO PHYSICAL DAMAGE               | 01/01/2015            | 553                      | 71                    | \$ 893,333.22            |
| <b>AUTO PHYSICAL DAMAGE Total</b>  |                       | <b>1,917</b>             | <b>82</b>             | <b>\$ 4,295,294.43</b>   |
| EMPLOYMENT PRACTICES               | 01/01/2011            | 2                        | -                     | \$ 1,027,540.11          |
| EMPLOYMENT PRACTICES               | 01/01/2012            | 23                       | 4                     | \$ 3,476,457.31          |
| EMPLOYMENT PRACTICES               | 01/01/2013            | 34                       | 15                    | \$ 2,584,766.97          |
| EMPLOYMENT PRACTICES               | 01/01/2014            | 39                       | 14                    | \$ 2,407,718.61          |
| EMPLOYMENT PRACTICES               | 01/01/2015            | 24                       | 19                    | \$ 898,375.66            |
| <b>EMPLOYMENT PRACTICES Total</b>  |                       | <b>122</b>               | <b>52</b>             | <b>\$ 10,394,858.66</b>  |
| GENERAL LIABILITY                  | 01/01/2006            | 1                        | -                     | \$ 133.90                |
| GENERAL LIABILITY                  | 01/01/2007            | 1                        | -                     | \$ 250,000.00            |
| GENERAL LIABILITY                  | 01/01/2008            | 2                        | -                     | \$ 1,627.41              |
| GENERAL LIABILITY                  | 01/01/2009            | 2                        | -                     | \$ 56,951.64             |
| GENERAL LIABILITY                  | 01/01/2010            | 24                       | 2                     | \$ 296,841.10            |
| GENERAL LIABILITY                  | 01/01/2011            | 121                      | 5                     | \$ 947,157.68            |
| GENERAL LIABILITY                  | 01/01/2012            | 591                      | 26                    | \$ 3,613,591.53          |
| GENERAL LIABILITY                  | 01/01/2013            | 554                      | 47                    | \$ 4,517,039.27          |
| GENERAL LIABILITY                  | 01/01/2014            | 698                      | 56                    | \$ 2,200,053.30          |
| GENERAL LIABILITY                  | 01/01/2015            | 587                      | 109                   | \$ 1,045,288.22          |
| <b>GENERAL LIABILITY Total</b>     |                       | <b>2,581</b>             | <b>245</b>            | <b>\$ 12,928,684.05</b>  |
| LIABILITY REPORT ONLY              | 01/01/2012            | 2                        | -                     | \$ -                     |
| LIABILITY REPORT ONLY              | 01/01/2015            | 3                        | 3                     | \$ -                     |
| <b>LIABILITY REPORT ONLY Total</b> |                       | <b>5</b>                 | <b>3</b>              | <b>\$ -</b>              |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Summary of Claims

| line                                    | policy_effective_date | Count of<br>claim_number | Sum of<br>open_claims | Sum of<br>total_incurred |
|---|-----------------------|--------------------------|-----------------------|--------------------------|
| PROPERTY                                | 01/01/2011            | 9                        | -                     | \$ 9,819.11              |
| PROPERTY                                | 01/01/2012            | 214                      | -                     | \$ 3,765,096.59          |
| PROPERTY                                | 01/01/2013            | 94                       | -                     | \$ 367,439.10            |
| PROPERTY                                | 01/01/2014            | 112                      | 3                     | \$ 708,607.08            |
| PROPERTY                                | 01/01/2015            | 101                      | 25                    | \$ 784,624.43            |
| <b>PROPERTY Total</b>                   |                       | <b>530</b>               | <b>28</b>             | <b>\$ 5,635,586.31</b>   |
| PUBLIC OFFICIALS LIABILITY              | 01/01/2008            | 1                        | 1                     | \$ 514,338.00            |
| PUBLIC OFFICIALS LIABILITY              | 01/01/2012            | 47                       | -                     | \$ 268,950.01            |
| PUBLIC OFFICIALS LIABILITY              | 01/01/2013            | 54                       | 3                     | \$ 283,319.56            |
| PUBLIC OFFICIALS LIABILITY              | 01/01/2014            | 56                       | 6                     | \$ 511,781.76            |
| PUBLIC OFFICIALS LIABILITY              | 01/01/2015            | 71                       | 28                    | \$ 650,356.11            |
| <b>PUBLIC OFFICIALS LIABILITY Total</b> |                       | <b>229</b>               | <b>38</b>             | <b>\$ 2,228,745.44</b>   |
| WORKCOMP RECORD ONLY                    | 01/01/2012            | 239                      | -                     | \$ -                     |
| WORKCOMP RECORD ONLY                    | 01/01/2013            | 241                      | -                     | \$ -                     |
| WORKCOMP RECORD ONLY                    | 01/01/2014            | 287                      | -                     | \$ -                     |
| WORKCOMP RECORD ONLY                    | 01/01/2015            | 260                      | -                     | \$ -                     |
| <b>WORKCOMP RECORD ONLY Total</b>       |                       | <b>1,027</b>             | <b>-</b>              | <b>\$ -</b>              |
| WORKERS COMPENSATION                    | 01/01/2006            | 2                        | 2                     | \$ 34,388.85             |
| WORKERS COMPENSATION                    | 01/01/2008            | 1                        | 1                     | \$ 118,000.00            |
| WORKERS COMPENSATION                    | 01/01/2009            | 3                        | 3                     | \$ 47,088.20             |
| WORKERS COMPENSATION                    | 01/01/2010            | 9                        | 2                     | \$ 106,696.10            |
| WORKERS COMPENSATION                    | 01/01/2011            | 14                       | 3                     | \$ 268,775.13            |
| WORKERS COMPENSATION                    | 01/01/2012            | 986                      | 82                    | \$ 11,525,405.05         |
| WORKERS COMPENSATION                    | 01/01/2013            | 1,005                    | 104                   | \$ 9,749,640.56          |
| WORKERS COMPENSATION                    | 01/01/2014            | 1,023                    | 160                   | \$ 12,592,163.66         |
| WORKERS COMPENSATION                    | 01/01/2015            | 960                      | 377                   | \$ 7,748,941.34          |
| <b>WORKERS COMPENSATION Total</b>       |                       | <b>4,003</b>             | <b>734</b>            | <b>\$ 42,191,098.89</b>  |
| <b>Grand Total</b>                      |                       | <b>11,922</b>            | <b>1,261</b>          | <b>\$ 81,207,420.23</b>  |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                         |                             | claimant_status |           | Re-Open  | Grand Total |
|-----------------------|-------------------------|-----------------------------|-----------------|-----------|----------|-------------|
| line                  | policy_effective_date   | insured                     | Closed          | Open      |          |             |
| AUTO LIABILITY        | 01/01/2010              | CITY OF HOBOKEN             |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2010              | CITY OF RAHWAY              |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2010              | TOWNSHIP OF FREEHOLD        |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2010              | TOWNSHIP OF WEST ORANGE     |                 | 1         |          | 1           |
| <b>AUTO LIABILITY</b> | <b>01/01/2010 Total</b> |                             |                 | <b>4</b>  |          | <b>4</b>    |
| AUTO LIABILITY        | 01/01/2011              | BERKELEY TOWNSHIP           |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2011              | BOROUGH OF MIDDLESEX        |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2011              | CITY OF HOBOKEN             |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2011              | CITY OF RAHWAY              |                 | 3         |          | 3           |
| AUTO LIABILITY        | 01/01/2011              | LIVINGSTON TOWNSHIP         |                 | 2         |          | 2           |
| AUTO LIABILITY        | 01/01/2011              | TOWN OF MORRISTOWN          |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2011              | TOWNSHIP OF EWING           |                 | 3         |          | 3           |
| AUTO LIABILITY        | 01/01/2011              | TOWNSHIP OF FREEHOLD        |                 | 2         |          | 2           |
| AUTO LIABILITY        | 01/01/2011              | TOWNSHIP OF MAPLEWOOD       |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2011              | TOWNSHIP OF MONTCLAIR       |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2011              | TOWNSHIP OF UNION           |                 | 4         | 1        | 6           |
| AUTO LIABILITY        | 01/01/2011              | TOWNSHIP OF WEST ORANGE     |                 | 1         |          | 1           |
| <b>AUTO LIABILITY</b> | <b>01/01/2011 Total</b> |                             |                 | <b>21</b> | <b>1</b> | <b>23</b>   |
| AUTO LIABILITY        | 01/01/2012              | BERKELEY TOWNSHIP           |                 | 11        |          | 11          |
| AUTO LIABILITY        | 01/01/2012              | BOROUGH OF CALDWELL         |                 | 11        |          | 11          |
| AUTO LIABILITY        | 01/01/2012              | BOROUGH OF FANWOOD          |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2012              | BOROUGH OF HADDON HEIGHTS   |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2012              | BOROUGH OF HIGHLAND PARK    |                 | 2         |          | 2           |
| AUTO LIABILITY        | 01/01/2012              | BOROUGH OF KENILWORTH       |                 | 1         |          | 1           |
| AUTO LIABILITY        | 01/01/2012              | BOROUGH OF MIDDLESEX        |                 | 3         |          | 3           |
| AUTO LIABILITY        | 01/01/2012              | BOROUGH OF NORTH PLAINFIELD |                 | 6         |          | 6           |
| AUTO LIABILITY        | 01/01/2012              | CITY OF ENGLEWOOD           |                 | 16        | 1        | 17          |
| AUTO LIABILITY        | 01/01/2012              | CITY OF HOBOKEN             |                 | 11        |          | 11          |
| AUTO LIABILITY        | 01/01/2012              | CITY OF RAHWAY              |                 | 6         |          | 6           |
| AUTO LIABILITY        | 01/01/2012              | HOWELL TOWNSHIP             |                 | 15        |          | 15          |
| AUTO LIABILITY        | 01/01/2012              | LIVINGSTON TOWNSHIP         |                 | 5         |          | 5           |
| AUTO LIABILITY        | 01/01/2012              | TOWN OF HARRISON            |                 | 3         |          | 3           |
| AUTO LIABILITY        | 01/01/2012              | TOWN OF MORRISTOWN          |                 | 4         |          | 4           |
| AUTO LIABILITY        | 01/01/2012              | TOWNSHIP OF BLOOMFIELD      |                 | 6         |          | 6           |
| AUTO LIABILITY        | 01/01/2012              | TOWNSHIP OF EASTAMPTON      |                 | 4         |          | 4           |
| AUTO LIABILITY        | 01/01/2012              | TOWNSHIP OF EWING           |                 | 4         |          | 4           |
| AUTO LIABILITY        | 01/01/2012              | TOWNSHIP OF FREEHOLD        |                 | 8         |          | 8           |

Valued as of 12/31/15





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

| Count of claim_number |                       |                             | claimant_status |      | Re-Open | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open |         |             |
| AUTO LIABILITY        | 01/01/2012            | TOWNSHIP OF HAMILTON        |                 | 2    |         | 2           |
| AUTO LIABILITY        | 01/01/2012            | TOWNSHIP OF MANALAPAN       |                 | 6    |         | 6           |
| AUTO LIABILITY        | 01/01/2012            | TOWNSHIP OF MAPLEWOOD       |                 | 9    | 1       | 10          |
| AUTO LIABILITY        | 01/01/2012            | TOWNSHIP OF MONTCLAIR       |                 | 9    |         | 9           |
| AUTO LIABILITY        | 01/01/2012            | TOWNSHIP OF MORRIS          |                 | 8    |         | 8           |
| AUTO LIABILITY        | 01/01/2012            | TOWNSHIP OF NORTH BRUNSWICK |                 | 10   |         | 10          |
| AUTO LIABILITY        | 01/01/2012            | TOWNSHIP OF PARSIPPANY      |                 | 16   |         | 16          |
| AUTO LIABILITY        | 01/01/2012            | TOWNSHIP OF UNION           |                 | 20   |         | 20          |
| AUTO LIABILITY        | 01/01/2012            | TOWNSHIP OF WARREN          |                 | 2    |         | 2           |
| AUTO LIABILITY        | 01/01/2012            | TOWNSHIP OF WEST ORANGE     |                 | 11   |         | 11          |
| AUTO LIABILITY        | 01/01/2012 Total      |                             | 211             |      | 2       | 213         |
| AUTO LIABILITY        | 01/01/2013            | BERKELEY HEIGHTS            |                 | 1    |         | 1           |
| AUTO LIABILITY        | 01/01/2013            | BERKELEY TOWNSHIP           |                 | 6    |         | 6           |
| AUTO LIABILITY        | 01/01/2013            | BOROUGH OF CALDWELL         |                 | 13   |         | 13          |
| AUTO LIABILITY        | 01/01/2013            | BOROUGH OF FAIR HAVEN       |                 | 3    |         | 3           |
| AUTO LIABILITY        | 01/01/2013            | BOROUGH OF HADDON HEIGHTS   |                 | 2    |         | 2           |
| AUTO LIABILITY        | 01/01/2013            | BOROUGH OF HIGHLAND PARK    |                 | 8    |         | 8           |
| AUTO LIABILITY        | 01/01/2013            | BOROUGH OF KENILWORTH       |                 | 2    |         | 2           |
| AUTO LIABILITY        | 01/01/2013            | BOROUGH OF NORTH PLAINFIELD |                 | 10   |         | 10          |
| AUTO LIABILITY        | 01/01/2013            | CITY OF ENGLEWOOD           |                 | 14   | 3       | 17          |
| AUTO LIABILITY        | 01/01/2013            | CITY OF HOBOKEN             |                 | 16   |         | 16          |
| AUTO LIABILITY        | 01/01/2013            | CITY OF LINDEN              |                 | 26   |         | 26          |
| AUTO LIABILITY        | 01/01/2013            | CITY OF RAHWAY              |                 | 10   |         | 10          |
| AUTO LIABILITY        | 01/01/2013            | HOWELL TOWNSHIP             |                 | 5    |         | 5           |
| AUTO LIABILITY        | 01/01/2013            | LIVINGSTON TOWNSHIP         |                 | 7    |         | 7           |
| AUTO LIABILITY        | 01/01/2013            | TOWN OF HARRISON            |                 | 2    |         | 3           |
| AUTO LIABILITY        | 01/01/2013            | TOWN OF MORRISTOWN          |                 | 6    |         | 6           |
| AUTO LIABILITY        | 01/01/2013            | TOWNSHIP OF BLOOMFIELD      |                 | 7    |         | 7           |
| AUTO LIABILITY        | 01/01/2013            | TOWNSHIP OF EWING           |                 | 4    |         | 4           |
| AUTO LIABILITY        | 01/01/2013            | TOWNSHIP OF FREEHOLD        |                 | 10   |         | 10          |
| AUTO LIABILITY        | 01/01/2013            | TOWNSHIP OF HAMILTON        |                 | 2    |         | 2           |
| AUTO LIABILITY        | 01/01/2013            | TOWNSHIP OF LAWRENCE        |                 | 6    |         | 6           |
| AUTO LIABILITY        | 01/01/2013            | TOWNSHIP OF MAPLEWOOD       |                 | 14   |         | 14          |
| AUTO LIABILITY        | 01/01/2013            | TOWNSHIP OF MONTCLAIR       |                 | 27   | 4       | 31          |
| AUTO LIABILITY        | 01/01/2013            | TOWNSHIP OF MORRIS          |                 | 11   |         | 11          |
| AUTO LIABILITY        | 01/01/2013            | TOWNSHIP OF NORTH BRUNSWICK |                 | 13   |         | 13          |
| AUTO LIABILITY        | 01/01/2013            | TOWNSHIP OF PARSIPPANY      |                 | 29   | 1       | 30          |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                         |                             | claimant_status |      |           | Grand Total |
|-----------------------|-------------------------|-----------------------------|-----------------|------|-----------|-------------|
| line                  | policy_effective_date   | insured                     | Closed          | Open | Re-Open   |             |
| AUTO LIABILITY        | 01/01/2013              | TOWNSHIP OF UNION           | 18              |      | 1         | 19          |
| AUTO LIABILITY        | 01/01/2013              | TOWNSHIP OF WARREN          | 4               |      |           | 4           |
| AUTO LIABILITY        | 01/01/2013              | TOWNSHIP OF WEST ORANGE     | 14              |      | 2         | 16          |
| <b>AUTO LIABILITY</b> | <b>01/01/2013 Total</b> |                             | <b>290</b>      |      | <b>11</b> | <b>302</b>  |
| AUTO LIABILITY        | 01/01/2014              | BERKELEY HEIGHTS            | 1               |      |           | 1           |
| AUTO LIABILITY        | 01/01/2014              | BERKELEY TOWNSHIP           | 13              |      |           | 13          |
| AUTO LIABILITY        | 01/01/2014              | BOROUGH OF CALDWELL         | 2               |      |           | 2           |
| AUTO LIABILITY        | 01/01/2014              | BOROUGH OF FAIR HAVEN       | 4               |      |           | 4           |
| AUTO LIABILITY        | 01/01/2014              | BOROUGH OF FANWOOD          | 2               |      |           | 2           |
| AUTO LIABILITY        | 01/01/2014              | BOROUGH OF HADDON HEIGHTS   | 4               |      |           | 4           |
| AUTO LIABILITY        | 01/01/2014              | BOROUGH OF HIGHLAND PARK    | 9               |      |           | 9           |
| AUTO LIABILITY        | 01/01/2014              | BOROUGH OF KENILWORTH       | 5               |      | 1         | 6           |
| AUTO LIABILITY        | 01/01/2014              | BOROUGH OF NEW PROVIDENCE   | 3               |      |           | 3           |
| AUTO LIABILITY        | 01/01/2014              | BOROUGH OF NORTH PLAINFIELD | 11              |      |           | 11          |
| AUTO LIABILITY        | 01/01/2014              | BOROUGH OF TOTOWA           | 5               |      |           | 5           |
| AUTO LIABILITY        | 01/01/2014              | CITY OF ENGLEWOOD           | 24              |      |           | 24          |
| AUTO LIABILITY        | 01/01/2014              | CITY OF HOBOKEN             | 25              |      |           | 25          |
| AUTO LIABILITY        | 01/01/2014              | CITY OF LINDEN              | 20              |      |           | 20          |
| AUTO LIABILITY        | 01/01/2014              | CITY OF RAHWAY              | 16              |      | 1         | 17          |
| AUTO LIABILITY        | 01/01/2014              | HOWELL TOWNSHIP             | 14              |      |           | 14          |
| AUTO LIABILITY        | 01/01/2014              | LIVINGSTON TOWNSHIP         | 18              |      |           | 18          |
| AUTO LIABILITY        | 01/01/2014              | TOWN OF GUTTENBERG          | 8               |      |           | 8           |
| AUTO LIABILITY        | 01/01/2014              | TOWN OF HARRISON            | 4               |      |           | 4           |
| AUTO LIABILITY        | 01/01/2014              | TOWN OF KEARNY              | 21              |      | 5         | 26          |
| AUTO LIABILITY        | 01/01/2014              | TOWN OF MORRISTOWN          | 18              |      | 1         | 19          |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF BLOOMFIELD      | 26              |      |           | 26          |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF EASTAMPTON      | 6               |      |           | 6           |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF EWING           | 11              |      | 1         | 12          |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF FREEHOLD        | 9               |      |           | 9           |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF HAMILTON        | 5               |      |           | 5           |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF LAWRENCE        | 7               |      |           | 7           |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF MAPLEWOOD       | 19              |      |           | 19          |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF MONTCLAIR       | 46              |      |           | 46          |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF MORRIS          | 12              |      |           | 12          |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF NORTH BRUNSWICK | 5               |      |           | 5           |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF PARSIPPANY      | 32              |      |           | 32          |
| AUTO LIABILITY        | 01/01/2014              | TOWNSHIP OF UNION           | 39              |      |           | 39          |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      |         | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open | Re-Open |             |
| AUTO LIABILITY        | 01/01/2014            | TOWNSHIP OF WARREN          |                 | 10   |         | 10          |
| AUTO LIABILITY        | 01/01/2014            | TOWNSHIP OF WEST ORANGE     |                 | 24   | 1       | 25          |
| AUTO LIABILITY        | 01/01/2014 Total      |                             | 478             |      | 10      | 488         |
| AUTO LIABILITY        | 01/01/2015            | BERKELEY HEIGHTS            |                 | 1    |         | 1           |
| AUTO LIABILITY        | 01/01/2015            | BERKELEY TOWNSHIP           |                 | 11   | 1       | 12          |
| AUTO LIABILITY        | 01/01/2015            | BOROUGH OF CALDWELL         |                 | 4    | 2       | 6           |
| AUTO LIABILITY        | 01/01/2015            | BOROUGH OF FANWOOD          |                 | 2    |         | 2           |
| AUTO LIABILITY        | 01/01/2015            | BOROUGH OF FREEHOLD         |                 | 6    |         | 6           |
| AUTO LIABILITY        | 01/01/2015            | BOROUGH OF HADDON HEIGHTS   |                 | 1    |         | 1           |
| AUTO LIABILITY        | 01/01/2015            | BOROUGH OF HIGHLAND PARK    |                 | 12   | 6       | 18          |
| AUTO LIABILITY        | 01/01/2015            | BOROUGH OF KENILWORTH       |                 | 4    | 1       | 5           |
| AUTO LIABILITY        | 01/01/2015            | BOROUGH OF NEW PROVIDENCE   |                 | 4    |         | 4           |
| AUTO LIABILITY        | 01/01/2015            | BOROUGH OF NORTH PLAINFIELD |                 | 10   | 1       | 11          |
| AUTO LIABILITY        | 01/01/2015            | BOROUGH OF TOTOWA           |                 | 7    | 5       | 12          |
| AUTO LIABILITY        | 01/01/2015            | CITY OF ENGLEWOOD           |                 | 12   | 1       | 13          |
| AUTO LIABILITY        | 01/01/2015            | CITY OF HOBOKEN             |                 | 25   | 2       | 27          |
| AUTO LIABILITY        | 01/01/2015            | CITY OF LINDEN              |                 | 19   | 5       | 24          |
| AUTO LIABILITY        | 01/01/2015            | CITY OF RAHWAY              |                 | 11   |         | 11          |
| AUTO LIABILITY        | 01/01/2015            | HOWELL TOWNSHIP             |                 | 7    |         | 7           |
| AUTO LIABILITY        | 01/01/2015            | LIVINGSTON TOWNSHIP         |                 | 12   | 1       | 13          |
| AUTO LIABILITY        | 01/01/2015            | TOWN OF GUTTENBERG          |                 | 9    | 2       | 11          |
| AUTO LIABILITY        | 01/01/2015            | TOWN OF HARRISON            |                 | 4    |         | 4           |
| AUTO LIABILITY        | 01/01/2015            | TOWN OF KEARNY              |                 | 21   | 1       | 22          |
| AUTO LIABILITY        | 01/01/2015            | TOWN OF MORRISTOWN          |                 | 10   | 1       | 11          |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF BLOOMFIELD      |                 | 8    | 2       | 10          |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF CINNAMINSON     |                 | 5    |         | 5           |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF EWING           |                 | 16   | 4       | 20          |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF FREEHOLD        |                 | 10   | 6       | 16          |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF HAMILTON        |                 | 3    | 2       | 5           |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF LAWRENCE        |                 | 14   |         | 14          |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF MONTCLAIR       |                 | 26   | 2       | 28          |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF MORRIS          |                 | 27   | 2       | 29          |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF NORTH BRUNSWICK |                 | 13   |         | 13          |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF PARSIPPANY      |                 | 37   | 1       | 38          |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF UNION           |                 | 31   | 3       | 34          |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF WARREN          |                 | 9    |         | 9           |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      |         | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open | Re-Open |             |
| AUTO LIABILITY        | 01/01/2015            | TOWNSHIP OF WEST ORANGE     | 34              |      | 2       | 36          |
| AUTO LIABILITY        | 01/01/2015 Total      |                             | 425             |      | 53      | 478         |
| AUTO LIABILITY Total  |                       |                             | 1,429           |      | 77      | 1,508       |
| AUTO PHYSICAL DAMAGE  | 01/01/2010            | TOWNSHIP OF WEST ORANGE     | 2               |      |         | 2           |
| AUTO PHYSICAL DAMAGE  | 01/01/2010 Total      |                             | 2               |      |         | 2           |
| AUTO PHYSICAL DAMAGE  | 01/01/2011            | BERKELEY TOWNSHIP           | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2011            | BOROUGH OF HIGHLAND PARK    | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2011            | CITY OF HOBOKEN             | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2011            | CITY OF RAHWAY              | 2               |      |         | 2           |
| AUTO PHYSICAL DAMAGE  | 01/01/2011            | LIVINGSTON TOWNSHIP         | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2011            | TOWN OF MORRISTOWN          | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2011            | TOWNSHIP OF FREEHOLD        | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2011            | TOWNSHIP OF MAPLEWOOD       | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2011            | TOWNSHIP OF NORTH BRUNSWICK | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2011            | TOWNSHIP OF WEST ORANGE     | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2011 Total      |                             | 11              |      |         | 11          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | BERKELEY TOWNSHIP           | 43              |      |         | 43          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | BOROUGH OF CALDWELL         | 7               |      |         | 7           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | BOROUGH OF FAIR HAVEN       | 9               |      |         | 9           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | BOROUGH OF FANWOOD          | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | BOROUGH OF HADDON HEIGHTS   | 2               |      |         | 2           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | BOROUGH OF HIGHLAND PARK    | 18              |      |         | 18          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | BOROUGH OF KENILWORTH       | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | BOROUGH OF MIDDLESEX        | 6               |      |         | 6           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | BOROUGH OF NORTH PLAINFIELD | 14              |      |         | 14          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | CITY OF ENGLEWOOD           | 14              |      |         | 14          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | CITY OF HOBOKEN             | 12              |      |         | 12          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | CITY OF RAHWAY              | 5               |      |         | 5           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | HOWELL TOWNSHIP             | 19              |      |         | 19          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | LIVINGSTON TOWNSHIP         | 13              |      |         | 13          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWN OF HARRISON            | 6               |      |         | 6           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWN OF MORRISTOWN          | 7               |      |         | 7           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF BLOOMFIELD      | 8               |      |         | 8           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF EASTAMPTON      | 3               |      |         | 3           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF EWING           | 4               |      |         | 4           |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF FREEHOLD        | 16              |      |         | 16          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF HAMILTON        | 7               |      |         | 7           |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      | Re-Open | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open |         |             |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF MANALAPAN       |                 | 10   |         | 10          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF MAPLEWOOD       |                 | 18   |         | 18          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF MONTCLAIR       |                 | 24   |         | 24          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF MORRIS          |                 | 23   |         | 23          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF NORTH BRUNSWICK |                 | 27   |         | 27          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF PARSIPPANY      |                 | 25   |         | 25          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF UNION           |                 | 24   |         | 24          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF WARREN          |                 | 13   |         | 13          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012            | TOWNSHIP OF WEST ORANGE     |                 | 29   |         | 29          |
| AUTO PHYSICAL DAMAGE  | 01/01/2012 Total      |                             |                 | 408  |         | 408         |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | BERKELEY HEIGHTS            |                 | 8    |         | 8           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | BERKELEY TOWNSHIP           |                 | 14   |         | 14          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | BOROUGH OF CALDWELL         |                 | 12   |         | 12          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | BOROUGH OF FAIR HAVEN       |                 | 5    |         | 5           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | BOROUGH OF HADDON HEIGHTS   |                 | 3    |         | 3           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | BOROUGH OF HIGHLAND PARK    |                 | 7    |         | 7           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | BOROUGH OF KENILWORTH       |                 | 6    |         | 6           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | BOROUGH OF NEW PROVIDENCE   |                 | 5    |         | 5           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | BOROUGH OF NORTH PLAINFIELD |                 | 14   |         | 14          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | CITY OF ENGLEWOOD           |                 | 13   |         | 13          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | CITY OF HOBOKEN             |                 | 16   |         | 16          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | CITY OF LINDEN              |                 | 27   |         | 27          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | CITY OF RAHWAY              |                 | 9    |         | 9           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | HOWELL TOWNSHIP             |                 | 7    |         | 7           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | LIVINGSTON TOWNSHIP         |                 | 10   |         | 10          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWN OF HARRISON            |                 | 3    |         | 3           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWN OF MORRISTOWN          |                 | 13   |         | 13          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF BLOOMFIELD      |                 | 5    |         | 5           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF EWING           |                 | 8    |         | 8           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF FREEHOLD        |                 | 11   |         | 11          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF HAMILTON        |                 | 1    |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF LAWRENCE        |                 | 11   |         | 11          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF MAPLEWOOD       |                 | 15   |         | 15          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF MONTCLAIR       |                 | 26   |         | 26          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF MORRIS          |                 | 18   |         | 18          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF NORTH BRUNSWICK |                 | 19   |         | 19          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF PARSIPPANY      |                 | 29   | 1       | 30          |

Valued as of 12/31/15

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

| Count of claim_number |                       |                             | claimant_status |      | Re-Open | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open |         |             |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF UNION           | 25              |      |         | 25          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF WARREN          | 10              |      |         | 10          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013            | TOWNSHIP OF WEST ORANGE     | 25              |      |         | 25          |
| AUTO PHYSICAL DAMAGE  | 01/01/2013 Total      |                             | 375             |      | 1       | 376         |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | BERKELEY HEIGHTS            | 5               |      |         | 5           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | BERKELEY TOWNSHIP           | 17              |      |         | 17          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | BOROUGH OF CALDWELL         | 5               |      |         | 5           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | BOROUGH OF FAIR HAVEN       | 4               |      |         | 4           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | BOROUGH OF FANWOOD          | 2               |      |         | 2           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | BOROUGH OF HADDON HEIGHTS   | 4               |      |         | 4           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | BOROUGH OF HIGHLAND PARK    | 12              |      |         | 12          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | BOROUGH OF KENILWORTH       | 5               |      |         | 5           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | BOROUGH OF NEW PROVIDENCE   | 8               |      |         | 8           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | BOROUGH OF NORTH PLAINFIELD | 20              |      | 1       | 21          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | BOROUGH OF TOTOWA           | 9               |      |         | 9           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | CITY OF ENGLEWOOD           | 21              |      |         | 21          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | CITY OF HOBOKEN             | 20              |      |         | 20          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | CITY OF LINDEN              | 15              |      |         | 15          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | CITY OF RAHWAY              | 21              |      |         | 21          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | HOWELL TOWNSHIP             | 12              |      |         | 12          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | LIVINGSTON TOWNSHIP         | 17              |      | 1       | 18          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWN OF GUTTENBERG          | 10              |      |         | 10          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWN OF HARRISON            | 3               |      |         | 3           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWN OF KEARNY              | 22              |      |         | 22          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWN OF MORRISTOWN          | 20              |      | 1       | 21          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF BLOOMFIELD      | 17              |      | 2       | 19          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF EASTAMPTON      | 7               |      |         | 7           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF EWING           | 6               |      | 1       | 7           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF FREEHOLD        | 17              |      |         | 17          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF HAMILTON        | 8               |      |         | 8           |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF LAWRENCE        | 14              |      |         | 14          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF MAPLEWOOD       | 24              |      |         | 24          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF MONTCLAIR       | 40              |      | 2       | 42          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF MORRIS          | 23              |      |         | 23          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF NORTH BRUNSWICK | 20              |      |         | 20          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF PARSIPPANY      | 34              |      |         | 34          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF UNION           | 42              |      | 1       | 43          |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      |         | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open | Re-Open |             |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF WARREN          | 15              |      |         | 15          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014            | TOWNSHIP OF WEST ORANGE     | 38              |      | 1       | 39          |
| AUTO PHYSICAL DAMAGE  | 01/01/2014 Total      |                             | 557             |      | 10      | 567         |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BERKELEY HEIGHTS            | 5               |      |         | 5           |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BERKELEY TOWNSHIP           | 12              |      | 4       | 16          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BOROUGH OF CALDWELL         | 7               |      | 1       | 8           |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BOROUGH OF FAIR HAVEN       | 2               |      |         | 2           |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BOROUGH OF FANWOOD          | 1               |      | 1       | 2           |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BOROUGH OF FREEHOLD         | 6               |      | 2       | 8           |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BOROUGH OF HADDON HEIGHTS   | 1               |      |         | 1           |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BOROUGH OF HIGHLAND PARK    | 11              |      | 6       | 17          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BOROUGH OF KENILWORTH       | 6               |      |         | 6           |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BOROUGH OF NEW PROVIDENCE   | 10              |      | 1       | 11          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BOROUGH OF NORTH PLAINFIELD | 19              |      | 1       | 20          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | BOROUGH OF TOTOWA           | 10              |      | 3       | 13          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | CITY OF ENGLEWOOD           | 12              |      | 3       | 15          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | CITY OF HOBOKEN             | 19              |      | 3       | 22          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | CITY OF RAHWAY              | 18              |      | 1       | 19          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | HOWELL TOWNSHIP             | 13              |      | 1       | 14          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | LIVINGSTON TOWNSHIP         | 12              |      | 2       | 14          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWN OF GUTTENBERG          | 11              |      | 1       | 12          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWN OF HARRISON            | 3               |      | 2       | 5           |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWN OF KEARNY              | 19              |      |         | 19          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWN OF MORRISTOWN          | 12              |      | 3       | 15          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF BLOOMFIELD      | 6               |      | 4       | 10          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF CINNAMINSON     | 4               |      | 1       | 5           |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF EASTAMPTON      | 2               |      |         | 2           |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF EWING           | 14              |      | 3       | 17          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF FREEHOLD        | 14              |      |         | 14          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF HAMILTON        | 11              |      | 1       | 12          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF LAWRENCE        | 24              |      | 3       | 27          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF MONTCLAIR       | 27              |      | 1       | 28          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF MORRIS          | 34              |      | 3       | 37          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF NORTH BRUNSWICK | 14              |      | 3       | 17          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF PARSIPPANY      | 38              |      | 11      | 49          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF UNION           | 35              |      | 3       | 38          |
| AUTO PHYSICAL DAMAGE  | 01/01/2015            | TOWNSHIP OF WARREN          | 10              |      |         | 10          |

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number      |                       |                             | claimant_status |      |         | Grand Total |
|----------------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                       | policy_effective_date | insured                     | Closed          | Open | Re-Open |             |
| AUTO PHYSICAL DAMAGE       | 01/01/2015            | TOWNSHIP OF WEST ORANGE     | 40              |      | 3       | 43          |
| AUTO PHYSICAL DAMAGE       | 01/01/2015 Total      |                             | 482             |      | 71      | 553         |
| AUTO PHYSICAL DAMAGE Total |                       |                             | 1,835           |      | 81      | 1,917       |
| EMPLOYMENT PRACTICES       | 01/01/2011            | CITY OF HOBOKEN             | 2               |      |         | 2           |
| EMPLOYMENT PRACTICES       | 01/01/2011 Total      |                             | 2               |      |         | 2           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | BOROUGH OF CALDWELL         | 1               |      |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | CITY OF ENGLEWOOD           | 1               |      | 1       | 2           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | CITY OF HOBOKEN             | 3               |      |         | 3           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | HOWELL TOWNSHIP             | 5               |      |         | 5           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | TOWN OF MORRISTOWN          | 1               |      | 1       | 2           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | TOWNSHIP OF BLOOMFIELD      | 1               |      |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | TOWNSHIP OF HAMILTON        | 3               |      |         | 3           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | TOWNSHIP OF MONTCLAIR       | 1               |      |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | TOWNSHIP OF MORRIS          |                 |      | 1       | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | TOWNSHIP OF PARSIPPANY      | 1               |      |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | TOWNSHIP OF UNION           | 1               |      |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | TOWNSHIP OF WARREN          | 1               |      |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2012            | TOWNSHIP OF WEST ORANGE     |                 |      | 1       | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2012 Total      |                             | 19              |      | 4       | 23          |
| EMPLOYMENT PRACTICES       | 01/01/2013            | CITY OF ENGLEWOOD           | 1               |      |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2013            | CITY OF HOBOKEN             |                 |      | 6       | 6           |
| EMPLOYMENT PRACTICES       | 01/01/2013            | CITY OF LINDEN              | 2               |      | 1       | 3           |
| EMPLOYMENT PRACTICES       | 01/01/2013            | HOWELL TOWNSHIP             | 1               |      |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2013            | LIVINGSTON TOWNSHIP         | 1               |      | 1       | 2           |
| EMPLOYMENT PRACTICES       | 01/01/2013            | TOWN OF MORRISTOWN          | 1               |      |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2013            | TOWNSHIP OF BLOOMFIELD      | 2               |      | 4       | 6           |
| EMPLOYMENT PRACTICES       | 01/01/2013            | TOWNSHIP OF HAMILTON        | 3               |      |         | 3           |
| EMPLOYMENT PRACTICES       | 01/01/2013            | TOWNSHIP OF MAPLEWOOD       | 1               |      |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2013            | TOWNSHIP OF MONTCLAIR       | 5               |      | 1       | 7           |
| EMPLOYMENT PRACTICES       | 01/01/2013            | TOWNSHIP OF MORRIS          | 2               |      |         | 2           |
| EMPLOYMENT PRACTICES       | 01/01/2013            | TOWNSHIP OF NORTH BRUNSWICK |                 |      | 1       | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2013 Total      |                             | 19              |      | 14      | 34          |
| EMPLOYMENT PRACTICES       | 01/01/2014            | BERKELEY HEIGHTS            | 1               |      |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2014            | BOROUGH OF HIGHLAND PARK    |                 |      | 2       | 2           |
| EMPLOYMENT PRACTICES       | 01/01/2014            | CITY OF ENGLEWOOD           | 1               |      | 2       | 3           |
| EMPLOYMENT PRACTICES       | 01/01/2014            | CITY OF HOBOKEN             | 1               |      | 5       | 6           |

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

| Count of claim_number      |                       |                             | claimant_status |      | Re-Open | Grand Total |
|----------------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                       | policy_effective_date | insured                     | Closed          | Open |         |             |
| EMPLOYMENT PRACTICES       | 01/01/2014            | HOWELL TOWNSHIP             |                 | 2    |         | 2           |
| EMPLOYMENT PRACTICES       | 01/01/2014            | TOWN OF GUTTENBERG          |                 | 2    | 2       | 4           |
| EMPLOYMENT PRACTICES       | 01/01/2014            | TOWN OF HARRISON            |                 | 1    |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2014            | TOWNSHIP OF BLOOMFIELD      |                 | 6    |         | 6           |
| EMPLOYMENT PRACTICES       | 01/01/2014            | TOWNSHIP OF HAMILTON        |                 | 1    |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2014            | TOWNSHIP OF MAPLEWOOD       |                 | 1    |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2014            | TOWNSHIP OF MONTCLAIR       |                 | 5    | 1       | 6           |
| EMPLOYMENT PRACTICES       | 01/01/2014            | TOWNSHIP OF MORRIS          |                 | 1    |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2014            | TOWNSHIP OF PARSIPPANY      |                 | 3    | 1       | 4           |
| EMPLOYMENT PRACTICES       | 01/01/2014 Total      |                             |                 | 25   | 13      | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2015            | BERKELEY TOWNSHIP           |                 |      | 1       | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2015            | BOROUGH OF CALDWELL         |                 |      | 1       | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2015            | BOROUGH OF NORTH PLAINFIELD |                 |      | 1       | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2015            | CITY OF ENGLEWOOD           |                 | 1    | 9       | 10          |
| EMPLOYMENT PRACTICES       | 01/01/2015            | CITY OF HOBOKEN             |                 | 1    | 2       | 3           |
| EMPLOYMENT PRACTICES       | 01/01/2015            | CITY OF LINDEN              |                 |      | 1       | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2015            | LIVINGSTON TOWNSHIP         |                 |      | 2       | 2           |
| EMPLOYMENT PRACTICES       | 01/01/2015            | TOWN OF MORRISTOWN          |                 |      | 1       | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2015            | TOWNSHIP OF FREEHOLD        |                 | 1    |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2015            | TOWNSHIP OF LAWRENCE        |                 |      | 1       | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2015            | TOWNSHIP OF MONTCLAIR       |                 | 1    |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2015            | TOWNSHIP OF PARSIPPANY      |                 | 1    |         | 1           |
| EMPLOYMENT PRACTICES       | 01/01/2015 Total      |                             |                 | 5    | 19      | 24          |
| EMPLOYMENT PRACTICES Total |                       |                             |                 | 70   | 50      | 2           |
| GENERAL LIABILITY          | 01/01/2006            | TOWNSHIP OF UNION           |                 | 1    |         | 1           |
| GENERAL LIABILITY          | 01/01/2006 Total      |                             |                 | 1    |         | 1           |
| GENERAL LIABILITY          | 01/01/2007            | TOWNSHIP OF HAMILTON        |                 | 1    |         | 1           |
| GENERAL LIABILITY          | 01/01/2007 Total      |                             |                 | 1    |         | 1           |
| GENERAL LIABILITY          | 01/01/2008            | BERKELEY TOWNSHIP           |                 | 1    |         | 1           |
| GENERAL LIABILITY          | 01/01/2008            | CITY OF ENGLEWOOD           |                 | 1    |         | 1           |
| GENERAL LIABILITY          | 01/01/2008 Total      |                             |                 | 2    |         | 2           |
| GENERAL LIABILITY          | 01/01/2009            | BOROUGH OF CALDWELL         |                 | 1    |         | 1           |
| GENERAL LIABILITY          | 01/01/2009            | TOWNSHIP OF MANALAPAN       |                 | 1    |         | 1           |
| GENERAL LIABILITY          | 01/01/2009 Total      |                             |                 | 2    |         | 2           |
| GENERAL LIABILITY          | 01/01/2010            | BERKELEY TOWNSHIP           |                 | 1    |         | 1           |
| GENERAL LIABILITY          | 01/01/2010            | BOROUGH OF CALDWELL         |                 | 1    |         | 1           |

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      | Re-Open | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open |         |             |
| GENERAL LIABILITY     | 01/01/2010            | BOROUGH OF KENILWORTH       |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2010            | BOROUGH OF NORTH PLAINFIELD |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2010            | CITY OF ENGLEWOOD           |                 | 2    | 1       | 3           |
| GENERAL LIABILITY     | 01/01/2010            | CITY OF HOBOKEN             |                 | 3    |         | 3           |
| GENERAL LIABILITY     | 01/01/2010            | TOWNSHIP OF EWING           |                 | 3    |         | 3           |
| GENERAL LIABILITY     | 01/01/2010            | TOWNSHIP OF HAMILTON        |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2010            | TOWNSHIP OF MANALAPAN       |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2010            | TOWNSHIP OF MAPLEWOOD       |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2010            | TOWNSHIP OF MONTCLAIR       |                 | 5    |         | 5           |
| GENERAL LIABILITY     | 01/01/2010            | TOWNSHIP OF MORRIS          |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2010            | TOWNSHIP OF UNION           |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2010            | TOWNSHIP OF WEST ORANGE     |                 |      | 1       | 1           |
| GENERAL LIABILITY     | 01/01/2010 Total      |                             |                 | 22   | 2       | 24          |
| GENERAL LIABILITY     | 01/01/2011            | BERKELEY TOWNSHIP           |                 | 2    |         | 2           |
| GENERAL LIABILITY     | 01/01/2011            | BOROUGH OF CALDWELL         |                 | 1    | 1       | 2           |
| GENERAL LIABILITY     | 01/01/2011            | BOROUGH OF HIGHLAND PARK    |                 | 3    |         | 3           |
| GENERAL LIABILITY     | 01/01/2011            | BOROUGH OF KENILWORTH       |                 | 2    |         | 2           |
| GENERAL LIABILITY     | 01/01/2011            | BOROUGH OF MIDDLESEX        |                 | 2    |         | 2           |
| GENERAL LIABILITY     | 01/01/2011            | CITY OF ENGLEWOOD           |                 | 8    |         | 8           |
| GENERAL LIABILITY     | 01/01/2011            | CITY OF HOBOKEN             |                 | 13   | 1       | 14          |
| GENERAL LIABILITY     | 01/01/2011            | CITY OF RAHWAY              |                 | 2    |         | 2           |
| GENERAL LIABILITY     | 01/01/2011            | HOWELL TOWNSHIP             |                 | 2    |         | 2           |
| GENERAL LIABILITY     | 01/01/2011            | LIVINGSTON TOWNSHIP         |                 | 4    |         | 4           |
| GENERAL LIABILITY     | 01/01/2011            | TOWN OF HARRISON            |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2011            | TOWN OF MORRISTOWN          |                 | 1    |         | 2           |
| GENERAL LIABILITY     | 01/01/2011            | TOWNSHIP OF EWING           |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2011            | TOWNSHIP OF FREEHOLD        |                 | 6    |         | 7           |
| GENERAL LIABILITY     | 01/01/2011            | TOWNSHIP OF MANALAPAN       |                 | 9    |         | 9           |
| GENERAL LIABILITY     | 01/01/2011            | TOWNSHIP OF MAPLEWOOD       |                 | 3    |         | 3           |
| GENERAL LIABILITY     | 01/01/2011            | TOWNSHIP OF MONTCLAIR       |                 | 11   |         | 11          |
| GENERAL LIABILITY     | 01/01/2011            | TOWNSHIP OF NORTH BRUNSWICK |                 | 5    |         | 5           |
| GENERAL LIABILITY     | 01/01/2011            | TOWNSHIP OF UNION           |                 | 16   |         | 16          |
| GENERAL LIABILITY     | 01/01/2011            | TOWNSHIP OF WARREN          |                 | 1    | 1       | 2           |
| GENERAL LIABILITY     | 01/01/2011            | TOWNSHIP OF WEST ORANGE     |                 | 23   |         | 23          |
| GENERAL LIABILITY     | 01/01/2011 Total      |                             |                 | 116  | 3       | 121         |
| GENERAL LIABILITY     | 01/01/2012            | BERKELEY TOWNSHIP           |                 | 6    | 1       | 7           |
| GENERAL LIABILITY     | 01/01/2012            | BOROUGH OF CALDWELL         |                 | 13   | 2       | 15          |

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      |         |             |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open | Re-Open | Grand Total |
| GENERAL LIABILITY     | 01/01/2012            | BOROUGH OF FAIR HAVEN       |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2012            | BOROUGH OF FANWOOD          |                 | 5    |         | 5           |
| GENERAL LIABILITY     | 01/01/2012            | BOROUGH OF HADDON HEIGHTS   |                 | 4    |         | 4           |
| GENERAL LIABILITY     | 01/01/2012            | BOROUGH OF HIGHLAND PARK    |                 | 20   |         | 20          |
| GENERAL LIABILITY     | 01/01/2012            | BOROUGH OF KENILWORTH       |                 | 8    |         | 8           |
| GENERAL LIABILITY     | 01/01/2012            | BOROUGH OF MIDDLESEX        |                 | 3    |         | 3           |
| GENERAL LIABILITY     | 01/01/2012            | BOROUGH OF NORTH PLAINFIELD |                 | 12   |         | 12          |
| GENERAL LIABILITY     | 01/01/2012            | CITY OF ENGLEWOOD           |                 | 33   | 1       | 34          |
| GENERAL LIABILITY     | 01/01/2012            | CITY OF HOBOKEN             |                 | 54   | 1       | 55          |
| GENERAL LIABILITY     | 01/01/2012            | CITY OF RAHWAY              |                 | 28   | 1       | 29          |
| GENERAL LIABILITY     | 01/01/2012            | HOWELL TOWNSHIP             |                 | 20   | 1       | 21          |
| GENERAL LIABILITY     | 01/01/2012            | LIVINGSTON TOWNSHIP         |                 | 43   |         | 43          |
| GENERAL LIABILITY     | 01/01/2012            | TOWN OF HARRISON            |                 | 5    |         | 5           |
| GENERAL LIABILITY     | 01/01/2012            | TOWN OF MORRISTOWN          |                 | 21   | 2       | 23          |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF BLOOMFIELD      |                 | 27   | 1       | 28          |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF EASTAMPTON      |                 | 2    |         | 2           |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF EWING           |                 | 11   |         | 11          |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF FREEHOLD        |                 | 21   | 2       | 23          |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF HAMILTON        |                 | 10   |         | 10          |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF MANALAPAN       |                 | 11   |         | 11          |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF MAPLEWOOD       |                 | 20   |         | 20          |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF MONTCLAIR       |                 | 45   | 2       | 47          |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF MORRIS          |                 | 8    |         | 8           |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF NORTH BRUNSWICK |                 | 25   |         | 25          |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF PARSIPPANY      |                 | 28   |         | 28          |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF UNION           |                 | 36   | 1       | 37          |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF WARREN          |                 | 7    |         | 7           |
| GENERAL LIABILITY     | 01/01/2012            | TOWNSHIP OF WEST ORANGE     |                 | 38   |         | 38          |
| GENERAL LIABILITY     | 01/01/2012 Total      |                             | 565             | 15   | 11      | 591         |
| GENERAL LIABILITY     | 01/01/2013            | BERKELEY HEIGHTS            |                 | 6    |         | 6           |
| GENERAL LIABILITY     | 01/01/2013            | BERKELEY TOWNSHIP           |                 | 5    | 1       | 6           |
| GENERAL LIABILITY     | 01/01/2013            | BOROUGH OF CALDWELL         |                 | 12   | 1       | 13          |
| GENERAL LIABILITY     | 01/01/2013            | BOROUGH OF FAIR HAVEN       |                 | 2    |         | 2           |
| GENERAL LIABILITY     | 01/01/2013            | BOROUGH OF FANWOOD          |                 | 3    | 1       | 4           |
| GENERAL LIABILITY     | 01/01/2013            | BOROUGH OF HADDON HEIGHTS   |                 | 10   |         | 10          |
| GENERAL LIABILITY     | 01/01/2013            | BOROUGH OF HIGHLAND PARK    |                 | 7    |         | 7           |
| GENERAL LIABILITY     | 01/01/2013            | BOROUGH OF KENILWORTH       |                 | 3    |         | 3           |

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      |         |             |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open | Re-Open | Grand Total |
| GENERAL LIABILITY     | 01/01/2013            | BOROUGH OF NEW PROVIDENCE   |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2013            | BOROUGH OF NORTH PLAINFIELD |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2013            | CITY OF ENGLEWOOD           |                 | 20   | 2       | 25          |
| GENERAL LIABILITY     | 01/01/2013            | CITY OF HOBOKEN             |                 | 36   |         | 39          |
| GENERAL LIABILITY     | 01/01/2013            | CITY OF LINDEN              |                 | 29   |         | 29          |
| GENERAL LIABILITY     | 01/01/2013            | CITY OF RAHWAY              |                 | 30   |         | 30          |
| GENERAL LIABILITY     | 01/01/2013            | HOWELL TOWNSHIP             |                 | 17   | 1       | 18          |
| GENERAL LIABILITY     | 01/01/2013            | LIVINGSTON TOWNSHIP         |                 | 29   | 2       | 32          |
| GENERAL LIABILITY     | 01/01/2013            | TOWN OF HARRISON            |                 | 14   |         | 14          |
| GENERAL LIABILITY     | 01/01/2013            | TOWN OF MORRISTOWN          |                 | 10   | 1       | 11          |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF BLOOMFIELD      |                 | 27   | 1       | 31          |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF EASTAMPTON      |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF EWING           |                 | 8    |         | 9           |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF FREEHOLD        |                 | 9    |         | 9           |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF HAMILTON        |                 | 25   | 1       | 32          |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF LAWRENCE        |                 | 14   | 1       | 16          |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF MAPLEWOOD       |                 | 11   |         | 13          |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF MONTCLAIR       |                 | 42   | 3       | 46          |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF MORRIS          |                 | 4    |         | 4           |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF NORTH BRUNSWICK |                 | 22   |         | 23          |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF PARSIPPANY      |                 | 46   |         | 46          |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF UNION           |                 | 28   | 4       | 34          |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF WARREN          |                 | 4    |         | 4           |
| GENERAL LIABILITY     | 01/01/2013            | TOWNSHIP OF WEST ORANGE     |                 | 31   |         | 31          |
| GENERAL LIABILITY     |                       | 01/01/2013 Total            |                 | 507  | 19      | 28          |
|                       |                       |                             |                 |      |         | 554         |
| GENERAL LIABILITY     | 01/01/2014            | BERKELEY HEIGHTS            |                 | 12   |         | 12          |
| GENERAL LIABILITY     | 01/01/2014            | BERKELEY TOWNSHIP           |                 | 6    | 1       | 7           |
| GENERAL LIABILITY     | 01/01/2014            | BOROUGH OF CALDWELL         |                 | 19   |         | 19          |
| GENERAL LIABILITY     | 01/01/2014            | BOROUGH OF FAIR HAVEN       |                 | 2    |         | 2           |
| GENERAL LIABILITY     | 01/01/2014            | BOROUGH OF FANWOOD          |                 | 4    |         | 4           |
| GENERAL LIABILITY     | 01/01/2014            | BOROUGH OF HADDON HEIGHTS   |                 | 15   |         | 15          |
| GENERAL LIABILITY     | 01/01/2014            | BOROUGH OF HIGHLAND PARK    |                 | 9    | 1       | 10          |
| GENERAL LIABILITY     | 01/01/2014            | BOROUGH OF KENILWORTH       |                 | 7    |         | 7           |
| GENERAL LIABILITY     | 01/01/2014            | BOROUGH OF NEW PROVIDENCE   |                 | 12   |         | 12          |
| GENERAL LIABILITY     | 01/01/2014            | BOROUGH OF NORTH PLAINFIELD |                 | 2    | 1       | 3           |
| GENERAL LIABILITY     | 01/01/2014            | BOROUGH OF TOTOWA           |                 | 8    |         | 8           |
| GENERAL LIABILITY     | 01/01/2014            | CITY OF ENGLEWOOD           |                 | 31   | 2       | 36          |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      |         |             |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open | Re-Open | Grand Total |
| GENERAL LIABILITY     | 01/01/2014            | CITY OF HOBOKEN             |                 | 45   |         | 46          |
| GENERAL LIABILITY     | 01/01/2014            | CITY OF LINDEN              |                 | 28   | 2       | 34          |
| GENERAL LIABILITY     | 01/01/2014            | CITY OF RAHWAY              |                 | 20   | 3       | 25          |
| GENERAL LIABILITY     | 01/01/2014            | HOWELL TOWNSHIP             |                 | 27   |         | 27          |
| GENERAL LIABILITY     | 01/01/2014            | LIVINGSTON TOWNSHIP         |                 | 36   | 1       | 37          |
| GENERAL LIABILITY     | 01/01/2014            | TOWN OF GUTTENBERG          |                 | 4    |         | 4           |
| GENERAL LIABILITY     | 01/01/2014            | TOWN OF HARRISON            |                 | 13   |         | 13          |
| GENERAL LIABILITY     | 01/01/2014            | TOWN OF KEARNY              |                 | 46   | 1       | 53          |
| GENERAL LIABILITY     | 01/01/2014            | TOWN OF MORRISTOWN          |                 | 10   | 1       | 11          |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF BLOOMFIELD      |                 | 33   |         | 34          |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF EWING           |                 | 26   |         | 26          |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF FREEHOLD        |                 | 21   | 1       | 23          |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF HAMILTON        |                 | 16   | 2       | 20          |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF LAWRENCE        |                 | 12   |         | 12          |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF MAPLEWOOD       |                 | 17   | 2       | 19          |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF MONTCLAIR       |                 | 44   | 2       | 50          |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF MORRIS          |                 | 3    |         | 4           |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF NORTH BRUNSWICK |                 | 12   | 2       | 14          |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF PARSIPPANY      |                 | 32   |         | 33          |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF UNION           |                 | 40   | 8       | 48          |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF WARREN          |                 | 4    |         | 4           |
| GENERAL LIABILITY     | 01/01/2014            | TOWNSHIP OF WEST ORANGE     |                 | 26   |         | 26          |
| GENERAL LIABILITY     |                       | 01/01/2014 Total            |                 | 642  | 30      | 698         |
| GENERAL LIABILITY     | 01/01/2015            | BERKELEY HEIGHTS            |                 | 5    | 1       | 6           |
| GENERAL LIABILITY     | 01/01/2015            | BERKELEY TOWNSHIP           |                 | 17   | 3       | 20          |
| GENERAL LIABILITY     | 01/01/2015            | BOROUGH OF CALDWELL         |                 | 14   | 1       | 15          |
| GENERAL LIABILITY     | 01/01/2015            | BOROUGH OF FAIR HAVEN       |                 |      | 3       | 3           |
| GENERAL LIABILITY     | 01/01/2015            | BOROUGH OF FANWOOD          |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2015            | BOROUGH OF FREEHOLD         |                 | 8    | 5       | 13          |
| GENERAL LIABILITY     | 01/01/2015            | BOROUGH OF HADDON HEIGHTS   |                 | 15   |         | 15          |
| GENERAL LIABILITY     | 01/01/2015            | BOROUGH OF HIGHLAND PARK    |                 | 12   | 1       | 13          |
| GENERAL LIABILITY     | 01/01/2015            | BOROUGH OF KENILWORTH       |                 | 1    |         | 1           |
| GENERAL LIABILITY     | 01/01/2015            | BOROUGH OF NEW PROVIDENCE   |                 | 14   |         | 14          |
| GENERAL LIABILITY     | 01/01/2015            | BOROUGH OF NORTH PLAINFIELD |                 | 4    | 1       | 6           |
| GENERAL LIABILITY     | 01/01/2015            | BOROUGH OF TOTOWA           |                 | 7    |         | 7           |
| GENERAL LIABILITY     | 01/01/2015            | CITY OF ENGLEWOOD           |                 | 22   | 8       | 30          |
| GENERAL LIABILITY     | 01/01/2015            | CITY OF HOBOKEN             |                 | 30   | 8       | 38          |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number       |                       |                             | claimant_status |      |         | Grand Total |
|-----------------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                        | policy_effective_date | insured                     | Closed          | Open | Re-Open |             |
| GENERAL LIABILITY           | 01/01/2015            | CITY OF LINDEN              | 18              | 6    |         | 24          |
| GENERAL LIABILITY           | 01/01/2015            | CITY OF RAHWAY              | 11              | 1    |         | 12          |
| GENERAL LIABILITY           | 01/01/2015            | HOWELL TOWNSHIP             | 25              | 5    |         | 30          |
| GENERAL LIABILITY           | 01/01/2015            | LIVINGSTON TOWNSHIP         | 22              | 7    |         | 29          |
| GENERAL LIABILITY           | 01/01/2015            | TOWN OF GUTTENBERG          | 2               | 3    |         | 5           |
| GENERAL LIABILITY           | 01/01/2015            | TOWN OF HARRISON            | 5               | 2    |         | 7           |
| GENERAL LIABILITY           | 01/01/2015            | TOWN OF KEARNY              | 17              | 1    |         | 18          |
| GENERAL LIABILITY           | 01/01/2015            | TOWN OF MORRISTOWN          | 7               | 3    |         | 10          |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF BLOOMFIELD      | 18              | 5    |         | 23          |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF CINNAMINSON     | 5               | 2    |         | 7           |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF EASTAMPTON      | 3               |      |         | 3           |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF EWING           | 9               | 2    |         | 11          |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF FREEHOLD        | 17              | 2    |         | 19          |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF HAMILTON        | 7               | 2    |         | 9           |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF LAWRENCE        | 4               | 4    |         | 8           |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF MONTCLAIR       | 49              | 4    |         | 53          |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF MORRIS          | 11              |      |         | 11          |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF NORTH BRUNSWICK | 8               | 10   |         | 18          |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF PARSIPPANY      | 25              | 3    |         | 28          |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF UNION           | 27              | 7    |         | 34          |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF WARREN          | 8               |      |         | 8           |
| GENERAL LIABILITY           | 01/01/2015            | TOWNSHIP OF WEST ORANGE     | 30              | 8    |         | 38          |
| GENERAL LIABILITY           | 01/01/2015 Total      |                             | 478             | 108  | 1       | 587         |
| GENERAL LIABILITY Total     |                       |                             | 2,336           | 177  | 68      | 2,581       |
| LIABILITY REPORT ONLY       | 01/01/2012            | BOROUGH OF MIDDLESEX        | 1               |      |         | 1           |
| LIABILITY REPORT ONLY       | 01/01/2012            | CITY OF RAHWAY              | 1               |      |         | 1           |
| LIABILITY REPORT ONLY       | 01/01/2012 Total      |                             | 2               |      |         | 2           |
| LIABILITY REPORT ONLY       | 01/01/2015            | BOROUGH OF CALDWELL         |                 |      | 1       | 1           |
| LIABILITY REPORT ONLY       | 01/01/2015            | TOWNSHIP OF BLOOMFIELD      |                 |      | 2       | 2           |
| LIABILITY REPORT ONLY       | 01/01/2015 Total      |                             |                 |      | 3       | 3           |
| LIABILITY REPORT ONLY Total |                       |                             | 2               | 3    |         | 5           |
| PROPERTY                    | 01/01/2011            | CITY OF RAHWAY              | 3               |      |         | 3           |
| PROPERTY                    | 01/01/2011            | LIVINGSTON TOWNSHIP         | 4               |      |         | 4           |
| PROPERTY                    | 01/01/2011            | TOWN OF HARRISON            | 1               |      |         | 1           |
| PROPERTY                    | 01/01/2011            | TOWNSHIP OF NORTH BRUNSWICK | 1               |      |         | 1           |
| PROPERTY                    | 01/01/2011 Total      |                             | 9               |      |         | 9           |
| PROPERTY                    | 01/01/2012            | BERKELEY TOWNSHIP           | 32              |      |         | 32          |

Valued as of 12/31/15



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

| Count of claim_number |                       |                             | claimant_status |      | Re-Open | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open |         |             |
| PROPERTY              | 01/01/2012            | BOROUGH OF CALDWELL         |                 | 5    |         | 5           |
| PROPERTY              | 01/01/2012            | BOROUGH OF FAIR HAVEN       |                 | 5    |         | 5           |
| PROPERTY              | 01/01/2012            | BOROUGH OF FANWOOD          |                 | 2    |         | 2           |
| PROPERTY              | 01/01/2012            | BOROUGH OF HADDON HEIGHTS   |                 | 3    |         | 3           |
| PROPERTY              | 01/01/2012            | BOROUGH OF HIGHLAND PARK    |                 | 7    |         | 7           |
| PROPERTY              | 01/01/2012            | BOROUGH OF KENILWORTH       |                 | 1    |         | 1           |
| PROPERTY              | 01/01/2012            | BOROUGH OF MIDDLESEX        |                 | 12   |         | 12          |
| PROPERTY              | 01/01/2012            | BOROUGH OF NORTH PLAINFIELD |                 | 4    |         | 4           |
| PROPERTY              | 01/01/2012            | CITY OF ENGLEWOOD           |                 | 9    |         | 9           |
| PROPERTY              | 01/01/2012            | CITY OF HOBOKEN             |                 | 25   |         | 25          |
| PROPERTY              | 01/01/2012            | CITY OF RAHWAY              |                 | 29   |         | 29          |
| PROPERTY              | 01/01/2012            | HOWELL TOWNSHIP             |                 | 3    |         | 3           |
| PROPERTY              | 01/01/2012            | LIVINGSTON TOWNSHIP         |                 | 3    |         | 3           |
| PROPERTY              | 01/01/2012            | TOWN OF HARRISON            |                 | 9    |         | 9           |
| PROPERTY              | 01/01/2012            | TOWN OF MORRISTOWN          |                 | 1    |         | 1           |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF EASTAMPTON      |                 | 1    |         | 1           |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF EWING           |                 | 1    |         | 1           |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF FREEHOLD        |                 | 5    |         | 5           |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF MANALAPAN       |                 | 4    |         | 4           |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF MAPLEWOOD       |                 | 2    |         | 2           |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF MONTCLAIR       |                 | 3    |         | 3           |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF MORRIS          |                 | 5    |         | 5           |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF NORTH BRUNSWICK |                 | 18   |         | 18          |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF PARSIPPANY      |                 | 16   |         | 16          |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF UNION           |                 | 3    |         | 3           |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF WARREN          |                 | 5    |         | 5           |
| PROPERTY              | 01/01/2012            | TOWNSHIP OF WEST ORANGE     |                 | 1    |         | 1           |
| PROPERTY              | 01/01/2012 Total      |                             |                 | 214  |         | 214         |
| PROPERTY              | 01/01/2013            | BERKELEY HEIGHTS            |                 | 6    |         | 6           |
| PROPERTY              | 01/01/2013            | BERKELEY TOWNSHIP           |                 | 5    |         | 5           |
| PROPERTY              | 01/01/2013            | BOROUGH OF CALDWELL         |                 | 3    |         | 3           |
| PROPERTY              | 01/01/2013            | BOROUGH OF FAIR HAVEN       |                 | 1    |         | 1           |
| PROPERTY              | 01/01/2013            | BOROUGH OF HADDON HEIGHTS   |                 | 2    |         | 2           |
| PROPERTY              | 01/01/2013            | BOROUGH OF HIGHLAND PARK    |                 | 2    |         | 2           |
| PROPERTY              | 01/01/2013            | BOROUGH OF NEW PROVIDENCE   |                 | 1    |         | 1           |
| PROPERTY              | 01/01/2013            | BOROUGH OF NORTH PLAINFIELD |                 | 1    |         | 1           |
| PROPERTY              | 01/01/2013            | CITY OF ENGLEWOOD           |                 | 12   |         | 12          |

Valued as of 12/31/15

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

| Count of claim_number |                       |                             | claimant_status |      | Re-Open | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open |         |             |
| PROPERTY              | 01/01/2013            | CITY OF LINDEN              | 20              |      |         | 20          |
| PROPERTY              | 01/01/2013            | CITY OF RAHWAY              | 4               |      |         | 4           |
| PROPERTY              | 01/01/2013            | HOWELL TOWNSHIP             | 4               |      |         | 4           |
| PROPERTY              | 01/01/2013            | LIVINGSTON TOWNSHIP         | 5               |      |         | 5           |
| PROPERTY              | 01/01/2013            | TOWN OF HARRISON            | 2               |      |         | 2           |
| PROPERTY              | 01/01/2013            | TOWN OF MORRISTOWN          | 3               |      |         | 3           |
| PROPERTY              | 01/01/2013            | TOWNSHIP OF FREEHOLD        | 1               |      |         | 1           |
| PROPERTY              | 01/01/2013            | TOWNSHIP OF HAMILTON        | 2               |      |         | 2           |
| PROPERTY              | 01/01/2013            | TOWNSHIP OF LAWRENCE        | 1               |      |         | 1           |
| PROPERTY              | 01/01/2013            | TOWNSHIP OF MONTCLAIR       | 1               |      |         | 1           |
| PROPERTY              | 01/01/2013            | TOWNSHIP OF MORRIS          | 2               |      |         | 2           |
| PROPERTY              | 01/01/2013            | TOWNSHIP OF NORTH BRUNSWICK | 5               |      |         | 5           |
| PROPERTY              | 01/01/2013            | TOWNSHIP OF PARSIPPANY      | 8               |      |         | 8           |
| PROPERTY              | 01/01/2013            | TOWNSHIP OF UNION           | 1               |      |         | 1           |
| PROPERTY              | 01/01/2013            | TOWNSHIP OF WEST ORANGE     | 2               |      |         | 2           |
| PROPERTY              | 01/01/2013 Total      |                             | 94              |      |         | 94          |
| PROPERTY              | 01/01/2014            | BERKELEY HEIGHTS            | 3               |      |         | 3           |
| PROPERTY              | 01/01/2014            | BERKELEY TOWNSHIP           | 6               |      |         | 6           |
| PROPERTY              | 01/01/2014            | BOROUGH OF CALDWELL         | 5               |      |         | 5           |
| PROPERTY              | 01/01/2014            | BOROUGH OF FAIR HAVEN       | 5               |      |         | 5           |
| PROPERTY              | 01/01/2014            | BOROUGH OF HADDON HEIGHTS   | 3               |      |         | 3           |
| PROPERTY              | 01/01/2014            | BOROUGH OF HIGHLAND PARK    | 1               |      |         | 1           |
| PROPERTY              | 01/01/2014            | BOROUGH OF NEW PROVIDENCE   | 4               |      |         | 4           |
| PROPERTY              | 01/01/2014            | BOROUGH OF NORTH PLAINFIELD | 2               |      |         | 2           |
| PROPERTY              | 01/01/2014            | BOROUGH OF TOTOWA           | 4               |      |         | 4           |
| PROPERTY              | 01/01/2014            | CITY OF ENGLEWOOD           | 8               |      |         | 8           |
| PROPERTY              | 01/01/2014            | CITY OF LINDEN              | 5               |      |         | 5           |
| PROPERTY              | 01/01/2014            | CITY OF RAHWAY              | 2               |      |         | 2           |
| PROPERTY              | 01/01/2014            | LIVINGSTON TOWNSHIP         | 4               |      |         | 4           |
| PROPERTY              | 01/01/2014            | TOWN OF GUTTENBERG          | 1               |      |         | 1           |
| PROPERTY              | 01/01/2014            | TOWN OF HARRISON            | 3               |      |         | 3           |
| PROPERTY              | 01/01/2014            | TOWN OF KEARNY              | 4               |      |         | 4           |
| PROPERTY              | 01/01/2014            | TOWN OF MORRISTOWN          | 1               |      | 1       | 2           |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF BLOOMFIELD      | 1               |      |         | 1           |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF EWING           | 1               |      |         | 1           |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF FREEHOLD        | 1               |      |         | 1           |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF LAWRENCE        | 2               |      |         | 2           |

Valued as of 12/31/15



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

| Count of claim_number |                       |                             | claimant_status |      |         |             |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open | Re-Open | Grand Total |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF MAPLEWOOD       | 4               |      |         | 5           |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF MONTCLAIR       | 1               |      |         | 1           |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF MORRIS          | 2               |      |         | 2           |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF NORTH BRUNSWICK | 4               |      |         | 4           |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF PARSIPPANY      | 17              |      | 1       | 18          |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF UNION           | 6               |      |         | 6           |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF WARREN          | 4               |      |         | 4           |
| PROPERTY              | 01/01/2014            | TOWNSHIP OF WEST ORANGE     | 5               |      |         | 5           |
| PROPERTY              | 01/01/2014 Total      |                             | 109             | 2    | 1       | 112         |
| PROPERTY              | 01/01/2015            | BERKELEY HEIGHTS            | 1               |      |         | 1           |
| PROPERTY              | 01/01/2015            | BERKELEY TOWNSHIP           | 3               |      | 2       | 5           |
| PROPERTY              | 01/01/2015            | BOROUGH OF CALDWELL         | 2               |      | 2       | 4           |
| PROPERTY              | 01/01/2015            | BOROUGH OF FAIR HAVEN       | 1               |      |         | 1           |
| PROPERTY              | 01/01/2015            | BOROUGH OF FANWOOD          | 2               |      |         | 2           |
| PROPERTY              | 01/01/2015            | BOROUGH OF FREEHOLD         | 1               |      |         | 1           |
| PROPERTY              | 01/01/2015            | BOROUGH OF HADDON HEIGHTS   | 1               |      | 1       | 2           |
| PROPERTY              | 01/01/2015            | BOROUGH OF HIGHLAND PARK    | 1               |      |         | 1           |
| PROPERTY              | 01/01/2015            | BOROUGH OF KENILWORTH       | 3               |      | 1       | 4           |
| PROPERTY              | 01/01/2015            | BOROUGH OF NEW PROVIDENCE   | 1               |      | 2       | 3           |
| PROPERTY              | 01/01/2015            | BOROUGH OF TOTOWA           | 5               |      | 1       | 6           |
| PROPERTY              | 01/01/2015            | CITY OF ENGLEWOOD           | 3               |      |         | 3           |
| PROPERTY              | 01/01/2015            | CITY OF HOBOKEN             | 4               |      |         | 4           |
| PROPERTY              | 01/01/2015            | CITY OF LINDEN              | 1               |      |         | 1           |
| PROPERTY              | 01/01/2015            | CITY OF RAHWAY              | 1               |      | 2       | 3           |
| PROPERTY              | 01/01/2015            | HOWELL TOWNSHIP             | 3               |      | 1       | 4           |
| PROPERTY              | 01/01/2015            | LIVINGSTON TOWNSHIP         | 2               |      | 1       | 3           |
| PROPERTY              | 01/01/2015            | TOWN OF GUTTENBERG          |                 |      | 1       | 1           |
| PROPERTY              | 01/01/2015            | TOWN OF HARRISON            | 5               |      | 2       | 7           |
| PROPERTY              | 01/01/2015            | TOWN OF KEARNY              |                 |      | 2       | 2           |
| PROPERTY              | 01/01/2015            | TOWN OF MORRISTOWN          | 3               |      | 1       | 4           |
| PROPERTY              | 01/01/2015            | TOWNSHIP OF CINNAMINSON     |                 |      | 1       | 1           |
| PROPERTY              | 01/01/2015            | TOWNSHIP OF EWING           | 1               |      |         | 1           |
| PROPERTY              | 01/01/2015            | TOWNSHIP OF FREEHOLD        | 3               |      |         | 3           |
| PROPERTY              | 01/01/2015            | TOWNSHIP OF LAWRENCE        | 2               |      |         | 2           |
| PROPERTY              | 01/01/2015            | TOWNSHIP OF MONTCLAIR       | 2               |      |         | 2           |
| PROPERTY              | 01/01/2015            | TOWNSHIP OF MORRIS          | 3               |      |         | 3           |
| PROPERTY              | 01/01/2015            | TOWNSHIP OF NORTH BRUNSWICK | 3               |      |         | 3           |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number      |                       |                             | claimant_status |      |         | Grand Total |
|----------------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                       | policy_effective_date | insured                     | Closed          | Open | Re-Open |             |
| PROPERTY                   | 01/01/2015            | TOWNSHIP OF PARSIPPANY      |                 | 7    | 1       | 8           |
| PROPERTY                   | 01/01/2015            | TOWNSHIP OF UNION           |                 | 2    | 1       | 3           |
| PROPERTY                   | 01/01/2015            | TOWNSHIP OF WARREN          |                 | 2    | 1       | 3           |
| PROPERTY                   | 01/01/2015            | TOWNSHIP OF WEST ORANGE     |                 | 8    | 2       | 10          |
| PROPERTY                   | 01/01/2015 Total      |                             |                 | 76   | 25      | 101         |
| PROPERTY Total             |                       |                             |                 | 502  | 27      | 530         |
| PUBLIC OFFICIALS LIABILITY | 01/01/2008            | TOWNSHIP OF MONTCLAIR       |                 |      | 1       | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2008 Total      |                             |                 |      | 1       | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | BERKELEY TOWNSHIP           |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | BOROUGH OF CALDWELL         |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | BOROUGH OF FANWOOD          |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | BOROUGH OF HADDON HEIGHTS   |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | BOROUGH OF HIGHLAND PARK    |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | BOROUGH OF KENILWORTH       |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | BOROUGH OF MIDDLESEX        |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | BOROUGH OF NORTH PLAINFIELD |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | CITY OF ENGLEWOOD           |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | CITY OF HOBOKEN             |                 | 18   |         | 18          |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | CITY OF RAHWAY              |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | TOWN OF MORRISTOWN          |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | TOWNSHIP OF MANALAPAN       |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | TOWNSHIP OF MAPLEWOOD       |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | TOWNSHIP OF MONTCLAIR       |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | TOWNSHIP OF MORRIS          |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | TOWNSHIP OF PARSIPPANY      |                 | 3    |         | 3           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | TOWNSHIP OF UNION           |                 | 3    |         | 3           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | TOWNSHIP OF WARREN          |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012            | TOWNSHIP OF WEST ORANGE     |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2012 Total      |                             |                 | 47   |         | 47          |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | BERKELEY HEIGHTS            |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | BERKELEY TOWNSHIP           |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | BOROUGH OF CALDWELL         |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | BOROUGH OF FANWOOD          |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | BOROUGH OF HIGHLAND PARK    |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | BOROUGH OF NORTH PLAINFIELD |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | CITY OF ENGLEWOOD           |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | CITY OF HOBOKEN             |                 | 18   |         | 18          |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number      |                       |                             | claimant_status |      | Re-Open | Grand Total |
|----------------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                       | policy_effective_date | insured                     | Closed          | Open |         |             |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | CITY OF LINDEN              |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | CITY OF RAHWAY              |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | HOWELL TOWNSHIP             |                 | 1    | 1       | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | LIVINGSTON TOWNSHIP         |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | TOWN OF MORRISTOWN          |                 | 3    |         | 4           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | TOWNSHIP OF EWING           |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | TOWNSHIP OF LAWRENCE        |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | TOWNSHIP OF MAPLEWOOD       |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | TOWNSHIP OF MONTCLAIR       |                 | 5    |         | 5           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | TOWNSHIP OF MORRIS          |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | TOWNSHIP OF NORTH BRUNSWICK |                 | 1    | 1       | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013            | TOWNSHIP OF PARSIPPANY      |                 | 4    |         | 4           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2013 Total      |                             |                 | 51   | 2       | 54          |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | BERKELEY HEIGHTS            |                 | 1    | 1       | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | BERKELEY TOWNSHIP           |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | BOROUGH OF HIGHLAND PARK    |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | BOROUGH OF NORTH PLAINFIELD |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | BOROUGH OF TOTOWA           |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | CITY OF ENGLEWOOD           |                 | 4    |         | 4           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | CITY OF HOBOKEN             |                 | 12   | 1       | 13          |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | CITY OF LINDEN              |                 | 2    |         | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | CITY OF RAHWAY              |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | HOWELL TOWNSHIP             |                 | 3    |         | 4           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | LIVINGSTON TOWNSHIP         |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | TOWN OF MORRISTOWN          |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | TOWNSHIP OF BLOOMFIELD      |                 | 4    |         | 4           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | TOWNSHIP OF HAMILTON        |                 |      | 1       | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | TOWNSHIP OF LAWRENCE        |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | TOWNSHIP OF MAPLEWOOD       |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | TOWNSHIP OF MONTCLAIR       |                 | 5    | 1       | 6           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | TOWNSHIP OF MORRIS          |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | TOWNSHIP OF NORTH BRUNSWICK |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | TOWNSHIP OF PARSIPPANY      |                 | 5    |         | 5           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014            | TOWNSHIP OF WARREN          |                 | 1    | 1       | 2           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2014 Total      |                             |                 | 50   | 4       | 56          |
| PUBLIC OFFICIALS LIABILITY | 01/01/2015            | BERKELEY TOWNSHIP           |                 | 1    |         | 1           |
| PUBLIC OFFICIALS LIABILITY | 01/01/2015            | BOROUGH OF FREEHOLD         |                 | 8    | 1       | 9           |

Valued as of 12/31/15

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

| Count of claim_number            |                       |                             | claimant_status |      |         |             |     |
|----------------------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|-----|
| line                             | policy_effective_date | insured                     | Closed          | Open | Re-Open | Grand Total |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | BOROUGH OF HIGHLAND PARK    |                 |      | 4       | 4           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | BOROUGH OF NORTH PLAINFIELD |                 | 1    |         | 1           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | CITY OF ENGLEWOOD           |                 | 1    | 2       | 3           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | CITY OF HOBOKEN             |                 | 8    | 3       | 11          |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | CITY OF LINDEN              |                 | 1    | 1       | 2           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | HOWELL TOWNSHIP             |                 |      | 2       | 2           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | TOWN OF GUTTENBERG          |                 | 1    |         | 1           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | TOWN OF KEARNY              |                 | 1    | 2       | 3           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | TOWNSHIP OF BLOOMFIELD      |                 | 1    |         | 1           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | TOWNSHIP OF EWING           |                 | 1    |         | 1           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | TOWNSHIP OF HAMILTON        |                 | 1    | 5       | 6           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | TOWNSHIP OF LAWRENCE        |                 | 2    |         | 2           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | TOWNSHIP OF MONTCLAIR       |                 | 6    | 3       | 9           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | TOWNSHIP OF MORRIS          |                 | 4    |         | 4           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | TOWNSHIP OF PARSIPPANY      |                 | 4    | 1       | 5           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | TOWNSHIP OF WARREN          |                 | 1    | 3       | 4           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015            | TOWNSHIP OF WEST ORANGE     |                 | 1    | 1       | 2           |     |
| PUBLIC OFFICIALS LIABILITY       | 01/01/2015 Total      |                             | 43              |      | 28      | 71          |     |
| PUBLIC OFFICIALS LIABILITY Total |                       |                             | 191             |      | 35      | 3           | 229 |
| WORKCOMP RECORD ONLY             | 01/01/2012            | BERKELEY TOWNSHIP           |                 | 2    |         | 2           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | BOROUGH OF CALDWELL         |                 | 4    |         | 4           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | BOROUGH OF FAIR HAVEN       |                 | 1    |         | 1           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | BOROUGH OF FANWOOD          |                 | 4    |         | 4           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | BOROUGH OF HADDON HEIGHTS   |                 | 3    |         | 3           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | BOROUGH OF HIGHLAND PARK    |                 | 7    |         | 7           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | BOROUGH OF MIDDLESEX        |                 | 1    |         | 1           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | BOROUGH OF NEW PROVIDENCE   |                 | 5    |         | 5           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | BOROUGH OF NORTH PLAINFIELD |                 | 12   |         | 12          |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | CITY OF ENGLEWOOD           |                 | 17   |         | 17          |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | CITY OF HOBOKEN             |                 | 18   |         | 18          |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | CITY OF RAHWAY              |                 | 3    |         | 3           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | HOWELL TOWNSHIP             |                 | 21   |         | 21          |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | LIVINGSTON TOWNSHIP         |                 | 10   |         | 10          |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | TOWN OF HARRISON            |                 | 4    |         | 4           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | TOWN OF MORRISTOWN          |                 | 6    |         | 6           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | TOWNSHIP OF EASTAMPTON      |                 | 2    |         | 2           |     |
| WORKCOMP RECORD ONLY             | 01/01/2012            | TOWNSHIP OF EWING           |                 | 17   |         | 17          |     |

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      |         | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open | Re-Open |             |
| WORKCOMP RECORD ONLY  | 01/01/2012            | TOWNSHIP OF FREEHOLD        |                 | 20   |         | 20          |
| WORKCOMP RECORD ONLY  | 01/01/2012            | TOWNSHIP OF HAMILTON        |                 | 28   |         | 28          |
| WORKCOMP RECORD ONLY  | 01/01/2012            | TOWNSHIP OF MANALAPAN       |                 | 5    |         | 5           |
| WORKCOMP RECORD ONLY  | 01/01/2012            | TOWNSHIP OF MAPLEWOOD       |                 | 7    |         | 7           |
| WORKCOMP RECORD ONLY  | 01/01/2012            | TOWNSHIP OF MONTCLAIR       |                 | 11   |         | 11          |
| WORKCOMP RECORD ONLY  | 01/01/2012            | TOWNSHIP OF MORRIS          |                 | 4    |         | 4           |
| WORKCOMP RECORD ONLY  | 01/01/2012            | TOWNSHIP OF NORTH BRUNSWICK |                 | 10   |         | 10          |
| WORKCOMP RECORD ONLY  | 01/01/2012            | TOWNSHIP OF UNION           |                 | 2    |         | 2           |
| WORKCOMP RECORD ONLY  | 01/01/2012            | TOWNSHIP OF WARREN          |                 | 4    |         | 4           |
| WORKCOMP RECORD ONLY  | 01/01/2012            | TOWNSHIP OF WEST ORANGE     |                 | 11   |         | 11          |
| WORKCOMP RECORD ONLY  | 01/01/2012 Total      |                             |                 | 239  |         | 239         |
| WORKCOMP RECORD ONLY  | 01/01/2013            | BERKELEY HEIGHTS            |                 | 2    |         | 2           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | BERKELEY TOWNSHIP           |                 | 2    |         | 2           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | BOROUGH OF FAIR HAVEN       |                 | 2    |         | 2           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | BOROUGH OF FANWOOD          |                 | 1    |         | 1           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | BOROUGH OF HADDON HEIGHTS   |                 | 3    |         | 3           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | BOROUGH OF HIGHLAND PARK    |                 | 9    |         | 9           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | BOROUGH OF KENILWORTH       |                 | 1    |         | 1           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | BOROUGH OF NEW PROVIDENCE   |                 | 6    |         | 6           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | BOROUGH OF NORTH PLAINFIELD |                 | 11   |         | 11          |
| WORKCOMP RECORD ONLY  | 01/01/2013            | CITY OF ENGLEWOOD           |                 | 18   |         | 18          |
| WORKCOMP RECORD ONLY  | 01/01/2013            | CITY OF HOBOKEN             |                 | 19   |         | 19          |
| WORKCOMP RECORD ONLY  | 01/01/2013            | CITY OF LINDEN              |                 | 20   |         | 20          |
| WORKCOMP RECORD ONLY  | 01/01/2013            | CITY OF RAHWAY              |                 | 4    |         | 4           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | HOWELL TOWNSHIP             |                 | 20   |         | 20          |
| WORKCOMP RECORD ONLY  | 01/01/2013            | LIVINGSTON TOWNSHIP         |                 | 5    |         | 5           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWN OF HARRISON            |                 | 11   |         | 11          |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWN OF MORRISTOWN          |                 | 5    |         | 5           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWNSHIP OF EASTAMPTON      |                 | 1    |         | 1           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWNSHIP OF EWING           |                 | 13   |         | 13          |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWNSHIP OF FREEHOLD        |                 | 21   |         | 21          |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWNSHIP OF HAMILTON        |                 | 20   |         | 20          |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWNSHIP OF LAWRENCE        |                 | 7    |         | 7           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWNSHIP OF MAPLEWOOD       |                 | 2    |         | 2           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWNSHIP OF MONTCLAIR       |                 | 5    |         | 5           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWNSHIP OF MORRIS          |                 | 11   |         | 11          |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWNSHIP OF NORTH BRUNSWICK |                 | 7    |         | 7           |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      |         | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open | Re-Open |             |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWNSHIP OF WARREN          |                 | 2    |         | 2           |
| WORKCOMP RECORD ONLY  | 01/01/2013            | TOWNSHIP OF WEST ORANGE     |                 | 13   |         | 13          |
| WORKCOMP RECORD ONLY  | 01/01/2013 Total      |                             |                 | 241  |         | 241         |
| WORKCOMP RECORD ONLY  | 01/01/2014            | BERKELEY HEIGHTS            |                 | 1    |         | 1           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | BERKELEY TOWNSHIP           |                 | 12   |         | 12          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | BOROUGH OF CALDWELL         |                 | 1    |         | 1           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | BOROUGH OF FANWOOD          |                 | 2    |         | 2           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | BOROUGH OF HADDON HEIGHTS   |                 | 1    |         | 1           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | BOROUGH OF HIGHLAND PARK    |                 | 7    |         | 7           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | BOROUGH OF NEW PROVIDENCE   |                 | 12   |         | 12          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | BOROUGH OF NORTH PLAINFIELD |                 | 17   |         | 17          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | CITY OF ENGLEWOOD           |                 | 16   |         | 16          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | CITY OF HOBOKEN             |                 | 18   |         | 18          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | CITY OF LINDEN              |                 | 33   |         | 33          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | CITY OF RAHWAY              |                 | 7    |         | 7           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | HOWELL TOWNSHIP             |                 | 20   |         | 20          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | LIVINGSTON TOWNSHIP         |                 | 1    |         | 1           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWN OF GUTTENBERG          |                 | 2    |         | 2           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWN OF HARRISON            |                 | 12   |         | 12          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWN OF KEARNY              |                 | 8    |         | 8           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWN OF MORRISTOWN          |                 | 5    |         | 5           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF EASTAMPTON      |                 | 1    |         | 1           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF EWING           |                 | 2    |         | 2           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF FREEHOLD        |                 | 26   |         | 26          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF HAMILTON        |                 | 20   |         | 20          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF LAWRENCE        |                 | 11   |         | 11          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF MAPLEWOOD       |                 | 6    |         | 6           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF MONTCLAIR       |                 | 8    |         | 8           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF MORRIS          |                 | 14   |         | 14          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF NORTH BRUNSWICK |                 | 13   |         | 13          |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF UNION           |                 | 2    |         | 2           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF WARREN          |                 | 3    |         | 3           |
| WORKCOMP RECORD ONLY  | 01/01/2014            | TOWNSHIP OF WEST ORANGE     |                 | 6    |         | 6           |
| WORKCOMP RECORD ONLY  | 01/01/2014 Total      |                             |                 | 287  |         | 287         |
| WORKCOMP RECORD ONLY  | 01/01/2015            | BERKELEY HEIGHTS            |                 | 4    |         | 4           |
| WORKCOMP RECORD ONLY  | 01/01/2015            | BERKELEY TOWNSHIP           |                 | 14   |         | 14          |
| WORKCOMP RECORD ONLY  | 01/01/2015            | BOROUGH OF CALDWELL         |                 | 2    |         | 2           |

Valued as of 12/31/15



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

| Count of claim_number      |                       |                             | claimant_status |       | Re-Open | Grand Total |
|----------------------------|-----------------------|-----------------------------|-----------------|-------|---------|-------------|
| line                       | policy_effective_date | insured                     | Closed          | Open  |         |             |
| WORKCOMP RECORD ONLY       | 01/01/2015            | BOROUGH OF FREEHOLD         |                 | 3     |         | 3           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | BOROUGH OF HADDON HEIGHTS   |                 | 1     |         | 1           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | BOROUGH OF HIGHLAND PARK    |                 | 5     |         | 5           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | BOROUGH OF KENILWORTH       |                 | 1     |         | 1           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | BOROUGH OF NEW PROVIDENCE   |                 | 10    |         | 10          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | BOROUGH OF NORTH PLAINFIELD |                 | 11    |         | 11          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | CITY OF ENGLEWOOD           |                 | 11    |         | 11          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | CITY OF HOBOKEN             |                 | 18    |         | 18          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | CITY OF RAHWAY              |                 | 4     |         | 4           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | HOWELL TOWNSHIP             |                 | 25    |         | 25          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | LIVINGSTON TOWNSHIP         |                 | 3     |         | 3           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWN OF GUTTENBERG          |                 | 3     |         | 3           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWN OF HARRISON            |                 | 14    |         | 14          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWN OF KEARNY              |                 | 10    |         | 10          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWN OF MORRISTOWN          |                 | 2     |         | 2           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWNSHIP OF CINNAMINSON     |                 | 1     |         | 1           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWNSHIP OF EWING           |                 | 4     |         | 4           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWNSHIP OF FREEHOLD        |                 | 13    |         | 13          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWNSHIP OF HAMILTON        |                 | 21    |         | 21          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWNSHIP OF LAWRENCE        |                 | 17    |         | 17          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWNSHIP OF MONTCLAIR       |                 | 8     |         | 8           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWNSHIP OF MORRIS          |                 | 14    |         | 14          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWNSHIP OF NORTH BRUNSWICK |                 | 13    |         | 13          |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWNSHIP OF UNION           |                 | 3     |         | 3           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWNSHIP OF WARREN          |                 | 5     |         | 5           |
| WORKCOMP RECORD ONLY       | 01/01/2015            | TOWNSHIP OF WEST ORANGE     |                 | 20    |         | 20          |
| WORKCOMP RECORD ONLY       | 01/01/2015 Total      |                             |                 | 260   |         | 260         |
| WORKCOMP RECORD ONLY Total |                       |                             |                 | 1,027 |         | 1,027       |
| WORKERS COMPENSATION       | 01/01/2006            | BERKELEY TOWNSHIP           |                 |       | 1       | 1           |
| WORKERS COMPENSATION       | 01/01/2006            | CITY OF RAHWAY              |                 |       | 1       | 1           |
| WORKERS COMPENSATION       | 01/01/2006 Total      |                             |                 |       | 2       | 2           |
| WORKERS COMPENSATION       | 01/01/2008            | TOWNSHIP OF MONTCLAIR       |                 |       | 1       | 1           |
| WORKERS COMPENSATION       | 01/01/2008 Total      |                             |                 |       | 1       | 1           |
| WORKERS COMPENSATION       | 01/01/2009            | CITY OF HOBOKEN             |                 |       | 2       | 2           |
| WORKERS COMPENSATION       | 01/01/2009            | TOWNSHIP OF HAMILTON        |                 |       | 1       | 1           |
| WORKERS COMPENSATION       | 01/01/2009 Total      |                             |                 |       | 3       | 3           |
| WORKERS COMPENSATION       | 01/01/2010            | BOROUGH OF CALDWELL         |                 | 1     |         | 1           |

Valued as of 12/31/15



## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      |         | Grand Total |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|
| line                  | policy_effective_date | insured                     | Closed          | Open | Re-Open |             |
| WORKERS COMPENSATION  | 01/01/2010            | CITY OF HOBOKEN             |                 | 5    | 2       | 7           |
| WORKERS COMPENSATION  | 01/01/2010            | TOWNSHIP OF FREEHOLD        |                 | 1    |         | 1           |
| WORKERS COMPENSATION  | 01/01/2010 Total      |                             |                 | 7    | 2       | 9           |
| WORKERS COMPENSATION  | 01/01/2011            | BERKELEY TOWNSHIP           |                 | 1    |         | 1           |
| WORKERS COMPENSATION  | 01/01/2011            | CITY OF ENGLEWOOD           |                 | 1    |         | 1           |
| WORKERS COMPENSATION  | 01/01/2011            | CITY OF HOBOKEN             |                 | 2    | 2       | 4           |
| WORKERS COMPENSATION  | 01/01/2011            | HOWELL TOWNSHIP             |                 | 1    |         | 1           |
| WORKERS COMPENSATION  | 01/01/2011            | LIVINGSTON TOWNSHIP         |                 | 2    |         | 2           |
| WORKERS COMPENSATION  | 01/01/2011            | TOWNSHIP OF EWING           |                 | 1    |         | 1           |
| WORKERS COMPENSATION  | 01/01/2011            | TOWNSHIP OF MONTCLAIR       |                 |      | 1       | 1           |
| WORKERS COMPENSATION  | 01/01/2011            | TOWNSHIP OF NORTH BRUNSWICK |                 | 1    |         | 1           |
| WORKERS COMPENSATION  | 01/01/2011            | TOWNSHIP OF UNION           |                 | 1    |         | 1           |
| WORKERS COMPENSATION  | 01/01/2011            | TOWNSHIP OF WEST ORANGE     |                 | 1    |         | 1           |
| WORKERS COMPENSATION  | 01/01/2011 Total      |                             |                 | 11   | 3       | 14          |
| WORKERS COMPENSATION  | 01/01/2012            | BERKELEY TOWNSHIP           |                 | 39   | 8       | 48          |
| WORKERS COMPENSATION  | 01/01/2012            | BOROUGH OF CALDWELL         |                 | 14   |         | 14          |
| WORKERS COMPENSATION  | 01/01/2012            | BOROUGH OF FAIR HAVEN       |                 | 6    |         | 6           |
| WORKERS COMPENSATION  | 01/01/2012            | BOROUGH OF FANWOOD          |                 | 6    |         | 6           |
| WORKERS COMPENSATION  | 01/01/2012            | BOROUGH OF HADDON HEIGHTS   |                 | 6    |         | 6           |
| WORKERS COMPENSATION  | 01/01/2012            | BOROUGH OF HIGHLAND PARK    |                 | 15   |         | 15          |
| WORKERS COMPENSATION  | 01/01/2012            | BOROUGH OF KENILWORTH       |                 | 5    |         | 5           |
| WORKERS COMPENSATION  | 01/01/2012            | BOROUGH OF MIDDLESEX        |                 | 14   | 1       | 15          |
| WORKERS COMPENSATION  | 01/01/2012            | BOROUGH OF NEW PROVIDENCE   |                 | 8    | 1       | 9           |
| WORKERS COMPENSATION  | 01/01/2012            | BOROUGH OF NORTH PLAINFIELD |                 | 19   | 1       | 21          |
| WORKERS COMPENSATION  | 01/01/2012            | CITY OF ENGLEWOOD           |                 | 61   | 8       | 72          |
| WORKERS COMPENSATION  | 01/01/2012            | CITY OF HOBOKEN             |                 | 80   | 11      | 100         |
| WORKERS COMPENSATION  | 01/01/2012            | CITY OF RAHWAY              |                 | 28   |         | 29          |
| WORKERS COMPENSATION  | 01/01/2012            | HOWELL TOWNSHIP             |                 | 22   | 5       | 30          |
| WORKERS COMPENSATION  | 01/01/2012            | LIVINGSTON TOWNSHIP         |                 | 43   | 3       | 47          |
| WORKERS COMPENSATION  | 01/01/2012            | TOWN OF HARRISON            |                 | 18   |         | 19          |
| WORKERS COMPENSATION  | 01/01/2012            | TOWN OF MORRISTOWN          |                 | 37   |         | 37          |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF EASTAMPTON      |                 | 5    |         | 5           |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF EWING           |                 | 50   | 1       | 52          |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF FREEHOLD        |                 | 19   | 1       | 21          |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF HAMILTON        |                 | 130  | 6       | 137         |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF MANALAPAN       |                 | 15   |         | 16          |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF MAPLEWOOD       |                 | 29   |         | 29          |

Valued as of 12/31/15



## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

| Count of claim_number |                       |                             | claimant_status |      |         |             |     |
|-----------------------|-----------------------|-----------------------------|-----------------|------|---------|-------------|-----|
| line                  | policy_effective_date | insured                     | Closed          | Open | Re-Open | Grand Total |     |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF MONTCLAIR       | 62              |      | 2       | 1           | 65  |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF MORRIS          | 24              |      |         | 2           | 26  |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF NORTH BRUNSWICK | 44              |      | 2       |             | 46  |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF UNION           | 59              |      | 2       | 1           | 62  |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF WARREN          | 12              |      |         |             | 12  |
| WORKERS COMPENSATION  | 01/01/2012            | TOWNSHIP OF WEST ORANGE     | 34              |      | 2       |             | 36  |
| WORKERS COMPENSATION  | 01/01/2012 Total      |                             | 904             | 54   | 28      |             | 986 |
| WORKERS COMPENSATION  | 01/01/2013            | BERKELEY HEIGHTS            | 12              |      |         |             | 12  |
| WORKERS COMPENSATION  | 01/01/2013            | BERKELEY TOWNSHIP           | 45              |      | 8       | 2           | 55  |
| WORKERS COMPENSATION  | 01/01/2013            | BOROUGH OF CALDWELL         | 10              |      |         |             | 10  |
| WORKERS COMPENSATION  | 01/01/2013            | BOROUGH OF FAIR HAVEN       | 6               |      |         |             | 6   |
| WORKERS COMPENSATION  | 01/01/2013            | BOROUGH OF FANWOOD          | 3               |      |         | 1           | 4   |
| WORKERS COMPENSATION  | 01/01/2013            | BOROUGH OF HADDON HEIGHTS   | 11              |      | 1       |             | 12  |
| WORKERS COMPENSATION  | 01/01/2013            | BOROUGH OF HIGHLAND PARK    | 11              |      |         |             | 11  |
| WORKERS COMPENSATION  | 01/01/2013            | BOROUGH OF KENILWORTH       | 9               |      | 3       |             | 12  |
| WORKERS COMPENSATION  | 01/01/2013            | BOROUGH OF NEW PROVIDENCE   | 11              |      |         |             | 11  |
| WORKERS COMPENSATION  | 01/01/2013            | BOROUGH OF NORTH PLAINFIELD | 16              |      | 1       |             | 17  |
| WORKERS COMPENSATION  | 01/01/2013            | CITY OF ENGLEWOOD           | 44              |      | 5       | 3           | 52  |
| WORKERS COMPENSATION  | 01/01/2013            | CITY OF HOBOKEN             | 92              |      | 12      | 3           | 107 |
| WORKERS COMPENSATION  | 01/01/2013            | CITY OF LINDEN              | 88              |      | 10      | 1           | 99  |
| WORKERS COMPENSATION  | 01/01/2013            | CITY OF RAHWAY              | 20              |      | 2       |             | 22  |
| WORKERS COMPENSATION  | 01/01/2013            | HOWELL TOWNSHIP             | 14              |      |         |             | 14  |
| WORKERS COMPENSATION  | 01/01/2013            | LIVINGSTON TOWNSHIP         | 37              |      | 6       | 2           | 45  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWN OF HARRISON            | 16              |      | 1       |             | 17  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWN OF MORRISTOWN          | 23              |      | 1       |             | 24  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF EASTAMPTON      | 2               |      |         |             | 2   |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF EWING           | 16              |      | 3       | 1           | 20  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF FREEHOLD        | 29              |      | 3       |             | 32  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF HAMILTON        | 90              |      | 4       | 2           | 96  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF LAWRENCE        | 23              |      | 1       |             | 24  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF MAPLEWOOD       | 36              |      | 1       | 1           | 38  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF MONTCLAIR       | 50              |      | 3       | 2           | 55  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF MORRIS          | 27              |      | 2       |             | 29  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF NORTH BRUNSWICK | 31              |      | 2       |             | 33  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF UNION           | 83              |      | 9       | 1           | 93  |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF WARREN          | 9               |      |         |             | 9   |
| WORKERS COMPENSATION  | 01/01/2013            | TOWNSHIP OF WEST ORANGE     | 37              |      | 6       | 1           | 44  |

Valued as of 12/31/15

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

| Count of claim_number       |                         |                             | claimant_status |            |           |              |
|-----------------------------|-------------------------|-----------------------------|-----------------|------------|-----------|--------------|
| line                        | policy_effective_date   | insured                     | Closed          | Open       | Re-Open   | Grand Total  |
| <b>WORKERS COMPENSATION</b> | <b>01/01/2013 Total</b> |                             | <b>901</b>      | <b>84</b>  | <b>20</b> | <b>1,005</b> |
| WORKERS COMPENSATION        | 01/01/2014              | BERKELEY HEIGHTS            | 11              | 1          |           | 12           |
| WORKERS COMPENSATION        | 01/01/2014              | BERKELEY TOWNSHIP           | 43              | 7          |           | 50           |
| WORKERS COMPENSATION        | 01/01/2014              | BOROUGH OF CALDWELL         | 9               |            |           | 9            |
| WORKERS COMPENSATION        | 01/01/2014              | BOROUGH OF FAIR HAVEN       | 1               |            |           | 1            |
| WORKERS COMPENSATION        | 01/01/2014              | BOROUGH OF FANWOOD          | 8               | 3          | 1         | 12           |
| WORKERS COMPENSATION        | 01/01/2014              | BOROUGH OF HADDON HEIGHTS   | 4               |            |           | 4            |
| WORKERS COMPENSATION        | 01/01/2014              | BOROUGH OF HIGHLAND PARK    | 7               | 1          |           | 8            |
| WORKERS COMPENSATION        | 01/01/2014              | BOROUGH OF KENILWORTH       | 8               |            |           | 8            |
| WORKERS COMPENSATION        | 01/01/2014              | BOROUGH OF NEW PROVIDENCE   | 10              | 2          |           | 12           |
| WORKERS COMPENSATION        | 01/01/2014              | BOROUGH OF NORTH PLAINFIELD | 15              | 2          |           | 17           |
| WORKERS COMPENSATION        | 01/01/2014              | BOROUGH OF TOTOWA           | 6               |            |           | 6            |
| WORKERS COMPENSATION        | 01/01/2014              | CITY OF ENGLEWOOD           | 35              | 2          | 1         | 38           |
| WORKERS COMPENSATION        | 01/01/2014              | CITY OF HOBOKEN             | 64              | 13         | 2         | 79           |
| WORKERS COMPENSATION        | 01/01/2014              | CITY OF LINDEN              | 114             | 13         | 4         | 131          |
| WORKERS COMPENSATION        | 01/01/2014              | CITY OF RAHWAY              | 20              | 2          |           | 22           |
| WORKERS COMPENSATION        | 01/01/2014              | HOWELL TOWNSHIP             | 19              | 7          | 1         | 27           |
| WORKERS COMPENSATION        | 01/01/2014              | LIVINGSTON TOWNSHIP         | 30              | 12         |           | 42           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWN OF GUTTENBERG          | 5               | 2          |           | 7            |
| WORKERS COMPENSATION        | 01/01/2014              | TOWN OF HARRISON            | 13              | 3          |           | 16           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWN OF KEARNY              | 31              | 7          | 1         | 39           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWN OF MORRISTOWN          | 26              | 6          | 1         | 33           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF EASTAMPTON      | 5               |            |           | 5            |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF EWING           | 50              | 8          |           | 58           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF FREEHOLD        | 19              | 5          | 1         | 25           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF HAMILTON        | 72              | 9          |           | 81           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF LAWRENCE        | 12              | 1          |           | 13           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF MAPLEWOOD       | 28              | 2          | 1         | 31           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF MONTCLAIR       | 32              | 13         | 3         | 48           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF MORRIS          | 19              | 6          | 1         | 26           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF NORTH BRUNSWICK | 51              | 3          |           | 54           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF UNION           | 64              | 7          |           | 71           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF WARREN          | 12              |            |           | 12           |
| WORKERS COMPENSATION        | 01/01/2014              | TOWNSHIP OF WEST ORANGE     | 20              | 5          | 1         | 26           |
| <b>WORKERS COMPENSATION</b> | <b>01/01/2014 Total</b> |                             | <b>863</b>      | <b>142</b> | <b>18</b> | <b>1,023</b> |
| WORKERS COMPENSATION        | 01/01/2015              | BERKELEY HEIGHTS            | 8               | 4          |           | 12           |
| WORKERS COMPENSATION        | 01/01/2015              | BERKELEY TOWNSHIP           | 27              | 12         | 1         | 40           |

Valued as of 12/31/15

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

| Count of claim_number      |                       |                             | claimant_status |        | Re-Open | Grand Total |
|----------------------------|-----------------------|-----------------------------|-----------------|--------|---------|-------------|
| line                       | policy_effective_date | insured                     | Closed          | Open   |         |             |
| WORKERS COMPENSATION       | 01/01/2015            | BOROUGH OF CALDWELL         |                 | 2      | 5       | 7           |
| WORKERS COMPENSATION       | 01/01/2015            | BOROUGH OF FAIR HAVEN       |                 |        | 2       | 2           |
| WORKERS COMPENSATION       | 01/01/2015            | BOROUGH OF FANWOOD          |                 |        |         | 1           |
| WORKERS COMPENSATION       | 01/01/2015            | BOROUGH OF FREEHOLD         |                 | 7      | 5       | 12          |
| WORKERS COMPENSATION       | 01/01/2015            | BOROUGH OF HADDON HEIGHTS   |                 | 2      | 4       | 6           |
| WORKERS COMPENSATION       | 01/01/2015            | BOROUGH OF HIGHLAND PARK    |                 | 8      | 5       | 13          |
| WORKERS COMPENSATION       | 01/01/2015            | BOROUGH OF KENILWORTH       |                 | 4      | 5       | 9           |
| WORKERS COMPENSATION       | 01/01/2015            | BOROUGH OF NEW PROVIDENCE   |                 | 7      | 6       | 13          |
| WORKERS COMPENSATION       | 01/01/2015            | BOROUGH OF NORTH PLAINFIELD |                 | 7      | 5       | 13          |
| WORKERS COMPENSATION       | 01/01/2015            | BOROUGH OF TOTOWA           |                 | 6      | 5       | 11          |
| WORKERS COMPENSATION       | 01/01/2015            | CITY OF ENGLEWOOD           |                 | 27     | 22      | 51          |
| WORKERS COMPENSATION       | 01/01/2015            | CITY OF HOBOKEN             |                 | 35     | 32      | 68          |
| WORKERS COMPENSATION       | 01/01/2015            | CITY OF RAHWAY              |                 | 22     | 8       | 30          |
| WORKERS COMPENSATION       | 01/01/2015            | HOWELL TOWNSHIP             |                 | 22     | 10      | 33          |
| WORKERS COMPENSATION       | 01/01/2015            | LIVINGSTON TOWNSHIP         |                 | 12     | 13      | 25          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWN OF GUTTENBERG          |                 | 1      | 3       | 4           |
| WORKERS COMPENSATION       | 01/01/2015            | TOWN OF HARRISON            |                 | 7      | 12      | 20          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWN OF KEARNY              |                 | 25     | 11      | 36          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWN OF MORRISTOWN          |                 | 10     | 11      | 23          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF CINNAMINSON     |                 | 10     | 4       | 14          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF EASTAMPTON      |                 | 3      | 2       | 5           |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF EWING           |                 | 18     | 13      | 31          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF FREEHOLD        |                 | 12     | 8       | 20          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF HAMILTON        |                 | 49     | 48      | 97          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF LAWRENCE        |                 | 17     | 9       | 27          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF MONTCLAIR       |                 | 16     | 27      | 43          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF MORRIS          |                 | 14     | 10      | 24          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF NORTH BRUNSWICK |                 | 146    | 15      | 162         |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF UNION           |                 | 43     | 32      | 75          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF WARREN          |                 | 4      | 7       | 11          |
| WORKERS COMPENSATION       | 01/01/2015            | TOWNSHIP OF WEST ORANGE     |                 | 12     | 8       | 22          |
| WORKERS COMPENSATION       | 01/01/2015 Total      |                             |                 | 583    | 363     | 960         |
| WORKERS COMPENSATION Total |                       |                             |                 | 3,269  | 654     | 4,003       |
| Grand Total                |                       |                             |                 | 10,661 | 1,104   | 11,922      |

Valued as of 12/31/15



# Garden State Municipal Joint Insurance Fund

## Lost Time Ratio Report

### All Workers' Compensation

| line                  | WORKERS COMPENSATION  |                             |               |              |                 |
|-----------------------|-----------------------|-----------------------------|---------------|--------------|-----------------|
| Count of claim_number | policy_effective_date | insured                     | claimant_type |              |                 |
|                       |                       |                             | INDEMNITY     | MEDICAL ONLY | Grand Total     |
|                       |                       |                             |               |              | Lost Time Ratio |
|                       | 01/01/2006            | BERKELEY TOWNSHIP           | 1             |              | 1               |
|                       | 01/01/2006            | CITY OF RAHWAY              | 1             |              | 1               |
|                       | 01/01/2006 Total      |                             | 2             |              | 2               |
|                       | 01/01/2008            | TOWNSHIP OF MONTCLAIR       | 1             |              | 1               |
|                       | 01/01/2008 Total      |                             | 1             |              | 1               |
|                       | 01/01/2009            | CITY OF HOBOKEN             | 2             |              | 2               |
|                       | 01/01/2009            | TOWNSHIP OF HAMILTON        | 1             |              | 1               |
|                       | 01/01/2009 Total      |                             | 3             |              | 3               |
|                       | 01/01/2010            | BOROUGH OF CALDWELL         | 1             |              | 1               |
|                       | 01/01/2010            | CITY OF HOBOKEN             | 7             |              | 7               |
|                       | 01/01/2010            | TOWNSHIP OF FREEHOLD        | 1             |              | 1               |
|                       | 01/01/2010 Total      |                             | 9             |              | 9               |
|                       | 01/01/2011            | BERKELEY TOWNSHIP           |               | 1            | 1               |
|                       | 01/01/2011            | CITY OF ENGLEWOOD           |               | 1            | 1               |
|                       | 01/01/2011            | CITY OF HOBOKEN             | 4             |              | 4               |
|                       | 01/01/2011            | HOWELL TOWNSHIP             |               | 1            | 1               |
|                       | 01/01/2011            | LIVINGSTON TOWNSHIP         | 1             | 1            | 2               |
|                       | 01/01/2011            | TOWNSHIP OF EWING           |               | 1            | 1               |
|                       | 01/01/2011            | TOWNSHIP OF MONTCLAIR       | 1             |              | 1               |
|                       | 01/01/2011            | TOWNSHIP OF NORTH BRUNSWICK | 1             |              | 1               |
|                       | 01/01/2011            | TOWNSHIP OF UNION           |               | 1            | 1               |
|                       | 01/01/2011            | TOWNSHIP OF WEST ORANGE     | 1             |              | 1               |
|                       | 01/01/2011 Total      |                             | 8             | 6            | 14              |
|                       | 01/01/2012            | BERKELEY TOWNSHIP           | 15            | 33           | 48              |
|                       | 01/01/2012            | BOROUGH OF CALDWELL         | 4             | 10           | 14              |
|                       | 01/01/2012            | BOROUGH OF FAIR HAVEN       | 1             | 5            | 6               |

Valued as of 12/31/15



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

| line                    |                             | WORKERS COMPENSATION |              |             |                 |  |
|-------------------------|-----------------------------|----------------------|--------------|-------------|-----------------|--|
| Count of claim_number   |                             | claimant_type        |              |             |                 |  |
| policy_effective_date   | insured                     | INDEMNITY            | MEDICAL ONLY | Grand Total | Lost Time Ratio |  |
| 01/01/2012              | BOROUGH OF FANWOOD          | 3                    | 3            | 6           | 50%             |  |
| 01/01/2012              | BOROUGH OF HADDON HEIGHTS   | 1                    | 5            | 6           | 17%             |  |
| 01/01/2012              | BOROUGH OF HIGHLAND PARK    | 2                    | 13           | 15          | 13%             |  |
| 01/01/2012              | BOROUGH OF KENILWORTH       |                      | 5            | 5           | 0%              |  |
| 01/01/2012              | BOROUGH OF MIDDLESEX        | 5                    | 10           | 15          | 33%             |  |
| 01/01/2012              | BOROUGH OF NEW PROVIDENCE   | 4                    | 5            | 9           | 44%             |  |
| 01/01/2012              | BOROUGH OF NORTH PLAINFIELD | 6                    | 15           | 21          | 29%             |  |
| 01/01/2012              | CITY OF ENGLEWOOD           | 34                   | 38           | 72          | 47%             |  |
| 01/01/2012              | CITY OF HOBOKEN             | 29                   | 71           | 100         | 29%             |  |
| 01/01/2012              | CITY OF RAHWAY              | 1                    | 28           | 29          | 3%              |  |
| 01/01/2012              | HOWELL TOWNSHIP             | 12                   | 18           | 30          | 40%             |  |
| 01/01/2012              | LIVINGSTON TOWNSHIP         | 13                   | 34           | 47          | 28%             |  |
| 01/01/2012              | TOWN OF HARRISON            | 5                    | 14           | 19          | 26%             |  |
| 01/01/2012              | TOWN OF MORRISTOWN          | 7                    | 30           | 37          | 19%             |  |
| 01/01/2012              | TOWNSHIP OF EASTAMPTON      |                      | 5            | 5           | 0%              |  |
| 01/01/2012              | TOWNSHIP OF EWING           | 9                    | 43           | 52          | 17%             |  |
| 01/01/2012              | TOWNSHIP OF FREEHOLD        | 5                    | 16           | 21          | 24%             |  |
| 01/01/2012              | TOWNSHIP OF HAMILTON        | 24                   | 113          | 137         | 18%             |  |
| 01/01/2012              | TOWNSHIP OF MANALAPAN       | 2                    | 14           | 16          | 13%             |  |
| 01/01/2012              | TOWNSHIP OF MAPLEWOOD       | 5                    | 24           | 29          | 17%             |  |
| 01/01/2012              | TOWNSHIP OF MONTCLAIR       | 34                   | 31           | 65          | 52%             |  |
| 01/01/2012              | TOWNSHIP OF MORRIS          | 7                    | 19           | 26          | 27%             |  |
| 01/01/2012              | TOWNSHIP OF NORTH BRUNSWICK | 9                    | 37           | 46          | 20%             |  |
| 01/01/2012              | TOWNSHIP OF UNION           | 15                   | 47           | 62          | 24%             |  |
| 01/01/2012              | TOWNSHIP OF WARREN          |                      | 12           | 12          | 0%              |  |
| 01/01/2012              | TOWNSHIP OF WEST ORANGE     | 12                   | 24           | 36          | 33%             |  |
| <b>01/01/2012 Total</b> |                             | <b>264</b>           | <b>722</b>   | <b>986</b>  | <b>27%</b>      |  |

Valued as of 12/31/15



# Garden State Municipal Joint Insurance Fund

## Lost Time Ratio Report

### All Workers' Compensation

| line                  | WORKERS COMPENSATION  |                             |               |              |                 |
|-----------------------|-----------------------|-----------------------------|---------------|--------------|-----------------|
| Count of claim_number | policy_effective_date | insured                     | claimant_type |              |                 |
|                       |                       |                             | INDEMNITY     | MEDICAL ONLY | Grand Total     |
|                       |                       |                             |               |              | Lost Time Ratio |
|                       | 01/01/2013            | BERKELEY HEIGHTS            |               | 12           | 12              |
|                       | 01/01/2013            | BERKELEY TOWNSHIP           | 13            | 42           | 55              |
|                       | 01/01/2013            | BOROUGH OF CALDWELL         | 3             | 7            | 10              |
|                       | 01/01/2013            | BOROUGH OF FAIR HAVEN       |               | 6            | 6               |
|                       | 01/01/2013            | BOROUGH OF FANWOOD          | 3             | 1            | 4               |
|                       | 01/01/2013            | BOROUGH OF HADDON HEIGHTS   | 2             | 10           | 12              |
|                       | 01/01/2013            | BOROUGH OF HIGHLAND PARK    | 1             | 10           | 11              |
|                       | 01/01/2013            | BOROUGH OF KENILWORTH       | 7             | 5            | 12              |
|                       | 01/01/2013            | BOROUGH OF NEW PROVIDENCE   | 1             | 10           | 11              |
|                       | 01/01/2013            | BOROUGH OF NORTH PLAINFIELD | 2             | 15           | 17              |
|                       | 01/01/2013            | CITY OF ENGLEWOOD           | 22            | 30           | 52              |
|                       | 01/01/2013            | CITY OF HOBOKEN             | 25            | 82           | 107             |
|                       | 01/01/2013            | CITY OF LINDEN              | 26            | 73           | 99              |
|                       | 01/01/2013            | CITY OF RAHWAY              | 4             | 18           | 22              |
|                       | 01/01/2013            | HOWELL TOWNSHIP             | 3             | 11           | 14              |
|                       | 01/01/2013            | LIVINGSTON TOWNSHIP         | 14            | 31           | 45              |
|                       | 01/01/2013            | TOWN OF HARRISON            | 3             | 14           | 17              |
|                       | 01/01/2013            | TOWN OF MORRISTOWN          | 6             | 18           | 24              |
|                       | 01/01/2013            | TOWNSHIP OF EASTAMPTON      |               | 2            | 2               |
|                       | 01/01/2013            | TOWNSHIP OF EWING           | 5             | 15           | 20              |
|                       | 01/01/2013            | TOWNSHIP OF FREEHOLD        | 5             | 27           | 32              |
|                       | 01/01/2013            | TOWNSHIP OF HAMILTON        | 10            | 86           | 96              |
|                       | 01/01/2013            | TOWNSHIP OF LAWRENCE        | 3             | 21           | 24              |
|                       | 01/01/2013            | TOWNSHIP OF MAPLEWOOD       | 8             | 30           | 38              |
|                       | 01/01/2013            | TOWNSHIP OF MONTCLAIR       | 20            | 35           | 55              |
|                       | 01/01/2013            | TOWNSHIP OF MORRIS          | 7             | 22           | 29              |
|                       | 01/01/2013            | TOWNSHIP OF NORTH BRUNSWICK | 10            | 23           | 33              |

Valued as of 12/31/15



# Garden State Municipal Joint Insurance Fund

## Lost Time Ratio Report

### All Workers' Compensation

| line                    | WORKERS COMPENSATION        |            |              |              |                 |
|-------------------------|-----------------------------|------------|--------------|--------------|-----------------|
| Count of claim_number   | claimant_type               |            |              |              |                 |
| policy_effective_date   | insured                     | INDEMNITY  | MEDICAL ONLY | Grand Total  | Lost Time Ratio |
| 01/01/2013              | TOWNSHIP OF UNION           | 15         | 78           | 93           | 16%             |
| 01/01/2013              | TOWNSHIP OF WARREN          | 1          | 8            | 9            | 11%             |
| 01/01/2013              | TOWNSHIP OF WEST ORANGE     | 14         | 30           | 44           | 32%             |
| <b>01/01/2013 Total</b> |                             | <b>233</b> | <b>772</b>   | <b>1,005</b> | <b>23%</b>      |
| 01/01/2014              | BERKELEY HEIGHTS            | 3          | 9            | 12           | 25%             |
| 01/01/2014              | BERKELEY TOWNSHIP           | 11         | 39           | 50           | 22%             |
| 01/01/2014              | BOROUGH OF CALDWELL         |            | 9            | 9            | 0%              |
| 01/01/2014              | BOROUGH OF FAIR HAVEN       |            | 1            | 1            | 0%              |
| 01/01/2014              | BOROUGH OF FANWOOD          | 5          | 7            | 12           | 42%             |
| 01/01/2014              | BOROUGH OF HADDON HEIGHTS   | 1          | 3            | 4            | 25%             |
| 01/01/2014              | BOROUGH OF HIGHLAND PARK    | 2          | 6            | 8            | 25%             |
| 01/01/2014              | BOROUGH OF KENILWORTH       | 1          | 7            | 8            | 13%             |
| 01/01/2014              | BOROUGH OF NEW PROVIDENCE   | 3          | 9            | 12           | 25%             |
| 01/01/2014              | BOROUGH OF NORTH PLAINFIELD | 3          | 14           | 17           | 18%             |
| 01/01/2014              | BOROUGH OF TOTOWA           | 2          | 4            | 6            | 33%             |
| 01/01/2014              | CITY OF ENGLEWOOD           | 12         | 26           | 38           | 32%             |
| 01/01/2014              | CITY OF HOBOKEN             | 21         | 58           | 79           | 27%             |
| 01/01/2014              | CITY OF LINDEN              | 21         | 110          | 131          | 16%             |
| 01/01/2014              | CITY OF RAHWAY              | 3          | 19           | 22           | 14%             |
| 01/01/2014              | HOWELL TOWNSHIP             | 11         | 16           | 27           | 41%             |
| 01/01/2014              | LIVINGSTON TOWNSHIP         | 11         | 31           | 42           | 26%             |
| 01/01/2014              | TOWN OF GUTTENBERG          | 3          | 4            | 7            | 43%             |
| 01/01/2014              | TOWN OF HARRISON            | 5          | 11           | 16           | 31%             |
| 01/01/2014              | TOWN OF KEARNY              | 11         | 28           | 39           | 28%             |
| 01/01/2014              | TOWN OF MORRISTOWN          | 12         | 21           | 33           | 36%             |
| 01/01/2014              | TOWNSHIP OF EASTAMPTON      | 1          | 4            | 5            | 20%             |
| 01/01/2014              | TOWNSHIP OF EWING           | 15         | 43           | 58           | 26%             |

Valued as of 12/31/15





# Garden State Municipal Joint Insurance Fund

## Lost Time Ratio Report

### All Workers' Compensation

|      |                      |
|------|----------------------|
| line | WORKERS COMPENSATION |
|------|----------------------|

| Count of claim_number<br>policy_effective_date | insured                     | claimant_type<br>INDEMNITY | MEDICAL ONLY | Grand Total  | Lost Time Ratio |
|--|-----------------------------|----------------------------|--------------|--------------|-----------------|
| 01/01/2014                                     | TOWNSHIP OF FREEHOLD        | 6                          | 19           | 25           | 24%             |
| 01/01/2014                                     | TOWNSHIP OF HAMILTON        | 17                         | 64           | 81           | 21%             |
| 01/01/2014                                     | TOWNSHIP OF LAWRENCE        | 3                          | 10           | 13           | 23%             |
| 01/01/2014                                     | TOWNSHIP OF MAPLEWOOD       | 5                          | 26           | 31           | 16%             |
| 01/01/2014                                     | TOWNSHIP OF MONTCLAIR       | 25                         | 23           | 48           | 52%             |
| 01/01/2014                                     | TOWNSHIP OF MORRIS          | 8                          | 18           | 26           | 31%             |
| 01/01/2014                                     | TOWNSHIP OF NORTH BRUNSWICK | 9                          | 45           | 54           | 17%             |
| 01/01/2014                                     | TOWNSHIP OF UNION           | 20                         | 51           | 71           | 28%             |
| 01/01/2014                                     | TOWNSHIP OF WARREN          | 1                          | 11           | 12           | 8%              |
| 01/01/2014                                     | TOWNSHIP OF WEST ORANGE     | 6                          | 20           | 26           | 23%             |
| <b>01/01/2014 Total</b>                        |                             | <b>257</b>                 | <b>766</b>   | <b>1,023</b> | <b>25%</b>      |
| 01/01/2015                                     | BERKELEY HEIGHTS            | 3                          | 9            | 12           | 25%             |
| 01/01/2015                                     | BERKELEY TOWNSHIP           | 8                          | 32           | 40           | 20%             |
| 01/01/2015                                     | BOROUGH OF CALDWELL         | 3                          | 4            | 7            | 43%             |
| 01/01/2015                                     | BOROUGH OF FAIR HAVEN       |                            | 2            | 2            | 0%              |
| 01/01/2015                                     | BOROUGH OF FANWOOD          | 1                          |              | 1            | 100%            |
| 01/01/2015                                     | BOROUGH OF FREEHOLD         | 3                          | 9            | 12           | 25%             |
| 01/01/2015                                     | BOROUGH OF HADDON HEIGHTS   | 2                          | 4            | 6            | 33%             |
| 01/01/2015                                     | BOROUGH OF HIGHLAND PARK    | 2                          | 11           | 13           | 15%             |
| 01/01/2015                                     | BOROUGH OF KENILWORTH       | 2                          | 7            | 9            | 22%             |
| 01/01/2015                                     | BOROUGH OF NEW PROVIDENCE   | 2                          | 11           | 13           | 15%             |
| 01/01/2015                                     | BOROUGH OF NORTH PLAINFIELD | 3                          | 10           | 13           | 23%             |
| 01/01/2015                                     | BOROUGH OF TOTOWA           | 2                          | 9            | 11           | 18%             |
| 01/01/2015                                     | CITY OF ENGLEWOOD           | 12                         | 39           | 51           | 24%             |
| 01/01/2015                                     | CITY OF HOBOKEN             | 21                         | 47           | 68           | 31%             |
| 01/01/2015                                     | CITY OF RAHWAY              | 5                          | 25           | 30           | 17%             |
| 01/01/2015                                     | HOWELL TOWNSHIP             | 7                          | 26           | 33           | 21%             |

Valued as of 12/31/15





# Garden State Municipal Joint Insurance Fund

## Lost Time Ratio Report

### All Workers' Compensation

|      |                      |
|------|----------------------|
| line | WORKERS COMPENSATION |
|------|----------------------|

| Count of claim_number |                             | claimant_type |              |             |                 |
|-----------------------|-----------------------------|---------------|--------------|-------------|-----------------|
| policy_effective_date | insured                     | INDEMNITY     | MEDICAL ONLY | Grand Total | Lost Time Ratio |
| 01/01/2015            | LIVINGSTON TOWNSHIP         | 9             | 16           | 25          | 36%             |
| 01/01/2015            | TOWN OF GUTTENBERG          | 1             | 3            | 4           | 25%             |
| 01/01/2015            | TOWN OF HARRISON            | 10            | 10           | 20          | 50%             |
| 01/01/2015            | TOWN OF KEARNY              | 7             | 29           | 36          | 19%             |
| 01/01/2015            | TOWN OF MORRISTOWN          | 11            | 12           | 23          | 48%             |
| 01/01/2015            | TOWNSHIP OF CINNAMINSON     | 2             | 12           | 14          | 14%             |
| 01/01/2015            | TOWNSHIP OF EASTAMPTON      | 1             | 4            | 5           | 20%             |
| 01/01/2015            | TOWNSHIP OF EWING           | 7             | 24           | 31          | 23%             |
| 01/01/2015            | TOWNSHIP OF FREEHOLD        | 5             | 15           | 20          | 25%             |
| 01/01/2015            | TOWNSHIP OF HAMILTON        | 12            | 85           | 97          | 12%             |
| 01/01/2015            | TOWNSHIP OF LAWRENCE        | 4             | 23           | 27          | 15%             |
| 01/01/2015            | TOWNSHIP OF MONTCLAIR       | 16            | 27           | 43          | 37%             |
| 01/01/2015            | TOWNSHIP OF MORRIS          | 10            | 14           | 24          | 42%             |
| 01/01/2015            | TOWNSHIP OF NORTH BRUNSWICK | 15            | 147          | 162         | 9%              |
| 01/01/2015            | TOWNSHIP OF UNION           | 20            | 55           | 75          | 27%             |
| 01/01/2015            | TOWNSHIP OF WARREN          | 5             | 6            | 11          | 45%             |
| 01/01/2015            | TOWNSHIP OF WEST ORANGE     | 9             | 13           | 22          | 41%             |
| 01/01/2015 Total      |                             | 220           | 740          | 960         | 23%             |
| Grand Total           |                             | 997           | 3,006        | 4,003       | 25%             |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund Claims Activity Report

| line           | insured                     | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|----------------|-----------------------------|-----------------------|--------------------|-----------------------|---------------------------|
| AUTO LIABILITY | BERKELEY HEIGHTS            | 3                     | - \$               | - \$                  | - \$                      |
| AUTO LIABILITY | BERKELEY TOWNSHIP           | 43                    | 1 \$               | 19,747.26 \$          | 459.24 \$                 |
| AUTO LIABILITY | BOROUGH OF CALDWELL         | 32                    | 2 \$               | 24,132.48 \$          | 754.14 \$                 |
| AUTO LIABILITY | BOROUGH OF FAIR HAVEN       | 7                     | - \$               | 6,010.16 \$           | 858.59 \$                 |
| AUTO LIABILITY | BOROUGH OF FANWOOD          | 5                     | - \$               | - \$                  | - \$                      |
| AUTO LIABILITY | BOROUGH OF FREEHOLD         | 6                     | - \$               | 3,574.35 \$           | 595.73 \$                 |
| AUTO LIABILITY | BOROUGH OF HADDON HEIGHTS   | 8                     | - \$               | 7,794.33 \$           | 974.29 \$                 |
| AUTO LIABILITY | BOROUGH OF HIGHLAND PARK    | 37                    | 6 \$               | 13,403.68 \$          | 362.26 \$                 |
| AUTO LIABILITY | BOROUGH OF KENILWORTH       | 14                    | 2 \$               | 12,491.11 \$          | 892.22 \$                 |
| AUTO LIABILITY | BOROUGH OF MIDDLESEX        | 4                     | - \$               | 819.45 \$             | 204.86 \$                 |
| AUTO LIABILITY | BOROUGH OF NEW PROVIDENCE   | 7                     | - \$               | 4,073.00 \$           | 581.86 \$                 |
| AUTO LIABILITY | BOROUGH OF NORTH PLAINFIELD | 38                    | 1 \$               | 10,781.50 \$          | 283.72 \$                 |
| AUTO LIABILITY | BOROUGH OF TOTOWA           | 17                    | 5 \$               | 12,175.31 \$          | 716.19 \$                 |
| AUTO LIABILITY | CITY OF ENGLEWOOD           | 71                    | 5 \$               | 267,027.49 \$         | 3,760.95 \$               |
| AUTO LIABILITY | CITY OF HOBOKEN             | 81                    | 2 \$               | 90,815.88 \$          | 1,121.18 \$               |
| AUTO LIABILITY | CITY OF LINDEN              | 70                    | 5 \$               | 20,525.77 \$          | 293.23 \$                 |
| AUTO LIABILITY | CITY OF RAHWAY              | 48                    | 1 \$               | 29,138.47 \$          | 607.05 \$                 |
| AUTO LIABILITY | HOWELL TOWNSHIP             | 41                    | - \$               | 34,945.44 \$          | 852.33 \$                 |
| AUTO LIABILITY | LIVINGSTON TOWNSHIP         | 45                    | 1 \$               | 866,968.86 \$         | 19,265.97 \$              |
| AUTO LIABILITY | TOWN OF GUTTENBERG          | 19                    | 2 \$               | 4,057.90 \$           | 213.57 \$                 |
| AUTO LIABILITY | TOWN OF HARRISON            | 14                    | 1 \$               | 84,191.61 \$          | 6,013.69 \$               |
| AUTO LIABILITY | TOWN OF KEARNY              | 48                    | 6 \$               | 224,539.68 \$         | 4,677.91 \$               |
| AUTO LIABILITY | TOWN OF MORRISTOWN          | 41                    | 2 \$               | 10,461.63 \$          | 255.16 \$                 |
| AUTO LIABILITY | TOWNSHIP OF BLOOMFIELD      | 49                    | 2 \$               | 40,573.11 \$          | 828.02 \$                 |
| AUTO LIABILITY | TOWNSHIP OF CINNAMINSON     | 5                     | - \$               | - \$                  | - \$                      |
| AUTO LIABILITY | TOWNSHIP OF EASTAMPTON      | 10                    | - \$               | 8,323.51 \$           | 832.35 \$                 |
| AUTO LIABILITY | TOWNSHIP OF EWING           | 43                    | 5 \$               | 52,669.30 \$          | 1,224.87 \$               |
| AUTO LIABILITY | TOWNSHIP OF FREEHOLD        | 46                    | 6 \$               | 186,366.54 \$         | 4,051.45 \$               |
| AUTO LIABILITY | TOWNSHIP OF HAMILTON        | 14                    | 2 \$               | 2,000.00 \$           | 142.86 \$                 |
| AUTO LIABILITY | TOWNSHIP OF LAWRENCE        | 27                    | - \$               | 6,152.76 \$           | 227.88 \$                 |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Claims Activity Report

| line                        | insured                     | Count of claim_number | Sum of open_claims | Sum of total_incurred  | Average of total_incurred |
|-----------------------------|-----------------------------|-----------------------|--------------------|------------------------|---------------------------|
| AUTO LIABILITY              | TOWNSHIP OF MANALAPAN       | 6                     | -                  | \$ 3,949.65            | \$ 658.28                 |
| AUTO LIABILITY              | TOWNSHIP OF MAPLEWOOD       | 44                    | 1                  | \$ 77,404.94           | \$ 1,759.20               |
| AUTO LIABILITY              | TOWNSHIP OF MONTCLAIR       | 115                   | 6                  | \$ 146,149.19          | \$ 1,270.86               |
| AUTO LIABILITY              | TOWNSHIP OF MORRIS          | 60                    | 2                  | \$ 17,656.29           | \$ 294.27                 |
| AUTO LIABILITY              | TOWNSHIP OF NORTH BRUNSWICK | 41                    | -                  | \$ 34,038.08           | \$ 830.20                 |
| AUTO LIABILITY              | TOWNSHIP OF PARSIPPANY      | 116                   | 2                  | \$ 467,210.10          | \$ 4,027.67               |
| AUTO LIABILITY              | TOWNSHIP OF UNION           | 118                   | 6                  | \$ 146,456.02          | \$ 1,241.15               |
| AUTO LIABILITY              | TOWNSHIP OF WARREN          | 25                    | -                  | \$ 11,715.46           | \$ 468.62                 |
| AUTO LIABILITY              | TOWNSHIP OF WEST ORANGE     | 90                    | 5                  | \$ 584,812.15          | \$ 6,497.91               |
| <b>AUTO LIABILITY Total</b> |                             | <b>1,508</b>          | <b>79</b>          | <b>\$ 3,533,152.46</b> | <b>\$ 2,342.94</b>        |
| AUTO PHYSICAL DAMAGE        | BERKELEY HEIGHTS            | 18                    | -                  | \$ 28,910.86           | \$ 1,606.16               |
| AUTO PHYSICAL DAMAGE        | BERKELEY TOWNSHIP           | 91                    | 4                  | \$ 481,756.56          | \$ 5,294.03               |
| AUTO PHYSICAL DAMAGE        | BOROUGH OF CALDWELL         | 32                    | 1                  | \$ 60,101.56           | \$ 1,878.17               |
| AUTO PHYSICAL DAMAGE        | BOROUGH OF FAIR HAVEN       | 20                    | -                  | \$ 31,503.42           | \$ 1,575.17               |
| AUTO PHYSICAL DAMAGE        | BOROUGH OF FANWOOD          | 5                     | 1                  | \$ 72,705.47           | \$ 14,541.09              |
| AUTO PHYSICAL DAMAGE        | BOROUGH OF FREEHOLD         | 8                     | 2                  | \$ 7,350.00            | \$ 918.75                 |
| AUTO PHYSICAL DAMAGE        | BOROUGH OF HADDON HEIGHTS   | 10                    | -                  | \$ 12,190.12           | \$ 1,219.01               |
| AUTO PHYSICAL DAMAGE        | BOROUGH OF HIGHLAND PARK    | 55                    | 6                  | \$ 54,565.77           | \$ 992.10                 |
| AUTO PHYSICAL DAMAGE        | BOROUGH OF KENILWORTH       | 18                    | -                  | \$ 35,775.06           | \$ 1,987.50               |
| AUTO PHYSICAL DAMAGE        | BOROUGH OF MIDDLESEX        | 6                     | -                  | \$ 118,820.57          | \$ 19,803.43              |
| AUTO PHYSICAL DAMAGE        | BOROUGH OF NEW PROVIDENCE   | 24                    | 1                  | \$ 39,298.35           | \$ 1,637.43               |
| AUTO PHYSICAL DAMAGE        | BOROUGH OF NORTH PLAINFIELD | 69                    | 2                  | \$ 125,024.60          | \$ 1,811.95               |
| AUTO PHYSICAL DAMAGE        | BOROUGH OF TOTOWA           | 22                    | 3                  | \$ 88,788.25           | \$ 4,035.83               |
| AUTO PHYSICAL DAMAGE        | CITY OF ENGLEWOOD           | 63                    | 3                  | \$ 191,241.41          | \$ 3,035.58               |
| AUTO PHYSICAL DAMAGE        | CITY OF HOBOKEN             | 71                    | 3                  | \$ 324,148.01          | \$ 4,565.46               |
| AUTO PHYSICAL DAMAGE        | CITY OF LINDEN              | 42                    | -                  | \$ 7,809.39            | \$ 185.94                 |
| AUTO PHYSICAL DAMAGE        | CITY OF RAHWAY              | 56                    | 1                  | \$ 98,911.67           | \$ 1,766.28               |
| AUTO PHYSICAL DAMAGE        | HOWELL TOWNSHIP             | 52                    | 1                  | \$ 74,675.19           | \$ 1,436.06               |
| AUTO PHYSICAL DAMAGE        | LIVINGSTON TOWNSHIP         | 56                    | 3                  | \$ 149,704.29          | \$ 2,673.29               |
| AUTO PHYSICAL DAMAGE        | TOWN OF GUTTENBERG          | 22                    | 1                  | \$ 9,032.14            | \$ 410.55                 |
| AUTO PHYSICAL DAMAGE        | TOWN OF HARRISON            | 17                    | 2                  | \$ 129,497.95          | \$ 7,617.53               |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund Claims Activity Report

| line                              | insured                     | Count of claim_number | Sum of open_claims | Sum of total_incurred  | Average of total_incurred |
|-----------------------------------|-----------------------------|-----------------------|--------------------|------------------------|---------------------------|
| AUTO PHYSICAL DAMAGE              | TOWN OF KEARNY              | 41                    | -                  | \$ 84,853.88           | \$ 2,069.61               |
| AUTO PHYSICAL DAMAGE              | TOWN OF MORRISTOWN          | 57                    | 4                  | \$ 75,397.47           | \$ 1,322.76               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF BLOOMFIELD      | 42                    | 6                  | \$ 206,987.09          | \$ 4,928.26               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF CINNAMINSON     | 5                     | 1                  | \$ 36,211.47           | \$ 7,242.29               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF EASTAMPTON      | 12                    | -                  | \$ 41,032.45           | \$ 3,419.37               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF EWING           | 36                    | 4                  | \$ 135,497.64          | \$ 3,763.82               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF FREEHOLD        | 59                    | -                  | \$ 144,532.42          | \$ 2,449.70               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF HAMILTON        | 28                    | 1                  | \$ 82,255.41           | \$ 2,937.69               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF LAWRENCE        | 52                    | 3                  | \$ 70,516.92           | \$ 1,356.09               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF MANALAPAN       | 10                    | -                  | \$ 42,669.01           | \$ 4,266.90               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF MAPLEWOOD       | 58                    | -                  | \$ 48,502.31           | \$ 836.25                 |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF MONTCLAIR       | 120                   | 3                  | \$ 138,295.86          | \$ 1,152.47               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF MORRIS          | 101                   | 3                  | \$ 128,893.59          | \$ 1,276.17               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF NORTH BRUNSWICK | 84                    | 3                  | \$ 180,813.74          | \$ 2,152.54               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF PARSIPPANY      | 138                   | 12                 | \$ 239,893.58          | \$ 1,738.36               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF UNION           | 130                   | 4                  | \$ 179,048.26          | \$ 1,377.29               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF WARREN          | 48                    | -                  | \$ 111,261.69          | \$ 2,317.95               |
| AUTO PHYSICAL DAMAGE              | TOWNSHIP OF WEST ORANGE     | 139                   | 4                  | \$ 206,821.00          | \$ 1,487.92               |
| <b>AUTO PHYSICAL DAMAGE Total</b> |                             | <b>1,917</b>          | <b>82</b>          | <b>\$ 4,295,294.43</b> | <b>\$ 2,240.63</b>        |
| EMPLOYMENT PRACTICES              | BERKELEY HEIGHTS            | 1                     | -                  | \$ 25,895.89           | \$ 25,895.89              |
| EMPLOYMENT PRACTICES              | BERKELEY TOWNSHIP           | 1                     | 1                  | \$ 6,500.00            | \$ 6,500.00               |
| EMPLOYMENT PRACTICES              | BOROUGH OF CALDWELL         | 2                     | 1                  | \$ 76,000.00           | \$ 38,000.00              |
| EMPLOYMENT PRACTICES              | BOROUGH OF HIGHLAND PARK    | 2                     | 2                  | \$ 460,698.90          | \$ 230,349.45             |
| EMPLOYMENT PRACTICES              | BOROUGH OF NORTH PLAINFIELD | 1                     | 1                  | \$ 151,480.00          | \$ 151,480.00             |
| EMPLOYMENT PRACTICES              | CITY OF ENGLEWOOD           | 16                    | 12                 | \$ 763,826.01          | \$ 47,739.13              |
| EMPLOYMENT PRACTICES              | CITY OF HOBOKEN             | 20                    | 13                 | \$ 3,228,129.18        | \$ 161,406.46             |
| EMPLOYMENT PRACTICES              | CITY OF LINDEN              | 4                     | 2                  | \$ 123,393.98          | \$ 30,848.50              |
| EMPLOYMENT PRACTICES              | HOWELL TOWNSHIP             | 8                     | -                  | \$ 1,920,516.01        | \$ 240,064.50             |
| EMPLOYMENT PRACTICES              | LIVINGSTON TOWNSHIP         | 4                     | 3                  | \$ 208,788.64          | \$ 52,197.16              |
| EMPLOYMENT PRACTICES              | TOWN OF GUTTENBERG          | 4                     | 2                  | \$ -                   | \$ -                      |
| EMPLOYMENT PRACTICES              | TOWN OF HARRISON            | 1                     | -                  | \$ -                   | \$ -                      |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Claims Activity Report

| line                              | insured                     | Count of claim_number | Sum of open_claims | Sum of total_incurred   | Average of total_incurred |
|-----------------------------------|-----------------------------|-----------------------|--------------------|-------------------------|---------------------------|
| EMPLOYMENT PRACTICES              | TOWN OF MORRISTOWN          | 4                     | 2                  | \$ 273,073.44           | \$ 68,268.36              |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF BLOOMFIELD      | 13                    | 4                  | \$ 590,793.72           | \$ 45,445.67              |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF FREEHOLD        | 1                     | -                  | \$ 850.00               | \$ 850.00                 |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF HAMILTON        | 7                     | -                  | \$ 252,055.65           | \$ 36,007.95              |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF LAWRENCE        | 1                     | 1                  | \$ 6,500.00             | \$ 6,500.00               |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF MAPLEWOOD       | 2                     | -                  | \$ 277.50               | \$ 138.75                 |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF MONTCLAIR       | 15                    | 3                  | \$ 424,531.91           | \$ 28,302.13              |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF MORRIS          | 5                     | 2                  | \$ 401,499.34           | \$ 80,299.87              |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF NORTH BRUNSWICK | 1                     | 1                  | \$ 501,569.00           | \$ 501,569.00             |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF PARSIPPANY      | 6                     | 1                  | \$ 230,857.30           | \$ 38,476.22              |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF UNION           | 1                     | -                  | \$ 123,884.51           | \$ 123,884.51             |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF WARREN          | 1                     | -                  | \$ 55,934.67            | \$ 55,934.67              |
| EMPLOYMENT PRACTICES              | TOWNSHIP OF WEST ORANGE     | 1                     | 1                  | \$ 567,803.01           | \$ 567,803.01             |
| <b>EMPLOYMENT PRACTICES Total</b> |                             | <b>122</b>            | <b>52</b>          | <b>\$ 10,394,858.66</b> | <b>\$ 85,203.76</b>       |
| GENERAL LIABILITY                 | BERKELEY HEIGHTS            | 24                    | 1                  | \$ 3,017.15             | \$ 125.71                 |
| GENERAL LIABILITY                 | BERKELEY TOWNSHIP           | 44                    | 6                  | \$ 249,419.84           | \$ 5,668.63               |
| GENERAL LIABILITY                 | BOROUGH OF CALDWELL         | 68                    | 7                  | \$ 380,116.30           | \$ 5,589.95               |
| GENERAL LIABILITY                 | BOROUGH OF FAIR HAVEN       | 8                     | 3                  | \$ 15,975.26            | \$ 1,996.91               |
| GENERAL LIABILITY                 | BOROUGH OF FANWOOD          | 14                    | 1                  | \$ 79,308.95            | \$ 5,664.93               |
| GENERAL LIABILITY                 | BOROUGH OF FREEHOLD         | 13                    | 5                  | \$ 8,807.23             | \$ 677.48                 |
| GENERAL LIABILITY                 | BOROUGH OF HADDON HEIGHTS   | 44                    | -                  | \$ 16,102.22            | \$ 365.96                 |
| GENERAL LIABILITY                 | BOROUGH OF HIGHLAND PARK    | 54                    | 3                  | \$ 135,493.58           | \$ 2,509.14               |
| GENERAL LIABILITY                 | BOROUGH OF KENILWORTH       | 23                    | 1                  | \$ 60,168.99            | \$ 2,616.04               |
| GENERAL LIABILITY                 | BOROUGH OF MIDDLESEX        | 5                     | -                  | \$ 1,371.21             | \$ 274.24                 |
| GENERAL LIABILITY                 | BOROUGH OF NEW PROVIDENCE   | 27                    | -                  | \$ 2,840.57             | \$ 105.21                 |
| GENERAL LIABILITY                 | BOROUGH OF NORTH PLAINFIELD | 23                    | 3                  | \$ 56,731.17            | \$ 2,466.57               |
| GENERAL LIABILITY                 | BOROUGH OF TOTOWA           | 15                    | -                  | \$ 3,554.42             | \$ 236.96                 |
| GENERAL LIABILITY                 | CITY OF ENGLEWOOD           | 137                   | 20                 | \$ 1,423,473.62         | \$ 10,390.32              |
| GENERAL LIABILITY                 | CITY OF HOBOKEN             | 198                   | 17                 | \$ 1,040,475.42         | \$ 5,254.93               |
| GENERAL LIABILITY                 | CITY OF LINDEN              | 87                    | 12                 | \$ 224,631.01           | \$ 2,581.97               |
| GENERAL LIABILITY                 | CITY OF RAHWAY              | 99                    | 8                  | \$ 480,645.76           | \$ 4,855.01               |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Claims Activity Report

| line                               | insured                     | Count of claim_number | Sum of open_claims | Sum of total_incurred   | Average of total_incurred |
|------------------------------------|-----------------------------|-----------------------|--------------------|-------------------------|---------------------------|
| GENERAL LIABILITY                  | HOWELL TOWNSHIP             | 98                    | 7                  | \$ 429,881.92           | \$ 4,386.55               |
| GENERAL LIABILITY                  | LIVINGSTON TOWNSHIP         | 145                   | 11                 | \$ 352,482.46           | \$ 2,430.91               |
| GENERAL LIABILITY                  | TOWN OF GUTTENBERG          | 9                     | 3                  | \$ 3,435.85             | \$ 381.76                 |
| GENERAL LIABILITY                  | TOWN OF HARRISON            | 40                    | 2                  | \$ 53,299.42            | \$ 1,332.49               |
| GENERAL LIABILITY                  | TOWN OF KEARNY              | 71                    | 8                  | \$ 346,613.08           | \$ 4,881.87               |
| GENERAL LIABILITY                  | TOWN OF MORRISTOWN          | 57                    | 8                  | \$ 353,609.06           | \$ 6,203.67               |
| GENERAL LIABILITY                  | TOWNSHIP OF BLOOMFIELD      | 118                   | 13                 | \$ 1,670,453.48         | \$ 14,156.39              |
| GENERAL LIABILITY                  | TOWNSHIP OF CINNAMINSON     | 7                     | 2                  | \$ 7,530.00             | \$ 1,075.71               |
| GENERAL LIABILITY                  | TOWNSHIP OF EASTAMPTON      | 6                     | -                  | \$ 739.33               | \$ 123.22                 |
| GENERAL LIABILITY                  | TOWNSHIP OF EWING           | 62                    | 4                  | \$ 135,294.76           | \$ 2,182.17               |
| GENERAL LIABILITY                  | TOWNSHIP OF FREEHOLD        | 81                    | 7                  | \$ 261,794.13           | \$ 3,232.03               |
| GENERAL LIABILITY                  | TOWNSHIP OF HAMILTON        | 74                    | 14                 | \$ 1,107,870.56         | \$ 14,971.22              |
| GENERAL LIABILITY                  | TOWNSHIP OF LAWRENCE        | 36                    | 6                  | \$ 164,799.58           | \$ 4,577.77               |
| GENERAL LIABILITY                  | TOWNSHIP OF MANALAPAN       | 22                    | -                  | \$ 149,106.78           | \$ 6,777.58               |
| GENERAL LIABILITY                  | TOWNSHIP OF MAPLEWOOD       | 57                    | 5                  | \$ 97,196.59            | \$ 1,705.20               |
| GENERAL LIABILITY                  | TOWNSHIP OF MONTCLAIR       | 214                   | 18                 | \$ 1,486,245.77         | \$ 6,945.07               |
| GENERAL LIABILITY                  | TOWNSHIP OF MORRIS          | 28                    | 1                  | \$ 53,254.74            | \$ 1,901.96               |
| GENERAL LIABILITY                  | TOWNSHIP OF NORTH BRUNSWICK | 85                    | 13                 | \$ 101,833.84           | \$ 1,198.05               |
| GENERAL LIABILITY                  | TOWNSHIP OF PARSIPPANY      | 135                   | 4                  | \$ 166,267.20           | \$ 1,231.61               |
| GENERAL LIABILITY                  | TOWNSHIP OF UNION           | 171                   | 22                 | \$ 1,327,065.55         | \$ 7,760.62               |
| GENERAL LIABILITY                  | TOWNSHIP OF WARREN          | 25                    | 1                  | \$ 136,463.33           | \$ 5,458.53               |
| GENERAL LIABILITY                  | TOWNSHIP OF WEST ORANGE     | 157                   | 9                  | \$ 341,313.92           | \$ 2,173.97               |
| <b>GENERAL LIABILITY Total</b>     |                             | <b>2,581</b>          | <b>245</b>         | <b>\$ 12,928,684.05</b> | <b>\$ 5,009.18</b>        |
| LIABILITY REPORT ONLY              | BOROUGH OF CALDWELL         | 1                     | 1                  | \$ -                    | \$ -                      |
| LIABILITY REPORT ONLY              | BOROUGH OF MIDDLESEX        | 1                     | -                  | \$ -                    | \$ -                      |
| LIABILITY REPORT ONLY              | CITY OF RAHWAY              | 1                     | -                  | \$ -                    | \$ -                      |
| LIABILITY REPORT ONLY              | TOWNSHIP OF BLOOMFIELD      | 2                     | 2                  | \$ -                    | \$ -                      |
| <b>LIABILITY REPORT ONLY Total</b> |                             | <b>5</b>              | <b>3</b>           | <b>\$ -</b>             | <b>\$ -</b>               |
| PROPERTY                           | BERKELEY HEIGHTS            | 10                    | -                  | \$ 48,024.27            | \$ 4,802.43               |
| PROPERTY                           | BERKELEY TOWNSHIP           | 48                    | 2                  | \$ 222,240.49           | \$ 4,630.01               |
| PROPERTY                           | BOROUGH OF CALDWELL         | 17                    | 2                  | \$ 69,693.95            | \$ 4,099.64               |

Valued as of 12/31/15



## Garden State Municipal Joint Insurance Fund Claims Activity Report

| line     | insured                     | Count of claim_number | Sum of<br>open_claims | Sum of<br>total_incurred | Average of<br>total_incurred |
|----------|-----------------------------|-----------------------|-----------------------|--------------------------|------------------------------|
| PROPERTY | BOROUGH OF FAIR HAVEN       | 12                    | -                     | \$ 34,311.96             | \$ 2,859.33                  |
| PROPERTY | BOROUGH OF FANWOOD          | 4                     | -                     | \$ 17,600.00             | \$ 4,400.00                  |
| PROPERTY | BOROUGH OF FREEHOLD         | 1                     | -                     | \$ 872.48                | \$ 872.48                    |
| PROPERTY | BOROUGH OF HADDON HEIGHTS   | 10                    | 1                     | \$ 23,554.94             | \$ 2,355.49                  |
| PROPERTY | BOROUGH OF HIGHLAND PARK    | 11                    | -                     | \$ 5,055.46              | \$ 459.59                    |
| PROPERTY | BOROUGH OF KENILWORTH       | 5                     | 1                     | \$ 25,411.95             | \$ 5,082.39                  |
| PROPERTY | BOROUGH OF MIDDLESEX        | 12                    | -                     | \$ 27,892.70             | \$ 2,324.39                  |
| PROPERTY | BOROUGH OF NEW PROVIDENCE   | 8                     | 2                     | \$ 60,387.97             | \$ 7,548.50                  |
| PROPERTY | BOROUGH OF NORTH PLAINFIELD | 7                     | -                     | \$ 2,490.00              | \$ 355.71                    |
| PROPERTY | BOROUGH OF TOTOWA           | 10                    | 1                     | \$ 43,339.42             | \$ 4,333.94                  |
| PROPERTY | CITY OF ENGLEWOOD           | 32                    | -                     | \$ 664,319.27            | \$ 20,759.98                 |
| PROPERTY | CITY OF HOBOKEN             | 29                    | -                     | \$ 845,972.27            | \$ 29,171.46                 |
| PROPERTY | CITY OF LINDEN              | 26                    | -                     | \$ 24,837.77             | \$ 955.30                    |
| PROPERTY | CITY OF RAHWAY              | 41                    | 2                     | \$ 1,088,630.32          | \$ 26,551.96                 |
| PROPERTY | HOWELL TOWNSHIP             | 11                    | 1                     | \$ 120,888.26            | \$ 10,989.84                 |
| PROPERTY | LIVINGSTON TOWNSHIP         | 19                    | 1                     | \$ 278,538.47            | \$ 14,659.92                 |
| PROPERTY | TOWN OF GUTTENBERG          | 2                     | 1                     | \$ 1,000.00              | \$ 500.00                    |
| PROPERTY | TOWN OF HARRISON            | 22                    | 2                     | \$ 310,304.94            | \$ 14,104.77                 |
| PROPERTY | TOWN OF KEARNY              | 6                     | 2                     | \$ 19,890.50             | \$ 3,315.08                  |
| PROPERTY | TOWN OF MORRISTOWN          | 10                    | 2                     | \$ 49,536.14             | \$ 4,953.61                  |
| PROPERTY | TOWNSHIP OF BLOOMFIELD      | 1                     | -                     | \$ 4,875.00              | \$ 4,875.00                  |
| PROPERTY | TOWNSHIP OF CINNAMINSON     | 1                     | 1                     | \$ 2,000.00              | \$ 2,000.00                  |
| PROPERTY | TOWNSHIP OF EASTAMPTON      | 1                     | -                     | \$ -                     | \$ -                         |
| PROPERTY | TOWNSHIP OF EWING           | 3                     | -                     | \$ 1,062.38              | \$ 354.13                    |
| PROPERTY | TOWNSHIP OF FREEHOLD        | 10                    | -                     | \$ 346,657.78            | \$ 34,665.78                 |
| PROPERTY | TOWNSHIP OF HAMILTON        | 2                     | -                     | \$ 76,455.00             | \$ 38,227.50                 |
| PROPERTY | TOWNSHIP OF LAWRENCE        | 5                     | -                     | \$ 63,292.24             | \$ 12,658.45                 |
| PROPERTY | TOWNSHIP OF MANALAPAN       | 4                     | -                     | \$ 2,871.12              | \$ 717.78                    |
| PROPERTY | TOWNSHIP OF MAPLEWOOD       | 7                     | 1                     | \$ 5,991.67              | \$ 855.95                    |
| PROPERTY | TOWNSHIP OF MONTCLAIR       | 7                     | -                     | \$ 33,046.51             | \$ 4,720.93                  |
| PROPERTY | TOWNSHIP OF MORRIS          | 12                    | -                     | \$ 81,629.52             | \$ 6,802.46                  |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Claims Activity Report

| line                       | insured                     | Count of claim_number | Sum of open_claims | Sum of total_incurred  | Average of total_incurred |
|----------------------------|-----------------------------|-----------------------|--------------------|------------------------|---------------------------|
| PROPERTY                   | TOWNSHIP OF NORTH BRUNSWICK | 31                    | -                  | \$ 286,177.91          | \$ 9,231.55               |
| PROPERTY                   | TOWNSHIP OF PARSIPPANY      | 50                    | 2                  | \$ 529,576.76          | \$ 10,591.54              |
| PROPERTY                   | TOWNSHIP OF UNION           | 13                    | 1                  | \$ 11,869.99           | \$ 913.08                 |
| PROPERTY                   | TOWNSHIP OF WARREN          | 12                    | 1                  | \$ 173,841.59          | \$ 14,486.80              |
| PROPERTY                   | TOWNSHIP OF WEST ORANGE     | 18                    | 2                  | \$ 31,445.31           | \$ 1,746.96               |
| <b>PROPERTY Total</b>      |                             | <b>530</b>            | <b>28</b>          | <b>\$ 5,635,586.31</b> | <b>\$ 10,633.18</b>       |
| PUBLIC OFFICIALS LIABILITY | BERKELEY HEIGHTS            | 4                     | 1                  | \$ 79,170.00           | \$ 19,792.50              |
| PUBLIC OFFICIALS LIABILITY | BERKELEY TOWNSHIP           | 5                     | -                  | \$ 3,831.50            | \$ 766.30                 |
| PUBLIC OFFICIALS LIABILITY | BOROUGH OF CALDWELL         | 4                     | -                  | \$ 8,228.99            | \$ 2,057.25               |
| PUBLIC OFFICIALS LIABILITY | BOROUGH OF FANWOOD          | 2                     | -                  | \$ 950.00              | \$ 475.00                 |
| PUBLIC OFFICIALS LIABILITY | BOROUGH OF FREEHOLD         | 9                     | 1                  | \$ 12,910.74           | \$ 1,434.53               |
| PUBLIC OFFICIALS LIABILITY | BOROUGH OF HADDON HEIGHTS   | 1                     | -                  | \$ -                   | \$ -                      |
| PUBLIC OFFICIALS LIABILITY | BOROUGH OF HIGHLAND PARK    | 9                     | 4                  | \$ 177,755.84          | \$ 19,750.65              |
| PUBLIC OFFICIALS LIABILITY | BOROUGH OF KENILWORTH       | 1                     | -                  | \$ 27,889.92           | \$ 27,889.92              |
| PUBLIC OFFICIALS LIABILITY | BOROUGH OF MIDDLESEX        | 2                     | -                  | \$ 4,600.00            | \$ 2,300.00               |
| PUBLIC OFFICIALS LIABILITY | BOROUGH OF NORTH PLAINFIELD | 7                     | -                  | \$ 75,523.72           | \$ 10,789.10              |
| PUBLIC OFFICIALS LIABILITY | BOROUGH OF TOTOWA           | 1                     | -                  | \$ 950.00              | \$ 950.00                 |
| PUBLIC OFFICIALS LIABILITY | CITY OF ENGLEWOOD           | 9                     | 2                  | \$ 140,258.18          | \$ 15,584.24              |
| PUBLIC OFFICIALS LIABILITY | CITY OF HOBOKEN             | 60                    | 4                  | \$ 308,807.29          | \$ 5,146.79               |
| PUBLIC OFFICIALS LIABILITY | CITY OF LINDEN              | 5                     | 1                  | \$ 860.00              | \$ 172.00                 |
| PUBLIC OFFICIALS LIABILITY | CITY OF RAHWAY              | 3                     | -                  | \$ 22,740.74           | \$ 7,580.25               |
| PUBLIC OFFICIALS LIABILITY | HOWELL TOWNSHIP             | 8                     | 4                  | \$ 58,729.01           | \$ 7,341.13               |
| PUBLIC OFFICIALS LIABILITY | LIVINGSTON TOWNSHIP         | 2                     | -                  | \$ 4,754.92            | \$ 2,377.46               |
| PUBLIC OFFICIALS LIABILITY | TOWN OF GUTTENBERG          | 1                     | -                  | \$ 760.00              | \$ 760.00                 |
| PUBLIC OFFICIALS LIABILITY | TOWN OF KEARNY              | 3                     | 2                  | \$ 4,663.75            | \$ 1,554.58               |
| PUBLIC OFFICIALS LIABILITY | TOWN OF MORRISTOWN          | 6                     | 1                  | \$ 15,533.45           | \$ 2,588.91               |
| PUBLIC OFFICIALS LIABILITY | TOWNSHIP OF BLOOMFIELD      | 5                     | -                  | \$ 14,057.79           | \$ 2,811.56               |
| PUBLIC OFFICIALS LIABILITY | TOWNSHIP OF EWING           | 2                     | -                  | \$ 1,720.00            | \$ 860.00                 |
| PUBLIC OFFICIALS LIABILITY | TOWNSHIP OF HAMILTON        | 7                     | 6                  | \$ 93,232.20           | \$ 13,318.89              |
| PUBLIC OFFICIALS LIABILITY | TOWNSHIP OF LAWRENCE        | 4                     | -                  | \$ 1,584.78            | \$ 396.20                 |
| PUBLIC OFFICIALS LIABILITY | TOWNSHIP OF MANALAPAN       | 1                     | -                  | \$ -                   | \$ -                      |

Valued as of 12/31/15



## Garden State Municipal Joint Insurance Fund Claims Activity Report

| line                                    | insured                     | Count of claim_number | Sum of open_claims | Sum of total_incurred  | Average of total_incurred |
|---|-----------------------------|-----------------------|--------------------|------------------------|---------------------------|
| PUBLIC OFFICIALS LIABILITY              | TOWNSHIP OF MAPLEWOOD       | 4                     | -                  | \$ 12,447.03           | \$ 3,111.76               |
| PUBLIC OFFICIALS LIABILITY              | TOWNSHIP OF MONTCLAIR       | 23                    | 5                  | \$ 809,495.45          | \$ 35,195.45              |
| PUBLIC OFFICIALS LIABILITY              | TOWNSHIP OF MORRIS          | 8                     | -                  | \$ 4,586.50            | \$ 573.31                 |
| PUBLIC OFFICIALS LIABILITY              | TOWNSHIP OF NORTH BRUNSWICK | 3                     | 1                  | \$ 69,524.08           | \$ 23,174.69              |
| PUBLIC OFFICIALS LIABILITY              | TOWNSHIP OF PARSIPPANY      | 17                    | 1                  | \$ 56,525.13           | \$ 3,325.01               |
| PUBLIC OFFICIALS LIABILITY              | TOWNSHIP OF UNION           | 3                     | -                  | \$ 81,000.00           | \$ 27,000.00              |
| PUBLIC OFFICIALS LIABILITY              | TOWNSHIP OF WARREN          | 7                     | 4                  | \$ 126,784.43          | \$ 18,112.06              |
| PUBLIC OFFICIALS LIABILITY              | TOWNSHIP OF WEST ORANGE     | 3                     | 1                  | \$ 8,870.00            | \$ 2,956.67               |
| <b>PUBLIC OFFICIALS LIABILITY Total</b> |                             | <b>229</b>            | <b>38</b>          | <b>\$ 2,228,745.44</b> | <b>\$ 9,732.51</b>        |
| WORKCOMP RECORD ONLY                    | BERKELEY HEIGHTS            | 7                     | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | BERKELEY TOWNSHIP           | 30                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | BOROUGH OF CALDWELL         | 7                     | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | BOROUGH OF FAIR HAVEN       | 3                     | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | BOROUGH OF FANWOOD          | 7                     | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | BOROUGH OF FREEHOLD         | 3                     | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | BOROUGH OF HADDON HEIGHTS   | 8                     | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | BOROUGH OF HIGHLAND PARK    | 28                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | BOROUGH OF KENILWORTH       | 2                     | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | BOROUGH OF MIDDLESEX        | 1                     | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | BOROUGH OF NEW PROVIDENCE   | 33                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | BOROUGH OF NORTH PLAINFIELD | 51                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | CITY OF ENGLEWOOD           | 62                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | CITY OF HOBOKEN             | 73                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | CITY OF LINDEN              | 53                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | CITY OF RAHWAY              | 18                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | HOWELL TOWNSHIP             | 86                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | LIVINGSTON TOWNSHIP         | 19                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | TOWN OF GUTTENBERG          | 5                     | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | TOWN OF HARRISON            | 41                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | TOWN OF KEARNY              | 18                    | -                  | \$ -                   | \$ -                      |
| WORKCOMP RECORD ONLY                    | TOWN OF MORRISTOWN          | 18                    | -                  | \$ -                   | \$ -                      |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund Claims Activity Report

| line                              | insured                     | Count of claim_number | Sum of open_claims | Sum of total_incurred | Average of total_incurred |
|-----------------------------------|-----------------------------|-----------------------|--------------------|-----------------------|---------------------------|
| WORKCOMP RECORD ONLY              | TOWNSHIP OF CINNAMINSON     | 1                     | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF EASTAMPTON      | 4                     | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF EWING           | 36                    | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF FREEHOLD        | 80                    | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF HAMILTON        | 89                    | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF LAWRENCE        | 35                    | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF MANALAPAN       | 5                     | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF MAPLEWOOD       | 15                    | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF MONTCLAIR       | 32                    | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF MORRIS          | 43                    | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF NORTH BRUNSWICK | 43                    | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF UNION           | 7                     | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF WARREN          | 14                    | -                  | \$ -                  | \$ -                      |
| WORKCOMP RECORD ONLY              | TOWNSHIP OF WEST ORANGE     | 50                    | -                  | \$ -                  | \$ -                      |
| <b>WORKCOMP RECORD ONLY Total</b> |                             | <b>1,027</b>          | -                  | \$ -                  | \$ -                      |
| WORKERS COMPENSATION              | BERKELEY HEIGHTS            | 36                    | 5                  | \$ 151,782.41         | \$ 4,216.18               |
| WORKERS COMPENSATION              | BERKELEY TOWNSHIP           | 195                   | 40                 | \$ 2,536,012.76       | \$ 13,005.19              |
| WORKERS COMPENSATION              | BOROUGH OF CALDWELL         | 41                    | 5                  | \$ 170,778.24         | \$ 4,165.32               |
| WORKERS COMPENSATION              | BOROUGH OF FAIR HAVEN       | 15                    | 2                  | \$ 17,832.66          | \$ 1,188.84               |
| WORKERS COMPENSATION              | BOROUGH OF FANWOOD          | 23                    | 6                  | \$ 362,395.07         | \$ 15,756.31              |
| WORKERS COMPENSATION              | BOROUGH OF FREEHOLD         | 12                    | 5                  | \$ 135,752.73         | \$ 11,312.73              |
| WORKERS COMPENSATION              | BOROUGH OF HADDON HEIGHTS   | 28                    | 5                  | \$ 230,158.08         | \$ 8,219.93               |
| WORKERS COMPENSATION              | BOROUGH OF HIGHLAND PARK    | 47                    | 6                  | \$ 434,296.38         | \$ 9,240.35               |
| WORKERS COMPENSATION              | BOROUGH OF KENILWORTH       | 34                    | 8                  | \$ 359,457.42         | \$ 10,572.28              |
| WORKERS COMPENSATION              | BOROUGH OF MIDDLESEX        | 15                    | 1                  | \$ 454,730.83         | \$ 30,315.39              |
| WORKERS COMPENSATION              | BOROUGH OF NEW PROVIDENCE   | 45                    | 9                  | \$ 443,012.55         | \$ 9,844.72               |
| WORKERS COMPENSATION              | BOROUGH OF NORTH PLAINFIELD | 68                    | 11                 | \$ 1,462,414.89       | \$ 21,506.10              |
| WORKERS COMPENSATION              | BOROUGH OF TOTOWA           | 17                    | 5                  | \$ 108,927.96         | \$ 6,407.53               |
| WORKERS COMPENSATION              | CITY OF ENGLEWOOD           | 214                   | 46                 | \$ 2,417,907.23       | \$ 11,298.63              |
| WORKERS COMPENSATION              | CITY OF HOBOKEN             | 367                   | 89                 | \$ 4,073,149.72       | \$ 11,098.50              |
| WORKERS COMPENSATION              | CITY OF LINDEN              | 230                   | 28                 | \$ 2,160,511.07       | \$ 9,393.53               |

Valued as of 12/31/15

## Garden State Municipal Joint Insurance Fund

### Claims Activity Report

| line                              | insured                     | Count of claim_number | Sum of<br>open_claims | Sum of<br>total_incurred | Average of<br>total_incurred |
|-----------------------------------|-----------------------------|-----------------------|-----------------------|--------------------------|------------------------------|
| WORKERS COMPENSATION              | CITY OF RAHWAY              | 104                   | 14                    | \$ 491,766.93            | \$ 4,728.53                  |
| WORKERS COMPENSATION              | HOWELL TOWNSHIP             | 105                   | 27                    | \$ 1,575,319.74          | \$ 15,003.05                 |
| WORKERS COMPENSATION              | LIVINGSTON TOWNSHIP         | 161                   | 37                    | \$ 1,967,810.43          | \$ 12,222.43                 |
| WORKERS COMPENSATION              | TOWN OF GUTTENBERG          | 11                    | 5                     | \$ 74,824.32             | \$ 6,802.21                  |
| WORKERS COMPENSATION              | TOWN OF HARRISON            | 72                    | 18                    | \$ 828,529.70            | \$ 11,507.36                 |
| WORKERS COMPENSATION              | TOWN OF KEARNY              | 75                    | 19                    | \$ 652,987.88            | \$ 8,706.51                  |
| WORKERS COMPENSATION              | TOWN OF MORRISTOWN          | 117                   | 21                    | \$ 1,193,322.96          | \$ 10,199.34                 |
| WORKERS COMPENSATION              | TOWNSHIP OF CINNAMINSON     | 14                    | 4                     | \$ 357,989.10            | \$ 25,570.65                 |
| WORKERS COMPENSATION              | TOWNSHIP OF EASTAMPTON      | 17                    | 2                     | \$ 20,868.53             | \$ 1,227.56                  |
| WORKERS COMPENSATION              | TOWNSHIP OF EWING           | 162                   | 27                    | \$ 1,923,450.98          | \$ 11,873.15                 |
| WORKERS COMPENSATION              | TOWNSHIP OF FREEHOLD        | 99                    | 19                    | \$ 954,605.07            | \$ 9,642.48                  |
| WORKERS COMPENSATION              | TOWNSHIP OF HAMILTON        | 412                   | 71                    | \$ 3,536,504.64          | \$ 8,583.75                  |
| WORKERS COMPENSATION              | TOWNSHIP OF LAWRENCE        | 64                    | 12                    | \$ 877,107.79            | \$ 13,704.81                 |
| WORKERS COMPENSATION              | TOWNSHIP OF MANALAPAN       | 16                    | 1                     | \$ 195,575.25            | \$ 12,223.45                 |
| WORKERS COMPENSATION              | TOWNSHIP OF MAPLEWOOD       | 98                    | 5                     | \$ 538,362.79            | \$ 5,493.50                  |
| WORKERS COMPENSATION              | TOWNSHIP OF MONTCLAIR       | 213                   | 53                    | \$ 3,967,855.19          | \$ 18,628.43                 |
| WORKERS COMPENSATION              | TOWNSHIP OF MORRIS          | 105                   | 21                    | \$ 1,246,995.02          | \$ 11,876.14                 |
| WORKERS COMPENSATION              | TOWNSHIP OF NORTH BRUNSWICK | 296                   | 23                    | \$ 1,825,766.84          | \$ 6,168.13                  |
| WORKERS COMPENSATION              | TOWNSHIP OF UNION           | 302                   | 52                    | \$ 2,398,017.97          | \$ 7,940.46                  |
| WORKERS COMPENSATION              | TOWNSHIP OF WARREN          | 44                    | 7                     | \$ 193,767.04            | \$ 4,403.80                  |
| WORKERS COMPENSATION              | TOWNSHIP OF WEST ORANGE     | 129                   | 25                    | \$ 1,850,550.72          | \$ 14,345.35                 |
| <b>WORKERS COMPENSATION Total</b> |                             | <b>4,003</b>          | <b>734</b>            | <b>\$ 42,191,098.89</b>  | <b>\$ 10,539.87</b>          |
| <b>Grand Total</b>                |                             | <b>11,922</b>         | <b>1,261</b>          | <b>\$ 81,207,420.23</b>  | <b>\$ 6,811.56</b>           |

Valued as of 12/31/15

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

***QUARTERLY INVESTMENT REPORT***

***AS OF 12/31/2015***



**Prime Advisors, Inc.**

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# Executive Summary

## TRANSACTIONS:

| Action                       | Total       | Comments  | Average Tax-Equivalent Yield |
|------------------------------|-------------|---|------------------------------|
| Sales, Calls, and Maturities | \$3,799,420 | Sales and maturities this quarter were used for operational cash flow needs. There were no funds available for purchases. | 0.32%                        |

## Purchases

## PORTFOLIO STATISTICS:

| Quarter Ending:                        | 09/30/2015   | 12/31/2015   |
|--|--------------|--------------|
| Tax-Equivalent Book Yield              | 0.82%        | 0.88%        |
| Book Value                             | \$39,976,424 | \$36,004,567 |
| Projected Tax-Equivalent Annual Income | \$327,965    | \$315,711    |
| Unrealized Gain                        | \$169,247    | -\$48,482    |
| YTD Realized Gain                      | \$287        | \$1,229      |
| Portfolio Duration                     | 1.63         | 1.52         |
| Average Credit Quality                 | AA+          | AA+          |

## PORTFOLIO ALLOCATION:

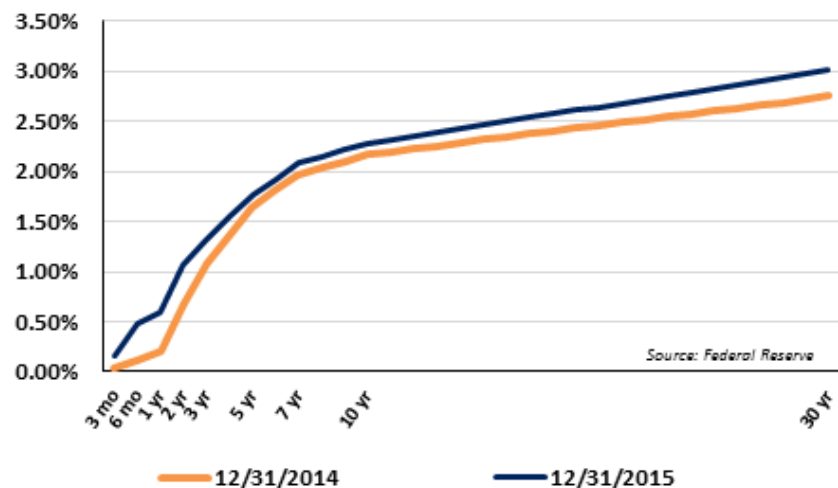
| Sector       | 09/30/2015 | 12/31/2015 |
|--------------|------------|------------|
| Treasury     | 99%        | 100%       |
| Agency       | 0%         | 0%         |
| Credit       | 0%         | 0%         |
| Exempt Muni  | 0%         | 0%         |
| Taxable Muni | 0%         | 0%         |
| MPT          | 0%         | 0%         |
| CMO          | 0%         | 0%         |
| ABS          | 0%         | 0%         |
| CMBS         | 0%         | 0%         |
| Short-Term   | 1%         | 0%         |

## PERFORMANCE:

| Tax-equivalent Performance | Portfolio | Target/Benchmark | Difference |
|----------------------------|-----------|------------------|------------|
| YTD Booked Income          | \$285,280 | \$213,958        | \$71,322   |
| QTD Total Return           | -0.36%    | -0.44%           | 0.08%      |
| YTD Total Return           | 0.59%     | 0.36%            | 0.23%      |

# Economic Outlook

## Treasury Yield Curves



## 10 Year Treasury Yields YTD



## World Bond Yields

| As of 12/31/2015 | 2 year | 10 year |
|------------------|--------|---------|
| US               | 1.06%  | 2.28%   |
| UK               | 0.65%  | 1.96%   |
| Germany          | -0.35% | 0.63%   |
| France           | -0.32% | 0.99%   |
| Italy            | -0.03% | 1.60%   |
| Spain            | -0.03% | 1.77%   |
| Portugal         | 0.09%  | 2.50%   |
| Japan            | -0.01% | 0.27%   |

Source: Federal Reserve, Bloomberg

## Comments

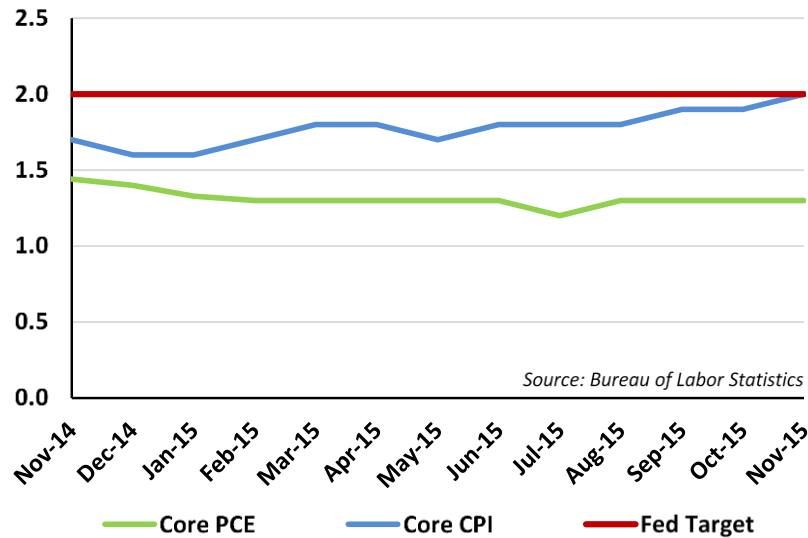
- Global market volatility in 2015 held the Federal Reserve from making a dramatic change in their approach to rate policy
  - As the year developed, the U.S. markets continued to improve slowly while outside economic pressures weighed heavily on their decision
  - 10 year Treasury closed the year at 2.27%, only 10 basis points higher than previous year end
- By December, positive employment numbers had pushed the Fed to deliver on a small change in policy
  - As anticipated by the markets, the Fed implemented the first rate hike of 25 basis points.
- While making the shift, the Fed's guidance remained very dovish to future hikes as inflation remains low and global economic concerns persist in the markets
  - As a result, we expect to see continued low levels for U.S. rates and a slow pace of rate hikes in 2016

# Economic Outlook

## Inflation and Employment

- Inflation continues to remain below the 2% target and wage inflation remains contained, providing flexibility to the Fed in deciding course of action
- Employment is showing strength averaging 221,000 new jobs per month this year, but well off the pace of 260,000 average in 2014
- Unemployment Rate continued to improve falling from 5.7% to 5%
- Participation Rate remains at the lowest levels since 1977

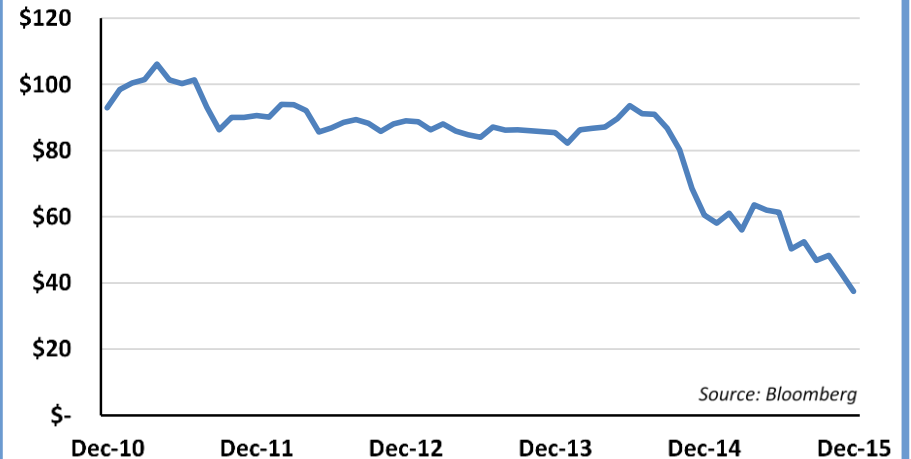
Inflation



## Oil and Commodities

- Concerns over stagnant global growth and the Chinese economic slowdown brought significant drag to commodity prices over the last 2 years
- Chinese consumption of commodities has had an enormous influence on pricing as it purchases 40-70% of global production in coal, iron, aluminum, steel, and copper
- **Oil** prices remain depressed and closed 2015 at \$37.04 significantly below 2014 levels that averaged \$92.32
  - Lowest levels for crude oil since 2009
  - National average for gasoline also ended 2015 at the lowest levels since 2009 at \$1.99/gal
- For consumers, this drop has been helpful in reducing inflation risks and promoting consumer spending

WTI Crude

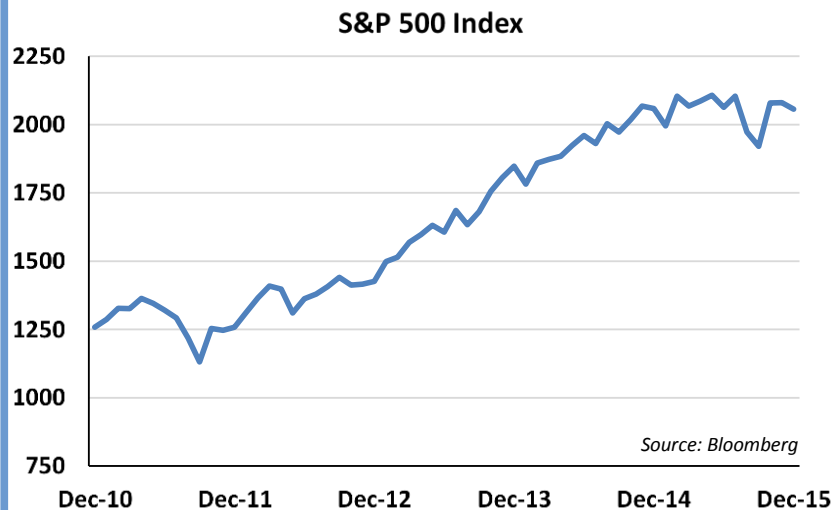




# Economic Outlook

## US Equity Markets

- U.S. stock market posted their worst performance numbers since the credit crisis in 2008
  - Dow Jones Industrial average lost 2.2% in 2015, while S&P 500 fell 0.73%
- One bright spot was the NASDAQ, which posted a positive gain 5.72%
- Broadly, commodity related sectors such as energy, oil, and metals were a large contributor to the poor equity performance



## Bond Market Composition

- Barclays Aggregate Index composition has changed dramatically since 2008
- Over the 7 year span, a significantly higher level of US Treasuries (+11.4%) and Corporate debt (+6.6%) have been issued
  - Corporate bond issuance set a record at \$1.3 trillion in 2015
  - Market expectations for 2016 look equally as strong given substantial M&A activity
  - Increased supply pressured spreads wider in 2015
- Issuance in these sectors have come at the expense of less debt in agency, agency mortgage-backed and the commercial mortgage-backed markets

### Barclays Aggregate Index Components

|                    | Year End<br>2008 | Year End<br>2015 | Difference |
|--------------------|------------------|------------------|------------|
| US Treasury        | 25.1%            | 36.4%            | 11.4%      |
| Government Related | 13.5%            | 8.2%             | (5.3%)     |
| Corporate Credit   | 17.7%            | 24.3%            | 6.6%       |
| MBS                | 39.6%            | 28.6%            | (10.9%)    |
| CMBS               | 3.6%             | 1.8%             | (1.7%)     |
| ABS                | 0.6%             | 0.6%             | 0.0%       |

Source: Barclays Capital

# Economic Outlook

## Corporates

On average, investment grade corporate spreads widened 34 basis points over the year. This was despite the strength in financials and higher quality corporates which tightened 11 basis points during 4Q15. Record high grade new issuance to fund record mergers and acquisitions (M&A), share repurchases, and falling commodities prices all contributed to the softness in credit spreads.

Global M&A deals totaled \$4.5 trillion, up 43% over last year's total. Deals were financed with a record level of new debt issuance that continued at a rapid pace reaching more than \$1.3 trillion during 2015 compared to the previous record of \$1.1 trillion during 2014. As leverage on the balance sheets increased, the new bonds were offered with significant concessions to ensure that the new deals went well. These new issues in turn re-priced the secondary market wider.

Despite moderate strength in the U.S. economy, volatility returned to energy and the metals/mining sectors. Oil supplies from the Middle East grew and demand for basic materials for infrastructure development from China slowed. Bloomberg's West Texas Intermediate crude oil spot price fell from \$53/bbl at the beginning of the year to \$37 at 12/31/15. The significant drop in oil and commodity prices created a negative feedback loop where prices dropped, sentiment worsened which in turn forced further weakness in prices. This negative feedback loop forced spreads wider in energy, metals/mining, and basic materials, forcing the subsectors to close at or close to the wide spreads of the year.

| Option Adjusted Corporate Spreads in Basis Points* |             |          |          |          |        |            |                        |
|--|-------------|----------|----------|----------|--------|------------|------------------------|
| Index Sector                                       | 8-yr Tights |          |          |          | 4Q15   |            | Difference from Tights |
|  | 12/31/06    | 12/31/14 | 09/30/15 | 12/31/15 | Change | YoY Change |                        |
| Aggregate Index                                    | 38          | 48       | 59       | 56       | -3     | 8          | 18                     |
| Corporates   | 88          | 131      | 169      | 165      | -4     | 34         | 77                     |
| Industrials  | 102         | 140      | 184      | 183      | -1     | 43         | 81                     |
| Utilities  | 102         | 119      | 152      | 150      | -2     | 31         | 48                     |
| Financials   | 69          | 117      | 145      | 134      | -11    | 17         | 65                     |
| AAA  | 53          | 66       | 90       | 77       | -13    | 11         | 24                     |
| AA   | 58          | 78       | 99       | 85       | -14    | 7          | 27                     |
| A  | 86          | 109      | 132      | 122      | -10    | 13         | 36                     |
| BBB  | 122         | 175      | 222      | 220      | -2     | 45         | 98                     |

\*Data from Barclays Capital as of 12/31/15

Prime continues our defensive stance with our corporate selections. We will remain up in credit quality to minimize the potential for further spread widening especially in the riskiest sectors. Regulated electric utilities remain safe havens for now, financials are in favor as the Fed raises rates. We will selectively take advantage of the high level of new issues expected in 2016 which should come to market at concessions to secondary issues. Portfolios will also be positioned to take advantage of the steep yield curve in intermediate maturities, targeting cheap points on the credit curve to improve portfolio yield and total return through the roll down effect. Overall we continue to hold a modest overweight to credit but favor top tier names within sectors and ratings buckets. We do not recommend reaching for yield by going down in structure or ratings as the additional yield pick-up is not favorable on a risk return basis.

# *Economic Outlook*

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## Municipals

For the second straight year, tax exempt municipals out performed most other fixed income asset classes. According to Barclays, the full 30-year Municipal Bond Index had a pretax total return of 3.30% compared to 0.55% for the broader U.S. Aggregate. Performance was driven in large part to robust demand from both direct retail investment as well as municipal bond funds which saw net inflows of roughly \$13 billion.

Issuance in the tax exempt market totaled almost \$400 billion, but roughly 2/3 of the issuance was refinancing which doesn't necessarily add to outstanding debt. As a result, 2015 ended the year with an estimated \$15 billion in net negative supply.

Like Treasuries, yields on municipals saw little movement on a year over year basis, despite periods of volatility intra year. According to Municipal Market Data, thirty year, AAA pre-tax yields finished the year at 2.82%, 4 basis points lower than Dec 31, 2014. At the same time, ten year AAA yields fell 12 basis points, finishing the year at 1.92%. With the Fed raising short term rates, short term municipal yields increased, with two year AAA yields increasing 29 basis points year over year. Overall, the 2yr - 30yr municipal yield curve flattened from 238 basis points to 205.

As we enter 2016, Prime is neutral on the tax exempt municipal sector relative to other asset classes. For accounts that have more of an income focus, the sectors strong after tax interest income feature remains compelling. For accounts with more of a total return bias, pretax yield percentages versus Treasuries are rich to fair value. Furthermore, continuing the trend began 2014, outside of a few high beta names, investment grade municipal credit spreads continued to tighten in over the course of 2015. We anticipate a better entry point for adding to tax exempt allocations as the new issue calendar builds throughout the year.

## Mortgage and Asset Backed Securities

Mortgage backed securities continued to benefit from the range bound trade going into year-end, with spreads holding up well, most notably when compared to other taxable sectors. MBS shrugged at the expected first Fed rate hike, benefiting from a continued trading range and a flatter yield curve. Fed reinvestments, strong demand from domestic banks and overseas investors were positive for MBS in 2015.

Issuance in 2015 the agency backed mortgage market was slightly higher than expected, but was well absorbed by the strong domestic bank demand, as well foreign investors looking for yield in high quality investments. Additionally, the Fed continues to reinvest monthly mortgage paydowns and has yet to address the conclusion of this program.

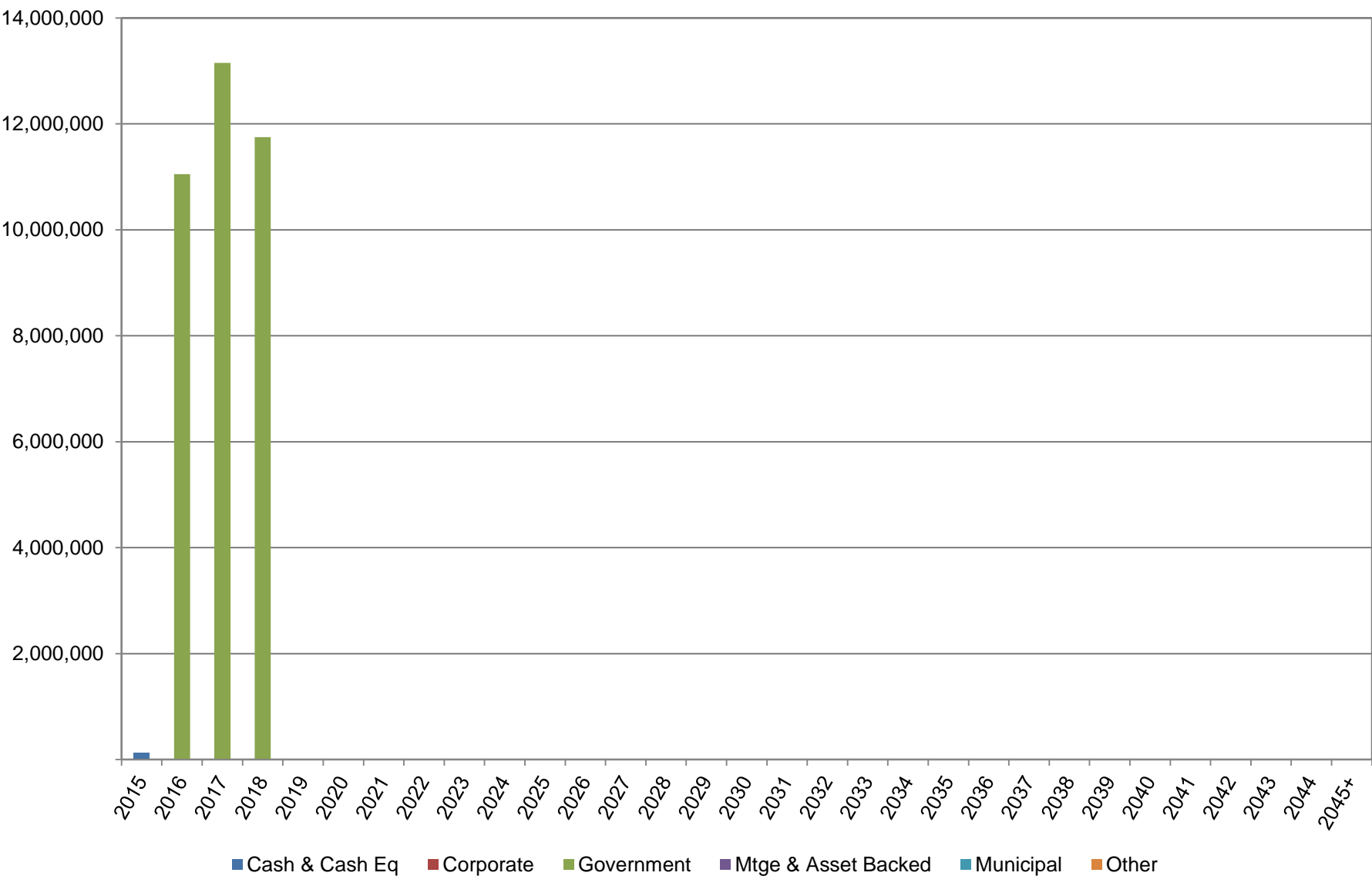
Prime is positioned to take advantage of any spread widening in 2016 by maintaining a slight underweight. Our focus in residential mortgages remains in agency-backed products only.

For shorter duration securities, we prefer an allocation to asset-backed securities backed by credit card receivables. Prime continues to recommend a healthy overweight to this sector, as issuance has been limited and these securities have had stable credit performance. We favor these 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.

## 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                        | 35,882,778 | 35,834,296   | (48,482)      | 0.88                      | 0.94                        | 1.52               | 0.04      | 8                  | 6,973  | 22                 | (55,455) |
| 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-                  | 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                           | 35,882,778 | 35,834,296   | (48,482)      | 0.88                      | 0.94                        | 1.52               | 0.04      | 8                  | 6,973  | 22                 | (55,455) |
| Short Term                      |            |              |               |                           |                             |                    |           |                    |        |                    |          |
| Sweep Money Market              | 121,789    | 121,789      | 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                           | 121,789    | 121,789      | 0             | 0.00                      | 0.00                        | 0.00               | 0.00      | 0                  | 0      | 0                  | 0        |
| Total Fixed Income & Short Term |            |              |               |                           |                             |                    |           |                    |        |                    |          |
| Total                           | 36,004,567 | 35,956,085   | (48,482)      | 0.88                      | 0.93                        | 1.52               | 0.04      | 8                  | 6,973  | 22                 | (55,455) |
| Equity                          |            |              |               |                           |                             |                    |           |                    |        |                    |          |
| Common Stock                    | 0          | 0            | 0             |                           |                             |                    |           | 0                  | 0      | 0                  | 0        |
| Total                           | 0          | 0            | 0             |                           |                             |                    |           | 0                  | 0      | 0                  | 0        |
| Grand Total                     |            |              |               |                           |                             |                    |           |                    |        |                    |          |
| Total                           | 36,004,567 | 35,956,085   | (48,482)      |                           |                             |                    |           | 8                  | 6,973  | 22                 | (55,455) |

# Maturity Schedule By Weighted Average Life



## Effective Maturity Schedule

| Year                                    | Book Value        | Tax Equiv. Book Yield | % of Total Book Value |
|---|-------------------|-----------------------|-----------------------|
| 2015                                    | 0                 | 0.00                  | 0%                    |
| 2016                                    | 11,056,289        | 0.67                  | 31%                   |
| 2017                                    | 13,107,620        | 0.94                  | 37%                   |
| 2018                                    | 11,718,868        | 1.02                  | 33%                   |
| 2019+                                   | 0                 | 0.00                  | 0%                    |
| <b>Subtotal</b>                         | <b>35,882,778</b> | <b>0.88</b>           | <b>100%</b>           |
| (inc. ABS, Agcy, CMBS, Corp, Muni, UST) |                   |                       |                       |
| MBS                                     | 0                 | 0.00                  | 0%                    |
| <b>TOTAL</b>                            | <b>35,882,778</b> | <b>0.88</b>           | <b>100%</b>           |

# Performance

---

**Tax-Equivalent Total Return**  
**as of 12/31/2015**  
**Inception Date: 07/01/2010**

|                 | Prime  | Benchmark | Difference |
|-----------------|--------|-----------|------------|
| Quarter to Date | -0.36% | -0.44%    | 0.08%      |
| Year to Date    | 0.59%  | 0.36%     | 0.23%      |
| Since Inception | 1.40%  | 1.07%     | 0.33%      |

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

## *Bond Purchases*

---

There were no purchases during this period.



## Bond Sales, Calls & Maturities

| Trade Date   | Trade Type | CUSIP     | Description | Security Type | S&P Rating | Moody's Rating | Coupon | Effective Maturity | Maturity Date | Price  | Book Value       | Realized Gain/(Loss) | Pre-Tax Book Yield | Tax-Equivalent Book Yield |
|--------------|------------|-----------|-------------|---------------|------------|----------------|--------|--------------------|---------------|--------|------------------|----------------------|--------------------|---------------------------|
| 10/15/2015   | Maturity   | 912828TT7 | US TREASURY | Treasury      | AA+        | Aaa            | 0.250  | 10/15/2015         | 10/15/2015    | 100.00 | 1,000,000        | 0                    | 0.21               | 0.21                      |
| 11/04/2015   | Sell       | 912828B41 | US TREASURY | Treasury      | AA+        | Aaa            | 0.375  | 01/31/2016         | 01/31/2016    | 100.06 | 750,082          | 387                  | 0.33               | 0.33                      |
| 11/18/2015   | Sell       | 912828B82 | US TREASURY | Treasury      | AA+        | Aaa            | 0.250  | 02/29/2016         | 02/29/2016    | 100.03 | 549,875          | 275                  | 0.33               | 0.33                      |
| 11/18/2015   | Sell       | 912828C40 | US TREASURY | Treasury      | AA+        | Aaa            | 0.375  | 03/31/2016         | 03/31/2016    | 100.05 | 499,953          | 281                  | 0.40               | 0.40                      |
| 12/04/2015   | Sell       | 912828UW8 | US TREASURY | Treasury      | AA+        | Aaa            | 0.250  | 04/15/2016         | 04/15/2016    | 99.96  | 499,748          | 55                   | 0.39               | 0.39                      |
| 12/11/2015   | Sell       | 912828UW8 | US TREASURY | Treasury      | AA+        | Aaa            | 0.250  | 04/15/2016         | 04/15/2016    | 99.94  | 499,761          | (56)                 | 0.39               | 0.39                      |
| <b>Total</b> |            |           |             |               |            |                |        |                    |               |        | <b>3,799,420</b> | <b>942</b>           | <b>0.32</b>        | <b>0.32</b>               |

# *Appendix*

## Detailed Portfolio Report

# Portfolio Holdings Report

| CUSIP                     | Date<br>Acquired | S&P<br>Rating | Moody's<br>Rating | Quantity       | Description             | Coupon | Effective<br>Maturity | Maturity   | Original<br>Cost | Book<br>Value  | Market<br>Value | Unrealized<br>Gain/(Loss) | Book<br>Yield | Market<br>Yield | Effective<br>Duration | Avg<br>Life | Convexity |
|---------------------------|------------------|---------------|-------------------|----------------|-------------------------|--------|-----------------------|------------|------------------|----------------|-----------------|---------------------------|---------------|-----------------|-----------------------|-------------|-----------|
| <b>Money Market</b>       |                  |               |                   |                |                         |        |                       |            |                  |                |                 |                           |               |                 |                       |             |           |
| 99C001734                 | 12/14/2015       |               |                   | 121,789        | BANK OF AMERICA/MERRILL | 0.00   |                       |            | 121,789          | 121,789        | 121,789         | 0                         | 0.00          | 0.00            | 0.00                  | 0.00        |           |
| <b>Total Money Market</b> |                  |               |                   | <b>121,789</b> |                         |        |                       |            | <b>121,789</b>   | <b>121,789</b> | <b>121,789</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        | 1,249,891      | 1,248,600       | (1,291)                   | 0.63          | 0.74            | 0.95                  | 0.96        | 0.01      |
| 912828A91                 | 02/11/2014       | AA+           | Aaa               | 1,000,000      | US TREASURY N/B         | 0.75   | 01/15/2017            | 01/15/2017 | 1,002,191        | 1,000,784      | 999,600         | (1,184)                   | 0.67          | 0.79            | 1.04                  | 1.04        | 0.02      |
| 912828B41                 | 02/11/2014       | AA+           | Aaa               | 250,000        | US TREASURY N/B         | 0.38   | 01/31/2016            | 01/31/2016 | 250,225          | 250,009        | 250,015         | 6                         | 0.33          | 0.30            | 0.08                  | 0.08        | -0.01     |
| 912828B74                 | 03/05/2014       | AA+           | Aaa               | 1,150,000      | US TREASURY N/B         | 0.63   | 02/15/2017            | 02/15/2017 | 1,147,477        | 1,148,813      | 1,147,413       | (1,401)                   | 0.72          | 0.83            | 1.12                  | 1.13        | 0.02      |
| 912828C32                 | 04/08/2014       | AA+           | Aaa               | 800,000        | US TREASURY N/B         | 0.75   | 03/15/2017            | 03/15/2017 | 798,796          | 799,554        | 799,048         | (506)                     | 0.80          | 0.85            | 1.19                  | 1.20        | 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        | 1,000,154      | 999,880         | (274)                     | 0.86          | 0.88            | 1.28                  | 1.29        | 0.02      |
| 912828K82                 | 08/14/2015       | AA+           | Aaa               | 1,000,000      | US TREASURY N/B         | 1.00   | 08/15/2018            | 08/15/2018 | 997,621          | 997,912        | 993,580         | (4,332)                   | 1.08          | 1.25            | 2.58                  | 2.62        | 0.08      |
| 912828RH5                 | 09/01/2015       | AA+           | Aaa               | 775,000        | US TREASURY N/B         | 1.38   | 09/30/2018            | 09/30/2018 | 781,844          | 781,121        | 777,434         | (3,687)                   | 1.08          | 1.26            | 2.69                  | 2.75        | 0.09      |
| 912828RJ1                 | 08/23/2013       | AA+           | Aaa               | 2,500,000      | US TREASURY N/B         | 1.00   | 09/30/2016            | 09/30/2016 | 2,509,872        | 2,502,405      | 2,505,375       | 2,970                     | 0.87          | 0.71            | 0.74                  | 0.75        | 0.01      |
| 912828RM4                 | 09/03/2013       | AA+           | Aaa               | 1,250,000      | US TREASURY N/B         | 1.00   | 10/31/2016            | 10/31/2016 | 1,255,551        | 1,251,931      | 1,252,738       | 807                       | 0.81          | 0.74            | 0.83                  | 0.83        | 0.01      |
| 912828RU6                 | 09/30/2013       | AA+           | Aaa               | 1,250,000      | US TREASURY N/B         | 0.88   | 11/30/2016            | 11/30/2016 | 1,256,059        | 1,252,233      | 1,251,200       | (1,033)                   | 0.68          | 0.77            | 0.91                  | 0.91        | 0.02      |
| 912828TM2                 | 07/29/2014       | AA+           | Aaa               | 1,000,000      | US TREASURY N/B         | 0.63   | 08/31/2017            | 08/31/2017 | 986,683          | 992,615        | 993,690         | 1,075                     | 1.07          | 1.01            | 1.65                  | 1.66        | 0.04      |
| 912828TS9                 | 07/29/2014       | AA+           | Aaa               | 1,000,000      | US TREASURY N/B         | 0.63   | 09/30/2017            | 09/30/2017 | 985,160          | 991,584        | 993,150         | 1,566                     | 1.11          | 1.02            | 1.74                  | 1.75        | 0.04      |
| 912828TW0                 | 08/21/2014       | AA+           | Aaa               | 1,250,000      | US TREASURY N/B         | 0.75   | 10/31/2017            | 10/31/2017 | 1,239,438        | 1,243,540      | 1,243,325       | (215)                     | 1.04          | 1.04            | 1.82                  | 1.83        | 0.04      |
| 912828UA6                 | 11/05/2014       | AA+           | Aaa               | 1,250,000      | US TREASURY N/B         | 0.63   | 11/30/2017            | 11/30/2017 | 1,235,278        | 1,240,367      | 1,239,738       | (630)                     | 1.03          | 1.06            | 1.90                  | 1.91        | 0.05      |
| 912828UE8                 | 12/04/2014       | AA+           | Aaa               | 1,150,000      | US TREASURY N/B         | 0.75   | 12/31/2017            | 12/31/2017 | 1,140,449        | 1,143,513      | 1,142,272       | (1,241)                   | 1.04          | 1.09            | 1.99                  | 2.00        | 0.05      |
| 912828UJ7                 | 01/05/2015       | AA+           | Aaa               | 1,600,000      | US TREASURY N/B         | 0.88   | 01/31/2018            | 01/31/2018 | 1,592,849        | 1,595,117      | 1,592,224       | (2,893)                   | 1.02          | 1.11            | 2.06                  | 2.08        | 0.05      |
| 912828UR9                 | 02/09/2015       | AA+           | Aaa               | 1,600,000      | US TREASURY N/B         | 0.75   | 02/28/2018            | 02/28/2018 | 1,587,341        | 1,590,894      | 1,586,448       | (4,446)                   | 1.02          | 1.15            | 2.14                  | 2.16        | 0.06      |
| 912828UU2                 | 03/03/2015       | AA+           | Aaa               | 1,600,000      | US TREASURY N/B         | 0.75   | 03/31/2018            | 03/31/2018 | 1,585,083        | 1,588,988      | 1,586,064       | (2,924)                   | 1.06          | 1.14            | 2.23                  | 2.25        | 0.06      |
| 912828UZ1                 | 04/06/2015       | AA+           | Aaa               | 1,375,000      | US TREASURY N/B         | 0.63   | 04/30/2018            | 04/30/2018 | 1,364,222        | 1,366,739      | 1,357,345       | (9,394)                   | 0.89          | 1.18            | 2.31                  | 2.33        | 0.06      |
| 912828VC1                 | 05/07/2014       | AA+           | Aaa               | 700,000        | US TREASURY N/B         | 0.25   | 05/15/2016            | 05/15/2016 | 697,623          | 699,562        | 699,629         | 67                        | 0.42          | 0.39            | 0.37                  | 0.37        | 0.00      |
| 912828VL1                 | 07/10/2013       | AA+           | Aaa               | 1,350,000      | US TREASURY N/B         | 0.63   | 07/15/2016            | 07/15/2016 | 1,349,038        | 1,349,934      | 1,350,311       | 377                       | 0.63          | 0.58            | 0.53                  | 0.54        | 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        | 1,250,224      | 1,249,875       | (349)                     | 0.60          | 0.64            | 0.62                  | 0.62        | 0.00      |
| 912828WH9                 | 05/07/2014       | AA+           | Aaa               | 1,200,000      | US TREASURY N/B         | 0.88   | 05/15/2017            | 05/15/2017 | 1,198,813        | 1,199,428      | 1,199,208       | (220)                     | 0.91          | 0.92            | 1.36                  | 1.37        | 0.03      |
| 912828WP1                 | 07/01/2014       | AA+           | Aaa               | 1,250,000      | US TREASURY N/B         | 0.88   | 06/15/2017            | 06/15/2017 | 1,248,442        | 1,249,211      | 1,248,838       | (373)                     | 0.92          | 0.94            | 1.44                  | 1.45        | 0.03      |
| 912828WQ9                 | 07/01/2014       | AA+           | Aaa               | 1,250,000      | US TREASURY N/B         | 0.50   | 06/30/2016            | 06/30/2016 | 1,250,405        | 1,250,100      | 1,249,988       | (113)                     | 0.48          | 0.50            | 0.49                  | 0.50        | 0.01      |
| 912828WT3                 | 07/21/2014       | AA+           | Aaa               | 1,100,000      | US TREASURY N/B         | 0.88   | 07/15/2017            | 07/15/2017 | 1,096,277        | 1,098,058      | 1,098,163       | 105                       | 0.99          | 0.98            | 1.52                  | 1.54        | 0.03      |

## Portfolio Holdings Report

| CUSIP                 | Date<br>Acquired | S&P<br>Rating | Moody's<br>Rating | Quantity          | Description     | Coupon | Effective<br>Maturity | Maturity   | Original<br>Cost  | Book<br>Value     | Market<br>Value   | Unrealized<br>Gain/(Loss) | Book<br>Yield | Market<br>Yield | Effective<br>Duration | Avg<br>Life | Convexity   |
|-----------------------|------------------|---------------|-------------------|-------------------|-----------------|--------|-----------------------|------------|-------------------|-------------------|-------------------|---------------------------|---------------|-----------------|-----------------------|-------------|-------------|
| 912828XA3             | 07/31/2015       | AA+           | Aaa               | 1,500,000         | US TREASURY N/B | 1.00   | 05/15/2018            | 05/15/2018 | 1,501,614         | 1,501,383         | 1,492,875         | (8,508)                   | 0.96          | 1.20            | 2.34                  | 2.37        | 0.07        |
| 912828XF2             | 08/14/2015       | AA+           | Aaa               | 1,000,000         | US TREASURY N/B | 1.13   | 06/15/2018            | 06/15/2018 | 1,002,386         | 1,002,077         | 997,830           | (4,247)                   | 1.04          | 1.21            | 2.42                  | 2.45        | 0.07        |
| 912828XK1             | 08/13/2015       | AA+           | Aaa               | 1,300,000         | US TREASURY N/B | 0.88   | 07/15/2018            | 07/15/2018 | 1,293,860         | 1,294,637         | 1,288,443         | (6,194)                   | 1.04          | 1.23            | 2.50                  | 2.54        | 0.08        |
| <b>Total Treasury</b> |                  |               |                   | <b>35,950,000</b> |                 |        |                       |            | <b>35,855,496</b> | <b>35,882,778</b> | <b>35,834,296</b> | <b>(48,482)</b>           | <b>0.88</b>   | <b>0.94</b>     | <b>1.52</b>           | <b>1.54</b> | <b>0.04</b> |
| <b>Grand Total</b>    |                  |               |                   | <b>36,071,789</b> |                 |        |                       |            | <b>35,977,286</b> | <b>36,004,567</b> | <b>35,956,085</b> | <b>(48,482)</b>           | <b>0.88</b>   | <b>0.93</b>     | <b>1.52</b>           | <b>1.54</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



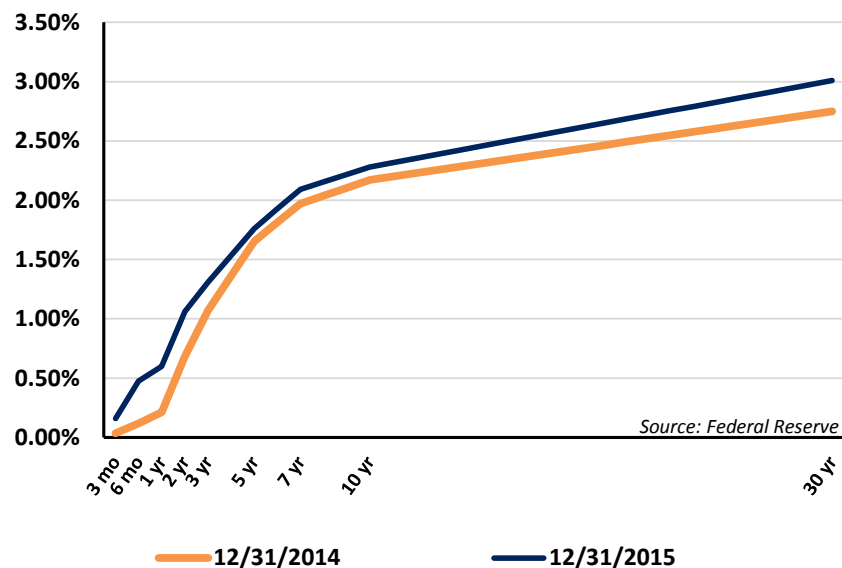
## Overview

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- Economic overview and market update
- Portfolio review
- Performance

# Treasury Yields and World Bond Yields

## Treasury Yield Curves



## 10 Year Yields in 2015



## US Treasury Yields

|                | 12/31/2014 | 12/31/2015 |
|----------------|------------|------------|
| <b>3 Month</b> | 0.04%      | 0.16%      |
| <b>2 Year</b>  | 0.68%      | 1.06%      |
| <b>5 Year</b>  | 1.65%      | 1.76%      |
| <b>10 Year</b> | 2.17%      | 2.28%      |
| <b>30 Year</b> | 2.75%      | 3.01%      |

Source: Federal Reserve

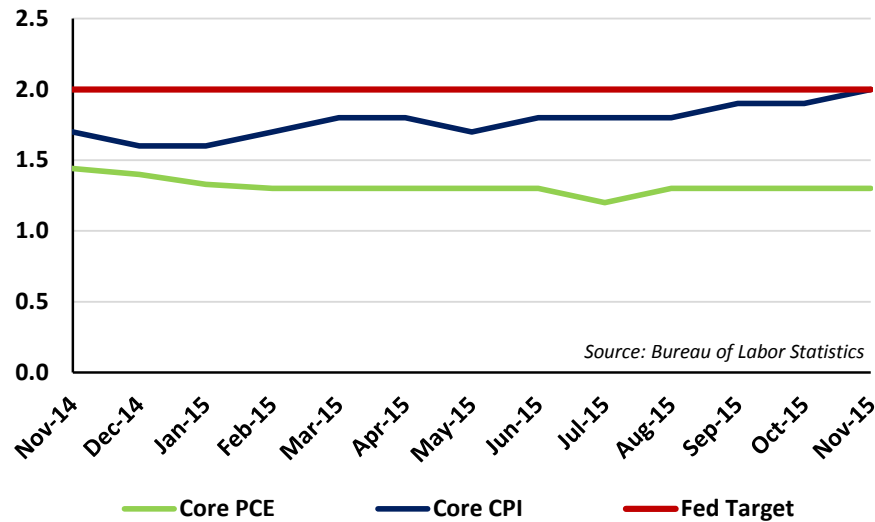
## World Bond Yields

| As of 12/31/2015 | 2 year | 10 year |
|------------------|--------|---------|
| <b>US</b>        | 1.06%  | 2.28%   |
| <b>UK</b>        | 0.65%  | 1.96%   |
| <b>Germany</b>   | -0.35% | 0.63%   |
| <b>France</b>    | -0.32% | 0.99%   |
| <b>Italy</b>     | -0.03% | 1.60%   |
| <b>Spain</b>     | -0.03% | 1.77%   |
| <b>Portugal</b>  | 0.09%  | 2.50%   |
| <b>Japan</b>     | -0.01% | 0.27%   |

Source: Federal Reserve, Bloomberg

## Key Fed Indicators

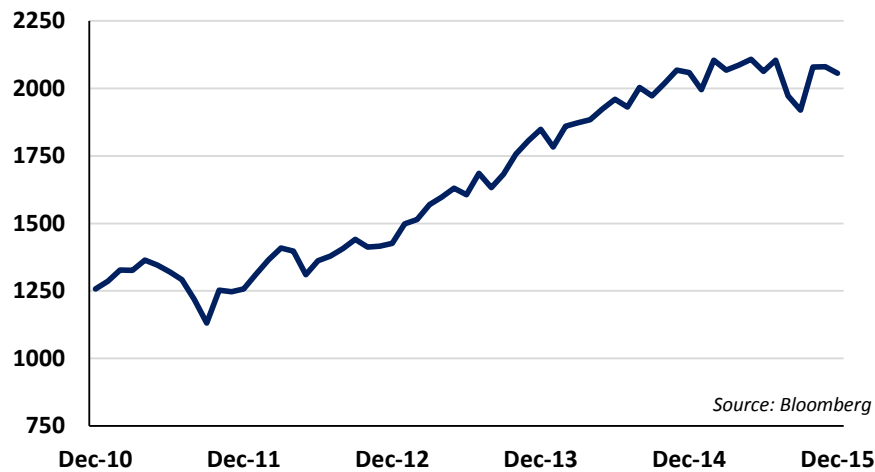
### Inflation



### WTI Crude



### S&P 500 Index



### Barclays Aggregate Index Components

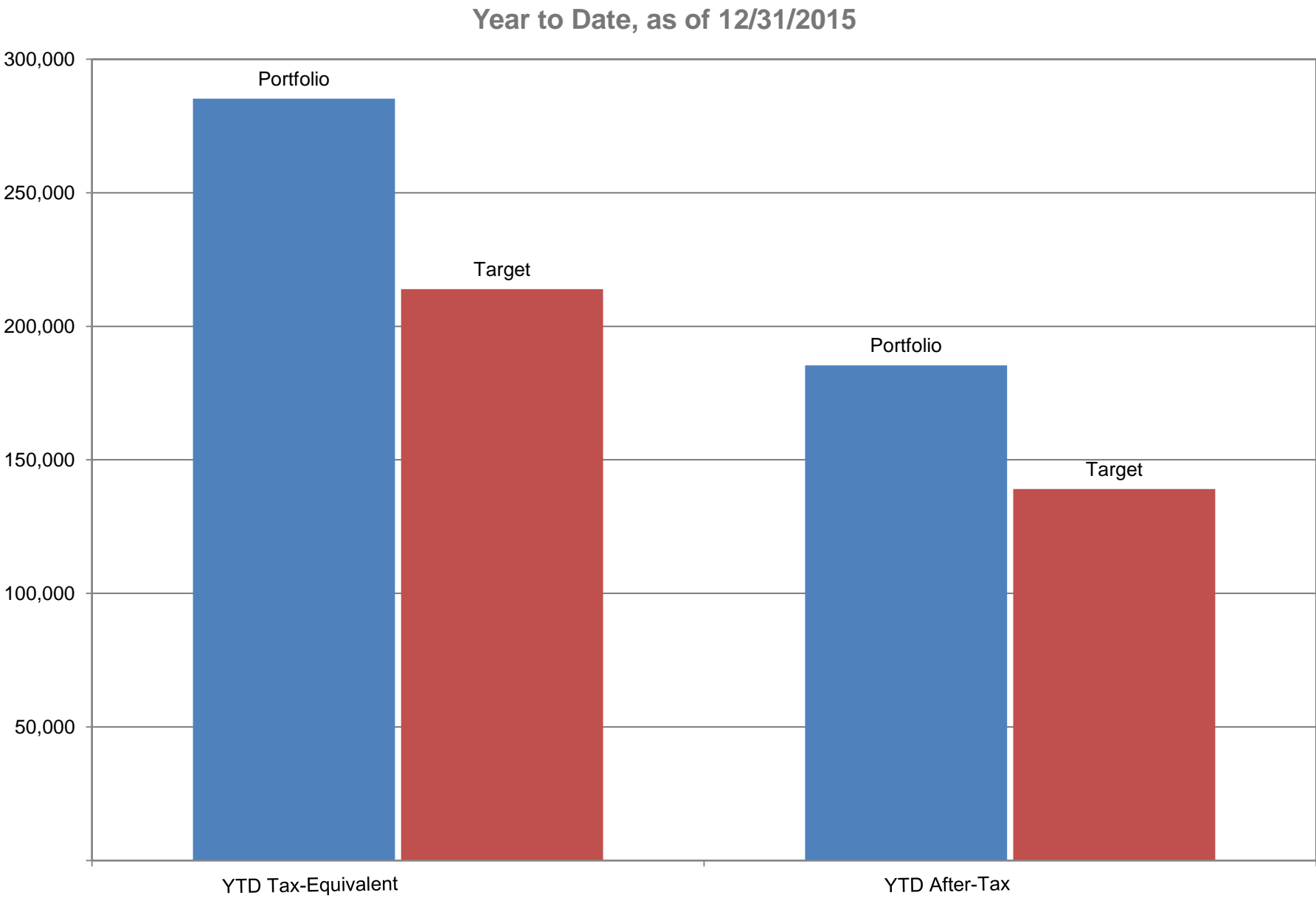
|                    | Year End 2008 | Year End 2015 | Difference |
|--------------------|---------------|---------------|------------|
| US Treasury        | 25.1%         | 36.4%         | 11.4%      |
| Government Related | 13.5%         | 8.2%          | (5.3%)     |
| Corporate Credit   | 17.7%         | 24.3%         | 6.6%       |
| MBS                | 39.6%         | 28.6%         | (10.9%)    |
| CMBS               | 3.6%          | 1.8%          | (1.7%)     |
| ABS                | 0.6%          | 0.6%          | 0.0%       |

Source: Barclays Capital

## Portfolio Changes

| Garden State Muni Joint Insurance Fund               | 12/31/2014 | 03/31/2015 | 06/30/2015 | 09/30/2015 | 12/31/2015 |
|--|------------|------------|------------|------------|------------|
| <b>Treasury Yields</b>                               |            |            |            |            |            |
| 2 yr Treasury Yield                                  | 0.68%      | 0.56%      | 0.64%      | 0.63%      | 1.06%      |
| 5 yr Treasury Yield                                  | 1.66%      | 1.38%      | 1.63%      | 1.38%      | 1.77%      |
| 10 yr Treasury Yield                                 | 2.17%      | 1.93%      | 2.33%      | 2.06%      | 2.28%      |
| <b>Book Statistics</b>                               |            |            |            |            |            |
| Tax-Equivalent Book Yield                            | 0.61%      | 0.75%      | 0.76%      | 0.82%      | 0.88%      |
| Book Value (\$)                                      | 34,291,590 | 35,845,779 | 36,405,978 | 39,976,424 | 36,004,567 |
| Projected Tax-Equivalent Income, next 12 months (\$) | 208,730    | 268,861    | 278,255    | 327,965    | 315,711    |
| Unrealized Gains/(Losses) (\$)                       | 30,692     | 149,900    | 126,981    | 169,247    | (48,482)   |
| YTD Realized Gains/(Losses) (\$)                     | 203        | 0          | 287        | 287        | 1,229      |
| <b>Portfolio Risk Statistics</b>                     |            |            |            |            |            |
| Effective Duration                                   | 1.51       | 1.78       | 1.61       | 1.63       | 1.52       |
| Convexity  | 0.04       | 0.05       | 0.04       | 0.04       | 0.04       |
| Weighted Average Life                                | 1.52       | 1.79       | 1.62       | 1.64       | 1.54       |
| Average Rating                                       | AA+        | AA+        | AA+        | AA+        | AA+        |
| <b>Portfolio Sector Allocation</b>                   |            |            |            |            |            |
| Treasury   | 95%        | 100%       | 100%       | 99%        | 100%       |
| Agency   | 0%         | 0%         | 0%         | 0%         | 0%         |
| Corporate  | 0%         | 0%         | 0%         | 0%         | 0%         |
| Taxable Municipal                                    | 0%         | 0%         | 0%         | 0%         | 0%         |
| Tax-exempt Municipal                                 | 0%         | 0%         | 0%         | 0%         | 0%         |
| Mortgage Pass-Through                                | 0%         | 0%         | 0%         | 0%         | 0%         |
| CMOs   | 0%         | 0%         | 0%         | 0%         | 0%         |
| ARMs   | 0%         | 0%         | 0%         | 0%         | 0%         |
| Asset Backed   | 0%         | 0%         | 0%         | 0%         | 0%         |
| CMBS   | 0%         | 0%         | 0%         | 0%         | 0%         |
| Cash & Cash Equivalents                              | 5%         | 0%         | 0%         | 1%         | 0%         |

Income Year to Date



# Performance

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**Tax-Equivalent Total Return**  
**as of 12/31/2015**  
**Inception Date: 07/01/2010**

|                 | Prime  | Benchmark | Difference |
|-----------------|--------|-----------|------------|
| Quarter to Date | -0.36% | -0.44%    | 0.08%      |
| Year to Date    | 0.59%  | 0.36%     | 0.23%      |
| Since Inception | 1.40%  | 1.07%     | 0.33%      |

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

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

***MONTHLY INVESTMENT REPORT***

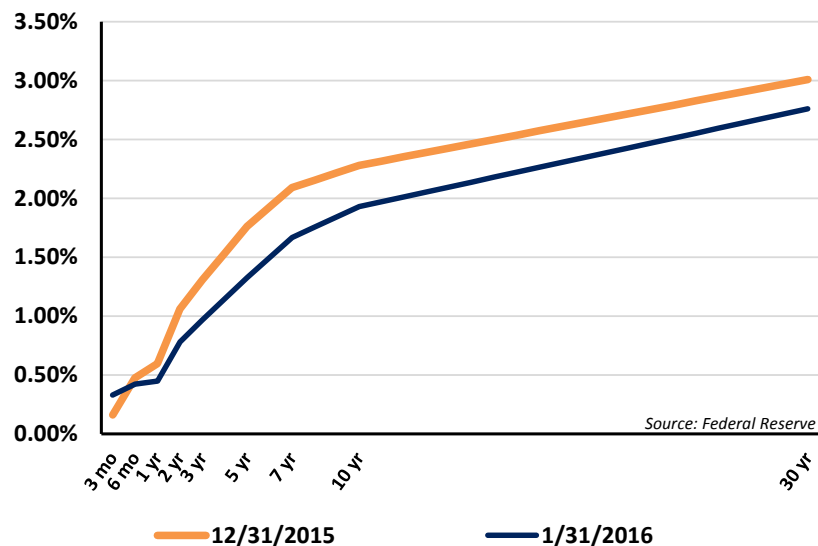
***AS OF 1/31/2016***



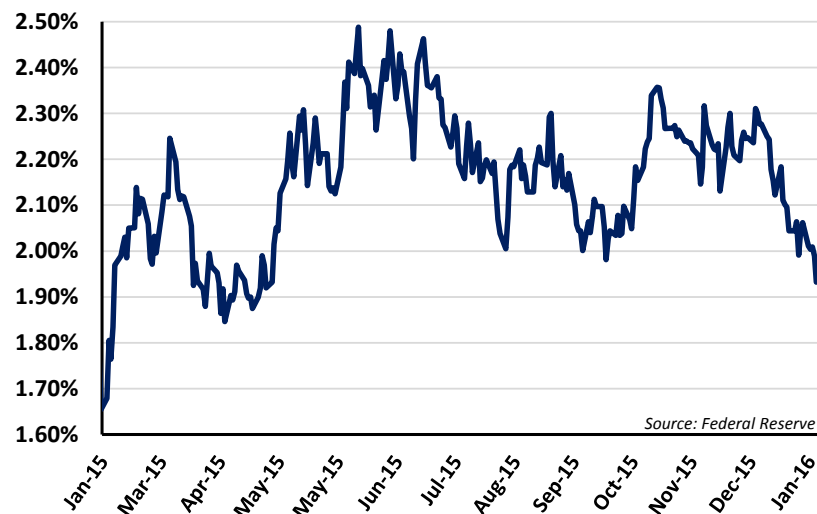
**Prime Advisors, Inc.**

# Treasury Yields and World Bond Yields

## Treasury Yield Curves



## 10 Year Yields



## US Treasury Yields

|                | 12/31/2014 | 01/31/2016 |
|----------------|------------|------------|
| <b>3 Month</b> | 0.04%      | 0.33%      |
| <b>2 Year</b>  | 0.68%      | 0.78%      |
| <b>5 Year</b>  | 1.65%      | 1.33%      |
| <b>10 Year</b> | 2.17%      | 1.93%      |
| <b>30 Year</b> | 2.75%      | 2.76%      |

Source: Federal Reserve

## World Bond Yields

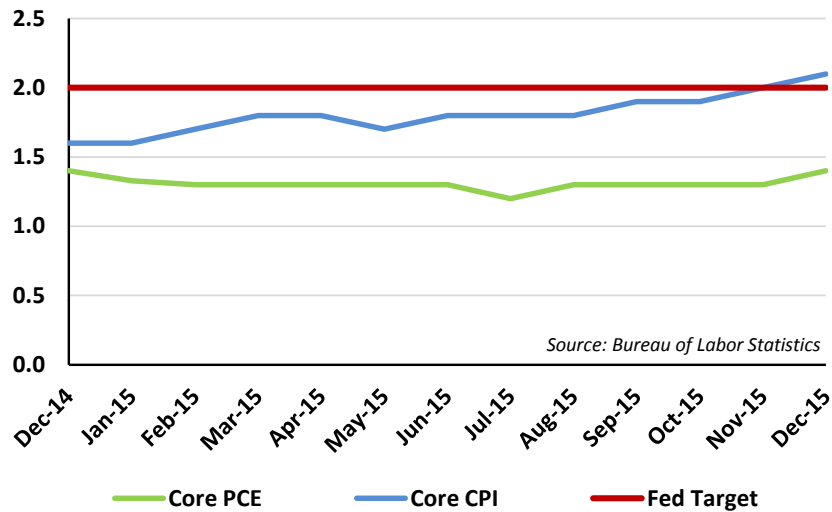
| As of 01/31/2016 | 2 year | 10 year |
|------------------|--------|---------|
| <b>US</b>        | 0.78%  | 1.93%   |
| <b>UK</b>        | 0.34%  | 1.56%   |
| <b>Germany</b>   | -0.49% | 0.33%   |
| <b>France</b>    | -0.40% | 0.64%   |
| <b>Italy</b>     | -0.02% | 1.41%   |
| <b>Spain</b>     | -0.02% | 1.51%   |
| <b>Portugal</b>  | 0.35%  | 2.87%   |
| <b>Japan</b>     | -0.07% | 0.10%   |

Source: Federal Reserve, Bloomberg

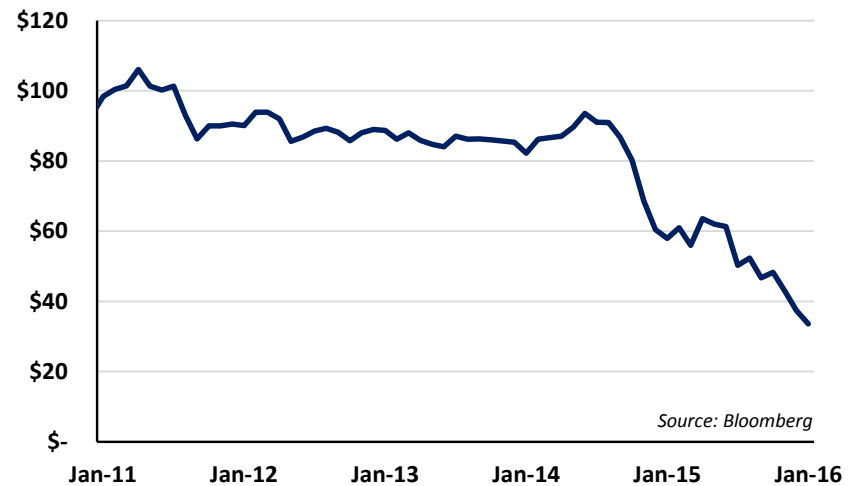


## Key Fed Indicators

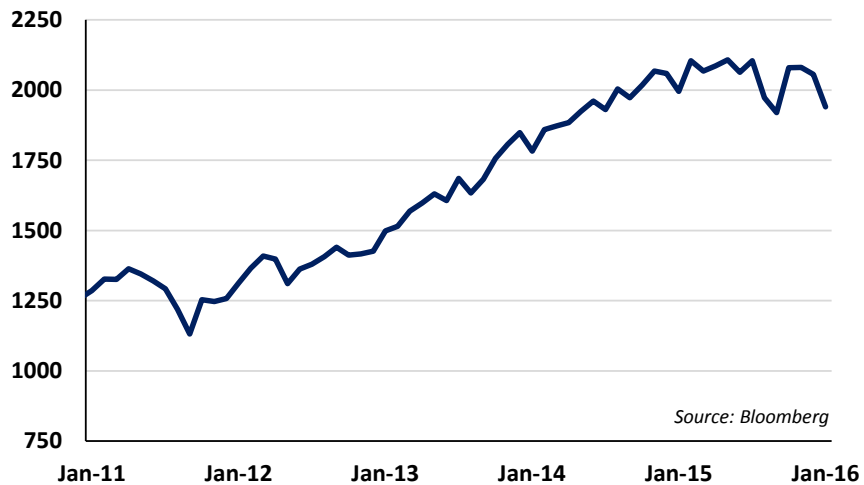
### Inflation



### WTI Crude



### S&P 500 Index

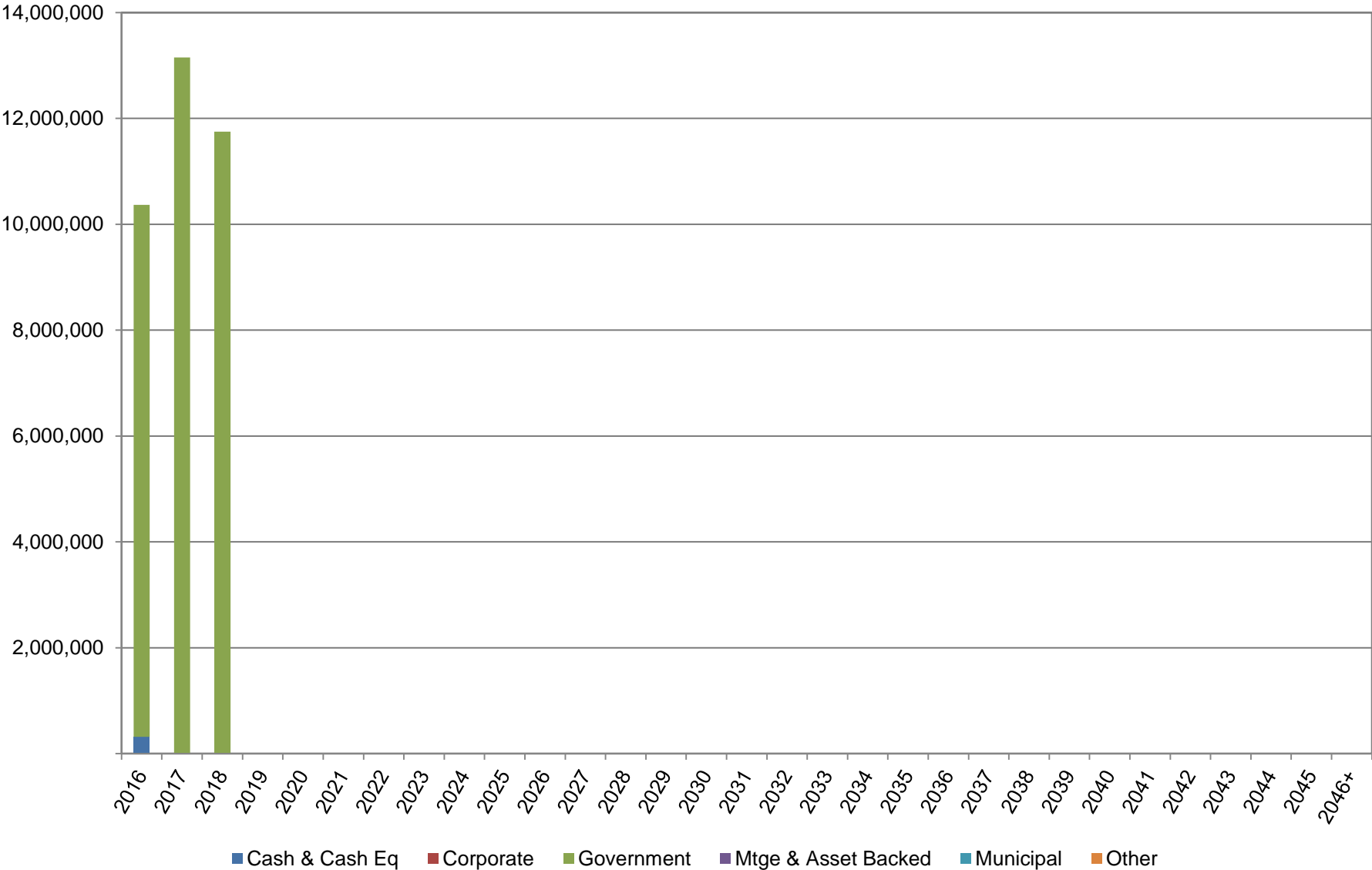


### Barclays Aggregate Index Components

|                    | YTD<br>2008 | YTD<br>2016 | Difference |
|--------------------|-------------|-------------|------------|
| US Treasury        | 25.1%       | 36.7%       | 11.7%      |
| Government Related | 13.5%       | 8.2%        | (5.3%)     |
| Corporate Credit   | 17.7%       | 24.1%       | 6.5%       |
| MBS                | 39.6%       | 28.5%       | (11.1%)    |
| CMBS               | 3.6%        | 1.8%        | (1.8%)     |
| ABS                | 0.6%        | 0.5%        | (0.1%)     |

Source: Barclays Capital

# Maturity Schedule By Weighted Average Life



## Portfolio Changes

| Garden State Muni Joint Insurance Fund               | 03/31/2015 | 06/30/2015 | 09/30/2015 | 12/31/2015 | 01/31/2016 |
|--|------------|------------|------------|------------|------------|
| <b>Treasury Yields</b>                               |            |            |            |            |            |
| 2 yr Treasury Yield                                  | 0.56%      | 0.64%      | 0.63%      | 1.06%      | 0.78%      |
| 5 yr Treasury Yield                                  | 1.38%      | 1.63%      | 1.38%      | 1.77%      | 1.33%      |
| 10 yr Treasury Yield                                 | 1.93%      | 2.33%      | 2.06%      | 2.28%      | 1.93%      |
| <b>Book Statistics</b>                               |            |            |            |            |            |
| Tax-Equivalent Book Yield                            | 0.75%      | 0.76%      | 0.82%      | 0.88%      | 0.88%      |
| Book Value (\$)                                      | 35,845,779 | 36,405,978 | 39,976,424 | 36,004,567 | 35,202,779 |
| Projected Tax-Equivalent Income, next 12 months (\$) | 268,861    | 278,255    | 327,965    | 315,711    | 309,397    |
| Unrealized Gains/(Losses) (\$)                       | 149,900    | 126,981    | 169,247    | (48,482)   | 91,660     |
| YTD Realized Gains/(Losses) (\$)                     | 0          | 287        | 287        | 1,229      | 680        |
| <b>Portfolio Risk Statistics</b>                     |            |            |            |            |            |
| Effective Duration                                   | 1.78       | 1.61       | 1.63       | 1.52       | 1.46       |
| Convexity  | 0.05       | 0.04       | 0.04       | 0.04       | 0.03       |
| Weighted Average Life                                | 1.79       | 1.62       | 1.64       | 1.54       | 1.48       |
| Average Rating                                       | AA+        | AA+        | AA+        | AA+        | AA+        |
| <b>Portfolio Sector Allocation</b>                   |            |            |            |            |            |
| Treasury   | 100%       | 100%       | 99%        | 100%       | 99%        |
| Agency   | 0%         | 0%         | 0%         | 0%         | 0%         |
| Corporate  | 0%         | 0%         | 0%         | 0%         | 0%         |
| Taxable Municipal                                    | 0%         | 0%         | 0%         | 0%         | 0%         |
| Tax-exempt Municipal                                 | 0%         | 0%         | 0%         | 0%         | 0%         |
| Mortgage Pass-Through                                | 0%         | 0%         | 0%         | 0%         | 0%         |
| CMOs   | 0%         | 0%         | 0%         | 0%         | 0%         |
| ARMs   | 0%         | 0%         | 0%         | 0%         | 0%         |
| Asset Backed   | 0%         | 0%         | 0%         | 0%         | 0%         |
| CMBS   | 0%         | 0%         | 0%         | 0%         | 0%         |
| Cash & Cash Equivalents                              | 0%         | 0%         | 1%         | 0%         | 1%         |

# Performance

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**Tax-Equivalent Total Return**  
**as of 01/31/2016**  
**Inception Date: 07/01/2010**

|                 | Prime | Benchmark | Difference |
|-----------------|-------|-----------|------------|
| Previous Month  | 0.47% | 0.47%     | 0.00%      |
| Quarter to Date | 0.47% | 0.47%     | 0.00%      |
| Year to Date    | 0.47% | 0.47%     | 0.00%      |
| Since Inception | 1.46% | 1.14%     | 0.33%      |

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

## Effective Maturity Schedule

| Year                                    | Book Value        | Tax Equiv. Book Yield | % of Total Book Value |
|---|-------------------|-----------------------|-----------------------|
| 2016                                    | 10,055,215        | 0.68                  | 29%                   |
| 2017                                    | 13,109,629        | 0.94                  | 38%                   |
| 2018                                    | 11,720,064        | 1.02                  | 34%                   |
| 2019+                                   | 0                 | 0.00                  | 0%                    |
| <b>Subtotal</b>                         | <b>34,884,908</b> | <b>0.89</b>           | <b>100%</b>           |
| (inc. ABS, Agcy, CMBS, Corp, Muni, UST) |                   |                       |                       |
| MBS                                     | 0                 | 0.00                  | 0%                    |
| <b>TOTAL</b>                            | <b>34,884,908</b> | <b>0.89</b>           | <b>100%</b>           |

## *Bond Purchases*

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There were no purchases during this period.

## Bond Sales, Calls & Maturities

| Trade Date   | Trade Type | CUSIP     | Description | Security Type | S&P Rating | Moody's Rating | Coupon | Effective Maturity | Maturity Date | Price  | Book Value       | Realized Gain/(Loss) | Pre-Tax Book Yield | Tax-Equivalent Book Yield |
|--------------|------------|-----------|-------------|---------------|------------|----------------|--------|--------------------|---------------|--------|------------------|----------------------|--------------------|---------------------------|
| 01/05/2016   | Sell       | 912828RJ1 | US TREASURY | Treasury      | AA+        | Aaa            | 1.000  | 09/30/2016         | 09/30/2016    | 100.22 | 500,472          | 620                  | 0.87               | 0.87                      |
| 01/21/2016   | Sell       | 912828WQ9 | US TREASURY | Treasury      | AA+        | Aaa            | 0.500  | 06/30/2016         | 06/30/2016    | 100.04 | 250,036          | 61                   | 0.47               | 0.47                      |
| 01/31/2016   | Maturity   | 912828B41 | US TREASURY | Treasury      | AA+        | Aaa            | 0.375  | 01/31/2016         | 01/31/2016    | 100.00 | 250,000          | 0                    | 0.33               | 0.33                      |
| <b>Total</b> |            |           |             |               |            |                |        |                    |               |        | <b>1,000,509</b> | <b>680</b>           | <b>0.63</b>        | <b>0.63</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                 | 12/14/2015    |            |                | 67,872         | BANK OF AMERICA/MERRILL           | 0.00   |                    |            | 67,872         | 67,872         | 67,872         | 0                      | 0.00        | 0.00         | 0.00               | 0.00        |           |
| -                         | 01/31/2016    |            |                | 250,000        | Securities (Payable) / Receivable | 0.00   |                    |            | 250,000        | 250,000        | 250,000        | 0                      | 0.00        | 0.00         | 0.00               | 0.00        | 0.00      |
| <b>Total Money Market</b> |               |            |                | <b>317,872</b> |                                   |        |                    |            | <b>317,872</b> | <b>317,872</b> | <b>317,872</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      | 1,249,901      | 1,250,088      | 187                    | 0.63        | 0.62         | 0.87               | 0.88        | 0.01      |
| 912828A91                 | 02/11/2014    | AA+        | Aaa            | 1,000,000      | US TREASURY N/B                   | 0.75   | 01/15/2017         | 01/15/2017 | 1,002,191      | 1,000,720      | 1,001,090      | 370                    | 0.67        | 0.64         | 0.95               | 0.96        | 0.01      |
| 912828B74                 | 03/05/2014    | AA+        | Aaa            | 1,150,000      | US TREASURY N/B                   | 0.63   | 02/15/2017         | 02/15/2017 | 1,147,477      | 1,148,902      | 1,149,690      | 788                    | 0.72        | 0.65         | 1.03               | 1.05        | 0.02      |
| 912828C32                 | 04/08/2014    | AA+        | Aaa            | 800,000        | US TREASURY N/B                   | 0.75   | 03/15/2017         | 03/15/2017 | 798,796        | 799,586        | 800,624        | 1,038                  | 0.80        | 0.68         | 1.11               | 1.12        | 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      | 1,000,144      | 1,002,220      | 2,076                  | 0.86        | 0.69         | 1.20               | 1.21        | 0.02      |
| 912828K82                 | 08/14/2015    | AA+        | Aaa            | 1,000,000      | US TREASURY N/B                   | 1.00   | 08/15/2018         | 08/15/2018 | 997,621        | 997,979        | 1,002,350      | 4,371                  | 1.08        | 0.91         | 2.49               | 2.54        | 0.08      |
| 912828RH5                 | 09/01/2015    | AA+        | Aaa            | 775,000        | US TREASURY N/B                   | 1.38   | 09/30/2018         | 09/30/2018 | 781,844        | 780,935        | 784,106        | 3,172                  | 1.08        | 0.93         | 2.61               | 2.67        | 0.08      |
| 912828RJ1                 | 08/23/2013    | AA+        | Aaa            | 2,000,000      | US TREASURY N/B                   | 1.00   | 09/30/2016         | 09/30/2016 | 2,007,897      | 2,001,706      | 2,005,880      | 4,174                  | 0.87        | 0.55         | 0.66               | 0.67        | 0.01      |
| 912828RM4                 | 09/03/2013    | AA+        | Aaa            | 1,250,000      | US TREASURY N/B                   | 1.00   | 10/31/2016         | 10/31/2016 | 1,255,551      | 1,251,733      | 1,253,750      | 2,017                  | 0.81        | 0.60         | 0.74               | 0.75        | 0.01      |
| 912828RU6                 | 09/30/2013    | AA+        | Aaa            | 1,250,000      | US TREASURY N/B                   | 0.88   | 11/30/2016         | 11/30/2016 | 1,256,059      | 1,252,026      | 1,252,688      | 662                    | 0.68        | 0.61         | 0.82               | 0.84        | 0.01      |
| 912828TM2                 | 07/29/2014    | AA+        | Aaa            | 1,000,000      | US TREASURY N/B                   | 0.63   | 08/31/2017         | 08/31/2017 | 986,683        | 992,990        | 997,900        | 4,910                  | 1.07        | 0.76         | 1.57               | 1.59        | 0.03      |
| 912828TS9                 | 07/29/2014    | AA+        | Aaa            | 1,000,000      | US TREASURY N/B                   | 0.63   | 09/30/2017         | 09/30/2017 | 985,160        | 991,988        | 997,650        | 5,662                  | 1.11        | 0.77         | 1.65               | 1.67        | 0.04      |
| 912828TW0                 | 08/21/2014    | AA+        | Aaa            | 1,250,000      | US TREASURY N/B                   | 0.75   | 10/31/2017         | 10/31/2017 | 1,239,438      | 1,243,838      | 1,249,338      | 5,500                  | 1.04        | 0.78         | 1.73               | 1.75        | 0.04      |
| 912828UA6                 | 11/05/2014    | AA+        | Aaa            | 1,250,000      | US TREASURY N/B                   | 0.63   | 11/30/2017         | 11/30/2017 | 1,235,278      | 1,240,791      | 1,246,325      | 5,534                  | 1.03        | 0.79         | 1.82               | 1.83        | 0.04      |
| 912828UE8                 | 12/04/2014    | AA+        | Aaa            | 1,150,000      | US TREASURY N/B                   | 0.75   | 12/31/2017         | 12/31/2017 | 1,140,449      | 1,143,787      | 1,149,034      | 5,247                  | 1.04        | 0.79         | 1.90               | 1.92        | 0.05      |
| 912828UJ7                 | 01/05/2015    | AA+        | Aaa            | 1,600,000      | US TREASURY N/B                   | 0.88   | 01/31/2018         | 01/31/2018 | 1,592,849      | 1,595,313      | 1,601,936      | 6,623                  | 1.02        | 0.81         | 1.98               | 2.00        | 0.05      |
| 912828UR9                 | 02/09/2015    | AA+        | Aaa            | 1,600,000      | US TREASURY N/B                   | 0.75   | 02/28/2018         | 02/28/2018 | 1,587,341      | 1,591,248      | 1,597,712      | 6,464                  | 1.02        | 0.82         | 2.05               | 2.08        | 0.05      |
| 912828UU2                 | 03/03/2015    | AA+        | Aaa            | 1,600,000      | US TREASURY N/B                   | 0.75   | 03/31/2018         | 03/31/2018 | 1,585,083      | 1,589,398      | 1,597,296      | 7,898                  | 1.06        | 0.83         | 2.14               | 2.17        | 0.06      |
| 912828UZ1                 | 04/06/2015    | AA+        | Aaa            | 1,375,000      | US TREASURY N/B                   | 0.63   | 04/30/2018         | 04/30/2018 | 1,364,222      | 1,367,038      | 1,367,685      | 647                    | 0.89        | 0.86         | 2.22               | 2.25        | 0.06      |
| 912828VC1                 | 05/07/2014    | AA+        | Aaa            | 700,000        | US TREASURY N/B                   | 0.25   | 05/15/2016         | 05/15/2016 | 697,623        | 699,662        | 699,685        | 23                     | 0.42        | 0.41         | 0.28               | 0.29        | 0.00      |
| 912828VL1                 | 07/10/2013    | AA+        | Aaa            | 1,350,000      | US TREASURY N/B                   | 0.63   | 07/15/2016         | 07/15/2016 | 1,349,038      | 1,349,944      | 1,350,945      | 1,001                  | 0.63        | 0.47         | 0.45               | 0.46        | 0.00      |
| 912828VR8                 | 08/07/2013    | AA+        | Aaa            | 1,250,000      | US TREASURY N/B                   | 0.63   | 08/15/2016         | 08/15/2016 | 1,250,844      | 1,250,194      | 1,250,738      | 544                    | 0.60        | 0.51         | 0.53               | 0.54        | 0.01      |
| 912828WH9                 | 05/07/2014    | AA+        | Aaa            | 1,200,000      | US TREASURY N/B                   | 0.88   | 05/15/2017         | 05/15/2017 | 1,198,813      | 1,199,463      | 1,202,808      | 3,345                  | 0.91        | 0.69         | 1.27               | 1.29        | 0.02      |
| 912828WP1                 | 07/01/2014    | AA+        | Aaa            | 1,250,000      | US TREASURY N/B                   | 0.88   | 06/15/2017         | 06/15/2017 | 1,248,442      | 1,249,256      | 1,252,850      | 3,594                  | 0.92        | 0.71         | 1.36               | 1.37        | 0.03      |
| 912828WQ9                 | 07/01/2014    | AA+        | Aaa            | 1,000,000      | US TREASURY N/B                   | 0.50   | 06/30/2016         | 06/30/2016 | 1,000,238      | 1,000,049      | 1,000,060      | 11                     | 0.49        | 0.49         | 0.41               | 0.42        | 0.00      |
| 912828WT3                 | 07/21/2014    | AA+        | Aaa            | 1,100,000      | US TREASURY N/B                   | 0.88   | 07/15/2017         | 07/15/2017 | 1,096,277      | 1,098,164      | 1,102,365      | 4,201                  | 0.99        | 0.73         | 1.45               | 1.46        | 0.03      |

## Portfolio Holdings Report

| CUSIP                 | Date<br>Acquired | S&P<br>Rating | Moody's<br>Rating | Quantity          | Description     | Coupon | Effective<br>Maturity | Maturity   | Original<br>Cost  | Book<br>Value     | Market<br>Value   | Unrealized<br>Gain/(Loss) | Book<br>Yield | Market<br>Yield | Effective<br>Duration | Avg<br>Life | Convexity   |
|-----------------------|------------------|---------------|-------------------|-------------------|-----------------|--------|-----------------------|------------|-------------------|-------------------|-------------------|---------------------------|---------------|-----------------|-----------------------|-------------|-------------|
| 912828XA3             | 07/31/2015       | AA+           | Aaa               | 1,500,000         | US TREASURY N/B | 1.00   | 05/15/2018            | 05/15/2018 | 1,501,614         | 1,501,334         | 1,504,335         | 3,001                     | 0.96          | 0.87            | 2.25                  | 2.29        | 0.06        |
| 912828XF2             | 08/14/2015       | AA+           | Aaa               | 1,000,000         | US TREASURY N/B | 1.13   | 06/15/2018            | 06/15/2018 | 1,002,386         | 1,002,006         | 1,006,020         | 4,014                     | 1.04          | 0.87            | 2.33                  | 2.37        | 0.07        |
| 912828XK1             | 08/13/2015       | AA+           | Aaa               | 1,300,000         | US TREASURY N/B | 0.88   | 07/15/2018            | 07/15/2018 | 1,293,860         | 1,294,814         | 1,299,402         | 4,588                     | 1.04          | 0.89            | 2.43                  | 2.46        | 0.07        |
| <b>Total Treasury</b> |                  |               |                   | <b>34,950,000</b> |                 |        |                       |            | <b>34,853,130</b> | <b>34,884,908</b> | <b>34,976,568</b> | <b>91,660</b>             | <b>0.89</b>   | <b>0.72</b>     | <b>1.47</b>           | <b>1.49</b> | <b>0.03</b> |
| <b>Grand Total</b>    |                  |               |                   | <b>35,267,872</b> |                 |        |                       |            | <b>35,171,001</b> | <b>35,202,779</b> | <b>35,294,439</b> | <b>91,660</b>             | <b>0.88</b>   | <b>0.71</b>     | <b>1.46</b>           | <b>1.48</b> | <b>0.03</b> |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                    |   |
|---|------------|---|--------------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                                   | COVERAGE           | HOLDER DESCRIPTION  |
| Hamilton Township   | 12/24/2015 | County of Mercer                              | 2015 GL/AL/WC      | Evidence of insurance as respects Resolution No. 15-410 allowing the proper officials of the township to authorize and execute a mutual aid and assistance agreement with the County of Mercer Office of Emergency Management.  |
| City of Hoboken   | 12/30/2015 | Evidence of Insurance                         | 2016 CRIME STAT    | Evidence of Statutory Bond Coverage for: Tax Collector Sharon Curran; CFO George Destefano; Municipal Court Judge Cataldo Fazio; Court Administrator Kerri Azzoline; Deputy Court Administrator Luigi Percontino; Court Judge Michael Mongiello.                                      |
| Eastampton Township   | 12/11/2015 | Evidence of Insurance                         | 2016 CRIME STAT    | Evidence of Statutory Bond Coverage for: Treasurer/Tax Collector Doris LaVacca.   |
| Eastampton Township   | 12/11/2015 | Mears Motor Leasing                           | 2016 AL/APD        | Certificate Holder is included as an additional insured (lessor) and loss payee as respects to 2012 Dodge Charger VIN#2C3CDXAT3CH154046 subject to the terms and conditions of the subject policy.*   |
| Eastampton Township   | 12/11/2015 | Ford Motor Credit Company LLC                 | 2016 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   | 12/11/2015 | Mears Motor Leasing                           | 2016 AL/APD        | Certificate Holder is included as an additional insured (lessor) and loss payee as respects leased 2011 Dodge Charger VIN# 2B3CL1CT0BH589051 subject to the terms, conditions and exclusions of the subject policies.*  |
| Eastampton Township   | 12/11/2015 | Burlington County Board of Chosen Freeholders | 2016 GL/AL/WC      | Evidence of Insurance   |
| Eastampton Township   | 12/11/2015 | Eastampton Township BOE                       | 2016 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   | 12/11/2015 | Rancocas Valley Regional High School          | 2016 GL/AL/WC      | Evidence of Insurance   |
| Eastampton Township   | 12/11/2015 | Rancocas Valley Regional High School          | 2016 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   | 12/11/2015 | Westwood Swim Club                            | 2016 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. *                          |
| Borough of Fanwood  | 12/11/2015 | Evidence of Insurance                         | 2016 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.                                 |
| Borough of Fanwood  | 12/11/2015 | County of Union                               | 2016 GL/AL/WC/PROP | Evidence of Insurance   |
| Borough of Fanwood  | 12/11/2015 | Seaboard Associates                           | 2016 GL/AL/WC/PROP | Evidence of insurance as respects the Township's use of the certificate holder's parking lot in October.  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                    |  |
|---|------------|--|--------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                | COVERAGE           | HOLDER DESCRIPTION   |
| Borough of Fanwood  | 12/11/2015 | US Bank                                    | 2016 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  | 12/11/2015 | County of Union Firearms Range             | 2016 GL/AL/WC      | Evidence of insurance as respects the Borough of Fanwood Police Department use of the firing range.  |
| Borough of Fanwood  | 12/11/2015 | County of Union Division of Youth Services | 2016 GL/AL/WC      | Evidence of Insurance Only   |
| Borough of Fanwood  | 12/11/2015 | Fanwood Rescue Squad                       | 2016 GL/AL/WC      | Evidence of Insurance Only   |
| Borough of Fanwood  | 12/11/2015 | Fanwood Presbyterian Church                | 2016 GL/AL/WC      | Evidence of Insurance  |
| Borough of Fanwood  | 12/11/2015 | City of Linden Police Firing Range         | 2016 GL/AL/WC      | Evidence of insurance.   |
| Borough of Fanwood  | 12/11/2015 | New Jersey Transit Corp.                   | 2016 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  | 12/11/2015 | Rebounderz Edison                          | 2016 GL/AL/WC      | Evidence of Insurance  |
| Borough of Fanwood  | 12/11/2015 | Scotch-Plains Fanwood Board of Education   | 2016 GL/AL/WC      | Evidence of insurance  |
| Borough of Fanwood  | 12/11/2015 | Scotch-Plains Fanwood Board of Education   | 2016 GL/AL/WC      | Evidence of insurance as respects Borough of Fanwood's use of certificate holder's premises for Borough-sponsored recreational activities.   |
| Borough of Fanwood  | 12/11/2015 | County of Union                            | 2016 GL/AL/WC      | The County of Union, its Board of Chosen Freeholders, officers, employees, agents and servants are included as additional insured (Licensor) under the general liability policy of the Licensee as respects the Borough of Fanwood's closing of a Union County road and hanging a banner across a Union County road for the Fanny Wood Day event in September. * |
| Borough of Fanwood  | 12/11/2015 | Union County Vocational & Technical School | 2016 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 Fanwoods Annual Training Wheel Toss. *  |
| Borough of Fanwood  | 12/11/2015 | Union County Improvement Authority         | 2016 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  | 12/11/2015 | County of Union Firearms Range             | 2016 GL/AL/WC      | Evidence of Insurance Only   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                    |  |
|---|------------|--|--------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                              | COVERAGE           | HOLDER DESCRIPTION   |
| Borough of Freehold   | 12/11/2015 | CIT FINANCE LLC INSURANCE SERVICE CENTER | 2016 GL/AL/WC/PROP | CIT Finance LLC is included as loss payee as respects the Borough of Freehold's lease of telephone equipment. Lease Number 7531122082001, Quote Number ILF044737500 equipment value \$17,500.  |
| Borough of Freehold   | 12/11/2015 | Freehold Recreation Commission           | 2016 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   | 12/11/2015 | State of New Jersey                      | 2016 GL/AL/WC/APD  | Evidence of insurance as respects Memorial Day Parade.   |
| Borough of Freehold   | 12/11/2015 | County of Monmouth                       | 2016 GL/AL/WC/APD  | County of Monmouth is included as additional insured (Premises Owner) as respects the Borough of Freehold's use of their property and golf carts for the Freehold Borough Memorial Day Parade in May.*   |
| Borough of Freehold   | 12/11/2015 | County of Monmouth                       | 2016 GL/AL/WC/APD  | County of Monmouth is included as additional insured (Premises Owner) as respects the Borough of Freehold's use of the Hall of Records Property including the parking lot for the Freehold Borough Memorial Day Parade in May. *   |
| Borough of Freehold   | 12/11/2015 | CIT Finance LLC                          | 2016 GL/PROP       | Certificate holder is included as loss payee as respects the Borough of Freehold's lease of telecommunication equipment. Lease contract number 7531122082002, equipment value \$1,200, property coverage includes theft pursuant to the terms, conditions, limitation and exclusions of the GSMJIF Insurance Policy.   |
| Borough of Freehold   | 12/11/2015 | Municipal Capital Finance                | 2016 GL/PROP       | Certificate holder is included as loss payee as respects seven Savin MP4002SP Copiers.   |
| Borough of Freehold   | 12/11/2015 | John Linney                              | 2016 GL/AL/WC      | Evidence of Insurance as respects "Spooktacular Events" in October.  |
| Borough of Freehold   | 12/11/2015 | Thomas Taylor                            | 2016 GL/AL/WC      | Evidence of Insurance as respects "Spooktacular Events" in October.  |
| Borough of Freehold   | 12/11/2015 | Abel                                     | 2016 GL/AL/WC      | Evidence of Insurance  |
| Borough of Freehold   | 12/11/2015 | CJ Management LLC                        | 2016 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   | 12/11/2015 | Colts Neck Fire Department               | 2016 GL/AL/WC      | Evidence of Insurance as respects "Firefighters Competition Day" to be held in August.   |
| Borough of Freehold   | 12/11/2015 | Monmouth County Hall of Records          | 2016 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   | 12/11/2015 | County of Monmouth Hall of Records       | 2016 GL/AL/WC      | The County of Monmouth and its Board of Chosen Freeholders, its agents, servants and employees are included as additional insured (Premises Owner) as respects the Borough of Freehold's use Courthouse Back Parking Lot for additional parking during Olde Freehold Day in June. *  |
| Borough of Freehold   | 12/11/2015 | Monmouth County Hall of Records          | 2016 GL/AL/WC      | The County of Monmouth and its Board of Chosen Freeholders, its agents, servants and employees are included as additional insured (Premises Owner) as respects the Borough of Freehold's use of the certificate holder's property for the Memorial Day Parade (Courthouse Parking Lot - Termination point for the Parade, Hall of Records - Reviewing Area). * |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                   |   |
|---|------------|---|-------------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                               | COVERAGE          | HOLDER DESCRIPTION  |
| Borough of Freehold   | 12/11/2015 | Monmouth County Hall of Records           | 2016 GL/AL/WC     | The County of Monmouth and its Board of Chosen Freeholders, its agents, servants and employees are included as additional insured (Premises Owner) as respects the Borough of Freehold's use of the Hall of Records Parking Lot for their National Night Out in August. *   |
| Borough of Freehold   | 12/11/2015 | Monmouth County Hall of Records           | 2016 GL/AL/WC     | The County of Monmouth and its Board of Chosen Freeholders, its agents, servants and employees are included as additional insured (Premises Owner) as respects the Borough of Freehold's use of the certificate holder's property (Hall of Records - Apron/Front Steps) for Jack-O-Lantern Night in October. *  |
| Borough of Freehold   | 12/11/2015 | Freehold Board of Education               | 2016 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   | 12/11/2015 | Freehold Family Running Camp              | 2016 GL/AL/WC     | Evidence of insurance for the Borough of Freehold only as respects the Borough of Freehold sponsored Freehold Family Running Camp from April to June along the Henry Hudson Trail.  |
| Borough of Freehold   | 12/11/2015 | Freehold Center Management Co             | 2016 GL/AL/WC     | Freeholder Center Management Corporation, County of Monmouth and its Board of Chosen Freeholders, its agents, servants and employees are included as additional insured as respects the Borough of Freehold's use of the certificate holder's services. *   |
| Borough of Freehold   | 12/11/2015 | F.R. Park Racing LP                       | 2016 GL/AL/WC     | Certificate holder is included as an additional insured (Premises Owner) as respects the Borough of Freehold's use of the certificate holder's parking lot and field off Manalapan Avenue for parade staging area for the Halloween Spooktacular 2016. *  |
| Borough of Freehold   | 12/11/2015 | Mercer County Academy                     | 2016 GL/AL/WC     | Evidence of Insurance   |
| Borough of Freehold   | 12/11/2015 | Monmouth County Sheriffs Department       | 2016 GL/AL/WC     | Evidence of Insurance   |
| Borough of Freehold   | 12/11/2015 | Monmouth County Fire Academy              | 2016 GL/AL/WC     | Evidence of Insurance   |
| Borough of Freehold   | 12/11/2015 | COUNTY OF MONMOUTH HALL OF RECORDS        | 2016 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   | 12/11/2015 | COUNTY OF MONMOUTH HALL OF RECORDS        | 2016 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   | 12/11/2015 | Monmouth County East Freehold Showgrounds | 2016 GL/AL/WC     | Evidence of Insurance as respects "Firefighters Competitions" to be held in July.   |
| Borough of Freehold   | 12/11/2015 | NEW JERSEY DEPARTMENT OF TRANSPORTATION   | 2016 GL/AL/WC     | Evidence of insurance as respects the Memorial Day Parade to be held in May.  |
| Borough of Freehold   | 12/11/2015 | VFW Post 4374                             | 2016 GL/AL/WC     | Evidence of Insurance as respects the Borough's use of facilities at 50 Waterworks Road for a Clam Bake to be held in September.  |
| Township of Berkeley Heights  | 12/14/2015 | Evidence of Insurance                     | 2016 CRIME STAT   | Evidence of Statutory Bond Coverage for: Treasurer (CFO) Michel Marceau; Tax Collector Rachele San Filippo.   |
| Township of Berkeley Heights  | 12/14/2015 | Union County Board of Chosen Freeholders  | 2016 CTY OF UNION | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the General Liability Policy as respects the Township of Berkeley Heights hanging a banner on Plainfield Ave in Berkeley Heights from 8/15 - 9/19 for the Smith Chiropractic 5K Run. |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                    |  |
|---|------------|---|--------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                               | COVERAGE           | HOLDER DESCRIPTION   |
| Township of Berkeley Heights  | 12/14/2015 | Union County Coordinator, Div of Planning | 2016 CTY OF UNION  | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy as respects the Township of Berkeley Heights' participation in the Union County Municipal Alliance Program. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. * |
| Township of Berkeley Heights  | 12/14/2015 | Township of Berkeley Heights              | 2016 GL/AL/WC/PROP | Evidence of Insurance  |
| Township of Berkeley Heights  | 12/14/2015 | Middlesex County Fire Academy             | 2016 GL/AL/WC/PROP | Evidence of Insurance  |
| Township of Berkeley Heights  | 12/14/2015 | County of Union                           | 2016 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  | 12/14/2015 | Union County Board of Chosen Freeholders  | 2016 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.  |
| Township of Berkeley Heights  | 12/14/2015 | Union County Board of Chosen Freeholders  | 2016 GL            | The County of Union, its Board of Chosen Freeholders, officers, employees, agents and servants are included as additional insured (Licensor) under the general liability policy of the Licensee as respects the hanging of a banner across Springfield Avenue in May for the Berkeley Heights Rotary Club Rubber Duck Fundraiser. *  |
| Township of Berkeley Heights  | 12/14/2015 | Union County Board of Chosen Freeholders  | 2016 GL            | The County of Union, its Board of Chosen Freeholders, officers employees, agents and servants are included as additional under the General Liability policy of the Licensee as respects the road closure of Springfield Avenue from Snyder Avenue to the Berkeley Heights/Long Hill Township Bridge on 7/16/16 & 7/17/16 for the Mt. Carmel Festival. *  |
| Township of Berkeley Heights  | 12/14/2015 | Union County Board of Chosen Freeholders  | 2016 GL            | The County of Union, its Board of Chosen Freeholders, officers, employees, agents and servants are included as additional insured as respects the hanging of a banner across Springfield Avenue and Plainfield Avenue from November to December for the Berkeley Heights Tree Lighting and Winter Walk.*   |
| Township of Berkeley Heights  | 12/14/2015 | US Bank National Association              | 2016 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  | 12/14/2015 | Berkeley Heights Board of Education       | 2016 GL/AL/WC      | Evidence of Insurance as respects Berkeley Heights recreation use of the certificates holder's facilities.   |
| Township of Berkeley Heights  | 12/14/2015 | Columbia Middle School                    | 2016 GL/AL/WC      | Evidence of Insurance as respects Berkeley Heights Fire Department's participation in Enrichment Day.  |
| Township of Berkeley Heights  | 12/14/2015 | The Church of The Little Flower           | 2016 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  | 12/14/2015 | Union County Board of Chosen Freeholders  | 2016 GL/AL/WC      | Evidence of Liability insurance as respects the closing of Springfield Avenue, west of Snyder Avenue in July 2016.   |
| Township of Berkeley Heights  | 12/14/2015 | Union County Board of Chosen Freeholders  | 2016 GL/AL/WC      | Evidence of Liability Insurance as respects the hanging of a banner across Springfield Ave. & Plainfield Ave Berkeley Heights, NJ for the Smith Chiropractic 5k Run.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                    |   |
|---|------------|--|--------------------|---|
| JIF Member  | ISSUED     | CERT HOLDER  | COVERAGE           | HOLDER DESCRIPTION  |
| Township of Berkeley Heights  | 12/14/2015 | Union County Board of Chosen Freeholders                         | 2016 GL/AL/WC      | The County of Union, its Board of Chosen Freeholders, officers, employees, agents and servants are included as additional Insured under the General Liability policy of Licensee as respects the Township of Berkeley Heights hanging a banner on Plainfield Avenue in Berkeley Heights from August to September for the Smith Chiropractic 5k Run. * |
| Township of Berkeley Heights  | 12/14/2015 | Union County Board of Chosen Freeholders                         | 2016 GL/AL/WC      | The County of Union, its Board of Chosen Freeholders, officers, employees, agents and servants are included as additional insured under the general liability policy of Licensee as respects the hanging of a banner on Springfield Ave & Plainfield Avenue in Berkeley Heights from April to May for the Berkeley Heights Youth Soccer Club. *       |
| Township of Berkeley Heights  | 12/14/2015 | Union County Board of Chosen Freeholders                         | 2016 GL/AL/WC      | The County of Union, its Board of Chosen Freeholders, officers, employees, agents and servants are included as additional insured under the general liability policy of Licensee as respects the hanging of a banner on Springfield Ave in Berkeley Heights in June for the Berkeley Heights Street Fair. *   |
| Township of Berkeley Heights  | 12/14/2015 | Verizon Service Corp.  | 2016 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 2016. *  |
| Township of South Orange  | 12/16/2015 | South Orange Maplewood BOE                                       | 2016 GL/AL/WC      | Evidence of insurance as respects the Township of South Orange Village's use of the Board of Education's shared facilities for indoor recreation programs for the 2016 year.  |
| Township of South Orange  | 12/16/2015 | State of New Jersey New Jersey Transit Corp Attn: Rose M Marques | 2016 GL/AL/WC      | The State of NJ & NJ Transit are included as additional insured as respects the hanging of banners on the So. Orange Ave. Bridge, Morristown Line, MP 13.82, South Orange, NJ for 2016. There are no exclusions in the liability policy(ies) for work performed within 50 feet of the railroad right of way.*   |
| Township of South Orange  | 12/21/2015 | South Orange Property, LLC 76 South Orange Ave                   | 2016 GL/AL/WC      | The certificate holder is included as an additional insured as respects the Township of South Orange Village's lease of 76 S. Orange Ave., Suite 302, South Orange, NJ for use as Village Hall. *   |
| Township of South Orange  | 12/21/2015 | Baird Community Center (The Pierro Gallery)                      | 2016 GL/AL/WC      | Evidence of Insurance as in respects to the Pierro Gallery exhibition "From the Ukraine to New Jersey: Luis Lozowick's Prints of American Life" from January 1st 2016 to March 6th. The total value of the artwork exhibited is \$186,500.  |
| Township of South Orange  | 12/28/2015 | Montclair Art Museum   | 2016 GL/AL/WC      | Evidence of Insurance as in respects to the Pierro Gallery exhibition "From the Ukraine to New Jersey: Luis Lozowick's Prints of American Life" from January 1st 2016 to March 6th. The total value of the artwork exhibited is \$186,500.  |
| Town of Kearny  | 12/17/2015 | Evidence of Insurance  | 2016 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  | 12/17/2015 | New Jersey Dept of Health  | 2016 AL            | Evidence of auto liability coverage as respects the Town of Kearny vehicles used by Kearny EMS.   |
| Town of Kearny  | 12/17/2015 | Town of Harrison Harrison Fire Department                        | 2016 GL/AL/APD     | Evidence of insurance as respects the 1994 E-One Rig the Town of Kearny borrowed from the certificate holder VIN 4ENRAAA89R1003937.   |
| Town of Kearny  | 12/17/2015 | Kansas State Bank and/or Its Assigns                             | 2016 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  | 12/17/2015 | Town of Kearny   | 2016 GL/AL/WC/PROP | Evidence of Insurance as respects 635 Kearny Avenue, Kearny NJ 07032-Girl Scout Building.   |



| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                    |  |
|---|------------|--|--------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER  | COVERAGE           | HOLDER DESCRIPTION   |
| Town of Kearny  | 12/17/2015 | Williams Scotsman, Inc   | 2016 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  | 12/17/2015 | Bergen County 16-18 Babe Ruth League a/k/a Bergen County Baseball League | 2016 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 2016.*           |
| Town of Kearny  | 12/17/2015 | Babe Ruth League, Inc.   | 2016 GL            | The certificate holder is included as additional insured as respects the operations of the Town of Kearny's sponsored teams' participation in the Babe Ruth League from June thru August 2016. Bergen County 16-18 Babe Ruth League is also included as an additional insured. *   |
| Town of Kearny  | 12/17/2015 | Babe Ruth League Inc. & Bergen County 16-18 League                       | 2016 GL            | The certificate holder and the Bergen County 16-18 League are included as additional insured as respects the operations of the Town of Kearny's sponsored teams' participation in the Babe Ruth League from June thru August 2016. *   |
| Town of Kearny  | 12/17/2015 | Borough of Carlstadt c/o Park & Recreation Dept                          | 2016 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  | 12/17/2015 | Township of Lyndhurst  | 2016 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  | 12/17/2015 | Twin County Jr Wrestling League  | 2016 GL            | Evidence of insurance as respects the Town's participation in the wrestling league, from January to March of 2016.   |
| Town of Kearny  | 12/17/2015 | North Arlington Police Dept  | 2016 GL/AL/WC      | Evidence of insurance as respects the Town of Kearny's use of the certificate holder's firing range.   |
| Town of Kearny  | 12/17/2015 | County of Hudson   | 2016 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  | 12/17/2015 | 285-287 Kearny Ave Associates & Union Center National Bank               | 2016 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  | 12/17/2015 | 285-287 Kearny Ave Associates LLC  | 2016 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  | 12/17/2015 | City of Clifton  | 2016 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 2016.  |
| Town of Kearny  | 12/17/2015 | County of Hudson Dept. of County Counsel                                 | 2016 GL/AL/WC      | The County of Hudson is included as an additional insured as respects the Town of Kearny's Recreation Department use of Fairy Lake at West Hudson Park for a Fishing Derby in May 2016. *  |
| Town of Kearny  | 12/17/2015 | Kearny Board of Education  | 2016 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 2016 term. *   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                          |  |
|---|------------|---|--------------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                       | COVERAGE                 | HOLDER DESCRIPTION   |
| Town of Kearny  | 12/17/2015 | Kearny MUA  | 2016 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  | 12/17/2015 | New Jersey Devils                                 | 2016 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.*  |
| Town of Kearny  | 12/17/2015 | New Jersey Meadowlands Commission                 | 2016 GL/AL/WC            | Evidence of Insurance as respects the Town of Kearny's participation in the Municipal Equipment Pool Program.  |
| Town of Kearny  | 12/17/2015 | State of New Jersey                               | 2016 GL/AL/WC            | Evidence of insurance as respects the Town of Kearny Water/Sewer Services for 2016.  |
| Lawrence Township   | 12/17/2015 | Evidence of Insurance                             | 2016 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   | 12/17/2015 | Mercer County                                     | 2016 GL                  | Evidence of insurance as respects Lawrence Township's participation in the Annual Trails, Open Space and Stewardship Advisory Committee Hike.  |
| Lawrence Township   | 12/17/2015 | Friends of Carson Road Woods Inc.                 | 2016 GL                  | Friends of Carson Road Woods Inc are included as additional insured as respects their use of the land on Carson Road in Lawrence Township known as Carson Road Woods. *  |
| Lawrence Township   | 12/17/2015 | Navitas Lease Corp.                               | 2016 SLACKWOOD VOLUNTEER | Navitas Lease Corp. and/or its assignees are included as loss payee as respects Slackwood Volunteer Fire Company's Financing of a 2015 Ford Explorer, VIN 1FM5K8AR5FGB75867 valued at \$25,740. The Slackwood Volunteer Fire Company is located at 21 Slack Avenue, Lawrence, NJ 08648.*   |
| Lawrence Township   | 12/17/2015 | West Windsor Township                             | 2016 GL/PROP             | West Windsor Township is included as additional insured (Property Owner) as respects Lawrence Township's rental of a Mobile Stage valued at \$100,000 for the Memorial Day Parade event at Veterans Park. Delivery date 5/27/16 pick up date 5/29/16. *  |
| Lawrence Township   | 12/17/2015 | City of Trenton Dept of Recreation                | 2016 GL/AL/WC            | The certificate holder including Mill Hill Park is included as additional insured (permitior) 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   | 12/17/2015 | Lawrence Township Public Schools                  | 2016 GL/AL/WC            | Evidence of insurance as respects various Lawrence Township Recreation programs in 2016.   |
| Lawrence Township   | 12/17/2015 | New Jersey Motor Vehicle Commission               | 2016 GL/AL/WC            | Evidence of Insurance  |
| Lawrence Township   | 12/17/2015 | Washington Township Public School District        | 2016 GL/AL               | Evidence of insurance as respects Lawrence Township's use of the certificate holder's facility for the purpose of conducting youth basketball.   |
| Lawrence Township   | 12/17/2015 | Robbinsville Basketball Association               | 2016 GL/AL               | Evidence of insurance as respects Lawrence Township's use of the certificate holder's facility for the purpose of conducting youth basketball.   |
| Lawrence Township   | 12/17/2015 | Central Jersey Basketball League                  | 2016 GL/AL               | Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth basketball.   |
| Lawrence Township   | 12/17/2015 | Department of Transportation NJDOT Central Region | 2016 GL/AL               | Evidence of insurance as respects road closures due to fireworks in the Township on July 1, 2016 with a rain date of July 3, 2016.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |            |  |
|---|------------|--|------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                      | COVERAGE   | HOLDER DESCRIPTION   |
| Lawrence Township   | 12/17/2015 | Ewing Township Recreation Department             | 2016 GL/AL | Evidence of insurance as respects Ewing Township Recreation Department use of facilities for the purpose of conducting competitive basketball.   |
| Lawrence Township   | 12/17/2015 | Federal Bureau of Investigation National Academy | 2016 GL/AL | Evidence of insurance as respects the Township's use of premises for police officer training.  |
| Lawrence Township   | 12/17/2015 | Grapevine Wrestling                              | 2016 GL/AL | Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth wrestling.  |
| Lawrence Township   | 12/17/2015 | MC Police Academy                                | 2016 GL/AL | Evidence of Insurance  |
| Lawrence Township   | 12/17/2015 | Mercer County Fire School                        | 2016 GL/AL | Evidence of insurance as respects all operations usual to the Township of Lawrence, NJ.  |
| Lawrence Township   | 12/17/2015 | Middlesex County                                 | 2016 GL/AL | Evidence of insurance  |
| Lawrence Township   | 12/17/2015 | Motor Vehicles Services Business License         | 2016 GL/AL | Evidence of insurance as respects Motor Vehicle Service Business License Compliance-Diesel as their interests may appear.  |
| Lawrence Township   | 12/17/2015 | Motor Vehicle Commission                         | 2016 GL/AL | Evidence of Insurance  |
| Lawrence Township   | 12/17/2015 | NJ Department of Military & Veterans Affairs     | 2016 GL/AL | Certificate Holder and its employees are included as additional insured under General Liability, as respects a rabies clinic for Lawrence Twp. Health Department.*   |
| Lawrence Township   | 12/17/2015 | NJ Department of Military & Veterans Affairs     | 2016 GL/AL | Evidence of insurance as respects Township soccer games and practices during 2016.   |
| Lawrence Township   | 12/17/2015 | NJ Department of Military & Veterans Affairs     | 2016 GL/AL | The New Jersey Department of Military and Veterans Affairs and Its' Employees are included as additional insured as respects Lawrence Township's use of the certificate holder's property for township soccer games and practices during 2016. * |
| Lawrence Township   | 12/17/2015 | Rider University                                 | 2016 GL/AL | Evidence of insurance as respects Township's fireworks display and concert during 2016.  |
| Lawrence Township   | 12/17/2015 | Rider University Facilities Management           | 2016 GL/AL | Evidence of insurance as respects the Township's use of the facilities for walking during 2016.  |
| Lawrence Township   | 12/17/2015 | Rutgers,The State University of New Jersey       | 2016 GL/AL | Evidence of insurance as respects Ambulance Services   |
| Lawrence Township   | 12/17/2015 | Somerset County Police Academy                   | 2016 GL/AL | Evidence of insurance as respects the Township's use of the premises for police officer training.  |
| Lawrence Township   | 12/17/2015 | The Lawrenceville School                         | 2016 GL/AL | Evidence of insurance as respects the Township's use of facilities owned or operated by the Certificate Holder, for all Township Recreation Department activities.   |
| Lawrence Township   | 12/17/2015 | West Windsor-Plainsboro Regional School District | 2016 GL/AL | Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth basketball.   |
| Lawrence Township   | 12/17/2015 | WWP Travel Basketball Association                | 2016 GL/AL | Evidence of insurance as respects the Township's use of the facility for the purpose of conducting youth basketball.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                   |  |
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| JIF Member  | ISSUED     | CERT HOLDER  | COVERAGE          | HOLDER DESCRIPTION   |
| Borough of Totowa   | 12/17/2015 | Evidence of Insurance                                    | 2016 CRIME STAT   | Evidence of Statutory Bond Coverage for: Treasurer Lisa Nash; Tax Collector Elaine Reddin; Municipal Judge Mario Batelli; Court Administrator Georgeann Gosnell; Utility Collector Jennifer Bernardo; Public Library Treasurer Thomas Watkins.   |
| Borough of Totowa   | 12/17/2015 | County of Passaic Road Department                        | 2016 GL           | Evidence of Insurance as respects the Right of Way Road Opening Permit.  |
| Borough of Totowa   | 12/17/2015 | Leaf Capital Funding, LLC                                | 2016 GL/PROP      | Leaf Capital Funding LLC, its successors and/or assigns are included as loss payee as respects lease agreement 1002561338002, the lease of a Sharp MX- 2640N Copier System.  |
| Borough of Totowa   | 12/17/2015 | State of NJ, Dept of Treasury                            | 2016 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   | 12/17/2015 | NJ Dept. of Transportation                               | 2016 GL/AL/WC     | Evidence of Insurance  |
| Borough of Totowa   | 12/17/2015 | County of Passaic Administration Building                | 2016 GL/AL/WC     | Evidence of insurance as respects the Municipal Drug Alliance funding awarded to Totowa by the certificate holder.   |
| Borough of Totowa   | 12/17/2015 | NJ Dept of Transportation Div of Support Services        | 2016 GL/AL/WC     | Evidence of Insurance  |
| Borough of Totowa   | 12/17/2015 | Norfolk Southern Railway                                 | 2016 GL/AL/WC     | Norfolk Southern Railway Company is included as additional insured as respects the Borough of Totowa's repair of a water main under the railroad tracks (Activity Number 1205237). *   |
| Borough of Totowa   | 12/17/2015 | PSE&G HOLIDAY LIGHTING GROUP                             | 2016 GL/AL/WC     | Certificate holder is included as an additional insured as respects the Borough of Totowa's attachment of holiday lighting to the certificate holder's utility poles. *  |
| Township of North Brunswick   | 12/17/2015 | Evidence of Insurance                                    | 2016 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.   |
| Township of North Brunswick   | 12/17/2015 | County of Middlesex Middlesex County Prosecutor's Office | 2016 GL/PROP      | Evidence of Insurance for the Township's use of the "Skywatch" equipment valued at \$125,000. Description: 2012 Skywatch ICX Tactical Platform, Serial # S01212007, Model: Frontier. The Township will transport "Skywatch" to and from Middlesex County Fire Academy for a large public event: Youth Sports Festival at County EDA Site.              |
| Township of North Brunswick   | 12/17/2015 | Middlesex County Prosecutor's Office                     | 2016 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   | 12/17/2015 | Middlesex County Prosecutor's Office                     | 2016 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   | 12/17/2015 | North Brunswick TOD Assoc                                | 2016 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.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                   |  |
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| JIF Member  | ISSUED     | CERT HOLDER                                       | COVERAGE          | HOLDER DESCRIPTION   |
| Township of North Brunswick   | 12/17/2015 | Renaissance Enterprise Inc C/O<br>Atlantic Realty | 2016 GL/AL/WC/APD | Evidence of insurance as respects the license agreement with the insured.  |
| Township of North Brunswick   | 12/17/2015 | Middlesex County                                  | 2016 GL/AL/WC/APD | Evidence of insurance regarding use of showmobiles.  |
| Township of North Brunswick   | 12/17/2015 | Jackson Lacrosse Club                             | 2016 GL/AL/WC/APD | Evidence of insurance as respects the 8th Annual Jackson Invitational Boys & Girls Tournament (Town Sponsored) in April 2016 at Jackson Liberty High School, 125 North Hope Chapel Road, Jackson, NJ.  |
| Township of North Brunswick   | 12/17/2015 | NJ Transit  | 2016 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   | 12/17/2015 | New Jersey Transit Special Services               | 2016 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 North Brunswick   | 12/17/2015 | Middlesex County Fire Academy                     | 2016 WC           | Evidence of Worker's Compensation Insurance only with regards to training of firefighters.   |
| Township of North Brunswick   | 12/17/2015 | North Brunswick Volunteer Fire Company #1         | 2016 WC           | Evidence of Worker's Compensation Insurance  |
| Township of North Brunswick   | 12/17/2015 | North Brunswick Volunteer Fire Company #2         | 2016 WC           | Evidence of Worker's Compensation Insurance  |
| Township of North Brunswick   | 12/17/2015 | North Brunswick Volunteer Fire Company #3         | 2016 WC           | Evidence of Worker's Compensation Insurance  |
| Township of North Brunswick   | 12/17/2015 | New Jersey Economic Development Authority         | 2016 WC           | Evidence of Insurance as respects the Fire Company # 3 Circus May 2016 at the NJEDA Site (Block 252, Lot 1.06), North Brunswick, NJ.   |
| Township of North Brunswick   | 12/17/2015 | North Brunswick Rescue Squad                      | 2016 WC           | Evidence of Workers Compensation Insurance.  |
| Township of North Brunswick   | 12/17/2015 | County of Middlesex Dept of Parks & Recreation    | 2016 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   | 12/17/2015 | The County of Middlesex                           | 2016 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   | 12/17/2015 | North Brunswick Board of Education<br>PO Box 6016 | 2016 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   | 12/17/2015 | New Jersey Swimming & Diving Conference           | 2016 GL           | Evidence of Insurance.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |               |   |
|---|------------|--|---------------|---|
| JIF Member  | ISSUED     | CERT HOLDER  | COVERAGE      | HOLDER DESCRIPTION  |
| Township of North Brunswick   | 12/17/2015 | Amtrak Real Estate Development Department            | 2016 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   | 12/17/2015 | Amtrak Real Estate Development Department            | 2016 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   | 12/17/2015 | Amtrak Real Estate Development Department            | 2016 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   | 12/17/2015 | County of Middlesex c/o Parks & Recreation Dept.     | 2016 GL       | Certificate Holder is included as additional insured (premises owner/ permit) as respects use of David Crabiel Park, for programs sponsored by North Brunswick Township. All policy terms, conditions, exclusions apply. *  |
| Township of North Brunswick   | 12/17/2015 | George Logan Towing Inc                              | 2016 GL       | Evidence of insurance as respects National Night Out on August 2016.  |
| Township of North Brunswick   | 12/17/2015 | Middlesex County Office on Aging & Disabled Services | 2016 GL       | Evidence of insurance as respects Senior Center Grant application.  |
| Township of North Brunswick   | 12/17/2015 | Middlesex County Board of Chosen Freeholders         | 2016 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   | 12/17/2015 | Middlesex County Improvement Authority               | 2016 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   | 12/17/2015 | New Jersey Water Supply Authority                    | 2016 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   | 12/17/2015 | County of Middlesex Middlesex County Prosecutor      | 2016 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   | 12/17/2015 | New Jersey Water Supply Authority                    | 2016 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   | 12/17/2015 | East Brunswick Elks Lodge #2370                      | 2016 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   | 12/17/2015 | Middlesex County Improvement Authority               | 2016 GL/AL/WC | Evidence of Insurance as respects the General Liability policy per the terms, conditions, and exclusions of the policy in regards to use of two golf carts for the Heritage Day Festival.   |
| Township of North Brunswick   | 12/17/2015 | John Adams Elementary School                         | 2016 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   | 12/17/2015 | Parson Elementary School                             | 2016 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   | 12/17/2015 | Livingston Park Elementary School                    | 2016 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   | 12/17/2015 | Linwood Elementary School                            | 2016 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.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                 |  |
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| JIF Member  | ISSUED     | CERT HOLDER                                      | COVERAGE        | HOLDER DESCRIPTION   |
| Township of North Brunswick   | 12/17/2015 | Judd Elementary School                           | 2016 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   | 12/17/2015 | Dept of Human Services Twp of North Brunswick    | 2016 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   | 12/17/2015 | County of Middlesex                              | 2016 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   | 12/17/2015 | New Jersey Swimming and Diving Conference        | 2016 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   | 12/17/2015 | PSE&G  | 2016 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   | 12/17/2015 | Distributors Recycling Inc.                      | 2016 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   | 12/17/2015 | Somerset Police Academy                          | 2016 GL/AL/WC   | Evidence of Insurance as respects the General Liability policy per the terms, conditions, and exclusions of the policy in regard to Police training.   |
| Township of North Brunswick   | 12/17/2015 | Joint Base McGuire-Dix-                          | 2016 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   | 12/17/2015 | National Railroad Passenger Corporation          | 2016 GL/AL/WC   | Certificate Holder is included as an additional insured (premises owner) as 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   | 12/17/2015 | Mercer County Police Academy                     | 2016 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   | 12/17/2015 | New Jersey Economic Development Authority        | 2016 GL/AL/WC   | Evidence of Insurance as respects the Fire Company #3 Circus in May at the NJDEA Site (Block 252, Lot 1.06), North Brunswick, NJ.  |
| Township of North Brunswick   | 12/17/2015 | Middlesex County                                 | 2016 GL/AL/WC   | Evidence Of Insurance Only   |
| Township of North Brunswick   | 12/17/2015 | Monmouth County Police Academy                   | 2016 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   | 12/17/2015 | PSE&G  | 2016 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 North Plainfield   | 12/17/2015 | Evidence of Insurance                            | 2016 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   | 12/17/2015 | County of Somerset                               | 2016 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   | 12/17/2015 | Borough of Watchung                              | 2016 GL/AL/WC   | Evidence of Insurance with respects to annual fire department training.  |
| Borough of North Plainfield   | 12/17/2015 | Township of Greenbrook Greenbrook Fire - EMS Co. | 2016 GL/AL/WC   | Evidence of Insurance with respects to annual fire department training.  |
| Borough of North Plainfield   | 12/17/2015 | City of Plainfield                               | 2016 GL/AL/WC   | Evidence of Insurance with respects to annual fire department training.  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |        |             |          |                    |
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| JIF Member  | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |

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| Borough of North Plainfield | 12/17/2015 | County of Somerset                                   | 2016 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 2016.*  |
| Borough of North Plainfield | 12/17/2015 | Middlesex Fire Academy                               | 2016 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 | 12/17/2015 | Somerset County                                      | 2016 GL/AL/WC | Evidence of Insurance with respect to the Annual Fire Department training.   |
| Borough of North Plainfield | 12/17/2015 | Monmouth County Police Academy                       | 2016 GL/AL/WC | Evidence of Insurance for attendance at the Academy Classes during the year 2016.  |
| Borough of North Plainfield | 12/17/2015 | John Stamler Police Academy Union County             | 2016 GL/AL/WC | Evidence of Insurance for attendance at the Academy Classes during the year 2016.  |
| Borough of North Plainfield | 12/17/2015 | Morris County Police Academy                         | 2016 GL/AL/WC | Evidence of Insurance for attendance at the Academy Classes during the year 2016.  |
| Borough of North Plainfield | 12/17/2015 | County of Somerset                                   | 2016 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 | 12/17/2015 | EVIDENCE ONLY  | 2016 GL/AL/WC | Evidence of Insurance Only for North Plainfield Recreation Department.   |
| Borough of North Plainfield | 12/17/2015 | Evidence of Insurance                                | 2016 GL/AL/WC | Evidence of Insurance.   |
| Borough of North Plainfield | 12/17/2015 | Evidence of Insurance                                | 2016 GL/AL/WC | Evidence of insurance only for North Plainfield Fire - Rescue Department.  |
| Borough of North Plainfield | 12/17/2015 | Evidence of Insurance                                | 2016 GL/AL/WC | Evidence of insurance only for North Plainfield Police Department.   |
| Borough of North Plainfield | 12/17/2015 | NJ Department of Health Office of EMS                | 2016 GL/AL/WC | Evidence of insurance as respects North Plainfield NJ Fire Bureau EMS license renewal.   |
| Borough of North Plainfield | 12/17/2015 | North Plainfield Fire Dept                           | 2016 GL/AL/WC | Evidence of Insurance with respect to the St. Baldrick's Day Celebration to be held during March 2016.   |
| Borough of North Plainfield | 12/17/2015 | North Plainfield Board of Education                  | 2016 GL/AL/WC | Evidence of Insurance Only as respects use of the school facilities by North Plainfield Recreational Department.   |
| Borough of North Plainfield | 12/17/2015 | County of Somerset & Somerset County Park Commission | 2016 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 2016.*   |
| Borough of North Plainfield | 12/17/2015 | Somerset County Cultural & Heritage Commission       | 2016 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 2016. * |
| Borough of North Plainfield | 12/17/2015 | Somerset County                                      | 2016 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 | 12/17/2015 | Somerset County Police Academy                       | 2016 GL/AL/WC | Evidence of insurance as respects attendance at the Academy Classes during the year 2016.  |
| Borough of North Plainfield | 12/17/2015 | Essex County Police Academy                          | 2016 GL/AL/WC | Evidence of insurance as respects attendance at the Academy Classes during the year 2016.  |



| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                         |  |
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| JIF Member  | ISSUED     | CERT HOLDER                                  | COVERAGE                | HOLDER DESCRIPTION   |
| Borough of Kenilworth   | 12/17/2015 | Union County Coordinator, Div of Planning    | 2016 GL/AL/WC UNION CTY | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the General Liability policy as respects the Borough of Kenilworth's participation in the Union County Municipal Alliance Program. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. * |
| Borough of Kenilworth   | 12/17/2015 | Evidence of Insurance                        | 2016 CRIME STAT         | Evidence of Statutory Bond Coverage for: Tax Collector/Treasurer/CFO Robert Ordway; Municipal Judge Thomas Vitale; Court Administrator Joanne Szelingiewicz.   |
| Borough of Kenilworth   | 12/17/2015 | City of Elizabeth Fire Dept.                 | 2016 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   | 12/17/2015 | County of Union Dept. of Human Services      | 2016 GL                 | The Certificate Holder is included as additional insured on the General Liability Policy per terms, conditions, and exclusions of the policy as respects hanging of banners and road closings for events.*   |
| Borough of Kenilworth   | 12/17/2015 | J. C. Promotions, Inc                        | 2016 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 in May. *  |
| Borough of Kenilworth   | 12/17/2015 | Kenilworth Board of Education                | 2016 GL                 | Evidence of insurance as respects various Borough Recreation Department programs being held on Kenilworth Board of Education premises during 2016.   |
| Borough of Kenilworth   | 12/17/2015 | Kenilworth Board of Education                | 2016 GL                 | The certificate holder is included as an additional insured (premises owner) on the General Liability policy per the terms, conditions and exclusions of that policy as respects the Kenilworth Fireworks Event to be held on school grounds owned by the Board of Education during July. *  |
| Borough of Kenilworth   | 12/17/2015 | Kenilworth Board of Education                | 2016 GL                 | Evidence of Insurance  |
| Borough of Kenilworth   | 12/17/2015 | Kenilworth Board of Education                | 2016 GL                 | Evidence of Insurance Only. Use of David Brearley High School or Harding Elementary School gym for Kenilworth Recreation Basketball Program for grades 1 thru 8, boys & girls.   |
| Borough of Kenilworth   | 12/17/2015 | County of Middlesex Fire Academy             | 2016 GL                 | Evidence of insurance with regard to the use of the County of Middlesex Fire Academy by the Kenilworth Volunteer Fire Department for a "live burn" exercise.   |
| Borough of Kenilworth   | 12/17/2015 | Morris County Public Safety Training Academy | 2016 GL                 | The certificate holder is included as an additional insured-premises owner on the General Liability policy per the terms, conditions and exclusions of the policy with regard to the use of real property at 500 West Hanover Avenue, Parsippany, NJ to conduct training sessions for the Kenilworth Volunteer Fire Department.*   |
| Borough of Kenilworth   | 12/17/2015 | PSE&G  | 2016 GL                 | Certificate holder is included as Additional Insured (property owner) on the Commercial General Liability policy as respects to the hanging of Christmas lighting as required by the pole attachment and conduit agreement.*   |
| Borough of Kenilworth   | 12/17/2015 | PSE&G  | 2016 GL                 | The certificate holder is included as an additional insured - property owner on the General Liability policy per the terms, conditions and exclusions of that policy with regard to the attachment of holiday decorations to utility poles owned by the certificate holder. *  |
| Borough of Kenilworth   | 12/17/2015 | ST.THERESA'S CHURCH                          | 2016 GL                 | The Certificate Holder is included as additional insured on the Commercial General Liability Policy per terms, conditions, and exclusions of the policy as respects to the Carnival sponsored by the Kenilworth Fire Department. *   |
| Borough of Kenilworth   | 12/17/2015 | Union Township Police Dept.                  | 2016 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 Kenilworth   | 12/17/2015 | St. Theresa's School                         | 2016 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.  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                 |   |
|---|------------|--|-----------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                                    | COVERAGE        | HOLDER DESCRIPTION  |
| Borough of Kenilworth   | 12/17/2015 | Unity Bank its successors and assigns          | 2016 GL/AL/WC   | Certificate holder is included as an additional insured and loss payee under the Automobile policy per the terms, conditions and exclusions of that policy.*  |
| Borough of Kenilworth   | 12/17/2015 | City of Elizabeth Fire Dept.                   | 2016 GL/AL/WC   | Evidence of Insurance   |
| Borough of Kenilworth   | 12/17/2015 | Cranford Baseball & Softball League            | 2016 GL/AL/WC   | Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Cranford Baseball & Softball League (Kenilworth Recreation 18u).   |
| Borough of Kenilworth   | 12/17/2015 | Cranford Baseball & Softball League            | 2016 GL/AL/WC   | Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Cranford Baseball & Softball League (Kenilworth Recreation 12u).   |
| Borough of Kenilworth   | 12/17/2015 | Cranford Baseball & Softball League            | 2016 GL/AL/WC   | Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Cranford Baseball & Softball League (Kenilworth Recreation 10u).   |
| Borough of Kenilworth   | 12/17/2015 | Parkway Invitational Softball League (PISL)    | 2016 GL/AL/WC   | Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Parkway Invitational Softball League (Kenilworth Recreation 18u).  |
| Borough of Kenilworth   | 12/17/2015 | Parkway Invitational Softball League (PISL)    | 2016 GL/AL/WC   | Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Parkway Invitational Softball League (Kenilworth Recreation 12u).  |
| Borough of Kenilworth   | 12/17/2015 | Parkway Invitational Softball League (PISL)    | 2016 GL/AL/WC   | Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Parkway Invitational Softball League (Kenilworth Recreation 10u).  |
| Borough of Kenilworth   | 12/17/2015 | County of Union                                | 2016 GL/AL/WC   | Evidence of insurance as respects the road closing for the Kenilworth Street Fair.  |
| Township of Cinnaminson   | 12/18/2015 | Burlington County Bridge Commission            | 2016 GL/AL/WC   | Certificate holder is included as an additional insured (Lessor), loss payee and trustee as respects Lease Agreement Series 2004 for Township of Cinnaminson. Total value of Schedule B is \$1,430,000. *   |
| Township of Cinnaminson   | 12/18/2015 | Cinnaminson Twp Public Schools Memorial School | 2016 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   | 12/18/2015 | Cinnaminson Twp Public Schools Memorial School | 2016 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 through June. |
| Township of Cinnaminson   | 12/18/2015 | New Albany School                              | 2016 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.  |
| Berkeley Township   | 12/18/2015 | Evidence of Insurance                          | 2016 CRIME STAT | Evidence of Statutory Bond Coverage for: Tax Collector Jesse Allen Faasen; CFO/Treasurer Frederick Ebenau; Municipal Court Judge James Gluck; Municipal Court Administrator Jessica L. Jenkins; Deputy Municipal Court Administrator Cynthia Walsh.   |
| Berkeley Township   | 12/18/2015 | Ocean County Board of Chosen Freeholders       | 2016 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   | 12/18/2015 | TD Bank, N.A.                                  | 2016 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   | 12/18/2015 | Berkeley Township School District              | 2016 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.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |                                       |               |   |
|---|------------|---------------------------------------|---------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                           | COVERAGE      | HOLDER DESCRIPTION  |
| Berkeley Township   | 12/18/2015 | Berkeley Township School District     | 2016 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.   |
| Berkeley Township   | 12/18/2015 | Ocean Gate School District PO Box 478 | 2016 GL/AL/WC | Evidence of Insurance as respects the use of the facilities by the Berkeley Township Recreation Department for Township sponsored activities throughout 2016 at the Ocean Gate School.  |
| Berkeley Township   | 12/18/2015 | Berkeley Township Board of Education  | 2016 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   | 12/18/2015 | Central Regional School District      | 2016 GL/AL/WC | Evidence of Insurance as respects the use of the facilities by the Berkeley Township Recreation Department for Township sponsored activities throughout 2016 at the following schools: Central Regional High School & Central Regional Middle School. |
| Berkeley Township   | 12/18/2015 | Central Regional High School          | 2016 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   | 12/18/2015 | Central Regional School District      | 2016 GL/AL/WC | Evidence of insurance as respects Berkeley Township Police Department's use of the facilities at Central Regional High School for training purposes during 2016.  |
| Berkeley Township   | 12/18/2015 | New Jersey Department of Health       | 2016 GL/AL/WC | Evidence of Insurance Only  |
| Berkeley Township   | 12/18/2015 | NJ Dept. of Health & Senior Services  | 2016 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   | 12/18/2015 | NJ Dept. of Health & Senior Services  | 2016 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.                        |
| Berkeley Township   | 12/18/2015 | Ocean County College College Drive    | 2016 GL/AL/WC | Evidence of Insurance in respects to use of the facilities for lifeguard training.  |
| Berkeley Township   | 12/18/2015 | Ocean County College College Drive    | 2016 GL/AL/WC | Evidence of Insurance as respects the use of facilities by the Berkeley Township Recreation Department for swim activities.   |
| Berkeley Township   | 12/18/2015 | Ocean County YMCA                     | 2016 GL/AL/WC | Evidence of Insurance as respects the use of facilities by the Berkeley Township Recreation Department for swim activities.   |
| Berkeley Township   | 12/18/2015 | Ocean County YMCA 1088 Whitty Road    | 2016 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.  |
| Berkeley Township   | 12/18/2015 | Ocean County YMCA 1088 Whitty Road    | 2016 GL/AL/WC | Evidence of insurance   |
| Berkeley Township   | 12/18/2015 | Ocean County Sheriff's Dept           | 2016 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   | 12/18/2015 | Ocean County Fire Academy             | 2016 GL/AL/WC | Evidence of Insurance   |
| Berkeley Township   | 12/18/2015 | Ocean County OEM/ Fire Academy        | 2016 GL/AL/WC | Evidence of Insurance   |
| Berkeley Township   | 12/18/2015 | State of New Jersey                   | 2016 GL/AL/WC | Evidence of insurance as respects portable equipment/radios.  |
| Berkeley Township   | 12/18/2015 | Toms River Fitness                    | 2016 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   | 12/18/2015 | VFW                                   | 2016 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.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                 |  |
|---|------------|--|-----------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                    | COVERAGE        | HOLDER DESCRIPTION   |
| Berkeley Township   | 12/18/2015 | Ocean County YMCA                              | 2016 GL/AL/WC   | Evidence of Insurance in respects to the Berkeley Underwater Search & Rescue Team training for scuba rescue from January thru March.   |
| Town of Morristown  | 12/18/2015 | TD Equipment Finance, Inc.                     | 2016 AL/APD     | Certificate Holder is included as additional insured (lessor) and loss payee as respects 2006 Spartan/General Pumper Apparatus, VIN# 4S7HU2D967C057502. *  |
| Town of Morristown  | 12/18/2015 | College of St. Elizabeth Athletics Dept.       | 2016 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  | 12/18/2015 | Department of Military & Veteran's Affairs     | 2016 GL/AL/WC   | Evidence of insurance per requirement for payments on the certificate holder's FY13 Waiver.  |
| Town of Morristown  | 12/18/2015 | County of Morris Firefighters & Police Academy | 2016 GL/AL/WC   | Certificate Holder is included as additional insured as respects 2016 training activities for Town of Morristown Police and Fire personnel. All policy, terms, conditions and exclusions apply.*                         |
| Town of Morristown  | 12/18/2015 | Morris School District                         | 2016 GL/AL/WC   | Morris School District is included as an additional insured as respects the Town of Morristown's use of the Morristown High School for Police Training in December. All policy terms, conditions and exclusions apply. * |
| Town of Morristown  | 12/18/2015 | NJ Dept. of Health & Senior Services           | 2016 GL/AL/WC   | Evidence of insurance as respects Morristown NJ Fire Bureau EMS renewal. General Liability insurance includes medical malpractice liability for EMS operations. Subject to policy terms and conditions.                  |
| Town of Morristown  | 12/18/2015 | State of New Jersey Division of Motor Vehicle  | 2016 GL/AL/WC   | Evidence of insurance as required for payments from the Division of Motor Vehicles.  |
| Town of Morristown  | 12/18/2015 | Evidence of Insurance                          | 2016 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  | 12/18/2015 | Morris School District                         | 2016 GL         | Certificate holder is included as an additional insured (premises owner) with regards to election activities during 2016. All policy terms, conditions and exclusions apply.*  |
| Town of Morristown  | 12/18/2015 | Warren County Academy                          | 2016 GL         | Evidence of insurance for Morristown Fire Fighter Training at Warren County Fire Academy (Flashover Training during October 2016).   |
| Town of Morristown  | 12/18/2015 | Morristown Partnership                         | 2016 GL         | Evidence of insurance regarding Town of Morristown Tent at Morristown Fall Festival on the Green.  |
| Town of Morristown  | 12/18/2015 | Parsippany PAL                                 | 2016 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  | 12/18/2015 | Drew University Athletic Department            | 2016 GL         | Evidence of insurance as respects Morristown Recreation Travel Basketball use of the school for practice.  |
| Town of Morristown  | 12/18/2015 | Trustees of the Morristown Green Inc           | 2016 GL         | The Trustees of the Morristown Green Inc. are included as additional insured (Premises Owner) as respects the Town of Morristown's use of the Morristown Green for the 2016 Jazz & Blues Festival in August. *           |
| Town of Morristown  | 12/18/2015 | Morris County Area Swim League                 | 2016 GL         | Evidence of insurance as respects the Town of Morristown's participation in the Annual Summer Swim League 2016.  |
| Town of Morristown  | 12/18/2015 | Morris School District                         | 2016 GL         | Evidence of insurance as respects the Town of Morristown's use of the Alexander Hamilton School for Neighborhood/Town Meeting in 2016.   |
| Town of Morristown  | 12/18/2015 | County of Morris Planning & Public Works       | 2016 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  | 12/18/2015 | Morris School District                         | 2016 GL         | Evidence of Insurance only as respects the recreation activities run by the Township's recreation department.  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                   |   |
|---|------------|---|-------------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                                   | COVERAGE          | HOLDER DESCRIPTION  |
| Town of Morristown  | 12/18/2015 | NJ Dept. of Health & Senior Services          | 2016 GL           | Evidence of insurance as respects Morristown NJ Fire Bureau EMS renewal.  |
| Town of Morristown  | 12/18/2015 | NJ Transit                                    | 2016 GL           | Evidence of insurance as respects the Town of Morristown's 2016 use of the Highlands Parking Garage during expected snow storms.  |
| Town of Morristown  | 12/18/2015 | Parsippany Christian School                   | 2016 GL           | Evidence of insurance as respects The Town of Morristown Recreation Department's Travel Basketball Team's use of the certificate holder's school for practice.  |
| Town of Morristown  | 12/18/2015 | The Peck School                               | 2016 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 Fair Haven   | 12/21/2015 | Evidence of Insurance                         | 2016 GL           | Evidence of Insurance as respects the property located at 78 DeNormandie Avenue, Fair Haven, NJ 07704.  |
| Borough of Fair Haven   | 12/21/2015 | Ford Motor Credit                             | 2016 GL/AL/WC/APD | Evidence of insurance as respect leased 2014 Chevrolet Tahoe VIN 1GNSK2E06ER165522 valued at \$37,000.  |
| Borough of Fair Haven   | 12/21/2015 | Evidence of Insurance                         | 2016 AL/WC        | Evidence of Auto Liability Insurance and Workers Compensation for the Fair Haven Volunteer Fire Company #1 and the Fair Haven First Aid Squad.  |
| Borough of Fair Haven   | 12/21/2015 | Evidence of Insurance                         | 2016 CRIME STAT   | Evidence of Statutory Bond Coverage for: Tax Collector (Middletown Township) only as respects services performed as Tax Collector for the Borough of Fair Haven under an Interlocal Services Agreement. (Per form CR2502)                           |
| Borough of Fair Haven   | 12/21/2015 | Jersey Central Power and Light                | 2016 GL/AL/WC     | The certificate holder is an additional insured for general liability coverage with respects to temporary banners being attached to a utility pole. All policy term, conditions and exclusions apply.*  |
| Borough of Fair Haven   | 12/21/2015 | Monmouth County Sheriff's Office              | 2016 GL/AL/WC     | Evidence of Insurance Only  |
| Borough of Fair Haven   | 12/21/2015 | Rumson Fair Haven High School                 | 2016 GL/AL/WC     | Evidence of insurance for Fair Haven Recreation Department Field Hockey Camp during 2016.   |
| Borough of Fair Haven   | 12/21/2015 | Fair Haven Board of Education                 | 2016 GL/AL/WC     | Evidence of Insurance for Fair Haven Recreation Department Teen Canteen Youth Activities, Mens Basketball after-school classes and guest speakers throughout 2016.  |
| Borough of Fair Haven   | 12/21/2015 | County of Monmouth                            | 2016 GL/AL/WC     | Evidence of Liability insurance as respects Monmouth County Improvement Authority's Capital Equipment Lease Programs (for 2016). All policy terms, conditions and exclusions apply.   |
| Borough of Fair Haven   | 12/21/2015 | The Township of Middletown                    | 2016 GL/AL/WC     | Certificate holder is included as an additional insured as respects Interlocal Services Agreement for the following services: Tax Collector. *  |
| Borough of Fair Haven   | 12/21/2015 | County of Monmouth                            | 2016 GL/AL/WC     | The County of Monmouth is included as an additional insured as respects the Borough of Fair Haven's application for a Historic Preservation Grant through the County of Monmouth. *   |
| Borough of Fair Haven   | 12/21/2015 | COUNTY OF MONMOUTH                            | 2016 GL/AL/WC     | The County of Monmouth is included as an additional insured as respects a Grant application.*   |
| Borough of Fair Haven   | 12/21/2015 | County of Ocean Administration Building       | 2016 GL/AL/WC     | The County of Ocean is included as an additional insured as respects the Borough of Fair Haven sending an officer to the Ocean County Police Academy for training. *  |
| Borough of Fair Haven   | 12/21/2015 | Rumson Fair Haven Regional Board of Education | 2016 GL/AL/WC     | Certificate holder is included as an additional insured as respects interlocal service agreement for the following services: Information Technology Support Services, Custodial Services, Building Maintenance Services and Engineering Services. * |
| Borough of Fair Haven   | 12/21/2015 | Borough of Rumson                             | 2016 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   | 12/21/2015 | Borough of Rumson                             | 2016 GL/AL/WC     | Certificate holder is included as additional insured as respects the Interlocal Services Agreement for Municipal Court Services between the Borough of Fair Haven & the Borough of Rumson. *  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                    |  |
|---|------------|--|--------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                              | COVERAGE           | HOLDER DESCRIPTION   |
| Borough of Fair Haven   | 12/21/2015 | TD Bank                                  | 2016 GL/AL/WC      | Evidence of Liability insurance as respects Monmouth County Improvement Authority's Capital Equipment Lease Programs (for 2016). All policy terms, conditions and exclusions apply.  |
| City of Englewood   | 12/21/2015 | Evidence of Insurance                    | 2016 CRIME STAT    | Evidence of Statutory Bond Coverage for: Tax Collector Jodi DeMaio; CFO Ronald Amorino; Treasurer Diana Patino; Library Treasurer Gerald Crane; Municipal Judge Lesley Renee Adams; Court Administrator Debbian Barr.  |
| City of Englewood   | 12/21/2015 | CIT Technology Finance Services Inc.     | 2016 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   | 12/21/2015 | De Lage Landen Financial Services Inc.   | 2016 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-2610N valued at \$11,190,24. *   |
| City of Englewood   | 12/21/2015 | Englewood Public School District         | 2016 GL/AL/WC/PROP | The certificate holder is included as an additional insured (Premises Owner) as respects the City of Englewood's use of their facilities from 1/1/16 to 1/1/17. *  |
| City of Englewood   | 12/21/2015 | First Data Merchant Services Corporation | 2016 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   | 12/21/2015 | Peirce-Eagle Equipment Co                | 2016 GL/AL/WC/PROP | Certificate holder is included as additional insured (Premises 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   | 12/21/2015 | Wells Fargo Financial Leasing Inc.       | 2016 GL/AL/WC/PROP | Certificate holder is included as additional insured (lessor) for General Liability and loss payee for Property, as respects Sharp MXM623N and Sharp MX-B402 copiers leased to Englewood Health Dept., to be located at 73 S. Van Brunt Street, Englewood, NJ. Valued at a total R/C of \$34,521.60. All policy terms, conditions and exclusions apply.*         |
| City of Englewood   | 12/21/2015 | PSEG                                     | 2016 GL/AL/WC      | The certificate holder is included as an additional insured (Licensor) as respects the Distribution Pole Attachment License for Wi-Fi granted to the EEDC (Englewood Economic Development Corporation - approved Quasi). *   |
| City of Englewood   | 12/21/2015 | Friends of the John T. Wright Arena      | 2016 GL/AL/WC      | The certificate holder is included as additional insured as respects the City of Englewood's participation in the after school program, from January 5th through March 29th. *   |
| City of Englewood   | 12/21/2015 | County of Bergen                         | 2016 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   | 12/21/2015 | County of Bergen                         | 2016 GL/AL/WC      | The County of Bergen, its officials and employees are included as additional insured as respects the Improvements to Palisades Avenue project. Contract Number SE-ENGLED-04-15, contract amount \$134,718. *   |
| City of Englewood   | 12/21/2015 | County of Bergen                         | 2016 GL/AL/WC      | The County of Bergen and its officials and employees are included as additional insured as respects Grant/Contract # PS-ENGLEWOODDIAB15 for the Diabetes Educational Program, grant amount \$5,000. *  |
| City of Englewood   | 12/21/2015 | Englewood Board of Education             | 2016 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   | 12/21/2015 | The County of Bergen                     | 2016 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   | 12/21/2015 | Verizon New Jersey Inc.                  | 2016 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. *   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                 |   |
|---|------------|--|-----------------|---|
| JIF Member  | ISSUED     | CERT HOLDER  | COVERAGE        | HOLDER DESCRIPTION  |
| City of Englewood   | 12/21/2015 | Camp Glen Gray   | 2016 GL         | Evidence of Insurance Only  |
| City of Englewood   | 12/21/2015 | New Jersey Youth Soccer League                             | 2016 GL         | Evidence of Insurance Only  |
| City of Englewood   | 12/21/2015 | Pascack Valley Indoor Soccer League (PVISL)                | 2016 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 2016. *                     |
| City of Englewood   | 12/21/2015 | MacKay Ice Arena   | 2016 GL         | Evidence of Insurance   |
| City of Englewood   | 12/21/2015 | City of Englewood  | 2016 GL         | Evidence of Insurance   |
| City of Englewood   | 12/21/2015 | COUNTY OF BERGEN   | 2016 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   | 12/21/2015 | County of Bergen 2010 Historic Preservation Trust          | 2016 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   | 12/21/2015 | Englewood Board of Education                               | 2016 GL         | Evidence of Insurance Only  |
| City of Englewood   | 12/21/2015 | Englewood Public School District                           | 2016 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   | 12/21/2015 | NJ National Guard  | 2016 GL         | Evidence of Insurance with respect only to the Memorial Day Parade to be held in May.   |
| City of Englewood   | 12/21/2015 | New Jersey Youth Baseball 560 Huyler Street                | 2016 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   | 12/21/2015 | Roosevelt at Englewood Condominium Association             | 2016 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.*   |
| Borough of Haddon Heights   | 12/22/2015 | Evidence of Insurance                                      | 2016 CRIME STAT | Evidence of Statutory Bond Coverage for; Treasurer Christie Ehret; Tax Collector Eric Fitzgerald; Library Treasurer David Sommerville; Municipal Judge Edward P. Epstein, Esq.; Court Administrator Catherine Lawson and Deputy Court Administrator Michelle Busarello.   |
| Borough of Haddon Heights   | 12/22/2015 | Cherry Hill Fire Department                                | 2016 GL         | Evidence of Insurance as respects fire fighter training provided to Haddon Heights Fire Fighters (District #13).  |
| Borough of Haddon Heights   | 12/22/2015 | Ford Motor Credit Company LLC Municipal Finance Department | 2016 AL/APD     | Ford Motor Credit Company LLC is included as additional insured (Lessor) and loss payee as respects the Borough of Haddon Heights lease of a 2014 Chevrolet Caprice VIN# 6G3N55U20EL976474 valued at \$53,250, lease number 8829202.*   |
| Borough of Haddon Heights   | 12/22/2015 | County of Camden Attn: Director of Public Works            | 2016 GL/AL/WC   | County of Camden is included as an additional insured (Property Owner) as respects the Borough of Haddon Height's closure of County Roads (North Park, 10th Avenue & West Atlantic Avenue) in November for a Holiday Parade. *  |
| Borough of Haddon Heights   | 12/22/2015 | Camden County Parks Department                             | 2016 GL/AL/WC   | Camden County Board of Chosen Freeholders is included as an Additional Insured (Premises Owner) as respects the Borough of Haddon Heights' use of Haddon Lake, Station Avenue, South Park Avenue and 10th Avenue, Haddon Heights, NJ for a Revolutionary War Reenactment in October. *  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                 |   |
|---|------------|---|-----------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                                   | COVERAGE        | HOLDER DESCRIPTION  |
| Borough of Haddon Heights   | 12/22/2015 | County of Camden                              | 2016 GL/AL/WC   | County of Camden is included as an additional insured (Property Owner) as respects the Borough of Haddon Heights closure of County Roads, Station Avenue and 10th Avenue for the 4th of July Parade. *  |
| Borough of Haddon Heights   | 12/22/2015 | Camden County                                 | 2016 GL/AL/WC   | County of Camden is included as an additional insured (Premises Owner) as respects the Borough of Haddon Heights' use of county road for Annual Spaghetti Dinner, 500 Block of Station Avenue in September. *   |
| Borough of Haddon Heights   | 12/22/2015 | Camden County                                 | 2016 GL/AL/WC   | County of Camden is included as an additional insured (Premises Owner) as respects the Borough of Haddon Heights' use of county road for their Annual Fall Festival, 500 Block of Station Avenue in October. *  |
| Borough of Haddon Heights   | 12/22/2015 | Cherry Hill Fire Department                   | 2016 GL/AL/WC   | Evidence of Insurance   |
| Borough of Haddon Heights   | 12/22/2015 | Haddon Heights Board of Education             | 2016 GL/AL/WC   | Certificate Holder is included as additional insured (premises owner) for General Liability per the terms, conditions and exclusions of that policy as respects the use of the 7th Avenue School's 'all purpose' room, for the Borough's Parks & Recreation Program activities (as a rain back-up location June through July).* |
| Borough of Haddon Heights   | 12/22/2015 | Haddon Heights Board of Education             | 2016 GL/AL/WC   | Evidence of insurance as respects Borough of Haddon Height's use of the certificate holder's 7th Avenue School for their Summer Recreation Program.   |
| Borough of Haddon Heights   | 12/22/2015 | Interfaith Caregivers                         | 2016 GL/AL/WC   | Evidence of Insurance as respects Touch A Truck Family Festival at Haddonfield United Methodist Church, 29 Warwick Road, Haddonfield, NJ 08033.   |
| Borough of Haddon Heights   | 12/22/2015 | New Jersey Historic Trust                     | 2016 GL/AL/WC   | Evidence of Liability Insurance   |
| Borough of Haddon Heights   | 12/22/2015 | PSE&G HOLIDAY LIGHTING GROUP                  | 2016 GL/AL/WC   | Certificate holder is included as an additional insured as respects the Borough of Haddon Heights' attachment of Holiday Lighting to utility poles.*  |
| Borough of Haddon Heights   | 12/22/2015 | PSE&G Southern Division Headquarters          | 2016 GL/AL/WC   | PSE&G is included as an additional insured (Licensor) as respects the Haddon Heights Streetscape Committee's painting of their decorative street light poles. *   |
| Township of Morris  | 12/22/2015 | Evidence of Insurance                         | 2016 CRIME STAT | Evidence of Statutory Bond Coverage for: Tax Collector Rebecca Roth; CFO/Treasurer Francine DeAngelis; Board of Health Treasurer Karen Swetz.   |
| Township of Morris  | 12/22/2015 | County of Morris                              | 2016 GL         | Morris County Board of Chosen Freeholders its officers and employees are included as additional insured (Grantee) as respects the Morris County Historic Preservation Grant for the Morristown & Morris Township Library. *   |
| Township of Morris  | 12/22/2015 | NJ Div of Fish and Wildlife                   | 2016 GL/AL/WC   | Evidence of insurance as respects the Township of Morris' annual usage of the Black River Firearms Range.   |
| Township of Morris  | 12/22/2015 | HIDTA Bronx Urban Tactical Village            | 2016 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  | 12/22/2015 | Jersey Central Power & Light                  | 2016 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). *  |
| Township of Morris  | 12/22/2015 | Jersey Central Power & Light                  | 2016 GL/AL/WC   | JCP&L, Verizon, and Cablevision are included as additional insured as respects the Township of Morris' installation of banner on the certificate holder's utility pole from June to July. *   |
| Township of Morris  | 12/22/2015 | Jersey Central Power & Light                  | 2016 GL/AL/WC   | JCP&L, Verizon and Cablevision are included as additional insured (Property Owner) as respects the Township of Morris temporary installation of a banner from April to May.*  |
| Township of Morris  | 12/22/2015 | Mendham Area Women's Softball League          | 2016 GL/AL/WC   | Evidence on insurance as respects the Mendham Women's Softball League.  |
| Township of Morris  | 12/22/2015 | Morris County Police and Firefighters Academy | 2016 GL/AL/WC   | The County of Morris is included as additional insured (Premise Owner) as respects the Township of Morris' use of the Morris County Public Safety Training Academy in September. *  |



| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                   |   |
|---|------------|---|-------------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                                     | COVERAGE          | HOLDER DESCRIPTION  |
| Township of Morris  | 12/22/2015 | Morris County Municipal Utilities Authority     | 2016 GL/AL/WC     | Evidence of insurance with regard to the use of the certificate holder's facilities during the calendar year.   |
| Township of Morris  | 12/22/2015 | Morris County Police and Firefighters Academy   | 2016 GL/AL/WC     | Evidence of insurance with regard to the use of the certificate holder's facilities during the calendar year.   |
| Township of Morris  | 12/22/2015 | Morris School District                          | 2016 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  | 12/22/2015 | Morristown Beard School                         | 2016 GL/AL/WC     | Evidence of insurance as respects the Township's use of the Morristown Beard School facilities throughout 2016.   |
| Township of Morris  | 12/22/2015 | State of New Jersey Dept of Children & Families | 2016 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).*  |
| Township of Morris  | 12/22/2015 | New Jersey Division of Property Mgmt            | 2016 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  | 12/22/2015 | NJ Department of Military & Veterans Affairs    | 2016 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  | 12/22/2015 | College of Saint Elizabeth                      | 2016 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  | 12/22/2015 | St Thomas More Roman Catholic Church            | 2016 GL/AL/WC     | Evidence of insurance as respects the use of the certificate holder's facilities during the calendar year.  |
| Township of Morris  | 12/22/2015 | Washington Valley Chapel                        | 2016 GL/AL/WC     | Certificate holder is included as additional insured (Property Owner) as respects the Township of Morris' (Township of Morris Seniors) use of the Washington Valley Chapel for their meeting and playground rain dates. *   |
| Union Township  | 12/22/2015 | Evidence of Insurance                           | 2016 CRIME STAT   | Evidence of Statutory Bond Coverage for: Treasurer/CFO Debra Cyburt; Tax Collector Terri Malanda; Municipal Judge Jonathan Rosenbluth; Municipal Judge Kelly Waters; Municipal Judge Cassandra Corbett; Court Administrator Patricia Nasta.   |
| Union Township  | 12/22/2015 | Union County Coordinator, Div of Planning       | 2016 GL/AL/WC     | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the General Liability policy as respects Union Township's participation in the Union County Municipal Alliance Program. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. * |
| Union Township  | 12/22/2015 | US Bank   | 2016 GL/AL/WC/APD | The certificate holder is included as an additional insured (lessor) on the Automobile policy and loss payee for Auto Physical Damage per the terms, conditions and exclusions of those policies with regard to the 2007 Pierce Ladder Truck VIN#4P1CD01H57A007169 (Value \$900,000) via the Capital and Infrastructure Lease Agreement (dated 9/1/2006).*  |
| Union Township  | 12/22/2015 | Division of Motor Vehicles                      | 2016 GL/AL/WC/APD | Evidence of Insurance as respects 1991 Army Truck/Wrecker Vehicle Identification Number 3600372.  |
| Union Township  | 12/22/2015 | Book Auto Leasing FAX 201-531-8295              | 2016 GL/AL/WC/APD | Certificate holder is included as an additional insured (lessor) on the Auto Liability policy and Loss Payee under the Auto Physical Damage Policy per terms, conditions and exclusions of the respective policies with regard to a 2003 Jeep VIN# 681041 & 2003 Jeep VIN# 681040. All Points Capital Corp-Vehicle PO Box 8915, Melville, NY 11747 also included as a loss payee.*  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                   |   |
|---|------------|--|-------------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                                    | COVERAGE          | HOLDER DESCRIPTION  |
| Union Township  | 12/22/2015 | Book Auto Leasing FAX 201-531-8295             | 2016 GL/AL/WC/APD | Certificate holder is included as additional insured (lessor) on the Auto Liability policy & Loss Payee under Auto Physical Damage Policy per terms, conditions, exclusions of respective policies as respects a 2007 Chevrolet VIN#188218 & 2007 Dodge VIN#126569. All Points Capital Corp-Vehicle PO Box 8915, Melville, NY 11747 included as additional loss payee.* |
| Union Township  | 12/22/2015 | Central Trust Bank                             | 2016 GL/AL/WC/APD | Central Trust Bank is included as additional insured (Lender) and loss payee as respects Union Township's lease of 2015 RAVO Model 540 STH Road Sweeper estimated value \$199,237 VIN XL95FCH4CE2020547. Government Capital Corporation is included as additional insured (Lessor).   |
| Union Township  | 12/22/2015 | New Jersey Transit Corporation Ken Rotter      | 2016 GL/AL/WC     | Certificate holder in included as an additional insured with regards to lease #L1473-1430-1. All policy terms, conditions and exclusions apply.*  |
| Union Township  | 12/22/2015 | Dept Parks & Community Renewal                 | 2016 GL/AL/WC     | Evidence of Insurance as respects the township's use of fields and facilities.  |
| Union Township  | 12/22/2015 | ConnectOne Bank                                | 2016 GL/AL/WC     | ConnectOne Bank is included as an additional insured (Premises Owner) as respects the Township of Union's use of their property located at 971 Bonnell Court, Union, NJ for parking. *  |
| Union Township  | 12/22/2015 | Garden State Basketball League                 | 2016 GL/AL/WC     | Evidence of Insurance as respects the Township of Union Recreation Department 5th & 6th grade Traveling Basketball League.  |
| Union Township  | 12/22/2015 | Knights of Columbus Council No. 4504           | 2016 GL/AL/WC     | Evidence of Insurance   |
| Union Township  | 12/22/2015 | Motor Vehicle Services Special Services Plates | 2016 GL/AL/WC     | Evidence of Insurance for any and all autos.  |
| Union Township  | 12/22/2015 | NJ Dept. of Health & Senior Services           | 2016 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.  |
| Union Township  | 12/22/2015 | NJ Div of Motor Vehicles                       | 2016 GL/AL/WC     | Evidence of Insurance for private inspection center license.  |
| Union Township  | 12/22/2015 | Division of Motor Vehicle                      | 2016 GL/AL/WC     | Evidence of Insurance as respects in-transit contractor equipment.  |
| Union Township  | 12/22/2015 | ORCHARD MEADOWS                                | 2016 GL/AL/WC     | Evidence of Insurance   |
| Union Township  | 12/22/2015 | PSE&G Holiday Lighting Group                   | 2016 GL/AL/WC     | Certificate holder is included as an additional insured as respects the Township of Union's attachment of Holiday Decorations, Banners, and Signs to the certificate holder's utility poles. *  |
| Union Township  | 12/22/2015 | SEABOARD PROPERITIES L.L.C.                    | 2016 GL/AL/WC     | Evidence of Insurance in regards to parking lot rear of 1023-47 & 1060 Stuyvesant Avenue. Sound system, lighting decorations and cables (roof mounted)  |
| Union Township  | 12/22/2015 | Somerset Emergency Services Training Academy   | 2016 GL/AL/WC     | Evidence of insurance as respects the Township of Union's use of the certificate holder's training facilities in September.   |
| Union Township  | 12/22/2015 | Union County Improvement Authority             | 2016 GL/AL/WC     | The certificate holder is included as an additional insured (lessor) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the Capital Equipment and Infrastructure Lease Agreement. *  |
| Union Township  | 12/22/2015 | Union Township Board of Education              | 2016 GL/AL/WC     | Evidence of Insurance   |
| Union Township  | 12/22/2015 | Union Mill Run LLC                             | 2016 GL/AL/WC     | Evidence of insurance with regard to authorized services provided by off-duty police officers of the Township of Union to the certificate holder.   |
| Union Township  | 12/22/2015 | Verizon New Jersey                             | 2016 GL/AL/WC     | Evidence of Insurance   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                 |   |
|---|------------|--|-----------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                            | COVERAGE        | HOLDER DESCRIPTION  |
| Hamilton Township   | 12/22/2015 | Evidence of Insurance                  | 2016 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   | 12/22/2015 | Evidence of Insurance                  | 2016 CRIME STAT | Policy includes Employee Dishonesty coverage for 'non-statutory' employees, and scheduled 'statutory' employees.  |
| Hamilton Township   | 12/22/2015 | NJ Transit Local Programs              | 2016 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   | 12/22/2015 | Panek's Golf Car Service Co.           | 2016 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   | 12/22/2015 | Volvo Rents                            | 2016 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   | 12/22/2015 | Nottingham Volunteer Ambulance Squad   | 2016 WC         | Evidence of Insurance   |
| Hamilton Township   | 12/22/2015 | Township of Hamilton                   | 2016 WC         | Evidence of Insurance   |
| Hamilton Township   | 12/22/2015 | Carnegie Investors                     | 2016 GL/AL/WC   | Certificate holder is included as an additional insured (Premises Owner) as respects the Township of Hamilton's use of their facilities for training exercises in June. *   |
| Hamilton Township   | 12/22/2015 | Evidence of Insurance                  | 2016 GL/AL/WC   | Evidence of Insurance   |
| Hamilton Township   | 12/22/2015 | Lawrence Associates                    | 2016 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   | 12/22/2015 | NJ Department of Trans                 | 2016 GL/AL/WC   | Evidence of Insurance   |
| Hamilton Township   | 12/22/2015 | Township of Robbinsville               | 2016 GL/AL/WC   | Certificate holder is included as an additional insured as respects Shared Services Agreement between the Township of Hamilton & the Township of Robbinsville regarding services provided by the Hamilton Township Ecological Facility. *   |
| Hamilton Township   | 12/22/2015 | State of New Jersey                    | 2016 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   | 12/22/2015 | Trenton Catholic Academy               | 2016 GL/AL/WC   | Evidence of insurance as respects the Township's use of the certificate holder's parking lot.   |
| Hamilton Township   | 12/22/2015 | Trenton Catholic Academy               | 2016 GL/AL/WC   | Evidence of insurance as respects Hamilton Township's use of the certificate holder's parking lot.  |
| Hamilton Township   | 12/22/2015 | Trenton Catholic Academy               | 2016 GL/AL/WC   | Evidence of insurance as respects Hamilton Township's use of the certificate holder's parking lot area for the Fall Harvest Festival in October and the Winter Wonderland Festival in December.   |
| Hamilton Township   | 12/24/2015 | County of Mercer McDade Admin Building | 2016 GL/AL/WC   | Evidence of insurance as respects Resolution No. 15-410 allowing the proper officials of the township to authorize and execute a mutual aid and assistance agreement with the County of Mercer Office of Emergency Management.  |
| Hamilton Township   | 12/22/2015 | Simkins Industries, Inc.               | 2016 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   | 12/22/2015 | Trenton Catholic Academy               | 2016 GL         | Evidence of Insurance for use of Parking Facilities for Annual Winter Wonderland  |
| Hamilton Township   | 12/22/2015 | Veterans Park                          | 2016 GL         | Evidence of Insurance Only  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |                                      |          |   |
|---|------------|--------------------------------------|----------|---|
| JIF Member  | ISSUED     | CERT HOLDER                          | COVERAGE | HOLDER DESCRIPTION  |
| Hamilton Township   | 12/22/2015 | Project Freedom                      | 2016 GL  | Evidence of Insurance as respects the Township of Hamilton's use of the certificate holder's facility for meetings.   |
| Hamilton Township   | 12/22/2015 | Linda J Black Trustee                | 2016 GL  | Certificate Holder is included as an additional insured (premises owner), only as respects the Township of Hamilton conducting a "Due Diligence Inspection" as per the requirements of clause 13B within the contract of sale with NJ Conservation Foundation (NJCF), along with the terms of NJCF's assignment agreement.* |
| Hamilton Township   | 12/22/2015 | 633 Holding LLC                      | 2016 GL  | Evidence of Insurance Only  |
| Hamilton Township   | 12/22/2015 | Abbott House                         | 2016 GL  | Evidence of Insurance Only  |
| Hamilton Township   | 12/22/2015 | Adele Borromeo                       | 2016 GL  | Evidence of Insurance Only  |
| Hamilton Township   | 12/22/2015 | Amtrak Real Estate Development Dept. | 2016 GL  | Evidence of Insurance   |
| Hamilton Township   | 12/22/2015 | Amtrak Real Estate Development Dept. | 2016 GL  | Evidence of Insurance   |
| Hamilton Township   | 12/22/2015 | Camp Olden Civil War Museum          | 2016 GL  | Evidence of Insurance Only  |
| Hamilton Township   | 12/22/2015 | Camp Olden Civil War Round Table     | 2016 GL  | Evidence of insurance   |
| Hamilton Township   | 12/22/2015 | County of Mercer                     | 2016 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   | 12/22/2015 | Dempster Fire Training Center        | 2016 GL  | Evidence of Insurance.  |
| Hamilton Township   | 12/22/2015 | Eagle Partners c/o Nexus Properties  | 2016 GL  | Evidence of Insurance Only  |
| Hamilton Township   | 12/22/2015 | Evidence of Insurance                | 2016 GL  | Public Officials Liability (Professional Liability) coverage is included within the GSMJIF Liability program, including Township employees as Insureds, however only while acting within the scope of their duties as employees of the Township. Coverage is subject to all policy terms, exclusions and definitions.       |
| Hamilton Township   | 12/22/2015 | Hamilton Township Board of Education | 2016 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   | 12/22/2015 | Hamilton Township Senior Center      | 2016 GL  | Evidence of Insurance Only  |
| Hamilton Township   | 12/22/2015 | Mercer County Park Commission        | 2016 GL  | Evidence Of Insurance   |
| Hamilton Township   | 12/22/2015 | Mercer County Fire Academy           | 2016 GL  | Evidence of insurance   |
| Hamilton Township   | 12/22/2015 | Mercer County Park Commission        | 2016 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   | 12/22/2015 | Morris County                        | 2016 GL  | Evidence of insurance.  |
| Hamilton Township   | 12/22/2015 | Nottingham Fire Company              | 2016 GL  | Evidence of Insurance Only  |
| Hamilton Township   | 12/22/2015 | Nottingham Volunteer Ambulance Squad | 2016 GL  | Evidence of Insurance Only  |
| Hamilton Township   | 12/22/2015 | Simkins Industries Inc.              | 2016 GL  | Evidence of Insurance Only  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                    |  |
|---|------------|---|--------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                     | COVERAGE           | HOLDER DESCRIPTION   |
| Hamilton Township   | 12/22/2015 | St. Gregory the Great RCC School                | 2016 GL            | Evidence of Insurance Only   |
| Hamilton Township   | 12/22/2015 | The Port Authority of New Jersey/New York       | 2016 GL            | Evidence of Insurance Only   |
| Hamilton Township   | 12/22/2015 | T-Mobile Northeast. LLC                         | 2016 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 subject policy with regard to the Tower Lease Agreement pertaining to a Bridgewave antenna at 801 Kuser Road, Hamilton, NJ. *                       |
| Hamilton Township   | 12/22/2015 | T-Mobile Northeast. LLC                         | 2016 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   | 12/22/2015 | Township of Hamilton                            | 2016 GL            | Evidence of Insurance  |
| Hamilton Township   | 12/22/2015 | Trenton Catholic Academy                        | 2016 GL            | Evidence of Insurance Only   |
| Hamilton Township   | 12/22/2015 | University of Delaware School of Nursing        | 2016 GL            | Evidence of Insurance Only   |
| Hamilton Township   | 12/22/2015 | Township of West Windsor                        | 2016 GL            | Township of West Windsor is included as an additional insured (Property Owner) as respects Hamilton Township's rental of a mobile stage in July. *   |
| Borough of Highland Park  | 12/23/2015 | Evidence of Insurance                           | 2016 CRIME STAT    | 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  | 12/23/2015 | Unity Banks it's successors and assigns         | 2016 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  | 12/23/2015 | Middlesex County Prosecutor's Office            | 2016 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  | 12/23/2015 | Middlesex County Prosecutor's Office            | 2016 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 Street Fair in May. *  |
| Borough of Highland Park  | 12/23/2015 | Unity Bank                                      | 2016 GL/AL/WC/PROP | Evidence of Insurance  |
| Borough of Highland Park  | 12/23/2015 | Greater Brunswick Charter School                | 2016 GL/AL/WC      | Evidence of Insurance Only with regard to insured's use of gym for athletic activities.  |
| Borough of Highland Park  | 12/23/2015 | Middlesex County Board of Chosen Freeholders    | 2016 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  | 12/23/2015 | Bank of America                                 | 2016 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  | 12/23/2015 | Highland Park Board of Education                | 2016 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  | 12/23/2015 | Highland Park Public Schools Board of Education | 2016 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  | 12/23/2015 | Highland Park Public Schools Board of Education | 2016 GL/AL/WC      | Evidence of Insurance pertaining to use of facilities.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |               |   |
|---|------------|---|---------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                                     | COVERAGE      | HOLDER DESCRIPTION  |
| Borough of Highland Park  | 12/23/2015 | Highland Park Public Schools Board of Education | 2016 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  | 12/23/2015 | Highland Park Board of Education                | 2016 GL/AL/WC | Evidence of insurance as respects the Borough of Highland Park's use of Highland Park High School Field located at 102 North 5th Avenue, Highland Park, NJ in June in the event of inclement weather the event will be held inside the gym. |
| Borough of Highland Park  | 12/23/2015 | Johnson Park                                    | 2016 GL/AL/WC | Evidence of insurance.  |
| Borough of Highland Park  | 12/23/2015 | Middlesex County Parks & Recreation             | 2016 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  | 12/23/2015 | Middlesex County Parks & Recreation Department  | 2016 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  | 12/23/2015 | County of Middlesex                             | 2016 GL/AL/WC | Evidence of insurance as respects the Department of Aging application for a grant.  |
| Borough of Highland Park  | 12/23/2015 | Middlesex County Improvement Authority          | 2016 GL/AL/WC | Evidence of insurance   |
| Borough of Highland Park  | 12/23/2015 | Middlesex Fire Academy                          | 2016 GL/AL/WC | Evidence of insurance with regard to training of members of the Highland Park Volunteer Fire Department at the Middlesex County Fire Academy.   |
| Borough of Highland Park  | 12/23/2015 | Middlesex County Improvement Authority          | 2016 GL/AL/WC | Evidence of insurance   |
| Borough of Highland Park  | 12/23/2015 | Morris County Police Academy                    | 2016 GL/AL/WC | The County of Morris is included as an additional insured (Premises Owner) as respects the Borough of Highland Park Police Department's participation in the training class in July. *  |
| Borough of Highland Park  | 12/23/2015 | PSE&G   | 2016 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  | 12/23/2015 | WIMN, Inc.                                      | 2016 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  | 12/23/2015 | Department of Transportation NJDOT              | 2016 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  | 12/23/2015 | Department of Transportation NJDOT              | 2016 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  | 12/23/2015 | Highland Park Board of Education                | 2016 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  | 12/23/2015 | Middlesex County Board of Chosen Freeholders    | 2016 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  | 12/23/2015 | Middlesex County Board of Chosen Freeholders    | 2016 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  | 12/23/2015 | Midlantic Property Management, Inc.             | 2016 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.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                    |   |
|---|------------|--|--------------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                                    | COVERAGE           | HOLDER DESCRIPTION  |
| Borough of Highland Park  | 12/23/2015 | Midlantic Property Management Inc.             | 2016 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.  |
| Borough of Highland Park  | 12/23/2015 | Provident Bank                                 | 2016 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  | 12/23/2015 | Rebarber Family Chiropractic                   | 2016 GL            | Evidence of insurance as respects the Borough of Highland Park's use of the certificate holder's parking lot at 307 Raritan Avenue, Highland Park in August.  |
| Borough of Caldwell   | 12/23/2015 | Ford Motor Credit Company<br>Municipal Finance | 2016 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   | 12/23/2015 | Kansas State Bank and/or Its Assigns           | 2016 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   | 12/23/2015 | Evidence of Insurance                          | 2016 CRIME STAT    | Evidence of Blanket Crime Insurance   |
| Borough of Caldwell   | 12/23/2015 | Evidence of Insurance                          | 2016 CRIME STAT    | Evidence of Statutory Bond Coverage for: CFO/Treasurer Christopher Battaglia; Tax Collector Idamae Renne; Municipal Judge Donald O'Connor; Library Treasurer Ruth Jaffe; Court Administrator Leanne O'Hern.   |
| Borough of Caldwell   | 12/23/2015 | Evidence of Insurance                          | 2016 GL/AL/WC      | Evidence of Insurance   |
| Borough of Caldwell   | 12/23/2015 | Real Property Branch                           | 2016 GL/AL/WC      | Evidence of insurance   |
| Borough of Caldwell   | 12/23/2015 | Thomas Spinelli                                | 2016 GL/AL/WC      | Evidence of insurance as respects the Borough's use of certificate holder's premises for parking.   |
| Borough of Caldwell   | 12/23/2015 | Caldwell Community Center                      | 2016 GL/AL/WC/PROP | Evidence of Insurance only  |
| Borough of Caldwell   | 12/23/2015 | De Lage Landen Financial Services,<br>Inc.     | 2016 GL/AL/WC/PROP | The certificate holder is included as an additional insured (lessor) on the general liability policy and loss payee on the property policy per the terms, conditions and exclusions of the policy as respects the lease of a Kyocera CS-3051CI color copier valued at \$10,800.*  |
| Borough of Caldwell   | 12/23/2015 | De Lage Landen Financial Services,<br>Inc.     | 2016 GL/AL/WC/PROP | The certificate holder is included as an additional insured (lessor) on the general liability policy and loss payee on the property policy per the terms, conditions and exclusions of the policy as respects the lease of a Muratec MFX-C2280N color copier valued at \$10,800. *                                      |
| Borough of Caldwell   | 12/23/2015 | Department of Health &<br>Rehabilitation       | 2016 GL/AL/WC/PROP | Evidence of Insurance   |
| Borough of Caldwell   | 12/23/2015 | Municipal Asset Management Inc                 | 2016 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 \$89,112 (per schedule submitted).*  |
| Borough of Caldwell   | 12/23/2015 | Municipal Asset Management Inc                 | 2016 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   | 12/23/2015 | NJ DEP Water Enforcement                       | 2016 GL/AL/WC/PROP | Evidence of Insurance   |
| Borough of Caldwell   | 12/23/2015 | PROCOPY  | 2016 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   | 12/23/2015 | PROCOPY  | 2016 GL/AL/WC/PROP | The certificate holder is included as an additional insured (lessor) on the general liability policy and loss payee on the property policy, per policy terms, conditions & exclusions, as respects the lease of a Kyocera CS- 3051CI color copier valued at \$10,800. This item replaces a CS-2540 copier (S#..00164).* |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                    |  |
|---|------------|---|--------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                 | COVERAGE           | HOLDER DESCRIPTION   |
| Borough of Caldwell   | 12/23/2015 | PSE&G                                       | 2016 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   | 12/23/2015 | Township of Verona                          | 2016 GL/AL/WC/PROP | Evidence of Insurance only   |
| Borough of New Providence   | 12/23/2015 | Evidence of Insurance                       | 2016 CRIME STAT    | Evidence of Statutory Bond Coverage for: Treasurer/CFO Kenneth DeRoberts; Tax Collector Denise Brinkofski; Municipal Judge Donald Bogosia; Court Administrator Court Personnel.  |
| Borough of New Providence   | 12/23/2015 | Document Solutions LLC c/o Insurance Center | 2016 GL/AL/WC/PROP | Certificate holder is included as additional insured (Lessor) and loss payee as respects the Borough of New Providence's lease of one Konica Minolta Bizhub C554E Copier - Account No. 201908331. Property coverage includes theft pursuant to the terms, conditions, limitations and exclusions of the GSMJIF Insurance Policy. *   |
| Borough of New Providence   | 12/23/2015 | Union County Administration Building        | 2016 GL/AL/WC      | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the General Liability policy as respects the Borough of New Providence's participation in the Union County Municipal Alliance Program. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. * |
| Borough of New Providence   | 12/23/2015 | Township of Berkeley Heights                | 2016 WC            | Evidence of insurance  |
| Borough of New Providence   | 12/23/2015 | Governor Livingston High School             | 2016 WC            | Evidence of Workers Compensation Insurance Coverage Only.  |
| Borough of New Providence   | 12/23/2015 | Murray Hill Inn                             | 2016 WC            | Evidence of Workers Compensation Insurance Coverage Only.  |
| Borough of New Providence   | 12/23/2015 | New Providence Board of Education           | 2016 WC            | Evidence of Workers Compensation Insurance Coverage Only.  |
| Borough of New Providence   | 12/23/2015 | New Jersey Transit                          | 2016 WC            | Evidence of Workers Compensation Insurance Coverage Only.  |
| Borough of New Providence   | 12/23/2015 | Union County Alliance Coordinator           | 2016 WC            | Evidence of Workers Compensation Insurance Coverage Only.  |
| Borough of New Providence   | 12/23/2015 | Union County                                | 2016 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   | 12/23/2015 | Township of Berkeley Heights                | 2016 GL/AL/WC      | Evidence of insurance as respects liability arising out of the operations performed by the insured.  |
| Borough of New Providence   | 12/23/2015 | County of Union Dept of Parks               | 2016 GL/AL/WC      | Evidence of Insurance  |
| Borough of New Providence   | 12/23/2015 | Governor Livingston High School             | 2016 GL/AL/WC      | Evidence of insurance as respects the program being held by the New Providence Amateur Radio Club.   |
| Borough of New Providence   | 12/23/2015 | Governor Livingston High School             | 2016 GL/AL/WC      | Evidence of insurance as respects the use of Governor Livingston High School's facilities, for program being held by the New Providence Amateur Radio club (operated under the Borough's Community Activities Dept.) in June.  |
| Borough of New Providence   | 12/23/2015 | Morris-Union Joint Commission               | 2016 GL/AL/WC      | Morris-Union Jointure Commission, its employees, officials and agents are included as additional insured (Premises Owner) as respects the Borough of New Providence's use of the Morris-Union Jointure Commission's gym for the Community Activities Department Basketball program for the 2016 Calendar Year.*  |



| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                    |  |
|---|------------|---|--------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                 | COVERAGE           | HOLDER DESCRIPTION   |
| Borough of New Providence   | 12/23/2015 | Murray Hill Inn                             | 2016 GL/AL/WC      | Evidence of insurance as respects the Borough of New Providence's use of the certificate holder's facility.  |
| Borough of New Providence   | 12/23/2015 | New Providence Board of Education           | 2016 GL/AL/WC      | Evidence of insurance as respects the use of the Board of Education's facilities for Borough sponsored events subject to the terms, conditions, and exclusions of the Borough of New Providence policies.  |
| Borough of New Providence   | 12/23/2015 | NJ Transit Corporation                      | 2016 GL/AL/WC      | Evidence of insurance as respects leased property located at Floral Avenue Lot 7 Block 400 used for commuter parking. Lease #L1717-2323-01   |
| Borough of New Providence   | 12/23/2015 | Provident Bank                              | 2016 GL/AL/WC      | Evidence of insurance  |
| Borough of New Providence   | 12/23/2015 | Union County                                | 2016 GL/AL/WC      | The County of Union, its Board of Chosen Freeholders, Officers, Employees, Agents, and Servants are included as additional insured under the General Liability Policy as respects the Borough's road closures for the "Downtown Fireworks Spectacular" in July, South Street from Gales Drive to Springfield Avenue, Banners South Street & Springfield Avenue. *                    |
| Township of Montclair   | 12/23/2015 | Evidence of Insurance                       | 2016 CRIME STAT    | Evidence of Statutory Bond Coverage for: CFO Padmaja Rao; Tax Collector Maureen Montesano; Treasurer Anthony Blasi; Water & Sewer Tax Collector Tracy Ottey; Municipal Judge Kenneth Strait; Court Administrator Joyce Hayes; Tax Assessor George Librizzi.  |
| Township of Montclair   | 12/23/2015 | Dolphin Capital Corporation- ISOA           | 2016 GL/AL/WC/PROP | The certificate holder is listed as loss payee on the property policy per the terms, conditions and exclusions of that policy with regard to a leased Konica Minolta C352 Digital Copier (serial #231109823) valued at \$12,840 for use by the Montclair Public Library.*  |
| Township of Montclair   | 12/23/2015 | Ford Motor Credit Company LLC               | 2016 GL/AL/APD     | Certificate holder is included as additional insured (lessor) and loss payee as respects Lease Purchase Agreement Schedule No. 7772809 of four 2013 Dodge Chargers VIN 2C3CDXAT6DH23433, 2C3CDXAT8DH629434, 2C3CDXATXDH629435 and 2C3CDXAT1DH629436. *   |
| Township of Montclair   | 12/23/2015 | Senior Care & Activities Center             | 2016 GL/AL/WC      | Evidence of insurance as respects the Montclair Senior Shuttle.  |
| Township of Montclair   | 12/23/2015 | County of Essex                             | 2016 GL/AL/WC      | Evidence of insurance as respects the Essex County Division of Senior Services, Contract #24024214 Visiting Nurse.   |
| Township of Montclair   | 12/23/2015 | NJ Transit                                  | 2016 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   | 12/23/2015 | Shop-Rite Brookdale                         | 2016 GL            | Evidence of insurance as respects the Township of Montclair's Nutritional Public Service Announcements at Shop-Rite Brookdale Supermarket on 9/11.   |
| Township of Montclair   | 12/23/2015 | Ariane's Kitchen & Bar                      | 2016 GL            | Evidence of insurance as respects the Township of Montclair sponsored Culinary Classes held during 2016.   |
| Township of Montclair   | 12/23/2015 | Bergen County Law & Public Safety Institute | 2016 GL            | Evidence of insurance with regard to the Township's use of the certificate holders training facility by the Montclair Police Critical Response team.   |
| Township of Montclair   | 12/23/2015 | TOWNSHIP OF MONTCLAIR BOARD OF EDUCATION    | 2016 GL            | Evidence of Insurance in respects to the annual DARE Day event being held at Montclair Woodman Field in June with an approximate attendance of 650 fifth graders.  |
| Township of Montclair   | 12/23/2015 | C3 Workplace                                | 2016 GL            | Evidence of insurance as respects the Township of Montclair sponsored Business and Career Development Classes during 2016.   |
| Township of Montclair   | 12/23/2015 | Cioffi Studio in Montclair                  | 2016 GL            | Evidence of insurance as respects the Township of Montclair sponsored Music Class during 2016, to be held in the Music Room.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |          |  |
|---|------------|---|----------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                 | COVERAGE | HOLDER DESCRIPTION   |
| Township of Montclair   | 12/23/2015 | Clary Anderson Arena                        | 2016 GL  | Evidence of insurance as respects township sponsored Day Camp to operate out of Clary Anderson Arena during July & August for children ranging in age from 5-12 yrs old.   |
| Township of Montclair   | 12/23/2015 | Congregation Shomrei Emunah                 | 2016 GL  | Certificate holder is included as additional insured as respects the Township of Montclair's use of certificate holder's facilities for various classes throughout 2016. *   |
| Township of Montclair   | 12/23/2015 | County of Essex Health Department           | 2016 GL  | Certificate Holder is included as Additional Insured on the General Liability policy only with respect to the Montclair Community Intervention Alliance (MCIA) Grant Contract for the annual Substance Abuse Prevention Program. *   |
| Township of Montclair   | 12/23/2015 | County of Essex                             | 2016 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   | 12/23/2015 | County of Essex Division of Aging           | 2016 GL  | Evidence of Insurance as respects to Division on Aging for visitor nurse service (contract #24024214)  |
| Township of Montclair   | 12/23/2015 | Crane's Mill                                | 2016 GL  | Evidence of insurance as respects the Township of Montclair sponsored History & Culture Class (The Genetic Revolution: Part 2) in February.  |
| Township of Montclair   | 12/23/2015 | Cucina 98 Gourmet Shot (Corso 98)           | 2016 GL  | Evidence of insurance as respects the Township of Montclair sponsored Culinary Art Class in March.   |
| Township of Montclair   | 12/23/2015 | Designer Appliances                         | 2016 GL  | Evidence of insurance as respects the Township of Montclair sponsored Culinary Art Classes during 2016.  |
| Township of Montclair   | 12/23/2015 | COUNTY OF ESSEX HALL OF RECORDS<br>Room 405 | 2016 GL  | Evidence of Insurance with respect to the Annual African American Parade & Festival being held in the Township of Montclair and Nishuane Park, Montclair in June.  |
| Township of Montclair   | 12/23/2015 | Essex County Hall of Records - Rm<br>405    | 2016 GL  | Evidence of insurance with regard to the "Tour de Montclair Bicycle Event" taking place at Brookdale Park in May.  |
| Township of Montclair   | 12/23/2015 | Essex County Parks & Recreation             | 2016 GL  | Evidence of insurance as respects the Annual YMCA-MRCA 10K Run through Anderson Park in June.  |
| Township of Montclair   | 12/23/2015 | First Lutheran Church                       | 2016 GL  | Evidence of insurance as respects the Township of Montclair sponsored Fitness Classes held at Fellowship Hall during 2016.   |
| Township of Montclair   | 12/23/2015 | Instructor's Workshop in Cedar Grove        | 2016 GL  | Evidence of insurance as respects the Township of Montclair sponsored Furniture Refinishing Classes during 2016.   |
| Township of Montclair   | 12/23/2015 | Jazz House-Kids The Jazz House              | 2016 GL  | Evidence of insurance as respects Township of Montclair sponsored music classes during 2016 (twenty sessions starting February).   |
| Township of Montclair   | 12/23/2015 | Kelly Custom Instruments                    | 2016 GL  | Evidence of insurance as respects the Township of Montclair sponsored "Guitar Talk with a Guitar Maker" event in March.  |
| Township of Montclair   | 12/23/2015 | Township of Livingston                      | 2016 GL  | Evidence of insurance as respects the use of the Pistol Range by Montclair's Tactical Team for 12 days of calendar year 2016.  |
| Township of Montclair   | 12/23/2015 | MAP Urban Renewal LLC One Penn<br>Plaza     | 2016 GL  | MAP Urban Renewal, LLC, LCOR Incorporated and each of their representative affiliated entities including their direct and indirect members and partners and their respective directors, officers, employees, agents, shareholders, partners, and members are included as additional insured (Premises Owner)as their interest may appear as respects Montclair Fire Department (continued) |
| Township of Montclair   | 12/23/2015 | Middlesex Fire Academy                      | 2016 GL  | Evidence of insurance with regard to the insured's Fire Service Training activities taking place at the Middlesex Fire Academy.  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |        |             |          |                    |
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| JIF Member  | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |

|                       |            |  |         |   |
|-----------------------|------------|--|---------|---|
| Township of Montclair | 12/23/2015 | Montclair Board of Education                 | 2016 GL | Certificate holder is included as additional insured (Premises Owner) as respects the Township of Montclair's use of Montclair High School including the parking lot throughout 2016 for various classes (Carpentry, Woodworking, Metal Art & Home Repair).*  |
| Township of Montclair | 12/23/2015 | Montclair Board of Education                 | 2016 GL | The certificate holder is included as additional insured (Premises Owner) as respects the Township of Montclair's participation in the Nishuane Mayfair event in May. *   |
| Township of Montclair | 12/23/2015 | Montclair Art Museum                         | 2016 GL | Evidence of insurance as respects the Township of Montclair sponsored arts & crafts classes during 2016 (3 sessions to be held in Studio B).  |
| Township of Montclair | 12/23/2015 | Montclair Board of Education                 | 2016 GL | Certificate Holder is included as Additional Insured (Premises Owner) as respects Montclair Junior Police Academy's use of school facilities.*  |
| Township of Montclair | 12/23/2015 | Montclair Board of Education                 | 2016 GL | Evidence of insurance as respects the Township of Montclair use of the certificate holder's premises for arts & craft classes during 2016.  |
| Township of Montclair | 12/23/2015 | Montclair Board of Education                 | 2016 GL | Evidence of Liability insurance as respects the Montclair Public Library.   |
| Township of Montclair | 12/23/2015 | Montclair Board of Education                 | 2016 GL | Certificate holder is included as additional insured (Premises Owner) as respects the Township of Montclair's use of Montclair High School (George Inness Annex)for their annual Seniorama Event in November. *   |
| Township of Montclair | 12/23/2015 | MONTCLAIR BOARD OF EDUCATION                 | 2016 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 2016. *  |
| Township of Montclair | 12/23/2015 | MONTCLAIR BOARD OF EDUCATION                 | 2016 GL | The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to use of the certificate holders' facilities during the calendar year.*  |
| Township of Montclair | 12/23/2015 | Montclair United Soccer Club                 | 2016 GL | The certificate holder is included as an additional insured (premises owner) on the General Liability policy per the terms, conditions, and exclusions of that policy with regard to participation in Winter Indoor Soccer at the Mount Hebron Middle School gymnasium from January thru March. *                                 |
| Township of Montclair | 12/23/2015 | Montclair Public Library                     | 2016 GL | Evidence of insurance with respect to the leased Pitney Bowes copier for Montclair Public Library, 50 S. Fullerton Ave, Montclair, NJ. Value per Pitney Bowes \$10,490.   |
| Township of Montclair | 12/23/2015 | Montclair Public Library                     | 2016 GL | Evidence of insurance   |
| Township of Montclair | 12/23/2015 | Morris County Public Safety Training Academy | 2016 GL | Evidence of insurance as respects Montclair's Critical Response Team (CRT) training not to exceed (12) days of calendar year 2016.  |
| Township of Montclair | 12/23/2015 | NJ Transit                                   | 2016 GL | Evidence of Insurance in respect to Upper Montclair Train Station; Montclair Heights Train Station; Bay Street Train Station; Mountain Avenue Train Station; Watchung Avenue Train Station; Walnut Street Train Station.  |
| Township of Montclair | 12/23/2015 | New Jersey Transit                           | 2016 GL | Evidence of Insurance only with respect to Montclair Bay Street Parking Deck.   |
| Township of Montclair | 12/23/2015 | New Jersey Transit                           | 2016 GL | Certificate holder is included as an additional insured for general liability only with respects to Upper Montclair Train Station; Montclair Heights Train Station; Bay Street Train Station; Mountain Avenue Train Station; Watchung Train Station and Walnut Train Station. All policy terms, conditions and exclusions apply.* |
| Township of Montclair | 12/23/2015 | Rock, Paper, Scissors                        | 2016 GL | Evidence of insurance as respects the Township of Montclair sponsored arts & crafts classes during 2016.  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |                                     |                    |   |
|---|------------|-------------------------------------|--------------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                         | COVERAGE           | HOLDER DESCRIPTION  |
| Township of Montclair   | 12/23/2015 | Shank-Kuhl Studio in Montclair      | 2016 GL            | Evidence of insurance as respects the Township of Montclair sponsored Beginner Beading classes during 2016.   |
| Township of Montclair   | 12/23/2015 | Starseed Yoga & Wellness            | 2016 GL            | Evidence of insurance as respects the Township of Montclair sponsored Yoga for Adults classes during 2016.  |
| Township of Montclair   | 12/23/2015 | St. Lukes Episcopal Church          | 2016 GL            | Evidence of insurance as respects the Township of Montclair sponsored "Let's Go to New Orleans! Mardi Gras Feast" Event in February.  |
| Township of Montclair   | 12/23/2015 | The Montclair Foundation            | 2016 GL            | The certificate holder is included as an additional insured (Premises Owner) as respects the Township of Montclair's use of the certificate holder's premises for Health & Wellness (Meditation) courses throughout 2015, 6 classes beginning in February. *    |
| Township of Montclair   | 12/23/2015 | Tiger Racquet Club                  | 2016 GL            | Evidence of insurance as respects the Township of Montclair sponsored indoor tennis classes during 2016.  |
| Township of Montclair   | 12/23/2015 | TOWNSHIP OF MONTCLAIR               | 2016 GL            | Evidence of Insurance   |
| Township of Montclair   | 12/23/2015 | Township of Montclair               | 2016 GL            | Evidence of Insurance   |
| Township of Montclair   | 12/23/2015 | Unitarian Universalist Congregation | 2016 GL            | Certificate holder is included as an additional insured (Premises Owner) as respects the Township of Montclair's use of the certificate holder's facilities for Yoga classes during 2016. Six sessions during 2016 to be held at Fletcher Hall. *               |
| Township of Montclair   | 12/23/2015 | USA Football Inc.                   | 2016 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.  |
| Township of Montclair   | 12/23/2015 | Van Vleck House & Gardens           | 2016 GL            | Van Vleck House & Gardens is included as an additional insured (Premises Owner) as respects the Township of Montclair's use of the certificate holder's premises for Health & Wellness (Meditation) courses throughout 2015, 6 classes beginning in February. * |
| Township of Montclair   | 1/8/2016   | Pierce Manufacturing Inc.           | 2016 GL            | Evidence of Insurance   |
| Township of West Orange   | 12/28/2015 | Evidence of Insurance               | 2016 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 Heather Prokop; Township Clerk Karen Carnevale.                          |
| Township of West Orange   | 12/28/2015 | USATF New Jersey                    | 2016 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   | 12/28/2015 | First Hope Bank                     | 2016 GL/AL/WC/APD  | Evidence of Insurance   |
| Township of West Orange   | 12/28/2015 | Wells Fargo Financial Leasing       | 2016 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. *                     |
| Township of West Orange   | 12/28/2015 | First Hope Bank                     | 2016 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   | 12/28/2015 | First Hope Bank                     | 2016 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   | 12/28/2015 | Ford Motor Credit Company           | 2016 AL/APD        | Certificate holder is included as loss payee as respects the Township of West Orange's purchase of five 2013 Ford Interceptors VIN 79157, 79156, 90564, 90532 & 90563.  |
| Township of West Orange   | 12/28/2015 | St. Joseph Church                   | 2016 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. *  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |               |   |
|---|------------|--|---------------|---|
| JIF Member  | ISSUED     | CERT HOLDER  | COVERAGE      | HOLDER DESCRIPTION  |
| Township of West Orange   | 12/28/2015 | NJMVC  | 2016 GL/AL/WC | Evidence of insurance as respects transit plates.   |
| Township of West Orange   | 12/28/2015 | West Orange Community House                        | 2016 GL/AL/WC | Evidence of insurance as respects the Township's use of the certificate holder's premises for the Township of West Orange's 2015 Holiday Open House.  |
| Township of West Orange   | 12/28/2015 | American Multi-Cinema Inc.                         | 2016 GL/AL/WC | Evidence of insurance only.   |
| Township of West Orange   | 12/28/2015 | AMC Dine In Theatre                                | 2016 GL/AL/WC | Evidence of insurance only.   |
| Township of West Orange   | 12/28/2015 | Bay Head Investments Inc                           | 2016 GL/AL/WC | Certificate holder is included as loss payee as respects the Township of West Orange's use of a loaner vehicle (2003 Ford E-350 VIN... 5606).   |
| Township of West Orange   | 12/28/2015 | Bi-County Softball                                 | 2016 GL/AL/WC | Evidence of insurance as respects the Township of West Orange's 10U/12U/14U girls softball team's participation in the Bi-County Softball League.   |
| Township of West Orange   | 12/28/2015 | Dept. of Military & Veterans Affairs               | 2016 GL/AL/WC | Evidence of Insurance   |
| Township of West Orange   | 12/28/2015 | Essex County Division of Senior Services           | 2016 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. Coverage is per the terms, conditions and exclusions of the policies in place Professional Liability is not included. *                  |
| Township of West Orange   | 12/28/2015 | Housing and Neighborhood Development Services Inc. | 2016 GL/AL/WC | The certificate holder is included as an additional insured (Premises Owner) as respects the Township of West Orange's (West Orange Art Council, Approved Quasi Entity) lease of space at 555 Valley Road West Orange, NJ. *  |
| Township of West Orange   | 12/28/2015 | JESCO INC.   | 2016 GL/AL/WC | Certificate holder is included as additional insured and loss payee as respects the Township of West Orange's rental of 2015 John Deere Loader #66931 contract # 037618 valued at \$242,000, 2015 John Deere Loader #660764 contract # 037613 valued at \$271,000 and 2014 John Deere Loader #664280 contract # 037614 valued at \$298,000. * |
| Township of West Orange   | 12/28/2015 | Township of Maplewood                              | 2016 GL/AL/WC | Evidence of insurance as respects the Township of West Orange's use of the certificate holder's fire safety trailer during the month of October.  |
| Township of West Orange   | 12/28/2015 | Township of Verona                                 | 2016 GL/AL/WC | Evidence of insurance as respects the Township of West Orange's use of the certificate holder's stage.  |
| Township of West Orange   | 12/28/2015 | West Orange Board of Education                     | 2016 GL/AL/WC | Evidence of insurance as respects the use of Township facilities by the Board of Education programs.  |
| Township of West Orange   | 12/28/2015 | State of New Jersey                                | 2016 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   | 12/28/2015 | NJ Transit Local Programs and Minibus Support      | 2016 GL/AL    | NJ Transit is included as an additional insured (lessor) and loss payee as respects the Jitney Bus that the insured leases. Bus CS669 2008 Ford E450/Starcraft VIN: 1FD4E45P28DA51063 18 Passenger Mini Bus with wheelchair lift. *   |
| Township of West Orange   | 12/28/2015 | BLS Ambulance Service                              | 2016 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   | 12/28/2015 | County of Essex Hall of Records                    | 2016 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   | 12/28/2015 | County of Essex                                    | 2016 GL/AL    | Evidence of Insurance Only  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |            |  |
|---|------------|---|------------|--|
| JIF Member  | ISSUED     | CERT HOLDER   | COVERAGE   | HOLDER DESCRIPTION   |
| Township of West Orange   | 12/28/2015 | Emergency Medical Services                            | 2016 GL/AL | Evidence of Insurance  |
| Township of West Orange   | 12/28/2015 | County of Essex Health & Rehabilitation Dept          | 2016 GL/AL | Evidence of Insurance.   |
| Township of West Orange   | 12/28/2015 | Essex County Division of Senior Services              | 2016 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. Coverage is per the terms, conditions and exclusions of the policies in place (Continued page 2)*   |
| Township of West Orange   | 12/28/2015 | Essex Golf LLC  | 2016 GL/AL | Evidence of insurance  |
| Township of West Orange   | 12/28/2015 | Haberman Building Corp                                | 2016 GL/AL | Evidence of Insurance in respects to various town-sponsored events during the year.  |
| Township of West Orange   | 12/28/2015 | Liberty Middle School / Cafeteria                     | 2016 GL/AL | Evidence of Insurance in respects to West Orange Energy Diet Fair.   |
| Township of West Orange   | 12/28/2015 | Liberty Middle School                                 | 2016 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   | 12/28/2015 | Livingston Police Department                          | 2016 GL/AL | Evidence of insurance.   |
| Township of West Orange   | 12/28/2015 | Middlesex County Fire Academy                         | 2016 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   | 12/28/2015 | Morris County Public Safety Training Academy          | 2016 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   | 12/28/2015 | Municipal Square Assoc. LP                            | 2016 GL/AL | Evidence of insurance for multiple town sponsored events taking place during the calendar year.  |
| Township of West Orange   | 12/28/2015 | National Park Service Edison Historical Site          | 2016 GL/AL | Evidence of Insurance in respects to the Downtown Holiday Open House Trolley Tour through Llewellyn Park.  |
| Township of West Orange   | 12/28/2015 | State of NJ Dept of Human Svcs                        | 2016 GL/AL | Evidence of Insurance  |
| Township of West Orange   | 12/28/2015 | NJ Transit  | 2016 GL/AL | Evidence of insurance with regard to NJ Transit Contract # LS-55 pertaining to the Community Shuttle Program.  |
| Township of West Orange   | 12/28/2015 | NEW JERSEY TRANSIT                                    | 2016 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   | 12/28/2015 | Oskar Schindler Performing Arts Center                | 2016 GL/AL | Evidence of Insurance  |
| Township of West Orange   | 12/28/2015 | Principal Life Insurance Co. c/o RREEF Management Co. | 2016 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   | 12/28/2015 | Revenue Guard Medical Claims Management, LLC          | 2016 GL/AL | Evidence of insurance  |
| Township of West Orange   | 12/28/2015 | RREEF America REIT III Corp.                          | 2016 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. * |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |        |             |          |                    |
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| JIF Member  | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |

|                         |            |   |                    |   |
|-------------------------|------------|---|--------------------|---|
| Township of West Orange | 12/28/2015 | RREEF America REIT III Corp                         | 2016 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 | 12/28/2015 | RREEF America REIT III Corp.                        | 2016 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 | 12/28/2015 | State Department of Community Affairs               | 2016 GL/AL         | Evidence of Insurance regarding the Neighborhood Preservation program.  |
| Township of West Orange | 12/28/2015 | St. Cloud Presbyterian Church                       | 2016 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 | 12/28/2015 | Sunrise West  | 2016 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 | 12/28/2015 | Township of Livingston                              | 2016 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 | 12/28/2015 | United Presbyterian Church West Orange              | 2016 GL/AL         | The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to West Orange Holiday Craft Fair.*   |
| Township of West Orange | 12/28/2015 | United Presbyterian Church of West Orange           | 2016 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 | 12/28/2015 | WEST ORANGE PUBLIC SCHOOLS                          | 2016 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 | 12/28/2015 | West Orange Board of Education                      | 2016 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 | 12/28/2015 | West Orange Board of Education                      | 2016 GL/AL         | Evidence of Insurance   |
| Township of Parsippany  | 12/28/2015 | County of Morris Morris                             | 2016 GL/PROP       | Certificate holder, its officers and employees, are included as additional insured (Grantee) with respects to the Deed of Historic Preservation Easement for Block 25, Lot 31 (Craftsman Farm).*  |
| Township of Parsippany  | 12/28/2015 | Greystone Park Psychiatric Hospital                 | 2016 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 2016.   |
| Township of Parsippany  | 12/28/2015 | TCF Equipment Finance Inc. 11100 Wayzata Blvd       | 2016 GL/AL/WC/APD  | TCF National Bank, its successors and assigns are included as additional insured (Lessor) and loss payee as respects the Township of Parsippany - Troy Hills lease of 130 gas golf cars, attachments and accessories valued at \$530,809.50. TCF Contract Number 008-0611872-100.*  |
| Township of Parsippany  | 12/28/2015 | Municipal Capital Corp. and or its Assigns          | 2016 GL/AL/WC/PROP | Evidence of Insurance Only  |
| Township of Parsippany  | 12/28/2015 | Passaic Valley Sports Ass'n and their Board Members | 2016 GL/AL/WC/PROP | Evidence of Insurance Only  |
| Township of Parsippany  | 12/28/2015 | Township of Parsippany Board of Education           | 2016 GL/AL/WC/PROP | Evidence of Insurance Only  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                    |   |
|---|------------|---|--------------------|---|
| JIF Member  | ISSUED     | CERT HOLDER   | COVERAGE           | HOLDER DESCRIPTION  |
| Township of Parsippany  | 12/28/2015 | Township of Parsippany Board of Education             | 2016 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  | 12/28/2015 | BI-County Softball League                             | 2016 GL/AL/WC/PROP | Evidence of Insurance Only  |
| Township of Parsippany  | 12/28/2015 | Township of Hanover                                   | 2016 GL/AL/WC/PROP | Evidence of Insurance Only  |
| Township of Parsippany  | 12/28/2015 | Lakeland Hills Family YMCA                            | 2016 GL/AL/WC/PROP | Evidence of Insurance Only  |
| Township of Parsippany  | 12/28/2015 | The Office of Risk Manager at the Diocese of Paterson | 2016 GL/AL/WC/PROP | Evidence of Insurance Only  |
| Township of Parsippany  | 12/28/2015 | Martin Leasing Company                                | 2016 GL/AL/WC/PROP | Evidence of Insurance Only as respects contract #0011234771001 at 449 Halsey Road, Parsippany, NJ.  |
| Township of Parsippany  | 12/28/2015 | Parsippany Troy Hills Board of Education              | 2016 GL/AL/WC/PROP | Evidence of Insurance Only  |
| Township of Parsippany  | 12/28/2015 | Town of East Hanover                                  | 2016 GL/AL/WC/PROP | Evidence of Insurance Only  |
| Township of Parsippany  | 12/28/2015 | Fleetwood Leasing LLC                                 | 2016 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  | 12/28/2015 | Marlin Business Bank c/o Insurance Service Center     | 2016 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  | 12/28/2015 | Morris County NJ Public Safety Training Academy       | 2016 GL/AL/WC/PROP | Evidence of Insurance Only  |
| Township of Parsippany  | 12/28/2015 | NJ Department of Health Office of EMS                 | 2016 GL/AL/WC/PROP | Evidence of Insurance Only  |
| Township of Parsippany  | 12/28/2015 | Evidence of Insurance                                 | 2016 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  | 12/28/2015 | NJ Dept of Health & Senior Services                   | 2016 GL            | Evidence of Insurance for the NJ Department of Health and Senior Services.  |
| Township of Parsippany  | 12/28/2015 | William Jr. & Kathryn Masters                         | 2016 GL            | Evidence of Liability insurance as respects the Township's use of the certificate holder's property for storage of equipment and materials.   |
| Township of Parsippany  | 12/28/2015 | Lincoln Park PAL                                      | 2016 GL            | Evidence of Insurance as respects the Township sponsored Girls Pacers travel basketball use of the certificate holder's facilities.   |
| Township of Parsippany  | 12/28/2015 | HGSA  | 2016 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  | 12/28/2015 | North Jersey Baseball & Softball League               | 2016 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  | 12/28/2015 | All Jersey Baseball LLC                               | 2016 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  | 12/28/2015 | All Jersey Baseball LLC                               | 2016 GL            | Evidence of insurance as respects the Township of Parsippany-Troy Hills sponsored ICE 12U teams participation in the All Jersey Softball Tournament.  |



| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |               |  |
|---|------------|---|---------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                     | COVERAGE      | HOLDER DESCRIPTION   |
| Township of Parsippany  | 12/28/2015 | All Jersey Baseball LLC                         | 2016 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  | 12/28/2015 | All Jersey Softball League                      | 2016 GL       | Evidence of insurance as respects to Township of Parsippany sponsored ICE 10U Softball Team's participation in the All Jersey Softball League.   |
| Township of Parsippany  | 12/28/2015 | All Jersey Baseball & Softball 2015 Master Bash | 2016 GL       | Evidence of insurance as respects the Township of Parsippany's ICE 12U softball team's participation in the All Jersey Baseball and Softball tournament/league.  |
| Township of Parsippany  | 12/28/2015 | Bi-County Softball League                       | 2016 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  | 12/28/2015 | Bi-County Softball                              | 2016 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  | 12/28/2015 | Carteret Junior Softball League                 | 2016 GL       | Evidence of Insurance as respects Parsippany-Troy Hills sponsored Girls ICE 14u/16u participation in the Carteret Jr Softball Tournament.  |
| Township of Parsippany  | 12/28/2015 | Coriglano Towing Heavy Duty & Recovery Services | 2016 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  | 12/28/2015 | Interpark LLC                                   | 2016 GL       | Evidence of Liability insurance as respects the Township's use of the certificate holder's parking lot.  |
| Township of Parsippany  | 12/28/2015 | Lake Hiawatha Swim Club                         | 2016 GL       | Evidence of Liability insurance, as respects Township-sponsored activities for the Summer Camp Swim Club (July - August). All policy terms, conditions & exclusions apply.   |
| Township of Parsippany  | 12/28/2015 | Livingston Thunder 2016 Fall Thunder Rumble     | 2016 GL       | Certificate is for proof of insurance with respects to the Township of Parsippany's ICE 12U softball team's participation in the Livingston Thunder 2016 Fall Thunder Rumble.  |
| Township of Parsippany  | 12/28/2015 | Long Valley Girls Softball Club                 | 2016 GL       | Evidence of insurance as respects the Township of Parsippany's ICE 12U softball team's participation in the Long Valley Girls Softball Club (2016 Fall Friendly) LVGSA tournament/league.  |
| Township of Parsippany  | 12/28/2015 | Morris Catholic High School                     | 2016 GL       | Evidence of insurance as respects the Township of Parsippany's use of the certificate holder's premises for the Township of Parsippany's sponsored Parsippany Express Track Program.   |
| Township of Parsippany  | 12/28/2015 | National Softball Association Patriots Park     | 2016 GL       | Evidence of Insurance as respects the Parsippany Recreation Department sponsored ICE 16u Softball Teams' participation in the NSA Tournament.  |
| Township of Parsippany  | 12/28/2015 | NJBSL 2016 Fall League                          | 2016 GL       | Evidence of insurance as respects the Township of Parsippany's ICE 12U softball team's participation in the NJBSL 2016 Fall League.  |
| Township of Parsippany  | 12/28/2015 | Par-Troy Little League West                     | 2016 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.  |
| Township of Parsippany  | 12/28/2015 | Rockaway Township Softball                      | 2016 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  | 12/28/2015 | Parsippany-Troy Hills School District           | 2016 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  | 12/28/2015 | Moore Township Bath PA                          | 2016 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  | 12/28/2015 | Triple Crown Sports                             | 2016 GL/AL/WC | Evidence of insurance as respects the Parsippany Recreation Department sponsored Titans 14U Baseball Teams' participation in the Triple Crown Baseball Tournament.   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |               |  |
|---|------------|---|---------------|--|
| JIF Member  | ISSUED     | CERT HOLDER   | COVERAGE      | HOLDER DESCRIPTION   |
| Township of Parsippany  | 12/28/2015 | Warren-Hunterdon-West Morris A.S.A                              | 2016 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  | 12/28/2015 | Carteret Softball Tournament                                    | 2016 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  | 12/28/2015 | Livingston Thunder  | 2016 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  | 12/28/2015 | Partridge Run Apartments  | 2016 GL/AL/WC | Evidence of insurance as respects the Township of Parsippany's use of 130 New Road (Block 767, Lot 16) for a sewer bypass line.  |
| Township of Parsippany  | 12/28/2015 | Camp Meeting Association 30 Simpson Avenue                      | 2016 GL/AL/WC | Evidence of insurance as respects the Township of Parsippany-Troy Hills use of the certificate holder's facilities for the Summer Playground Program at Mt Tabor Park.   |
| Township of Parsippany  | 12/28/2015 | Northwest Bergen Passaic Girls Basketball League                | 2016 GL/AL/WC | Evidence of insurance as respects the Township of Parsippany's Girls Pacers Basketball Teams participation in the Northwest Bergen Passaic Girls Basketball League.  |
| Township of Parsippany  | 12/28/2015 | Morris County NJ Public Safety Training Academy                 | 2016 GL/AL/WC | Evidence of insurance as respects the Township of Parsippany Police Department attendance at training.   |
| Township of Parsippany  | 12/28/2015 | ADKSC Winter Softball Tournament The Dome Adirondack Sports Com | 2016 GL/AL/WC | Evidence of insurance as respects the Township of Parsippany-Troy Hills' sponsored ICE 16U Girls Softball Team's participation in the ADKSC Winter Softball Tournament.  |
| Township of Parsippany  | 12/28/2015 | All Jersey Softball League                                      | 2016 GL/AL/WC | Evidence of insurance as respects the Township of Parsippany-Troy Hills' sponsored Lady Hurricane's U12 Softball Team participation in the All Jersey Softball League.   |
| Township of Parsippany  | 12/28/2015 | Bridgewater Panther Softball                                    | 2016 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  | 12/28/2015 | CRG 1735, LLC   | 2016 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  | 12/28/2015 | Denville PAL Girls Summer Softball League                       | 2016 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  | 12/28/2015 | Future Stars Tournaments  | 2016 GL/AL/WC | Evidence of insurance as respects the Town of Parsippany's Parsippany Ducks participation in the Future Stars Tournament.  |
| Township of Parsippany  | 12/28/2015 | The Great Atlantic & Pacific Tea Company                        | 2016 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. *                               |
| Township of Parsippany  | 12/28/2015 | Greystone Park Psychiatric Hospital                             | 2016 GL/AL/WC | Evidence of Workers Compensation insurance for: Greystone Psychiatric Hospital.  |
| Township of Parsippany  | 12/28/2015 | Greystone Park Psychiatric Hospital                             | 2016 GL/AL/WC | Certificate Holder and the State of NJ are included as additional insureds as respects Township's fiscal year 2016 water supply waiver.*   |
| Township of Parsippany  | 12/28/2015 | Hunterdon County Emergency Service                              | 2016 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 2016. *  |
| Township of Parsippany  | 12/28/2015 | JCP&L   | 2016 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.* |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                 |  |
|---|------------|---|-----------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                       | COVERAGE        | HOLDER DESCRIPTION   |
| Township of Parsippany  | 12/28/2015 | Lake Hiawatha Swim Club                           | 2016 GL/AL/WC   | Evidence of insurance as respects to the Township of Parsippany-Troy Hills' use of the Lake Hiawatha Swim Club for the Township's Recreation Department swim trips.  |
| Township of Parsippany  | 12/28/2015 | Marlton Thunder Softball Arrowhead Park           | 2016 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  | 12/28/2015 | Montville Baseball Association                    | 2016 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  | 12/28/2015 | Mount Olive Baseball & Softball Association       | 2016 GL/AL/WC   | Evidence of insurance as respects the Township of Parsippany sponsored Titan Youth Baseball teams' participation in the Mount Olive Tournament.  |
| Township of Parsippany  | 12/28/2015 | State of New Jersey Department of Treasury        | 2016 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  | 12/28/2015 | The State of New Jersey                           | 2016 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  | 12/28/2015 | NJ Fury Softball                                  | 2016 GL/AL/WC   | Evidence of insurance as respects the Parsippany ICE 14U/16U teams' participation in the NJ Fury Softball Tournament.  |
| Township of Parsippany  | 12/28/2015 | Parsippany Partners                               | 2016 GL/AL/WC   | Certificate Holder is included as additional insured (premises owner) as respects the Township of Parsippany's use of Edwards Road (Block 767, Lot 15) for a sewer bypass line.*   |
| Township of Parsippany  | 12/28/2015 | TOWNSHIP OF PARSIPPANY-TROY HILLS                 | 2016 GL/AL/WC   | Evidence of Workers Compensation insurance for: Rockaway Neck First Aid Squad.   |
| Township of Parsippany  | 12/28/2015 | Parsippany Troy Hills Township Board of Education | 2016 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  | 12/28/2015 | Parsippany - Troy Hills Board of Education        | 2016 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  | 12/28/2015 | Par-Troy Little League East                       | 2016 GL/AL/WC   | Evidence of insurance as respects the Parsippany Troy Hills sponsored travel baseball and softball teams use of the Par-Troy East Little League Complex for practice and games.  |
| Township of Parsippany  | 12/28/2015 | St. Philomena Church                              | 2016 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 2016.  |
| Township of Parsippany  | 12/28/2015 | The Bigs League LLC                               | 2016 GL/AL/WC   | Evidence of insurance as respects the Parsippany Recreation Department sponsored 14U baseball teams participation in the fall league.  |
| Township of Parsippany  | 12/28/2015 | Treasurer, State of NJ                            | 2016 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  | 12/28/2015 | USABL   | 2016 GL/AL/WC   | Evidence of insurance as respects the Town of Parsippany's Parsippany Ducks participation in the USABL Tournament.   |
| Township of Parsippany  | 12/28/2015 | Verizon Telephone Company                         | 2016 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 Ewing   | 12/28/2015 | Evidence of Insurance                             | 2016 CRIME STAT | Evidence of Statutory Bond Coverage for: CFO Joanna Mustafa; Tax Collector Thomas Hespe; Municipal Judge Roger Haley; Court Administrator Maryann Conveno.   |
| Township Of Ewing   | 12/28/2015 | Pennington Road Fire Company                      | 2016 WC         | Evidence of Insurance  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                        |  |
|---|------------|--|------------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                  | COVERAGE               | HOLDER DESCRIPTION   |
| Township Of Ewing   | 12/28/2015 | Prospect Heights Volunteer Fire Company      | 2016 WC                | Evidence of Insurance  |
| Township Of Ewing   | 12/28/2015 | West Trenton Volunteer Fire Company          | 2016 WC                | Evidence of Insurance  |
| Township Of Ewing   | 12/28/2015 | Arrow Capital Solutions Inc                  | 2016 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. *   |
| Township Of Ewing   | 12/28/2015 | NJ Dept. of Transportation                   | 2016 GL/AL/WC/PROP     | Evidence of Insurance  |
| Township Of Ewing   | 12/28/2015 | JBj Group, Inc. T/A Panek's Golf Car Service | 2016 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 for the Fourth of July Parade. *  |
| Township Of Ewing   | 12/28/2015 | TD Equipment Finance, Inc.                   | 2016 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   | 12/28/2015 | TD Equipment Finance, Inc.                   | 2016 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   | 12/28/2015 | TD Equipment Finance, Inc.                   | 2016 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   | 12/28/2015 | TD Equipment Finance, Inc.                   | 2016 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   | 12/28/2015 | TD Equipment Finance, Inc.                   | 2016 GL/AL/WC/PROP/APD | The certificate holder is included as an additional insured (lessor) for Auto Liability and loss payee for Auto Physical Damage per the terms, conditions, and exclusions of the insurance program as respects lease of Fire Apparatus 100' ladder tower (lease # 40034110/VIN 1AFHAACK18RZ59564) beginning 10/6/2008.*                                  |
| Township Of Ewing   | 12/28/2015 | County of Mercer 640 South Broad Street      | 2016 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   | 12/28/2015 | Township of Ewing                            | 2016 GL/AL/WC          | Evidence of Insurance  |
| Township Of Ewing   | 12/28/2015 | County of Mercer                             | 2016 GL/AL/WC          | Evidence of Insurance Only   |
| Township Of Ewing   | 12/28/2015 | Dempster Fire Training Center                | 2016 GL/AL/WC          | Evidence of Insurance Only   |
| Township Of Ewing   | 12/28/2015 | Township of Ewing                            | 2016 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   | 12/28/2015 | Ewing Park                                   | 2016 GL/AL/WC          | Evidence of insurance  |
| Township Of Ewing   | 12/28/2015 | Hunterdon County Emergency Training Center   | 2016 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 12/7/2015 to 1/8/2016 |            |   |               |  |
|---|------------|---|---------------|--|
| JIF Member  | ISSUED     | CERT HOLDER   | COVERAGE      | HOLDER DESCRIPTION   |
| Township Of Ewing   | 12/28/2015 | New Jersey Department of Education                  | 2016 GL/AL/WC | Evidence of Insurance  |
| Township Of Ewing   | 12/28/2015 | Pennington Road Vol. Fire Co.                       | 2016 GL/AL/WC | Evidence of insurance  |
| Township Of Ewing   | 12/28/2015 | State of New Jersey                                 | 2016 GL/AL/WC | Evidence of Insurance Only   |
| Township Of Ewing   | 12/28/2015 | State of New Jersey Department of Health            | 2016 GL/AL/WC | Evidence of Insurance  |
| Township Of Ewing   | 12/28/2015 | State of New Jersey Department of Transportation    | 2016 GL/AL/WC | Evidence of Insurance Only   |
| Township Of Ewing   | 12/28/2015 | The State of New Jersey Department of Corrections   | 2016 GL/AL/WC | Evidence of Insurance  |
| Township Of Ewing   | 12/28/2015 | YMCA of Ridgewood Inc. & Camp Bernie                | 2016 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   | 12/28/2015 | Hunterdon County Emergency Training Center          | 2016 GL       | Evidence of Insurance Only. For the purposes of West Trenton Volunteer Fire Company's attendance of training classes for the year of 2016 at Hunterdon County Emergency Training Center.   |
| Township Of Ewing   | 12/28/2015 | New Jersey Historic Trust                           | 2016 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   | 12/28/2015 | County of Mercer                                    | 2016 GL       | Evidence of insurance as respects the Township of Ewing's use of facilities for rest breaks during the Ewing Fall Spin in October.   |
| Township Of Ewing   | 12/28/2015 | Canon USA, Inc.                                     | 2016 GL       | Evidence of insurance with regard to leases for all copiers used by Ewing Township.  |
| Township Of Ewing   | 12/28/2015 | College of New Jersey                               | 2016 GL       | Evidence of Insurance Only   |
| Township Of Ewing   | 12/28/2015 | Delaware River Wrestling League                     | 2016 GL       | Evidence of insurance with regard to participation in the certificate holders wrestling league by the Township of Ewing Recreation Department.   |
| Township Of Ewing   | 12/28/2015 | The Diocese of Trenton                              | 2016 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 January to April.  |
| Township Of Ewing   | 12/28/2015 | Township of Ewing                                   | 2016 GL       | Evidence of Insurance with regard to use of the Ewing Community and Senior Center by the Certificate Holder.   |
| Township Of Ewing   | 12/28/2015 | Ewing Township Board of Education                   | 2016 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   | 12/28/2015 | Ewing Township Recreation Department                | 2016 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   | 12/28/2015 | Ewing Senior and Community Center                   | 2016 GL       | Evidence of insurance as respects the Township's use of pool facilities from May to September.   |
| Township Of Ewing   | 12/28/2015 | Township of Ewing Director of the Community Affairs | 2016 GL       | Evidence of insurance in respects to Mercer County Nutritional Program, a group that rents space at the Ewing Community Center.  |
| Township Of Ewing   | 12/28/2015 | Hollowbrook Community Center                        | 2016 GL       | Evidence of insurance with respect to the public use of pool facilities from May to September.   |
| Township Of Ewing   | 12/28/2015 | Incarnation School                                  | 2016 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 January to April.  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |          |   |
|---|------------|---|----------|---|
| JIF Member  | ISSUED     | CERT HOLDER                                     | COVERAGE | HOLDER DESCRIPTION  |
| Township Of Ewing   | 12/28/2015 | County of Mercer Mercer County Parks Commission | 2016 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   | 12/28/2015 | County of Mercer                                | 2016 GL  | The certificate holder is included as additional insured (vehicle owner) on the auto liability policy per the terms, conditions and exclusions of that policy with regard to the short term use of a 1996 Ford Truck (1FDZV90U6TVA12109), a 1992 Ford Truck (1FDYK82A2NVA08110), and a 1990 Ford Truck (1FDYK82A1MVA03155) all of which belong to the certificate holder. * |
| Township Of Ewing   | 12/28/2015 | County of Mercer                                | 2016 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   | 12/28/2015 | County of Mercer                                | 2016 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   | 12/28/2015 | Mercer County Park Commission                   | 2016 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   | 12/28/2015 | Mercer County Youth Wrestling League            | 2016 GL  | Evidence of Insurance regarding the participation by Ewing Township in the Mercer County Youth Wrestling League from January thru May.  |
| Township Of Ewing   | 12/28/2015 | New Jersey Department of Transportation         | 2016 GL  | Evidence of insurance with regard to use of the certificate holder's parking lots in July.  |
| Township Of Ewing   | 12/28/2015 | New Jersey Historic Trust                       | 2016 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   | 12/28/2015 | Pennington Road Volunteer Fire Company          | 2016 GL  | Evidence of Insurance   |
| Township Of Ewing   | 12/28/2015 | PRINCETON RECREATION DEPT                       | 2016 GL  | Certificate holder is included as an additional insured (Premises Owner) as respects the Township of Ewing Recreation Department Teams' participation in the Delaware River Wrestling League at the certificate holder's location from January to February. *   |
| Township Of Ewing   | 12/28/2015 | Prospect Heights Fire Co.                       | 2016 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   | 12/28/2015 | Prospect Heights Volunteer Fire Company         | 2016 GL  | Evidence of insurance   |
| Township Of Ewing   | 12/28/2015 | Rider University                                | 2016 GL  | Evidence of Insurance regarding the participation by Ewing Township in the Mercer County Youth Wrestling League from January thru May.  |
| Township Of Ewing   | 12/28/2015 | Riverhorse Brewing Company                      | 2016 GL  | Evidence of insurance as respects the Township of Ewing's use of facilities for rest breaks during the Ewing Fall Spin in October.  |
| Township Of Ewing   | 12/28/2015 | River Horse Brewing Company                     | 2016 GL  | Certificate holder is included as an additional insured (Property Owner) as respects the Township of Ewing's use of the certificate holder's property for the "2016 Ewing Fall Spin" in October. *  |
| Township Of Ewing   | 12/28/2015 | Robbinsville Basketball Association             | 2016 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 January to April.   |
| Township Of Ewing   | 12/28/2015 | The State of New Jersey                         | 2016 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   | 12/28/2015 | Township of Ewing                               | 2016 GL  | Evidence of Insurance Only  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                 |   |
|---|------------|--|-----------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                                    | COVERAGE        | HOLDER DESCRIPTION  |
| Township Of Ewing   | 12/28/2015 | Washington Township Public School District     | 2016 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 January to April.   |
| Township Of Ewing   | 12/28/2015 | West Trenton Volunteer Fire Company            | 2016 GL         | Evidence of insurance   |
| Township of Warren  | 12/29/2015 | Evidence of Insurance                          | 2016 CRIME STAT | Evidence of Statutory Bond Coverage for: Tax Collector Loree Saums; CFO Karen DeNave; Municipal Judge Mark Adler; Court Administrator Lisa Reuter.  |
| Township of Warren  | 12/29/2015 | Watchung Hills Regional High School BOE        | 2016 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  | 12/29/2015 | Coopers Jewelry                                | 2016 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  | 12/29/2015 | Somerset Equity Investors, Inc                 | 2016 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  | 12/29/2015 | County of Somerset                             | 2016 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  | 12/29/2015 | The GC Net Lease (Warren) Investors LLC        | 2016 GL/AL/WC   | Jones Lang LaSalle Americas, Inc. The GC Net Lease (Warren) Investors LLC and GC Net Lease REIT Property Manager, LLC are included as an additional insured (Premises Owners) as respect the Township of Warren Fire Dept use of parking garage at 30 Independence Blvd in August for a Fire Drill. * |
| Township of Warren  | 12/29/2015 | Atlantic Development, LLC                      | 2016 GL/AL/WC   | Evidence of Insurance Only  |
| Township of Warren  | 12/29/2015 | Hunterdon County 201 Cherryville Road          | 2016 GL/AL/WC   | Certificate is holder is included as additional insured as respects the Township of Warren firefighter participation in a training class in June.   |
| Township of Warren  | 12/29/2015 | Morris County Public Safety Training Academy   | 2016 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 2016. *   |
| Township of Warren  | 12/29/2015 | Mt. Bethel Baptist Church Cemetery Association | 2016 GL/AL/WC   | Evidence of insurance   |
| Township of Warren  | 12/29/2015 | Somerset County Park                           | 2016 GL/AL/WC   | Evidence of Insurance Only  |
| Township of Warren  | 12/29/2015 | Somerset County                                | 2016 GL/AL/WC   | Evidence of Insurance Only  |
| Township of Warren  | 12/29/2015 | Somerset County Park Commission                | 2016 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  | 12/29/2015 | Somerset County Park Commission                | 2016 GL/AL/WC   | The Somerset County Park Commission and the County of Somerset, it Elected and Appointed Officers, Agents, Volunteers and Employees are included as additional insured as respects the Township of Warren's rental of the Showmobile in June & July. *  |
| Township of Warren  | 12/29/2015 | Somerset County Library Commission             | 2016 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.*  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                    |  |
|---|------------|---|--------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER   | COVERAGE           | HOLDER DESCRIPTION   |
| Township of Warren  | 12/29/2015 | Somerset County Cultural & Heritage Commission      | 2016 GL/AL/WC      | Certificate holder is included as an additional insured (Event Sponsor) as respects the Township of Warren's participation in Somerset County's Weekend Journey through the Past for the following locations Mt. Bethel Meeting House Mountainview Road, Kirch Ford House 1 Reinman Road & Coddington House 15 Mt Horeb Road in 2016. *  |
| Township of Warren  | 12/29/2015 | County of Somerset                                  | 2016 GL/AL/WC      | Certificate holder is included as an additional insured as respects the Township of Warren's borrowing of equipment from the Somerset County Road and Bridge Division. *   |
| Township of Warren  | 12/29/2015 | Warren Township Public Schools                      | 2016 GL/AL/WC      | Evidence of insurance for use of the certificate holders facilities at Warren Middle School.   |
| Township of Warren  | 12/29/2015 | Warren Township Board of Education                  | 2016 GL/AL/WC      | Evidence of insurance  |
| Township of Warren  | 12/29/2015 | Warren Rescue Squad                                 | 2016 GL/AL/WC      | Evidence of Insurance Only   |
| Township of Warren  | 12/29/2015 | Warren Township Board of Education                  | 2016 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 2016. *   |
| Township of Warren  | 12/29/2015 | Warren Township Board of Education                  | 2016 GL/AL/WC      | The Warren Township Board of Education, its Board Members, Administrators, Employees, Volunteers, Agents and Assigns are included as an additional insured as respects the Township of Warren's use of the certificate holder's facilities for all activities from 1/1/16 through 12/31/2016. *  |
| Township of Warren  | 12/29/2015 | Watchung Hills Regional High School                 | 2016 GL/AL/WC      | Evidence of insurance  |
| Township of Warren  | 12/29/2015 | Watchung Hills Regional School District             | 2016 GL/AL/WC      | Watchung Hills Regional High School is included as an additional insured (Premises Owner) as respects the Township of Warren's use of the certificate holder's premises from 1/1/16 to 12/31/16. *   |
| City of Hoboken   | 12/30/2015 | Essex County College                                | 2016 GL/AL/WC/APD  | Evidence of Insurance Only   |
| City of Hoboken   | 12/30/2015 | Hudson County Improvement Authority                 | 2016 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, 36638, 36647, 36642, 36648, 36643, 36652, 36651 and 36653. *   |
| City of Hoboken   | 12/30/2015 | FEMA Dept of Homeland Security                      | 2016 GL/AL/WC/PROP | Evidence of Insurance Only   |
| City of Hoboken   | 12/30/2015 | First Niagara Leasing, Inc.                         | 2016 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   | 12/30/2015 | Evidence of Insurance                               | 2016 GL/AL/WC/PROP | Evidence of Insurance for the Library located at 250-254 Fifth Avenue, Hoboken, NJ 07030.  |
| City of Hoboken   | 12/30/2015 | First Hope Bank A National Banking Association      | 2016 GL/AL/WC/PROP | The certificate holder is included as additional insured (Lessor) and loss payee as respects Small Ticket Tax- Exempt Lease-Purchase Program, lease# 5000000640 for the addition of (2) 2014 Ventrac Tractor serial numbers 4500Z-AJ02849 & 4500Z-AJ02850 at \$37,935.25 each. *   |
| City of Hoboken   | 12/30/2015 | New Jersey Historic Trust                           | 2016 GL/AL/WC/PROP | Certificate holder is included as an additional insured (Grantor) as respects the Sandy Disaster Relief Grant for Historic Properties (SDRG) in the amount of \$433,439.00. *  |
| City of Hoboken   | 12/30/2015 | New Jersey Historic Trust Dept of Community Affairs | 2016 GL/AL/WC/PROP | Certificate holder is included as additional insured (Grantor) as respects Project Number #2014.S011 (Sandy Trust) for the Hoboken Public Library. Property Insurance sublimit of \$5,000,000 per occurrence & aggregate (Flood Zone A locations) with a per occurrence deductible of \$500,000 per building & \$500,000 building contents. *                                  |



| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |        |             |          |                    |
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| JIF Member  | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |

|                 |            |  |               |   |
|-----------------|------------|--|---------------|---|
| City of Hoboken | 12/30/2015 | County of Morris                           | 2016 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 | 12/30/2015 | County of Hudson                           | 2016 GL       | Evidence of Insurance only with regard to the use of portable performance stage at 2nd & Harrison Street, Hoboken.  |
| City of Hoboken | 12/30/2015 | Hoboken Green Team                         | 2016 GL       | Evidence of Insurance Only  |
| City of Hoboken | 12/30/2015 | Hoboken Board of Education                 | 2016 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. *  |
| City of Hoboken | 12/30/2015 | City of Jersey City Dept of Recreation     | 2016 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 | 12/30/2015 | Stevens Institute of Technology            | 2016 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 | 12/30/2015 | Stevens Institute of Technology            | 2016 GL       | Certificate Holder is included as additional insured (premises owner) as respects the use of its facility for the Hoboken Police Department Award Ceremony in June. All policy terms, conditions, exclusions apply. *   |
| City of Hoboken | 12/30/2015 | City of Union City                         | 2016 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 | 12/30/2015 | NJCDA Kim Gaskin                           | 2016 GL/AL/WC | Evidence of Insurance Only  |
| City of Hoboken | 12/30/2015 | Capital One Bank                           | 2016 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 | 12/30/2015 | County of Hudson                           | 2016 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.   |
| City of Hoboken | 12/30/2015 | David E. Rue School                        | 2016 GL/AL/WC | Evidence of insurance as respects the City of Hoboken's Recreation Department use of the certificate holder's facilities for winter practices from 1/1/16 to 12/31/16.  |
| City of Hoboken | 12/30/2015 | Grace Church Van Vorst                     | 2016 GL/AL/WC | Evidence of insurance as respects the City of Hoboken's Recreation Department use of the certificate holder's facilities for winter practices from 1/1/16 to 12/31/16.  |
| City of Hoboken | 12/30/2015 | Hudson County                              | 2016 GL/AL/WC | Evidence of Insurance as respects Grant provided by the County of Hudson for expenses for the Hoboken Summer Concert Series 2016.   |
| City of Hoboken | 12/30/2015 | The County of Hudson                       | 2016 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 | 12/30/2015 | HUMC OPCO LLC                              | 2016 GL/AL/WC | Certificate holder is included as additional insured (Premises Owner) as respects the Hoboken Police Department's use of the HUMC OPCO LLC facilities for active shooter training exercises from April through June. *  |
| City of Hoboken | 12/30/2015 | City of Jersey City Jersey City Recreation | 2016 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 | 12/30/2015 | Middlesex Fire Academy                     | 2016 GL/AL/WC | Evidence of insurance as respects the Hoboken Fire Department's participation in the Middlesex County Fire Academy training from September to October.  |
| City of Hoboken | 12/30/2015 | New Jersey Cultural Trust                  | 2016 GL/AL/WC | Evidence of Insurance   |
| City of Hoboken | 12/30/2015 | New Jersey Historic Trust                  | 2016 GL/AL/WC | Evidence of Insurance   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                 |   |
|---|------------|---|-----------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                               | COVERAGE        | HOLDER DESCRIPTION  |
| City of Hoboken   | 12/30/2015 | New Jersey Historical Commission          | 2016 GL/AL/WC   | Evidence of Insurance   |
| City of Hoboken   | 12/30/2015 | N.J. Economic Development Authority       | 2016 GL/AL/WC   | The certificate holder and the State of New Jersey is added as additional insured (Grantor) as respects Grant #39440, Neighborhood Community Revitalization Program. Grant amount \$879,401. *  |
| City of Hoboken   | 12/30/2015 | New Jersey Historic Trust                 | 2016 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   | 12/30/2015 | New Jersey Historic Trust                 | 2016 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   | 12/30/2015 | The New Jersey Historical Commission      | 2016 GL/AL/WC   | Evidence of Insurance.  |
| City of Hoboken   | 12/30/2015 | New Jersey Transit                        | 2016 GL/AL/WC   | Evidence of insurance   |
| City of Hoboken   | 12/30/2015 | Park Willow, LLC                          | 2016 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   | 12/30/2015 | Port Authority of NY/NJ                   | 2016 GL/AL/WC   | Evidence of Insurance   |
| City of Hoboken   | 12/30/2015 | Stevens Institute of Technology           | 2016 GL/AL/WC   | Evidence of Insurance   |
| City of Hoboken   | 12/30/2015 | Stevens Institute of Technology           | 2016 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   | 12/30/2015 | Stevens Institute of Technology           | 2016 GL/AL/WC   | Evidence of Insurance Only  |
| City of Hoboken   | 12/30/2015 | Stevens Institute of Technology           | 2016 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   | 12/30/2015 | Walgreens Eastern Company, Inc            | 2016 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.  |
| City of Hoboken   | 12/30/2015 | Town of Westfield                         | 2016 GL/AL/WC   | The certificate holder is included as additional insured (Property Owner) as respects the City of Hoboken's use of 2 Public Safety electronic message boards to be located at Observer Highway and Henderson and Paterson Plank Road from February to March for the St. Patrick's Day celebration. *  |
| City of Linden  | 12/30/2015 | Evidence of Insurance                     | 2016 CRIME STAT | Evidence of Statutory Bond Coverage for: Treasurer Alexis Zack; Tax Collector Stacey L. Carron; Municipal Court Cassandra Corbett; Court Administrator Susan Sanchez.   |
| City of Linden  | 12/30/2015 | Union County Coordinator, Div of Planning | 2016 GL/AL/WC   | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy as respects the City of Linden's participation in the Union County Municipal Alliance Program. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. * |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |        |             |          |                    |
|---|--------|-------------|----------|--------------------|
| JIF Member  | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |

|                |            |   |                    |   |
|----------------|------------|---|--------------------|---|
| City of Linden | 12/30/2015 | The Bank of New York                          | 2016 GL/AL/WC/PROP | Bank of New York is included as additional insured (Trustee for bond issuance) subject to policy terms, conditions and exclusions as respects the Union County Improvement Authority Linden Library Project but only as respects the negligent acts of the Named Insured. *   |
| City of Linden | 12/30/2015 | The Bank of New York                          | 2016 GL/AL/WC/PROP | Bank of New York is included as additional insured (Trustee for bond issuance)subject to policy terms, conditions and exclusions as respects the Union County Improvement Authority Linden Stadium Project but only as respects the negligent acts of the Named Insured. *  |
| City of Linden | 12/30/2015 | Emergency Medical Services                    | 2016 GL/AL/WC/PROP | Evidence of insurance as respects Linden Fire Department.   |
| City of Linden | 12/30/2015 | M&T Bank                                      | 2016 GL/AL/WC/PROP | Evidence of Insurance   |
| City of Linden | 12/30/2015 | TD Bank                                       | 2016 GL/AL/WC/PROP | TD Bank is included as additional insured (Trustee) subject to policy terms, conditions and exclusions as respects the City of Linden Firehouse Project but only as respects the negligent acts of the Named Insured. *   |
| City of Linden | 12/30/2015 | Union County Improvement Authority            | 2016 GL/AL/WC/PROP | Union County Improvement Authority is included as additional insured (Lessor) subject to policy terms, conditions and exclusions as respects The City of Linden Firehouse Project but only as respects the negligent acts of the Named Insured. *   |
| City of Linden | 12/30/2015 | Union County Improvement Authority            | 2016 GL/AL/WC/PROP | Union County Improvement Authority is included as additional insured (Lessor) subject to policy terms, conditions and exclusions as respects The Union County Improvement Authority Linden Library Project but only as respects the negligent acts of the Named Insured. *  |
| City of Linden | 12/30/2015 | Union County Improvement Authority            | 2016 GL/AL/WC/PROP | Union County Improvement Authority is included as additional insured (Lessor) subject to policy terms, conditions and exclusions as respects The Union County Improvement Authority Linden Stadium Project but only as respects the negligent acts of the Named Insured. *  |
| City of Linden | 12/30/2015 | Duke Realty LP                                | 2016 GL            | The certificate holder is included as additional insured (Licensor) as respects the City of Linden use of a parking area serving the building located at 801 W. Linden Avenue for motor officer training until 12/31/16. *  |
| City of Linden | 12/30/2015 | Linden Board of Education                     | 2016 GL            | The certificate holder is included as additional insured (premises owner) as respects to Linden Cultural and Heritage Committee (approved quasi-entity) use of Linden Board of Education facilities. *  |
| City of Linden | 12/30/2015 | Linden Board of Education                     | 2016 GL            | Linden Board of Education is included as additional insured (Premises Owner) as respects the City of Linden Fire Department's use of the certificate holder's facilities from 5/1/16 to 11/30/2016. *   |
| City of Linden | 12/30/2015 | Linden Public Schools Administration Building | 2016 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 | 12/30/2015 | Linden Airport Management Corp                | 2016 GL            | Certificate holder is included as additional insured (Premises Owner) as respects the City of Linden's use of the certificate holder's facilities for a Charity Car Show in November. *   |
| City of Linden | 12/30/2015 | Union County Department of Parks & Recreation | 2016 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 | 12/30/2015 | Union County Board of Chosen Freeholders      | 2016 GL            | Evidence of insurance as respects the City of Linden's closing of Wood Avenue for the Linden Cultural & Heritage Committee's festival September to Remember on 9/26/15 rain date 9/27/15. Also the hanging of a banner across North Wood Avenue from East Elizabeth Avenue to Curtis Street 8/1/16 to 9/30/16 and signs at Union County Parks from 9/1/16 to 9/30/16. |
| City of Linden | 12/30/2015 | County of Union                               | 2016 GL            | The certificate holder is included as an additional insured (Premises Owner) as respects the City of Linden's closure of South and North Wood Avenues from Routes 1&9 to East Gibbons Street for the Halloween Parade in October. *   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |               |  |
|---|------------|---|---------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                               | COVERAGE      | HOLDER DESCRIPTION   |
| City of Linden  | 12/30/2015 | Woodbridge Community Center               | 2016 GL       | Evidence of insurance as respects the certificate holder hosting Project Graduation for Linden High School on 6/23/15.   |
| City of Linden  | 12/30/2015 | State of New Jersey                       | 2016 GL/AL/WC | Evidence of Insurance  |
| City of Linden  | 12/30/2015 | Emergency Medical Services                | 2016 GL/AL/WC | Evidence of insurance as respects Linden Fire Department.  |
| City of Linden  | 12/30/2015 | Amtrak Real Estate Development Department | 2016 GL/AL/WC | The certificate holder is included as an additional insured (Licensor) as respects Tenant Account number 29-03-460/1, regarding License Agreement and "City of Linden Drainage Improvement Project" work within the Railroad's right-of-way. *   |
| City of Linden  | 12/30/2015 | The Bank of New York ISAOA                | 2016 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. *  |
| City of Linden  | 12/30/2015 | The Bank of New York ISAOA                | 2016 GL/AL/WC | Bank of New York is included as additional insured (Trustee for bond issuance)subject to policy terms, conditions and exclusions as respects the Union County Improvement Authority Linden Stadium Project but only as respects the negligent acts of the Named Insured. *   |
| City of Linden  | 12/30/2015 | County of Morris                          | 2016 GL/AL/WC | The County of Morris and the Morris County Public Safety Training Academy, its elected and appointed officials, employees and volunteers are included as additional insured as respects Capt. Lawrence Kolesa participation in the Fire Official class at the Morris County Public Safety Training Academy from March to May.* |
| City of Linden  | 12/30/2015 | County of Union                           | 2016 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  | 12/30/2015 | Linden Board of Education                 | 2016 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  | 12/30/2015 | Linden Board of Education                 | 2016 GL/AL/WC | Certificate holder is included as an additional insured (Premises 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  | 12/30/2015 | Linden Board of Education                 | 2016 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 January to June. *   |
| City of Linden  | 12/30/2015 | Linden Board of Education                 | 2016 GL/AL/WC | Linden Board of Education is included as additional insured (Premises Owner) as respects the City of Linden Police Department's use of Tiger Stadium for an Easter Egg Hunt in March. *  |
| City of Linden  | 12/30/2015 | Mercer County Fire Academy                | 2016 GL/AL/WC | Evidence of Insurance as respects Linden Fire Department members' participation in training at the certificate holder's premises.  |
| City of Linden  | 12/30/2015 | Middlesex Fire Academy                    | 2016 GL/AL/WC | Evidence of Insurance as respects Linden Fire Department members' participation in training at the certificate holder's premises.  |
| City of Linden  | 12/30/2015 | Middlesex Fire Academy                    | 2016 GL/AL/WC | Evidence of Insurance as respects Linden Fire Department members' participation in training at the certificate holder's premises.  |
| City of Linden  | 12/30/2015 | New Jersey Transit                        | 2016 GL/AL/WC | New Jersey Transit is included as additional insured (Lessor) as respects the City of Linden's lease of land from the certificate holder lease number L-1732-1770-01. *  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |  |                    |  |
|---|------------|--|--------------------|--|
| JIF Member  | ISSUED     | CERT HOLDER                                      | COVERAGE           | HOLDER DESCRIPTION   |
| City of Linden  | 12/30/2015 | NuStar Logistics L.P.                            | 2016 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  | 12/30/2015 | NuStar Terminals Operations Partnership L.P.     | 2016 GL/AL/WC      | NuStar Terminals Operations Partnership LP, NuStar GP, NuStar Energy L.P. or NuStar GP Holdings LLC & its subsidiaries & its affiliates & its officers, employees, agents & other representatives are included as additional insured as respects Linden's access to their premises for the "Strengthening Marshes Creek through Green & Grey Infrastructure" Grant #43931 amount \$2,720,000.* |
| City of Linden  | 12/30/2015 | State of New Jersey                              | 2016 GL/AL/WC      | The State of New Jersey is included as an additional insured for general and excess liability coverage subject to the policy terms, conditions and exclusions as respects the Municipal Drug and Alcohol Alliance Program but only as respects the negligent acts of the Named Insured. *  |
| City of Linden  | 12/30/2015 | County of Union                                  | 2016 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  | 12/30/2015 | County of Union                                  | 2016 GL/AL/WC      | The County of Union is included as an additional insured as respects the 2016 Youth Services Commission Contract/Grant. *  |
| City of Linden  | 12/30/2015 | County of Union                                  | 2016 GL/AL/WC      | The certificate holder is included as an additional insured (Grantor) as respects the "Greening of Union County" Grant.  |
| City of Linden  | 12/30/2015 | Union County Board of Chosen Freeholders         | 2016 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  | 12/30/2015 | YMCA of Eastern Union County                     | 2016 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).  |
| Township of Livingston  | 12/30/2015 | First Niagara Leasing, Inc ISAOA                 | 2016 GL/AL/WC/APD  | Certificate holder is included as an additional insured (Lessor) and loss payee as respects the Township's lease of the following vehicles: 2014 Ford Explorer VIN B02711 \$42,000; 2014 Ford Explorer VIN B02710 \$42,000; 2014 Ford Explorer VIN B02709 \$40,000; 2014 Ford Explorer VIN B02708 \$40,000; Two 2013 Chevy Impala VIN 264789 & 265229 \$17,406 each. *                         |
| Township of Livingston  | 12/30/2015 | US Bancorp Government Leasing and Finance Inc.   | 2016 GL/AL/WC/APD  | Certificate holder is included as additional insured (Lessor) and lender's loss payee as respects the Township of Livingston's financing four 2015 Ford Explorer Police Interceptors (VIN #27713, #27716, #27715, #27714) scheduled for \$25,000 each. *   |
| Township of Livingston  | 12/30/2015 | Essex County Department of Parks                 | 2016 GL/AL/WC/PROP | Evidence of insurance as respects rental of Wegner Wagon Stage in May for youth appreciation week.   |
| Township of Livingston  | 12/30/2015 | Essex County Office of Community Health Services | 2016 GL/AL/WC/PROP | Evidence of insurance as respects Livingston Municipal Alliance Committee.   |
| Township of Livingston  | 12/30/2015 | Eisenhower TRS, LLC                              | 2016 GL/AL/WC      | Eisenhower TRS LLC, Livingston Circle Associates LP, Eastman Management Corp, LCA Holdings LLC, GFII/Eisenhower LLC C/O Pyramis Global Advisors Trust are included as additional insured (premises owner) as respects the rental of theater for township-sponsored play/rehearsal during 2016. *   |
| Township of Livingston  | 12/30/2015 | Eastman Management Corp                          | 2016 GL/AL/WC      | Eastman Management Corp, Eisenhower TRS LLC, Livingston Circle Associates LP, LCA Holdings LLC, GFII/Eisenhower LLC C/O Pyramis Global Advisors Trust are included as additional insured (Premises Owner) as respects the use of 290 West Mount Pleasant Avenue, Livingston, NJ for police training from February through December 2015.*  |
| Township of Livingston  | 12/30/2015 | County of Essex Dept of Parks                    | 2016 GL/AL/WC      | Essex County is included as an additional insured (Lessor) as respects the Township of Livingston's rental of the Wenger Wagon Stage for the Diversity Festival during Youth Appreciation Week in May. *   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |        |             |          |                    |
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| JIF Member  | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |

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| Township of Livingston | 12/30/2015 | Onyx Equities LLC & LTC Retail Owner LLC               | 2016 GL/AL/WC | Evidence of insurance as respects Livingston Youth Appreciation Week Musical Festival in May at the Town Center 4100/6100 Town Center Way at the intersection of East Mount Pleasant Avenue & North Livingston Avenue.   |
| Township of Livingston | 12/30/2015 | Crystal Plaza  | 2016 GL/AL/WC | Evidence of Insurance as respects the Township of Livingston Police Officers work as security and traffic control at Crystal Plaza for various functions.  |
| Township of Livingston | 12/30/2015 | Eastman Management Corp Camelot Associates             | 2016 GL/AL/WC | Evidence of insurance as respects traffic control by Township Police Department at 70 South Orange Avenue.   |
| Township of Livingston | 12/30/2015 | East Orange Water Commission                           | 2016 GL/AL/WC | East Orange Water Commission is included as additional insured for General Liability and Excess Liability only as respects the controlled deer hunt for the official 2016 Hunting Season 01/01/2016 through 01/01/2017.*   |
| Township of Livingston | 12/30/2015 | City of East Orange                                    | 2016 GL/AL/WC | City of East Orange is included as additional insured for General Liability and Excess Liability only as respects to the controlled deer hunt for the official 2016 Hunting Season 01/01/2016 through 01/01/2017.*   |
| Township of Livingston | 12/30/2015 | Essex County   | 2016 GL/AL/WC | The certificate holder is included as an additional insured-lessor on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of the portable stage at Memorial Park for Independence Day festivities. *  |
| Township of Livingston | 12/30/2015 | Friedman Route 10 LLC                                  | 2016 GL/AL/WC | Evidence of insurance as respects the Township of Livingston Camuso Collection Preservation Committee's use of the certificate holder's property at 586 West Mount Pleasant Avenue, Livingston, NJ to park storage trailers.   |
| Township of Livingston | 12/30/2015 | Livingston Board of Education                          | 2016 GL/AL/WC | Evidence of Insurance  |
| Township of Livingston | 12/30/2015 | Livingston Board of Education                          | 2016 GL/AL/WC | Evidence of insurance as respects the Township of Livingston's Art Council's use of Mount Pleasant Middle School from October through November.  |
| Township of Livingston | 12/30/2015 | Livingston Town Center LLC and its Affiliated Entities | 2016 GL/AL/WC | The certificate holder and its affiliated entities are included as additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of space by the Arts Council of Livingston Gallery held at Suite 2110 Town Center Way. *                                    |
| Township of Livingston | 12/30/2015 | Livingston Mall Venture                                | 2016 GL/AL/WC | Evidence of insurance as respects Youth Appreciation Week in May 2016.   |
| Township of Livingston | 12/30/2015 | MAR-SAG L.P. c/o Eastman Management Corp               | 2016 GL/AL/WC | MAR-SAG L.P. c/o Eastman Management Corp are included as additional insured (Premises Owner) as respects the Livingston Art Council's (Approved Quasi) use of space located at the Village of Livingston Eisenhower Parkway, Route 10 Suite 50, Store #7 for an art gallery. *   |
| Township of Livingston | 12/30/2015 | MAR-SAG L.P. c/o Eastman Management Corp               | 2016 GL/AL/WC | MAR-SAG L.P. c/o Eastman Management Corp is included as additional insured (premises owner) as respects to the Township of Livingston's use of the property at 277 Eisenhower Parkway, Livingston, NJ for the Livingston Dog Fair in November and Camuso Holiday Display from September through December.*   |
| Township of Livingston | 12/30/2015 | Onyx Management Group LLC                              | 2016 GL/AL/WC | Evidence of Insurance as respects general liability per the terms, conditions, and exclusions of the insurance program with regard to the Township of Livingston Youth Appreciation Week held at Livingston Town Center.   |
| Township of Livingston | 12/30/2015 | Onyx Management Group LLC                              | 2016 GL/AL/WC | Onyx Management Group, LLC (Managing Agent for LTC Retail Owner, LLC) and LTC Retail Owner, LLC are included as additional insured (Premises Owner) as respects the Township of Livingston's use of the property located at Livingston Town Center (1100-8800 Town Center Way, Livingston, NJ 07039) for the Arts Council of Livingston Gallery. * |
| Township of Livingston | 12/30/2015 | State of New Jersey Dept of Children & Families        | 2016 GL/AL/WC | Evidence of insurance as respects renewal of child care license.   |
| Township of Livingston | 12/30/2015 | State of New Jersey                                    | 2016 GL/AL/WC | Evidence of Insurance Only   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |            |   |                   |   |
|---|------------|---|-------------------|---|
| JIF Member  | ISSUED     | CERT HOLDER                                   | COVERAGE          | HOLDER DESCRIPTION  |
| Township of Livingston  | 12/30/2015 | St. Philomena Church                          | 2016 GL/AL/WC     | Evidence of insurance as respects Livingston Police Department's use of the certificate holders parking lot for their National Night Out in August 2016.  |
| Township of Livingston  | 12/30/2015 | St. Philomena Church                          | 2016 GL/AL/WC     | Evidence of Insurance as respects the Livingston Fire Department's Memorial Day Picnic held at the certificate holder's location.   |
| Township of Livingston  | 12/30/2015 | St. Philomena Roman Catholic Church           | 2016 GL/AL/WC     | Evidence of Insurance as respects the Township's use of the certificate holder's parking lot during Youth Appreciation Week in May.   |
| Township of Livingston  | 12/30/2015 | St. Philomena Church                          | 2016 GL/AL/WC     | Evidence of insurance as respects the Township of Livingston's use of the certificate holder's premises for the annual 9/11 Remembrance Ceremony in September.  |
| Township of North Bergen  | 1/7/2016   | NJ Transit Local Programs and Minibus Support | 2016 AL/APD       | Certificate holder is included as additional insured (Lessor)and loss payee as respects the Township of North Bergen's lease of a 2013 Supreme Starttrans Bus DDA93349. *   |
| Howell Township   | 1/7/2016   | FBI National Academy                          | 2016 GL/AL/WC     | Evidence of insurance as respects Howell Township employee attending the FBI Academy.   |
| Howell Township   | 1/7/2016   | Bais Leah High School                         | 2016 GL           | Evidence of insurance as respects the Howell Township's use of the certificate holder's parking lot for overflow parking for the Graduation Ceremony in June.   |
| Howell Township   | 1/7/2016   | Benderson Development Co                      | 2016 GL           | Certificate holder is included as additional insured (Premises Owner) as respects the use of the parking lot at Howell Commons, 4701-4799 US 9, Howell, NJ in December for overflow parking during holiday tree-lighting ceremony.*   |
| Howell Township   | 1/7/2016   | Howell Board of Education                     | 2016 GL           | Evidence of insurance as respects Howell Township Police Department's use Middle School South (1 Kuzminski Way, Howell, NJ 07731) for Active Shooter Drills in November.  |
| Howell Township   | 1/7/2016   | Jackson Township                              | 2016 GL           | Certificate holder is included as additional insured (Property Owner) as respects Howell Township's use of the certificate holder's mobile stage for Howell Day.*   |
| Howell Township   | 1/7/2016   | Moors Landing Homeowners Association          | 2016 GL           | Certificate holder is included as an additional insured (Premises Owner) as respects Howell Township's use of the certificate holder's clubhouse for both the Primary Election in June & the General Election in November. *  |
| Howell Township   | 1/7/2016   | Saker ShopRites Inc.                          | 2016 GL           | Evidence of Insurance   |
| Howell Township   | 1/7/2016   | TD Bank, N.A.                                 | 2016 GL           | Certificate Holder is included as additional insured (sponsor) as respects 'Howell Day'. All policy terms, conditions & exclusions apply. *   |
| Howell Township   | 1/7/2016   | Bank of New York                              | 2016 GL/AL/WC/APD | Evidence of insurance as respects the Monmouth County Improvement Authority Capital Equipment Lease Program "Series 2009", per the terms, conditions and limitations of the insurance policies.   |
| Howell Township   | 1/7/2016   | COUNTY OF MONMOUTH                            | 2016 GL/AL/WC/APD | The County of Monmouth, its departments, agencies, boards, subdivisions and all officers, agents and employees thereof are included as additional insured-grantor on the General Liability Policy per terms, conditions and exclusions of the policy as respects Grant Agreement Number #13-011-SENIORS * |
| Howell Township   | 1/7/2016   | County of Monmouth                            | 2016 GL/AL/WC/APD | Certificate holder is included as additional insured-grantor on the general liability policy per terms, conditions and exclusions of the policy as respects grant provided by certificate holder to Howell Human Services Dept. *   |
| Howell Township   | 1/7/2016   | Freehold Regional H.S. District B.O.E.        | 2016 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. *   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |          |  |                    |   |
|---|----------|--|--------------------|---|
| JIF Member  | ISSUED   | CERT HOLDER  | COVERAGE           | HOLDER DESCRIPTION  |
| Howell Township   | 1/7/2016 | Howell Twp Board of Ed                             | 2016 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 2016. *   |
| Howell Township   | 1/7/2016 | Motor Vehicle Commission Business License Services | 2016 GL/AL/WC/APD  | Evidence of Insurance.  |
| Howell Township   | 1/7/2016 | Motor Vehicle Commission Business License Services | 2016 GL/AL/WC/APD  | Evidence of Insurance with regard to the self-inspection of township vehicles at the private inspection facility of the Township of Howell.   |
| Howell Township   | 1/7/2016 | Motor Vehicle Commission Business License Services | 2016 GL/AL/WC/APD  | Evidence of Insurance with regard to the self-inspection of township vehicles at the private inspection facility of the Township of Howell.   |
| Howell Township   | 1/7/2016 | New Jersey DHSS Office of EMS                      | 2016 GL/AL/WC/APD  | Evidence of Insurance as respects the operation of ambulance service by Howell Township Police EMS.   |
| Howell Township   | 1/7/2016 | NJ AMERICAN WATER CO.                              | 2016 GL/AL/WC/APD  | The certificate holder is included as additional insured (lessor of premises) on the commercial general liability policy per terms, conditions and exclusions of the policy as respects to emergency services communications equipment located on the certificate holder's water tank located on Hilltop Road, Howell Twp, NJ *   |
| Howell Township   | 1/7/2016 | TD Bank, National Trust Assoc                      | 2016 GL/AL/WC/APD  | Evidence of insurance with regard to the Monmouth County Improvement Authority Capital Equipment Lease Program.   |
| Howell Township   | 1/7/2016 | Shoreline Inc. Grading & Excavating                | 2016 GL/AL/WC/APD  | Evidence of Insurance   |
| Howell Township   | 1/7/2016 | State of New Jersey Dept of Human Services         | 2016 GL/AL/WC/APD  | Evidence of insurance   |
| Howell Township   | 1/7/2016 | TD Bank NA   | 2016 GL/AL/WC/APD  | Evidence of insurance as respects the Monmouth County Improvement Authority Capital Equipment Lease Program "Series 2005", per the terms, conditions and limitations of the insurance policies.   |
| Howell Township   | 1/7/2016 | TD Equipment Finance, Inc.                         | 2016 GL/AL/WC/APD  | Certificate Holder is included as additional insured (lessor) & lenders loss payee as respects lease #40073593, for (15) 2011 Ford Crown Victorias, VIN #'s: ..57334; ..57335; ..57330; ..57336; ..57328; ..57331; ..57337; ..57340; 57329; ..57332; ..57338; ..57341; ..57333; ..57339; ..57342. All policy terms, conditions and exclusions apply.*   |
| Howell Township   | 1/7/2016 | US Bank Trust Department                           | 2016 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.  |
| Howell Township   | 1/7/2016 | VIC GERARD GOLF CARS                               | 2016 GL/AL/WC/APD  | The certificate holder is included as an additional insured - lessor on the General Liability policy per the terms conditions and exclusions of that policy with regard to the rental of 3 gas golf cars and 1 utility vehicle for Howell Day. *  |
| City of Rahway  | 1/8/2016 | Evidence of Insurance                              | 2016 CRIME STAT    | 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  | 1/8/2016 | Union County Coordinator, Div of Planning          | 2016 GL/AL/WC      | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the General Liability policy as respects the City of Rahway's participation in the Union County Municipal Alliance Program. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. * |
| City of Rahway  | 1/8/2016 | Canon Financial Services c/o Insurance Center      | 2016 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. *   |



| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |          |   |                    |  |
|---|----------|---|--------------------|--|
| JIF Member  | ISSUED   | CERT HOLDER   | COVERAGE           | HOLDER DESCRIPTION   |
| City of Rahway  | 1/8/2016 | State of New Jersey Dept of State                                     | 2016 GL/AL/WC/PROP | Certificate holder is included as an additional insured as respects the City of Rahway's participation in the COOP Marketing Grant Program. *  |
| City of Rahway  | 1/8/2016 | Rahway Redevelopment Agency   | 2016 GL/AL/WC/PROP | Evidence of Insurance Only   |
| City of Rahway  | 1/8/2016 | YMCA of Eastern Union County<br>Rahway Branch                         | 2016 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  | 1/8/2016 | Landmark at Rahway LLC  | 2016 GL            | Evidence of insurance as respects "Culture Crawl: highlighting the arts district" event in October, at 2 Park Square, Rahway, NJ   |
| City of Rahway  | 1/8/2016 | Arthritis Foundation New Jersey<br>Chapter                            | 2016 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  | 1/8/2016 | Union County Performing Arts Center                                   | 2016 GL            | Union County Performing Arts Center (UCPAC) is included as an additional insured (Premises Owner) as respects the City of Rahway's use of their premises for the "Mayor's Summer Concerts" on 8/4, 8/11, 8/18 and 8/25. *  |
| City of Rahway  | 1/8/2016 | County of Union   | 2016 GL            | Union County is included as an additional insured (premises owner) as respects the Township's use of buildings for Fire Training exercises in 2016 all policy, terms & conditions apply.*  |
| City of Rahway  | 1/8/2016 | Coughlin Management Golden Age<br>Towers                              | 2016 GL/AL/WC      | Evidence of Insurance  |
| City of Rahway  | 1/8/2016 | Main Street at Rahway LLC Landmark<br>Companies                       | 2016 GL/AL/WC      | Certificate holder is included as an additional insured (Premises Owner) as respects the City of Rahway's use of the certificate holder's premises (1445 & 1449 Main Street, Rahway NJ 07065) on 11/25/16 for their Winter Wonderland Celebration. *   |
| City of Rahway  | 1/8/2016 | Amtrak Real Estate Development<br>Department                          | 2016 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  | 1/8/2016 | Amtrak Real Estate Development<br>Department                          | 2016 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  | 1/8/2016 | City of Linden  | 2016 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  | 1/8/2016 | County of Union   | 2016 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 2 rain date July 3, 2016. *  |
| City of Rahway  | 1/8/2016 | County of Union Dept of Parks &<br>Recreation Administration Building | 2016 GL/AL/WC      | The County of Union, its Board of Chosen Freeholders, Officers, Employees, Agents, and Servants are included as additional insured under the General Liability Policy as respects the City of Rahway's use of Rahway River Park as a viewing area for their fireworks display on 7/2/16 rain date 7/3/16. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. * |
| City of Rahway  | 1/8/2016 | County of Union   | 2016 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  | 1/8/2016 | East Jersey State Prison  | 2016 GL/AL/WC      | Evidence of Insurance  |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |          |  |               |  |
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| JIF Member  | ISSUED   | CERT HOLDER                                  | COVERAGE      | HOLDER DESCRIPTION   |
| City of Rahway  | 1/8/2016 | EAST BRUNSWICK POLICE TRAINING FACILITY      | 2016 GL/AL/WC | Evidence of Insurance for Rahway Police Department use of EBPD Training Facility.  |
| City of Rahway  | 1/8/2016 | Joint Base McGuire-Dix- Lakehurst New Jersey | 2016 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  | 1/8/2016 | Linden Firing Range                          | 2016 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  | 1/8/2016 | Middlesex County Fire Academy                | 2016 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  | 1/8/2016 | NJ Dept. of Environmental Protection         | 2016 GL/AL/WC | Evidence of Insurance with respect to Grant Agreement.   |
| City of Rahway  | 1/8/2016 | New Jersey Department of State               | 2016 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 FY2016 Tourism Cooperative Marketing Grant program. *                         |
| City of Rahway  | 1/8/2016 | New Jersey Motor Vehicle Commission          | 2016 GL/AL/WC | Evidence of insurance as respects New Jersey State requirement.  |
| City of Rahway  | 1/8/2016 | NJ State Police Round Valley Reservoir       | 2016 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  | 1/8/2016 | New Jersey Transit                           | 2016 GL/AL/WC | Evidence of Insurance regarding the Municipal Train Station Lease of Parking space.  |
| City of Rahway  | 1/8/2016 | PSE&G HOLIDAY LIGHTING GROUP                 | 2016 GL/AL/WC | Certificate holder is included as an additional insured as respects the City of Rahway's attachment of holiday lighting to utility poles. *  |
| City of Rahway  | 1/8/2016 | Rahway Board of Education                    | 2016 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  | 1/8/2016 | Rahway Board of Education                    | 2016 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  | 1/8/2016 | RAHWAY BOARD OF EDUCATION                    | 2016 GL/AL/WC | Evidence of Insurance  |
| City of Rahway  | 1/8/2016 | RSI Bank                                     | 2016 GL/AL/WC | RSI Bank is included as additional insured (Premises Owner) as respects the City of Rahway's use of their premises on 4/2/2016 for the Munch Madness Event. *  |
| City of Rahway  | 1/8/2016 | SDI Technologies Inc Corporate Office        | 2016 GL/AL/WC | SDI Technologies Inc and its Affiliates Companies are included as additional insured (Premises Owner) as respects the City of Rahway's use of the certificate holder's parking lot on 5/7/16 for Rahway Day & 5/29/16 for Memorial Day. *  |
| City of Rahway  | 1/8/2016 | State of New Jersey                          | 2016 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  | 1/8/2016 | Tri County Baseball League                   | 2016 GL/AL/WC | Evidence of Insurance as respects to use of facilities for recreational purposes.  |
| City of Rahway  | 1/8/2016 | Union County Performing Arts Center          | 2016 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. *   |

| GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 12/7/2015 to 1/8/2016 |          |  |               |  |
|---|----------|--|---------------|--|
| JIF Member  | ISSUED   | CERT HOLDER                                  | COVERAGE      | HOLDER DESCRIPTION   |
| City of Rahway  | 1/8/2016 | Union County Department Of Park & Recreation | 2016 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  | 1/8/2016 | Union County Administrative Building         | 2016 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  | 1/8/2016 | County of Union                              | 2016 GL/AL/WC | The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants the State of New Jersey; are included as additional insured under the general liability policy as respects Rahway's use of Rahway County Park (Men's Softball League). The General Liability Insurance coverage is provided on primary & non-contributory basis to the County of Union et al.* |
| City of Rahway  | 1/8/2016 | Union County Performing Arts Center          | 2016 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  | 1/8/2016 | US Bank                                      | 2016 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  | 1/8/2016 | US BANK                                      | 2016 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  | 1/8/2016 | Wachovia Bank                                | 2016 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  | 1/8/2016 | YMCA of Eastern Union County                 | 2016 GL/AL/WC | Evidence of Insurance  |