



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA
May 20th, 2015
Hotel Woodbridge at Metro Park Iselin, NJ – at 11:00am – 2nd Floor Room 210

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

▪ **OPEN PUBLIC MEETING ACT STATEMENT**

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

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

▪ **PLEDGE OF ALLEGIANCE**

○ **ROLL CALL OF FUND COMMISSIONERS**

○ **APPROVAL OF MINUTES OF 4/29/15 MEETING**

▪ **ADOPTION OF RESOLUTIONS**

- Resolution 17-15 – Approving Certain Disbursements \$203,775.49
- Resolution 18-15 - Approving Claims Payments \$1,810,124

REPORTS

▪ **EXECUTIVE DIRECTOR – NIP GROUP (Earl Miller & Jonathan Hall)**

- Fast Track Report – J. Hall
- Member Website Upgrade – J. Hall / T. Amadeo
- Payroll Audit Webinar – T. Amadeo

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

- Wellness – A. Ven Graitis
- Fleet Loss Control– A. Ven Graitis
- Police Training– A. Ven Graitis
- Fire and Public Works Roundtables– A. Ven Graitis
- Stewardship report-Loss reports– A. Ven Graitis

▪ **PRESENTATION – Sewer Backup Claims Against Municipalities – James Renner**

▪ **CLAIMS REPORT – Conrad Cyriax, Wendy Wiebalk & Robert Persico**

- On Line Claim Reporting Via Risk Console – R. Persico

▪ **TREASURER'S REPORT (Patrick DeBlasio)**

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

▪ **NEW BUSINESS**

▪ **OPEN FORUM**

▪ **ADJOURNMENT**



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

April 29th 2015

Crowne Plaza Monroe Township, NJ 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

ROLL CALL OF FUND COMMISSIONERS—

Jim Rodino
Chris Reid - Absent
Barbara Russo - Absent
Ted Ehrenburg - Absent
Lisa O'Neill
Michael P. King - Absent
Chris Muraglia – Absent
Tim Dacey
Hilary Hyser - Absent
Theresa Casagrande
Fred Tompkins
Peter Valesi
Joseph B. Bellina
Mayor G. Drasheff - Absent
Edward Forte - Absent
Lou Guarino
Paul Zarbetski - Absent
Scott Luthman
Quentin Wiest
Louis Palazzo
Michael Martello - Absent
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Tim Quinn - Absent
Michael Rogers - Absent
Doug Marvin
Sonia Brown
Paula Cozzarelli – Absent
Frank Ruggiero - Absent



Joseph Wassel – Absent
Karen Caulfield
Mark Krane
Mike Matheis

APPROVAL OF MINUTES

MOTION TO APPROVE MINUTES OF 3/25/15 MEETING

MOTION: Commr. Dacey

SECOND: Commr. Valesi

ABSTAIN: Commr. Casagrande, Stafford, Bellina, Matheis, O’Neill

▪ ADOPTION OF RESOLUTIONS

MOTION TO ADOPT RESOLUTIONS

- **Resolution 14-15 – Approving Certain Disbursements totaling \$1,277,858.24**
- **Resolution 15-15 – Approving Claims Payments totaling \$1,677,812**

MOTION: Commr. Matheis

SECOND: Commr. Jones

VOTE: ROLL CALL

Jim Rodino
Chris Reid - Absent
Barbara Russo - Absent
Ted Ehrenburg - Absent
Lisa O’Neill
Michael P. King - Absent
Chris Muraglia – Absent
Tim Dacey
Hilary Hyser - Absent
Theresa Casagrande
Fred Tompkins
Peter Valesi
Joseph B. Bellina
Mayor G. Drasheff - Absent
Edward Forte - Absent
Lou Guarino
Paul Zarbetski - Absent
Scott Luthman
Quentin Wiest
Louis Palazzo
Michael Martello - Absent
Laura Reinertsen
Greg Whitehead
Nancy Koblis



Russ Jones
Tim Stafford
Tim Quinn - Absent
Michael Rogers - Absent
Doug Marvin
Sonia Brown
Paula Cozzarelli – Absent
Frank Ruggiero - Absent
Joseph Wassel – Absent
Karen Caulfield
Mark Krane
Mike Matheis

- **Resolution 16-15 – Approving Appointing Approved Counsel**

MOTION: Commr. Wiest
SECOND: Commr. Dacey
ABSTAIN: Commr. Bellina

REPORTS

Executive Director – NIP Group - E. Miller

- Assessment Payments – E. Miller – Mr. Miller asked members to please make every effort in making their assessment payments on time, since excess insurance payments are due to the carriers early in the year.
- Supplemental Assessments and Dividends - E. Miller/J. Hall - Mr. Miller advised that the revised Actuarial report has finally come in and that the current Fast Track reflects the actuary's reserve recommendations. We will seek to have estimates of supplemental assessments/dividends for members by the next meeting.
- Fast Track Report - Mr. Hall discussed the Fast Track report, the performance of the 2014 Fund Year, and claims development between the 12/31/13 and 12/31/14 actuarial analyses.
- Workers Compensation Payroll Audits – Mr. Hall reminded the membership that Payroll Self-Audit forms were due to the Administrator's office by March 31. Chairman Rodino suggested the Administrator's office provide training for members and Risk Managers in payroll audit practices. The Underwriting department will be developing a webinar for the members' and risk managers' use.
- Property Inspections/Valuations -Mr. Hall reminded the membership that special attention should be paid to property valuations in conjunction with the 2016 member renewal process, to begin this summer. The Underwriting department will point out any locations that appear to be over or undervalued and will work with the Risk Managers to correct any discrepancies.



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

- **Fleet Loss Control Program – A. Ven Graitis** Fleet loss control must remain a priority to all members due to the potential for catastrophic loss. SERVE emergency responder training, In2vate on line driver training, and in person driver training is available from the Risk Control. We will also be issuing a sample fleet loss control program prior to the next meeting which will include MVR checks, CDL requirements, vehicle maintenance and inspection, etc. With recent events affecting our members, MVR checks are now a priority and must be performed by all members for all employees driving on municipal business. The sample Fleet policy will assist with member efforts.
- **On-line Training – A. Ven Graitis** Members continue to better utilize the In2vate training platform. Every member should now have an administrator signed up to assign and track training. Risk control will be happy to administer the program for any town but members must take the initiative to take advantage of this training.
- **Wellness – A. Ven Graitis** - Workout 2 Win is now complete. Results will be presented at the next meeting. Over 200 employees broken out into 50 teams participated and made this challenge a success. We next plan on holding a 5K walk/run on July 25th in North Brunswick. This event will count as a challenge for the WIP. Details will be provided in the near term.
- **Loss Trends – A. Ven Graitis** PMA now has a program to compare member loss data and to provide comprehensive reports. NIP will be rolling out a similar program in the near term. We ask that members consider what loss control reports will benefit you at Safety Committee Meetings and advise Risk Control. We intend to simplify the Stewardship report and rather supply reports for SCM's and provide a high level summary document annually.

PRESENTATION

- **David Smith of Princeton Public Affairs** - Overview of NJ Legislative Impact and Bills of Interest to the GSMJIF - David Smith from the Princeton Public Affairs Group provided an overview of services provided to the GSMJIF which included legislation introduction analysis and communications to the JIF, committee agenda monitoring and lobbying, full Assembly and Senate Voting session monitoring and lobbying and regulatory assistance with the Department of Banking and Insurance when needed.

Claims Update

- **Supreme Court Case Aguas vs. State of New Jersey** (W. Wiebalk & Conrad Cyriax) - Wendy spoke about the Aguas v. State NJ Supreme Court case, which requires plaintiffs to report EPL claims before suing or to risk having their claims dismissed.
- **Workers Compensation Notice – Secondhand Cigarette Smoke a Compensable occupational Exposure if Filed Timely – Robert Persico** – Bob gave a presentation on the case of Pulejo vs. Middlesex County Consumer Affairs, where a 21 year employee allegedly contracted cancer as a result of exposure to secondhand cigarette smoke while in the workplace. In January 2001, due to the cancer, the employee had a section of his lung removed. He advised the physicians in 2001 it was exposure to secondhand smoke that he believed caused the cancer.



Thus he knew in January of 2001 the exposure to secondhand cigarette smoke resulted in his lung cancer. The Honorable Judge Wojtenko on February 11, issued a decision finding the exposure to the secondhand cigarette smoke while employed did contribute to his lung cancer or aggravated his pre-existing pulmonary disease. However the employee failed to comply with the two year statute of limitations to file his petition and the claim was dismissed. Since the employee realized in January of 2001 the secondhand cigarette smoke caused his cancer his petition should have been filed by January of 2003. In this instance the petition was filed in 2010 some 7 years later.

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. Dacey
SECOND: Commr. Matheis
VOTE: Unanimous

ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS

ADJOURN TO PUBLIC SESSION

MOTION TO APPROVE CLAIMS

MOTION: Commr. Matheis
SECOND: Commr. Dacey
VOTE: Unanimous

Claims: April

Union Township Liability Claim - Granted Settlement Authority
Borough of New Providence WC Claim - Granted Settlement Authority
Highland Park Borough Liability Claim - Granted Settlement Authority

MOTION: Commr. Matheis
SECOND: Commr. Rodino



NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Rodino made a motion to adjourn the meeting at 12:15PM and Commissioner Guarino seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

Earl Miller

James Rodino

ALSO PRESENT:

Earl Miller – NIP
Madeline Delgado – NIP
David Springer – NIP
Robert Persico – NIP
Jonathan Hall – NIP
Anthony Ven Graitis – NIP
Conrad Cyriax - NIP
Robert Smith – NIP
Wendy Wiebalk – NIP
Steve Edwards – BGIA
George Crosby – BGIA
Brian Erlandsen – BGIA
Karen Caulfield – Twp of Union
John Geaney – Capehart Scatchard
Frank Kelly – BGIA
Larry Graham – Fairview Insurance
Mark Boyles – PMAMC
Ilene Laursen – Conner Strong
Fred Arnold – Caldwell
John M. Hanuscin – Fairways Insurance
Ken Child – PMA
Ed Vath - PMA
Renee Nelms – Qual-lynx
Dominick Cinelli – Brown & Brown
Ray Vaughn – AGA
James Renner – NIP
Anthony Amadeo – NIP
Lou Beckerman – Beckerman & Co.
Eugene Chin - Fanwood
Dave Smith – Princeton Public Affairs



Sonia Brown – Twp. North Brunswick
Patrick DeBalsio – Treasurer
Michael O’Connell – Pringle, Quinn, Anzano



May 20, 2015

MEMO TO: INSURANCE FUND CHAIRMAN RODINO

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

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

		March <u>2015</u>	April <u>2015</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 328,800.40	\$ 328,119.92
	Claims Account-Bank of America	1,930,552.39	1,904,573.28
	NJ Cash Management	126,474.06	126,478.62
	Custodial Account-Bank of America	<u>370,579.07</u>	<u>1,925,047.78</u>
	Total Balance	\$ 2,756,405.92	\$ 4,284,219.60
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,355,980.76	\$ 1,164,420.50
	Claims/Operating Account Receipts-Bank of America	4,112,517.70	2,450,061.02
	NJ Cash Management Activity Receipts	4.56	10.14
	Custodial Account-Bank of America	<u>1,554,468.71</u>	
Total Receipts		\$ 7,022,971.73	\$ 3,614,491.66
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,356,661.24)	\$ (1,165,270.04)
	Claims Account Disbursements-Bank of America	(264,469.88)	(384,644.59)
	Operating Account Disbursements-Bank of America	(3,874,026.93)	(3,312,309.92)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America		<u>(1,891,307.95)</u>
Total Disbursements		\$ (5,495,158.05)	\$ (6,753,532.50)
Ending Cash Balance	Claims Accounts-TD Bank	\$ 328,119.92	\$ 327,270.38
	Claims Account-Bank of America	1,904,573.28	657,679.79
	NJ Cash Management	126,478.62	126,488.76
	Custodial-Investments	<u>1,925,047.78</u>	<u>33,739.83</u>
	Total Balance	\$ 4,284,219.60	\$ 1,145,178.76
Beginning Investment Balance		\$ 34,033,207.50	\$ 34,071,978.50
	Change in Accrued Income	(8,261.63)	3,187.97
	Change in Unrealized Gain	61,720.21	(7,989.79)
	Income Received/Cash Received	30,356.00	16,967.34
	Realized Gain/(Loss)	1,163.50	
	Assets Purchased		1,250,000.00
	Tranfer to/from Custodial Account-Bank of America	<u>(46,207.08)</u>	<u>1,888,119.98</u>
Total Investment Account		\$ 34,071,978.50	\$ 37,222,264.00
Ending Cash Balance		<u>\$ 38,356,198.10</u>	<u>\$ 38,367,442.76</u>

BANK RECONCILIATION



ACCT.NAME State of New Jersey
BANK/ACCT# Cash Management Fund
From To
DATE 04/01/15 04/30/15

BOOK BALANCE AS OF 04/01/15 \$ 126,478.62

ADD DEPOSITS (PER BANK LEDGER) 10.14

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)

BOOK BALANCE AS OF 04/30/15 \$ 126,488.76

BALANCE PER BANK STATEMENT 04/30/15 \$126,488.76

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL 0.00 0.00

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 04/30/15 126,488.76

Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME	Bank of America		
BANK/ACCT#	Fiduciary Account -381029032587		
DATE	From	04/01/15	To 04/30/15
BOOK BALANCE AS OF	04/01/15	\$	1,904,573.28
ADD DEPOSITS (PER BANK LEDGER)			2,450,061.02
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			3,696,954.51
BOOK BALANCE AS OF	04/30/15	\$	657,679.79

BALANCE PER BANK STATEMENT 04/30/15 \$1,258,960.18

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT	
09/05/14	1210	15,659.18	
12/05/14	1282	10,977.00	
03/16/15	1345	1,000.00	
03/16/15	1347	1,000.00	
04/17/15	1363	833.33	
04/17/15	1364	2,576.73	
04/17/15	1365	620.00	
04/17/15	1366	1,250.00	
04/17/15	1367	172.00	
04/17/15	1368	3,780.00	
04/17/15	1369	12,750.00	
04/17/15	1370	408,000.00	
04/17/15	1371	305.00	
04/17/15	1372	100.00	
04/17/15	1373	6,500.00	
04/17/15	1374	17,498.82	
04/17/15	1375	3,333.33	
04/17/15	1376	8,999.00	
04/17/15	1377	920.00	
04/17/15	1378	38,830.85	
04/17/15	1379	30,803.34	
04/17/15	1380	18,855.31	
04/17/15	1382	15.50	
04/17/15	1383	1,000.00	
04/17/15	1384	15,501.00	
TOTAL		601,280.39	(601,280.39)

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 04/30/15 657,679.79

Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account -
From To

DATE 04/01/15 04/30/15

BOOK BALANCE AS OF 04/01/15 \$ 35,997,026.28

ADD DEPOSITS (PER BANK LEDGER) 3,150,285.50

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 1,891,307.95

BOOK BALANCE AS OF 04/30/15 \$ 37,256,003.83

BALANCE PER BANK STATEMENT 04/30/15 \$37,256,003.83

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL 0.00 0.00

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 04/30/15 37,256,003.83

Difference 0.00

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

BANK RECONCILIATION



ACCT.NAME TD Bank
BANK/ACCT# Claims Account - 426-7723934
From 04/01/15 To 04/30/15
DATE

BOOK BALANCE AS OF	04/01/15	\$	328,119.92
ADD DEPOSITS (PER BANK LEDGER)			1,164,420.50
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,165,270.04
BOOK BALANCE AS OF	04/30/15	\$	327,270.38

BALANCE PER BANK STATEMENT 04/30/15 \$555,802.03

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
04/30/15	list	228,531.65

TOTAL 228,531.65 (228,531.65)

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 04/30/15 327,270.38

Difference 0.00

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

May 20th, 2015 - GSMJIF Commissioners Meeting Bills List

Date: 5.2.15
Bills List #: 40



<u>Notes</u>	<u>PAYABLE TO</u>	<u>DESCRIPTION</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	Earl Miller	GSMJIF Meeting Venue March	#1385	\$2,091.46
	Princeton Public Affairs	Inv# 0315 retainer Fee	#1386	\$833.33
	Pringle Quinn Anzano	Fund Attorney Inv#38235	#1387	\$806.00
	Capehart Scatchard	Litigation Consultant April	#1388	\$1,250.00
	Bob Smith & Associates	Litigation Fees April	#1389	\$3,333.33
	The Times	Meeting Notice	#1390	\$4.35
	AGRIP - Assoc. of Governmental Risk Pools	Yearly Dues Invoice#3321	#1391	\$2,473.36
	Patrick DeBlasio	Treasurer Fees	#1392	\$1,458.34
	Bank of America	Quarterly Fees	#1393	\$1,250.00
	The Star Ledger	April Meeting notice	#1394	\$13.95
	Rose Colored Graphics	Walk to win T-Shirts	#1395	\$290.00
	Best Racing Systems	Walk to win Rental for Race	#1396	\$400.00
		Total in Checks \$14,204.12		
		Wire Transfers		
	PMA	2015 Risk Control Install #6 of 12 for 2015		\$38,250.00
	PMA	Berkeley Township		\$11,982.60
	PMA	City of Rahway		\$9,476.26
	PMA	City of Hoboken		\$5,156.80
	PMA	City of Englewood		\$5.28
	PMA	Hamilton Township		\$9,253.66
	PMA	Livingston Township		\$89,140.48
	PMA	Montclair Township		\$251.94
	PMA	Township of Ewing		\$2,534.49
	PMA	Township of Howell		\$ 1,520.71
	PMA	Township of Union		\$ 75,980.15
	PMA	Less large loss prepayment Livingston Township		(\$70,536.00)
	PMA	Less large loss prepayment Union Township		(\$70,445.00)
	PMA	Large loss prepayment Montclair Township		\$87,000.00
		Total to PMA \$189,571.37		
			Subtotal	\$ 203,775.49
			Total	\$ 203,775.49

RESOLUTION NO. 17-15

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

APPROVING CERTAIN DISBURSEMENTS

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

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

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Fund Commissioners that the attached bill of items totaling **\$203,775.49** for payment.

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

Chairman

Date

May 20th, 2015

Secretary

Date

May 20th, 2015



GSMJIF - COMM MEETING PAY SUMMARY REPORT
MAY 2015 Report

April Paid

WC	TPA	
TWP		
Par Troy Hills	D&H	39,689
Bloomfield	D&H	89,872
Linden	Inservco	21,121
All Other	QL	790,339
Total WC		941,021

PAL		
ALL TWP		
AL	NIP/QL	51,075
APD	NIP/QL	21,339
EPL	NIP/QL	91,458
GL	NIP/QL	311,685
POL	NIP/QL	22,386
PROP	NIP/QL	36,905
Total PAL		534,848

Grand Total January 2015	Grand Total
Post 2012 CLAIMS	1,475,869
Prior 2012 CLAIMS	334,255
TOTAL PAID	1,810,124

WC	941,021
PAL	534,848
Grand Total post 2012	1,475,869

PMA PRIOR 2012		
WC	PMA	215,835
PAL	PMA	118,420
APD PROP	PMA	0
Total Prior 2012		334,255



RESOLUTION NO. 18-15

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

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$1,810,124** against the fund.

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

Chairman

Date

May 20th, 2015

Secretary

Date

May 20th, 2015



Garden State Municipal Joint Insurance Fund

May 2015

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

5/1/2015

Index of Reports

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

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

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2015

Policy Year 2002

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

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2015

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2015

Policy Year 2005

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2015

Policy Year 2006

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2015

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	0	15,688	\$654	17	0	242,108	\$14,242	0	0	\$0	\$0
Eastampton Township	1	0	500	\$500	1	0	22,991	\$22,991	0	0	\$0	\$0
Englewood, City of	19	0	14,589	\$768	38	0	349,414	\$9,195	6	0	\$24,292	\$4,049
Ewing Township	2	0	2,046	\$1,023	8	0	109,538	\$13,692	0	0	\$0	\$0
Hamilton Township	3	0	4,552	\$1,517	20	0	52,745	\$2,637	3	0	\$1,252	\$417
Harrison, Town of	12	0	50,120	\$4,177	12	0	63,941	\$5,328	1	0	\$0	\$0
Highland Park Borough	13	0	6,555	\$504	17	0	59,833	\$3,520	2	0	\$0	\$0
Hoboken, City of	35	0	269,130	\$7,689	45	0	1,015,929	\$22,576	1	0	\$316	\$316
Howell Township	12	0	11,108	\$926	20	0	11,601	\$580	3	0	\$13,802	\$4,601
Jackson Township	20	0	29,167	\$1,458	26	0	164,148	\$6,313	1	0	\$24,000	\$24,000
Kenilworth, Borough of	6	0	16,216	\$2,703	5	0	0	\$0	1	0	\$1,865	\$1,865
Livingston Township	19	0	39,943	\$2,102	29	0	32,876	\$1,134	2	0	\$4,020	\$2,010
Maplewood, Township of	17	0	8,450	\$497	28	0	39,954	\$1,427	2	0	\$2,400	\$1,200
Montclair Township	51	0	43,180	\$847	63	0	71,399	\$1,133	0	0	\$0	\$0
North Plainfield Boro	10	0	18,827	\$1,883	9	0	91,458	\$10,162	0	0	\$0	\$0
Rahway, City of	15	0	8,250	\$550	32	0	9,347	\$292	3	0	\$8,100	\$2,700
South Brunswick Township	12	0	61,392	\$5,116	12	0	24,989	\$2,082	1	0	\$0	\$0
Union Township	68	0	77,616	\$1,141	60	0	475,852	\$7,931	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	36,641	\$564	40	1	621,432	\$15,536	0	0	\$0	\$0
	404	0	\$713,970	\$1,767	482	1	\$3,459,555	\$7,178	27	0	\$104,295	\$3,863



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2015

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	37,535	\$1,341	8	0	19,979	\$2,497	4	0	\$18,374	\$4,594
Caldwell Borough	2	0	500	\$250	8	0	0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	0	\$0	1	0	666	\$666	1	0	\$0	\$0
Englewood, City of	42	0	35,711	\$850	47	0	445,146	\$9,471	5	0	\$1,743	\$349
Ewing Township	5	0	10,618	\$2,124	6	0	122,959	\$20,493	0	0	\$0	\$0
Hamilton Township	0	0	0	\$0	20	0	127,553	\$6,378	0	0	\$0	\$0
Harrison, Town of	3	0	500	\$167	13	0	19,474	\$1,498	0	0	\$0	\$0
Highland Park Borough	9	0	157,709	\$17,523	9	0	15,119	\$1,680	2	0	\$3,982	\$1,991
Hoboken, City of	26	0	19,890	\$765	42	0	707,060	\$16,835	1	0	\$24,000	\$24,000
Howell Township	11	0	23,600	\$2,145	26	0	32,926	\$1,266	1	0	\$3,800	\$3,800
Kenilworth, Borough of	6	0	8,812	\$1,469	0	0	0	\$0	0	0	\$0	\$0
Livingston Township	11	0	9,624	\$875	50	0	49,614	\$992	6	0	\$4,586	\$764
Maplewood, Township of	13	0	18,607	\$1,431	13	0	37,185	\$2,860	8	0	\$49,709	\$6,214
Montclair Township	13	0	3,434	\$264	71	0	119,142	\$1,678	0	0	\$0	\$0
North Plainfield Boro	13	0	29,492	\$2,269	23	1	158,208	\$6,879	2	0	\$2,940	\$1,470
Rahway, City of	18	0	58,442	\$3,247	43	0	272,688	\$6,342	8	0	\$1,681	\$210
South Brunswick Township	21	0	25,131	\$1,197	19	0	93,532	\$4,923	1	0	\$0	\$0
Union Township	47	0	94,315	\$2,007	57	0	326,319	\$5,725	1	0	\$491	\$491
West Orange, Township of	59	0	22,312	\$378	45	0	238,322	\$5,296	1	0	\$2,154	\$2,154
	327	0	\$556,232	\$1,701	501	1	\$2,785,892	\$5,561	43	0	\$130,680	\$3,039



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2015

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	0	1,090,170	\$36,339	12	0	290,826	\$24,236	0	0	\$0	\$0
Caldwell Borough	4	0	145	\$36	7	0	6,419	\$917	0	0	\$0	\$0
Eastampton Township	4	0	16,524	\$4,131	1	0	2,500	\$2,500	0	0	\$0	\$0
Englewood, City of	29	0	66,737	\$2,301	50	1	1,191,164	\$23,823	9	0	\$9,514	\$1,057
Ewing Township	5	0	378	\$76	9	0	43,865	\$4,874	1	0	\$0	\$0
Fanwood Borough	4	0	95	\$24	6	0	38,703	\$6,451	0	0	\$0	\$0
Hamilton Township	6	0	319,768	\$53,295	23	1	1,458,705	\$63,422	0	0	\$0	\$0
Harrison, Town of	7	0	5,447	\$778	4	0	22,903	\$5,726	1	0	\$738	\$738
Highland Park Borough	15	0	10,905	\$727	19	1	158,417	\$8,338	3	0	\$0	\$0
Hoboken, City of	30	0	107,688	\$3,590	35	1	322,462	\$9,213	2	0	\$0	\$0
Howell Township	11	0	18,690	\$1,699	35	0	116,452	\$3,327	1	0	\$0	\$0
Kenilworth, Borough of	3	0	2,973	\$991	7	0	501	\$72	0	0	\$0	\$0
Livingston Township	14	0	23,977	\$1,713	50	0	57,423	\$1,148	6	0	\$0	\$0
Manalapan Township	13	0	21,817	\$1,678	24	0	312,731	\$13,030	0	0	\$0	\$0
Maplewood, Township of	7	0	27,106	\$3,872	10	0	115,373	\$11,537	2	0	\$4,689	\$2,345
Montclair Township	27	0	367,418	\$13,608	41	0	239,280	\$5,836	0	0	\$0	\$0
North Plainfield Boro	11	0	3,688	\$335	15	0	66,496	\$4,433	0	0	\$0	\$0
Rahway, City of	13	0	17,324	\$1,333	18	0	38,366	\$2,131	5	0	\$0	\$0
South Brunswick Township	12	0	14,924	\$1,244	12	0	17,142	\$1,429	4	0	\$24,375	\$6,094
Union Township	31	0	61,571	\$1,986	41	0	86,249	\$2,104	0	0	\$0	\$0
Warren Township	4	0	7,382	\$1,846	15	0	10,661	\$711	1	0	\$2,383	\$2,383
West Orange, Township of	46	0	217,913	\$4,737	34	0	97,193	\$2,859	3	0	\$0	\$0
	326	0	\$2,402,640	\$7,370	468	4	\$4,693,831	\$10,030	38	0	\$41,699	\$1,097



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2015

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	0	28,018	\$1,078	9	0	90,958	\$10,106	3	0	\$31,341	\$10,447
Caldwell Borough	6	0	15,752	\$2,625	9	0	17,765	\$1,974	5	0	\$18,853	\$3,771
Eastampton Township	4	0	5,426	\$1,357	4	1	225,734	\$56,434	1	0	\$116	\$116
Englewood, City of	26	0	47,460	\$1,825	39	0	195,870	\$5,022	12	0	\$19,885	\$1,657
Ewing Township	7	0	69,210	\$9,887	9	1	358,891	\$39,877	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	0	\$0	5	1	65,010	\$13,002	0	0	\$0	\$0
Frehold Township	19	0	36,483	\$1,920	10	1	309,246	\$30,925	1	0	\$4,096	\$4,096
Hamilton Township	7	0	9,335	\$1,334	13	0	6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	7,311	\$914	8	0	452,911	\$56,614	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	2,951	\$268	15	0	56,312	\$3,754	3	0	\$0	\$0
Hoboken, City of	19	0	81,311	\$4,280	53	0	531,506	\$10,028	1	0	\$0	\$0
Howell Township	10	0	44,201	\$4,420	59	1	133,905	\$2,270	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	1,285	\$428	4	0	155,960	\$38,990	0	0	\$0	\$0
Livingston Township	16	0	8,203	\$513	43	0	133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	12,364	\$1,236	7	1	140,100	\$20,014	0	0	\$0	\$0
Maplewood, Township of	5	0	4,219	\$844	16	0	34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	34,413	\$3,824	8	0	804	\$101	1	0	\$0	\$0
Montclair Township	31	1	216,363	\$6,979	53	0	263,721	\$4,976	2	0	\$10,523	\$5,262
Morris Township	14	0	16,916	\$1,208	14	1	151,674	\$10,834	1	0	\$0	\$0
North Plainfield Boro	16	0	6,205	\$388	16	0	18,168	\$1,136	1	0	\$467	\$467
Rahway, City of	21	0	28,725	\$1,368	32	0	15,710	\$491	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	25,220	\$1,146	33	0	152,153	\$4,611	3	0	\$35,190	\$11,730
Union Township	47	0	75,135	\$1,599	30	2	668,390	\$22,280	0	0	\$0	\$0
Warren Township	16	0	93,201	\$5,825	7	0	7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	0	18,634	\$565	33	0	206,581	\$6,260	3	0	\$24,000	\$8,000
Total	388	1	\$888,341	\$2,290	529	9	\$4,393,937	\$8,306	56	0	\$260,379	\$4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2015

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	0	19,170	\$2,396	14	0	1,504	\$107	4	0	\$2,686	\$672
Caldwell Borough	3	0	2,576	\$859	14	0	22,418	\$1,601	3	0	\$24,644	\$8,215
Eastampton Township	1	0	1,542	\$1,542	1	0	500	\$500	0	0	\$0	\$0
Englewood, City of	21	0	36,166	\$1,722	37	1	419,062	\$11,326	14	0	\$10,028	\$716
Ewing Township	6	0	13,969	\$2,328	12	0	26,658	\$2,222	0	0	\$0	\$0
Fair Haven Borough	3	0	0	\$0	1	0	0	\$0	1	0	\$0	\$0
Fanwood Borough	4	0	2,454	\$614	4	0	16,864	\$4,216	1	0	\$24,000	\$24,000
Frehold Township	14	0	15,183	\$1,085	11	1	60,433	\$5,494	4	0	\$24,000	\$6,000
Hamilton Township	11	0	327,792	\$29,799	18	0	592,231	\$32,902	7	0	\$0	\$0
Harrison, Town of	7	0	6,872	\$982	8	0	128,258	\$16,032	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	5,333	\$485	6	1	104,737	\$17,456	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	7,522	\$342	51	0	316,088	\$6,198	1	0	\$0	\$0
Howell Township	4	0	1,455	\$364	23	1	366,444	\$15,932	2	0	\$10,791	\$5,396
Kenilworth, Borough of	11	0	13,482	\$1,226	11	0	2,733	\$248	1	0	\$6,500	\$6,500
Livingston Township	22	0	22,115	\$1,005	63	0	219,912	\$3,491	9	0	\$7,752	\$861
Manalapan Township	13	0	44,447	\$3,419	7	0	10,476	\$1,497	0	0	\$0	\$0
Maplewood, Township of	13	0	27,423	\$2,109	10	0	5,935	\$594	3	0	\$1,153	\$384
Middlesex Boro	11	0	11,711	\$1,065	10	0	1,707	\$171	1	0	\$0	\$0
Montclair Township	18	0	14,448	\$803	67	0	36,691	\$548	0	0	\$0	\$0
Morris Township	12	0	50,550	\$4,213	12	0	22,982	\$1,915	7	0	\$5,295	\$756
Morristown, Town of	26	0	27,224	\$1,047	17	0	18,387	\$1,082	5	0	\$4,868	\$974
North Brunswick Township	17	0	8,031	\$472	22	0	61,601	\$2,800	0	0	\$0	\$0
North Plainfield Boro	23	0	15,083	\$656	29	0	68,126	\$2,349	14	0	\$216,926	\$15,495
Rahway, City of	9	0	18,506	\$2,056	12	0	3,256	\$271	14	0	\$43,627	\$3,116
Union Township	42	0	98,218	\$2,339	39	0	14,034	\$360	7	0	\$24,001	\$3,429
Warren Township	9	0	20,764	\$2,307	9	0	20,073	\$2,230	7	0	\$34,878	\$4,983
West Orange, Township of	19	0	21,350	\$1,124	47	0	172,279	\$3,666	4	0	\$90	\$23
	360	0	\$833,386	\$2,315	555	4	\$2,713,389	\$4,889	113	0	\$475,251	\$4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2015

Policy Year 2002

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

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	0	0	\$0
Ewing, Township of	78	13.2%	898,182	20.9%	\$11,515	898,183	0	0	\$0
Hamilton Township	123	20.7%	841,090	19.6%	\$6,838	827,972	1	313,543	\$313,543
Howell, Township of	74	12.5%	405,297	9.4%	\$5,477	398,515	1	63,176	\$63,176
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	0	0	\$0
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	0	0	\$0
Rahway, City of	34	5.7%	217,282	5.1%	\$6,391	217,280	0	0	\$0
South Brunswick Township	52	8.8%	628,469	14.6%	\$12,086	628,469	0	0	\$0
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	0	0	\$0
	593	100.0%	\$4,296,957	100.0%	\$7,246	\$4,277,057	2	\$376,719	\$188,360



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2015

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	666,417	11.8%	\$6,942	660,005	1	18,789	\$18,789
Eastampton Township	3	0.5%	162,683	2.9%	\$54,228	152,141	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	13.3%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	775,088	13.7%	\$5,033	738,771	1	236,383	\$236,383
Howell, Township of	35	5.5%	629,765	11.1%	\$17,993	494,950	2	520,005	\$260,003
Kenilworth Borough	10	1.6%	35,417	0.6%	\$3,542	35,415	0	0	\$0
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	0	0	\$0
North Plainfield Borough	20	3.2%	346,142	6.1%	\$17,307	346,142	0	0	\$0
Rahway, City of	53	8.4%	1,263,752	22.3%	\$23,844	1,188,158	1	972,575	\$972,575
South Brunswick Township	71	11.3%	217,327	3.8%	\$3,061	217,324	0	0	\$0
Union Township	105	16.6%	802,280	14.1%	\$7,641	802,279	0	0	\$0
	631	100.0%	\$5,669,849	100.0%	\$8,985	\$5,406,168	6	\$1,908,809	\$318,135



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2015

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	691,574	9.0%	\$5,911	584,300	7	416,020	\$59,431
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	0	0	\$0
Englewood, City of	96	10.0%	926,462	12.1%	\$9,651	926,454	1	278,577	\$278,577
Ewing, Township of	64	6.7%	211,761	2.8%	\$3,309	211,757	0	0	\$0
Hamilton Township	173	18.0%	2,069,352	27.0%	\$11,962	1,807,471	1	1,431,084	\$1,431,084
Hoboken, City of	56	5.8%	937,987	12.2%	\$16,750	937,984	0	0	\$0
Howell, Township of	52	5.4%	522,722	6.8%	\$10,052	522,715	0	0	\$0
Jackson Township	29	3.0%	385,064	5.0%	\$13,278	376,909	1	109,329	\$109,329
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	0	0	\$0
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	0	0	\$0
Montclair Township	87	9.1%	336,883	4.4%	\$3,872	336,866	0	0	\$0
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	0	0	\$0
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	0	0	\$0
South Brunswick Township	52	5.4%	620,535	8.1%	\$11,933	555,340	1	193,145	\$193,145
Union Township	86	9.0%	573,032	7.5%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,665,905	100.0%	\$7,994	\$7,223,338	11	\$2,428,155	\$220,741



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2015

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	934,133	10.6%	\$7,850	817,043	7	592,758	\$84,680
Eastampton Township	1	0.1%	0	0.0%	\$0	0	0	0	\$0
Englewood, City of	128	10.0%	1,284,500	14.6%	\$10,035	1,240,891	1	537,085	\$537,085
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	0	0	\$0
Hamilton Township	165	12.9%	773,622	8.8%	\$4,689	720,319	1	146,849	\$146,849
Harrison, Town of	45	3.5%	206,449	2.3%	\$4,588	176,540	1	48,545	\$48,545
Hoboken, City of	60	4.7%	358,470	4.1%	\$5,975	345,315	1	48,850	\$48,850
Howell, Township of	75	5.9%	1,080,410	12.3%	\$14,405	1,030,135	3	462,979	\$154,326
Jackson Township	41	3.2%	358,252	4.1%	\$8,738	358,251	0	0	\$0
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	0	0	\$0
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	0	0	\$0
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	0	0	\$0
Montclair Township	92	7.2%	420,200	4.8%	\$4,567	420,204	0	0	\$0
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	0	0	\$0
Rahway, City of	42	3.3%	556,072	6.3%	\$13,240	529,755	2	255,436	\$127,718
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	0	0	\$0
Union Township	150	11.7%	1,047,452	11.9%	\$6,983	1,021,857	1	282,302	\$282,302
West Orange, Township of	93	7.3%	599,710	6.8%	\$6,448	571,301	2	212,169	\$106,085
	1281	100.0%	\$8,816,478	100.0%	\$6,882	\$8,428,822	19	\$2,586,973	\$136,156



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2015

Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,022,275	11.5%	\$9,830	896,868	6	373,424	\$62,237
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	0	0	\$0
Englewood, City of	112	9.5%	784,747	8.8%	\$7,007	784,165	1	269,384	\$269,384
Ewing, Township of	57	4.9%	503,152	5.7%	\$8,827	503,156	0	0	\$0
Hamilton Township	138	11.7%	652,851	7.4%	\$4,731	613,209	2	117,586	\$58,793
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	0	0	\$0
Highland Park Borough	27	2.3%	191,227	2.2%	\$7,082	191,229	0	0	\$0
Hoboken, City of	71	6.0%	531,980	6.0%	\$7,493	439,473	3	114,439	\$38,146
Howell, Township of	59	5.0%	890,505	10.0%	\$15,093	776,098	2	124,301	\$62,151
Jackson Township	55	4.7%	465,139	5.2%	\$8,457	457,471	1	50,860	\$50,860
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	0	0	\$0
Livingston Township	52	4.4%	665,395	7.5%	\$12,796	632,949	2	91,149	\$45,575
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	0	0	\$0
Montclair Township	83	7.1%	347,320	3.9%	\$4,185	347,314	0	0	\$0
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	0	0	\$0
Rahway, City of	46	3.9%	557,456	6.3%	\$12,119	520,370	1	498,247	\$498,247
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	0	0	\$0
Union Township	118	10.0%	1,201,068	13.5%	\$10,179	1,123,508	2	288,759	\$144,380
West Orange, Township of	88	7.5%	583,822	6.6%	\$6,634	583,825	0	0	\$0
	1175	100.0%	\$8,869,040	100.0%	\$7,548	\$8,341,744	20	\$1,928,149	\$96,407



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2015

Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	924,139	12.4%	\$11,848	876,541	4	183,315	\$45,829
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	0	0	\$0
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	0	0	\$0
Englewood, City of	89	8.5%	777,607	10.4%	\$8,737	777,607	0	0	\$0
Ewing, Township of	77	7.3%	451,292	6.0%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	939,621	12.6%	\$6,480	671,466	4	680,479	\$170,120
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	0	0	\$0
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	0	0	\$0
Hoboken, City of	74	7.0%	406,853	5.4%	\$5,498	398,013	1	14,299	\$14,299
Howell, Township of	61	5.8%	1,245,031	16.6%	\$20,410	1,099,848	4	698,466	\$174,617
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	269,445	3.6%	\$6,909	216,978	1	74,150	\$74,150
Maplewood, Township of	54	5.1%	270,953	3.6%	\$5,018	270,952	0	0	\$0
Montclair Township	70	6.7%	256,803	3.4%	\$3,669	256,801	0	0	\$0
North Plainfield Borough	26	2.5%	451,894	6.0%	\$17,381	425,475	1	210,255	\$210,255
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	0	0	\$0
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	0	0	\$0
Union Township	88	8.4%	423,239	5.7%	\$4,810	423,237	0	0	\$0
West Orange, Township of	62	5.9%	387,954	5.2%	\$6,257	355,293	1	144,824	\$144,824
	1052	100.0%	\$7,477,877	100.0%	\$7,108	\$6,896,549	16	\$2,005,788	\$125,362



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2015

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,740,532	15.2%	\$19,779	1,321,424	9	1,451,708	\$161,301
Caldwell Borough	20	1.8%	749,084	6.5%	\$37,454	404,541	1	652,040	\$652,040
Eastampton Township	4	0.4%	199,117	1.7%	\$49,779	143,450	1	196,730	\$196,730
Englewood, City of	88	8.1%	1,487,491	13.0%	\$16,903	1,374,253	3	369,271	\$123,090
Ewing, Township of	89	8.2%	591,539	5.2%	\$6,647	562,100	1	74,587	\$74,587
Fanwood Borough	9	0.8%	40,672	0.4%	\$4,519	40,674	0	0	\$0
Hamilton Township	133	12.3%	1,214,846	10.6%	\$9,134	965,682	5	712,026	\$142,405
Harrison, Town of	38	3.5%	361,485	3.1%	\$9,513	361,487	0	0	\$0
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	0	0	\$0
Hoboken, City of	57	5.3%	795,615	6.9%	\$13,958	783,966	1	417,522	\$417,522
Howell, Township of	38	3.5%	311,971	2.7%	\$8,210	285,130	2	80,798	\$40,399
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	0	0	\$0
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	0	0	\$0
Manalapan Township	23	2.1%	451,468	3.9%	\$19,629	414,340	2	53,007	\$26,504
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	0	0	\$0
Montclair Township	77	7.1%	557,626	4.9%	\$7,242	495,110	2	276,755	\$138,378
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	0	0	\$0
Rahway, City of	32	2.9%	232,712	2.0%	\$7,272	190,003	1	165,532	\$165,532
South Brunswick Township	63	5.8%	305,787	2.7%	\$4,854	305,786	0	0	\$0
Union Township	93	8.6%	1,345,948	11.7%	\$14,473	1,270,624	2	201,539	\$100,770
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	0	0	\$0
West Orange, Township of	78	7.2%	410,797	3.6%	\$5,267	406,540	1	64,903	\$64,903
	1085	100.0%	\$11,476,680	100.0%	\$10,578	\$10,005,096	31	\$4,716,418	\$152,143



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2015

Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	708,040	5.8%	\$9,441	561,061	7	486,760	\$69,537
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	0	0	\$0
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	0	0	\$0
Englewood, City of	63	5.4%	599,720	4.9%	\$9,519	599,725	0	0	\$0
Ewing, Township of	74	6.3%	550,668	4.5%	\$7,441	530,952	2	71,952	\$35,976
Fanwood Borough	13	1.1%	121,549	1.0%	\$9,350	121,548	0	0	\$0
Freehold Township	63	5.4%	694,557	5.7%	\$11,025	590,013	1	292,423	\$292,423
Hamilton Township	130	11.1%	1,711,035	14.0%	\$13,162	1,527,851	2	392,322	\$196,161
Harrison, Town of	29	2.5%	296,058	2.4%	\$10,209	296,056	0	0	\$0
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	0	0	\$0
Hoboken, City of	79	6.8%	760,083	6.2%	\$9,621	575,315	5	346,607	\$69,321
Howell, Township of	62	5.3%	587,630	4.8%	\$9,478	540,432	1	81,921	\$81,921
Kenilworth Borough	16	1.4%	295,548	2.4%	\$18,472	295,551	0	0	\$0
Livingston Township	41	3.5%	1,244,243	10.2%	\$30,347	795,909	1	792,319	\$792,319
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	0	0	\$0
Maplewood, Township of	33	2.8%	238,367	2.0%	\$7,223	200,928	1	98,991	\$98,991
Middlesex Borough	12	1.0%	258,599	2.1%	\$21,550	194,545	1	251,708	\$251,708
Montclair Township	79	6.8%	634,300	5.2%	\$8,029	582,350	2	230,361	\$115,181
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	0	0	\$0
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	0	0	\$0
North Plainfield Borough	18	1.5%	176,337	1.4%	\$9,797	176,337	0	0	\$0
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	0	0	\$0
South Brunswick Township	64	5.5%	596,050	4.9%	\$9,313	470,412	1	163,779	\$163,779
Union Township	96	8.2%	1,749,189	14.4%	\$18,221	1,646,438	3	599,152	\$199,717
Warren Township	14	1.2%	175,949	1.4%	\$12,568	109,140	1	124,828	\$124,828
West Orange, Township of	56	4.8%	461,024	3.8%	\$8,233	388,286	2	144,917	\$72,459
	1166	100.0%	\$12,186,404	100.0%	\$10,451	\$10,530,303	30	\$4,078,040	\$135,935



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2015

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	335,145	2.9%	\$6,323	261,250	2	137,384	\$68,692
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	0	0	\$0
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	0	0	\$0
Englewood, City of	79	6.3%	460,518	4.0%	\$5,829	460,515	0	0	\$0
Ewing, Township of	87	6.9%	1,270,355	11.0%	\$14,602	943,876	5	941,243	\$188,249
Fair Haven Borough	8	0.6%	65,046	0.6%	\$8,131	65,046	0	0	\$0
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	0	0	\$0
Freehold Township	59	4.7%	88,633	0.8%	\$1,502	84,132	1	5,944	\$5,944
Hamilton Township	138	10.9%	2,134,160	18.5%	\$15,465	1,674,405	8	1,435,862	\$179,483
Harrison, Town of	23	1.8%	193,027	1.7%	\$8,392	181,749	1	23,568	\$23,568
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	0	0	\$0
Hoboken, City of	97	7.7%	1,273,404	11.0%	\$13,128	940,494	8	1,070,518	\$133,815
Howell, Township of	48	3.8%	599,440	5.2%	\$12,488	446,167	3	311,642	\$103,881
Kenilworth Borough	10	0.8%	12,531	0.1%	\$1,253	12,532	0	0	\$0
Livingston Township	54	4.3%	967,821	8.4%	\$17,923	799,184	8	723,493	\$90,437
Manalapan Township	29	2.3%	250,610	2.2%	\$8,642	129,068	2	237,384	\$118,692
Maplewood, Township of	47	3.7%	320,022	2.8%	\$6,809	320,023	0	0	\$0
Middlesex Borough	22	1.7%	298,009	2.6%	\$13,546	216,920	2	142,050	\$71,025
Montclair Township	62	4.9%	577,159	5.0%	\$9,309	557,268	4	253,856	\$63,464
Morris Township	43	3.4%	301,881	2.6%	\$7,020	290,543	1	25,435	\$25,435
Morristown, Town of	38	3.0%	219,437	1.9%	\$5,775	210,578	1	167,614	\$167,614
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	0	0	\$0
North Brunswick Township	50	4.0%	250,358	2.2%	\$5,007	247,340	2	41,971	\$20,986
North Plainfield Borough	20	1.6%	76,699	0.7%	\$3,835	76,700	0	0	\$0
Rahway, City of	63	5.0%	394,428	3.4%	\$6,261	345,914	1	119,704	\$119,704
Union Township	74	5.9%	892,950	7.7%	\$12,067	756,488	3	491,086	\$163,695
Warren Township	11	0.9%	78,057	0.7%	\$7,096	78,054	0	0	\$0
West Orange, Township of	69	5.5%	323,301	2.8%	\$4,686	293,034	1	42,242	\$42,242
	1261	100.0%	\$11,538,511	100.0%	\$9,150	\$9,546,798	53	\$6,170,996	\$116,434



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

5/1/2015

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

5/1/2015

Year 2004

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

Year 2005

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

5/1/2015

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

5/1/2015

Year 2007

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

5/1/2015

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

5/1/2015

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

5/1/2015

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	12	75	16.00%	277	4.33%
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	241	1166	20.67%	7575	3.18%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

5/1/2015

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	23	97	23.71%	732	3.14%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	15	54	27.78%	275	5.45%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
GSMJIF	237	1261	18.79%	7605	3.12%



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

5/1/2015

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of May 1, 2015 for all policy years:	1
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$905,121
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$713,970
Total Incurred for 2008 Losses:	\$556,232
Total Incurred for 2009 Losses:	\$2,402,640
Total Incurred for 2010 Losses:	\$888,341
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 May 1, 2015 for all policy years:	19
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,820,509
Total Incurred for 2007 Losses:	\$3,459,555
Total Incurred for 2008 Losses:	\$2,785,892
Total Incurred for 2009 Losses:	\$4,693,831
Total Incurred for 2010 Losses:	\$4,393,937
Total Incurred for 2011 Losses:	\$2,713,389
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

5/1/2015

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

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of May 1, 2015 for all policy years:	188
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,296,957
Total Incurred for 2004 Losses:	\$5,669,849
Total Incurred for 2005 Losses:	\$7,665,905
Total Incurred for 2006 Losses:	\$8,816,478
Total Incurred for 2007 Losses:	\$8,869,040
Total Incurred for 2008 Losses:	\$7,477,877
Total Incurred for 2009 Losses:	\$11,476,680
Total Incurred for 2010 Losses:	\$12,186,404
Total Incurred for 2011 Losses:	\$11,538,511
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
Claims Activity Report**

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	\$ -	\$ -	\$ -
AUTO LIABILITY	2010	CITY OF RAHWAY	1	\$ -	\$ -	\$ -
AUTO LIABILITY	2010	TOWNSHIP OF WEST ORANGE	1	\$ 1.00	\$ 625,749.12	\$ 625,749.12
AUTO LIABILITY	2010 Total		3	\$ 1.00	\$ 625,749.12	\$ 208,583.04
AUTO LIABILITY	2011	BERKELEY TOWNSHIP	1	\$ -	\$ 500.00	\$ 500.00
AUTO LIABILITY	2011	BOROUGH OF MIDDLESEX	1	\$ -	\$ -	\$ -
AUTO LIABILITY	2011	CITY OF HOBOKEN	1	\$ -	\$ 508.90	\$ 508.90
AUTO LIABILITY	2011	CITY OF RAHWAY	3	\$ -	\$ 1,284.65	\$ 428.22
AUTO LIABILITY	2011	LIVINGSTON TOWNSHIP	2	\$ -	\$ -	\$ -
AUTO LIABILITY	2011	TOWN OF MORRISTOWN	1	\$ -	\$ -	\$ -
AUTO LIABILITY	2011	TOWNSHIP OF EWING	3	\$ -	\$ 2,872.61	\$ 957.54
AUTO LIABILITY	2011	TOWNSHIP OF FREEHOLD	2	\$ -	\$ 1,286.85	\$ 643.43
AUTO LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	1	\$ -	\$ -	\$ -
AUTO LIABILITY	2011	TOWNSHIP OF MONTCLAIR	1	\$ -	\$ -	\$ -
AUTO LIABILITY	2011	TOWNSHIP OF UNION	5	\$ 1.00	\$ 16,250.00	\$ 3,250.00
AUTO LIABILITY	2011	TOWNSHIP OF WEST ORANGE	1	\$ -	\$ 160.50	\$ 160.50
AUTO LIABILITY	2011 Total		22	\$ 1.00	\$ 22,863.51	\$ 1,039.25
AUTO LIABILITY	2012	BERKELEY TOWNSHIP	11	\$ -	\$ 1,281.87	\$ 116.53
AUTO LIABILITY	2012	BOROUGH OF CALDWELL	11	\$ -	\$ 1,144.50	\$ 104.05
AUTO LIABILITY	2012	BOROUGH OF FANWOOD	1	\$ -	\$ -	\$ -
AUTO LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	\$ -	\$ 500.00	\$ 500.00
AUTO LIABILITY	2012	BOROUGH OF HIGHLAND PARK	2	\$ -	\$ 9.20	\$ 4.60
AUTO LIABILITY	2012	BOROUGH OF KENILWORTH	1	\$ -	\$ 1,008.90	\$ 1,008.90
AUTO LIABILITY	2012	BOROUGH OF MIDDLESEX	3	\$ -	\$ 819.45	\$ 273.15
AUTO LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	6	\$ -	\$ 101.00	\$ 16.83
AUTO LIABILITY	2012	CITY OF ENGLEWOOD	17	\$ 1.00	\$ 138,525.05	\$ 8,148.53
AUTO LIABILITY	2012	CITY OF HOBOKEN	11	\$ -	\$ 7,421.92	\$ 674.72
AUTO LIABILITY	2012	CITY OF RAHWAY	6	\$ -	\$ 4,472.10	\$ 745.35
AUTO LIABILITY	2012	HOWELL TOWNSHIP	15	\$ 1.00	\$ 81,682.89	\$ 5,445.53
AUTO LIABILITY	2012	LIVINGSTON TOWNSHIP	5	\$ -	\$ 500.00	\$ 100.00
AUTO LIABILITY	2012	TOWN OF HARRISON	3	\$ -	\$ 17,054.57	\$ 5,684.86
AUTO LIABILITY	2012	TOWN OF MORRISTOWN	4	\$ -	\$ 1,709.29	\$ 427.32
AUTO LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	6	\$ -	\$ 13,487.36	\$ 2,247.89
AUTO LIABILITY	2012	TOWNSHIP OF EASTAMPTON	4	\$ -	\$ 3,452.56	\$ 863.14
AUTO LIABILITY	2012	TOWNSHIP OF EWING	4	\$ -	\$ 29,614.06	\$ 7,403.52
AUTO LIABILITY	2012	TOWNSHIP OF FREEHOLD	8	\$ -	\$ 500.00	\$ 62.50
AUTO LIABILITY	2012	TOWNSHIP OF HAMILTON	2	\$ -	\$ -	\$ -
AUTO LIABILITY	2012	TOWNSHIP OF MANALAPAN	6	\$ -	\$ 3,949.65	\$ 658.28
AUTO LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	10	\$ 1.00	\$ 56,932.73	\$ 5,693.27
AUTO LIABILITY	2012	TOWNSHIP OF MONTCLAIR	9	\$ -	\$ 6,473.87	\$ 719.32

Valued as of 4/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2012	TOWNSHIP OF MORRIS	8	\$ -	\$ 3,282.85	\$ 410.36
AUTO LIABILITY	2012	TOWNSHIP OF NORTH BRUNSWICK	10	\$ -	\$ 131.89	\$ 13.19
AUTO LIABILITY	2012	TOWNSHIP OF PARSIPPANY	16	\$ 1.00	\$ 137,290.95	\$ 8,580.68
AUTO LIABILITY	2012	TOWNSHIP OF UNION	20	\$ 1.00	\$ 28,255.09	\$ 1,412.75
AUTO LIABILITY	2012	TOWNSHIP OF WARREN	2	\$ -	\$ 2,441.48	\$ 1,220.74
AUTO LIABILITY	2012	TOWNSHIP OF WEST ORANGE	11	\$ -	\$ 575.00	\$ 52.27
AUTO LIABILITY	2012 Total		213	\$ 5.00	\$ 542,618.23	\$ 2,547.50
AUTO LIABILITY	2013	BERKELEY HEIGHTS	1	\$ -	\$ -	\$ -
AUTO LIABILITY	2013	BERKELEY TOWNSHIP	6	\$ -	\$ 1,500.00	\$ 250.00
AUTO LIABILITY	2013	BOROUGH OF CALDWELL	13	\$ -	\$ 17,970.98	\$ 1,382.38
AUTO LIABILITY	2013	BOROUGH OF FAIR HAVEN	3	\$ -	\$ 5,100.03	\$ 1,700.01
AUTO LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	2	\$ -	\$ 500.00	\$ 250.00
AUTO LIABILITY	2013	BOROUGH OF HIGHLAND PARK	8	\$ -	\$ 2,421.11	\$ 302.64
AUTO LIABILITY	2013	BOROUGH OF KENILWORTH	2	\$ -	\$ 99.00	\$ 49.50
AUTO LIABILITY	2013	BOROUGH OF NORTH PLAINFIELD	10	\$ -	\$ 3,916.29	\$ 391.63
AUTO LIABILITY	2013	CITY OF ENGLEWOOD	17	\$ 9.00	\$ 105,861.00	\$ 6,227.12
AUTO LIABILITY	2013	CITY OF HOBOKEN	16	\$ -	\$ 3,884.12	\$ 242.76
AUTO LIABILITY	2013	CITY OF LINDEN	26	\$ -	\$ 7,324.01	\$ 281.69
AUTO LIABILITY	2013	CITY OF RAHWAY	10	\$ -	\$ 2,500.00	\$ 250.00
AUTO LIABILITY	2013	HOWELL TOWNSHIP	5	\$ -	\$ 500.00	\$ 100.00
AUTO LIABILITY	2013	LIVINGSTON TOWNSHIP	7	\$ 1.00	\$ 1,275,684.75	\$ 182,240.68
AUTO LIABILITY	2013	TOWN OF HARRISON	3	\$ 1.00	\$ 31,572.15	\$ 10,524.05
AUTO LIABILITY	2013	TOWN OF MORRISTOWN	6	\$ -	\$ 2,224.07	\$ 370.68
AUTO LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	7	\$ -	\$ 3,570.50	\$ 510.07
AUTO LIABILITY	2013	TOWNSHIP OF EWING	4	\$ -	\$ 629.80	\$ 157.45
AUTO LIABILITY	2013	TOWNSHIP OF FREEHOLD	10	\$ -	\$ 99.00	\$ 9.90
AUTO LIABILITY	2013	TOWNSHIP OF HAMILTON	2	\$ -	\$ -	\$ -
AUTO LIABILITY	2013	TOWNSHIP OF LAWRENCE	6	\$ -	\$ -	\$ -
AUTO LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	14	\$ -	\$ 9,186.29	\$ 656.16
AUTO LIABILITY	2013	TOWNSHIP OF MONTCLAIR	31	\$ 4.00	\$ 51,732.04	\$ 1,668.78
AUTO LIABILITY	2013	TOWNSHIP OF MORRIS	11	\$ -	\$ 2,750.00	\$ 250.00
AUTO LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	13	\$ -	\$ 19,350.71	\$ 1,488.52
AUTO LIABILITY	2013	TOWNSHIP OF PARSIPPANY	30	\$ 2.00	\$ 149,823.34	\$ 4,994.11
AUTO LIABILITY	2013	TOWNSHIP OF UNION	18	\$ -	\$ 2,719.28	\$ 151.07
AUTO LIABILITY	2013	TOWNSHIP OF WARREN	4	\$ -	\$ 4,023.89	\$ 1,005.97
AUTO LIABILITY	2013	TOWNSHIP OF WEST ORANGE	14	\$ -	\$ 9,158.20	\$ 654.16
AUTO LIABILITY	2013 Total		299	\$ 17.00	\$ 1,714,100.56	\$ 5,732.78
AUTO LIABILITY	2014	BERKELEY HEIGHTS	1	\$ -	\$ -	\$ -
AUTO LIABILITY	2014	BERKELEY TOWNSHIP	13	\$ -	\$ 5,321.84	\$ 409.37
AUTO LIABILITY	2014	BOROUGH OF CALDWELL	2	\$ -	\$ 3,825.00	\$ 1,912.50
AUTO LIABILITY	2014	BOROUGH OF FAIR HAVEN	4	\$ -	\$ 910.13	\$ 227.53

Valued as of 4/30/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2014	BOROUGH OF FANWOOD	2	\$ -	\$ -	\$ -
AUTO LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	4	\$ -	\$ 5,965.60	\$ 1,491.40
AUTO LIABILITY	2014	BOROUGH OF HIGHLAND PARK	9	\$ -	\$ 1,750.00	\$ 194.44
AUTO LIABILITY	2014	BOROUGH OF KENILWORTH	6	\$ 1.00	\$ 7,808.42	\$ 1,301.40
AUTO LIABILITY	2014	BOROUGH OF NEW PROVIDENCE	3	\$ -	\$ 3,073.00	\$ 1,024.33
AUTO LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	11	\$ 1.00	\$ 5,048.90	\$ 458.99
AUTO LIABILITY	2014	BOROUGH OF TOTOWA	5	\$ -	\$ 6,752.55	\$ 1,350.51
AUTO LIABILITY	2014	CITY OF ENGLEWOOD	24	\$ -	\$ 15,406.40	\$ 641.93
AUTO LIABILITY	2014	CITY OF HOBOKEN	24	\$ 1.00	\$ 14,322.57	\$ 596.77
AUTO LIABILITY	2014	CITY OF LINDEN	20	\$ 2.00	\$ 15,871.65	\$ 793.58
AUTO LIABILITY	2014	CITY OF RAHWAY	17	\$ 1.00	\$ 8,968.25	\$ 527.54
AUTO LIABILITY	2014	HOWELL TOWNSHIP	14	\$ -	\$ 4,680.88	\$ 334.35
AUTO LIABILITY	2014	LIVINGSTON TOWNSHIP	18	\$ -	\$ 20,782.96	\$ 1,154.61
AUTO LIABILITY	2014	TOWN OF GUTTENBERG	8	\$ -	\$ 2,047.90	\$ 255.99
AUTO LIABILITY	2014	TOWN OF HARRISON	2	\$ 1.00	\$ 1,692.24	\$ 846.12
AUTO LIABILITY	2014	TOWN OF KEARNY	26	\$ 6.00	\$ 55,595.21	\$ 2,138.28
AUTO LIABILITY	2014	TOWN OF MORRISTOWN	19	\$ 4.00	\$ 4,850.00	\$ 255.26
AUTO LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	25	\$ -	\$ 16,379.05	\$ 655.16
AUTO LIABILITY	2014	TOWNSHIP OF EASTAMPTON	6	\$ -	\$ 4,870.95	\$ 811.83
AUTO LIABILITY	2014	TOWNSHIP OF EWING	12	\$ 9.00	\$ 35,800.00	\$ 2,983.33
AUTO LIABILITY	2014	TOWNSHIP OF FREEHOLD	9	\$ -	\$ 2,782.06	\$ 309.12
AUTO LIABILITY	2014	TOWNSHIP OF HAMILTON	4	\$ -	\$ -	\$ -
AUTO LIABILITY	2014	TOWNSHIP OF LAWRENCE	7	\$ -	\$ 1,500.00	\$ 214.29
AUTO LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	\$ -	\$ 4,176.72	\$ 219.83
AUTO LIABILITY	2014	TOWNSHIP OF MONTCLAIR	45	\$ 2.00	\$ 19,175.00	\$ 426.11
AUTO LIABILITY	2014	TOWNSHIP OF MORRIS	12	\$ -	\$ 4,908.54	\$ 409.05
AUTO LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	5	\$ -	\$ 1,500.00	\$ 300.00
AUTO LIABILITY	2014	TOWNSHIP OF PARSIPPANY	32	\$ -	\$ 21,886.69	\$ 683.96
AUTO LIABILITY	2014	TOWNSHIP OF UNION	39	\$ 1.00	\$ 31,558.14	\$ 809.18
AUTO LIABILITY	2014	TOWNSHIP OF WARREN	10	\$ -	\$ 1,706.96	\$ 170.70
AUTO LIABILITY	2014	TOWNSHIP OF WEST ORANGE	25	\$ 1.00	\$ 12,287.86	\$ 491.51
AUTO LIABILITY	2014 Total		482	\$ 30.00	\$ 343,205.47	\$ 712.04
AUTO LIABILITY	2015	BERKELEY TOWNSHIP	5	\$ 3.00	\$ 7,330.00	\$ 1,466.00
AUTO LIABILITY	2015	BOROUGH OF CALDWELL	1	\$ -	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF FANWOOD	1	\$ -	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF FREEHOLD	2	\$ 1.00	\$ 1,000.00	\$ 500.00
AUTO LIABILITY	2015	BOROUGH OF HIGHLAND PARK	3	\$ -	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF KENILWORTH	2	\$ 1.00	\$ 500.00	\$ 250.00
AUTO LIABILITY	2015	BOROUGH OF NEW PROVIDENCE	3	\$ 2.00	\$ 1,500.00	\$ 500.00
AUTO LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	3	\$ 1.00	\$ 500.00	\$ 166.67
AUTO LIABILITY	2015	BOROUGH OF TOTOWA	3	\$ -	\$ 412.42	\$ 137.47

Valued as of 4/30/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2015	CITY OF ENGLEWOOD	3	\$ 2.00	\$ 1,000.00	\$ 333.33
AUTO LIABILITY	2015	CITY OF HOBOKEN	7	\$ 4.00	\$ 5,127.20	\$ 732.46
AUTO LIABILITY	2015	CITY OF LINDEN	10	\$ 6.00	\$ 4,500.00	\$ 450.00
AUTO LIABILITY	2015	CITY OF RAHWAY	7	\$ 5.00	\$ 2,000.00	\$ 285.71
AUTO LIABILITY	2015	HOWELL TOWNSHIP	4	\$ -	\$ -	\$ -
AUTO LIABILITY	2015	LIVINGSTON TOWNSHIP	9	\$ 1.00	\$ 2,737.55	\$ 304.17
AUTO LIABILITY	2015	TOWN OF GUTTENBERG	6	\$ 3.00	\$ 2,500.00	\$ 416.67
AUTO LIABILITY	2015	TOWN OF HARRISON	2	\$ -	\$ 4,372.65	\$ 2,186.33
AUTO LIABILITY	2015	TOWN OF KEARNY	15	\$ 5.00	\$ 24,336.62	\$ 1,622.44
AUTO LIABILITY	2015	TOWN OF MORRISTOWN	4	\$ 2.00	\$ 2,028.27	\$ 507.07
AUTO LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	2	\$ 2.00	\$ 1,000.00	\$ 500.00
AUTO LIABILITY	2015	TOWNSHIP OF EWING	8	\$ 3.00	\$ 1,957.21	\$ 244.65
AUTO LIABILITY	2015	TOWNSHIP OF FREEHOLD	8	\$ 7.00	\$ 177,000.00	\$ 22,125.00
AUTO LIABILITY	2015	TOWNSHIP OF HAMILTON	1	\$ 1.00	\$ 500.00	\$ 500.00
AUTO LIABILITY	2015	TOWNSHIP OF LAWRENCE	4	\$ 1.00	\$ 4,347.27	\$ 1,086.82
AUTO LIABILITY	2015	TOWNSHIP OF MONTCLAIR	13	\$ 5.00	\$ 4,188.88	\$ 322.22
AUTO LIABILITY	2015	TOWNSHIP OF MORRIS	9	\$ 3.00	\$ 3,200.00	\$ 355.56
AUTO LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	3	\$ 1.00	\$ 1,000.00	\$ 333.33
AUTO LIABILITY	2015	TOWNSHIP OF PARSIPPANY	16	\$ 8.00	\$ 17,464.64	\$ 1,091.54
AUTO LIABILITY	2015	TOWNSHIP OF UNION	14	\$ 5.00	\$ 10,292.49	\$ 735.18
AUTO LIABILITY	2015	TOWNSHIP OF WARREN	8	\$ 2.00	\$ 3,396.08	\$ 424.51
AUTO LIABILITY	2015	TOWNSHIP OF WEST ORANGE	24	\$ 12.00	\$ 28,377.09	\$ 1,182.38
AUTO LIABILITY	2015 Total		200	\$ 86.00	\$ 312,568.37	\$ 1,562.84
AUTO LIABILITY Total			1,219	\$ 140.00	\$ 3,561,105.26	\$ 2,921.33
AUTO PHYSICAL DAMAGE	2010	TOWNSHIP OF WEST ORANGE	2	\$ -	\$ 9,382.67	\$ 4,691.34
AUTO PHYSICAL DAMAGE	2010 Total		2	\$ -	\$ 9,382.67	\$ 4,691.34
AUTO PHYSICAL DAMAGE	2011	BERKELEY TOWNSHIP	1	\$ -	\$ 9,613.18	\$ 9,613.18
AUTO PHYSICAL DAMAGE	2011	BOROUGH OF HIGHLAND PARK	1	\$ -	\$ 523.23	\$ 523.23
AUTO PHYSICAL DAMAGE	2011	CITY OF HOBOKEN	1	\$ -	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	CITY OF RAHWAY	2	\$ -	\$ 823.75	\$ 411.88
AUTO PHYSICAL DAMAGE	2011	LIVINGSTON TOWNSHIP	1	\$ -	\$ 501.93	\$ 501.93
AUTO PHYSICAL DAMAGE	2011	TOWN OF MORRISTOWN	1	\$ -	\$ 2,404.14	\$ 2,404.14
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF FREEHOLD	1	\$ -	\$ 11,205.00	\$ 11,205.00
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF MAPLEWOOD	1	\$ -	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF NORTH BRUNSWICK	1	\$ -	\$ 703.39	\$ 703.39
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF WEST ORANGE	1	\$ -	\$ 16,135.26	\$ 16,135.26
AUTO PHYSICAL DAMAGE	2011 Total		11	\$ -	\$ 41,909.88	\$ 3,809.99
AUTO PHYSICAL DAMAGE	2012	BERKELEY TOWNSHIP	43	\$ -	\$ 138,686.59	\$ 3,225.27
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF CALDWELL	7	\$ -	\$ 6,856.33	\$ 979.48
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF FAIR HAVEN	9	\$ -	\$ 16,554.78	\$ 1,839.42
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF FANWOOD	1	\$ -	\$ -	\$ -

Valued as of 4/30/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HADDON HEIGHTS	2	\$ -	\$ 7,535.71	\$ 3,767.86
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HIGHLAND PARK	18	\$ -	\$ 12,139.29	\$ 674.41
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF KENILWORTH	1	\$ -	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF MIDDLESEX	6	\$ -	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF NORTH PLAINFIELD	14	\$ -	\$ 1,854.31	\$ 132.45
AUTO PHYSICAL DAMAGE	2012	CITY OF ENGLEWOOD	14	\$ -	\$ 58,774.51	\$ 4,198.18
AUTO PHYSICAL DAMAGE	2012	CITY OF HOBOKEN	12	\$ -	\$ 310,989.97	\$ 25,915.83
AUTO PHYSICAL DAMAGE	2012	CITY OF RAHWAY	5	\$ -	\$ 6,284.63	\$ 1,256.93
AUTO PHYSICAL DAMAGE	2012	HOWELL TOWNSHIP	19	\$ -	\$ 24,211.09	\$ 1,274.27
AUTO PHYSICAL DAMAGE	2012	LIVINGSTON TOWNSHIP	13	\$ -	\$ 78,343.93	\$ 6,026.46
AUTO PHYSICAL DAMAGE	2012	TOWN OF HARRISON	6	\$ -	\$ 108,952.89	\$ 18,158.82
AUTO PHYSICAL DAMAGE	2012	TOWN OF MORRISTOWN	7	\$ -	\$ 14,033.21	\$ 2,004.74
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF BLOOMFIELD	5	\$ -	\$ 3,076.67	\$ 615.33
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EASTAMPTON	3	\$ -	\$ 5,839.33	\$ 1,946.44
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EWING	4	\$ -	\$ 2,805.01	\$ 701.25
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF FREEHOLD	16	\$ -	\$ 46,412.07	\$ 2,900.75
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF HAMILTON	7	\$ -	\$ 21,190.27	\$ 3,027.18
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MANALAPAN	10	\$ -	\$ 42,669.01	\$ 4,266.90
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MAPLEWOOD	18	\$ -	\$ 34,457.25	\$ 1,914.29
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MONTCLAIR	24	\$ -	\$ 17,857.04	\$ 744.04
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MORRIS	23	\$ -	\$ 18,451.15	\$ 802.22
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF NORTH BRUNSWICK	27	\$ -	\$ 51,303.22	\$ 1,900.12
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF PARSIPPANY	25	\$ -	\$ 86,082.39	\$ 3,443.30
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF UNION	24	\$ 1.00	\$ 33,973.99	\$ 1,415.58
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF WARREN	13	\$ -	\$ 17,392.38	\$ 1,337.88
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF WEST ORANGE	29	\$ -	\$ 36,030.65	\$ 1,242.44
AUTO PHYSICAL DAMAGE	2012 Total		405	\$ 1.00	\$ 1,321,578.24	\$ 3,263.16
AUTO PHYSICAL DAMAGE	2013	BERKELEY HEIGHTS	8	\$ -	\$ 5,017.74	\$ 627.22
AUTO PHYSICAL DAMAGE	2013	BERKELEY TOWNSHIP	14	\$ -	\$ 227,333.19	\$ 16,238.09
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF CALDWELL	12	\$ -	\$ 49,249.17	\$ 4,104.10
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF FAIR HAVEN	5	\$ -	\$ 302.98	\$ 60.60
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF HADDON HEIGHTS	3	\$ -	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF HIGHLAND PARK	7	\$ -	\$ 20,276.07	\$ 2,896.58
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF KENILWORTH	6	\$ -	\$ 26,714.85	\$ 4,452.48
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF NEW PROVIDENCE	5	\$ -	\$ 11,157.83	\$ 2,231.57
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF NORTH PLAINFIELD	14	\$ -	\$ 10,372.06	\$ 740.86
AUTO PHYSICAL DAMAGE	2013	CITY OF ENGLEWOOD	13	\$ -	\$ 30,257.63	\$ 2,327.51
AUTO PHYSICAL DAMAGE	2013	CITY OF HOBOKEN	16	\$ -	\$ 1,775.13	\$ 110.95
AUTO PHYSICAL DAMAGE	2013	CITY OF LINDEN	27	\$ -	\$ 737.10	\$ 27.30
AUTO PHYSICAL DAMAGE	2013	CITY OF RAHWAY	9	\$ 1.00	\$ 31,185.59	\$ 3,465.07
AUTO PHYSICAL DAMAGE	2013	HOWELL TOWNSHIP	7	\$ -	\$ 5,116.73	\$ 730.96

Valued as of 4/30/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2013	LIVINGSTON TOWNSHIP	10	\$ -	\$ 30,087.24	\$ 3,008.72
AUTO PHYSICAL DAMAGE	2013	TOWN OF HARRISON	3	\$ 1.00	\$ 14,361.90	\$ 4,787.30
AUTO PHYSICAL DAMAGE	2013	TOWN OF MORRISTOWN	13	\$ -	\$ 19,554.61	\$ 1,504.20
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF BLOOMFIELD	5	\$ -	\$ 29,188.74	\$ 5,837.75
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF EWING	8	\$ -	\$ 61,757.03	\$ 7,719.63
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF FREEHOLD	11	\$ -	\$ 21,859.65	\$ 1,987.24
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF HAMILTON	1	\$ -	\$ 5,056.80	\$ 5,056.80
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF LAWRENCE	11	\$ -	\$ 8,912.22	\$ 810.20
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MAPLEWOOD	15	\$ -	\$ 5,398.51	\$ 359.90
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MONTCLAIR	26	\$ -	\$ 48,878.67	\$ 1,879.95
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MORRIS	18	\$ -	\$ 32,425.83	\$ 1,801.44
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF NORTH BRUNSWICK	19	\$ -	\$ 43,754.96	\$ 2,302.89
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF PARSIPPANY	30	\$ 1.00	\$ 58,254.73	\$ 1,941.82
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF UNION	25	\$ -	\$ 57,063.15	\$ 2,282.53
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WARREN	10	\$ -	\$ 30,460.19	\$ 3,046.02
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WEST ORANGE	25	\$ -	\$ 34,235.83	\$ 1,369.43
AUTO PHYSICAL DAMAGE	2013 Total		376	\$ 3.00	\$ 920,746.13	\$ 2,448.79
AUTO PHYSICAL DAMAGE	2014	BERKELEY HEIGHTS	5	\$ -	\$ 18,109.22	\$ 3,621.84
AUTO PHYSICAL DAMAGE	2014	BERKELEY TOWNSHIP	17	\$ -	\$ 59,685.67	\$ 3,510.92
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF CALDWELL	5	\$ -	\$ 1,941.32	\$ 388.26
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF FAIR HAVEN	4	\$ -	\$ 8,999.30	\$ 2,249.83
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF FANWOOD	2	\$ 1.00	\$ 43,935.00	\$ 21,967.50
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HADDON HEIGHTS	4	\$ -	\$ 4,654.41	\$ 1,163.60
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HIGHLAND PARK	12	\$ -	\$ 4,817.18	\$ 401.43
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF KENILWORTH	5	\$ -	\$ 1,123.65	\$ 224.73
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF NEW PROVIDENCE	8	\$ -	\$ 16,314.74	\$ 2,039.34
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF NORTH PLAINFIELD	21	\$ 1.00	\$ 75,895.99	\$ 3,614.09
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF TOTOWA	9	\$ -	\$ 32,576.87	\$ 3,619.65
AUTO PHYSICAL DAMAGE	2014	CITY OF ENGLEWOOD	21	\$ 1.00	\$ 30,924.47	\$ 1,472.59
AUTO PHYSICAL DAMAGE	2014	CITY OF HOBOKEN	19	\$ -	\$ 884.07	\$ 46.53
AUTO PHYSICAL DAMAGE	2014	CITY OF LINDEN	15	\$ 1.00	\$ 99.00	\$ 6.60
AUTO PHYSICAL DAMAGE	2014	CITY OF RAHWAY	21	\$ -	\$ 53,153.56	\$ 2,531.12
AUTO PHYSICAL DAMAGE	2014	HOWELL TOWNSHIP	12	\$ 1.00	\$ 26,978.65	\$ 2,248.22
AUTO PHYSICAL DAMAGE	2014	LIVINGSTON TOWNSHIP	18	\$ 1.00	\$ 10,717.12	\$ 595.40
AUTO PHYSICAL DAMAGE	2014	TOWN OF GUTTENBERG	10	\$ 1.00	\$ 6,173.69	\$ 617.37
AUTO PHYSICAL DAMAGE	2014	TOWN OF HARRISON	2	\$ -	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2014	TOWN OF KEARNY	22	\$ -	\$ 59,719.71	\$ 2,714.53
AUTO PHYSICAL DAMAGE	2014	TOWN OF MORRISTOWN	21	\$ 2.00	\$ 19,536.47	\$ 930.31
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF BLOOMFIELD	19	\$ 2.00	\$ 52,255.20	\$ 2,750.27
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EASTAMPTON	7	\$ -	\$ 16,767.61	\$ 2,395.37
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EWING	7	\$ 2.00	\$ 21,237.58	\$ 3,033.94

Valued as of 4/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF FREEHOLD	17	\$ 1.00	\$ 39,968.60	\$ 2,351.09
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF HAMILTON	7	\$ 1.00	\$ 22,500.40	\$ 3,214.34
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF LAWRENCE	14	\$ -	\$ 13,185.45	\$ 941.82
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MAPLEWOOD	24	\$ -	\$ 8,646.55	\$ 360.27
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MONTCLAIR	42	\$ 3.00	\$ 40,582.25	\$ 966.24
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MORRIS	23	\$ 1.00	\$ 67,923.60	\$ 2,953.20
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF NORTH BRUNSWICK	20	\$ -	\$ 64,045.62	\$ 3,202.28
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF PARSIPPANY	34	\$ -	\$ 33,492.92	\$ 985.09
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF UNION	43	\$ 2.00	\$ 53,539.79	\$ 1,245.11
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WARREN	15	\$ -	\$ 36,089.60	\$ 2,405.97
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WEST ORANGE	39	\$ 1.00	\$ 45,679.83	\$ 1,171.28
AUTO PHYSICAL DAMAGE	2014 Total		564	\$ 22.00	\$ 992,155.09	\$ 1,759.14
AUTO PHYSICAL DAMAGE	2015	BERKELEY HEIGHTS	2	\$ -	\$ 146.72	\$ 73.36
AUTO PHYSICAL DAMAGE	2015	BERKELEY TOWNSHIP	5	\$ 3.00	\$ 5,226.75	\$ 1,045.35
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF CALDWELL	2	\$ 1.00	\$ 1,634.81	\$ 817.41
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FAIR HAVEN	1	\$ 1.00	\$ 1,000.00	\$ 1,000.00
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FANWOOD	1	\$ 1.00	\$ 500.00	\$ 500.00
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FREEHOLD	3	\$ 2.00	\$ 6,700.00	\$ 2,233.33
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF HIGHLAND PARK	5	\$ -	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF KENILWORTH	2	\$ 1.00	\$ 3,150.00	\$ 1,575.00
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NEW PROVIDENCE	6	\$ 1.00	\$ 6,842.48	\$ 1,140.41
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NORTH PLAINFIELD	8	\$ 5.00	\$ 6,395.00	\$ 799.38
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF TOTOWA	4	\$ 1.00	\$ 5,406.21	\$ 1,351.55
AUTO PHYSICAL DAMAGE	2015	CITY OF ENGLEWOOD	3	\$ 2.00	\$ 17,500.00	\$ 5,833.33
AUTO PHYSICAL DAMAGE	2015	CITY OF HOBOKEN	7	\$ -	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	CITY OF RAHWAY	9	\$ -	\$ 304.50	\$ 33.83
AUTO PHYSICAL DAMAGE	2015	HOWELL TOWNSHIP	6	\$ 2.00	\$ 13,890.00	\$ 2,315.00
AUTO PHYSICAL DAMAGE	2015	LIVINGSTON TOWNSHIP	9	\$ 1.00	\$ 9,599.32	\$ 1,066.59
AUTO PHYSICAL DAMAGE	2015	TOWN OF GUTTENBERG	6	\$ -	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	TOWN OF HARRISON	2	\$ -	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	TOWN OF KEARNY	11	\$ 1.00	\$ 9,017.34	\$ 819.76
AUTO PHYSICAL DAMAGE	2015	TOWN OF MORRISTOWN	7	\$ 2.00	\$ 17,110.41	\$ 2,444.34
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF BLOOMFIELD	2	\$ 2.00	\$ 1,000.00	\$ 500.00
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EASTAMPTON	1	\$ -	\$ 9,137.53	\$ 9,137.53
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EWING	8	\$ 4.00	\$ 26,587.83	\$ 3,323.48
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF FREEHOLD	5	\$ -	\$ 9,672.03	\$ 1,934.41
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF HAMILTON	2	\$ -	\$ 1,943.84	\$ 971.92
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF LAWRENCE	8	\$ 2.00	\$ 21,147.51	\$ 2,643.44
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MONTCLAIR	14	\$ 5.00	\$ 3,413.82	\$ 243.84
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MORRIS	17	\$ 2.00	\$ 4,694.46	\$ 276.14
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF NORTH BRUNSWICK	4	\$ -	\$ -	\$ -

Valued as of 4/30/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF PARSIPPANY	17	\$ 7.00	\$ 14,554.03	\$ 856.12
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF UNION	15	\$ 2.00	\$ 1,600.00	\$ 106.67
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WARREN	4	\$ 1.00	\$ 18,365.72	\$ 4,591.43
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WEST ORANGE	25	\$ 9.00	\$ 26,431.61	\$ 1,057.26
AUTO PHYSICAL DAMAGE	2015 Total		221	\$ 58.00	\$ 242,971.92	\$ 1,099.42
AUTO PHYSICAL DAMAGE Total			1,579	\$ 84.00	\$ 3,528,743.93	\$ 2,234.80
EMPLOYMENT PRACTICES	2011	CITY OF HOBOKEN	2	\$ -	\$ 1,026,040.11	\$ 513,020.06
EMPLOYMENT PRACTICES	2011 Total		2	\$ -	\$ 1,026,040.11	\$ 513,020.06
EMPLOYMENT PRACTICES	2012	BOROUGH OF CALDWELL	1	\$ -	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	CITY OF ENGLEWOOD	2	\$ 1.00	\$ 390,255.52	\$ 195,127.76
EMPLOYMENT PRACTICES	2012	CITY OF HOBOKEN	3	\$ -	\$ 165,001.96	\$ 55,000.65
EMPLOYMENT PRACTICES	2012	HOWELL TOWNSHIP	5	\$ -	\$ 1,397,921.49	\$ 279,584.30
EMPLOYMENT PRACTICES	2012	TOWN OF MORRISTOWN	2	\$ 1.00	\$ 193,038.42	\$ 96,519.21
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF BLOOMFIELD	1	\$ -	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF HAMILTON	3	\$ -	\$ 207,750.41	\$ 69,250.14
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF MONTCLAIR	1	\$ -	\$ 48,693.30	\$ 48,693.30
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF MORRIS	1	\$ 1.00	\$ 271,439.00	\$ 271,439.00
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF PARSIPPANY	1	\$ -	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF UNION	1	\$ -	\$ 123,884.51	\$ 123,884.51
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF WARREN	1	\$ -	\$ 55,934.67	\$ 55,934.67
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF WEST ORANGE	1	\$ 1.00	\$ 541,322.30	\$ 541,322.30
EMPLOYMENT PRACTICES	2012 Total		23	\$ 4.00	\$ 3,395,241.58	\$ 147,619.20
EMPLOYMENT PRACTICES	2013	BOROUGH OF HIGHLAND PARK	1	\$ 1.00	\$ 151,198.90	\$ 151,198.90
EMPLOYMENT PRACTICES	2013	CITY OF ENGLEWOOD	1	\$ -	\$ 105,030.48	\$ 105,030.48
EMPLOYMENT PRACTICES	2013	CITY OF HOBOKEN	5	\$ 5.00	\$ 244,616.50	\$ 48,923.30
EMPLOYMENT PRACTICES	2013	CITY OF LINDEN	3	\$ 1.00	\$ 115,500.00	\$ 38,500.00
EMPLOYMENT PRACTICES	2013	HOWELL TOWNSHIP	1	\$ -	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	LIVINGSTON TOWNSHIP	2	\$ 1.00	\$ 127,742.63	\$ 63,871.32
EMPLOYMENT PRACTICES	2013	TOWN OF MORRISTOWN	1	\$ -	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF BLOOMFIELD	6	\$ 4.00	\$ 588,774.12	\$ 98,129.02
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF HAMILTON	3	\$ -	\$ 5,906.35	\$ 1,968.78
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MAPLEWOOD	1	\$ -	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MONTCLAIR	7	\$ 1.00	\$ 100,783.35	\$ 14,397.62
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MORRIS	2	\$ -	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF NORTH BRUNSWICK	1	\$ 1.00	\$ 135,070.00	\$ 135,070.00
EMPLOYMENT PRACTICES	2013 Total		34	\$ 14.00	\$ 1,574,622.33	\$ 46,312.42
EMPLOYMENT PRACTICES	2014	BERKELEY HEIGHTS	1	\$ 1.00	\$ 151,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2014	CITY OF ENGLEWOOD	3	\$ 3.00	\$ 381,600.00	\$ 127,200.00
EMPLOYMENT PRACTICES	2014	CITY OF HOBOKEN	6	\$ 6.00	\$ 659,000.00	\$ 109,833.33
EMPLOYMENT PRACTICES	2014	HOWELL TOWNSHIP	2	\$ 1.00	\$ 522,594.52	\$ 261,297.26

Valued as of 4/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	2014	TOWN OF GUTTENBERG	4	\$ 3.00	\$ 1,000.00	\$ 250.00
EMPLOYMENT PRACTICES	2014	TOWN OF HARRISON	1	\$ -	\$ -	\$ -
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF BLOOMFIELD	6	\$ 3.00	\$ 112,831.10	\$ 18,805.18
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF FREEHOLD	1	\$ 1.00	\$ 6,500.00	\$ 6,500.00
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF HAMILTON	1	\$ 1.00	\$ 76,000.00	\$ 76,000.00
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MAPLEWOOD	1	\$ -	\$ 277.50	\$ 277.50
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MONTCLAIR	6	\$ 4.00	\$ 318,091.80	\$ 53,015.30
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MORRIS	2	\$ 2.00	\$ 302,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF PARSIPPANY	4	\$ 2.00	\$ 242,980.00	\$ 60,745.00
EMPLOYMENT PRACTICES	2014 Total		38	\$ 27.00	\$ 2,773,874.92	\$ 72,996.71
EMPLOYMENT PRACTICES	2015	CITY OF ENGLEWOOD	3	\$ 3.00	\$ 76,000.00	\$ 25,333.33
EMPLOYMENT PRACTICES	2015	CITY OF HOBOKEN	3	\$ 3.00	\$ 78,480.00	\$ 26,160.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF FREEHOLD	1	\$ 1.00	\$ 1,000.00	\$ 1,000.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF MONTCLAIR	1	\$ 1.00	\$ 76,000.00	\$ 76,000.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF PARSIPPANY	1	\$ 1.00	\$ -	\$ -
EMPLOYMENT PRACTICES	2015 Total		9	\$ 9.00	\$ 231,480.00	\$ 25,720.00
EMPLOYMENT PRACTICES Total			106	\$ 54.00	\$ 9,001,258.94	\$ 84,917.54
GENERAL LIABILITY	2006	TOWNSHIP OF UNION	1	\$ -	\$ 133.90	\$ 133.90
GENERAL LIABILITY	2006 Total		1	\$ -	\$ 133.90	\$ 133.90
GENERAL LIABILITY	2007	TOWNSHIP OF HAMILTON	1	\$ 1.00	\$ 427,648.61	\$ 427,648.61
GENERAL LIABILITY	2007 Total		1	\$ 1.00	\$ 427,648.61	\$ 427,648.61
GENERAL LIABILITY	2008	CITY OF ENGLEWOOD	1	\$ -	\$ -	\$ -
GENERAL LIABILITY	2008 Total		1	\$ -	\$ -	\$ -
GENERAL LIABILITY	2009	BOROUGH OF CALDWELL	1	\$ -	\$ -	\$ -
GENERAL LIABILITY	2009	TOWNSHIP OF MANALAPAN	1	\$ -	\$ 56,951.64	\$ 56,951.64
GENERAL LIABILITY	2009 Total		2	\$ -	\$ 56,951.64	\$ 28,475.82
GENERAL LIABILITY	2010	BERKELEY TOWNSHIP	1	\$ -	\$ 3,408.86	\$ 3,408.86
GENERAL LIABILITY	2010	BOROUGH OF CALDWELL	1	\$ -	\$ 2,606.10	\$ 2,606.10
GENERAL LIABILITY	2010	BOROUGH OF KENILWORTH	1	\$ -	\$ 4,131.58	\$ 4,131.58
GENERAL LIABILITY	2010	BOROUGH OF NORTH PLAINFIELD	1	\$ -	\$ 8.90	\$ 8.90
GENERAL LIABILITY	2010	CITY OF ENGLEWOOD	3	\$ 1.00	\$ 46,474.11	\$ 15,491.37
GENERAL LIABILITY	2010	CITY OF HOBOKEN	3	\$ 1.00	\$ 1,000.00	\$ 333.33
GENERAL LIABILITY	2010	TOWNSHIP OF EWING	3	\$ 1.00	\$ 51,000.00	\$ 17,000.00
GENERAL LIABILITY	2010	TOWNSHIP OF MANALAPAN	1	\$ -	\$ 3,640.16	\$ 3,640.16
GENERAL LIABILITY	2010	TOWNSHIP OF MAPLEWOOD	1	\$ -	\$ 2,280.42	\$ 2,280.42
GENERAL LIABILITY	2010	TOWNSHIP OF MONTCLAIR	5	\$ -	\$ 105,998.07	\$ 21,199.61
GENERAL LIABILITY	2010	TOWNSHIP OF MORRIS	1	\$ -	\$ 719.10	\$ 719.10
GENERAL LIABILITY	2010	TOWNSHIP OF UNION	1	\$ -	\$ 41,646.56	\$ 41,646.56
GENERAL LIABILITY	2010	TOWNSHIP OF WEST ORANGE	1	\$ 1.00	\$ 44,950.00	\$ 44,950.00
GENERAL LIABILITY	2010 Total		23	\$ 4.00	\$ 307,863.86	\$ 13,385.39



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2011	BERKELEY TOWNSHIP	2	\$ -	\$ 4,087.09	\$ 2,043.55
GENERAL LIABILITY	2011	BOROUGH OF CALDWELL	2	\$ 1.00	\$ 42,000.00	\$ 21,000.00
GENERAL LIABILITY	2011	BOROUGH OF HIGHLAND PARK	3	\$ -	\$ 31,801.45	\$ 10,600.48
GENERAL LIABILITY	2011	BOROUGH OF KENILWORTH	2	\$ -	\$ 22,178.11	\$ 11,089.06
GENERAL LIABILITY	2011	BOROUGH OF MIDDLESEX	2	\$ -	\$ 500.00	\$ 250.00
GENERAL LIABILITY	2011	CITY OF ENGLEWOOD	8	\$ 1.00	\$ 111,747.16	\$ 13,968.40
GENERAL LIABILITY	2011	CITY OF HOBOKEN	14	\$ 3.00	\$ 202,948.97	\$ 14,496.36
GENERAL LIABILITY	2011	CITY OF RAHWAY	2	\$ -	\$ -	\$ -
GENERAL LIABILITY	2011	HOWELL TOWNSHIP	2	\$ -	\$ 14,445.01	\$ 7,222.51
GENERAL LIABILITY	2011	LIVINGSTON TOWNSHIP	4	\$ -	\$ -	\$ -
GENERAL LIABILITY	2011	TOWN OF HARRISON	1	\$ 1.00	\$ 88,000.00	\$ 88,000.00
GENERAL LIABILITY	2011	TOWN OF MORRISTOWN	2	\$ 1.00	\$ 43,001.65	\$ 21,500.83
GENERAL LIABILITY	2011	TOWNSHIP OF EWING	1	\$ 1.00	\$ 51,000.00	\$ 51,000.00
GENERAL LIABILITY	2011	TOWNSHIP OF FREEHOLD	7	\$ 2.00	\$ 146,775.40	\$ 20,967.91
GENERAL LIABILITY	2011	TOWNSHIP OF MANALAPAN	9	\$ -	\$ 87,267.71	\$ 9,696.41
GENERAL LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	3	\$ -	\$ -	\$ -
GENERAL LIABILITY	2011	TOWNSHIP OF MONTCLAIR	11	\$ -	\$ 34,934.11	\$ 3,175.83
GENERAL LIABILITY	2011	TOWNSHIP OF NORTH BRUNSWICK	5	\$ -	\$ 8,652.26	\$ 1,730.45
GENERAL LIABILITY	2011	TOWNSHIP OF UNION	16	\$ 2.00	\$ 148,118.49	\$ 9,257.41
GENERAL LIABILITY	2011	TOWNSHIP OF WARREN	2	\$ 1.00	\$ 9,446.74	\$ 4,723.37
GENERAL LIABILITY	2011	TOWNSHIP OF WEST ORANGE	23	\$ -	\$ 36,523.21	\$ 1,587.97
GENERAL LIABILITY	2011 Total		121	\$ 13.00	\$ 1,083,427.36	\$ 8,953.95
GENERAL LIABILITY	2012	BERKELEY TOWNSHIP	7	\$ 1.00	\$ 34,594.31	\$ 4,942.04
GENERAL LIABILITY	2012	BOROUGH OF CALDWELL	15	\$ 2.00	\$ 170,848.66	\$ 11,389.91
GENERAL LIABILITY	2012	BOROUGH OF FAIR HAVEN	1	\$ -	\$ 3,199.10	\$ 3,199.10
GENERAL LIABILITY	2012	BOROUGH OF FANWOOD	5	\$ -	\$ 1,900.00	\$ 380.00
GENERAL LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	4	\$ -	\$ 500.00	\$ 125.00
GENERAL LIABILITY	2012	BOROUGH OF HIGHLAND PARK	20	\$ -	\$ 12,157.94	\$ 607.90
GENERAL LIABILITY	2012	BOROUGH OF KENILWORTH	8	\$ -	\$ 8.90	\$ 1.11
GENERAL LIABILITY	2012	BOROUGH OF MIDDLESEX	3	\$ -	\$ 871.21	\$ 290.40
GENERAL LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	12	\$ 1.00	\$ 47,929.08	\$ 3,994.09
GENERAL LIABILITY	2012	CITY OF ENGLEWOOD	34	\$ 3.00	\$ 328,126.41	\$ 9,650.78
GENERAL LIABILITY	2012	CITY OF HOBOKEN	58	\$ 4.00	\$ 286,540.62	\$ 4,940.36
GENERAL LIABILITY	2012	CITY OF RAHWAY	30	\$ 1.00	\$ 151,139.34	\$ 5,037.98
GENERAL LIABILITY	2012	HOWELL TOWNSHIP	21	\$ 3.00	\$ 274,370.55	\$ 13,065.26
GENERAL LIABILITY	2012	LIVINGSTON TOWNSHIP	43	\$ -	\$ 142,715.08	\$ 3,318.96
GENERAL LIABILITY	2012	TOWN OF HARRISON	5	\$ -	\$ 4,322.80	\$ 864.56
GENERAL LIABILITY	2012	TOWN OF MORRISTOWN	23	\$ 4.00	\$ 161,393.71	\$ 7,017.12
GENERAL LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	30	\$ 3.00	\$ 1,081,379.25	\$ 36,045.98
GENERAL LIABILITY	2012	TOWNSHIP OF EASTAMPTON	2	\$ -	\$ 8.90	\$ 4.45
GENERAL LIABILITY	2012	TOWNSHIP OF EWING	12	\$ 1.00	\$ 34,229.23	\$ 2,852.44

Valued as of 4/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2012	TOWNSHIP OF FREEHOLD	23	\$ 2.00	\$ 111,135.91	\$ 4,832.00
GENERAL LIABILITY	2012	TOWNSHIP OF HAMILTON	10	\$ 1.00	\$ 31,027.30	\$ 3,102.73
GENERAL LIABILITY	2012	TOWNSHIP OF MANALAPAN	11	\$ -	\$ 1,170.00	\$ 106.36
GENERAL LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	21	\$ 2.00	\$ 46,653.65	\$ 2,221.60
GENERAL LIABILITY	2012	TOWNSHIP OF MONTCLAIR	48	\$ 4.00	\$ 285,677.08	\$ 5,951.61
GENERAL LIABILITY	2012	TOWNSHIP OF MORRIS	8	\$ 1.00	\$ 38,880.05	\$ 4,860.01
GENERAL LIABILITY	2012	TOWNSHIP OF NORTH BRUNSWICK	25	\$ -	\$ 19,416.23	\$ 776.65
GENERAL LIABILITY	2012	TOWNSHIP OF PARSIPPANY	28	\$ -	\$ 15,602.74	\$ 557.24
GENERAL LIABILITY	2012	TOWNSHIP OF UNION	37	\$ 2.00	\$ 206,326.83	\$ 5,576.40
GENERAL LIABILITY	2012	TOWNSHIP OF WARREN	8	\$ 1.00	\$ 41,689.91	\$ 5,211.24
GENERAL LIABILITY	2012	TOWNSHIP OF WEST ORANGE	37	\$ 1.00	\$ 24,021.66	\$ 649.23
GENERAL LIABILITY	2012 Total		589	\$ 37.00	\$ 3,557,836.45	\$ 6,040.47
GENERAL LIABILITY	2013	BERKELEY HEIGHTS	6	\$ -	\$ -	\$ -
GENERAL LIABILITY	2013	BERKELEY TOWNSHIP	5	\$ -	\$ 123,397.30	\$ 24,679.46
GENERAL LIABILITY	2013	BOROUGH OF CALDWELL	15	\$ 2.00	\$ 134,845.20	\$ 8,989.68
GENERAL LIABILITY	2013	BOROUGH OF FAIR HAVEN	2	\$ 1.00	\$ 4,913.86	\$ 2,456.93
GENERAL LIABILITY	2013	BOROUGH OF FANWOOD	3	\$ -	\$ 994.70	\$ 331.57
GENERAL LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	10	\$ -	\$ 4,743.29	\$ 474.33
GENERAL LIABILITY	2013	BOROUGH OF HIGHLAND PARK	8	\$ 3.00	\$ 213,609.20	\$ 26,701.15
GENERAL LIABILITY	2013	BOROUGH OF KENILWORTH	4	\$ 1.00	\$ 32,971.85	\$ 8,242.96
GENERAL LIABILITY	2013	BOROUGH OF NEW PROVIDENCE	1	\$ -	\$ -	\$ -
GENERAL LIABILITY	2013	BOROUGH OF NORTH PLAINFIELD	1	\$ -	\$ 494.65	\$ 494.65
GENERAL LIABILITY	2013	CITY OF ENGLEWOOD	24	\$ 5.00	\$ 155,689.63	\$ 6,487.07
GENERAL LIABILITY	2013	CITY OF HOBOKEN	39	\$ 6.00	\$ 240,990.37	\$ 6,179.24
GENERAL LIABILITY	2013	CITY OF LINDEN	29	\$ 1.00	\$ 34,099.17	\$ 1,175.83
GENERAL LIABILITY	2013	CITY OF RAHWAY	29	\$ 1.00	\$ 62,489.15	\$ 2,154.80
GENERAL LIABILITY	2013	HOWELL TOWNSHIP	17	\$ -	\$ 3,999.24	\$ 235.25
GENERAL LIABILITY	2013	LIVINGSTON TOWNSHIP	30	\$ -	\$ 26,475.88	\$ 882.53
GENERAL LIABILITY	2013	TOWN OF HARRISON	14	\$ -	\$ 889.95	\$ 63.57
GENERAL LIABILITY	2013	TOWN OF MORRISTOWN	11	\$ 1.00	\$ 122,705.87	\$ 11,155.08
GENERAL LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	31	\$ 4.00	\$ 496,042.41	\$ 16,001.37
GENERAL LIABILITY	2013	TOWNSHIP OF EASTAMPTON	1	\$ -	\$ -	\$ -
GENERAL LIABILITY	2013	TOWNSHIP OF EWING	9	\$ 1.00	\$ 76,276.25	\$ 8,475.14
GENERAL LIABILITY	2013	TOWNSHIP OF FREEHOLD	9	\$ -	\$ 1,050.86	\$ 116.76
GENERAL LIABILITY	2013	TOWNSHIP OF HAMILTON	31	\$ 5.00	\$ 268,666.00	\$ 8,666.65
GENERAL LIABILITY	2013	TOWNSHIP OF LAWRENCE	15	\$ 3.00	\$ 18,807.88	\$ 1,253.86
GENERAL LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	13	\$ 1.00	\$ 45,812.17	\$ 3,524.01
GENERAL LIABILITY	2013	TOWNSHIP OF MONTCLAIR	44	\$ 1.00	\$ 521,605.69	\$ 11,854.67
GENERAL LIABILITY	2013	TOWNSHIP OF MORRIS	4	\$ -	\$ 318.45	\$ 79.61
GENERAL LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	23	\$ 2.00	\$ 46,429.26	\$ 2,018.66
GENERAL LIABILITY	2013	TOWNSHIP OF PARSIPPANY	46	\$ 1.00	\$ 106,784.57	\$ 2,321.40

Valued as of 4/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2013	TOWNSHIP OF UNION	30	\$ 1.00	\$ 148,406.69	\$ 4,946.89
GENERAL LIABILITY	2013	TOWNSHIP OF WARREN	4	\$ 1.00	\$ 76,581.85	\$ 19,145.46
GENERAL LIABILITY	2013	TOWNSHIP OF WEST ORANGE	31	\$ 1.00	\$ 97,616.05	\$ 3,148.90
GENERAL LIABILITY	2013 Total		539	\$ 42.00	\$ 3,067,707.44	\$ 5,691.48
GENERAL LIABILITY	2014	BERKELEY HEIGHTS	12	\$ -	\$ 2,488.75	\$ 207.40
GENERAL LIABILITY	2014	BERKELEY TOWNSHIP	6	\$ 1.00	\$ 4,148.10	\$ 691.35
GENERAL LIABILITY	2014	BOROUGH OF CALDWELL	19	\$ 3.00	\$ 78,489.88	\$ 4,131.05
GENERAL LIABILITY	2014	BOROUGH OF FAIR HAVEN	2	\$ -	\$ -	\$ -
GENERAL LIABILITY	2014	BOROUGH OF FANWOOD	4	\$ -	\$ 376.35	\$ 94.09
GENERAL LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	15	\$ 1.00	\$ 6,484.00	\$ 432.27
GENERAL LIABILITY	2014	BOROUGH OF HIGHLAND PARK	10	\$ 2.00	\$ 3,884.45	\$ 388.45
GENERAL LIABILITY	2014	BOROUGH OF KENILWORTH	7	\$ -	\$ 390.85	\$ 55.84
GENERAL LIABILITY	2014	BOROUGH OF NEW PROVIDENCE	11	\$ -	\$ 1,549.92	\$ 140.90
GENERAL LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	3	\$ 1.00	\$ 1,378.45	\$ 459.48
GENERAL LIABILITY	2014	BOROUGH OF TOTOWA	8	\$ 2.00	\$ 87,000.00	\$ 10,875.00
GENERAL LIABILITY	2014	CITY OF ENGLEWOOD	34	\$ 4.00	\$ 24,167.68	\$ 710.81
GENERAL LIABILITY	2014	CITY OF HOBOKEN	44	\$ 7.00	\$ 92,915.25	\$ 2,111.71
GENERAL LIABILITY	2014	CITY OF LINDEN	32	\$ 3.00	\$ 191,727.15	\$ 5,991.47
GENERAL LIABILITY	2014	CITY OF RAHWAY	23	\$ 5.00	\$ 232,245.20	\$ 10,097.62
GENERAL LIABILITY	2014	HOWELL TOWNSHIP	25	\$ 2.00	\$ 10,220.08	\$ 408.80
GENERAL LIABILITY	2014	LIVINGSTON TOWNSHIP	36	\$ 2.00	\$ 3,505.89	\$ 97.39
GENERAL LIABILITY	2014	TOWN OF GUTTENBERG	4	\$ -	\$ 907.45	\$ 226.86
GENERAL LIABILITY	2014	TOWN OF HARRISON	13	\$ -	\$ 2,249.67	\$ 173.05
GENERAL LIABILITY	2014	TOWN OF KEARNY	52	\$ 5.00	\$ 201,243.77	\$ 3,870.07
GENERAL LIABILITY	2014	TOWN OF MORRISTOWN	11	\$ 2.00	\$ 2,074.60	\$ 188.60
GENERAL LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	34	\$ 7.00	\$ 202,814.05	\$ 5,965.12
GENERAL LIABILITY	2014	TOWNSHIP OF EWING	26	\$ 3.00	\$ 128,902.18	\$ 4,957.78
GENERAL LIABILITY	2014	TOWNSHIP OF FREEHOLD	22	\$ 4.00	\$ 15,700.00	\$ 713.64
GENERAL LIABILITY	2014	TOWNSHIP OF HAMILTON	20	\$ 9.00	\$ 173,575.22	\$ 8,678.76
GENERAL LIABILITY	2014	TOWNSHIP OF LAWRENCE	12	\$ 4.00	\$ 44,248.92	\$ 3,687.41
GENERAL LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	\$ 3.00	\$ 9,277.85	\$ 488.31
GENERAL LIABILITY	2014	TOWNSHIP OF MONTCLAIR	49	\$ 11.00	\$ 298,269.10	\$ 6,087.12
GENERAL LIABILITY	2014	TOWNSHIP OF MORRIS	4	\$ -	\$ 1,452.75	\$ 363.19
GENERAL LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	13	\$ 2.00	\$ 35,039.36	\$ 2,695.34
GENERAL LIABILITY	2014	TOWNSHIP OF PARSIPPANY	33	\$ 2.00	\$ 35,468.62	\$ 1,074.81
GENERAL LIABILITY	2014	TOWNSHIP OF UNION	46	\$ 8.00	\$ 400,269.60	\$ 8,701.51
GENERAL LIABILITY	2014	TOWNSHIP OF WARREN	4	\$ 1.00	\$ 799.45	\$ 199.86
GENERAL LIABILITY	2014	TOWNSHIP OF WEST ORANGE	26	\$ 9.00	\$ 17,631.63	\$ 678.14
GENERAL LIABILITY	2014 Total		679	\$ 103.00	\$ 2,310,896.22	\$ 3,403.38
GENERAL LIABILITY	2015	BERKELEY HEIGHTS	2	\$ -	\$ -	\$ -
GENERAL LIABILITY	2015	BERKELEY TOWNSHIP	6	\$ 3.00	\$ 1,350.00	\$ 225.00

Valued as of 4/30/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2015	BOROUGH OF CALDWELL	5	\$ 4.00	\$ 4,100.00	\$ 820.00
GENERAL LIABILITY	2015	BOROUGH OF FREEHOLD	4	\$ 2.00	\$ 2,000.00	\$ 500.00
GENERAL LIABILITY	2015	BOROUGH OF HIGHLAND PARK	9	\$ 9.00	\$ 4,500.00	\$ 500.00
GENERAL LIABILITY	2015	BOROUGH OF NEW PROVIDENCE	1	\$ 1.00	\$ 500.00	\$ 500.00
GENERAL LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	3	\$ 3.00	\$ 1,500.00	\$ 500.00
GENERAL LIABILITY	2015	BOROUGH OF TOTOWA	5	\$ 4.00	\$ 3,675.00	\$ 735.00
GENERAL LIABILITY	2015	CITY OF ENGLEWOOD	5	\$ 4.00	\$ 5,000.00	\$ 1,000.00
GENERAL LIABILITY	2015	CITY OF HOBOKEN	7	\$ 5.00	\$ 4,250.00	\$ 607.14
GENERAL LIABILITY	2015	CITY OF LINDEN	1	\$ 1.00	\$ 1,000.00	\$ 1,000.00
GENERAL LIABILITY	2015	CITY OF RAHWAY	3	\$ 2.00	\$ 1,350.00	\$ 450.00
GENERAL LIABILITY	2015	HOWELL TOWNSHIP	11	\$ 3.00	\$ 2,500.00	\$ 227.27
GENERAL LIABILITY	2015	LIVINGSTON TOWNSHIP	8	\$ 6.00	\$ 4,672.45	\$ 584.06
GENERAL LIABILITY	2015	TOWN OF HARRISON	1	\$ 1.00	\$ 1,000.00	\$ 1,000.00
GENERAL LIABILITY	2015	TOWN OF KEARNY	2	\$ 1.00	\$ 1,000.00	\$ 500.00
GENERAL LIABILITY	2015	TOWN OF MORRISTOWN	3	\$ 3.00	\$ 2,500.00	\$ 833.33
GENERAL LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	4	\$ 3.00	\$ 5,000.00	\$ 1,250.00
GENERAL LIABILITY	2015	TOWNSHIP OF CINNAMINSON	3	\$ 2.00	\$ 26,500.00	\$ 8,833.33
GENERAL LIABILITY	2015	TOWNSHIP OF EWING	5	\$ 1.00	\$ 2,369.00	\$ 473.80
GENERAL LIABILITY	2015	TOWNSHIP OF FREEHOLD	8	\$ 5.00	\$ 3,000.00	\$ 375.00
GENERAL LIABILITY	2015	TOWNSHIP OF HAMILTON	4	\$ 3.00	\$ 8,000.00	\$ 2,000.00
GENERAL LIABILITY	2015	TOWNSHIP OF LAWRENCE	2	\$ 2.00	\$ 151,500.00	\$ 75,750.00
GENERAL LIABILITY	2015	TOWNSHIP OF MONTCLAIR	13	\$ 5.00	\$ 2,400.00	\$ 184.62
GENERAL LIABILITY	2015	TOWNSHIP OF MORRIS	3	\$ 2.00	\$ 1,500.00	\$ 500.00
GENERAL LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	2	\$ 1.00	\$ 1,750.00	\$ 875.00
GENERAL LIABILITY	2015	TOWNSHIP OF PARSIPPANY	10	\$ 5.00	\$ 3,950.00	\$ 395.00
GENERAL LIABILITY	2015	TOWNSHIP OF UNION	15	\$ 12.00	\$ 13,050.75	\$ 870.05
GENERAL LIABILITY	2015	TOWNSHIP OF WARREN	2	\$ 1.00	\$ 1,000.00	\$ 500.00
GENERAL LIABILITY	2015	TOWNSHIP OF WEST ORANGE	18	\$ 9.00	\$ 48,500.00	\$ 2,694.44
GENERAL LIABILITY	2015 Total		165	\$ 103.00	\$ 309,417.20	\$ 1,875.26
GENERAL LIABILITY Total			2,121	\$ 303.00	\$ 11,121,882.68	\$ 5,243.70
LIABILITY REPORT ONLY	2012	BOROUGH OF MIDDLESEX	1	\$ -	\$ -	\$ -
LIABILITY REPORT ONLY	2012	CITY OF RAHWAY	1	\$ -	\$ -	\$ -
LIABILITY REPORT ONLY	2012 Total		2	\$ -	\$ -	\$ -
LIABILITY REPORT ONLY Total			2	\$ -	\$ -	\$ -
PROPERTY	2011	CITY OF RAHWAY	3	\$ -	\$ 6,067.86	\$ 2,022.62
PROPERTY	2011	LIVINGSTON TOWNSHIP	4	\$ -	\$ 2,815.00	\$ 703.75
PROPERTY	2011	TOWN OF HARRISON	1	\$ -	\$ -	\$ -
PROPERTY	2011	TOWNSHIP OF NORTH BRUNSWICK	1	\$ -	\$ 936.25	\$ 936.25
PROPERTY	2011 Total		9	\$ -	\$ 9,819.11	\$ 1,091.01
PROPERTY	2012	BERKELEY TOWNSHIP	32	\$ -	\$ 113,159.39	\$ 3,536.23

Valued as of 4/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2012	BOROUGH OF CALDWELL	5	\$ -	\$ 36,737.35	\$ 7,347.47
PROPERTY	2012	BOROUGH OF FAIR HAVEN	5	\$ -	\$ 22,621.84	\$ 4,524.37
PROPERTY	2012	BOROUGH OF FANWOOD	2	\$ -	\$ 8,850.00	\$ 4,425.00
PROPERTY	2012	BOROUGH OF HADDON HEIGHTS	3	\$ -	\$ 519.54	\$ 173.18
PROPERTY	2012	BOROUGH OF HIGHLAND PARK	7	\$ -	\$ 2,044.00	\$ 292.00
PROPERTY	2012	BOROUGH OF KENILWORTH	1	\$ -	\$ -	\$ -
PROPERTY	2012	BOROUGH OF MIDDLESEX	12	\$ -	\$ 27,892.70	\$ 2,324.39
PROPERTY	2012	BOROUGH OF NORTH PLAINFIELD	4	\$ -	\$ 500.00	\$ 125.00
PROPERTY	2012	CITY OF ENGLEWOOD	9	\$ -	\$ 621,999.27	\$ 69,111.03
PROPERTY	2012	CITY OF HOBOKEN	25	\$ -	\$ 845,972.27	\$ 33,838.89
PROPERTY	2012	CITY OF RAHWAY	29	\$ -	\$ 1,059,239.07	\$ 36,525.49
PROPERTY	2012	HOWELL TOWNSHIP	3	\$ -	\$ 107,016.14	\$ 35,672.05
PROPERTY	2012	LIVINGSTON TOWNSHIP	3	\$ -	\$ 9,836.55	\$ 3,278.85
PROPERTY	2012	TOWN OF HARRISON	9	\$ -	\$ 258,991.70	\$ 28,776.86
PROPERTY	2012	TOWN OF MORRISTOWN	1	\$ -	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF EASTAMPTON	1	\$ -	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF EWING	1	\$ -	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF FREEHOLD	5	\$ -	\$ 235,727.38	\$ 47,145.48
PROPERTY	2012	TOWNSHIP OF MANALAPAN	4	\$ -	\$ 2,871.12	\$ 717.78
PROPERTY	2012	TOWNSHIP OF MAPLEWOOD	2	\$ -	\$ 1,589.00	\$ 794.50
PROPERTY	2012	TOWNSHIP OF MONTCLAIR	3	\$ -	\$ 551.55	\$ 183.85
PROPERTY	2012	TOWNSHIP OF MORRIS	5	\$ -	\$ 5,715.28	\$ 1,143.06
PROPERTY	2012	TOWNSHIP OF NORTH BRUNSWICK	18	\$ -	\$ 77,834.57	\$ 4,324.14
PROPERTY	2012	TOWNSHIP OF PARSIPPANY	16	\$ -	\$ 224,445.11	\$ 14,027.82
PROPERTY	2012	TOWNSHIP OF UNION	3	\$ -	\$ 5,616.37	\$ 1,872.12
PROPERTY	2012	TOWNSHIP OF WARREN	5	\$ -	\$ 7,415.89	\$ 1,483.18
PROPERTY	2012	TOWNSHIP OF WEST ORANGE	1	\$ -	\$ -	\$ -
PROPERTY	2012 Total		214	\$ -	\$ 3,677,146.09	\$ 17,182.93
PROPERTY	2013	BERKELEY HEIGHTS	6	\$ -	\$ 34,617.08	\$ 5,769.51
PROPERTY	2013	BERKELEY TOWNSHIP	5	\$ -	\$ 8,992.78	\$ 1,798.56
PROPERTY	2013	BOROUGH OF CALDWELL	3	\$ -	\$ 1,407.95	\$ 469.32
PROPERTY	2013	BOROUGH OF FAIR HAVEN	1	\$ -	\$ 7,930.00	\$ 7,930.00
PROPERTY	2013	BOROUGH OF HADDON HEIGHTS	2	\$ -	\$ 2,280.75	\$ 1,140.38
PROPERTY	2013	BOROUGH OF HIGHLAND PARK	2	\$ -	\$ 385.21	\$ 192.61
PROPERTY	2013	BOROUGH OF NEW PROVIDENCE	1	\$ -	\$ 1,422.46	\$ 1,422.46
PROPERTY	2013	BOROUGH OF NORTH PLAINFIELD	1	\$ -	\$ 1,990.00	\$ 1,990.00
PROPERTY	2013	CITY OF ENGLEWOOD	12	\$ -	\$ 18,304.16	\$ 1,525.35
PROPERTY	2013	CITY OF LINDEN	20	\$ -	\$ 5,913.37	\$ 295.67
PROPERTY	2013	CITY OF RAHWAY	4	\$ -	\$ 5,638.21	\$ 1,409.55
PROPERTY	2013	HOWELL TOWNSHIP	4	\$ -	\$ -	\$ -
PROPERTY	2013	LIVINGSTON TOWNSHIP	5	\$ -	\$ 14,490.56	\$ 2,898.11

Valued as of 4/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2013	TOWN OF HARRISON	2	\$ -	\$ 2,616.94	\$ 1,308.47
PROPERTY	2013	TOWN OF MORRISTOWN	3	\$ -	\$ 18,433.89	\$ 6,144.63
PROPERTY	2013	TOWNSHIP OF FREEHOLD	1	\$ -	\$ 79,708.96	\$ 79,708.96
PROPERTY	2013	TOWNSHIP OF HAMILTON	2	\$ -	\$ 76,455.00	\$ 38,227.50
PROPERTY	2013	TOWNSHIP OF LAWRENCE	1	\$ -	\$ 4,475.00	\$ 4,475.00
PROPERTY	2013	TOWNSHIP OF MONTCLAIR	1	\$ -	\$ 3,245.05	\$ 3,245.05
PROPERTY	2013	TOWNSHIP OF MORRIS	2	\$ -	\$ 2,525.88	\$ 1,262.94
PROPERTY	2013	TOWNSHIP OF NORTH BRUNSWICK	5	\$ -	\$ 30,974.30	\$ 6,194.86
PROPERTY	2013	TOWNSHIP OF PARSIPPANY	8	\$ -	\$ 37,276.55	\$ 4,659.57
PROPERTY	2013	TOWNSHIP OF UNION	1	\$ -	\$ 1,860.00	\$ 1,860.00
PROPERTY	2013	TOWNSHIP OF WEST ORANGE	2	\$ -	\$ 6,495.00	\$ 3,247.50
PROPERTY	2013 Total		94	\$ -	\$ 367,439.10	\$ 3,908.93
PROPERTY	2014	BERKELEY HEIGHTS	3	\$ -	\$ 13,198.84	\$ 4,399.61
PROPERTY	2014	BERKELEY TOWNSHIP	6	\$ -	\$ 51,946.23	\$ 8,657.71
PROPERTY	2014	BOROUGH OF CALDWELL	5	\$ -	\$ -	\$ -
PROPERTY	2014	BOROUGH OF FAIR HAVEN	5	\$ -	\$ 3,760.12	\$ 752.02
PROPERTY	2014	BOROUGH OF HADDON HEIGHTS	3	\$ 1.00	\$ 17,089.17	\$ 5,696.39
PROPERTY	2014	BOROUGH OF HIGHLAND PARK	1	\$ -	\$ 2,626.25	\$ 2,626.25
PROPERTY	2014	BOROUGH OF NEW PROVIDENCE	4	\$ -	\$ 49,410.51	\$ 12,352.63
PROPERTY	2014	BOROUGH OF NORTH PLAINFIELD	2	\$ -	\$ -	\$ -
PROPERTY	2014	BOROUGH OF TOTOWA	4	\$ 1.00	\$ 32,182.52	\$ 8,045.63
PROPERTY	2014	CITY OF ENGLEWOOD	8	\$ -	\$ 14,915.84	\$ 1,864.48
PROPERTY	2014	CITY OF LINDEN	5	\$ 1.00	\$ 3,644.40	\$ 728.88
PROPERTY	2014	CITY OF RAHWAY	2	\$ -	\$ 4,035.18	\$ 2,017.59
PROPERTY	2014	LIVINGSTON TOWNSHIP	4	\$ -	\$ 1,059.87	\$ 264.97
PROPERTY	2014	TOWN OF GUTTENBERG	1	\$ -	\$ -	\$ -
PROPERTY	2014	TOWN OF HARRISON	3	\$ -	\$ 26,179.56	\$ 8,726.52
PROPERTY	2014	TOWN OF KEARNY	3	\$ -	\$ 14,890.50	\$ 4,963.50
PROPERTY	2014	TOWN OF MORRISTOWN	2	\$ 2.00	\$ 12,000.00	\$ 6,000.00
PROPERTY	2014	TOWNSHIP OF BLOOMFIELD	1	\$ -	\$ 4,875.00	\$ 4,875.00
PROPERTY	2014	TOWNSHIP OF EWING	1	\$ -	\$ -	\$ -
PROPERTY	2014	TOWNSHIP OF FREEHOLD	1	\$ -	\$ 183.50	\$ 183.50
PROPERTY	2014	TOWNSHIP OF LAWRENCE	2	\$ -	\$ 58,817.24	\$ 29,408.62
PROPERTY	2014	TOWNSHIP OF MAPLEWOOD	5	\$ 2.00	\$ 7,902.67	\$ 1,580.53
PROPERTY	2014	TOWNSHIP OF MONTCLAIR	1	\$ 1.00	\$ 53,000.00	\$ 53,000.00
PROPERTY	2014	TOWNSHIP OF MORRIS	2	\$ -	\$ 27,161.02	\$ 13,580.51
PROPERTY	2014	TOWNSHIP OF NORTH BRUNSWICK	4	\$ -	\$ 57,930.64	\$ 14,482.66
PROPERTY	2014	TOWNSHIP OF PARSIPPANY	18	\$ 4.00	\$ 117,503.94	\$ 6,528.00
PROPERTY	2014	TOWNSHIP OF UNION	5	\$ -	\$ 2,593.62	\$ 518.72
PROPERTY	2014	TOWNSHIP OF WARREN	4	\$ -	\$ 156,825.70	\$ 39,206.43
PROPERTY	2014	TOWNSHIP OF WEST ORANGE	5	\$ 1.00	\$ 20,601.74	\$ 4,120.35

Valued as of 4/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2014 Total		110	\$ 13.00	\$ 754,334.06	\$ 6,857.58
PROPERTY	2015	BERKELEY TOWNSHIP	2	\$ 2.00	\$ 40,000.00	\$ 20,000.00
PROPERTY	2015	BOROUGH OF CALDWELL	1	\$ -	\$ 30,048.65	\$ 30,048.65
PROPERTY	2015	BOROUGH OF FREEHOLD	1	\$ 1.00	\$ 6,000.00	\$ 6,000.00
PROPERTY	2015	BOROUGH OF HIGHLAND PARK	1	\$ -	\$ -	\$ -
PROPERTY	2015	BOROUGH OF KENILWORTH	1	\$ 1.00	\$ 6,500.00	\$ 6,500.00
PROPERTY	2015	BOROUGH OF TOTOWA	2	\$ 2.00	\$ 1,600.00	\$ 800.00
PROPERTY	2015	CITY OF ENGLEWOOD	1	\$ 1.00	\$ 500.00	\$ 500.00
PROPERTY	2015	CITY OF HOBOKEN	2	\$ 1.00	\$ 500.00	\$ 250.00
PROPERTY	2015	CITY OF RAHWAY	1	\$ 1.00	\$ 650.00	\$ 650.00
PROPERTY	2015	HOWELL TOWNSHIP	2	\$ 1.00	\$ 500.00	\$ 250.00
PROPERTY	2015	LIVINGSTON TOWNSHIP	1	\$ -	\$ 16,868.19	\$ 16,868.19
PROPERTY	2015	TOWN OF MORRISTOWN	3	\$ 2.00	\$ 12,322.15	\$ 4,107.38
PROPERTY	2015	TOWNSHIP OF EWING	1	\$ 1.00	\$ 5,000.00	\$ 5,000.00
PROPERTY	2015	TOWNSHIP OF FREEHOLD	3	\$ 3.00	\$ 52,500.00	\$ 17,500.00
PROPERTY	2015	TOWNSHIP OF LAWRENCE	2	\$ -	\$ -	\$ -
PROPERTY	2015	TOWNSHIP OF MONTCLAIR	1	\$ 1.00	\$ 35,000.00	\$ 35,000.00
PROPERTY	2015	TOWNSHIP OF MORRIS	2	\$ 2.00	\$ 120,500.00	\$ 60,250.00
PROPERTY	2015	TOWNSHIP OF NORTH BRUNSWICK	1	\$ 1.00	\$ 91,000.00	\$ 91,000.00
PROPERTY	2015	TOWNSHIP OF PARSIPPANY	4	\$ 3.00	\$ 20,990.30	\$ 5,247.58
PROPERTY	2015	TOWNSHIP OF WARREN	2	\$ 1.00	\$ 34,100.00	\$ 17,050.00
PROPERTY	2015	TOWNSHIP OF WEST ORANGE	2	\$ 2.00	\$ 6,350.00	\$ 3,175.00
PROPERTY	2015 Total		36	\$ 26.00	\$ 480,929.29	\$ 13,359.15
PROPERTY Total			463	\$ 39.00	\$ 5,289,667.65	\$ 11,424.77
PUBLIC OFFICIALS LIABILITY	2008	TOWNSHIP OF MONTCLAIR	1	\$ 1.00	\$ 494,338.00	\$ 494,338.00
PUBLIC OFFICIALS LIABILITY	2008 Total		1	\$ 1.00	\$ 494,338.00	\$ 494,338.00
PUBLIC OFFICIALS LIABILITY	2012	BERKELEY TOWNSHIP	1	\$ -	\$ 580.00	\$ 580.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF CALDWELL	2	\$ -	\$ 3,000.00	\$ 1,500.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF FANWOOD	1	\$ -	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	\$ -	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF HIGHLAND PARK	2	\$ -	\$ 2,500.00	\$ 1,250.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF KENILWORTH	1	\$ -	\$ 27,889.92	\$ 27,889.92
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF MIDDLESEX	2	\$ -	\$ 4,600.00	\$ 2,300.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	2	\$ 1.00	\$ 38,050.00	\$ 19,025.00
PUBLIC OFFICIALS LIABILITY	2012	CITY OF ENGLEWOOD	1	\$ -	\$ 4,154.85	\$ 4,154.85
PUBLIC OFFICIALS LIABILITY	2012	CITY OF HOBOKEN	18	\$ -	\$ 26,931.35	\$ 1,496.19
PUBLIC OFFICIALS LIABILITY	2012	CITY OF RAHWAY	1	\$ -	\$ 21,106.24	\$ 21,106.24
PUBLIC OFFICIALS LIABILITY	2012	TOWN OF MORRISTOWN	1	\$ -	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MANALAPAN	1	\$ -	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	1	\$ -	\$ 4,146.90	\$ 4,146.90
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MONTCLAIR	2	\$ -	\$ 1,900.00	\$ 950.00

Valued as of 4/30/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MORRIS	2	\$ -	\$ 1,026.50	\$ 513.25
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF PARSIPPANY	3	\$ 1.00	\$ 43,740.43	\$ 14,580.14
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF UNION	3	\$ -	\$ 81,000.00	\$ 27,000.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF WARREN	1	\$ -	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF WEST ORANGE	1	\$ -	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012 Total		47	\$ 2.00	\$ 261,576.19	\$ 5,565.45
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY HEIGHTS	2	\$ -	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY TOWNSHIP	1	\$ -	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF CALDWELL	2	\$ -	\$ 5,228.99	\$ 2,614.50
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF FANWOOD	1	\$ -	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF HIGHLAND PARK	2	\$ -	\$ 1,900.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF NORTH PLAINFIELD	2	\$ -	\$ 1,708.50	\$ 854.25
PUBLIC OFFICIALS LIABILITY	2013	CITY OF ENGLEWOOD	1	\$ 1.00	\$ 7,093.98	\$ 7,093.98
PUBLIC OFFICIALS LIABILITY	2013	CITY OF HOBOKEN	19	\$ 1.00	\$ 189,975.82	\$ 9,998.73
PUBLIC OFFICIALS LIABILITY	2013	CITY OF LINDEN	1	\$ -	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	CITY OF RAHWAY	1	\$ -	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	HOWELL TOWNSHIP	2	\$ 1.00	\$ 19,920.00	\$ 9,960.00
PUBLIC OFFICIALS LIABILITY	2013	LIVINGSTON TOWNSHIP	1	\$ -	\$ 4,384.92	\$ 4,384.92
PUBLIC OFFICIALS LIABILITY	2013	TOWN OF MORRISTOWN	4	\$ 1.00	\$ 12,321.18	\$ 3,080.30
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF EWING	1	\$ -	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF LAWRENCE	1	\$ -	\$ 629.00	\$ 629.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	2	\$ -	\$ 7,240.13	\$ 3,620.07
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MONTCLAIR	5	\$ -	\$ 34,004.78	\$ 6,800.96
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MORRIS	1	\$ -	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	2	\$ 2.00	\$ 86,791.90	\$ 43,395.95
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF PARSIPPANY	4	\$ -	\$ 1,690.00	\$ 422.50
PUBLIC OFFICIALS LIABILITY	2013 Total		55	\$ 6.00	\$ 377,639.20	\$ 6,866.17
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY HEIGHTS	2	\$ 1.00	\$ 78,220.00	\$ 39,110.00
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY TOWNSHIP	2	\$ -	\$ 1,641.50	\$ 820.75
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF HIGHLAND PARK	1	\$ 1.00	\$ 31,000.00	\$ 31,000.00
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	2	\$ 1.00	\$ 38,238.50	\$ 19,119.25
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF TOTOWA	1	\$ -	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2014	CITY OF ENGLEWOOD	4	\$ -	\$ 1,983.50	\$ 495.88
PUBLIC OFFICIALS LIABILITY	2014	CITY OF HOBOKEN	13	\$ 2.00	\$ 45,661.12	\$ 3,512.39
PUBLIC OFFICIALS LIABILITY	2014	CITY OF LINDEN	3	\$ 1.00	\$ 9,860.00	\$ 3,286.67
PUBLIC OFFICIALS LIABILITY	2014	CITY OF RAHWAY	1	\$ -	\$ 684.50	\$ 684.50
PUBLIC OFFICIALS LIABILITY	2014	HOWELL TOWNSHIP	4	\$ -	\$ 4,132.31	\$ 1,033.08
PUBLIC OFFICIALS LIABILITY	2014	LIVINGSTON TOWNSHIP	1	\$ -	\$ 370.00	\$ 370.00
PUBLIC OFFICIALS LIABILITY	2014	TOWN OF MORRISTOWN	1	\$ -	\$ 2,035.00	\$ 2,035.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	4	\$ 1.00	\$ 19,660.09	\$ 4,915.02
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF HAMILTON	1	\$ 1.00	\$ 500.00	\$ 500.00

Valued as of 4/30/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF LAWRENCE	1	\$ -	\$ 185.78	\$ 185.78
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	1	\$ 1.00	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MONTCLAIR	6	\$ 2.00	\$ 65,835.00	\$ 10,972.50
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MORRIS	1	\$ -	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	1	\$ -	\$ 2,053.50	\$ 2,053.50
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF PARSIPPANY	5	\$ -	\$ 1,307.60	\$ 261.52
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF WARREN	2	\$ 2.00	\$ 152,000.00	\$ 76,000.00
PUBLIC OFFICIALS LIABILITY	2014 Total		57	\$ 13.00	\$ 456,318.40	\$ 8,005.59
PUBLIC OFFICIALS LIABILITY	2015	BOROUGH OF FREEHOLD	4	\$ 3.00	\$ 6,800.00	\$ 1,700.00
PUBLIC OFFICIALS LIABILITY	2015	CITY OF ENGLEWOOD	1	\$ 1.00	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2015	CITY OF HOBOKEN	4	\$ 4.00	\$ 4,800.00	\$ 1,200.00
PUBLIC OFFICIALS LIABILITY	2015	CITY OF LINDEN	1	\$ -	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2015	TOWN OF KEARNY	1	\$ 1.00	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF HAMILTON	2	\$ 2.00	\$ 76,000.00	\$ 38,000.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MONTCLAIR	1	\$ 1.00	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MORRIS	2	\$ 2.00	\$ 2,000.00	\$ 1,000.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF PARSIPPANY	6	\$ 5.00	\$ 12,300.00	\$ 2,050.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WARREN	1	\$ 1.00	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WEST ORANGE	1	\$ 1.00	\$ 6,500.00	\$ 6,500.00
PUBLIC OFFICIALS LIABILITY	2015 Total		24	\$ 21.00	\$ 108,400.00	\$ 4,516.67
PUBLIC OFFICIALS LIABILITY Total			184	\$ 43.00	\$ 1,698,271.79	\$ 9,229.74
WORKCOMP RECORD ONLY	2011	BOROUGH OF HIGHLAND PARK	1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2011 Total		1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BERKELEY TOWNSHIP	2	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF CALDWELL	4	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF FAIR HAVEN	1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF FANWOOD	4	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF HADDON HEIGHTS	3	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF HIGHLAND PARK	7	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF MIDDLESEX	1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF NEW PROVIDENCE	5	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF NORTH PLAINFIELD	12	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF ENGLEWOOD	17	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF HOBOKEN	18	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF RAHWAY	3	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	HOWELL TOWNSHIP	21	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	LIVINGSTON TOWNSHIP	10	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWN OF HARRISON	4	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWN OF MORRISTOWN	6	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EASTAMPTON	2	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EWING	17	\$ -	\$ -	\$ -

Valued as of 4/30/15



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

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



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2014	BERKELEY TOWNSHIP	12	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF CALDWELL	1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF FANWOOD	2	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF HADDON HEIGHTS	1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF HIGHLAND PARK	7	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF NEW PROVIDENCE	12	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF NORTH PLAINFIELD	17	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	CITY OF ENGLEWOOD	16	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	CITY OF HOBOKEN	18	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	CITY OF LINDEN	33	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	CITY OF RAHWAY	7	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	HOWELL TOWNSHIP	20	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	LIVINGSTON TOWNSHIP	1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF GUTTENBERG	1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF HARRISON	12	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF KEARNY	8	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF MORRISTOWN	5	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EASTAMPTON	1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EWING	3	\$ 1.00	\$ 1,200.00	\$ 400.00
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF FREEHOLD	27	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF HAMILTON	20	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF LAWRENCE	11	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MAPLEWOOD	6	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MONTCLAIR	8	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MORRIS	14	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF NORTH BRUNSWICK	13	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF UNION	2	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WARREN	3	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WEST ORANGE	6	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2014 Total		288	\$ 1.00	\$ 1,200.00	\$ 4.17
WORKCOMP RECORD ONLY	2015	BERKELEY HEIGHTS	2	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	BERKELEY TOWNSHIP	11	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	BOROUGH OF FREEHOLD	1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	BOROUGH OF HADDON HEIGHTS	1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	BOROUGH OF HIGHLAND PARK	4	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	BOROUGH OF NEW PROVIDENCE	4	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	BOROUGH OF NORTH PLAINFIELD	4	\$ 1.00	\$ 1,200.00	\$ 300.00
WORKCOMP RECORD ONLY	2015	CITY OF ENGLEWOOD	3	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	CITY OF HOBOKEN	4	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	HOWELL TOWNSHIP	10	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWN OF GUTTENBERG	1	\$ -	\$ -	\$ -

Valued as of 4/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2015	TOWN OF HARRISON	9	\$ 1.00	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWN OF KEARNY	4	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWN OF MORRISTOWN	1	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF CINNAMINSON	2	\$ 2.00	\$ 1,500.00	\$ 750.00
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF EWING	3	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF FREEHOLD	8	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF HAMILTON	14	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF LAWRENCE	7	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MONTCLAIR	5	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MORRIS	5	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF NORTH BRUNSWICK	9	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF UNION	1	\$ 1.00	\$ 3,000.00	\$ 3,000.00
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WARREN	2	\$ 1.00	\$ 4,200.00	\$ 2,100.00
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WEST ORANGE	6	\$ -	\$ -	\$ -
WORKCOMP RECORD ONLY	2015 Total		121	\$ 6.00	\$ 9,900.00	\$ 81.82
WORKCOMP RECORD ONLY Total			892	\$ 7.00	\$ 11,100.00	\$ 12.44
WORKERS COMPENSATION	2006	BERKELEY TOWNSHIP	1	\$ 1.00	\$ 8,510.65	\$ 8,510.65
WORKERS COMPENSATION	2006	CITY OF RAHWAY	1	\$ 1.00	\$ 25,878.20	\$ 25,878.20
WORKERS COMPENSATION	2006 Total		2	\$ 2.00	\$ 34,388.85	\$ 17,194.43
WORKERS COMPENSATION	2009	CITY OF HOBOKEN	2	\$ 2.00	\$ 46,338.20	\$ 23,169.10
WORKERS COMPENSATION	2009	TOWNSHIP OF MONTCLAIR	1	\$ 1.00	\$ 13,500.00	\$ 13,500.00
WORKERS COMPENSATION	2009 Total		3	\$ 3.00	\$ 59,838.20	\$ 19,946.07
WORKERS COMPENSATION	2010	BOROUGH OF CALDWELL	1	\$ -	\$ 32,929.64	\$ 32,929.64
WORKERS COMPENSATION	2010	CITY OF HOBOKEN	7	\$ 4.00	\$ 82,712.56	\$ 11,816.08
WORKERS COMPENSATION	2010	TOWNSHIP OF FREEHOLD	1	\$ -	\$ 6,426.90	\$ 6,426.90
WORKERS COMPENSATION	2010 Total		9	\$ 4.00	\$ 122,069.10	\$ 13,563.23
WORKERS COMPENSATION	2011	BERKELEY TOWNSHIP	1	\$ 1.00	\$ 1,500.00	\$ 1,500.00
WORKERS COMPENSATION	2011	CITY OF ENGLEWOOD	1	\$ -	\$ 957.08	\$ 957.08
WORKERS COMPENSATION	2011	CITY OF HOBOKEN	3	\$ 3.00	\$ 68,641.37	\$ 22,880.46
WORKERS COMPENSATION	2011	HOWELL TOWNSHIP	1	\$ -	\$ 9.20	\$ 9.20
WORKERS COMPENSATION	2011	LIVINGSTON TOWNSHIP	2	\$ -	\$ 5,320.57	\$ 2,660.29
WORKERS COMPENSATION	2011	TOWNSHIP OF EWING	1	\$ -	\$ 14.15	\$ 14.15
WORKERS COMPENSATION	2011	TOWNSHIP OF MONTCLAIR	1	\$ 1.00	\$ 86,638.80	\$ 86,638.80
WORKERS COMPENSATION	2011	TOWNSHIP OF NORTH BRUNSWICK	1	\$ -	\$ 38,972.51	\$ 38,972.51
WORKERS COMPENSATION	2011	TOWNSHIP OF UNION	1	\$ -	\$ 1,063.05	\$ 1,063.05
WORKERS COMPENSATION	2011	TOWNSHIP OF WEST ORANGE	1	\$ 1.00	\$ 24,990.00	\$ 24,990.00
WORKERS COMPENSATION	2011 Total		13	\$ 6.00	\$ 228,106.73	\$ 17,546.67
WORKERS COMPENSATION	2012	BERKELEY TOWNSHIP	48	\$ 14.00	\$ 1,431,126.99	\$ 29,815.15
WORKERS COMPENSATION	2012	BOROUGH OF CALDWELL	14	\$ 1.00	\$ 76,292.81	\$ 5,449.49
WORKERS COMPENSATION	2012	BOROUGH OF FAIR HAVEN	6	\$ -	\$ 10,535.64	\$ 1,755.94



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2012	BOROUGH OF FANWOOD	6	\$ -	\$ 75,247.18	\$ 12,541.20
WORKERS COMPENSATION	2012	BOROUGH OF HADDON HEIGHTS	6	\$ -	\$ 26,497.32	\$ 4,416.22
WORKERS COMPENSATION	2012	BOROUGH OF HIGHLAND PARK	15	\$ 1.00	\$ 69,353.24	\$ 4,623.55
WORKERS COMPENSATION	2012	BOROUGH OF KENILWORTH	5	\$ -	\$ 5,294.16	\$ 1,058.83
WORKERS COMPENSATION	2012	BOROUGH OF MIDDLESEX	15	\$ 1.00	\$ 394,586.36	\$ 26,305.76
WORKERS COMPENSATION	2012	BOROUGH OF NEW PROVIDENCE	9	\$ 1.00	\$ 245,114.17	\$ 27,234.91
WORKERS COMPENSATION	2012	BOROUGH OF NORTH PLAINFIELD	21	\$ 3.00	\$ 96,482.65	\$ 4,594.41
WORKERS COMPENSATION	2012	CITY OF ENGLEWOOD	72	\$ 13.00	\$ 1,049,358.60	\$ 14,574.42
WORKERS COMPENSATION	2012	CITY OF HOBOKEN	100	\$ 22.00	\$ 1,561,026.33	\$ 15,610.26
WORKERS COMPENSATION	2012	CITY OF RAHWAY	29	\$ -	\$ 67,983.28	\$ 2,344.25
WORKERS COMPENSATION	2012	HOWELL TOWNSHIP	30	\$ 8.00	\$ 750,477.99	\$ 25,015.93
WORKERS COMPENSATION	2012	LIVINGSTON TOWNSHIP	47	\$ 9.00	\$ 800,629.45	\$ 17,034.67
WORKERS COMPENSATION	2012	TOWN OF HARRISON	19	\$ 1.00	\$ 135,822.62	\$ 7,148.56
WORKERS COMPENSATION	2012	TOWN OF MORRISTOWN	37	\$ 1.00	\$ 148,406.73	\$ 4,010.99
WORKERS COMPENSATION	2012	TOWNSHIP OF EASTAMPTON	5	\$ -	\$ 9,549.92	\$ 1,909.98
WORKERS COMPENSATION	2012	TOWNSHIP OF EWING	52	\$ 6.00	\$ 487,040.71	\$ 9,366.17
WORKERS COMPENSATION	2012	TOWNSHIP OF FREEHOLD	21	\$ 3.00	\$ 170,410.98	\$ 8,114.81
WORKERS COMPENSATION	2012	TOWNSHIP OF HAMILTON	137	\$ 13.00	\$ 1,390,088.71	\$ 10,146.63
WORKERS COMPENSATION	2012	TOWNSHIP OF MANALAPAN	16	\$ 2.00	\$ 206,608.85	\$ 12,913.05
WORKERS COMPENSATION	2012	TOWNSHIP OF MAPLEWOOD	29	\$ -	\$ 90,229.02	\$ 3,111.35
WORKERS COMPENSATION	2012	TOWNSHIP OF MONTCLAIR	65	\$ 5.00	\$ 741,765.49	\$ 11,411.78
WORKERS COMPENSATION	2012	TOWNSHIP OF MORRIS	26	\$ 2.00	\$ 208,871.62	\$ 8,033.52
WORKERS COMPENSATION	2012	TOWNSHIP OF NORTH BRUNSWICK	46	\$ 3.00	\$ 334,552.30	\$ 7,272.88
WORKERS COMPENSATION	2012	TOWNSHIP OF UNION	62	\$ 5.00	\$ 453,295.77	\$ 7,311.22
WORKERS COMPENSATION	2012	TOWNSHIP OF WARREN	12	\$ -	\$ 9,206.13	\$ 767.18
WORKERS COMPENSATION	2012	TOWNSHIP OF WEST ORANGE	36	\$ 5.00	\$ 423,500.75	\$ 11,763.91
WORKERS COMPENSATION	2012 Total		986	\$ 119.00	\$ 11,469,355.77	\$ 11,632.21
WORKERS COMPENSATION	2013	BERKELEY HEIGHTS	12	\$ 1.00	\$ 9,408.27	\$ 784.02
WORKERS COMPENSATION	2013	BERKELEY TOWNSHIP	53	\$ 8.00	\$ 353,894.05	\$ 6,677.25
WORKERS COMPENSATION	2013	BOROUGH OF CALDWELL	10	\$ 1.00	\$ 57,444.71	\$ 5,744.47
WORKERS COMPENSATION	2013	BOROUGH OF FAIR HAVEN	6	\$ -	\$ 3,394.14	\$ 565.69
WORKERS COMPENSATION	2013	BOROUGH OF FANWOOD	4	\$ 1.00	\$ 60,664.54	\$ 15,166.14
WORKERS COMPENSATION	2013	BOROUGH OF HADDON HEIGHTS	12	\$ 2.00	\$ 121,583.44	\$ 10,131.95
WORKERS COMPENSATION	2013	BOROUGH OF HIGHLAND PARK	11	\$ -	\$ 18,303.01	\$ 1,663.91
WORKERS COMPENSATION	2013	BOROUGH OF KENILWORTH	12	\$ 4.00	\$ 218,508.83	\$ 18,209.07
WORKERS COMPENSATION	2013	BOROUGH OF NEW PROVIDENCE	11	\$ -	\$ 13,152.86	\$ 1,195.71
WORKERS COMPENSATION	2013	BOROUGH OF NORTH PLAINFIELD	17	\$ 1.00	\$ 118,238.56	\$ 6,955.21
WORKERS COMPENSATION	2013	CITY OF ENGLEWOOD	52	\$ 9.00	\$ 517,079.09	\$ 9,943.83
WORKERS COMPENSATION	2013	CITY OF HOBOKEN	104	\$ 15.00	\$ 664,366.17	\$ 6,388.14
WORKERS COMPENSATION	2013	CITY OF LINDEN	97	\$ 20.00	\$ 1,055,079.43	\$ 10,877.11
WORKERS COMPENSATION	2013	CITY OF RAHWAY	22	\$ 4.00	\$ 131,496.44	\$ 5,977.11

Valued as of 4/30/15



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2013	HOWELL TOWNSHIP	14	\$ 3.00	\$ 112,409.25	\$ 8,029.23
WORKERS COMPENSATION	2013	LIVINGSTON TOWNSHIP	45	\$ 12.00	\$ 563,997.98	\$ 12,533.29
WORKERS COMPENSATION	2013	TOWN OF HARRISON	17	\$ 3.00	\$ 216,531.93	\$ 12,737.17
WORKERS COMPENSATION	2013	TOWN OF MORRISTOWN	24	\$ 3.00	\$ 228,935.57	\$ 9,538.98
WORKERS COMPENSATION	2013	TOWNSHIP OF EASTAMPTON	2	\$ -	\$ 932.65	\$ 466.33
WORKERS COMPENSATION	2013	TOWNSHIP OF EWING	20	\$ 4.00	\$ 331,478.79	\$ 16,573.94
WORKERS COMPENSATION	2013	TOWNSHIP OF FREEHOLD	32	\$ 3.00	\$ 264,644.89	\$ 8,270.15
WORKERS COMPENSATION	2013	TOWNSHIP OF HAMILTON	96	\$ 6.00	\$ 593,391.07	\$ 6,181.16
WORKERS COMPENSATION	2013	TOWNSHIP OF LAWRENCE	24	\$ 1.00	\$ 609,478.30	\$ 25,394.93
WORKERS COMPENSATION	2013	TOWNSHIP OF MAPLEWOOD	38	\$ 3.00	\$ 308,974.17	\$ 8,130.90
WORKERS COMPENSATION	2013	TOWNSHIP OF MONTCLAIR	55	\$ 8.00	\$ 509,683.57	\$ 9,266.97
WORKERS COMPENSATION	2013	TOWNSHIP OF MORRIS	29	\$ 5.00	\$ 285,149.32	\$ 9,832.74
WORKERS COMPENSATION	2013	TOWNSHIP OF NORTH BRUNSWICK	33	\$ 4.00	\$ 362,815.97	\$ 10,994.42
WORKERS COMPENSATION	2013	TOWNSHIP OF UNION	93	\$ 14.00	\$ 719,249.46	\$ 7,733.87
WORKERS COMPENSATION	2013	TOWNSHIP OF WARREN	9	\$ -	\$ 13,430.80	\$ 1,492.31
WORKERS COMPENSATION	2013	TOWNSHIP OF WEST ORANGE	44	\$ 9.00	\$ 848,097.72	\$ 19,274.95
WORKERS COMPENSATION	2013 Total		998	\$ 144.00	\$ 9,311,814.98	\$ 9,330.48
WORKERS COMPENSATION	2014	BERKELEY HEIGHTS	12	\$ 5.00	\$ 82,271.31	\$ 6,855.94
WORKERS COMPENSATION	2014	BERKELEY TOWNSHIP	48	\$ 23.00	\$ 421,848.45	\$ 8,788.51
WORKERS COMPENSATION	2014	BOROUGH OF CALDWELL	9	\$ 4.00	\$ 5,827.12	\$ 647.46
WORKERS COMPENSATION	2014	BOROUGH OF FAIR HAVEN	1	\$ 1.00	\$ 2,500.00	\$ 2,500.00
WORKERS COMPENSATION	2014	BOROUGH OF FANWOOD	12	\$ 8.00	\$ 252,504.74	\$ 21,042.06
WORKERS COMPENSATION	2014	BOROUGH OF HADDON HEIGHTS	4	\$ 3.00	\$ 16,334.17	\$ 4,083.54
WORKERS COMPENSATION	2014	BOROUGH OF HIGHLAND PARK	8	\$ 1.00	\$ 54,356.20	\$ 6,794.53
WORKERS COMPENSATION	2014	BOROUGH OF KENILWORTH	8	\$ 5.00	\$ 25,201.06	\$ 3,150.13
WORKERS COMPENSATION	2014	BOROUGH OF NEW PROVIDENCE	12	\$ 5.00	\$ 42,249.48	\$ 3,520.79
WORKERS COMPENSATION	2014	BOROUGH OF NORTH PLAINFIELD	17	\$ 10.00	\$ 1,172,513.55	\$ 68,971.39
WORKERS COMPENSATION	2014	BOROUGH OF TOTOWA	6	\$ 2.00	\$ 37,470.44	\$ 6,245.07
WORKERS COMPENSATION	2014	CITY OF ENGLEWOOD	38	\$ 14.00	\$ 232,888.91	\$ 6,128.66
WORKERS COMPENSATION	2014	CITY OF HOBOKEN	79	\$ 37.00	\$ 748,935.07	\$ 9,480.19
WORKERS COMPENSATION	2014	CITY OF LINDEN	130	\$ 58.00	\$ 898,952.87	\$ 6,915.02
WORKERS COMPENSATION	2014	CITY OF RAHWAY	22	\$ 12.00	\$ 142,573.11	\$ 6,480.60
WORKERS COMPENSATION	2014	HOWELL TOWNSHIP	27	\$ 14.00	\$ 390,387.87	\$ 14,458.81
WORKERS COMPENSATION	2014	LIVINGSTON TOWNSHIP	42	\$ 24.00	\$ 315,274.40	\$ 7,506.53
WORKERS COMPENSATION	2014	TOWN OF GUTTENBERG	7	\$ 5.00	\$ 49,123.41	\$ 7,017.63
WORKERS COMPENSATION	2014	TOWN OF HARRISON	14	\$ 9.00	\$ 39,775.56	\$ 2,841.11
WORKERS COMPENSATION	2014	TOWN OF KEARNY	39	\$ 24.00	\$ 400,245.07	\$ 10,262.69
WORKERS COMPENSATION	2014	TOWN OF MORRISTOWN	33	\$ 20.00	\$ 290,064.98	\$ 8,789.85
WORKERS COMPENSATION	2014	TOWNSHIP OF EASTAMPTON	5	\$ 1.00	\$ 6,215.05	\$ 1,243.01
WORKERS COMPENSATION	2014	TOWNSHIP OF EWING	57	\$ 36.00	\$ 471,626.84	\$ 8,274.16
WORKERS COMPENSATION	2014	TOWNSHIP OF FREEHOLD	24	\$ 16.00	\$ 251,197.37	\$ 10,466.56

Valued as of 4/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON	81	\$ 33.00	\$ 967,251.99	\$ 11,941.38
WORKERS COMPENSATION	2014	TOWNSHIP OF LAWRENCE	13	\$ 8.00	\$ 71,454.36	\$ 5,496.49
WORKERS COMPENSATION	2014	TOWNSHIP OF MAPLEWOOD	31	\$ 12.00	\$ 114,870.10	\$ 3,705.49
WORKERS COMPENSATION	2014	TOWNSHIP OF MONTCLAIR	48	\$ 30.00	\$ 1,866,148.40	\$ 38,878.09
WORKERS COMPENSATION	2014	TOWNSHIP OF MORRIS	26	\$ 14.00	\$ 418,240.93	\$ 16,086.19
WORKERS COMPENSATION	2014	TOWNSHIP OF NORTH BRUNSWICK	54	\$ 11.00	\$ 599,256.01	\$ 11,097.33
WORKERS COMPENSATION	2014	TOWNSHIP OF UNION	71	\$ 29.00	\$ 414,819.72	\$ 5,842.53
WORKERS COMPENSATION	2014	TOWNSHIP OF WARREN	12	\$ 7.00	\$ 42,307.52	\$ 3,525.63
WORKERS COMPENSATION	2014	TOWNSHIP OF WEST ORANGE	26	\$ 13.00	\$ 195,157.71	\$ 7,506.07
WORKERS COMPENSATION	2014 Total		1,016	\$ 494.00	\$ 11,039,843.77	\$ 10,865.99
WORKERS COMPENSATION	2015	BERKELEY HEIGHTS	8	\$ 8.00	\$ 27,000.00	\$ 3,375.00
WORKERS COMPENSATION	2015	BERKELEY TOWNSHIP	10	\$ 10.00	\$ 19,140.00	\$ 1,914.00
WORKERS COMPENSATION	2015	BOROUGH OF FREEHOLD	4	\$ 4.00	\$ 27,591.00	\$ 6,897.75
WORKERS COMPENSATION	2015	BOROUGH OF HADDON HEIGHTS	1	\$ 1.00	\$ 840.00	\$ 840.00
WORKERS COMPENSATION	2015	BOROUGH OF HIGHLAND PARK	6	\$ 6.00	\$ 54,755.08	\$ 9,125.85
WORKERS COMPENSATION	2015	BOROUGH OF KENILWORTH	5	\$ 5.00	\$ 4,500.00	\$ 900.00
WORKERS COMPENSATION	2015	BOROUGH OF NEW PROVIDENCE	5	\$ 5.00	\$ 7,050.00	\$ 1,410.00
WORKERS COMPENSATION	2015	BOROUGH OF NORTH PLAINFIELD	3	\$ 2.00	\$ 1,950.00	\$ 650.00
WORKERS COMPENSATION	2015	BOROUGH OF TOTOWA	5	\$ 5.00	\$ 6,600.00	\$ 1,320.00
WORKERS COMPENSATION	2015	CITY OF ENGLEWOOD	21	\$ 20.00	\$ 113,126.24	\$ 5,386.96
WORKERS COMPENSATION	2015	CITY OF HOBOKEN	15	\$ 13.00	\$ 43,183.40	\$ 2,878.89
WORKERS COMPENSATION	2015	CITY OF RAHWAY	11	\$ 11.00	\$ 41,350.16	\$ 3,759.11
WORKERS COMPENSATION	2015	HOWELL TOWNSHIP	12	\$ 11.00	\$ 103,676.10	\$ 8,639.68
WORKERS COMPENSATION	2015	LIVINGSTON TOWNSHIP	9	\$ 9.00	\$ 21,950.00	\$ 2,438.89
WORKERS COMPENSATION	2015	TOWN OF HARRISON	10	\$ 10.00	\$ 27,150.00	\$ 2,715.00
WORKERS COMPENSATION	2015	TOWN OF KEARNY	9	\$ 8.00	\$ 45,622.87	\$ 5,069.21
WORKERS COMPENSATION	2015	TOWN OF MORRISTOWN	6	\$ 6.00	\$ 78,313.91	\$ 13,052.32
WORKERS COMPENSATION	2015	TOWNSHIP OF CINNAMINSON	8	\$ 8.00	\$ 14,890.00	\$ 1,861.25
WORKERS COMPENSATION	2015	TOWNSHIP OF EASTAMPTON	1	\$ 1.00	\$ 2,250.00	\$ 2,250.00
WORKERS COMPENSATION	2015	TOWNSHIP OF EWING	12	\$ 12.00	\$ 129,618.29	\$ 10,801.52
WORKERS COMPENSATION	2015	TOWNSHIP OF FREEHOLD	6	\$ 6.00	\$ 63,330.10	\$ 10,555.02
WORKERS COMPENSATION	2015	TOWNSHIP OF HAMILTON	23	\$ 23.00	\$ 160,877.84	\$ 6,994.69
WORKERS COMPENSATION	2015	TOWNSHIP OF LAWRENCE	9	\$ 9.00	\$ 19,500.00	\$ 2,166.67
WORKERS COMPENSATION	2015	TOWNSHIP OF MONTCLAIR	11	\$ 10.00	\$ 56,886.90	\$ 5,171.54
WORKERS COMPENSATION	2015	TOWNSHIP OF MORRIS	12	\$ 12.00	\$ 144,957.84	\$ 12,079.82
WORKERS COMPENSATION	2015	TOWNSHIP OF NORTH BRUNSWICK	15	\$ 9.00	\$ 148,322.73	\$ 9,888.18
WORKERS COMPENSATION	2015	TOWNSHIP OF UNION	32	\$ 32.00	\$ 266,177.32	\$ 8,318.04
WORKERS COMPENSATION	2015	TOWNSHIP OF WARREN	2	\$ 2.00	\$ 1,500.00	\$ 750.00
WORKERS COMPENSATION	2015	TOWNSHIP OF WEST ORANGE	10	\$ 10.00	\$ 37,590.00	\$ 3,759.00
WORKERS COMPENSATION	2015 Total		281	\$ 268.00	\$ 1,669,699.78	\$ 5,941.99
WORKERS COMPENSATION Total			3,308	\$ 1,040.00	\$ 33,935,117.18	\$ 10,258.50

Valued as of 4/30/15



Garden State Municipal Joint Insurance Fund
Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
Grand Total			9,874	\$ 1,710.00	\$ 68,147,147.43	\$ 6,901.68

Valued as of 4/30/15



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
AUTO LIABILITY	01/01/2010	3	1	\$ 625,749.12
AUTO LIABILITY	01/01/2011	22	1	\$ 22,863.51
AUTO LIABILITY	01/01/2012	213	5	\$ 542,618.23
AUTO LIABILITY	01/01/2013	299	17	\$ 1,714,100.56
AUTO LIABILITY	01/01/2014	482	30	\$ 343,205.47
AUTO LIABILITY	01/01/2015	200	86	\$ 312,568.37
AUTO LIABILITY Total		1,219	140	\$ 3,561,105.26
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	405	1	\$ 1,321,578.24
AUTO PHYSICAL DAMAGE	01/01/2013	376	3	\$ 920,746.13
AUTO PHYSICAL DAMAGE	01/01/2014	564	22	\$ 992,155.09
AUTO PHYSICAL DAMAGE	01/01/2015	221	58	\$ 242,971.92
AUTO PHYSICAL DAMAGE Total		1,579	84	\$ 3,528,743.93
EMPLOYMENT PRACTICES	01/01/2011	2	-	\$ 1,026,040.11
EMPLOYMENT PRACTICES	01/01/2012	23	4	\$ 3,395,241.58
EMPLOYMENT PRACTICES	01/01/2013	34	14	\$ 1,574,622.33
EMPLOYMENT PRACTICES	01/01/2014	38	27	\$ 2,773,874.92
EMPLOYMENT PRACTICES	01/01/2015	9	9	\$ 231,480.00
EMPLOYMENT PRACTICES Total		106	54	\$ 9,001,258.94
GENERAL LIABILITY	01/01/2006	1	-	\$ 133.90
GENERAL LIABILITY	01/01/2007	1	1	\$ 427,648.61
GENERAL LIABILITY	01/01/2008	1	-	\$ -
GENERAL LIABILITY	01/01/2009	2	-	\$ 56,951.64
GENERAL LIABILITY	01/01/2010	23	4	\$ 307,863.86
GENERAL LIABILITY	01/01/2011	121	13	\$ 1,083,427.36
GENERAL LIABILITY	01/01/2012	589	37	\$ 3,557,836.45
GENERAL LIABILITY	01/01/2013	539	42	\$ 3,067,707.44
GENERAL LIABILITY	01/01/2014	679	103	\$ 2,310,896.22
GENERAL LIABILITY	01/01/2015	165	103	\$ 309,417.20
GENERAL LIABILITY Total		2,121	303	\$ 11,121,882.68
LIABILITY REPORT ONLY	01/01/2012	2	-	\$ -
LIABILITY REPORT ONLY Total		2	-	\$ -

Valued as of 4/30/15



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	-	\$ 3,677,146.09
PROPERTY	01/01/2013	94	-	\$ 367,439.10
PROPERTY	01/01/2014	110	13	\$ 754,334.06
PROPERTY	01/01/2015	36	26	\$ 480,929.29
PROPERTY Total		463	39	\$ 5,289,667.65
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	1	\$ 494,338.00
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	2	\$ 261,576.19
PUBLIC OFFICIALS LIABILITY	01/01/2013	55	6	\$ 377,639.20
PUBLIC OFFICIALS LIABILITY	01/01/2014	57	13	\$ 456,318.40
PUBLIC OFFICIALS LIABILITY	01/01/2015	24	21	\$ 108,400.00
PUBLIC OFFICIALS LIABILITY Total		184	43	\$ 1,698,271.79
WORKCOMP RECORD ONLY	01/01/2011	1	-	\$ -
WORKCOMP RECORD ONLY	01/01/2012	239	-	\$ -
WORKCOMP RECORD ONLY	01/01/2013	243	-	\$ -
WORKCOMP RECORD ONLY	01/01/2014	288	1	\$ 1,200.00
WORKCOMP RECORD ONLY	01/01/2015	121	6	\$ 9,900.00
WORKCOMP RECORD ONLY Total		892	7	\$ 11,100.00
WORKERS COMPENSATION	01/01/2006	2	2	\$ 34,388.85
WORKERS COMPENSATION	01/01/2009	3	3	\$ 59,838.20
WORKERS COMPENSATION	01/01/2010	9	4	\$ 122,069.10
WORKERS COMPENSATION	01/01/2011	13	6	\$ 228,106.73
WORKERS COMPENSATION	01/01/2012	986	119	\$ 11,469,355.77
WORKERS COMPENSATION	01/01/2013	998	144	\$ 9,311,814.98
WORKERS COMPENSATION	01/01/2014	1,016	494	\$ 11,039,843.77
WORKERS COMPENSATION	01/01/2015	281	268	\$ 1,669,699.78
WORKERS COMPENSATION Total		3,308	1,040	\$ 33,935,117.18
Grand Total		9,874	1,710	\$ 68,147,147.43

Valued as of 4/30/15



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

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2011	TOWNSHIP OF UNION			1	1
AUTO LIABILITY	01/01/2011 Total				1	1
AUTO LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		2		2
AUTO LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD			1	1
AUTO LIABILITY	01/01/2014	CITY OF HOBOKEN		3		3
AUTO LIABILITY	01/01/2014	CITY OF LINDEN			1	1
AUTO LIABILITY	01/01/2014	HOWELL TOWNSHIP		1		1
AUTO LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
AUTO LIABILITY	01/01/2014	TOWN OF HARRISON			1	1
AUTO LIABILITY	01/01/2014	TOWN OF KEARNY			3	3
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN		2	1	3
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING			1	1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		5		5
AUTO LIABILITY	01/01/2014	TOWNSHIP OF UNION			1	1
AUTO LIABILITY	01/01/2014 Total			18	9	27
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP		2	3	5
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL		1		1
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		1	1	2
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		3		3
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		1	1	2
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		1	2	3
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		2	1	3
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		3		3
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		1	2	3
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		3	4	7
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		4	6	10
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		2	5	7
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP		4		4
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		8	1	9
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG		3	3	6
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON		2		2
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY		10	5	15
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN		2	2	4
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD			2	2
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING		5	3	8



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

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		1	7	8
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON			1	1
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		3	1	4
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		8	5	13
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		6	3	9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		2	1	3
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		8	8	16
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION		9	5	14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN		6	2	8
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		12	12	24
AUTO LIABILITY	01/01/2015 Total			114	86	200
AUTO LIABILITY Total				132	95	228
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HIGHLAND PARK		2		2
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF ENGLEWOOD		1		1
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF HOBOKEN		1		1
AUTO PHYSICAL DAMAGE	01/01/2014	HOWELL TOWNSHIP		1		1
AUTO PHYSICAL DAMAGE	01/01/2014	LIVINGSTON TOWNSHIP		1		1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF HARRISON		1		1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF KEARNY		2		2
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF MORRISTOWN		2	1	3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF BLOOMFIELD		2		2
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EWING		1		1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF FREEHOLD		1		1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF HAMILTON		2		2
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE		1		1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MONTCLAIR		2	1	3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF UNION		1		1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WEST ORANGE		1		1
AUTO PHYSICAL DAMAGE	01/01/2014 Total			24	2	26
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP		2	3	5
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN			1	1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD			1	1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD		1	2	3
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF KENILWORTH		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE		5	1	6

Valued as of 4/30/15



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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD	3	5		8
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA	3	1		4
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD	1	2		3
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN	7			7
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY	9			9
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP	4		2	6
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP	8		1	9
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG	6			6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON	2			2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY	10		1	11
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN	5		2	7
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD			2	2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON	1			1
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING	4		4	8
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD	5			5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON	2			2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE	6		2	8
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR	9		5	14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS	15		2	17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	4			4
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY	10		7	17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION	13		2	15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN	3		1	4
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE	16		9	25
AUTO PHYSICAL DAMAGE	01/01/2015 Total		163	58		221
AUTO PHYSICAL DAMAGE Total			187	60		247
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD			3	3
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN			3	3
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD			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				9	9
EMPLOYMENT PRACTICES Total					9	9
GENERAL LIABILITY	01/01/2010	CITY OF HOBOKEN			1	1
GENERAL LIABILITY	01/01/2010 Total				1	1
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WARREN			1	1
GENERAL LIABILITY	01/01/2011 Total				1	1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EWING			1	1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WARREN			1	1

Valued as of 4/30/15



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

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE			1	1
GENERAL LIABILITY	01/01/2012 Total				3	3
GENERAL LIABILITY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
GENERAL LIABILITY	01/01/2013 Total			1		1
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA		1	1	2
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD		3	2	5
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		3	4	7
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		1		1
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY			2	2
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP			2	2
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		3	1	4
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY		4		4
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		1	1	2
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		2	4	6
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING			2	2
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD			2	2
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		1	4	5
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE			3	3
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		2	2	4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		5	2	7
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK			1	1
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY			1	1
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF UNION		3	4	7
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WARREN			1	1
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		2	9	11
GENERAL LIABILITY	01/01/2014 Total			33	48	81
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS		2		2
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP		3	3	6
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL		1	4	5
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		2	2	4
GENERAL LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK			9	9
GENERAL LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE			1	1
GENERAL LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD			3	3
GENERAL LIABILITY	01/01/2015	BOROUGH OF TOTOWA		1	4	5
GENERAL LIABILITY	01/01/2015	CITY OF ENGLEWOOD		1	4	5
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		2	5	7
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN			1	1
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		1	2	3

Valued as of 4/30/15



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

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP	8	3		11
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP	2	6		8
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		1		1
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY	1	1		2
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN			3	3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD	1	3		4
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON	1	2		3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING	4	1		5
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD	3	5		8
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON	1	3		4
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE			2	2
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	8	5		13
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	1	2		3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	1	1		2
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	5	5		10
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION	3	12		15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN	1	1		2
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE	9	9		18
GENERAL LIABILITY	01/01/2015 Total		62	103		165
GENERAL LIABILITY Total			96	156		252
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE	1			1
PROPERTY	01/01/2014	TOWNSHIP OF MONTCLAIR			1	1
PROPERTY	01/01/2014	TOWNSHIP OF PARSIPPANY	1	1		2
PROPERTY	01/01/2014 Total		2	2		4
PROPERTY	01/01/2015	BERKELEY TOWNSHIP			2	2
PROPERTY	01/01/2015	BOROUGH OF CALDWELL	1			1
PROPERTY	01/01/2015	BOROUGH OF FREEHOLD			1	1
PROPERTY	01/01/2015	BOROUGH OF HIGHLAND PARK	1			1
PROPERTY	01/01/2015	BOROUGH OF KENILWORTH			1	1
PROPERTY	01/01/2015	BOROUGH OF TOTOWA			2	2
PROPERTY	01/01/2015	CITY OF ENGLEWOOD			1	1
PROPERTY	01/01/2015	CITY OF HOBOKEN	1	1		2
PROPERTY	01/01/2015	CITY OF RAHWAY			1	1
PROPERTY	01/01/2015	HOWELL TOWNSHIP	1	1		2
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP	1			1
PROPERTY	01/01/2015	TOWN OF MORRISTOWN	1	2		3
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			1	1

Valued as of 4/30/15



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

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS			2	2
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK			1	1
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		1	3	4
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		1	1	2
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE			2	2
PROPERTY	01/01/2015 Total			10	26	36
PROPERTY Total				12	28	40
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2014 Total				1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		1	3	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF ENGLEWOOD			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF HOBOKEN			4	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF LINDEN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF KEARNY			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		1	5	6
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total			3	21	24
PUBLIC OFFICIALS LIABILITY Total				3	22	25
WORKCOMP RECORD ONLY	01/01/2011	BOROUGH OF HIGHLAND PARK		1		1
WORKCOMP RECORD ONLY	01/01/2011 Total			1		1
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EWING			1	1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2
WORKCOMP RECORD ONLY	01/01/2014 Total			3	1	4
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY TOWNSHIP		11		11
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF FREEHOLD		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HIGHLAND PARK		4		4
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NEW PROVIDENCE		4		4
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		3	1	4
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		3		3
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN		4		4
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP		10		10
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG		1		1

Valued as of 4/30/15



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

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON	8		1	9
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY	4			4
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN	1			1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF CINNAMINSON			2	2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING	3			3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD	8			8
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON	14			14
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF LAWRENCE	7			7
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MONTCLAIR	5			5
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MORRIS	5			5
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	9			9
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF UNION			1	1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN	1		1	2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE	6			6
WORKCOMP RECORD ONLY	01/01/2015 Total		115		6	121
WORKCOMP RECORD ONLY Total			119		7	126
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN			1	1
WORKERS COMPENSATION	01/01/2013 Total				1	1
WORKERS COMPENSATION	01/01/2014	CITY OF ENGLEWOOD			1	1
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN	1			1
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN			1	1
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY			1	1
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP			1	1
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN			1	1
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING			3	3
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE			1	1
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR			5	5
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION			1	1
WORKERS COMPENSATION	01/01/2014 Total		1		15	16
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS			8	8
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP			10	10
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD			4	4
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS			1	1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK			6	6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH			5	5
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE			5	5
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD	1		2	3
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA			5	5
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD	1		20	21
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN	2		13	15

Valued as of 4/30/15



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

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY			11	11
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		1	11	12
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP			9	9
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON			10	10
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY		1	8	9
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN			6	6
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON			8	8
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON			1	1
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING			12	12
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD			6	6
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON			23	23
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE			9	9
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR		1	10	11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS			12	12
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		6	9	15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION			32	32
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN			2	2
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE			10	10
WORKERS COMPENSATION	01/01/2015 Total			13	268	281
WORKERS COMPENSATION Total				14	284	298
Grand Total				563	661	1,225

Valued as of 4/30/15

report_to_year	2015
line	WORKERS COMPENSATION

Count of claim_number policy_effective_date	insured	claimant_type INDEMNITY
01/01/2013	CITY OF LINDEN	1
01/01/2013 Total		1
01/01/2014	CITY OF ENGLEWOOD	
01/01/2014	CITY OF HOBOKEN	
01/01/2014	CITY OF LINDEN	1
01/01/2014	CITY OF RAHWAY	
01/01/2014	LIVINGSTON TOWNSHIP	
01/01/2014	TOWN OF MORRISTOWN	
01/01/2014	TOWNSHIP OF EWING	
01/01/2014	TOWNSHIP OF LAWRENCE	
01/01/2014	TOWNSHIP OF MONTCLAIR	1
01/01/2014	TOWNSHIP OF UNION	1
01/01/2014 Total		3
01/01/2015	BERKELEY HEIGHTS	2
01/01/2015	BERKELEY TOWNSHIP	
01/01/2015	BOROUGH OF FREEHOLD	1
01/01/2015	BOROUGH OF HADDON HEIGHTS	
01/01/2015	BOROUGH OF HIGHLAND PARK	1
01/01/2015	BOROUGH OF KENILWORTH	
01/01/2015	BOROUGH OF NEW PROVIDENCE	
01/01/2015	BOROUGH OF NORTH PLAINFIELD	
01/01/2015	BOROUGH OF TOTOWA	
01/01/2015	CITY OF ENGLEWOOD	4
01/01/2015	CITY OF HOBOKEN	3
01/01/2015	CITY OF RAHWAY	2
01/01/2015	HOWELL TOWNSHIP	3
01/01/2015	LIVINGSTON TOWNSHIP	1
01/01/2015	TOWN OF HARRISON	3
01/01/2015	TOWN OF KEARNY	5
01/01/2015	TOWN OF MORRISTOWN	3
01/01/2015	TOWNSHIP OF CINNAMINSON	1
01/01/2015	TOWNSHIP OF EASTAMPTON	
01/01/2015	TOWNSHIP OF EWING	2
01/01/2015	TOWNSHIP OF FREEHOLD	1
01/01/2015	TOWNSHIP OF HAMILTON	3
01/01/2015	TOWNSHIP OF LAWRENCE	
01/01/2015	TOWNSHIP OF MONTCLAIR	2
01/01/2015	TOWNSHIP OF MORRIS	3
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	5
01/01/2015	TOWNSHIP OF UNION	4
01/01/2015	TOWNSHIP OF WARREN	

01/01/2015

TOWNSHIP OF WEST ORANGE

01/01/2015 Total

49

Grand Total

53

MEDICAL ONLY	Grand Total	Lost Time Ratio
	1	100%
	1	100%
1	1	0%
1	1	0%
	1	100%
1	1	0%
1	1	0%
1	1	0%
3	3	0%
1	1	0%
4	5	20%
	1	100%
13	16	19%
5	7	29%
10	10	0%
3	4	25%
1	1	0%
5	6	17%
5	5	0%
5	5	0%
3	3	0%
5	5	0%
17	21	19%
12	15	20%
9	11	18%
9	12	25%
8	9	11%
7	10	30%
4	9	56%
3	6	50%
7	8	13%
1	1	0%
10	12	17%
5	6	17%
20	23	13%
8	8	0%
9	11	18%
8	11	27%
10	15	33%
28	32	13%
2	2	0%

10	10	0%
229	278	18%
242	295	18%

Garden State Muni Joint Insurance Fund

MONTHLY INVESTMENT REPORT

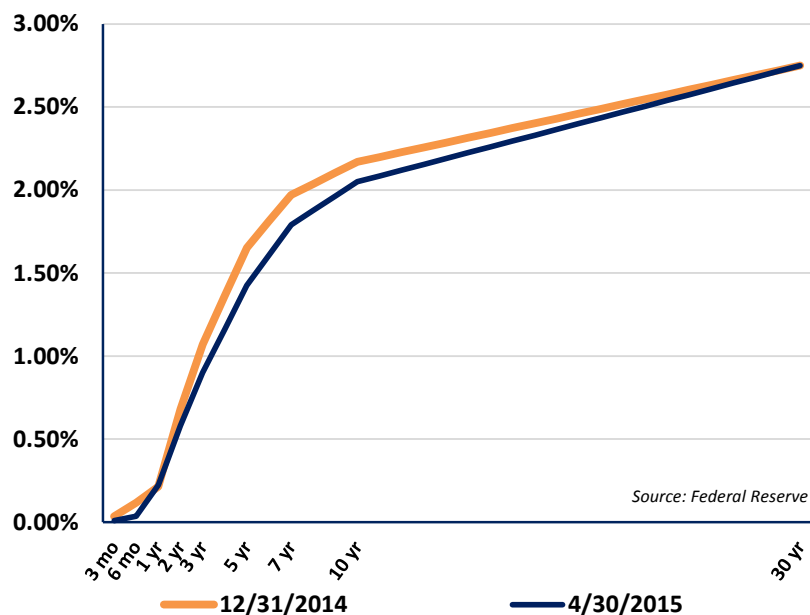
AS OF 4/30/2015



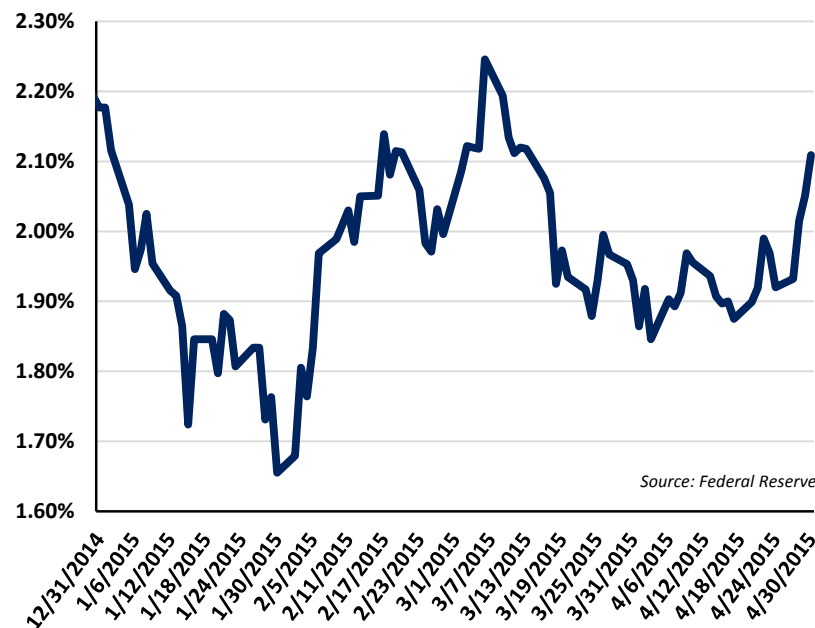
Prime Advisors, Inc.

Treasury Yields and World Bond Yields

Treasury Yield Curves



10 Year Yields in 2015



US Treasury Yields

	12/31/2014	4/30/2015
3 Month	0.04%	0.01%
2 Year	0.68%	0.58%
3 Year	1.07%	0.90%
10 Year	2.17%	2.05%
30 Year	2.75%	2.75%

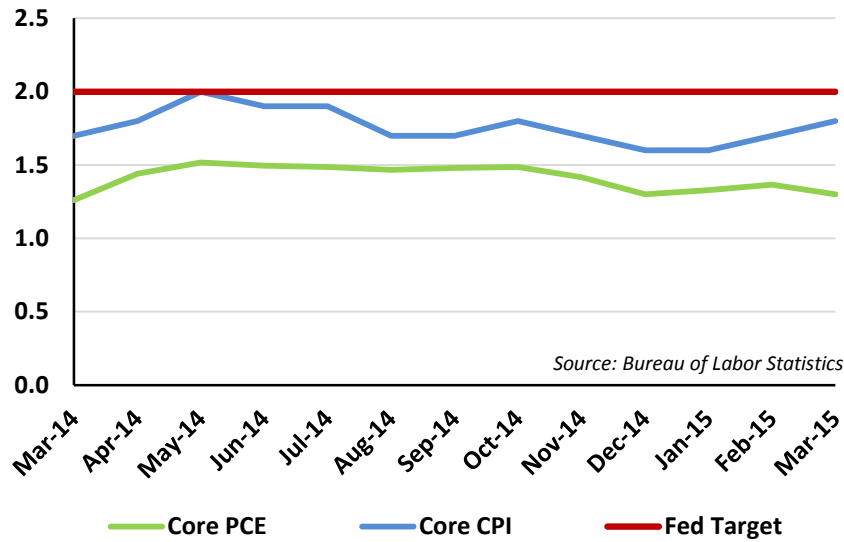
World Bond Yields

As of 04/30/2015	2 year	10 year
US	0.58%	2.05%
UK	0.40%	1.58%
Germany	-0.22%	0.36%
France	-0.15%	0.64%
Italy	0.17%	1.50%
Spain	0.02%	1.47%
Portugal	0.08%	2.11%
Japan	0.01%	0.34%

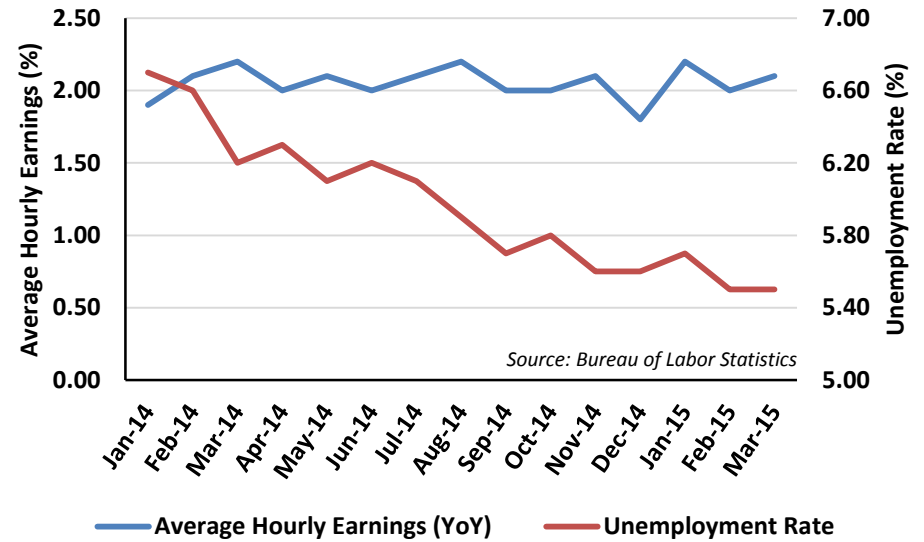
Source: Federal Reserve, Bloomberg

Key Fed Indicators

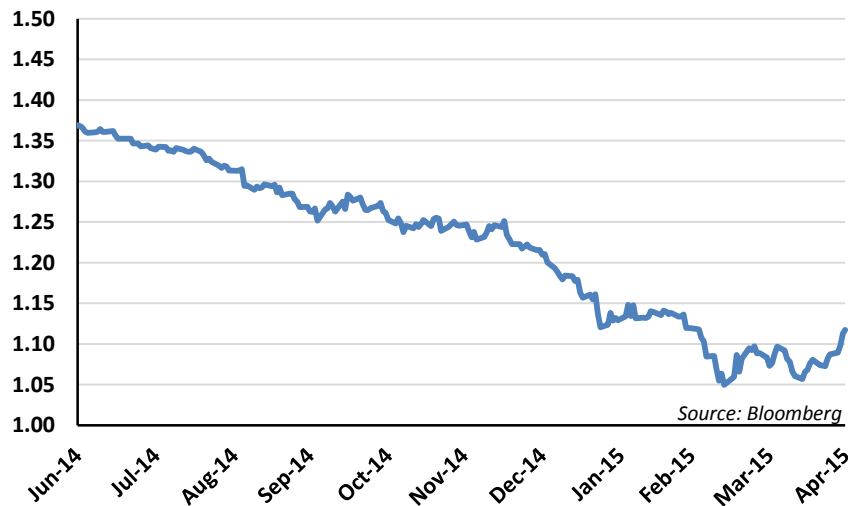
Inflation



Employment



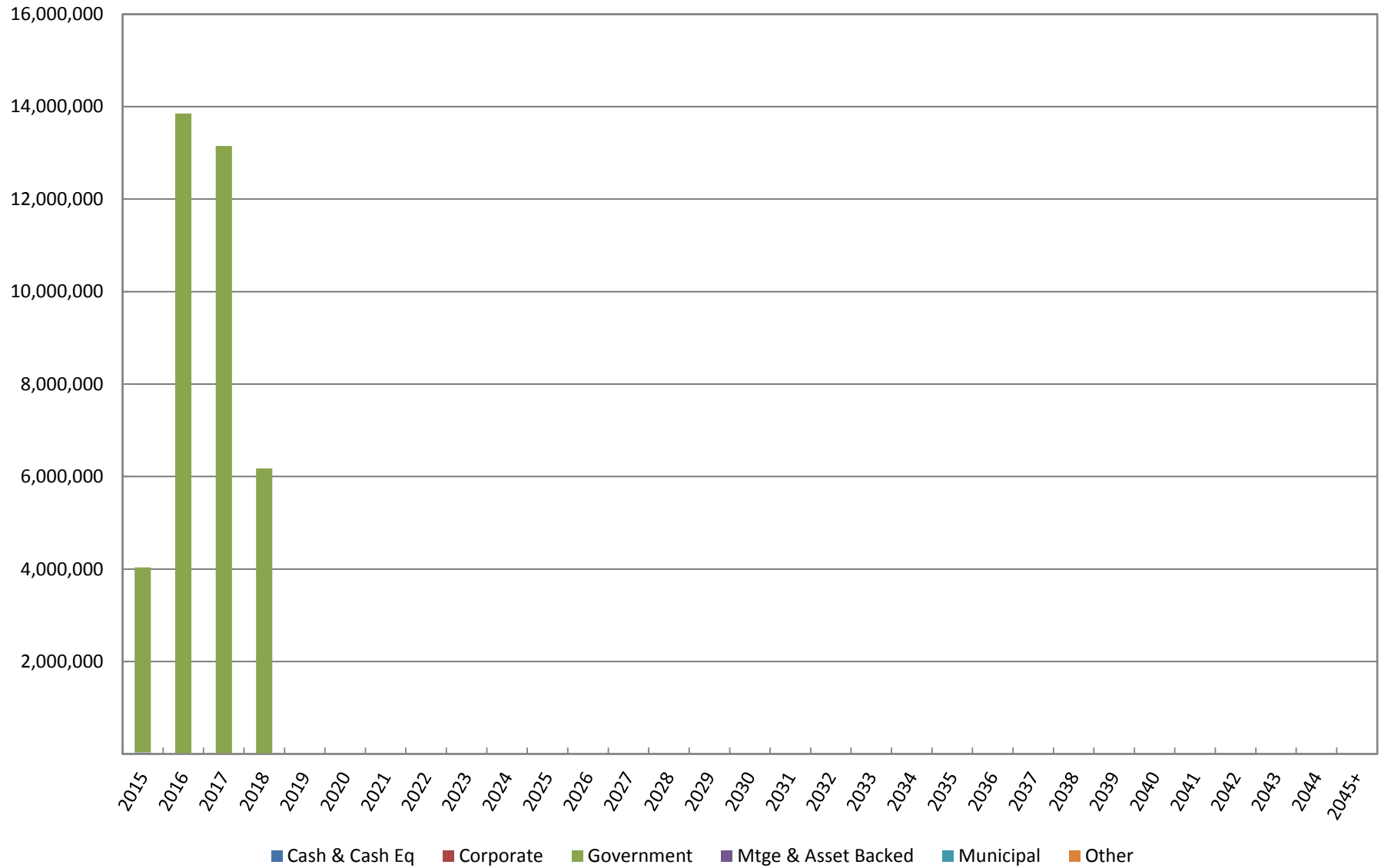
US Dollar vs Euro



Comments

- Inflation continues to remain below the 2% target, providing flexibility for the Fed
- Employment is showing strength, but slow wage inflation will not force the Fed's hand
- Foreign demand will remain high for US fixed income, as bonds offer attractive yields and the dollar is showing price appreciation

Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	06/30/2014	09/30/2014	12/31/2014	03/31/2015	04/30/2015
Treasury Yields					
2 yr Treasury Yield	0.46%	0.59%	0.68%	0.56%	0.58%
5 yr Treasury Yield	1.63%	1.78%	1.66%	1.38%	1.44%
10 yr Treasury Yield	2.52%	2.51%	2.17%	1.93%	2.05%
Book Statistics					
Tax-Equivalent Book Yield	0.41%	0.56%	0.61%	0.75%	0.76%
Book Value (\$)	31,704,382	35,243,772	34,291,590	35,845,779	37,116,677
Projected Tax-Equivalent Income, next 12 months (\$)	129,883	198,401	208,730	268,861	280,978
Unrealized Gains/(Losses) (\$)	50,882	25,354	30,692	149,900	141,465
YTD Realized Gains/(Losses) (\$)	95	95	203	0	0
Portfolio Risk Statistics					
Effective Duration	1.21	1.53	1.51	1.78	1.75
Convexity	0.03	0.04	0.04	0.05	0.05
Weighted Average Life	1.22	1.54	1.52	1.79	1.76
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	95%	100%	95%	100%	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%	5%	0%	0%

Performance

**Tax-Equivalent Total Return
as of 04/30/2015
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Previous Month	0.04%	0.03%	0.01%
Quarter to Date	0.04%	0.03%	0.01%
Year to Date	0.56%	0.44%	0.12%
Since Inception	1.59%	1.23%	0.36%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2015	3,999,704	0.32	11%
2016	13,859,535	0.61	37%
2017	13,091,857	0.94	35%
2018	6,131,842	1.00	17%
2019+	0	0.00	0%
Subtotal	37,082,937	0.76	100%
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
TOTAL	37,082,937	0.76	100%

Bond Purchases

Trade Date	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
04/06/2015	912828UZ1	US TREASURY N/B	Treasury	AA+	Aaa	0.625	04/30/2018	N/A	99.33	595,971	0.85	0.85
04/13/2015	912828UZ1	US TREASURY N/B	Treasury	AA+	Aaa	0.625	04/30/2018	N/A	99.13	768,252	0.92	0.92
Total										1,364,222	0.89	0.89

Bond Sales, Calls & Maturities

There were no sales, calls or maturities during this period.

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	04/10/2015			33,740	BANK OF AMERICA/MERRILL	0.00			33,740	33,740	33,740	0	0.00	0.00	0.00	0.00	
Total Money Market				33,740					33,740	33,740	33,740	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	1,249,815	1,252,688	2,872	0.63	0.49	1.62	1.63	0.03
912828A91	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	01/15/2017	01/15/2017	1,002,191	1,001,287	1,003,940	2,654	0.67	0.52	1.70	1.71	0.04
912828B41	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.38	01/31/2016	01/31/2016	1,000,902	1,000,346	1,001,450	1,104	0.33	0.18	0.75	0.75	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	1,148,109	1,151,829	3,720	0.72	0.54	1.79	1.80	0.04
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,630	550,149	518	0.33	0.22	0.83	0.83	0.01
912828C32	04/08/2014	AA+	Aaa	800,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	798,796	799,308	803,040	3,732	0.80	0.55	1.86	1.87	0.04
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,883	500,645	762	0.40	0.23	0.92	0.92	0.01
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,234	1,005,710	5,476	0.86	0.58	1.95	1.96	0.05
912828R1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,504,552	2,520,650	16,098	0.87	0.42	1.41	1.42	0.03
912828RM4	09/03/2013	AA+	Aaa	1,250,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	1,255,551	1,253,477	1,260,325	6,848	0.81	0.45	1.49	1.50	0.03
912828RU6	09/30/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	1,256,059	1,253,863	1,257,775	3,912	0.68	0.48	1.57	1.59	0.03
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	989,677	997,580	7,903	1.07	0.73	2.32	2.34	0.07
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	988,398	996,950	8,552	1.11	0.75	2.41	2.42	0.07
912828TT7	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	10/15/2015	10/15/2015	1,000,550	1,000,169	1,000,770	601	0.21	0.08	0.46	0.46	0.01
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,241,212	1,249,125	7,913	1.04	0.78	2.48	2.50	0.07
912828UA6	11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,237,038	1,244,288	7,250	1.03	0.80	2.56	2.58	0.08
912828UE8	12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,141,372	1,147,574	6,202	1.04	0.83	2.65	2.67	0.08
912828UJ7	01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,593,569	1,600,928	7,359	1.02	0.85	2.72	2.75	0.09
912828UR9	02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,588,115	1,593,968	5,853	1.02	0.88	2.80	2.83	0.09
912828UU2	03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,585,756	1,592,672	6,916	1.06	0.91	2.89	2.92	0.10
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	998,643	1,000,160	1,517	0.39	0.23	0.96	0.96	0.01
912828UZ1	04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,364,402	1,362,598	(1,805)	0.89	0.93	2.97	3.00	0.10
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	698,773	699,755	982	0.42	0.28	1.04	1.04	0.02
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,005	750,352	347	0.37	0.10	0.16	0.16	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	1,349,853	1,354,320	4,467	0.63	0.36	1.20	1.21	0.02
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,899	750,352	453	0.30	0.07	0.25	0.25	0.00
912828VR8	08/07/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	1,250,844	1,250,464	1,253,788	3,323	0.60	0.39	1.29	1.29	0.02

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
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,893	750,750	857	0.42	0.08	0.33	0.33	0.00
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	749,738	750,525	787	0.33	0.08	0.42	0.42	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	1,199,151	1,206,408	7,257	0.91	0.61	2.02	2.04	0.05
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,248,850	1,256,075	7,225	0.92	0.64	2.10	2.12	0.06
912828WQ9	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	1,250,405	1,250,235	1,252,525	2,290	0.48	0.33	1.16	1.17	0.02
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,097,222	1,104,741	7,519	0.99	0.68	2.19	2.21	0.06
Total Treasury				37,175,000					37,072,831	37,082,937	37,224,403	141,465	0.76	0.53	1.75	1.76	0.05
Grand Total				37,208,740					37,106,570	37,116,677	37,258,143	141,465	0.76	0.53	1.75	1.76	0.05

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 4/9/2015 to 5/6/2015

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Hoboken	4/30/2015	Evidence of Insurance	2014 CRIME/STAT BOND	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.
Borough of Caldwell	4/16/2015	Evidence of Insurance	2015 STAT BOND	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. Change effective 1/15/15.
Township of Berkeley Heights	4/21/2015	Columbia Middle School	2015 GL/AL/WC	Evidence of Insurance as respects Berkeley Heights Fire Department's participation in Enrichment Day.
Lawrence Township	4/9/2015	Friends of Carson Road Woods Inc.	2015 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. * 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	4/24/2015	Linden Board of Education	2015 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 12/31/15. *
City of Linden	4/24/2015	Duke Realty LP c/o Duke Realty Corporation	2015 GL	Certificate holder is included as additional insured as respects the Township of Warren firefighter participation in a training class on 6/3/15.
Township of Warren	4/9/2015	Hunterdon County 201 Cherryville Road	2015 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	4/15/2015	Par-Troy Little League East	2015 GL/AL/WC	Evidence of Insurance
Township of Freehold	4/14/2015	NJ Department of Transportation	2015 GL/AL/WC/PROP	The County of Bergen is included as additional insured as respects the City of Englewood's use of golf carts for their Independence Celebration on 7/1/2015 at the Dwight Morrow High School.*
City of Englewood	4/30/2015	County of Bergen Dept. of Parks and Recreation	2015 GL	The County of Bergen is included as additional insured (Lessor) as respects the City of Englewood's use of two Showmobiles for their Independence Celebration on 7/1/2015 at the Dwight Morrow High School.*
City of Englewood	4/30/2015	County of Bergen Dept. of Parks and Recreation	2015 GL	Evidence of Insurance
Township Of Ewing	4/10/2015	NJ Dept. of Transportation	2015 GL/AL/WC/PROP	

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 4/9/2015 to 5/6/2015

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Hoboken	4/30/2015	Evidence of Insurance	2015 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.
City of Hoboken	4/20/2015	HUMC OPCO LLC c/o CarePoint Health Hoboken	2015 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 4/21/2015 through 6/12/2015. *
Township of Montclair	5/5/2015	Montclair Board of Education	2015 GL	Evidence of Liability insurance as respects the Montclair Public Library.
Borough of Totowa	4/14/2015	NJ Dept of Transportation	2015 GL/AL/WC	Evidence of Insurance
Town of Kearny	4/28/2015	Babe Ruth League Inc. & Bergen County 16-18 League	2015 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 2015. *
Town of Kearny	5/6/2015	County of Hudson	2015 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 on 5/17/2015. *
Township of Morris	4/10/2015	Jersey Central Power & Light	2015 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 4/15/15 to 5/8/15. *
Township of Morris	4/16/2015	Mendham Area Women's Softball League	2015 GL/AL/WC	Evidence on insurance as respects the Mendham Women's Softball League.
Township of Morris	5/1/2015	Morris County Park Commission	2015 GL/AL/WC	The Morris County Park Commission and the County of Morris are included as additional insured as respects the Township of Morris' use their property for the "Celebrate Morris Township 5K" event on 5/2/2015. *
Borough of Freehold	4/27/2015	Freehold Family Running Camp	2015 GL/AL/WC	Evidence of insurance for the Borough of Freehold only as respects the Borough of Freehold sponsored Freehold Family Running Camp from 4/30/15 to 6/4/15 along the Henry Hudson Trail.
Borough of Freehold	4/23/2015	CIT Finance LLC	2015 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 Haddon Heights	4/29/2015	Burlington County Emergency Services Training Center	2015 GL/AL/WC	Evidence of Insurance as respects Haddon Heights Fire Department Training scheduled for June 1, 2015, at the Burlington County Emergency Services Training Center.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 4/9/2015 to 5/6/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION

Township of Livingston	4/15/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for Comptroller William Nadolny, Tax Collector - Vibha Desai, Municipal Court Judge - William Williams, Court Administrator/Clerk - Walter Mollineaux, Municipal Clerk - Glenn Turtleaub, Library Treasurer - Barbara Bye.
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GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 4/9/2015 to 5/6/2015

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Livingston	4/15/2015	Onyx Management Group LLC Agent for LTC Retail Owner LLC	2015 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 Cork and Canvas Event on May 7, 2015. *
Union Township	4/21/2015	Central Trust Bank	2015 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).
Borough of Freehold	4/23/2015	County of Monmouth	2015 GL/AL/WC/APD	County of Monmouth is included as additional insured (Property Owner) as respects the Borough of Freehold's use of their property and golf carts for the Freehold Borough Memorial Day Parade on 5/25/15. *
Borough of Freehold	4/23/2015	County of Monmouth	2015 GL/AL/WC/APD	County of Monmouth is included as additional insured (Property 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 on 5/25/15. *
Township of Berkeley Heights	4/9/2015	Middlesex County Fire Academy	2015 GL/AL/WC/PROP	Evidence of Insurance
Borough of Freehold	4/10/2015	CIT FINANCE LLC		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 Fair Haven	4/17/2015	Evidence of Insurance	2015 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 New Providence	4/20/2015	Document Solutions LLC c/o Insurance Center	2015 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. *
Township Of Ewing	5/5/2015	West Trenton Volunteer Fire Company	2015 WC	Evidence of Insurance
Township Of Ewing	5/5/2015	Pennington Road Fire Company	2015 WC	Evidence of Insurance
Township Of Ewing	5/5/2015	Prospect Heights Volunteer Fire Company	2015 WC	Evidence of Insurance