



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

January 27th, 2016

**Hotel Woodbridge at Metro Park Iselin, NJ – at 11:00am – 203
MEETING OF FUND COMMISSIONERS CALLED TO ORDER**

- **OPEN PUBLIC MEETING ACT STATEMENT**

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

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

- **PLEDGE OF ALLEGIANCE**

- **SWEARING IN OF NEW FUND COMMISSIONERS**

- 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 – Resolution 10-16 – 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
 - Investment Report
 - Meeting Locations

- **UNDERWRITING REPORTS – Robert Smith**
 - Introduction
 - 2016 Coverage Improvements
 - Website Update
 - Renewal Summaries
 - Quasi Municipal Entities
 - Website Virus Scans

- **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)**

- **ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT**

- **NEW BUSINESS**

- **OPEN FORUM**

- **ADJOURNMENT**

Our next meeting will be held at the Hotel Woodbridge in Metro Park in Iselin NJ on February 24th, 2016 at 11am.



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
December 16th 2015
The Hotel Woodbridge Iselin, NJ Room – 203 at 11:00am**

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: 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: 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.

Jonathan Hall

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 <u>2015</u>	December <u>2015</u>
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	<u>\$ 978,593.21</u>	<u>\$ 1,019,945.18</u>
Receipts:			
	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		<u>\$ 6,530,780.92</u>	<u>\$ 4,622,727.31</u>
Disbursements:			
	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		<u>\$ (6,489,428.95)</u>	<u>\$ (5,090,317.49)</u>
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	<u>\$ 1,019,945.18</u>	<u>\$ 552,355.00</u>
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		<u>\$ 36,878,154.56</u>	<u>\$ 35,828,827.50</u>
Ending Cash Balance		<u><u>\$ 37,898,099.74</u></u>	<u><u>\$ 36,381,182.50</u></u>



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
<hr/>			
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	<u>Patrick J. DeBlasio, CPA</u>	REVIEWED BY	<u>Mary Foulks</u>



BANK RECONCILIATION

ACCT.NAME Bank of America
 BANK/ACCT# Fiduciary Account -381029032587
 From 12/01/15 To 12/31/15
 DATE

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	
	DATE	From 12/01/15	To 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
<hr/>			
BALANCE PER BANK STATEMENT	12/31/15		\$35,950,616.78
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	<u>TOTAL</u>	<u>0.00</u>	<u>0.00</u>
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
	<u>TOTAL</u>	<u>0.00</u>	<u>0.00</u>
LIST ITEMS IN LEDGER NOT ON STATEMENT			
DATE	AMOUNT		
	<u>TOTAL</u>	<u>\$ -</u>	<u>0.00</u>
LIST ITEMS ON STATEMENT NOT IN LEDGER			
DATE	AMOUNT		
	<u>TOTAL</u>	<u>-</u>	<u>0.00</u>
ADJUSTED BANK BALANCE(BOOK BAL)AS OF	12/31/15		35,950,616.78
			Difference 0.00
PREPARED BY	<u>Patrick J. DeBlasio, CPA</u>	REVIEWED BY	<u>Mary Foulks</u>



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
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00		0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
Various	list	\$ 753,972.71

TOTAL	753,972.71		(753,972.71)
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL	-		0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	12/31/15		222,426.67
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Difference	0.00
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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,

	January 27 th , 2016
Chairman	Date

	January 27 th , 2016
Secretary	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 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

January 27th, 2016

Secretary

Date

January 27th, 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 (1st) assessment installment paid to be February 15, and the second (2nd) assessment installment paid to be August 15.
- VII. Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director.

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

Chairman

Date

January 27th, 2016

Secretary

Date

January 27th, 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, N.J.S.A. 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

Bank of America

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

4.) Authority for Investment Management

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

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

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

5.) Preservation of Capital

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

6.) Safekeeping

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

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

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

8.) Reporting

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

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

9.) Audit

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

10.) Cash Flow Projections

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

11.) Cash Management

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

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

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

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



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

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

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

RESOLUTION NO. 04-16

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

Date

January 27th, 2016

Secretary

Date

January 27th, 2016

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**

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,*

Chairman

Date

January 27th, 2016

Secretary

Date

January 27th, 2016

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**

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:

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

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

Chairman

Date

Secretary

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 Jacobbe 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

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*

Chairman

January 27th, 2016
Date

Secretary

January 27th, 2016
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

Date

January 27th, 2016

Secretary

Date

January 27th, 2016

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 **\$3,260,622.75** for payment.

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

Chairman

Date

January 27th, 2016

Secretary

Date

January 27th, 2016

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	#1497	\$20,576.31
	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
Total in Checks \$103,879.98				
Wire Transfers			WT	
	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
Total to PMA \$110,483.91				
	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	\$48,739.10
	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
Total to BGIA \$3,046,258.86				
Subtotal				
Total				\$3,260,622.75



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

Date

January 27th, 2016

Secretary

Date

January 27th, 2016



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
Total WC		974,201

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
Total PAL		738,515

WC		974,201
PAL		738,515
Grand Total post 2012		1,712,716

PMA PRIOR 2012		
WC	PMA	272,053
PAL	PMA	14,748
APD PROP	PMA	0
Total Prior 2012		286,801

Grand Total December 2015

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

TOTAL PAID 1,999,517



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%
GSMJIF	53	383	13.84%	1963	2.70%

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

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%
GSMJIF	89	631	14.10%	3135	2.84%

Year 2005

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

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%
GSMJIF	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%
GSMJIF	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%
GSMJIF	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%
GSMJIF	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%
GSMJIF	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%
GSMJIF	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
9125378	Union Township	43.48	44.95	60.00	80.23	72.67	61.02	64.77	70.97	77.08	79.73	65.49
9285339	West Orange Township					9.68*	10.23*	25.81*	30.77*	50.00	72.06	61.03
		52.14	56.36	60.34	68.77	67.88	67.03	68.62	73.98	73.93	77.45	65.45

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

1/1/2016

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of January 1, 2016 for all policy years:	0
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$905,921
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$713,970
Total Incurred for 2008 Losses:	\$556,232
Total Incurred for 2009 Losses:	\$2,402,640
Total Incurred for 2010 Losses:	\$843,174
Total Incurred for 2011 Losses:	\$833,386
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of January 1, 2016 for all policy years:	14
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,820,509
Total Incurred for 2007 Losses:	\$3,485,355
Total Incurred for 2008 Losses:	\$2,793,355
Total Incurred for 2009 Losses:	\$3,808,788
Total Incurred for 2010 Losses:	\$4,279,586
Total Incurred for 2011 Losses:	\$2,706,716
Total Liability Claims / 1000 Population 2002:	0.442
Total Liability Claims / 1000 Population 2003:	0.628
Total Liability Claims / 1000 Population 2004:	0.767
Total Liability Claims / 1000 Population 2005:	0.876
Total Liability Claims / 1000 Population 2006:	0.780
Total Liability Claims / 1000 Population 2007:	0.759
Total Liability Claims / 1000 Population 2008:	0.846
Total Liability Claims / 1000 Population 2009:	0.682
Total Liability Claims / 1000 Population 2010:	0.725
Total Liability Claims / 1000 Population 2011:	0.711



Garden State Municipal Joint Insurance Fund

Executive Summary

1/1/2016

Property	
Claims reported for the GSMJIF since March 1, 2002:	348
Open Claims as of January 1, 2016 for all policy years:	0
Property claims to date in 2012:	
Total Incurred for 2002 Losses:	\$0
Total Incurred for 2003 Losses:	\$53,224
Total Incurred for 2004 Losses:	\$62,591
Total Incurred for 2005 Losses:	\$92,257
Total Incurred for 2006 Losses:	\$247,694
Total Incurred for 2007 Losses:	\$104,295
Total Incurred for 2008 Losses:	\$130,680
Total Incurred for 2009 Losses:	\$41,699
Total Incurred for 2010 Losses:	\$260,379
Total Incurred for 2011 Losses:	\$475,251

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of January 1, 2016 for all policy years:	170
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,301,653
Total Incurred for 2004 Losses:	\$6,448,996
Total Incurred for 2005 Losses:	\$7,742,852
Total Incurred for 2006 Losses:	\$8,863,096
Total Incurred for 2007 Losses:	\$9,047,401
Total Incurred for 2008 Losses:	\$7,548,316
Total Incurred for 2009 Losses:	\$11,440,118
Total Incurred for 2010 Losses:	\$12,197,787
Total Incurred for 2011 Losses:	\$11,654,535
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

4.8

Average Paid By Reporting Time - 2002 to Present

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



Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 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 claim_number	Sum of open_claims	Sum of 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
AUTO LIABILITY Total		1,508	79	\$ 3,533,152.46
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
AUTO PHYSICAL DAMAGE Total		1,917	82	\$ 4,295,294.43
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
EMPLOYMENT PRACTICES Total		122	52	\$ 10,394,858.66
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
GENERAL LIABILITY Total		2,581	245	\$ 12,928,684.05
LIABILITY REPORT ONLY	01/01/2012	2	-	\$ -
LIABILITY REPORT ONLY	01/01/2015	3	3	\$ -
LIABILITY REPORT ONLY Total		5	3	\$ -

Valued as of 12/31/15



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

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
PROPERTY	01/01/2011	9	-	\$ 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
PROPERTY Total		530	28	\$ 5,635,586.31
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
PUBLIC OFFICIALS LIABILITY Total		229	38	\$ 2,228,745.44
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	-	\$ -
WORKCOMP RECORD ONLY Total		1,027	-	\$ -
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
WORKERS COMPENSATION Total		4,003	734	\$ 42,191,098.89
Grand Total		11,922	1,261	\$ 81,207,420.23

Valued as of 12/31/15



Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-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
AUTO LIABILITY	01/01/2010 Total			4		4
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
AUTO LIABILITY	01/01/2011 Total			21	1	23
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 line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-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		2
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 line	policy_effective_date	insured	claimant_status			Grand Total
			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
AUTO LIABILITY	01/01/2013 Total			290	11	1
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 line	policy_effective_date	insured	claimant_status			Grand Total
			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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			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	2
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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-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		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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			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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			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
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	1
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	1
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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			Closed	Open	Re-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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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-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		1
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF EWING		1		1
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF FREEHOLD		6		6
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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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
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	58	
GENERAL LIABILITY	01/01/2012	CITY OF RAHWAY		28	1	30	
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	30	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		2		2	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EWING		11		12	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		21	2	23	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		10		11	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		11		11	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		20		21	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		45	2	49	
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	2	15
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		1	8
GENERAL LIABILITY	01/01/2013	BOROUGH OF KENILWORTH		3		1	4

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2013	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	

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		45		1	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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2015	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
GENERAL LIABILITY Total				2,336	177	68
GENERAL LIABILITY Total						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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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	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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			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	1
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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
PUBLIC OFFICIALS LIABILITY	01/01/2013	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	1	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		1	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	2	56
PUBLIC OFFICIALS LIABILITY	01/01/2015	BERKELEY TOWNSHIP		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		8	1		9

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
PUBLIC OFFICIALS LIABILITY	01/01/2015	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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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			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

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			Closed	Open	Re-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

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			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	1	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	1	21
WORKERS COMPENSATION	01/01/2012	CITY OF ENGLEWOOD		61	8	3	72
WORKERS COMPENSATION	01/01/2012	CITY OF HOBOKEN		80	11	9	100
WORKERS COMPENSATION	01/01/2012	CITY OF RAHWAY		28		1	29
WORKERS COMPENSATION	01/01/2012	HOWELL TOWNSHIP		22	5	3	30
WORKERS COMPENSATION	01/01/2012	LIVINGSTON TOWNSHIP		43	3	1	47
WORKERS COMPENSATION	01/01/2012	TOWN OF HARRISON		18		1	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	1	52
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF FREEHOLD		19	1	1	21
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF HAMILTON		130	6	1	137
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MANALAPAN		15		1	16
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MAPLEWOOD		29			29

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2012	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 line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2013 Total		901	84	20	1,005
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
WORKERS COMPENSATION	01/01/2014 Total		863	142	18	1,023
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS	8	4		12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP	27	12	1	40

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-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	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	1	13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA		6	5	11	
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD		27	22	2	51
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN		35	32	1	68
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY		22	8	30	
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		22	10	1	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	1	20
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY		25	11	36	
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN		10	11	2	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	1	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	1	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	2	22
WORKERS COMPENSATION	01/01/2015 Total			583	363	14	960
WORKERS COMPENSATION Total				3,269	654	80	4,003
Grand Total				10,661	1,104	157	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	MEDICAL ONLY	Grand Total	Lost Time Ratio
			INDEMNITY			
	01/01/2006	BERKELEY TOWNSHIP	1		1	100%
	01/01/2006	CITY OF RAHWAY	1		1	100%
	01/01/2006 Total		2		2	100%
	01/01/2008	TOWNSHIP OF MONTCLAIR	1		1	100%
	01/01/2008 Total		1		1	100%
	01/01/2009	CITY OF HOBOKEN	2		2	100%
	01/01/2009	TOWNSHIP OF HAMILTON	1		1	100%
	01/01/2009 Total		3		3	100%
	01/01/2010	BOROUGH OF CALDWELL	1		1	100%
	01/01/2010	CITY OF HOBOKEN	7		7	100%
	01/01/2010	TOWNSHIP OF FREEHOLD	1		1	100%
	01/01/2010 Total		9		9	100%
	01/01/2011	BERKELEY TOWNSHIP		1	1	0%
	01/01/2011	CITY OF ENGLEWOOD		1	1	0%
	01/01/2011	CITY OF HOBOKEN	4		4	100%
	01/01/2011	HOWELL TOWNSHIP		1	1	0%
	01/01/2011	LIVINGSTON TOWNSHIP	1	1	2	50%
	01/01/2011	TOWNSHIP OF EWING		1	1	0%
	01/01/2011	TOWNSHIP OF MONTCLAIR	1		1	100%
	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK	1		1	100%
	01/01/2011	TOWNSHIP OF UNION		1	1	0%
	01/01/2011	TOWNSHIP OF WEST ORANGE	1		1	100%
	01/01/2011 Total		8	6	14	57%
	01/01/2012	BERKELEY TOWNSHIP	15	33	48	31%
	01/01/2012	BOROUGH OF CALDWELL	4	10	14	29%
	01/01/2012	BOROUGH OF FAIR HAVEN	1	5	6	17%

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	MEDICAL ONLY	Grand Total	Lost Time Ratio
			INDEMNITY			
	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%
01/01/2012 Total			264	722	986	27%

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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	BERKELEY HEIGHTS		12	12	0%
01/01/2013	BERKELEY TOWNSHIP	13	42	55	24%
01/01/2013	BOROUGH OF CALDWELL	3	7	10	30%
01/01/2013	BOROUGH OF FAIR HAVEN		6	6	0%
01/01/2013	BOROUGH OF FANWOOD	3	1	4	75%
01/01/2013	BOROUGH OF HADDON HEIGHTS	2	10	12	17%
01/01/2013	BOROUGH OF HIGHLAND PARK	1	10	11	9%
01/01/2013	BOROUGH OF KENILWORTH	7	5	12	58%
01/01/2013	BOROUGH OF NEW PROVIDENCE	1	10	11	9%
01/01/2013	BOROUGH OF NORTH PLAINFIELD	2	15	17	12%
01/01/2013	CITY OF ENGLEWOOD	22	30	52	42%
01/01/2013	CITY OF HOBOKEN	25	82	107	23%
01/01/2013	CITY OF LINDEN	26	73	99	26%
01/01/2013	CITY OF RAHWAY	4	18	22	18%
01/01/2013	HOWELL TOWNSHIP	3	11	14	21%
01/01/2013	LIVINGSTON TOWNSHIP	14	31	45	31%
01/01/2013	TOWN OF HARRISON	3	14	17	18%
01/01/2013	TOWN OF MORRISTOWN	6	18	24	25%
01/01/2013	TOWNSHIP OF EASTAMPTON		2	2	0%
01/01/2013	TOWNSHIP OF EWING	5	15	20	25%
01/01/2013	TOWNSHIP OF FREEHOLD	5	27	32	16%
01/01/2013	TOWNSHIP OF HAMILTON	10	86	96	10%
01/01/2013	TOWNSHIP OF LAWRENCE	3	21	24	13%
01/01/2013	TOWNSHIP OF MAPLEWOOD	8	30	38	21%
01/01/2013	TOWNSHIP OF MONTCLAIR	20	35	55	36%
01/01/2013	TOWNSHIP OF MORRIS	7	22	29	24%
01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	10	23	33	30%

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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%	
01/01/2013 Total		233	772	1,005	23%	
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%	

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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	MEDICAL ONLY	Grand Total	Lost Time Ratio
			INDEMNITY			
	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%
01/01/2014 Total			257	766	1,023	25%
	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%

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**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%

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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
AUTO LIABILITY Total		1,508	79	\$ 3,533,152.46	\$ 2,342.94
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

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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
AUTO PHYSICAL DAMAGE Total		1,917	82	\$ 4,295,294.43	\$ 2,240.63
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	-	\$ -	\$ -

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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
EMPLOYMENT PRACTICES Total		122	52	\$ 10,394,858.66	\$ 85,203.76
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

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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
GENERAL LIABILITY Total		2,581	245	\$ 12,928,684.05	\$ 5,009.18
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	\$ -	\$ -
LIABILITY REPORT ONLY Total		5	3	\$ -	\$ -
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

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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	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

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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
PROPERTY Total		530	28	\$ 5,635,586.31	\$ 10,633.18
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	-	\$ -	\$ -

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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
PUBLIC OFFICIALS LIABILITY Total		229	38	\$ 2,228,745.44	\$ 9,732.51
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	-	\$ -	\$ -

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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	-	\$ -	\$ -
WORKCOMP RECORD ONLY Total		1,027	-	\$ -	\$ -
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 open_claims	Sum of total_incurred	Average of 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
WORKERS COMPENSATION Total		4,003	734	\$ 42,191,098.89	\$ 10,539.87
Grand Total		11,922	1,261	\$ 81,207,420.23	\$ 6,811.56

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:

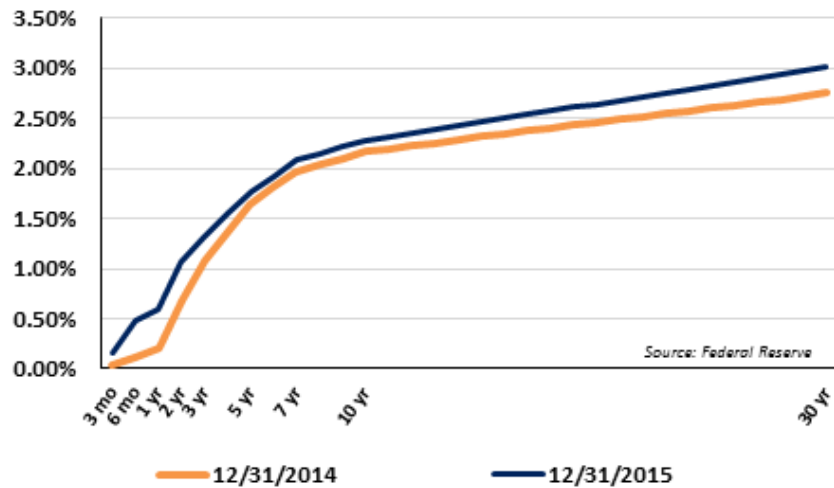
Sector	09/30/2015	12/31/2015
Treasury	99%	100%
Agency	0%	0%
Credit	0%	0%
Exempt Muni	0%	0%
Taxable Muni	0%	0%
MPT	0%	0%
CMO	0%	0%
ABS	0%	0%
CMBS	0%	0%
Short-Term	1%	0%

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

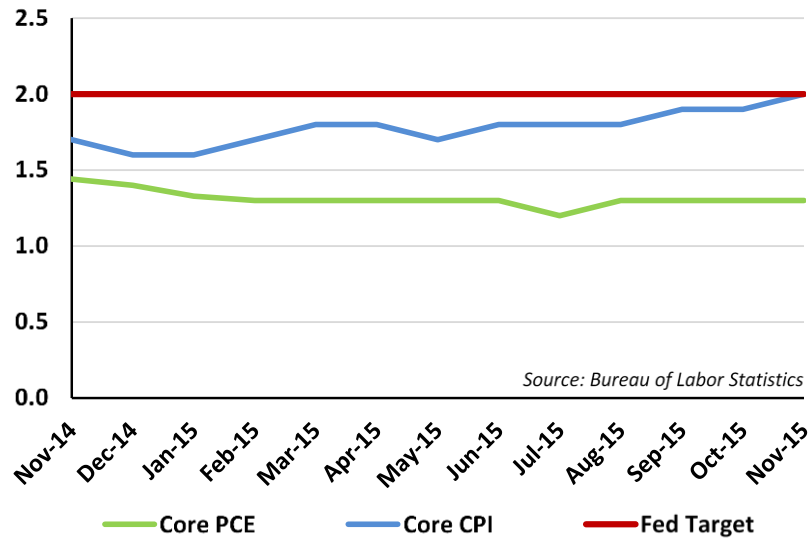
- Global market volatility in 2015 held the Federal Reserve from making a dramatic change in their approach to rate policy
 - As the year developed, the U.S. markets continued to improve slowly while outside economic pressures weighed heavily on their decision
 - 10 year Treasury closed the year at 2.27%, 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

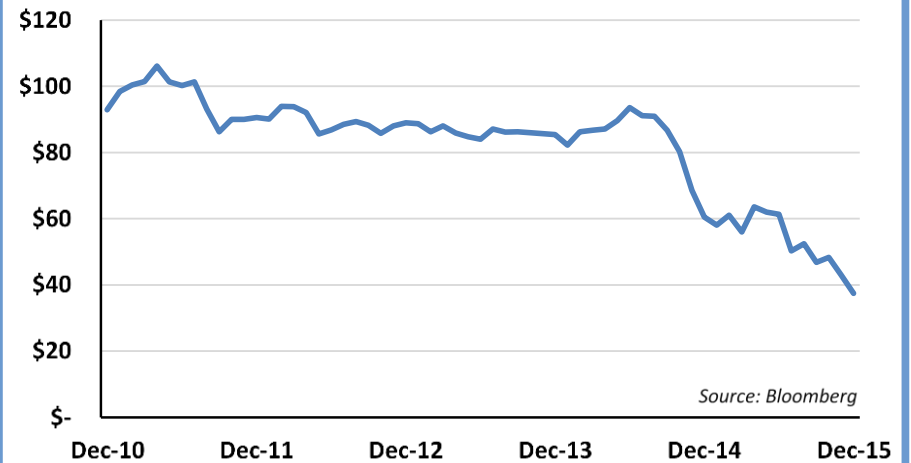
Inflation



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

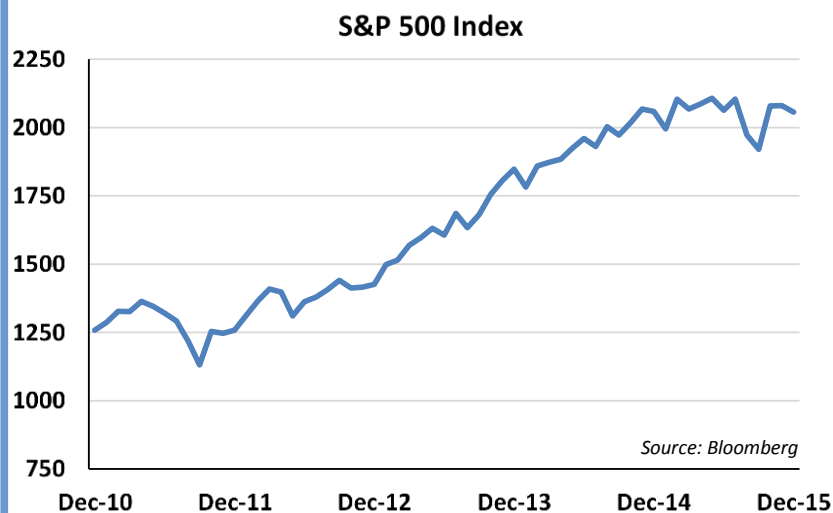
WTI Crude



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 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

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

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.

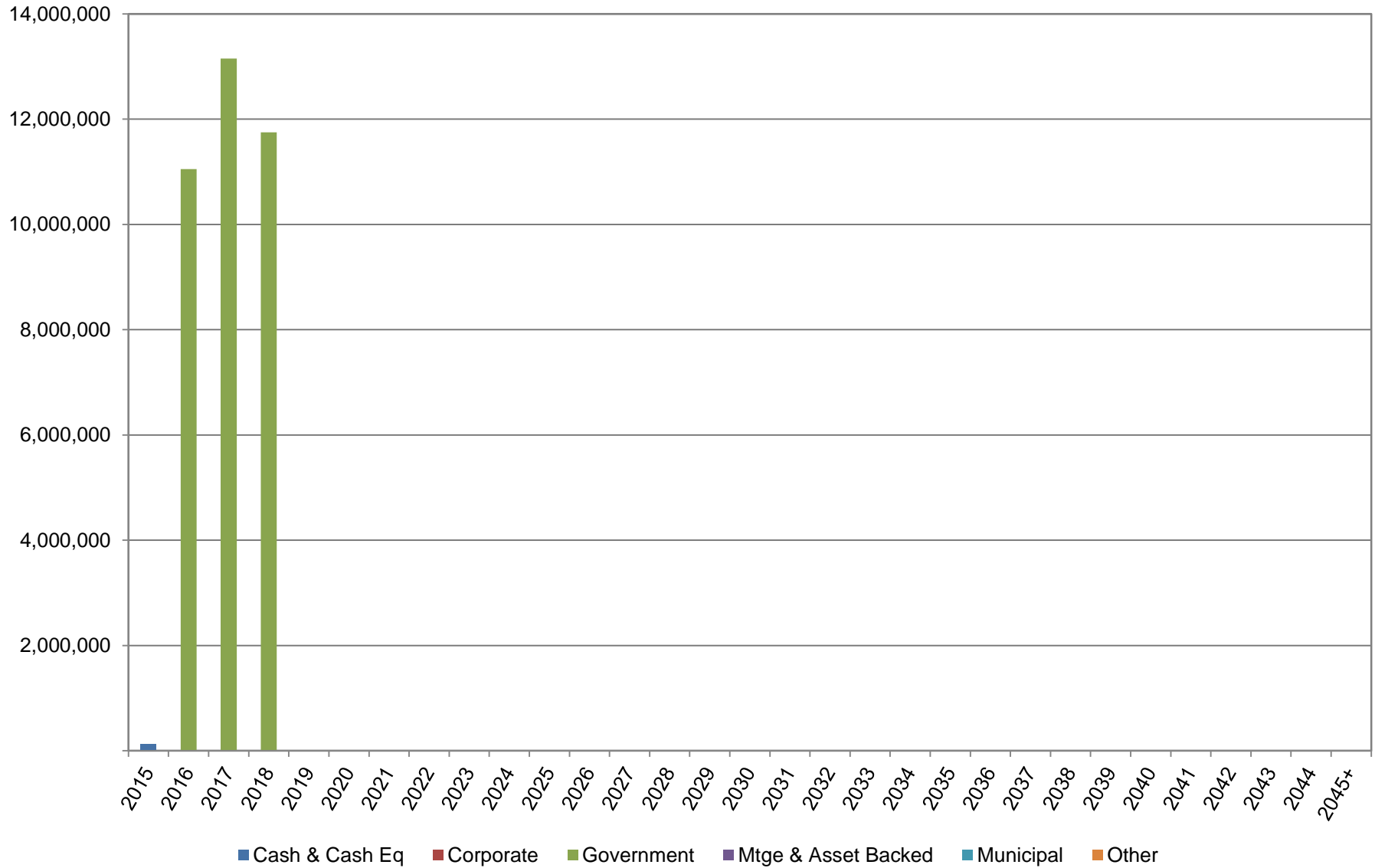
Prime is positioned to take advantage of any spread widening in 2016 by maintaining a slight underweight. Our focus in residential mortgages remains in agency-backed products only.

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- 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%
Subtotal (inc. ABS, Agcy, CMBS, Corp, Muni, UST)	35,882,778	0.88	100%
MBS	0	0.00	0%
TOTAL	35,882,778	0.88	100%

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
Total											3,799,420	942	0.32	0.32

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																	
99C001734	12/14/2015			121,789	BANK OF AMERICA/MERRILL	0.00			121,789	121,789	121,789	0	0.00	0.00	0.00	0.00	
Total Money Market				121,789					121,789	121,789	121,789	0	0.00	0.00	0.00	0.00	0.00
Treasury																	
912828A59	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	1,249,701	1,249,891	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 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
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
Total Treasury				35,950,000					35,855,496	35,882,778	35,834,296	(48,482)	0.88	0.94	1.52	1.54	0.04
Grand Total				36,071,789					35,977,286	36,004,567	35,956,085	(48,482)	0.88	0.93	1.52	1.54	0.04

Glossary of Terms

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

Glossary of Terms

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

Glossary of Terms

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

Appendix

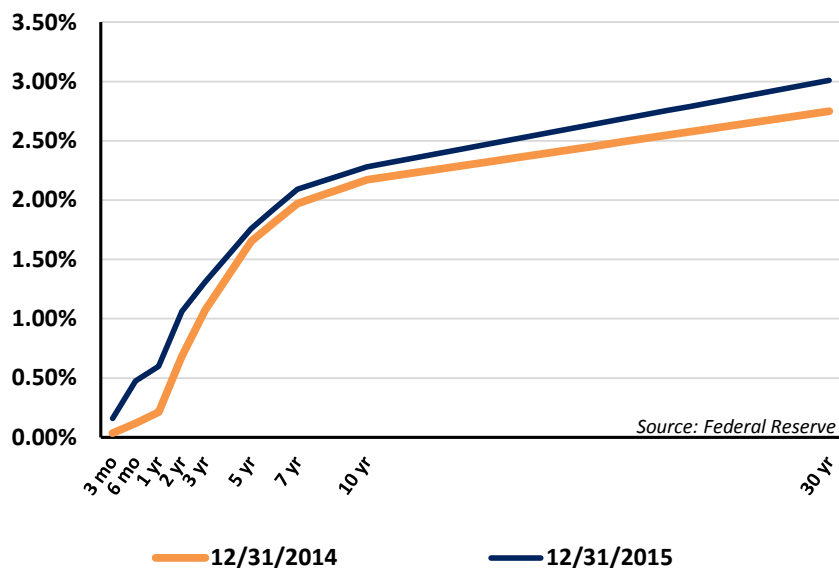
Presentation Overview

Overview

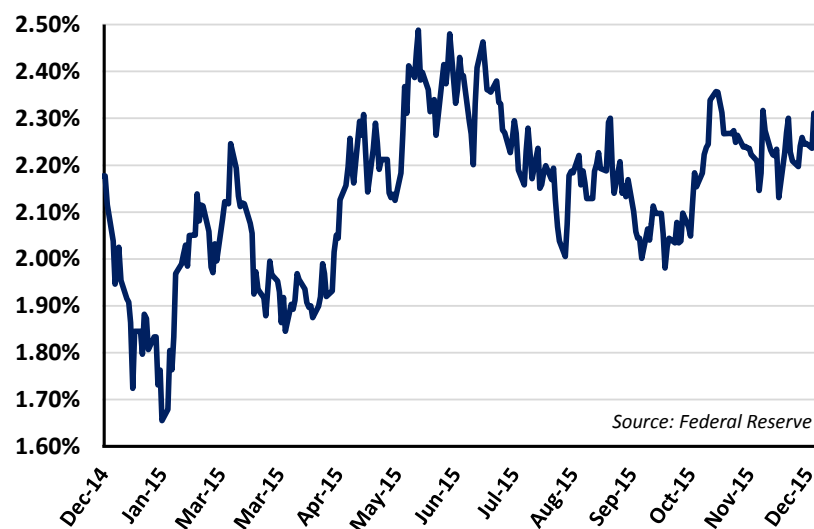
- Economic overview and market update
- Portfolio review
- Performance

Treasury Yields and World Bond Yields

Treasury Yield Curves



10 Year Yields in 2015



US Treasury Yields

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

Source: Federal Reserve

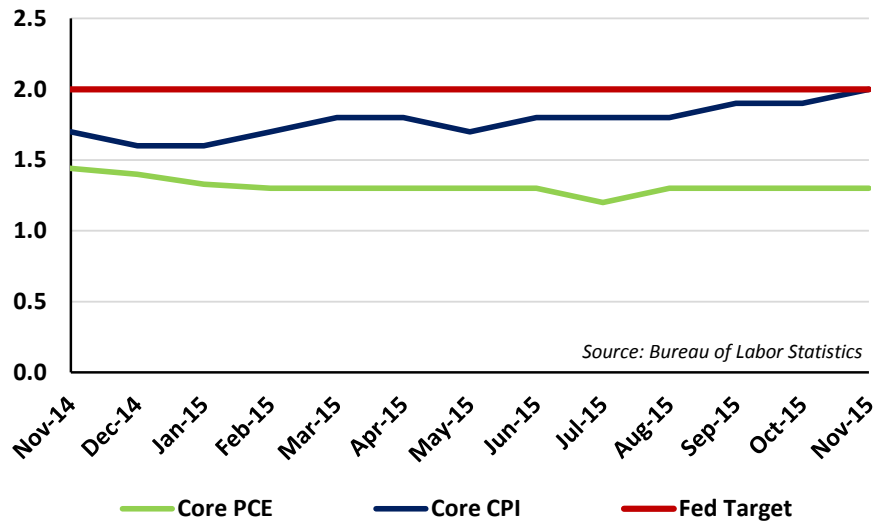
World Bond Yields

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

Key Fed Indicators

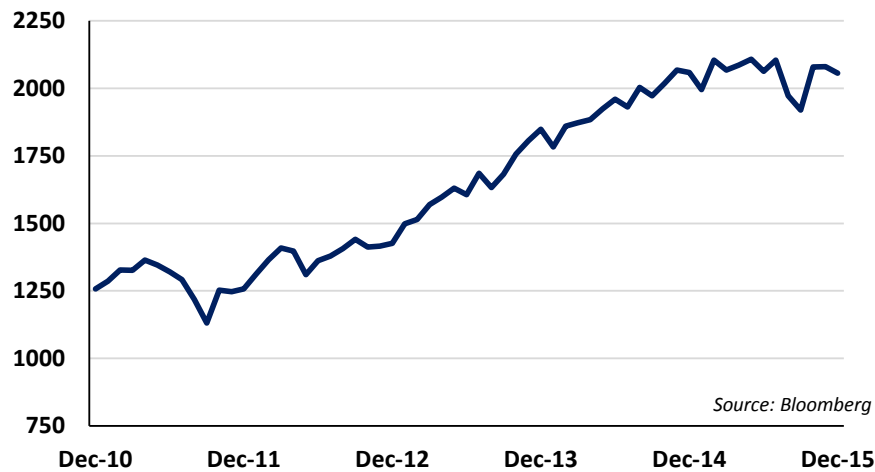
Inflation



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%

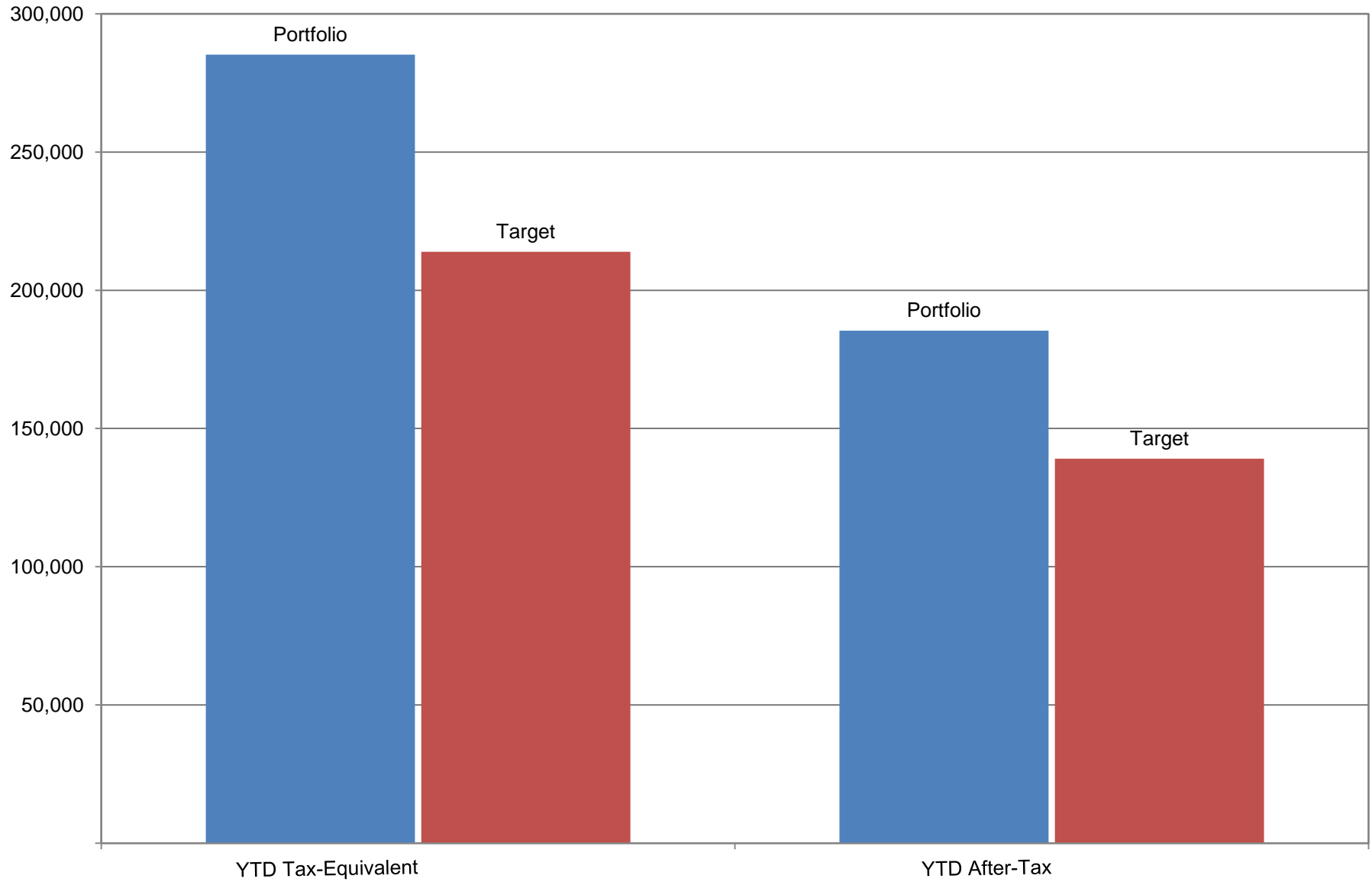
Source: Barclays Capital

Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2014	03/31/2015	06/30/2015	09/30/2015	12/31/2015
Treasury Yields					
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%
Book Statistics					
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
Portfolio Risk Statistics					
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+
Portfolio Sector Allocation					
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

Year to Date, as of 12/31/2015



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



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 (permittor) 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

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.

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of North Brunswick	12/17/2015	Renaissance Enterprise Inc C/O 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 #1FDFF4FS9BDA63598 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 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.

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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.

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
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.

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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.

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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.

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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.

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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. *

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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. *

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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. *

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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.*

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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

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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 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, 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, 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 & 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. *

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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 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 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 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.

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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.*

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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

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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

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

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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.

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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	Corigliano 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.

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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.*

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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

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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	JB 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.

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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.

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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

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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.*

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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. *

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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. *

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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. *

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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. *

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JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
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

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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 Startrans 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. *

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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. *

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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 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 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 Towers	2016 GL/AL/WC	Evidence of Insurance
City of Rahway	1/8/2016	Main Street at Rahway LLC Landmark 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 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 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 & 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

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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. *

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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