

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND  
9 CAMPUS DRIVE – SUITE 216  
PARSIPPANY, NJ 07044-4412**

September 8, 2015

Mr. John Paff  
P.O. Box 5424  
Somerset, N.J. 08875  
[paff@pobox.com](mailto:paff@pobox.com)

**RE: August 30, 2015 OPRA Request**

Dear Mr. Paff:

I received a request for government records from you dated August 30, 2015. Please accept this correspondence as my response pursuant to the Open Public Records Act (“OPRA”).

In your request, you seek the following:

I have obtained a list ([click here](#)) for all Trico JIF members who have and have not complied with the MEL's compliance standards for Employment Practices and have therefore been saddled with higher deductibles and coinsurance requirements for EPL claims. I'd like a similar list but one that covers all the members of all the JIFs to which the MEL provides excess insurance.

I enclose reports that contain the requested information. As discussed in our email exchange, the reports for the BURLCO & Atlantic JIF's will be supplied by A.J. Gallagher Risk Management Services. I trust that the production of these reports satisfies your request. Should you have any questions, please do not hesitate to contact me at [bstokes@permainc.com](mailto:bstokes@permainc.com).

Sincerely,

*Bradford C. Stokes*

Bradford C Stokes, Account Executive  
Perma Risk Management Services

cc: Fred Semrau, Esq.

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Bergen Municipal Joint Insurance Fund</b>				
<b>Data Valued As of :</b>		<b>September 8, 2015</b>		
<b>Total Participating Members</b>	<b>38</b>			
Complaint	<b>38</b>			
Percent Compliant	100.00%			
		01/01/15	2015	
	2015 Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/15
ALLENDALE	Yes	\$ 5,000	\$ 5,000	0%
ALPINE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERGENFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
CLOSTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CRESSKILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
DEMAREST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
DUMONT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EMERSON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
FAIR LAWN	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
FRANKLIN LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
GLEN ROCK	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HARRINGTON PARK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HAWORTH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HILLSDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HO-HO-KUS	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LEONIA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
MAHWAH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
MIDLAND PARK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MONTVALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
NEW MILFORD	Yes	\$ 5,000	\$ 5,000	0%
NORTHVALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
NORWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLAND	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
OLD TAPPAN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
ORADELL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PARK RIDGE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
RAMSEY	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
RIDGEWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
RIVER EDGE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
RIVER VALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SADDLE RIVER	Yes	\$ 10,000	\$ 10,000	0%
TENAFLY	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
UPPER SADDLE RIVER	Yes	\$ 2,500	\$ 2,500	0%
WALDWICK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WASHINGTON TOWNSHIP B	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WESTWOOD	Yes	\$ 20,000	\$ 20,000	0%
WOODCLIFF LAKE	Yes	\$ 20,000	\$ 20,000	0%
WYCKOFF	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :		September 8, 2015		
<b>Total Participating Members</b>	<b>34</b>			
Complaint	34			
Percent Compliant	100.00%			
		01/01/15	2015	Co-Insurance
		EPL	POL	
Member Name	2015 Compliant	Deductible	Deductible	01/01/15
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Central Jersey JIF</b>				
<b>Data Valued As of :</b>		<b>September 8, 2015</b>		
<b>Total Participating Members</b>	<b>9</b>			
Complaint	<b>8</b>			
Percent Compliant	88.89%			
		01/01/15	2015	
				Co-Insurance
	2015 Compliant	EPL Deductible	POL Deductible	01/01/15
Member Name				
BELMAR	Yes	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
EDISON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
FRANKLIN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HILLSBOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OLD BRIDGE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PISCATAWAY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SAYREVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOUTH AMBOY	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
WOODBIDGE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Mid Jersey JIF</b>				
<b>Data Valued As of :</b>		<b>September 8, 2015</b>		
<b>Total Participating Members</b>	<b>13</b>			
Complaint	<b>13</b>			
Percent Compliant	100.00%			
		01/01/15	2015	
	2015 Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/15
Member Name				
ABERDEEN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLTS NECK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CRANBURY	Yes	\$ 2,500	\$ 2,500	0%
EAST BRUNSWICK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HIGHTSTOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HOLMDEL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HOPEWELL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MONTGOMERY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OCEAN TOWNSHIP M	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PENNINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PRINCETON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
ROBBINSVILLE TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WEST WINDSOR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Monmouth Joint Insurance Fund</b>				
<b>Data Valued As of :</b>		<b>September 8, 2015</b>		
<b>Total Participating Members</b>	<b>38</b>			
Complaint	<b>35</b>			
Percent Compliant	92.11%			
		01/01/15	2015	
	2015 Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/15
ALLENHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
ALLENTOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
ATLANTIC HIGHLANDS	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
AVON BY THE SEA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BRADLEY BEACH	Yes	\$ 2,500	\$ 2,500	0%
BRIELLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
DEAL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EATONTOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
ENGLISHTOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FARMINGDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HAZLET	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HIGHLANDS	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
INTERLAKEN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
KEYPORT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAKE COMO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LITTLE SILVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LOCH ARBOUR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MANALAPAN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MANASQUAN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MARLBORO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MATAWAN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MIDDLETOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MONMOUTH BEACH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
NEPTUNE CITY BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OCEANPORT	Yes	\$ 20,000	\$ 20,000	0%
RED BANK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
ROOSEVELT	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
RUMSON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SEA BRIGHT	Yes	\$ 20,000	\$ 20,000	0%
SEA GIRT	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
SHREWSBURY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SHREWSBURY TOWNSHIP	Yes	\$ 2,500	\$ 2,500	0%
SPRING LAKE	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
TINTON FALLS	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
UNION BEACH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
UPPER FREEHOLD	Yes	\$ 10,000	\$ 10,000	0%
WALL	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
WEST LONG BRANCH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Morris County Municipal Joint Insurance Fund</b>				
<b>Data Valued As of :</b>		<b>September 8, 2015</b>		
<b>Total Participating Members</b>	<b>41</b>			
Complaint	<b>41</b>			
Percent Compliant	100.00%			
		01/01/15	2015	
		EPL	POL	Co-Insurance
Member Name	2015 Compliant	Deductible	Deductible	01/01/15
ANDOVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BLOOMINGDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BOONTON TOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BOONTON TOWNSHIP	Yes	\$ 2,500	\$ 2,500	0%
BUTLER	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
CHATHAM BOROUGH	Yes	\$ 20,000	\$ 20,000	0%
CHATHAM TOWNSHIP	Yes	\$ 5,000	\$ 5,000	0%
CHESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
DENVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
DOVER TOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
EAST HANOVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
ESSEX FELS	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FLORHAM PARK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HANOVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
HAWTHORNE	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HOPATCONG	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
KINNELON	Yes	\$ 20,000	\$ 20,000	0%
LINCOLN PARK	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
LONG HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MADISON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MENDHAM BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
MENDHAM TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
MILLBURN	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
MONTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
MORRIS PLAINS	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT ARLINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT OLIVE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNTAIN LAKES	Yes	\$ 20,000	\$ 20,000	0%
NETCONG	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
NORTH CALDWELL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PEQUANNOCK	Yes	\$ 5,000	\$ 5,000	0%
RANDOLPH	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
RINGWOOD	Yes	\$ 5,000	\$ 5,000	0%
ROCKAWAY BORO	Yes	\$ 2,500	\$ 2,500	0%
ROCKAWAY TWP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SPARTA	Yes	\$ 15,000	\$ 15,000	20% of 1st 100K
STANHOPE	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
WASHINGTON TOWNSHIP M	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WEST CALDWELL	Yes	\$ 20,000	\$ 20,000	0%
WEST MILFORD	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
WHARTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - New Jersey Self-Insurers</b>				
<b>Data Valued As of :</b>		<b>September 8, 2015</b>		
<b>Total Participating Members</b>	<b>6</b>			
Complaint	<b>4</b>			
Percent Compliant	66.67%			
		01/01/15	2015	
	2015 Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/15
BURLINGTON CITY	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
BURLINGTON TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLARK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
NORTH BERGEN	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
NORTH HUDSON REGL FIRE&RESO	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
PARAMUS	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - NJ Public Housing Fund				
Data Valued As of : September 8, 2015				
<b>Total Participating Members</b>	<b>75</b>			
Complaint	68			
Percent Compliant	90.67%			
Member Name	2015 Compliant	01/01/15		Co-Insurance
		EPL Deductible	POL Deductible	
A-HOME, INC HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
ATLANTIC CITY HA				0
BAYONNE HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
BERGEN COUNTY HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
BERKELEY HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
BEVERLY HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
BOONTON HA				0
BRICK HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
BRIDGETON HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
BRIDGEVIEW MANOR HOUSING CO	Yes	\$ 2,500	\$ 2,500	0%
BUENA HA	Yes	\$ 10,000	\$ 10,000	0%
BURLINGTON HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
CAMDEN HA				0
CAPE MAY HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
CARTERET HA	No	\$ 25,000	\$ 10,000	20% of 1st 2Mil/20% of 1st 100K POL
CEDAR CROSSING CONDOMINIUM	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
CLIFFSIDE PARK HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
COLLINGSWOOD HA				0
COOK'S POND, LP	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
DOVER HA				0
EAST ORANGE HA				0
EDGEWATER HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
EDGEWATER HOUSING FINANCE I	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
EDGEWATER NEIGHBORHOOD AF	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
EDISON HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
ENGLEWOOD HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
ENGLEWOOD HOUSING MGMT SV	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
ENGLEWOOD WESTMOOR GARDE	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
FLORENCE HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
FORT LEE HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
FREEHOLD HA	Yes	\$ 2,500	\$ 2,500	0%
FT. LEE ASSISTANCE & SUPPORT	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
GARFIELD HA	Yes	\$ 5,000	\$ 5,000	0%
GLASSBORO HA	Yes	\$ 10,000	\$ 10,000	0%
GUTTENBERG HA	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
HACKENSACK HA	Yes	\$ 10,000	\$ 10,000	0%
HADDON TOWNSHIP HA	Yes	\$ 2,500	\$ 2,500	0%
HIGHLAND PARK HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HIGHLANDS HA	Yes	\$ 2,500	\$ 2,500	0%
HOBOKEN HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
IRVINGTON HA				0
JERSEY CITY HA				0
KEANSBURG HA	Yes	\$ 2,500	\$ 2,500	0%
LAKEWOOD HA	Yes	\$ 2,500	\$ 2,500	0%
LINDEN CORP HA	Yes	\$ 2,500	\$ 2,500	0%
LINDEN HA	Yes	\$ 2,500	\$ 2,500	0%
LODI HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
LONG BRANCH HA				0
MADISON AFFORDABLE HOUSING	Yes	\$ 2,500	\$ 2,500	0%
MADISON HA	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
MIDDLETOWN SENIOR CITIZENS H	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
MILLVILLE HA	Yes	\$ 10,000	\$ 10,000	0%
MORRIS COUNTY AFFORDABLE H	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
MORRIS COUNTY HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
MORRISTOWN HA	No	\$ 25,000	\$ 10,000	20% of 1st 2Mil/20% of 1st 100K POL
NEPTUNE CITY HA	No	\$ 25,000	\$ 10,000	20% of 1st 2Mil/20% of 1st 100K POL
NEPTUNE HA	No	\$ 25,000	\$ 10,000	20% of 1st 2Mil/20% of 1st 100K POL
NEW BRUNSWICK HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
NORTH BERGEN HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
NORTH BERGEN REN I URBAN, LP	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
NORTH BERGEN RENAISSANCE C	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
OCEAN CITY HA	No	\$ 10,000	\$ 10,000	20% of 1st 100K
OLD BRIDGE HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
ORANGE HA	No	\$ 25,000	\$ 10,000	20% of 1st 2Mil/20% of 1st 100K POL
PASSAIC HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
PENNS GROVE HA				0
PERTH AMBOY HA				0
PHILLIPSBURG HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
PLAINFIELD HA				0
PLEASANTVILLE HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
PRINCETON HA				0
RAHWAY HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
RED BANK HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
SALEM HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
SAYREVILLE HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
SAYREVILLE HOUSING FOR SENI	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
SECAUCUS HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
SOUTH AMBOY HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
SOUTH AMBOY RENAISSANCE CO	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
SUMMIT HA	No	\$ 25,000	\$ 10,000	20% of 1st 2Mil/20% of 1st 100K POL
TOWNSHIP OF MIDDLETOWN HA	Yes	\$ 15,000	\$ 15,000	0%
TRENTON HA				0
UNION CITY HA				0
VINELAND HA	Yes	\$ 10,000	\$ 10,000	0%
WEEHAWKEN HA	Yes	\$ 10,000	\$ 10,000	0%
WEEHAWKEN SR HOUSING CORP	Yes	\$ 10,000	\$ 10,000	0%
WEEHAWKEN SR HOUSING REHA	Yes	\$ 10,000	\$ 10,000	0%
WEST NEW YORK HA	Yes	\$ 20,000	\$ 20,000	0%
WILDWOOD HA	Yes	\$ 5,000	\$ 5,000	0%
WOODBIDGE HA	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - NJ Utility Authorities Joint Insurance Fund				
Data Valued As of : September 8, 2015				
<b>Total Participating Members</b>	<b>72</b>			
Complaint	<b>71</b>			
Percent Compliant	98.61%			
		01/01/15	2015	
	2015	EPL	POL	Co-Insurance
Member Name	Compliant	Deductible	Deductible	01/01/15
BAYONNE MUA	Yes	\$ 2,500	\$ 2,500	0%
BAYSHORE REGIONAL SEWERAGE AUTHORITY	Yes	\$ 10,000	\$ 10,000	0%
BEACHWOOD SEWERAGE AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
BERKELEY TOWNSHIP MUNICIPAL UTILITY AUTHORITY	Yes	\$ 10,000	\$ 10,000	0%
BERKELEY TOWNSHIP SEWERAGE AUTHORITY	Yes	\$ 10,000	\$ 10,000	0%
BERNARDS TOWNSHIP SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	0%
BORDENTOWN SEWERAGE AUTHORITY	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
BOROUGH OF BUENA MUNICIPAL UTILITIES AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BRICK TOWNSHIP MUNICIPAL UTILITY AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAPE MAY COUNTY MUNICIPAL UTILITIES AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CARLSTADT SEWERAGE AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
CARNEY'S POINT SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CINNAMINSON SEWERAGE AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
CLINTON TOWNSHIP SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
DEPTFORD TOWNSHIP MUA	Yes	\$ 2,500	\$ 2,500	0%
EAST WINDSOR MUA	Yes	\$ 2,500	\$ 2,500	0%
EATONTOWN SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EGG HARBOR TOWNSHIP MUNICIPAL UTILITIES AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
EVESHAM MUNICIPAL UTILITY AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
FRANKLIN TWP SA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HACKETTSTOWN MUA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HAMILTON MUNICIPAL UTILITY AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
HANOVER SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	0%
HILLSBOROUGH MUNICIPAL UTILITY AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
JACKSON TOWNSHIP MUNICIPAL UTILITY AUTHORITY	Yes	\$ 20,000	\$ 20,000	0%
KEARNY MUA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LACEY MUNICIPAL UTILITY AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
LAKEWOOD MUNICIPAL UTILITY AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
LAMBERTVILLE MUNICIPAL UTILITIES AUTHORITY	Yes	\$ 10,000	\$ 10,000	0%
LITTLE EGG HARBOR MUNICIPAL UTILITY AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
LOGAN TOWNSHIP MUA	Yes	\$ 2,500	\$ 2,500	0%
LONG BRANCH SEWERAGE AUTH	Yes	\$ 2,500	\$ 2,500	0%
LOWER TWP MUA	Yes	\$ 5,000	\$ 5,000	0%
MANASQUAN RIVER REG'L SEWERAGE AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
MANTUA TOWNSHIP MUA	Yes	\$ 2,500	\$ 2,500	0%
MERCHANTVILLE-PENNSAUKEN WATER COMMISSION	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
MONMOUTH COUNTY BAYSHORE OUTFALL AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MONROE MUNICIPAL UTILITIES AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT HOLLY MUNICIPAL UTILITIES AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MUSCONETCONG SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
NORTH ARLINGTON - LYNDBURST JOINT MEETING	Yes	\$ 2,500	\$ 2,500	0%
NORTH BERGEN MUNICIPAL UTILITY AUTHORITY	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
NORTHWEST BERGEN COUNTY UTILITIES AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
PASSAIC VALLEY WATER COMMISSION	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PENNS GROVE SEWERAGE AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
PENNSAUKEN SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PENNSVILLE SEWERAGE AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL BOROUGH MUNICIPAL UTILITY AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PLAINFIELD AREA REGIONAL SA	Yes	\$ 10,000	\$ 10,000	0%
PLAINFIELD MUA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
POMPTON LAKES MUA	Yes	\$ 2,500	\$ 2,500	0%
RARITAN TOWNSHIP MUA	Yes	\$ 5,000	\$ 5,000	0%
READINGTON - LEBANON SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
RIVERSIDE SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
ROCKAWAY VALLEY REGIONAL SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SECAUCUS MUNICIPAL UTILITY AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
SO MONMOUTH REGIONAL SEWER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERSET-RARITAN VALLEY SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	0%
STONY BROOK REG'L SEWERAGE AUTHORITY	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
TOMS RIVER MUNICIPAL UTILITY AUTHORITY	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
TOWNSHIP OF MIDDLETOWN SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TWO RIVERS WATER RECLAMATION AUTH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TWP. OF OCEAN SA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
UNION COUNTY UTILITIES AUTHORITY	Yes	\$ 2,500	\$ 2,500	0%
WANAQUE VALLEY REGIONAL SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
WARREN COUNTY PEQUEST RIVER MUA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WASHINGTON TOWNSHIP MUA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WASHINGTON TWP (Gloucester) mua	Yes	\$ 2,500	\$ 2,500	0%
WEST MILFORD TWP. MUA	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
WESTERN MONMOUTH UTILITIES AUTHORITY	Yes	\$ 5,000	\$ 5,000	0%
WOODBINE MUA	Yes	\$ 2,500	\$ 2,500	0%
WOODSTOWN SEWERAGE AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Ocean County Joint Insurance Fund</b>				
<b>Data Valued As of :</b>		<b>September 8, 2015</b>		
<b>Total Participating Members</b>	<b>31</b>			
Complaint	<b>31</b>			
Percent Compliant	100.00%			
		01/01/15	2015	
	2015 Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/15
BARNEGAT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BARNEGAT LIGHT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BAY HEAD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BEACH HAVEN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BEACHWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BRICK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EAGLESWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HARVEY CEDARS	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
ISLAND HEIGHTS	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
JACKSON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LACEY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAKEHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAKEWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAVALLETTTE	Yes	\$ 5,000	\$ 5,000	0%
LITTLE EGG HARBOR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LONG BEACH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MANCHESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OCEAN GATE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OCEAN TOWNSHIP O	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PINE BEACH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PLUMSTED	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
POINT PLEASANT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
POINT PLEASANT BEACH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SEASIDE HEIGHTS	Yes	\$ 5,000	\$ 5,000	0%
SEASIDE PARK	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
SHIP BOTTOM	Yes	\$ 10,000	\$ 10,000	20% of 1st 250K
SOUTH TOMS RIVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
STAFFORD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SURF CITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TOMS RIVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TUCKERTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund				
Data Valued As of :		September 8, 2015		
<b>Total Participating Members</b>	<b>5</b>			
Complaint	<b>4</b>			
Percent Compliant	80.00%			
		01/01/15	2015	
				Co-Insurance
	2015 Compliant	EPL Deductible	POL Deductible	01/01/15
Member Name				
EVESHAM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRICT	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
MAPLE SHADE	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Public Alliance Insurance Coverage				
Data Valued As of :		September 8, 2015		
<b>Total Participating Members</b>	<b>22</b>			
Complaint	22			
Percent Compliant	100.00%			
		01/01/15	2015	
		EPL	POL	Co-Insurance
Member Name	2015 Compliant	Deductible	Deductible	01/01/15
ALLAMUCHY	Yes	\$ 2,500	\$ 2,500	0%
ALPHA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELVIDERE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BETHLEHEM TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BLOOMSBURY	Yes	\$ 2,500	\$ 2,500	0%
EAST AMWELL	Yes	\$ 10,000	\$ 10,000	0%
FRANKFORD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FRANKLIN TWP (Warren)	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLEN RIDGE	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
GREENWICH TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HUNTERDON COUNTY	Yes	\$ 40,000	\$ 20,000	20% of 1st 250K
INDEPENDENCE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAMBERTVILLE CITY	Yes	\$ 2,500	\$ 2,500	0%
LIBERTY TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MILFORD BOROUGH	Yes	\$ 20,000	\$ 20,000	0%
OXFORD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
POHATCONG	Yes	\$ 5,000	\$ 5,000	0%
READINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
RIDGEFIELD BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
UNION	Yes	\$ 20,000	\$ 20,000	0%
WHITE TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - South Bergen Municipal Joint Insurance Fund				
Data Valued As of :		September 8, 2015		
<b>Total Participating Members</b>	<b>23</b>			
Complaint	23			
Percent Compliant	100.00%			
		01/01/15	2015	
	2015 Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/15
BOGOTA	Yes	\$ 50,000	\$ 50,000	20% of 1st 100K
CARLSTADT	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
EAST RUTHERFORD	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
EDGEWATER	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
ELMWOOD PARK	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
ENGLEWOOD CLIFFS	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
FAIRVIEW	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
FORT LEE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HACKENSACK	Yes	\$ 500,000	\$ 500,000	20% of 1st 250K
LITTLE FERRY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LODI	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
LYNDHURST	Yes	\$ 10,000	\$ 10,000	20% of 1st 250K
MAYWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
MOONACHIE	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
NORTH ARLINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
PALISADES PARK	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
RIDGEFIELD PARK	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
ROCHELLE PARK	Yes	\$ 7,500	\$ 7,500	0%
RUTHERFORD	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
SADDLE BROOK	Yes	\$ 5,000	\$ 5,000	0%
SOUTH HACKENSACK	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
WALLINGTON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
WOOD-RIDGE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Surburban Essex JIF				
Data Valued As of :		September 8, 2015		
<b>Total Participating Members</b>	<b>12</b>			
Complaint	<b>10</b>			
Percent Compliant	83.33%			
		01/01/15	2015	
	2015 Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/15
BELLEVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
ESSEX REGIONAL HEALTH COMMISSION	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
FAIRFIELD TOWNSHIP S	Yes	\$ 100,000	\$ 75,000	20% of 1st 250K
GARFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
HALEDON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
HUDSON REGIONAL HEALTH COMMISSION	Yes	\$ 20,000	\$ 20,000	0%
NUTLEY	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
NUTLEY BD OF EDUCATION				0
PASSAIC COUNTY MANCHESTER REGL HS				0
PROSPECT PARK	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
SECAUCUS	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
SOUTH ORANGE VILLAGE	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Suburban Municipal JIF				
Data Valued As of : September 8, 2015				
<b>Total Participating Members</b>	<b>10</b>			
Complaint	<b>10</b>			
Percent Compliant	100.00%			
		01/01/15	2015	
	2015 Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/15
Member Name				
BEDMINSTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERNARDS	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERNARDSVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FAR HILLS	Yes	\$ 2,500	\$ 2,500	0%
HARDING	Yes	\$ 2,500	\$ 2,500	0%
MOUNTAINSIDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SCOTCH PLAINS	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
SUMMIT	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
WATCHUNG	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WESTFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K