



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA**  
**July 24<sup>th</sup>, 2013**  
**Woodbridge Hilton Iselin, NJ – Sunset Room 4<sup>th</sup> Floor at 11:00am**

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- **MEETING OF FUND COMMISSIONERS CALLED TO ORDER**
  - **OPEN PUBLIC MEETING ACT STATEMENT**

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

    1. Sending sufficient notice to the Fund’s designated newspapers, the Newark Star Ledger and The Times of Trenton
    2. Filing advanced written notice of this meeting with each member municipality; and
    3. Posting notice of this meeting on the Public Bulletin Board of all member municipalities.
  - **PLEDGE OF ALLEGIANCE**
  - **SWEARING IN OF NEW FUND COMMISSIONERS**
    - City of Linden – Nancy Koblis
  - **ROLL CALL OF FUND COMMISSIONERS**
  - **APPROVAL OF MINUTES OF 6/26/13 MEETING**
  - **ADOPTION OF RESOLUTIONS**
    - Resolution 28-13 – Approving Disbursements
    - Resolution 29-13 – Approving Claims Payments
    - Resolution 30-13 – Approving Fund Counsel
    - Resolution 31-13 – Annual 2012 Audit Report
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**REPORTS**

- **EXECUTIVE DIRECTOR – NIP GROUP (Earl Miller)**
  - Fast Track
  - 2012 Audit
- **SAFETY DIRECTOR – PMA GROUP (Anthony Ven Graitis/Walt Reibrich/Wendy Wiebalk)**
  - Bullying in the Workplace – Wendy Wiebalk
  - Fleet Safety, Wellness, EPL Training and Stewardship Reports – Anthony Ven Graitis
- **CLAIMS REPORT (Robert Persico)**
  - IE 10 system update – **R. Persico**
- **TREASURER’S REPORT (Patrick DeBlasio)**
- **PRESENTATION**
  - Paul Farrell CEO of SafetyFirst – SafetyFirst Products & Services
- **ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT**
- **NEW BUSINESS**
- **OPEN FORUM**
- **ADJOURNMENT**

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

**June 26<sup>th</sup>, 2013**

**Crowne Plaza Monroe Township Jamesburg/Monroe Room at 11:00am**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:15 AM.**

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

**PLEDGE OF ALLEGIANCE**

▪ **SWEARING IN OF NEW FUND COMMISSIONERS**

**Christopher Reid of Berkeley Township – Absent**

**ROLL CALL OF FUND – All**

Jim Rodino – Chairman - Absent  
Mark Vannella  
Barbara Russo  
Ted Ehrenberg - Absent  
Paul Carelli – Absent  
Tom Czerniecki – Absent  
Tim Dacey – Absent  
Joanna Brewster  
Joanna Mustafa  
Allyson Cinquegrana  
Eleanor McGovern  
Peter Valesi  
Edward Forte, Jr. – Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Scott Luthman  
Quentin Wiest - Late  
Jeff Filiatreault  
Captain W. Hannon  
Richard Krawczun  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashfield - Absent  
Karen Carman  
Ann Cucci  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero – Absent  
Kathleen Green  
Mark Krane  
Mike Matheis

## **APPROVAL OF MINUTES**

### **MOTION TO APPROVE MINUTES OF 5/22/13 MEETING**

**MOTION:** Commr. Dacey  
**SECOND:** Commr. Jones  
**ABSTAIN:** Krane/Vannella

- **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER at 11:15pm**
  
- **ADOPTION OF RESOLUTIONS**

### **MOTION TO ADOPT RESOLUTIONS**

- **Resolution 25-13 – Approving Disbursements –**

Bringing payment total to **\$2,086,077.99**

**MOTION:** Commr. Krane  
**SECOND:** Commr. Matheis

#### **VOTE: ROLL CALL**

Jim Rodino – Chairman - Absent  
Christopher Reid - Absent  
Barbara Russo  
Ted Ehrenberg - Absent  
Paul Carelli – Absent  
Tom Czerniecki – Absent  
Tim Dacey - Absent  
Joanna Mustafa  
Allyson Cinquegrana  
Eleanor McGovern  
Peter Valesi  
Edward Forte, Jr. – Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Scott Luthman  
Quentin Wiest - Late  
Jeff Filiatreault  
Captain W. Hannon  
Richard Krawczun  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield - Absent  
Karen Carman  
Ann Cucci  
Doug Marvin  
Robert Lombard

Paula Cozzarelli  
Frank Ruggiero – Absent  
Kathleen Green  
Mark Krane  
Mike Matheis

- **Resolution 26-13 – Approving Claims Payments totaling \$1,509,055.00**

**MOTION:** Commr. Jones

**SECOND:** Commr. Matheis

**VOTE: ROLL CALL**

Jim Rodino – Chairman - Absent  
Christopher Reid - Absent  
Barbara Russo  
Ted Ehrenberg - Absent  
Paul Carelli – Absent  
Tom Czerniecki – Absent  
Tim Dacey - Absent  
Joanna Mustafa  
Allyson Cinquegrana  
Eleanor McGovern  
Peter Valesi  
Edward Forte, Jr. – Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Scott Luthman  
Quentin Wiest - Late  
Jeff Filiatreault  
Captain W. Hannon  
Richard Krawczun  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield - Absent  
Karen Carman  
Ann Cucci  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero – Absent  
Kathleen Green  
Mark Krane  
Mike Matheis

- **Resolution 27-13 – Approving Fund Defense Counsel**

**MOTION:** Commr. Correa

**SECOND:** Commr. Matheis

**VOTE: ROLL CALL**

Jim Rodino – Chairman - Absent  
Christopher Reid - Absent  
Barbara Russo  
Ted Ehrenberg - Absent  
Paul Carelli – Absent  
Tom Czerniecki – Absent  
Tim Dacey - Absent  
Joanna Mustafa  
Allyson Cinquegrana  
Eleanor McGovern  
Peter Valesi  
Edward Forte, Jr. – Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Scott Luthman  
Quentin Wiest - Late  
Jeff Filiatreault  
Captain W. Hannon  
Richard Krawczun  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield - Absent  
Karen Carman  
Ann Cucci  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero – Absent  
Kathleen Green  
Mark Krane  
Mike Matheis

**REPORTS**

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

- Mr. Miller reviewed the Fast Track report, advising that there continues to be positive development on the 2010 to 2012 years, with reserves holding on the earlier years.

**Safety Director – (Anthony Ven Graitis/Walt Reibrich/Wendy Wiebalk)**

- **Employment Practices** – Wendy discussed the Model Jury Charges for harassment in the workplace and the specific questions jurors are told to consider in evaluating whether employers should be liable.

- **Wellness Initiative – A. Ven Graitis** – Anthony indicated 14 members have signed up for the GSMJIF Wellness Initiative. A Walk-a-thon will be our first initiative and details will be provided in July.
- **Cyber Security Audit - A. Ven Graitis** – Anthony stated how Cyber security is still a major risk to all municipalities and it is a matter of “when” not “if”, before one of the GSMJIF members has a critical cyber event. Audits are on-going. Please schedule and coordinate a visit with your loss control representative if you have not already done so.

**Claims Update – Robert Persico** - Bob presented “Youth sports, Adult Liability” a breakdown of steps a municipality should take to provide safety to the participants and legal protection in the event of litigation.

**Treasurer’s Report** – Mr. Miller asked that members pay the monthly SIR invoices as expeditiously as possible and offered to provide an actuarial estimate of expected payments within the SIR to assist Member’s in budgeting for these claims.

**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)**

**Claims:**

**ADJOURN TO PUBLIC SESSION**

**MOTION TO APPROVE CLAIMS**

**MOTION:** Commr. Ehrenburg

**SECOND:** Commr. Correa

**Claims:**

- Berkeley Township WC Claim - Granted Settlement Authority**
- Township of Hamilton Liability Claim – Granted Settlement Authority**
- Berkeley Township Liability Claim – Granted Settlement Authority**
- Town of Morristown EPL Claim – Granted Settlement Authority**
- Montclair Township EPL Claim – Granted Settlement Authority**
- Township of Parsippany-Troy Hills GLPD Claim – Granted Settlement Authority**

**MOTION:** Commr. Cucci

**SECOND:** Commr. Matheis

**NEW BUSINESS**

**OPEN FORUM**

## **MOTION TO ADJOURN**

Commissioner Matheis made a motion to adjourn the meeting at 12:06 PM and Commissioner Marvin seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

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Earl Miller

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James Rodino

### **ALSO PRESENT:**

Earl Miller – NIP  
Robert Persico – NIP  
James Renner – NIP  
Jonathan Hall – NIP  
Anthony Ven Graitis – NIP  
Wendy Wiebalk - NIP  
Madeline Delgado – NIP  
Patrick DeBlasio – Treasurer  
Cindy Lisa – Danskin Agency  
Mike O’Connell - PQA  
Ilene Laursen – Conner Strong  
BettyAnne Stinchcomb – New Providence  
Biran Erlandsen – BGIA  
George Lttler – AGA  
Walt Reibrich - PMA

# Garden State Municipal Joint Insurance Fund Monthly Status Report

July 24, 2013

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:

		<u>May</u> <u>2013</u>		<u>June</u> <u>2013</u>	
Beginning Cash Balance	Custodial Accounts-TD Bank	\$ 153,145.04	\$	243,484.85	
	Claims Account-Bank of America	3,041,130.77		1,442,007.72	
	NJ Cash Management	626,235.29		626,258.14	
	Custodial-Investments	<u>28,119,686.48</u>		<u>28,120,248.68</u>	
	Total Balance	<u>\$ 31,940,197.58</u>	\$	<u>30,431,999.39</u>	
<b>Receipts:</b>					
	Interest Income	\$ 7,466.49	\$	4,165.21	Totals YTD \$ 26,454.75
	Investment Income-Realized Gains	\$ -	\$	-	
	Custodial Account Receipts-TD Bank	\$ 918,849.53	\$	796,273.45	
	Claims Account Receipts-Bank of America	\$ 753,013.22	\$	5,897,596.85	
	NJ Cash Management Activity Receipts	\$ 22.85	\$	17.39	
	BAC Custodial/Investments	\$ 93,296.96	\$	1,593,755.00	
Total Receipts		<u>\$ 1,765,182.56</u>	\$	<u>8,287,642.69</u>	
<b>Disbursements:</b>					
	Custodial Account Disbursements-TD Bank	\$ 828,509.72	\$	797,216.55	
	Claims Account Disbursements-Bank of America	\$ 2,352,136.27	\$	3,004,871.10	
	NJ Cash Management Activity Disbursements				
	BAC Custodial Account	\$ 92,734.76	\$	1,595,949.08	
Total Disbursements		<u>\$ 3,273,380.75</u>	\$	<u>5,398,036.73</u>	
Ending Cash Balance		<u>\$ 30,431,999.39</u>	\$	<u>33,321,605.35</u>	





**BANK RECONCILIATION**

	<b>ACCT.NAME</b>	<b>Bank of America/Prime</b>	
	<b>BANK/ACCT#</b>	<b>Custody Account</b>	
	<b>DATE</b>	<b>From</b>	<b>To</b>
		<b>06/01/13</b>	<b>06/30/13</b>
<b>BOOK BALANCE AS OF</b>	<b>06/01/13</b>	<b>\$</b>	<b>28,120,248.68</b>
<b>ADD DEPOSITS (PER BANK LEDGER)</b>			<b>1,593,755.00</b>
<b>SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)</b>			<b>1,595,949.08</b>
<b>BOOK BALANCE AS OF</b>	<b>06/30/13</b>	<b>\$</b>	<b>28,118,054.60</b>
<hr/>			
<b>BALANCE PER BANK STATEMENT</b>	<b>06/30/13</b>		<b>\$28,118,054.60</b>
<b>ADD: DEPOSIT IN TRANSIT</b>	<b>DATE</b>	<b>AMOUNT</b>	
	<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
<b>SUBTRACT: CHECKS OUTSTANDING</b>	<b>DATE</b>	<b>CHECK#</b>	<b>AMOUNT</b>
	<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
<b>LIST ITEMS IN LEDGER NOT ON STATEMENT</b>			
	<b>DATE</b>	<b>AMOUNT</b>	
	<b>TOTAL</b>	<b>\$ -</b>	<b>0.00</b>
<b>LIST ITEMS ON STATEMENT NOT IN LEDGER</b>			
	<b>DATE</b>	<b>AMOUNT</b>	
	<b>TOTAL</b>	<b>-</b>	<b>0.00</b>
<b>ADJUSTED BANK BALANCE(BOOK BAL)AS OF</b>	<b>06/30/13</b>		<b>28,118,054.60</b>
			<b>Difference 0.00</b>

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

**BANK RECONCILIATION**

	ACCT.NAME	State of New Jersey	
	BANK/ACCT#	Cash Management Fund	
		From	To
	DATE	06/01/13	06/30/13
BOOK BALANCE AS OF	06/01/13	\$	626,258.14
ADD DEPOSITS (PER BANK LEDGER)			17.39
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			
BOOK BALANCE AS OF	06/30/13	\$	626,275.53
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BALANCE PER BANK STATEMENT	06/30/13		\$626,275.53
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	06/30/13		626,275.53
			Difference
			0.00

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

**BANK RECONCILIATION**

ACCT.NAME Bank of America

BANK/ACCT# Fiduciary Account -381029032587

From 06/01/13 To 06/30/13

BOOK BALANCE AS OF	06/01/13 \$	1,442,007.72
ADD DEPOSITS (PER BANK LEDGER)		5,897,596.85
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		3,004,871.10
BOOK BALANCE AS OF	06/30/13 \$	4,334,733.47
BALANCE PER BANK STATEMENT	06/30/13	\$4,342,204.94

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
02/22/13	899	806.00
06/14/13	983	2,005.06
06/14/13	984	1,302.00
06/14/13	985	1,250.00
06/14/13	986	15.08
06/14/13	987	1,260.00
06/14/13	988	833.33

TOTAL 7,471.47 (7,471.47)

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 06/30/13 4,334,733.47

Difference 0.00

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

## July 24, 2013 - GSMJIF Comissioners Meeting Bills List

Date: 7.09.13

Invoice #: 19

<u>Notes</u>	<u>Description</u>	<u>COMMENTS</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	Patrick DeBlasio	for Services in March 2013	#989	\$1,833.33
	Earl Miller	Meeting Expenses Crowne Plaza GSMJIF Meeting June 26th 2013	#990	\$1,927.52
	Prime Advisors	Quarterly Fees - Invoice #6358	#991	\$7,029.00
	Capehart Scatchard	Contact Various Active Files	#992	\$1,250.00
	The Star Ledger	Meeting Notice	#993	\$15.08
	The Times	Meeting Notice \$4.64 we have a credit of \$15.66	###	\$0.00
	Qual-Lynx	Service Invoices	#994	\$412,500.00
	Hodulik & Morrison, PA	2012 Audit	#995	\$16,000.00
	Balken Risk	2nd and Final Risk Manager fee for <b>Maplewood</b> and <b>Highland Park</b> for 2013	#996	\$34,158.50
	Fairview Insurance	2nd and Final Risk Manager fee for <b>Bloomfield, New Providence</b> and <b>West Orange</b> for 2013	#997	\$62,184.00
	Conner Strong	2nd and Final Risk Manager fee for <b>Berkeley Township</b> for 2013	#998	\$29,425.00
	Brown & Brown Metro	2nd and fina Risk Manager fee for <b>Englewood, Ewing</b> and <b>Linden</b> for 2013	#999	\$70,037.50
	Borden Perlman	2nd and Final Risk Manager fee for <b>Hamilton</b> for 2013	#1000	\$36,459.00
	Advent Insurance	2nd and Final Risk Manager fee for <b>Morris</b> for 2013	#1001	\$34,586.50
	Pringle Quinn Anzano	Invoice #34421 Services for Month of June	#1002	\$976.50
		<b>Total in checks Paid - \$708,381.93</b>		
		<b>WIRE TRANSFERS</b>		
	BGIA - Business & Governmental Insurance	Invoice #182978 2nd and Final Risk manager fee for <b>Rahway</b> for 2013	WT	\$29,745.00
	BGIA - Business & Governmental Insurance	Invoice #182979 2nd and Final Risk Manager fee for <b>Union</b> for 2013	WT	\$55,535.00
	BGIA - Business & Governmental Insurance	Invoice #182982 UW Manager fee GSMJIF 2 of 2	WT	\$241,923.57
	BGIA - Business & Governmental Insurance	Invoice# 182977 Travelers Property Installment	WT	\$859,517.00

	BGIA - Business & Governmental Insurance	Invoice #183383 Morristown UST Endorsement #10 (Retro date)	WT	\$294.63
		<b>TOTAL BGIA - \$1,187,051.20</b>		
		<b>WIRE TRANSFERS Con'd Page 2</b>		
	PMA Companies	2013 Risk Control Installment 8 of 12	WT	\$33,333.00
	PMA Companies	Berkeley Township	WT	\$9,493.37
	PMA Companies	City of Rahway	WT	\$2,968.68
	PMA Companies	City of Hoboken	WT	\$6,630.79
	PMA Companies	City of Hoboken	WT	\$26,222.06
	PMA Companies	City of Englewood	WT	\$347.31
	PMA Companies	Hamilton Township	WT	\$36,521.03
	PMA Companies	Livingston Township	WT	\$5,925.08
	PMA Companies	Montclair Township	WT	\$27,106.06
	PMA Companies	Borough of North Plainfield	WT	\$662.79
	PMA Companies	South Brunswick Township	WT	\$790.00
	PMA Companies	Township of Ewing	WT	\$10,695.80
	PMA Companies	Township of Howell	WT	\$1,669.71
	PMA Companies	Union Township	WT	\$22,264.64
		<b>Total PMA \$184,630.32</b>		
			Subtotal	\$ 2,080,027.45
			Total	\$ 2,080,027.45

**RESOLUTION NO. 28-13**

**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 \$2,080,027.45 payment.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date July 24<sup>th</sup>, 2013

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date July 24<sup>th</sup>, 2013

**RESOLUTION NO. 29-13**

**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 \$1,317,143 against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

July 24<sup>th</sup>, 2013

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

July 24<sup>th</sup>, 2013



**RESOLUTION NO. 30 - 13**

**RESOLUTION APPOINTING APPROVED COUNSEL  
FOR THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

**WHEREAS**, the Garden State Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund's coverage documents; and

**WHEREAS**, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Garden State Municipal Joint Insurance Fund to defend any members of the Fund; and

**WHEREAS**, the law firms shown in this resolution (3) have been proposed as Counsel for the Garden State Municipal Joint Insurance Fund for the year 2013;

**NOW, THEREFORE BE IT RESOLVED**, by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that the law firms named in this resolution be and the same are hereby appointed as an approved counsel for the Garden State Municipal Joint Insurance Fund for the year 2013:

**Kenneth R. Rothschild Esq. &  
Golden, Rothschild, Spagnola,  
Lundell, Boylan & Garubo, P.C.  
1011 Route 22 West  
Suite 300  
P.O. Box 6881  
Bridgewater, NJ 08807**

**Leyden Capotorto Ritacco & Corrigan, PC  
250 Washington Street Suite D  
Toms River, NJ 08753**

**BE IT FURTHER RESOLVED** that the Chairman of the Garden State Municipal Joint Insurance Fund is hereby authorized to execute this resolution;

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairman

July 24<sup>th</sup>, 2013  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Secretary

July 24<sup>th</sup>, 2013  
\_\_\_\_\_  
Date



**RESOLUTION NO. 31-13**

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter referred to as the "FUND")

**Resolution of Certification**  
**Annual Audit Report for Period Ending December 31, 2012**

**Whereas**, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have an annual audit of its books, accounts and financial transactions, and

**Whereas**, the Annual Report of Audit for the year 2012 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF FUND COMMISSIONERS, and

**Whereas**, the local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

**Whereas**, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF FUND COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments  
and  
Recommendations  
and

**Whereas**, the members of the BOARD OF FUND COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of specifically the sections of the Annual Audit entitled:

General Comments  
and  
Recommendations

As evidenced by the group affidavit form of the BOARD OF FUND COMMISSIONERS.

**Whereas**, such resolution of certification shall be adopted by the BOARD OF FUND COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

**Whereas**, all members of the BOARD OF FUND COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of

the State of New Jersey, as stated aforesaid and have subscribed and have subscribed to the affidavit, as provided by the Local Finance Board , and

**Whereas**, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF FUND COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 to wit:

R.S. 52:27-52- “A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than a year, or both, in addition shall forfeit his office,”

**NOW, THEREFORE, BE IT RESOLVED**, that the BOARD OF FUND COMMISSIONERS of the Garden State Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State on New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JULY 24<sup>th</sup>, 2013.

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Fund Secretary



Attest:

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Peter Valesi  
Secretary to the Fund

The secretary of the Fund shall set forth the reason for the absence of the signature of any members of the BOARD OF FUND COMMISSIONERS.

**IMPORTANT:** This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625



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

July 24, 2013

Jason Marett, Claims Service Manager



## Garden State Municipal Joint Insurance Fund

7/1/2013

### 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

7/1/2013

### 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

7/1/2013

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	1	\$254,527	\$8,484	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	\$578,889	\$14,119	2	0	\$0	\$0
	278	0	\$584,066	\$2,101	384	1	\$3,016,418	\$7,855	16	0	\$62,591	\$3,912



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2013

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	1	\$35,478	\$2,087	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	1	\$915,355	\$2,371	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

7/1/2013

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	2	\$1,378,067	\$29,958	0	0	\$0	\$0
Howell Township	13	0	\$251,908	\$19,378	27	1	\$123,698	\$4,581	1	0	\$0	\$0
Jackson Township	13	0	\$259,915	\$19,993	20	0	\$204,460	\$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	3	\$2,998,145	\$6,195	18	0	\$247,694	\$13,761



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2013

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	1	\$313,160	\$15,658	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	\$59,538	\$3,502	2	0	\$0	\$0
Hoboken, City of	35	0	\$264,594	\$7,560	45	1	\$1,039,870	\$23,108	1	0	\$316	\$316
Howell Township	12	0	\$11,108	\$926	20	1	\$661,603	\$33,080	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	1	\$488,231	\$8,137	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	\$36,641	\$564	40	1	\$568,432	\$14,211	0	0	\$0	\$0
	404	0	\$709,434	\$1,756	482	5	\$4,352,997	\$9,031	27	0	\$104,295	\$3,863



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2013

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	1	\$35,678	\$4,460	4	1	\$21,498	\$5,375
Caldwell Borough	2	0	\$500	\$250	8	0	\$0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	\$0	\$0	1	1	\$10,000	\$10,000	1	0	\$0	\$0
Englewood, City of	42	0	\$35,711	\$850	47	1	\$465,312	\$9,900	5	0	\$1,743	\$349
Ewing Township	5	0	\$10,618	\$2,124	6	1	\$95,000	\$15,833	0	0	\$0	\$0
Hamilton Township	0	0	\$0	\$0	20	1	\$136,887	\$6,844	0	0	\$0	\$0
Harrison, Town of	3	0	\$500	\$167	13	0	\$19,474	\$1,498	0	0	\$0	\$0
Highland Park Borough	9	1	\$10,197,905	\$1,133,101	9	0	\$15,119	\$1,680	2	0	\$3,982	\$1,991
Hoboken, City of	26	0	\$19,890	\$765	42	1	\$713,263	\$16,982	1	0	\$24,000	\$24,000
Howell Township	11	0	\$23,600	\$2,145	26	2	\$42,186	\$1,623	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	1	\$61,170	\$1,223	6	0	\$4,586	\$764
Maplewood, Township of	13	0	\$20,594	\$1,584	13	1	\$41,575	\$3,198	8	0	\$49,709	\$6,214
Montclair Township	13	0	\$3,434	\$264	71	2	\$635,136	\$8,946	0	0	\$0	\$0
North Plainfield Boro	13	1	\$33,800	\$2,600	23	1	\$138,208	\$6,009	2	0	\$2,940	\$1,470
Rahway, City of	18	0	\$58,442	\$3,247	43	1	\$282,022	\$6,559	8	0	\$1,681	\$210
South Brunswick Township	21	0	\$25,131	\$1,197	19	1	\$102,866	\$5,414	1	0	\$0	\$0
Union Township	47	0	\$99,042	\$2,107	57	1	\$335,640	\$5,888	1	0	\$491	\$491
West Orange, Township of	59	0	\$22,312	\$378	45	1	\$247,656	\$5,503	1	0	\$2,154	\$2,154
	327	2	\$10,607,450	\$32,439	501	17	\$3,377,192	\$6,741	43	1	\$133,804	\$3,112



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2013

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	1	\$1,112,080	\$37,069	12	0	\$290,851	\$24,238	0	0	\$0	\$0
Caldwell Borough	4	0	\$145	\$36	7	0	\$6,419	\$917	0	0	\$0	\$0
Eastampton Township	4	0	\$16,524	\$4,131	1	0	\$2,500	\$2,500	0	0	\$0	\$0
Englewood, City of	29	1	\$61,114	\$2,107	50	1	\$383,444	\$7,669	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	2	\$85,424	\$14,237	0	0	\$0	\$0
Hamilton Township	6	1	\$141,097	\$23,516	23	3	\$1,437,710	\$62,509	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	2	\$123,620	\$6,506	3	0	\$0	\$0
Hoboken, City of	30	0	\$107,413	\$3,580	35	1	\$321,735	\$9,192	2	0	\$0	\$0
Howell Township	11	0	\$18,690	\$1,699	35	2	\$152,944	\$4,370	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	2	\$397,685	\$16,570	0	0	\$0	\$0
Maplewood, Township of	7	0	\$27,106	\$3,872	10	0	\$115,267	\$11,527	2	0	\$4,689	\$2,345
Montclair Township	27	1	\$94,395	\$3,496	41	2	\$252,310	\$6,154	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	\$38,305	\$2,128	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	1	\$179,954	\$3,912	34	1	\$58,057	\$1,708	3	0	\$0	\$0
	326	5	\$1,928,999	\$5,917	468	16	\$3,971,511	\$8,486	38	0	\$41,699	\$1,097



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2013

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	1	\$102,339	\$11,371	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	\$149,643	\$37,411	1	0	\$116	\$116
Englewood, City of	26	0	\$47,460	\$1,825	39	2	\$281,587	\$7,220	12	0	\$19,885	\$1,657
Ewing Township	7	2	\$72,263	\$10,323	9	3	\$220,062	\$24,451	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	\$0	\$0	5	1	\$50,010	\$10,002	0	0	\$0	\$0
Frehold Township	19	0	\$36,483	\$1,920	10	2	\$136,218	\$13,622	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	1	\$470,474	\$58,809	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	\$2,951	\$268	15	1	\$32,133	\$2,142	3	0	\$0	\$0
Hoboken, City of	19	1	\$55,333	\$2,912	53	5	\$665,758	\$12,561	1	0	\$0	\$0
Howell Township	10	0	\$44,201	\$4,420	59	1	\$83,905	\$1,422	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	\$1,285	\$428	4	1	\$192,000	\$48,000	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	\$115,100	\$16,443	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	\$83,896	\$2,706	53	3	\$115,261	\$2,175	2	0	\$10,523	\$5,262
Morris Township	14	1	\$66,916	\$4,780	14	1	\$41,674	\$2,977	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	\$15,588	\$487	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	\$25,220	\$1,146	33	1	\$159,819	\$4,843	3	0	\$35,190	\$11,730
Union Township	47	0	\$75,135	\$1,599	30	4	\$332,567	\$11,086	0	0	\$0	\$0
Warren Township	16	1	\$144,251	\$9,016	7	0	\$7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	1	\$180,016	\$5,455	33	3	\$311,734	\$9,446	3	0	\$24,000	\$8,000
<b>Total</b>	<b>388</b>	<b>7</b>	<b>\$995,381</b>	<b>\$2,565</b>	<b>529</b>	<b>32</b>	<b>\$3,695,177</b>	<b>\$6,985</b>	<b>56</b>	<b>0</b>	<b>\$260,379</b>	<b>\$4,650</b>





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2013

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	1	\$48,010	\$3,429	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	6	\$294,980	\$7,972	14	0	\$10,028	\$716
Ewing Township	6	0	\$13,969	\$2,328	12	3	\$119,050	\$9,921	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	1	\$32,604	\$8,151	1	0	\$24,000	\$24,000
Frehold Township	14	0	\$26,388	\$1,885	11	1	\$30,333	\$2,758	4	0	\$24,000	\$6,000
Hamilton Township	11	2	\$332,211	\$30,201	18	2	\$585,271	\$32,515	7	0	\$0	\$0
Harrison, Town of	7	0	\$6,872	\$982	8	2	\$127,114	\$15,889	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	\$5,333	\$485	6	2	\$60,600	\$10,100	2	1	\$26,816	\$13,408
Hoboken, City of	22	0	\$7,522	\$342	51	6	\$372,427	\$7,302	1	0	\$0	\$0
Howell Township	4	0	\$1,455	\$364	23	5	\$250,139	\$10,876	2	0	\$10,791	\$5,396
Kenilworth, Borough of	11	0	\$13,482	\$1,226	11	1	\$3,733	\$339	1	0	\$6,500	\$6,500
Livingston Township	22	0	\$22,115	\$1,005	63	1	\$191,154	\$3,034	9	0	\$7,752	\$861
Manalapan Township	13	0	\$44,447	\$3,419	7	1	\$33,550	\$4,793	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	3	\$97,795	\$1,460	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	1	\$89,594	\$4,072	0	0	\$0	\$0
North Plainfield Boro	23	0	\$15,083	\$656	29	1	\$39,699	\$1,369	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	1	\$94,149	\$2,242	39	2	\$34,604	\$887	7	0	\$24,001	\$3,429
Warren Township	9	0	\$20,764	\$2,307	9	1	\$30,299	\$3,367	7	0	\$34,878	\$4,983
West Orange, Township of	19	0	\$21,350	\$1,124	47	2	\$131,932	\$2,807	4	0	\$90	\$23
	360	3	\$844,941	\$2,347	555	42	\$2,627,159	\$4,734	113	1	\$476,851	\$4,220



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2013

### 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%	\$1,173,990	44.4%	\$17,014	\$1,128,826	2	\$588,295	\$294,148
Hamilton Township	162	42.3%	\$841,887	31.8%	\$5,197	\$806,330	1	\$112,788	\$112,788
North Plainfield Borough	20	5.2%	\$87,679	3.3%	\$4,384	\$87,678	0	\$0	\$0
South Brunswick Township	40	10.4%	\$302,370	11.4%	\$7,559	\$302,371	0	\$0	\$0
Union Township	92	24.0%	\$239,800	9.1%	\$2,607	\$239,799	0	\$0	\$0
	383	100.0%	\$2,645,726	100.0%	\$6,908	\$2,565,004	3	\$701,083	\$233,694

### 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%	\$484,246	11.2%	\$5,905	\$484,248	0	\$0	\$0
Ewing, Township of	78	13.2%	\$904,064	21.0%	\$11,591	\$855,253	2	\$150,773	\$75,387
Hamilton Township	123	20.7%	\$837,637	19.4%	\$6,810	\$824,388	1	\$310,090	\$310,090
Howell, Township of	74	12.5%	\$395,748	9.2%	\$5,348	\$395,748	0	\$0	\$0
Kenilworth Borough	19	3.2%	\$60,194	1.4%	\$3,168	\$60,194	0	\$0	\$0
North Plainfield Borough	22	3.7%	\$240,897	5.6%	\$10,950	\$240,897	0	\$0	\$0
Rahway, City of	34	5.7%	\$217,282	5.0%	\$6,391	\$217,280	0	\$0	\$0
South Brunswick Township	52	8.8%	\$648,321	15.0%	\$12,468	\$627,448	1	\$177,444	\$177,444
Union Township	109	18.4%	\$520,878	12.1%	\$4,779	\$520,877	0	\$0	\$0
	593	100.0%	\$4,309,267	100.0%	\$7,267	\$4,226,333	4	\$638,307	\$159,577



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2013

**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%	\$683,006	12.2%	\$7,115	\$611,854	3	\$194,774	\$64,925
Eastampton Township	3	0.5%	\$153,584	2.8%	\$51,195	\$147,309	1	\$151,958	\$151,958
Ewing, Township of	69	10.9%	\$757,273	13.6%	\$10,975	\$753,043	1	\$37,089	\$37,089
Hamilton Township	154	24.4%	\$749,216	13.4%	\$4,865	\$712,460	1	\$210,511	\$210,511
Howell, Township of	35	5.5%	\$641,757	11.5%	\$18,336	\$484,805	2	\$532,394	\$266,197
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%	\$346,535	6.2%	\$17,327	\$345,418	1	\$237,532	\$237,532
Rahway, City of	53	8.4%	\$1,176,070	21.1%	\$22,190	\$1,061,772	1	\$884,893	\$884,893
South Brunswick Township	71	11.3%	\$217,327	3.9%	\$3,061	\$217,324	0	\$0	\$0
Union Township	105	16.6%	\$802,280	14.4%	\$7,641	\$802,279	0	\$0	\$0
	631	100.0%	\$5,579,735	100.0%	\$8,843	\$5,188,949	10	\$2,249,151	\$224,915



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2013

**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%	\$679,074	9.1%	\$5,804	\$573,714	7	\$403,520	\$57,646
Eastampton Township	4	0.4%	\$30,059	0.4%	\$7,515	\$30,060	0	\$0	\$0
Englewood, City of	96	10.0%	\$903,589	12.1%	\$9,412	\$875,075	1	\$255,765	\$255,765
Ewing, Township of	64	6.7%	\$211,761	2.8%	\$3,309	\$211,757	0	\$0	\$0
Hamilton Township	173	18.0%	\$1,969,584	26.4%	\$11,385	\$1,668,899	1	\$1,331,316	\$1,331,316
Hoboken, City of	56	5.8%	\$937,724	12.6%	\$16,745	\$937,721	0	\$0	\$0
Howell, Township of	52	5.4%	\$515,303	6.9%	\$9,910	\$504,354	1	\$112,788	\$112,788
Jackson Township	29	3.0%	\$376,635	5.0%	\$12,987	\$368,339	1	\$100,900	\$100,900
Kenilworth Borough	3	0.3%	\$18,788	0.3%	\$6,263	\$18,787	0	\$0	\$0
Livingston Township	38	4.0%	\$191,249	2.6%	\$5,033	\$191,249	0	\$0	\$0
Montclair Township	87	9.1%	\$336,883	4.5%	\$3,872	\$336,866	0	\$0	\$0
North Plainfield Borough	27	2.8%	\$32,912	0.4%	\$1,219	\$32,908	0	\$0	\$0
Rahway, City of	75	7.8%	\$117,311	1.6%	\$1,564	\$117,313	0	\$0	\$0
South Brunswick Township	52	5.4%	\$575,885	7.7%	\$11,075	\$552,223	1	\$148,495	\$148,495
Union Township	86	9.0%	\$573,032	7.7%	\$6,663	\$573,012	0	\$0	\$0
	959	100.0%	\$7,469,789	100.0%	\$7,789	\$6,992,277	12	\$2,352,784	\$196,065



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2013

### 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%	\$898,330	10.7%	\$7,549	\$779,148	7	\$556,955	\$79,565
Eastampton Township	1	0.1%	\$0	0.0%	\$0	\$0	0	\$0	\$0
Englewood, City of	128	10.0%	\$919,701	10.9%	\$7,185	\$885,617	1	\$59,262	\$59,262
Ewing, Township of	69	5.4%	\$423,888	5.0%	\$6,143	\$423,888	0	\$0	\$0
Hamilton Township	165	12.9%	\$774,993	9.2%	\$4,697	\$683,088	2	\$211,144	\$105,572
Harrison, Town of	45	3.5%	\$198,302	2.4%	\$4,407	\$172,823	1	\$40,398	\$40,398
Hoboken, City of	60	4.7%	\$347,597	4.1%	\$5,793	\$342,247	1	\$38,901	\$38,901
Howell, Township of	75	5.9%	\$1,034,651	12.3%	\$13,795	\$1,008,357	2	\$297,596	\$148,798
Jackson Township	41	3.2%	\$378,012	4.5%	\$9,220	\$341,101	1	\$46,011	\$46,011
Kenilworth, Borough of	11	0.9%	\$4,310	0.1%	\$392	\$4,310	0	\$0	\$0
Livingston Township	33	2.6%	\$186,028	2.2%	\$5,637	\$186,031	0	\$0	\$0
Maplewood, Township of	51	4.0%	\$179,532	2.1%	\$3,520	\$179,529	0	\$0	\$0
Montclair Township	92	7.2%	\$421,448	5.0%	\$4,581	\$410,260	2	\$83,224	\$41,612
North Plainfield Borough	30	2.3%	\$242,233	2.9%	\$8,074	\$242,236	0	\$0	\$0
Rahway, City of	42	3.3%	\$603,729	7.2%	\$14,375	\$384,923	3	\$489,705	\$163,235
South Brunswick Township	76	5.9%	\$161,217	1.9%	\$2,121	\$161,217	0	\$0	\$0
Union Township	150	11.7%	\$1,038,080	12.4%	\$6,921	\$991,873	2	\$319,704	\$159,852
West Orange, Township of	93	7.3%	\$588,653	7.0%	\$6,330	\$586,041	1	\$55,805	\$55,805
	1281	100.0%	\$8,400,704	100.0%	\$6,558	\$7,782,689	23	\$2,198,705	\$95,596



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2013

### 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%	\$1,021,776	11.4%	\$9,825	\$851,644	8	\$508,010	\$63,501
Eastampton Township	5	0.4%	\$9,809	0.1%	\$1,962	\$9,810	0	\$0	\$0
Englewood, City of	112	9.5%	\$781,404	8.7%	\$6,977	\$778,738	1	\$266,041	\$266,041
Ewing, Township of	57	4.9%	\$540,943	6.1%	\$9,490	\$484,451	1	\$164,315	\$164,315
Hamilton Township	138	11.7%	\$639,924	7.2%	\$4,637	\$561,974	4	\$198,598	\$49,650
Harrison, Town of	30	2.6%	\$27,339	0.3%	\$911	\$27,341	0	\$0	\$0
Highland Park Borough	27	2.3%	\$150,205	1.7%	\$5,563	\$85,631	1	\$119,093	\$119,093
Hoboken, City of	71	6.0%	\$513,488	5.7%	\$7,232	\$386,931	6	\$213,385	\$35,564
Howell, Township of	59	5.0%	\$936,721	10.5%	\$15,877	\$766,183	5	\$698,647	\$139,729
Jackson Township	55	4.7%	\$476,490	5.3%	\$8,663	\$452,155	1	\$62,211	\$62,211
Kenilworth, Borough of	8	0.7%	\$5,808	0.1%	\$726	\$5,809	0	\$0	\$0
Livingston Township	52	4.4%	\$708,572	7.9%	\$13,626	\$609,285	3	\$186,325	\$62,108
Maplewood, Township of	36	3.1%	\$45,331	0.5%	\$1,259	\$45,330	0	\$0	\$0
Montclair Township	83	7.1%	\$364,662	4.1%	\$4,394	\$338,756	1	\$55,665	\$55,665
North Plainfield Borough	22	1.9%	\$98,207	1.1%	\$4,464	\$98,207	0	\$0	\$0
Rahway, City of	46	3.9%	\$514,956	5.8%	\$11,195	\$503,420	1	\$455,747	\$455,747
South Brunswick Township	64	5.4%	\$285,609	3.2%	\$4,463	\$285,612	0	\$0	\$0
Union Township	118	10.0%	\$1,149,408	12.9%	\$9,741	\$1,006,850	5	\$472,415	\$94,483
West Orange, Township of	88	7.5%	\$667,309	7.5%	\$7,583	\$561,280	1	\$356,555	\$356,555
	1175	100.0%	\$8,937,961	100.0%	\$7,607	\$7,859,407	38	\$3,757,007	\$98,869



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2013

### 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%	\$902,717	12.1%	\$11,573	\$706,949	7	\$792,681	\$113,240
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%	\$900,292	12.1%	\$10,116	\$698,903	2	\$385,289	\$192,645
Ewing, Township of	77	7.3%	\$451,197	6.1%	\$5,860	\$449,276	1	\$26,740	\$26,740
Hamilton Township	145	13.8%	\$965,702	13.0%	\$6,660	\$560,346	5	\$747,360	\$149,472
Harrison, Town of	32	3.0%	\$162,455	2.2%	\$5,077	\$159,455	1	\$56,545	\$56,545
Highland Park Borough	17	1.6%	\$23,337	0.3%	\$1,373	\$23,337	0	\$0	\$0
Hoboken, City of	74	7.0%	\$410,795	5.5%	\$5,551	\$397,631	1	\$18,403	\$18,403
Howell, Township of	61	5.8%	\$1,240,395	16.7%	\$20,334	\$1,045,941	5	\$509,054	\$101,811
Kenilworth, Borough of	10	1.0%	\$98,823	1.3%	\$9,882	\$98,823	0	\$0	\$0
Livingston Township	39	3.7%	\$234,113	3.1%	\$6,003	\$210,866	1	\$38,871	\$38,871
Maplewood, Township of	54	5.1%	\$271,020	3.6%	\$5,019	\$271,018	0	\$0	\$0
Montclair Township	70	6.7%	\$274,407	3.7%	\$3,920	\$247,632	1	\$32,952	\$32,952
North Plainfield Borough	26	2.5%	\$346,053	4.6%	\$13,310	\$300,069	3	\$221,228	\$73,743
Rahway, City of	52	4.9%	\$121,875	1.6%	\$2,344	\$93,686	1	\$41,817	\$41,817
South Brunswick Township	64	6.1%	\$226,712	3.0%	\$3,542	\$174,794	1	\$98,294	\$98,294
Union Township	88	8.4%	\$429,809	5.8%	\$4,884	\$402,290	1	\$34,411	\$34,411
West Orange, Township of	62	5.9%	\$330,432	4.4%	\$5,330	\$316,395	2	\$127,101	\$63,551
	1052	100.0%	\$7,444,097	100.0%	\$7,076	\$6,211,375	32	\$3,130,746	\$97,836



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2013

**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%	\$1,736,534	15.1%	\$19,733	\$1,053,317	13	\$1,562,887	\$120,222
Caldwell Borough	20	1.8%	\$554,294	4.8%	\$27,715	\$387,106	1	\$457,049	\$457,049
Eastampton Township	4	0.4%	\$142,768	1.2%	\$35,692	\$138,187	1	\$140,381	\$140,381
Englewood, City of	88	8.1%	\$1,634,529	14.2%	\$18,574	\$1,172,763	11	\$1,166,606	\$106,055
Ewing, Township of	89	8.2%	\$625,413	5.4%	\$7,027	\$544,451	6	\$264,478	\$44,080
Fanwood Borough	9	0.8%	\$42,194	0.4%	\$4,688	\$34,749	1	\$31,742	\$31,742
Hamilton Township	133	12.3%	\$1,069,357	9.3%	\$8,040	\$833,941	4	\$544,108	\$136,027
Harrison, Town of	38	3.5%	\$376,417	3.3%	\$9,906	\$358,473	1	\$116,050	\$116,050
Highland Park Borough	22	2.0%	\$60,924	0.5%	\$2,769	\$60,925	1	\$51,260	\$51,260
Hoboken, City of	57	5.3%	\$902,569	7.8%	\$15,835	\$696,212	5	\$744,966	\$148,993
Howell, Township of	38	3.5%	\$295,443	2.6%	\$7,775	\$277,325	1	\$21,881	\$21,881
Kenilworth Borough	15	1.4%	\$43,670	0.4%	\$2,911	\$43,670	0	\$0	\$0
Livingston Township	39	3.6%	\$383,237	3.3%	\$9,827	\$259,510	1	\$271,528	\$271,528
Manalapan Township	23	2.1%	\$544,980	4.7%	\$23,695	\$399,828	4	\$482,551	\$120,638
Maplewood, Township of	43	4.0%	\$182,424	1.6%	\$4,242	\$165,056	1	\$21,772	\$21,772
Montclair Township	77	7.1%	\$533,671	4.6%	\$6,931	\$484,325	4	\$336,788	\$84,197
North Plainfield Borough	25	2.3%	\$40,876	0.4%	\$1,635	\$40,874	0	\$0	\$0
Rahway, City of	32	2.9%	\$289,897	2.5%	\$9,059	\$164,152	1	\$222,717	\$222,717
South Brunswick Township	63	5.8%	\$316,867	2.8%	\$5,030	\$257,137	1	\$210,260	\$210,260
Union Township	93	8.6%	\$1,333,975	11.6%	\$14,344	\$1,258,271	5	\$361,433	\$72,287
Warren Township	11	1.0%	\$3,681	0.0%	\$335	\$3,681	0	\$0	\$0
West Orange, Township of	78	7.2%	\$405,329	3.5%	\$5,197	\$392,637	1	\$60,640	\$60,640
	1085	100.0%	\$11,519,049	100.0%	\$10,617	\$9,026,590	63	\$7,069,097	\$112,208





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2013

**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%	\$673,320	5.3%	\$8,978	\$453,640	8	\$323,903	\$40,488
Caldwell Borough	18	1.5%	\$37,253	0.3%	\$2,070	\$34,697	1	\$18,987	\$18,987
Eastampton Township	6	0.5%	\$9,310	0.1%	\$1,552	\$9,310	0	\$0	\$0
Englewood, City of	63	5.4%	\$660,199	5.2%	\$10,479	\$515,110	6	\$460,223	\$76,704
Ewing, Township of	74	6.3%	\$556,841	4.4%	\$7,525	\$441,613	5	\$245,412	\$49,082
Fanwood Borough	13	1.1%	\$87,562	0.7%	\$6,736	\$74,773	1	\$35,599	\$35,599
Freehold Township	63	5.4%	\$698,725	5.5%	\$11,091	\$541,367	4	\$511,273	\$127,818
Hamilton Township	130	11.1%	\$2,027,966	16.1%	\$15,600	\$1,479,472	9	\$1,531,791	\$170,199
Harrison, Town of	29	2.5%	\$293,602	2.3%	\$10,124	\$237,682	2	\$241,517	\$120,759
Highland Park Borough	25	2.1%	\$42,130	0.3%	\$1,685	\$42,128	0	\$0	\$0
Hoboken, City of	79	6.8%	\$745,334	5.9%	\$9,435	\$468,205	15	\$525,981	\$35,065
Howell, Township of	62	5.3%	\$557,659	4.4%	\$8,995	\$503,949	3	\$307,185	\$102,395
Kenilworth Borough	16	1.4%	\$297,586	2.4%	\$18,599	\$270,060	1	\$170,101	\$170,101
Livingston Township	41	3.5%	\$806,725	6.4%	\$19,676	\$566,081	3	\$531,100	\$177,033
Manalapan Township	22	1.9%	\$21,519	0.2%	\$978	\$21,518	0	\$0	\$0
Maplewood, Township of	33	2.8%	\$221,677	1.8%	\$6,717	\$185,165	1	\$82,301	\$82,301
Middlesex Borough	12	1.0%	\$180,484	1.4%	\$15,040	\$136,634	1	\$173,135	\$173,135
Montclair Township	79	6.8%	\$745,272	5.9%	\$9,434	\$517,190	6	\$503,158	\$83,860
Morris Township	31	2.7%	\$112,540	0.9%	\$3,630	\$112,537	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%	\$184,858	1.5%	\$10,270	\$123,625	2	\$156,988	\$78,494
Rahway, City of	32	2.7%	\$73,893	0.6%	\$2,309	\$73,897	0	\$0	\$0
South Brunswick Township	64	5.5%	\$571,953	4.5%	\$8,937	\$366,079	3	\$327,947	\$109,316
Union Township	96	8.2%	\$2,262,924	17.9%	\$23,572	\$1,784,438	9	\$1,881,048	\$209,005
Warren Township	14	1.2%	\$153,511	1.2%	\$10,965	\$105,807	1	\$102,336	\$102,336
West Orange, Township of	56	4.8%	\$555,699	4.4%	\$9,923	\$343,271	6	\$386,885	\$64,481
	1166	100.0%	\$12,612,046	100.0%	\$10,817	\$9,441,752	87	\$8,516,870	\$97,895



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2013

### 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	52	4.1%	\$385,894	3.1%	\$7,421	\$214,160	9	\$305,729	\$33,970
Caldwell Borough	15	1.2%	\$27,512	0.2%	\$1,834	\$27,511	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%	\$512,526	4.1%	\$6,488	\$376,573	9	\$313,443	\$34,827
Ewing, Township of	87	6.9%	\$1,361,612	10.8%	\$15,651	\$846,914	11	\$1,179,784	\$107,253
Fair Haven Borough	8	0.6%	\$63,964	0.5%	\$7,996	\$63,963	0	\$0	\$0
Fanwood Borough	12	1.0%	\$39,486	0.3%	\$3,291	\$39,484	0	\$0	\$0
Freehold Township	59	4.7%	\$93,434	0.7%	\$1,584	\$76,267	1	\$30,977	\$30,977
Hamilton Township	138	10.9%	\$2,186,770	17.4%	\$15,846	\$1,369,659	12	\$1,910,637	\$159,220
Harrison, Town of	23	1.8%	\$281,598	2.2%	\$12,243	\$143,828	3	\$203,796	\$67,932
Highland Park Borough	22	1.7%	\$37,484	0.3%	\$1,704	\$37,484	0	\$0	\$0
Hoboken, City of	98	7.8%	\$1,488,842	11.9%	\$15,192	\$776,297	12	\$1,362,739	\$113,562
Howell, Township of	48	3.8%	\$538,697	4.3%	\$11,223	\$371,644	6	\$421,013	\$70,169
Kenilworth Borough	10	0.8%	\$14,507	0.1%	\$1,451	\$14,508	0	\$0	\$0
Livingston Township	54	4.3%	\$932,276	7.4%	\$17,264	\$550,023	12	\$830,845	\$69,237
Manalapan Township	29	2.3%	\$139,839	1.1%	\$4,822	\$89,839	2	\$126,575	\$63,288
Maplewood, Township of	47	3.7%	\$880,944	7.0%	\$18,743	\$74,171	2	\$827,707	\$413,854
Middlesex Borough	22	1.7%	\$314,340	2.5%	\$14,288	\$205,291	2	\$301,136	\$150,568
Montclair Township	62	4.9%	\$611,005	4.9%	\$9,855	\$445,802	8	\$386,759	\$48,345
Morris Township	43	3.4%	\$276,853	2.2%	\$6,438	\$211,694	5	\$118,627	\$23,725
Morristown, Town of	38	3.0%	\$222,138	1.8%	\$5,846	\$157,393	1	\$169,930	\$169,930
New Providence Borough	23	1.8%	\$42,623	0.3%	\$1,853	\$42,624	0	\$0	\$0
North Brunswick Township	50	4.0%	\$225,425	1.8%	\$4,509	\$178,597	4	\$118,119	\$29,530
North Plainfield Borough	20	1.6%	\$76,704	0.6%	\$3,835	\$76,705	0	\$0	\$0
Rahway, City of	63	5.0%	\$377,268	3.0%	\$5,988	\$253,572	3	\$224,342	\$74,781
Union Township	74	5.9%	\$996,750	7.9%	\$13,470	\$667,081	5	\$739,104	\$147,821
Warren Township	11	0.9%	\$95,992	0.8%	\$8,727	\$40,488	1	\$82,179	\$82,179
West Orange, Township of	69	5.5%	\$319,979	2.5%	\$4,637	\$225,170	4	\$204,961	\$51,240
	1261	100.0%	\$12,551,248	100.0%	\$9,953	\$7,583,528	112	\$9,858,402	\$88,021



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

7/1/2013

#### Year 2002

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

#### Year 2003

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



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

7/1/2013

### Year 2004

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

### Year 2005

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



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

7/1/2013

Year 2006

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



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

7/1/2013

Year 2007

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



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

7/1/2013

Year 2008

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	11	78	14.10%	287	3.83%
Caldwell Borough	2	9	22.22%	80	2.50%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	22	89	24.72%	350	6.29%
Ewing, Township of	10	77	12.99%	250	4.00%
Hamilton Township	10	145	6.90%	700	1.43%
Harrison, Town of	8	32	25.00%	275	2.91%
Highland Park Borough	1	17	5.88%	137	0.73%
Hoboken, City of	7	74	9.46%	586	1.19%
Howell, Township of	15	61	24.59%	272	5.51%
Kenilworth, Borough of	4	10	40.00%	62	6.45%
Livingston Township	12	39	30.77%	275	4.36%
Maplewood, Township of	9	54	16.67%	411	2.19%
Montclair Township	17	70	24.29%	450	3.78%
North Plainfield Borough	6	26	23.08%	112	5.36%
Rahway, City of	5	52	9.62%	297	1.68%
South Brunswick Township	5	64	7.81%	315	1.59%
Union Township	24	88	27.27%	549	4.37%
West Orange, Township of	12	62	19.35%	340	3.53%
<b>GSMJIF</b>	181	1052	17.21%	5764	3.14%



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

7/1/2013

Year 2009

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





## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

7/1/2013

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	14	75	18.67%	277	5.05%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	13	63	20.63%	350	3.71%
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	32	79	40.51%	746	4.29%
Howell, Township of	11	62	17.74%	529	2.08%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	24	79	30.38%	406	5.91%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of	0	32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
<b>GSMJIF</b>	247	1166	21.18%	7575	3.26%



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

7/1/2013

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	11	52	21.15%	277	3.97%
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	6	59	10.17%	227	2.64%
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	24	98	24.49%	732	3.28%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	18	54	33.33%	275	6.55%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	3	22	13.64%	150	2.00%
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	17	74	22.97%	518	3.28%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	10	69	14.49%	415	2.41%
<b>GSMJIF</b>	238	1261	18.87%	7605	3.13%



## The PMA Management Corporation Workers Compensation Timely Reporting

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

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

### GSMJIF CLAIMS REPORTING HISTORY

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

\* claim totals based on prior carrier data.





## Garden State Municipal Joint Insurance Fund

Executive Summary

7/1/2013

<b>Commercial Auto</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>3164</b>
Open Claims as of July 1, 2013 for all policy years:	<b>18</b>
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$106,134</b>
Total Incurred for 2003 Losses:	<b>\$267,367</b>
Total Incurred for 2004 Losses:	<b>\$584,066</b>
Total Incurred for 2005 Losses:	<b>\$915,355</b>
Total Incurred for 2006 Losses:	<b>\$1,163,119</b>
Total Incurred for 2007 Losses:	<b>\$709,434</b>
Total Incurred for 2008 Losses:	<b>\$10,607,450</b>
Total Incurred for 2009 Losses:	<b>\$1,928,999</b>
Total Incurred for 2010 Losses:	<b>\$995,381</b>
Total Incurred for 2011 Losses:	<b>\$844,941</b>
Total Auto Claims / Number of Vehicles 2002:	<b>0.117</b>
Total Auto Claims / Number of Vehicles 2003:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2004:	<b>0.131</b>
Total Auto Claims / Number of Vehicles 2005:	<b>0.156</b>
Total Auto Claims / Number of Vehicles 2006:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2007:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2008:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2009:	<b>0.113</b>
Total Auto Claims / Number of Vehicles 2010:	<b>0.115</b>
Total Auto Claims / Number of Vehicles 2011:	<b>0.099</b>

<b>General Liability/ Police / Professional Liability</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>4270</b>
Open Claims as of July 1, 2013 for all policy years:	<b>116</b>
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$508,648</b>
Total Incurred for 2003 Losses:	<b>\$1,066,780</b>
Total Incurred for 2004 Losses:	<b>\$3,016,418</b>
Total Incurred for 2005 Losses:	<b>\$2,517,871</b>
Total Incurred for 2006 Losses:	<b>\$2,998,145</b>
Total Incurred for 2007 Losses:	<b>\$4,352,997</b>
Total Incurred for 2008 Losses:	<b>\$3,377,192</b>
Total Incurred for 2009 Losses:	<b>\$3,971,511</b>
Total Incurred for 2010 Losses:	<b>\$3,695,177</b>
Total Incurred for 2011 Losses:	<b>\$2,627,159</b>
Total Liability Claims / 1000 Population 2002:	<b>0.442</b>
Total Liability Claims / 1000 Population 2003:	<b>0.628</b>
Total Liability Claims / 1000 Population 2004:	<b>0.767</b>
Total Liability Claims / 1000 Population 2005:	<b>0.876</b>
Total Liability Claims / 1000 Population 2006:	<b>0.780</b>
Total Liability Claims / 1000 Population 2007:	<b>0.759</b>
Total Liability Claims / 1000 Population 2008:	<b>0.846</b>
Total Liability Claims / 1000 Population 2009:	<b>0.682</b>
Total Liability Claims / 1000 Population 2010:	<b>0.725</b>
Total Liability Claims / 1000 Population 2011:	<b>0.711</b>



## Garden State Municipal Joint Insurance Fund

Executive Summary

7/1/2013

Property	
Claims reported for the GSMJIF since March 1, 2002:	<b>348</b>
Open Claims as of July 1, 2013 for all policy years:	<b>2</b>
Property claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$0</b>
Total Incurred for 2003 Losses:	<b>\$53,224</b>
Total Incurred for 2004 Losses:	<b>\$62,591</b>
Total Incurred for 2005 Losses:	<b>\$92,257</b>
Total Incurred for 2006 Losses:	<b>\$247,694</b>
Total Incurred for 2007 Losses:	<b>\$104,295</b>
Total Incurred for 2008 Losses:	<b>\$133,804</b>
Total Incurred for 2009 Losses:	<b>\$41,699</b>
Total Incurred for 2010 Losses:	<b>\$260,379</b>
Total Incurred for 2011 Losses:	<b>\$476,851</b>

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	<b>9586</b>
Open Claims as of July 1, 2013 for all policy years:	<b>384</b>
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$2,645,726</b>
Total Incurred for 2003 Losses:	<b>\$4,309,267</b>
Total Incurred for 2004 Losses:	<b>\$5,579,735</b>
Total Incurred for 2005 Losses:	<b>\$7,469,789</b>
Total Incurred for 2006 Losses:	<b>\$8,400,704</b>
Total Incurred for 2007 Losses:	<b>\$8,937,961</b>
Total Incurred for 2008 Losses:	<b>\$7,444,097</b>
Total Incurred for 2009 Losses:	<b>\$11,519,049</b>
Total Incurred for 2010 Losses:	<b>\$12,612,046</b>
Total Incurred for 2011 Losses:	<b>\$12,551,248</b>
Total Claims / Full Time Employees (1,963) for 2002:	<b>0.195</b>
Total Claims / Full Time Employees (2,844) for 2003:	<b>0.209</b>
Total Claims / Full Time Employees (3,135) for 2004:	<b>0.201</b>
Total Claims / Full Time Employees (4,861) for 2005:	<b>0.197</b>
Total Claims / Full Time Employees (5,887) for 2006:	<b>0.218</b>
Total Claims / Full Time Employees (6,024) for 2007:	<b>0.195</b>
Total Claims / Full Time Employees (5,764) for 2008:	<b>0.183</b>
Total Claims / Full Time Employees (6,706) for 2009:	<b>0.162</b>
Total Claims / Full Time Employees (7,575) for 2010:	<b>0.154</b>
Total Claims / Full Time Employees (7,757) for 2011:	<b>0.166</b>

### Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

**4.8**

Average Paid By Reporting Time - 2002 to Present

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

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

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



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

#### BERKELEY TOWNSHIP 0345629

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
02	W250200443	ROBINSON, EDWARD	100,000	482,271.82	000000000	EDWARD ROBINSON	Indemnity	06/11/13	2,516.00
06	W910604362	WEST, JOHN	25,000	225,440.09	000000000	BILL REVIEW FEE	Expense	06/07/13	2.10
06	W910604362	WEST, JOHN	25,000	225,440.09	000000000	BILL REVIEW FEE	Expense	06/07/13	2.10
06	W910604362	WEST, JOHN	25,000	225,440.09	000000000	BILL REVIEW FEE	Expense	06/07/13	10.50
06	W910604362	WEST, JOHN	25,000	225,440.09	223446735	MATTHEW J PITERA MD	Medical	06/07/13	120.00
06	W910604362	WEST, JOHN	25,000	225,440.09	223446735	MATTHEW J PITERA MD	Medical	06/07/13	120.00
06	W910604362	WEST, JOHN	25,000	225,440.09	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
06	W910604362	WEST, JOHN	25,000	225,440.09	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
06	W910604362	WEST, JOHN	25,000	225,440.09	000000000	BILL REVIEW FEE	Expense	06/17/13	10.50
06	W910604362	WEST, JOHN	25,000	225,440.09	205334884	RK PSYCHOLOGY	Medical	06/21/13	115.00
06	W910604362	WEST, JOHN	25,000	225,440.09	223446735	MATTHEW J PITERA MD	Medical	06/21/13	95.00
06	W910604362	WEST, JOHN	25,000	225,440.09	000000000	BILL REVIEW FEE	Expense	06/21/13	4.20
06	W910604362	WEST, JOHN	25,000	225,440.09	000000000	BILL REVIEW FEE	Expense	06/21/13	0.35
06	W910604362	WEST, JOHN	25,000	225,440.09	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
06	W910604362	WEST, JOHN	25,000	225,440.09	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
07	W890701932	POPLAWSKI, JOSEPH	25,000	64,953.03	222984213	ORTHOPAEDIC INSTITUTE OF CENT	Expense	06/28/13	600.00
08	W880806867	RICCIARDELLA, VAL	25,000	285,549.82	000000000	VAL RICCIARDELLA	Indemnity	06/06/13	2,960.84
09	W890909247	KELLER, LARRY	25,000	367,213.58	000000000	LARRY KELLER	Indemnity	06/21/13	2,489.20
09	W890913058	SINIBALDI, SALVATORE	25,000	130,641.32	020433294	BOTTOMLINE TECHNOLOGIES	Expense	06/15/13	9.58
09	W890913058	SINIBALDI, SALVATORE	25,000	130,641.32	221908951	CAPEHART & SCATCHARD PA	Expense	06/15/13	479.00
									<b>9,550.37</b>

#### BOROUGH OF KENILWORTH 8769655

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
10	W881006974	SCUDERI, MARK	0	142,572.40	221909799	ORTHOPAEDIC SURGICAL	Expense	06/03/13	1,200.00
									<b>1,200.00</b>

#### CALDWELL BOROUGH 1244102

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
09	W890910608	ROONEY, BRIAN	0	289,860.52	000000000	BRIAN ROONEY	Indemnity	06/06/13	1,168.20
09	W890910608	ROONEY, BRIAN	0	289,860.52	000000000	DMC/CASE MGMT	Medical	06/12/13	28.49
09	W890910608	ROONEY, BRIAN	0	289,860.52	000000000	DMC/CASE MGMT	Medical	06/12/13	9.49
09	W890910608	ROONEY, BRIAN	0	289,860.52	352236303	BIOKINETICS LLC	Medical	06/21/13	700.00
09	W890910608	ROONEY, BRIAN	0	289,860.52	000000000	BILL REVIEW FEE	Expense	06/21/13	21.00
09	W890910608	ROONEY, BRIAN	0	289,860.52	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
09	W890910608	ROONEY, BRIAN	0	289,860.52	223472288	COMPREHENSIVE SPINE CARE	Medical	06/29/13	157.00
09	W890910608	ROONEY, BRIAN	0	289,860.52	000000000	BILL REVIEW FEE	Expense	06/29/13	4.41
09	W890910608	ROONEY, BRIAN	0	289,860.52	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
									<b>2,096.59</b>

#### CITY OF ENGLEWOOD 2228377



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

#### CITY OF ENGLEWOOD 2228377

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
05	W890509638	WENZ, DANIEL	200,000	227,258.31	020433294	BOTTOMLINE TECHNOLOGIES	Expense	06/07/13	6.81
05	W890509638	WENZ, DANIEL	200,000	227,258.31	221908951	CAPEHART AND SCATCHARD PA	Expense	06/07/13	340.50
									<b>347.31</b>

#### CITY OF HOBOKEN 1249580

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	251916946	DAVID B BROZYNA MD PA	Medical	06/01/13	97.00
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	431420563	EXPRESS SCRIPTS INC	Medical	06/05/13	263.44
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	431420563	EXPRESS SCRIPTS INC	Medical	06/05/13	146.99
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	431420563	EXPRESS SCRIPTS INC	Medical	06/12/13	34.55
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	800270103	DRUGSCAN INC	Medical	06/20/13	793.44
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	000000000	BILL REVIEW FEE	Expense	06/20/13	2.39
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	223388881	SHAILENDRA HAJELA	Medical	06/21/13	63.22
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	000000000	BILL REVIEW FEE	Expense	06/21/13	2.15
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
09	W890940133	COSTELLO, NADIA	100,000	369,045.41	431420563	EXPRESS SCRIPTS INC	Medical	06/26/13	178.98
11	W000257521	DEPALMA, CATHY	150,000	200,040.10	222328327	TERRY A TUCHIN MD PA	Expense	06/01/13	-1,800.00
11	W000257521	DEPALMA, CATHY	150,000	200,040.10	222328327	TERRY A TUCHIN MD PA	Expense	06/01/13	1,800.00
11	W000257521	DEPALMA, CATHY	150,000	200,040.10	221909799	ORTHOPAEDIC SURGICAL	Expense	06/05/13	1,050.00
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	000000000	BILL REVIEW FEE	Expense	06/01/13	7.50
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	200567291	ARASH EMAMI MD	Medical	06/03/13	57,920.00
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	010750853	IMAGING SUBSPECIALISTS OF NORTH JERSEY	Medical	06/03/13	44.88
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	000000000	BILL REVIEW FEE	Expense	06/05/13	4.00
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	000000000	BILL REVIEW FEE	Expense	06/05/13	4.00
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	204080164	UNIVERSITY SPINE CENTER PC	Medical	06/07/13	10,042.00
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	200567291	ARASH EMAMI MD	Medical	06/07/13	100.00
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	000000000	BILL REVIEW FEE	Expense	06/07/13	9,645.86
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	000000000	BILL REVIEW FEE	Expense	06/07/13	10.64
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	431420563	EXPRESS SCRIPTS INC	Medical	06/19/13	30.05
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	000000000	BILL REVIEW FEE	Expense	06/20/13	3,048.06
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	221487602	ST JOSEPH REGIONAL MED CT	Medical	06/20/13	17,071.50
11	W000408538	MEZZINA, VINCENZA	150,000	175,172.06	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
									<b>100,584.65</b>

#### CITY OF RAHWAY 1236736

07/01/13





## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

#### CITY OF RAHWAY 1236736

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	431420563	EXPRESS SCRIPTS INC	Medical	06/05/13	50.41
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	000000000	JOHN ROSENBERG	Indemnity	06/10/13	866.00
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	431420563	EXPRESS SCRIPTS INC	Medical	06/12/13	203.90
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	431420563	EXPRESS SCRIPTS INC	Medical	06/12/13	-201.39
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	000000000	DMC/CASE MGMT	Medical	06/13/13	18.99
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	000000000	DMC/CASE MGMT	Medical	06/14/13	18.99
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	000000000	DMC/CASE MGMT	Medical	06/14/13	9.49
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	431420563	EXPRESS SCRIPTS INC	Medical	06/19/13	50.20
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	000000000	JOHN ROSENBERG	Indemnity	06/24/13	866.00
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	000000000	DMC/CASE MGMT	Medical	06/26/13	37.99
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	000000000	DMC/CASE MGMT	Medical	06/26/13	18.99
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	000000000	DMC/CASE MGMT	Medical	06/26/13	18.99
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	000000000	DMC/CASE MGMT	Medical	06/26/13	9.49
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	431420563	EXPRESS SCRIPTS INC	Medical	06/26/13	96.15
04	W910427554	ROSENBERG, JOHN	50,000	770,597.21	431420563	EXPRESS SCRIPTS INC	Medical	06/26/13	434.84
06	W890600813	D'ERRICO, FRANK	25,000	154,184.24	431420563	EXPRESS SCRIPTS INC	Medical	06/19/13	319.32
06	W890600813	D'ERRICO, FRANK	25,000	154,184.24	431420563	EXPRESS SCRIPTS INC	Medical	06/19/13	30.32
06	W890600813	D'ERRICO, FRANK	25,000	154,184.24	521864071	MED EVAL INC	Expense	06/28/13	745.00
11	W000166579	KAMENAS, CHARLES	25,000	56,542.27	210687611	JOHN F TRAINOR INC	Expense	06/18/13	120.00
									<b>3,713.68</b>

#### EASTAMPTON TOWNSHIP 2228252

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
04	W910426241	RUGGIERO, CYNTHIA	0	145,683.39	431420563	EXPRESS SCRIPTS INC	Medical	06/19/13	31.82
09	W890912178	PARKS, HARRY	0	135,800.52	000000000	HARRY PARKS	Indemnity	06/05/13	975.28
									<b>1,007.10</b>

#### EWING TOWNSHIP 8769580

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/07/13	1.67
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/07/13	2.54
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/07/13	5.09
07	W890711761	JONES, ROBERT	25,000	107,819.68	223471829	PRINCETON ORTHOPAEDIC	Medical	06/07/13	151.18
07	W890711761	JONES, ROBERT	25,000	107,819.68	223471829	PRINCETON ORTHOPAEDIC	Medical	06/07/13	203.66
07	W890711761	JONES, ROBERT	25,000	107,819.68	223471829	PRINCETON ORTHOPAEDIC	Medical	06/07/13	407.32
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/20/13	2.54
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/20/13	2.54



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

#### EWING TOWNSHIP 8769580

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
07	W890711761	JONES, ROBERT	25,000	107,819.68	223471829	PRINCETON ORTHOPAEDIC	Medical	06/20/13	158.66
07	W890711761	JONES, ROBERT	25,000	107,819.68	223471829	PRINCETON ORTHOPAEDIC	Medical	06/20/13	33.66
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
07	W890711761	JONES, ROBERT	25,000	107,819.68	223471829	PRINCETON ORTHOPAEDIC	Medical	06/29/13	163.66
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/29/13	2.89
07	W890711761	JONES, ROBERT	25,000	107,819.68	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
11	W000196656	LAWRENCE, HOWARD	25,000	70,954.58	000000000		Indemnity	06/19/13	-892.68
11	W000329337	PARKER, BRIAN	25,000	325,940.68	000000000	BILL REVIEW FEE	Expense	06/21/13	8.48
11	W000329337	PARKER, BRIAN	25,000	325,940.68	222843324	TRENTON ANESTHESIOLOGY	Medical	06/21/13	774.90
11	W000329337	PARKER, BRIAN	25,000	325,940.68	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
11	W000424863	LITZ, ROBERT	25,000	41,627.68	223471829	PRINCETON ORTHOPAEDIC ASSOC	Medical	06/14/13	18,215.50
11	W000424863	LITZ, ROBERT	25,000	41,627.68	000000000	BILL REVIEW FEE	Expense	06/14/13	4.00
									<b>19,273.61</b>

#### FREEHOLD TOWNSHIP 2500759

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
10	W881003890	GALLO, WILLIAM	0	68,184.98	000000000	WILLIAM GALLO JR.	Indemnity	06/03/13	964.96
10	W881016304	HARTMAN, THOMAS	0	78,252.53	000000000	THOMAS HARTMAN	Indemnity	06/12/13	964.96
10	W881016304	HARTMAN, THOMAS	0	78,252.53	000000000	THOMAS HARTMAN	Indemnity	06/27/13	482.48
10	W881034679	YAEGER, THOMAS	0	32,153.57	000000000	THOMAS YAEGER	Indemnity	06/27/13	462.30
11	W000237433	ACAMPORA, AMELIA	0	13,815.88	261114252	EXAMWORKS	Expense	06/07/13	900.00
									<b>3,774.70</b>

#### HAMILTON TOWNSHIP 3389434

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
03	W890318337	MANUGUERRA, ROBERT	100,000	296,853.51	222116963	ESSEX NEUROLOGICAL ASSOCIATES	Expense	06/11/13	475.00
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	223351986	PROFESSIONAL PAIN MANAGEMENT	Medical	06/07/13	205.52
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	000000000	BILL REVIEW FEE	Expense	06/07/13	28.10
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	000000000	BILL REVIEW FEE	Expense	06/20/13	15.46
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	452383580	ESSENTIAL TESTING	Medical	06/20/13	526.80
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	223351986	PROFESSIONAL PAIN MANAGEMENT	Medical	06/20/13	114.20
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	223351986	PROFESSIONAL PAIN MANAGEMENT	Medical	06/21/13	205.52
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	000000000	BILL REVIEW FEE	Expense	06/21/13	28.10
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
04	W880424880	MANFREDI JR, FRANCE	100,000	173,779.54	431420563	EXPRESS SCRIPTS INC	Medical	06/26/13	388.14
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	271359911	NEW JERSEY NECK AND BACK INSTIT	Medical	06/01/13	70.00

07/01/13



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

**HAMILTON TOWNSHIP 3389434**

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	431420563	EXPRESS SCRIPTS INC	Medical	06/05/13	824.61
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	000000000	DMC/CASE MGMT	Medical	06/06/13	18.99
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	222843324	TRENTON ANESTHESIOLOGY	Medical	06/07/13	1,920.00
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	000000000	DMC/CASE MGMT	Medical	06/11/13	9.49
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	000000000	DMC/CASE MGMT	Medical	06/11/13	37.99
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	000000000	DMC/CASE MGMT	Medical	06/12/13	18.99
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	431420563	EXPRESS SCRIPTS INC	Medical	06/12/13	61.13
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	000000000	DMC/CASE MGMT	Medical	06/13/13	9.49
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	000000000	DMC/CASE MGMT	Medical	06/13/13	28.49
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	000000000	BILL REVIEW FEE	Expense	06/20/13	0.35
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	010598254	PRAKASH AMIN MD PA	Medical	06/20/13	145.00
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
05	W880520315	DOUGHERTY, MICHAEL	25,000	1,030,648.87	431420563	EXPRESS SCRIPTS INC	Medical	06/26/13	87.45
07	W880708870	CONTE-MCKEON, MARI	25,000	43,804.45	431420563	EXPRESS SCRIPTS INC	Medical	06/12/13	40.96
07	W880708870	CONTE-MCKEON, MARI	25,000	43,804.45	431420563	EXPRESS SCRIPTS INC	Medical	06/12/13	439.13
07	W880708870	CONTE-MCKEON, MARI	25,000	43,804.45	431420563	EXPRESS SCRIPTS INC	Medical	06/12/13	15.81
07	W880708870	CONTE-MCKEON, MARI	25,000	43,804.45	431420563	EXPRESS SCRIPTS INC	Medical	06/19/13	15.81
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	221897695	TRENTON ORTHOPAEDIC GROUP PA	Medical	06/01/13	69.76
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/05/13	75.99
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/05/13	18.99
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	BILL REVIEW FEE	Expense	06/07/13	14.00
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/11/13	28.49
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/11/13	28.49
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/13/13	28.49
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/14/13	18.99
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	BILL REVIEW FEE	Expense	06/17/13	14.00
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/19/13	28.49
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	210634572	RWJUH HAMILTON	Medical	06/20/13	19,512.40
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	BILL REVIEW FEE	Expense	06/20/13	4,769.44
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/20/13	37.99
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/20/13	56.99
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/20/13	28.49
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/25/13	18.99
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/26/13	37.99
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/26/13	18.99
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/28/13	18.99



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

#### HAMILTON TOWNSHIP 3389434

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/28/13	18.99
08	W880847736	CONTE-MCKEON, MARI	50,000	247,148.52	000000000	DMC/CASE MGMT	Medical	06/28/13	28.49
10	W000019438	BRECCIA, MARIA	50,000	446,509.35	000000000	DMC/CASE MGMT	Medical	06/01/13	18.99
10	W000019438	BRECCIA, MARIA	50,000	446,509.35	000000000	DMC/CASE MGMT	Medical	06/01/13	37.99
10	W000019438	BRECCIA, MARIA	50,000	446,509.35	223086366	ON TIME TRANSPORT INC	Medical	06/03/13	456.50
10	W000019438	BRECCIA, MARIA	50,000	446,509.35	000000000	DMC/CASE MGMT	Medical	06/05/13	18.99
10	W000019438	BRECCIA, MARIA	50,000	446,509.35	000000000	DMC/CASE MGMT	Medical	06/05/13	18.99
10	W000019438	BRECCIA, MARIA	50,000	446,509.35	000000000	DMC/CASE MGMT	Medical	06/14/13	37.99
10	W000019438	BRECCIA, MARIA	50,000	446,509.35	000000000	BILL REVIEW FEE	Expense	06/21/13	23.09
10	W000019438	BRECCIA, MARIA	50,000	446,509.35	226195823	UMDNJ RWJ NEUROLOGY FACULTY	Medical	06/21/13	311.12
10	W000019438	BRECCIA, MARIA	50,000	446,509.35	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
10	W000162105	SCHULTZ, DAVID	50,000	83,097.11	000000000	DAVID SCHULTZ	Indemnity	06/24/13	964.96
10	W881007489	BROWER, CARLTON	50,000	128,429.47	223431049	ST FRANCIS MEDICAL CENTER	Medical	06/07/13	-604.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/01/13	1.61
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	271359911	NEW JERSEY NECK AND BACK INSTIT	Medical	06/01/13	70.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	210634572	RWJUH HAMILTON	Medical	06/01/13	1,768.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	DMC/CASE MGMT	Medical	06/01/13	18.99
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	DMC/CASE MGMT	Medical	06/01/13	18.99
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	DMC/CASE MGMT	Medical	06/01/13	28.49
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	DMC/CASE MGMT	Medical	06/05/13	75.99
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	DMC/CASE MGMT	Medical	06/06/13	18.99
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	800197267	MSC GROUP INC	Medical	06/07/13	1,762.50
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/07/13	92.61
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	743145890	HAMILTON PHYSICAL THERAPY	Medical	06/07/13	504.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	DMC/CASE MGMT	Medical	06/13/13	37.99
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	DMC/CASE MGMT	Medical	06/13/13	37.99
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	DMC/CASE MGMT	Medical	06/13/13	18.99
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	DMC/CASE MGMT	Medical	06/14/13	18.99
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	DMC/CASE MGMT	Medical	06/14/13	28.49
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	DMC/CASE MGMT	Medical	06/18/13	18.99
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/21/13	4.15
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/21/13	52.92
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/21/13	1.61
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	223471829	PRINCETON ORTHOPAEDIC	Medical	06/21/13	90.78
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	743145890	HAMILTON PHYSICAL THERAPY	Medical	06/21/13	288.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	271359911	NEW JERSEY NECK AND BACK INSTIT	Medical	06/21/13	70.00



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

#### HAMILTON TOWNSHIP 3389434

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/29/13	6.37
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	226019101	NEUROSCIENCE	Medical	06/29/13	96.96
11	W000283206	NUZZO, JOSEPH	50,000	542,871.49	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
11	W000325699	WALKER, DEBORA	50,000	52,892.38	000000000	BILL REVIEW FEE	Expense	06/21/13	4.15
11	W000325699	WALKER, DEBORA	50,000	52,892.38	223471829	PRINCETON ORTHOPAEDIC	Medical	06/21/13	90.78
11	W000325699	WALKER, DEBORA	50,000	52,892.38	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
									<b>37,191.92</b>

#### HARRISON, TOWN OF 8772758

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
06	W910619208	GILLEN, ROBERT	0	14,918.58	147321557	ALAN J LIPPMAN MD	Expense	06/03/13	125.00
10	W000065680	DONAHUE, DONALD	0	107,303.59	000000000	DONALD DONAHUE	Indemnity	06/20/13	1,037.20
									<b>1,162.20</b>

#### HIGHLAND PARK BOROUGH 3394194

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
07	W890710374	MARGOLIN, LAWRENCE	0	54,517.62	000000000	BILL REVIEW FEE	Expense	06/01/13	102.51
07	W890710374	MARGOLIN, LAWRENCE	0	54,517.62	223471829	PRINCETON ORTHOPAEDIC	Medical	06/01/13	207.94
07	W890710374	MARGOLIN, LAWRENCE	0	54,517.62	223471829	PRINCETON ORTHOPAEDIC	Medical	06/01/13	335.60
07	W890710374	MARGOLIN, LAWRENCE	0	54,517.62	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
07	W890710374	MARGOLIN, LAWRENCE	0	54,517.62	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
07	W890710374	MARGOLIN, LAWRENCE	0	54,517.62	953730701	ELECTRONIC WAVEFORM LAB INC	Medical	06/20/13	84.92
07	W890710374	MARGOLIN, LAWRENCE	0	54,517.62	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
									<b>742.97</b>

#### HOWELL TOWNSHIP 3394186

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
07	W880735744	TROUTMAN, MARK	0	268,694.72	000000000	MARK TROUTMAN	Indemnity	06/14/13	1,328.00
07	W880756023	MERULLO, THOMAS	0	194,292.79	222472989	SOUTH JERSEY PHYSICIAN	Expense	06/26/13	575.00
08	W880827010	LABERDEE, TERRY	0	180,077.20	000000000	TERRY LABERDEE	Indemnity	06/14/13	1,584.00
10	W881018118	PENEVOLPE, JOSEPH	0	164,333.32	000000000	JOSEPH PENEVOLPE	Indemnity	06/13/13	680.00
10	W881035299	MACKO, ANDREA	0	55,054.60	223491403	SHEBELL & SHEBELL LLC	Indemnity	06/20/13	400.00
10	W881035299	MACKO, ANDREA	0	55,054.60	223491403	SHEBELL & SHEBELL LLC	Indemnity	06/20/13	2,500.00
11	W000283933	SPIEGEL, OMRI	0	69,619.25	000000000	OMRI SPIEGEL	Indemnity	06/12/13	933.88
11	W000287161	FLAHERTY, DAVID	0	27,170.67	521864071	MED EVAL INC	Expense	06/17/13	895.00
11	W000362465	MATTHEWS, THOMAS	0	96,157.36	232804615	IMX	Expense	06/05/13	775.00
11	W000380180	DODD, EILEEN	0	42,889.44	261114252	EXAMWORKS INC	Expense	06/12/13	900.00

07/01/13





# Garden State Municipal Joint Insurance Fund - GSMJIF

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## Workers' Compensation Claims

### HOWELL TOWNSHIP 3394186

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
									<b>10,570.88</b>

### HOWELL TOWNSHIP 8769648

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
04	W890497025	GIMBEL, CHARLES	50,000	50,088.98	521864071	MED EVAL INC	Expense	06/14/13	1,395.00
06	W880608616	VELLA, CARL	25,000	150,759.23	521864071	MED EVAL INC	Expense	06/07/13	1,200.00
06	W880608616	VELLA, CARL	25,000	150,759.23	221908951	CAPEHART AND SCATCHARD PA	Expense	06/20/13	-6.48
06	W880617415	APARIN, PETER	25,000	120,546.92	223722118	CMN OCCUPATIONAL MEDICINE	Medical	06/21/13	383.00
06	W880617415	APARIN, PETER	25,000	120,546.92	000000000	BILL REVIEW FEE	Expense	06/21/13	0.21
06	W880617415	APARIN, PETER	25,000	120,546.92	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
									<b>2,975.73</b>

### JACKSON TOWNSHIP 4179768

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
05	W880522579	SEYMOUR, SANDOR	0	92,607.16	000000000	DMC/CASE MGMT	Medical	06/04/13	34.00
05	W880522579	SEYMOUR, SANDOR	0	92,607.16	000000000	DMC/CASE MGMT	Medical	06/04/13	17.00
05	W880522579	SEYMOUR, SANDOR	0	92,607.16	000000000	DMC/CASE MGMT	Medical	06/04/13	102.00
05	W880522579	SEYMOUR, SANDOR	0	92,607.16	000000000	DMC/CASE MGMT	Medical	06/06/13	17.00
05	W880522579	SEYMOUR, SANDOR	0	92,607.16	000000000	DMC/CASE MGMT	Medical	06/06/13	34.00
05	W880522579	SEYMOUR, SANDOR	0	92,607.16	000000000	DMC/CASE MGMT	Medical	06/11/13	17.00
05	W880522579	SEYMOUR, SANDOR	0	92,607.16	000000000	DMC/CASE MGMT	Medical	06/19/13	17.00
05	W880522579	SEYMOUR, SANDOR	0	92,607.16	000000000	DMC/CASE MGMT	Medical	06/19/13	17.00
05	W880522579	SEYMOUR, SANDOR	0	92,607.16	000000000	DMC/CASE MGMT	Medical	06/22/13	25.50
07	W880717734	VASEY, HENRY	0	37,874.92	141867044	JERSEYSHORE REPORTING LLC	Expense	06/03/13	76.50
									<b>357.00</b>

### LIVINGSTON TOWNSHIP 4871323

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
07	W880751598	MULLIN, CHRISTOPHER	25,000	32,909.97	521864071	MED EVAL INC	Expense	06/20/13	1,450.00
09	W880923716	CUSHMAN, JEFFREY	25,000	147,799.02	264387748	GARDENSTATEPAIN RADIOLOGYCTR	Medical	06/29/13	95.00
09	W880923716	CUSHMAN, JEFFREY	25,000	147,799.02	000000000	BILL REVIEW FEE	Expense	06/29/13	42.35
09	W880923716	CUSHMAN, JEFFREY	25,000	147,799.02	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
10	W881001969	MANKOWITZ, GARY	25,000	135,710.04	000000000	BILL REVIEW FEE	Expense	06/20/13	2.10
10	W881001969	MANKOWITZ, GARY	25,000	135,710.04	223014220	KENNETH D MONTGOMERY MD	Medical	06/20/13	95.00
10	W881001969	MANKOWITZ, GARY	25,000	135,710.04	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
10	W881013113	NAYLOR, DAVID	25,000	75,584.39	000000000	DAVID NAYLOR	Indemnity	06/05/13	654.74
10	W881015570	WARD, JOSEPH	25,000	143,788.90	020433294	BOTTOMLINE TECHNOLOGIES	Expense	06/15/13	1.20
10	W881015570	WARD, JOSEPH	25,000	143,788.90	000000000	JOSEPH WARD	Indemnity	06/19/13	1,908.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/01/13	7.21
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/01/13	16.59



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

#### LIVINGSTON TOWNSHIP 4871323

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/01/13	16.59
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/01/13	16.59
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222248597	TWIN BORO PHYSICAL THERAPY	Medical	06/01/13	63.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222721753	CENTER FOR ORTHOPAEDICS	Medical	06/01/13	96.96
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222248597	TWIN BORO PHYSICAL THERAPY	Medical	06/01/13	63.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222248597	TWIN BORO PHYSICAL THERAPY	Medical	06/01/13	63.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222248597	TWIN BORO PHYSICAL THERAPY	Medical	06/01/13	63.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222248597	TWIN BORO PHYSICAL THERAPY	Medical	06/07/13	63.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/07/13	16.59
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/20/13	16.59
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/20/13	16.59
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222248597	TWIN BORO PHYSICAL THERAPY	Medical	06/20/13	63.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222248597	TWIN BORO PHYSICAL THERAPY	Medical	06/20/13	63.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222248597	TWIN BORO PHYSICAL THERAPY	Medical	06/20/13	63.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/20/13	16.59
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222248597	TWIN BORO PHYSICAL THERAPY	Medical	06/20/13	63.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/21/13	16.59
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222248597	TWIN BORO PHYSICAL THERAPY	Medical	06/21/13	63.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/29/13	7.21
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	222721753	CENTER FOR ORTHOPAEDICS	Medical	06/29/13	96.96
11	W000380397	MARTINEZ, LUIS	25,000	39,124.69	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
									<b>5,292.04</b>

#### MIDDLESEX BOROUGH 5384474

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
10	W000127539	SANTANA, MARJORIE	0	129,284.72	000000000	DMC/CASE MGMT	Medical	06/11/13	9.49
10	W000127539	SANTANA, MARJORIE	0	129,284.72	000000000	DMC/CASE MGMT	Medical	06/11/13	28.49
10	W000127539	SANTANA, MARJORIE	0	129,284.72	000000000	DMC/CASE MGMT	Medical	06/13/13	18.99

07/01/13

Note: For accounts with SIR > \$0, report will include any payments that went toward claim reaching SIR during this month.



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

#### MIDDLESEX BOROUGH 5384474

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
10	W000127539	SANTANA, MARJORIE	0	129,284.72	000000000	MARJORIE SANTANA	Indemnity	06/25/13	775.88
10	W000127539	SANTANA, MARJORIE	0	129,284.72	000000000	BILL REVIEW FEE	Expense	06/29/13	13.92
10	W000127539	SANTANA, MARJORIE	0	129,284.72	460623701	NEW JERSEY IMAGING NETWORK LL	Medical	06/29/13	640.12
10	W000127539	SANTANA, MARJORIE	0	129,284.72	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
11	W000169342	DYKEMAN, DENISE	0	73,879.82	431420563	EXPRESS SCRIPTS INC	Medical	06/19/13	26.47
11	W000169342	DYKEMAN, DENISE	0	73,879.82	000000000	BILL REVIEW FEE	Expense	06/21/13	8.26
11	W000169342	DYKEMAN, DENISE	0	73,879.82	000000000	BILL REVIEW FEE	Expense	06/21/13	15.05
11	W000169342	DYKEMAN, DENISE	0	73,879.82	000000000	BILL REVIEW FEE	Expense	06/21/13	128.43
11	W000169342	DYKEMAN, DENISE	0	73,879.82	201143675	FREEMAN PAIN INSTITUTE	Medical	06/28/13	96.96
11	W000169342	DYKEMAN, DENISE	0	73,879.82	201143675	FREEMAN PAIN INSTITUTE PA	Medical	06/28/13	730.32
11	W000169342	DYKEMAN, DENISE	0	73,879.82	455516435	ANESTHESIA SERVICES OF RAHWAY	Medical	06/28/13	1,056.00
11	W000169342	DYKEMAN, DENISE	0	73,879.82	000000000	BILL REVIEW FEE	Expense	06/29/13	44.59
11	W000169342	DYKEMAN, DENISE	0	73,879.82	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
11	W000169342	DYKEMAN, DENISE	0	73,879.82	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
11	W000169342	DYKEMAN, DENISE	0	73,879.82	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
11	W000200892	PROCACCI, JOSEPH	0	118,207.55	223482097	ARTHUR T CANARIO MD PA	Expense	06/28/13	575.00
									<b>4,183.97</b>

#### MONTCLAIR TOWNSHIP 5375340

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
09	W880925241	RUBINO, DONALD	100,000	202,312.75	000000000	DONALD RUBINO	Indemnity	06/17/13	958.08
10	W000020826	MCWILLIAMS, CHRISTOI	100,000	163,034.38	222954304	RICHARD B RUBENSTEIN ESQ	Indemnity	06/21/13	6,100.00
10	W000020826	MCWILLIAMS, CHRISTOI	100,000	163,034.38	000000000	CHRISTOPHER MCWILLIAMS	Indemnity	06/21/13	18,194.14
10	W000020826	MCWILLIAMS, CHRISTOI	100,000	163,034.38	205649856	DR ANGELA ADAMS	Indemnity	06/21/13	400.00
10	W000020826	MCWILLIAMS, CHRISTOI	100,000	163,034.38	223451971	ARTHUR H TIGER MD PA	Indemnity	06/21/13	400.00
11	W000298275	WILLIAMS, DAMON	50,000	64,270.43	222478754	WILLIAM C O BRIEN ASSOCIATES INC	Expense	06/05/13	90.00
11	W000298275	WILLIAMS, DAMON	50,000	64,270.43	000000000	DAMON WILLIAMS	Indemnity	06/21/13	963.84
									<b>27,106.06</b>

#### MORRIS TOWNSHIP 5384508

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
11	W000272643	AARESKJOLD, KRISTIAN	0	9,909.02	521864071	MED EVAL INC	Expense	06/17/13	275.00
									<b>275.00</b>

#### NORTH BRUNSWICK TOWNSHIP 0298620

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
11	W000408586	DICKINSON, KEVIN	0	39,189.19	141867044	JERSEY SHORE REPORTING VALLEY PRK PROF C	Expense	06/13/13	90.00
11	W000408586	DICKINSON, KEVIN	0	39,189.19	222680537	MORRIS HORWITZ MD	Indemnity	06/13/13	200.00
11	W000408586	DICKINSON, KEVIN	0	39,189.19	222680537	MORRIS HORWITZ MD	Indemnity	06/13/13	200.00
11	W000408586	DICKINSON, KEVIN	0	39,189.19	861161464	SALVATORE MARABONDO ESQ	Indemnity	06/13/13	1,064.00

07/01/13

Note: For accounts with SIR > \$0, report will include any payments that went toward claim reaching SIR during this month.





## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

#### NORTH BRUNSWICK TOWNSHIP 0298620

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
11	W000408586	DICKINSON, KEVIN	0	39,189.19	861161464	SALVATORE MARABONDO ESQ	Indemnity	06/13/13	1,595.00
11	W000408586	DICKINSON, KEVIN	0	39,189.19	000000000	KEVIN DICKINSON	Indemnity	06/13/13	12,029.00
									<b>15,178.00</b>

#### NORTH PLAINFIELD BORO 6283535

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
04	W890417263	FLYNN, RUSSELL	0	236,414.20	000000000	RUSSELL FLYNN	Indemnity	06/20/13	1,560.00
									<b>1,560.00</b>

#### NORTH PLAINFIELD BORO 6285225

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
06	W890617181	BEATTIE, ROBERT	5,000	79,007.94	223690440	ERIC M BERNSTEIN AND ASSOC LLC	Expense	06/11/13	648.00
06	W890617181	BEATTIE, ROBERT	5,000	79,007.94	020433294	BOTTOMLINE TECHNOLOGY	Expense	06/11/13	14.79
									<b>662.79</b>

#### SOUTH BRUNSWICK TOWNSHIP 7635204

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
08	W880869482	O'BRIEN, KEVIN	15,000	46,376.72	210687611	JOHN F TRAINOR INC	Expense	06/18/13	90.00
09	W880945423	THOMPSON, TONY	100,000	150,530.28	223182607	GARDEN STATE ORTHOPAEDICS	Expense	06/27/13	700.00
									<b>790.00</b>

#### UNION TOWNSHIP 9125378

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	BILL REVIEW FEE	Expense	06/01/13	18.14
07	W880719638	SANDERS, ROGER	25,000	175,766.02	223482918	ATLANTIC SPINE SPECIALISTS	Medical	06/01/13	125.00
07	W880719638	SANDERS, ROGER	25,000	175,766.02	222677509	GREGORY S GALLICK MD	Medical	06/01/13	280.84
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	DMC/CASE MGMT	Medical	06/04/13	47.49
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	DMC/CASE MGMT	Medical	06/04/13	47.49
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	DMC/CASE MGMT	Medical	06/04/13	9.49
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	DMC/CASE MGMT	Medical	06/06/13	9.49
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	DMC/CASE MGMT	Medical	06/12/13	18.99
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	ROGER SANDERS C/O WEST ORANGE TWP	Indemnity	06/12/13	1,898.40
07	W880719638	SANDERS, ROGER	25,000	175,766.02	223302241	ANESTHESIA ASSOCIATES OF MORRISTOWN PA	Medical	06/20/13	3,060.00
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	BILL REVIEW FEE	Expense	06/21/13	4.00
07	W880719638	SANDERS, ROGER	25,000	175,766.02	223482918	ATLANTIC SPINE SPECIALISTS	Medical	06/21/13	2,015.00
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	BILL REVIEW FEE	Expense	06/21/13	812.70
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	BILL REVIEW FEE	Expense	06/21/13	1,366.16



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

**UNION TOWNSHIP 9125378**

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000		Indemnity	06/27/13	-1,898.40
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	NON BANKING TRANSACTION	Indemnity	06/28/13	1,898.40
07	W880719638	SANDERS, ROGER	25,000	175,766.02	223482918	ATLANTIC SPINE SPECIALISTS	Medical	06/28/13	35,066.00
07	W880719638	SANDERS, ROGER	25,000	175,766.02	222820235	MORRIS IMAGING ASSOCIATES	Medical	06/29/13	16.55
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	BILL REVIEW FEE	Expense	06/29/13	2.55
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
07	W880719638	SANDERS, ROGER	25,000	175,766.02	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
09	W880957717	MITCHELL, DANIEL	25,000	98,726.31	000000000	DANIEL MITCHELL	Indemnity	06/12/13	941.60
10	W000009511	SCANLON, MICHAEL	25,000	102,881.45	000000000	MICHAEL SCANLON	Indemnity	06/13/13	964.96
10	W000013692	FISCHER, EUGENE	25,000	65,494.17	222545751	CHARLES R EFFRON MD PA	Expense	06/14/13	50.00
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	DMC/CASE MGMT	Medical	06/04/13	28.49
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	BILL REVIEW FEE	Expense	06/07/13	42.28
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	BILL REVIEW FEE	Expense	06/07/13	3.85
10	W000013697	MARANO, PAOLO	25,000	461,000.94	203216951	CENTRAL JERSEY BEHAVIORAL	Medical	06/07/13	70.00
10	W000013697	MARANO, PAOLO	25,000	461,000.94	201236503	ACCU REFERENCE MEDICAL LAB	Medical	06/07/13	906.00
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	BILL REVIEW FEE	Expense	06/08/13	4.00
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	DMC/CASE MGMT	Medical	06/21/13	18.99
10	W000013697	MARANO, PAOLO	25,000	461,000.94	311192384	PROGRESSIVE MEDICAL INC	Medical	06/21/13	657.00
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	DMC/CASE MGMT	Medical	06/26/13	28.49
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	DMC/CASE MGMT	Medical	06/26/13	37.99
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	DMC/CASE MGMT	Medical	06/26/13	37.99
10	W000013697	MARANO, PAOLO	25,000	461,000.94	431420563	EXPRESS SCRIPTS INC	Medical	06/26/13	106.78
10	W000013697	MARANO, PAOLO	25,000	461,000.94	431420563	EXPRESS SCRIPTS INC	Medical	06/26/13	62.67
10	W000013697	MARANO, PAOLO	25,000	461,000.94	431420563	EXPRESS SCRIPTS INC	Medical	06/26/13	43.07
10	W000013697	MARANO, PAOLO	25,000	461,000.94	431420563	EXPRESS SCRIPTS INC	Medical	06/26/13	96.15
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	DMC/CASE MGMT	Medical	06/27/13	18.99
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	BILL REVIEW FEE	Expense	06/29/13	3.85
10	W000013697	MARANO, PAOLO	25,000	461,000.94	203216951	CENTRAL JERSEY BEHAVIORAL	Medical	06/29/13	70.00
10	W000013697	MARANO, PAOLO	25,000	461,000.94	000000000	BILL REVIEW FEE	Expense	06/29/13	4.00
10	W000065057	POOLE, RANDALL	25,000	223,584.69	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
10	W000065057	POOLE, RANDALL	25,000	223,584.69	000000000	BILL REVIEW FEE	Expense	06/21/13	32.31
10	W000065057	POOLE, RANDALL	25,000	223,584.69	582215607	UROMED INC	Medical	06/21/13	8.00
10	W000065057	POOLE, RANDALL	25,000	223,584.69	000000000	BILL REVIEW FEE	Expense	06/22/13	4.00
10	W000093572	KUNTZ, RAYMOND	25,000	176,053.69	000000000	RAYMOND KUNTZ	Indemnity	06/27/13	934.68
10	W881013477	CARTER, KURT	25,000	154,204.99	000000000	KURT CARTER	Indemnity	06/12/13	999.72
10	W881034870	SKIERSKI, MATTHEW	25,000	190,930.60	223838909	MANFRED F RICCIARDELLI	Indemnity	06/14/13	2,600.00
10	W881034870	SKIERSKI, MATTHEW	25,000	190,930.60	222478754	WILLIAM C OBRIEN	Expense	06/14/13	90.00



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

#### UNION TOWNSHIP 9125378

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
11	W000167389	SKIPER, KEVIN	25,000	108,287.14	020433294	BOTTOMLINE TECHNOLOGIES	Expense	06/05/13	11.19
11	W000167389	SKIPER, KEVIN	25,000	108,287.14	222991258	FISHMAN MCINTYRE PC	Expense	06/05/13	555.00
11	W000188523	ADAMS, JAMES	25,000	54,037.45	222991258	FISHMAN MCINTYRE PC	Expense	06/04/13	930.00
11	W000188523	ADAMS, JAMES	25,000	54,037.45	020433294	BOTTOMLINE TECHNOLOGIES	Expense	06/05/13	17.56
11	W000188523	ADAMS, JAMES	25,000	54,037.45	222991258	FISHMAN MCINTYRE PC	Expense	06/05/13	810.00
11	W000222774	BAIRD, CHRISTOPHER	25,000	86,446.94	222398304	F SEAVIEW PHYSICAL THERAPY	Medical	06/01/13	63.00
11	W000222774	BAIRD, CHRISTOPHER	25,000	86,446.94	000000000	BILL REVIEW FEE	Expense	06/02/13	4.00
11	W000283009	JULIANO, FREDERICK	25,000	84,378.49	020433294	BOTTOMLINE TECHNOLOGIES	Expense	06/05/13	19.23
11	W000283009	JULIANO, FREDERICK	25,000	84,378.49	222991258	FISHMAN MCINTYRE PC	Expense	06/05/13	870.00
11	W000380835	MCLAUGHLIN, BRIAN	25,000	107,027.66	020433294	BOTTOMLINE TECHNOLOGIES	Expense	06/05/13	14.07
11	W000380835	MCLAUGHLIN, BRIAN	25,000	107,027.66	222991258	FISHMAN MCINTYRE PC	Expense	06/05/13	600.00
									<b>57,590.20</b>

#### WEST ORANGE 9285339

Pol Yr	Claim Number	Full Name	SIR	Claim Total Paid	Tax ID	Payee	Loss Line	Request Date	Payment Amt
07	W890750197	DEPASQUALE, LEONA	250,000	250,521.89	000000000	LEONA DEPASQUALE	Indemnity	06/06/13	474.00
07	W890750197	DEPASQUALE, LEONA	250,000	250,521.89	000000000	LEONA DEPASQUALE	Indemnity	06/13/13	474.00
07	W890750197	DEPASQUALE, LEONA	250,000	250,521.89	000000000	LEONA DEPASQUALE	Indemnity	06/20/13	474.00
07	W890750197	DEPASQUALE, LEONA	250,000	250,521.89	000000000	LEONA DEPASQUALE	Indemnity	06/27/13	474.00
									<b>1,896.00</b>



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

AL / GL / PL

### BERKELEY TOWNSHIP 0345637

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request	Tax ID	Payee	Payment Amount
04	L250401445-1-30-00	CAPIZZI	DENISE	0	195,009.38	06/25/13	20433294	BOTTOMLINE TECHNOLOGIES	9.38
04	L250401445-1-30-00	CAPIZZI	DENISE	0	195,009.38	06/25/13	20433294	BOTTOMLINE TECHNOLOGIES	7.02
04	L250401445-1-30-00	CAPIZZI	DENISE	0	195,009.38	06/26/13	20433294	BOTTOMLINE TECHNOLOGIES	11.76
04	L250401445-1-30-00	CAPIZZI	DENISE	0	195,009.38	06/26/13	205538403	DVORAK & ASSOCIATES LLC	588.00
10	L000003770-1-81-00	ANDREWS	ROBERT	0	27,750.24	06/25/13	651099997	GOULD AND LAMB LLC STE	50.00
									<b>666.16</b>

### CITY OF ENGLEWOOD 8771339

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request	Tax ID	Payee	Payment Amount
08	L250801288-1-71-00	BAILEY	REGINA	0	139,193.04	06/12/13	205538403	DVORAK & ASSOCIATES LLC	3,058.50
08	L250801288-1-71-00	BAILEY	REGINA	0	139,193.04	06/26/13	20433294	BOTTOMLINE TECHNOLOGIES	61.17
08	L250801419-1-30-00	MOURKAKOS	KALLY	0	96,617.03	06/11/13	43589436	JAMES J MARKHAM III	2,715.00
08	L250801419-1-30-00	MOURKAKOS	KALLY	0	96,617.03	06/11/13	20433294	Bottomline Technologies	54.30
11	L000388112-1-30-00	CHIAT	DEBORAH	0	3,153.82	06/28/13	43589436	JAMES J MARKHAM III	731.40
									<b>6,620.37</b>

### CITY OF HOBOKEN 1238468

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request	Tax ID	Payee	Payment Amount
09	L250900692-1-78-00	CRIMMINS	GEORGE	25,000	162,104.95	06/03/13	20433294	BOTTOMLINE TECHNOLOGIES	31.62
09	L250900692-1-78-00	CRIMMINS	GEORGE	25,000	162,104.95	06/05/13	205538403	DVORAK & ASSOCIATES LLC	1,581.20
09	L250900692-1-78-00	CRIMMINS	GEORGE	25,000	162,104.95	06/21/13	274549113	VARHLEY ASSOCIATES LLC	981.00
10	L000004054-1-71-00	MONROE	RYAN	25,000	34,305.21	06/05/13	222004979	ROSENBERG & ASSOCIATES	259.00
10	L000005531-1-83-00	JAMES	WILLIAM	25,000	200,166.73	06/05/13	20433294	BOTTOMLINE TECHNOLOGIES	59.56
10	L000005531-1-83-00	JAMES	WILLIAM	25,000	200,166.73	06/05/13	222135615	HOAGLAND LONGO MORAN DUNST AND DOUKAS LL	2,978.00
10	L000005531-1-83-00	JAMES	WILLIAM	25,000	200,166.73	06/13/13	999999999		99,000.00
10	L000386425-1-83-00	STEWART	CATHERINE	25,000	25,740.41	06/03/13	222004979	ROSENBERG & ASSOCIATES	1,925.19
10	L000386425-1-83-00	STEWART	CATHERINE	25,000	25,740.41	06/26/13	222004979	ROSENBERG & ASSOCIATES	788.45
									<b>107,604.02</b>

### CITY OF RAHWAY 1236744

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request	Tax ID	Payee	Payment Amount
09	L250901375-1-30-00	CHAVEZ	JORGE	0	16,177.83	06/06/13	222431660	TAYLOR & FRIEDBERG	180.00
									<b>180.00</b>

### HIGHLAND PARK BOROUGH 3394194

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request	Tax ID	Payee	Payment Amount
09	L000202635-1-10-03	REAP	JEFFERY	0	7,500.00	06/17/13	999999999		7,500.00

Claim Types: Auto (Pol Sym 19 excluding LL 12-15); GL (Pol Sym 38); Prof Liab (Pol Sym 69)

Note: Claim totals shown reflect multiple loss lines under one claim number where applicable.



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

AL / GL / PL

### HIGHLAND PARK BOROUGH 3394194

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request	Tax ID	Payee	Payment Amount
09	L250901228-1-30-00	SOLOMAN	RUTH	0	15,307.71	06/25/13	20433294	BOTTOMLINE TECHNOLOGIES	20.39
09	L250901228-1-30-00	SOLOMAN	RUTH	0	15,307.71	06/25/13	205538403	DVORAK & ASSOCIATES LLC	1,019.50
									<b>8,539.89</b>

### HOWELL TOWNSHIP 3394186

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request	Tax ID	Payee	Payment Amount
07	L250701471-1-30-00	HOOVER	PATRICIA	0	166,796.54	06/26/13	20433294	BOTTOMLINE TECHNOLOGIES	44.58
07	L250701471-1-30-00	HOOVER	PATRICIA	0	166,796.54	06/26/13	205538403	DVORAK & ASSOCIATES LLC	2,109.01
									<b>2,153.59</b>

### MONTCLAIR TOWNSHIP 5375357

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request	Tax ID	Payee	Payment Amount
09	L250901521-1-30-00	HILLMAN	CAROLYNN	0	34,739.10	06/26/13	20433294	BOTTOMLINE TECHNOLOGIES	69.57
09	L250901521-1-30-00	HILLMAN	CAROLYNN	0	34,739.10	06/26/13	222891381	WEINER LESNIAK LLP	3,478.50
10	L000003683-1-30-00	MAGUIRE	BRIAN	0	10,988.57	06/24/13	222004979	ROSENBERG & ASSOC. INC.	676.60
10	L000052009-1-30-00	MCCLEAN	FREDA	0	7,223.40	06/05/13	222004979	ROSENBERG & ASSOCIATES	146.75
									<b>4,371.42</b>

### NORTH PLAINFIELD BORO 6283535

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request	Tax ID	Payee	Payment Amount
08	L250801146-2-10-00	TUCKER	TAMMY	0	23,948.51	06/10/13	223690440	ERIC M BERNSTEIN AND ASSOC LLC	418.50
08	L250801146-2-10-00	TUCKER	TAMMY	0	23,948.51	06/10/13	20433294	Bottomline Technologies	8.37
09	L000092780-1-30-00	DAMATO	WILLIAM	0	18,109.26	06/11/13	223690440	ERIC M BERNSTEIN AND ASSOC LLC	243.00
09	L000092780-1-30-00	DAMATO	WILLIAM	0	18,109.26	06/11/13	20433294	BOTTOMLINE TECHNOLOGIES	4.86
									<b>674.73</b>

### UNION TOWNSHIP 9125386

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request	Tax ID	Payee	Payment Amount
10	L000190195-1-73-00	FOLEY	ROGER	0	37,536.06	06/18/13	222004979	ROSENBERG & ASSOCIATES	1,788.90
10	L000319273-1-30-00	CARTER	NORALEEN	0	5,711.79	06/17/13	231724150	MARSHALL DENNEHEY WARNER COLEMAN AND GOG	1,500.00
11	L000425162-1-10-00	GSELL	LUDWIG	0	8,722.85	06/26/13	20433294	BOTTOMLINE TECHNOLOGIES	34.73
11	L000425162-1-10-00	GSELL	LUDWIG	0	8,722.85	06/26/13	222891381	WEINER LESNIAK LLP	1,619.00
									<b>4,942.63</b>

### WEST ORANGE TOWNSHIP 9279688

Claim Types: Auto (Pol Sym 19 excluding LL 12-15); GL (Pol Sym 38); Prof Liab (Pol Sym 69)

Note: Claim totals shown reflect multiple loss lines under one claim number where applicable.



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

AL / GL / PL

### WEST ORANGE TOWNSHIP 9279688

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request	Tax ID	Payee	Payment Amount
07	L250701805-1-30-00	HAWKINS, II	ELDRIDGE	0	437,261.15	06/20/13	311425096	DECOTIIS FITZPATRICK & COLE LLP	3,270.00
07	L250701805-1-30-00	HAWKINS, II	ELDRIDGE	0	437,261.15	06/20/13	20433294	BOTTOMLINE TECHNOLOGIES	65.40
07	L250701805-1-30-00	HAWKINS, II	ELDRIDGE	0	437,261.15	06/20/13	20433294	BOTTOMLINE TECHNOLOGIES	228.00
07	L250701805-1-30-00	HAWKINS, II	ELDRIDGE	0	437,261.15	06/20/13	20433294	BOTTOMLINE TECHNOLOGIES	267.67
07	L250701805-1-30-00	HAWKINS, II	ELDRIDGE	0	437,261.15	06/24/13	311425096	DECOTIIS FITZPATRICK & COLE LLP	11,400.00
09	L250904408-1-10-00	SILVERIO	MARIA	0	74,906.18	06/11/13	800804011	ACCURATE INVESTIGATION SVC LLC	1,332.15
11	L000382777-1-30-00	AGOVINO	JUNE	0	35,301.90	06/28/13	223519551	TRENK DIPASQUALE ET AL	19,814.40
									<b>36,377.62</b>

Claim Types: Auto (Pol Sym 19 excluding LL 12-15); GL (Pol Sym 38); Prof Liab (Pol Sym 69)

Note: Claim totals shown reflect multiple loss lines under one claim number where applicable.



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Account Summary

#### Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount
MAPLEWOOD TOWNSHIP	5376165	30.00
		<b>30.00</b>

#### AL / GL / PL

Account Name	Account Number	Payment Amount
BERKELEY TOWNSHIP	0345637	666.16
CITY OF ENGLEWOOD	8771339	6,620.37
CITY OF HOBOKEN	1238468	107,604.02
CITY OF RAHWAY	1236744	180.00
HIGHLAND PARK BOROUGH	3394194	8,539.89
HOWELL TOWNSHIP	3394186	2,153.59
MONTCLAIR TOWNSHIP	5375357	4,371.42
NORTH PLAINFIELD BORO	6283535	674.73
UNION TOWNSHIP	9125386	4,942.63
WEST ORANGE TOWNSHIP	9279688	36,377.62
		<b>172,130.43</b>

Property /Automobile Physical Damage includes policy symbol 89, and policy symbol 19 with loss lines 12-15

AL/GL/PL includes policy symbol 19 excluding LL 12-15, policy symbol 38 and policy symbol 69

Note: Claim totals shown reflect multiple loss lines under one claim number where applicable.



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

Property / Automobile Physical Damage

### MAPLEWOOD TOWNSHIP 5376165

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request Date	Tax ID	Payee	Payment Amount
08	L250803454-1-12-00	TOWNSHIP OF		0	4,133.12	06/10/13	133095444	ARBITRATION FORUMS	30.00
									<b>30.00</b>

Claim Types: All Property (Pol Sym 89) and Auto (Pol Sym 19; Loss Lines 12-15)

Note: Claim totals shown reflect multiple loss lines under one claim number where applicable.





## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/13 to 07/01/13

### Workers' Compensation Claims

#### Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	7,966.04	450.00	1,134.33	9,550.37
BOROUGH OF KENILWORTH	8769655	0.00	0.00	1,200.00	1,200.00
CALDWELL BOROUGH	1244102	1,168.20	894.98	33.41	2,096.59
CITY OF ENGLEWOOD	2228377	0.00	0.00	347.31	347.31
CITY OF HOBOKEN	1249580	0.00	86,786.05	13,798.60	100,584.65
CITY OF RAHWAY	1236736	1,732.00	1,116.68	865.00	3,713.68
EASTAMPTON TOWNSHIP	2228252	975.28	31.82	0.00	1,007.10
EWING TOWNSHIP	8769580	-892.68	20,108.54	57.75	19,273.61
FREEHOLD TOWNSHIP	2500759	2,874.70	0.00	900.00	3,774.70
HAMILTON TOWNSHIP	3389434	964.96	30,620.00	5,606.96	37,191.92
HARRISON, TOWN OF	8772758	1,037.20	0.00	125.00	1,162.20
HIGHLAND PARK BOROUGH	3394194	0.00	628.46	114.51	742.97
HOWELL TOWNSHIP	3394186	7,425.88	0.00	3,145.00	10,570.88
HOWELL TOWNSHIP	8769648	0.00	383.00	2,592.73	2,975.73
JACKSON TOWNSHIP	4179768	0.00	280.50	76.50	357.00
LIVINGSTON TOWNSHIP	4871323	2,562.74	1,013.92	1,715.38	5,292.04
MIDDLESEX BOROUGH	5384474	775.88	2,606.84	801.25	4,183.97
MONTCLAIR TOWNSHIP	5375340	27,016.06	0.00	90.00	27,106.06
MORRIS TOWNSHIP	5384508	0.00	0.00	275.00	275.00
NORTH BRUNSWICK TOWNSHIP	0298620	15,088.00	0.00	90.00	15,178.00
NORTH PLAINFIELD BORO	6283535	1,560.00	0.00	0.00	1,560.00
NORTH PLAINFIELD BORO	6285225	0.00	0.00	662.79	662.79
SOUTH BRUNSWICK TOWNSHIP	7635204	0.00	0.00	790.00	790.00
UNION TOWNSHIP	9125378	8,339.36	42,949.95	6,300.89	57,590.20
WEST ORANGE	9285339	1,896.00	0.00	0.00	1,896.00
		<b>80,489.62</b>	<b>187,870.74</b>	<b>40,722.41</b>	<b>309,082.77</b>

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

***QUARTERLY INVESTMENT REPORT***

***AS OF 6/30/2013***



**Prime Advisors, Inc.**

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# Executive Summary

## TRANSACTIONS:

Action	Total	Comments	Average Tax-Equivalent Yield
Sales, Calls, and Maturities	\$4,500,000		0.17%
Purchases	\$9,510,876	Maintain ladder strategy and look to extend slightly as rates rise	0.21%

## PORTFOLIO ALLOCATION:

Sector	03/31/2013	06/30/2013	Comments
Treasury	93%	94%	
Agency	0%	0%	
Credit	0%	0%	
Exempt Muni	0%	0%	
Taxable Muni	0%	0%	
MPT	0%	0%	
CMO	0%	0%	
ABS	0%	0%	
CMBS	0%	0%	
Short-Term	7%	6%	

## PORTFOLIO STATISTICS:

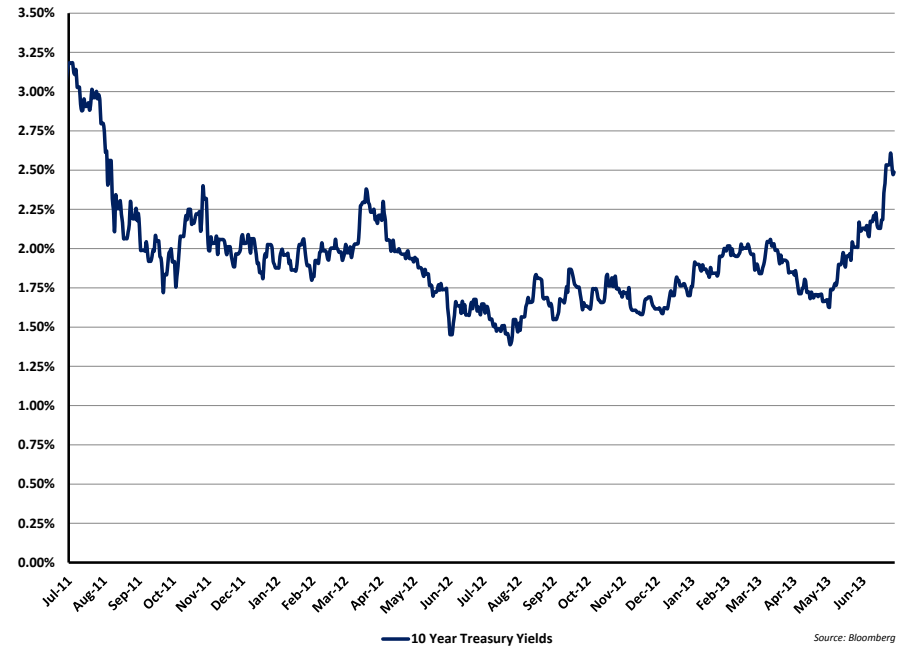
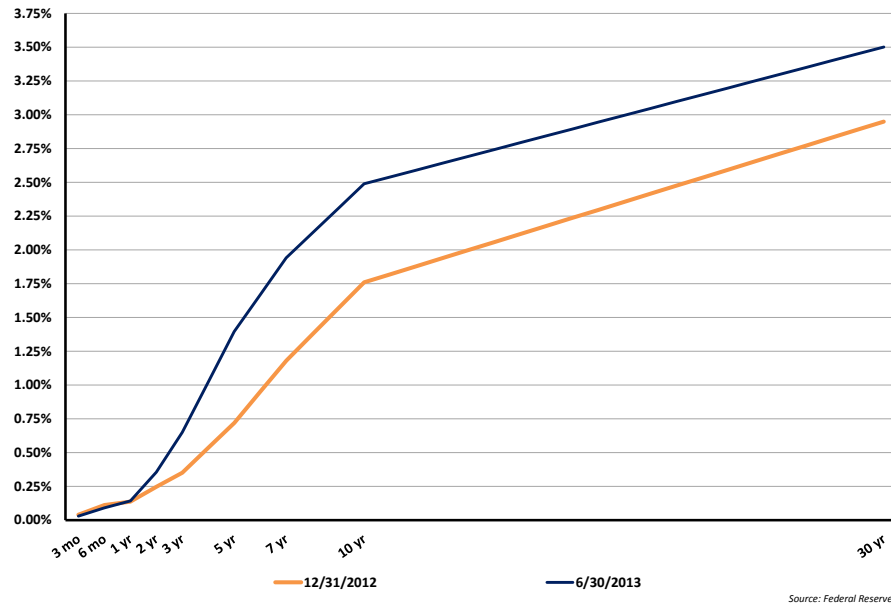
Quarter Ending:	03/31/2013	06/30/2013	Comments
Tax-Equivalent Book Yield	0.19%	0.20%	Book yields should improve with future purchases given rise in rates
Book Value	\$23,097,550	\$28,115,792	
Projected Tax-Equivalent Annual Income	\$42,751	\$54,881	
Unrealized Gain	\$6,292	\$1,897	
YTD Realized Gain	\$0	\$0	
Portfolio Duration	0.64	0.80	
Average Credit Quality	AA+	AA+	

## PERFORMANCE:

Tax-equivalent Performance	Portfolio	Target/Benchmark	Difference
YTD Booked Income	\$23,507	\$19,790	\$3,717
QTD Total Return	0.03%	0.03%	0.00%
YTD Total Return	0.09%	0.10%	-0.01%

# Economic Outlook

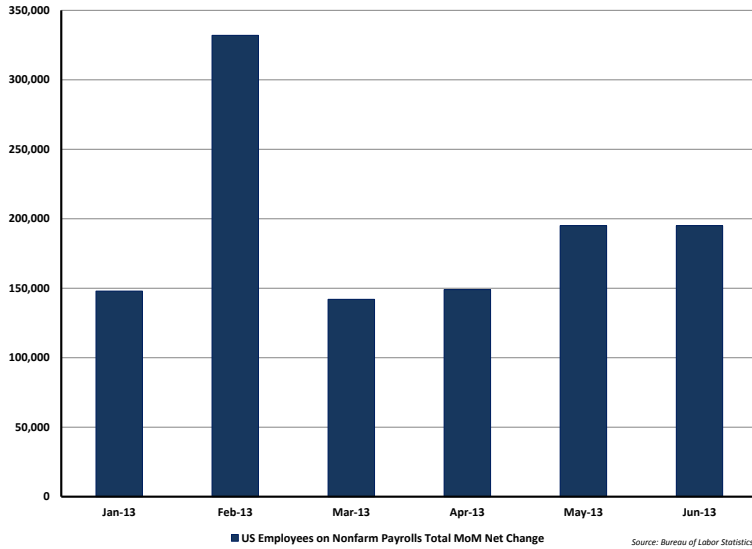
## Treasury Yield Curves



- After a long period of below 2% yields on the 10 year Treasury, rates moved to 2.49% at the end of the second quarter, this based on improved economic expectations by the Federal Reserve
- The Federal Reserve continued purchasing securities through the quantitative easing program, however the markets now expect the Fed to begin tapering those purchases as we move into the latter half of 2013
- While the markets briefly flirted with 10 year Treasury yields around 2.3% in March 2012, the recent move reflects the highest levels since 2011

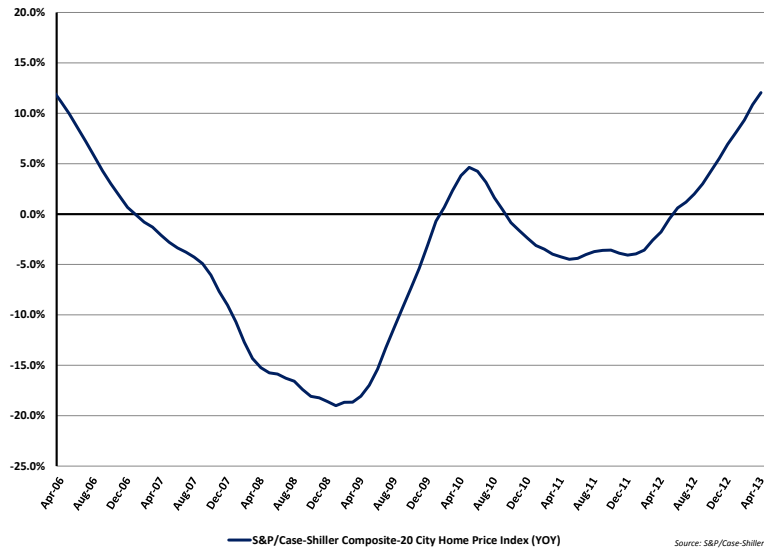
# Economic Outlook

## Employment



- Federal Reserve’s improved economic expectations are primarily due to the stabilization experienced in both the employment and housing markets
- For nearly 3 years, employment growth has been positive, as a result the unemployment rate has fallen to 7.6%
- Chairman Bernanke indicated that the FOMC would cease asset purchases when the unemployment rate reaches 7.0%, which is expected the first half of 2014

## Housing



- With attractive mortgage rates, new and existing home sales continued to improve and support current home prices
- S&P Case-Shiller Home Price Index shows a dramatic pricing improvement on a national level as year over year returns are positive at 12.05% (as of April 2013)
- With the current rise in yields, mortgage rates have moved significantly higher as the Freddie Mac Primary Mortgage Market Survey® ended June at 4.46%

# Economic Outlook

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## Structured Products

Performance for the mortgage sector continued to lag, as the Federal Reserve continued their agency mortgage backed securities (MBS) purchases during the second quarter. As a result, the sector ended the quarter at -2.01%.

However, during the quarter, while the Fed continued those MBS purchases, investors began to anticipate a tapering plan by the Fed in late 2013. During the May FOMC meeting, Chairman Bernanke indicated that the Fed would begin a tapering plan, if the economy showed signs of improvement, particularly in the employment and housing markets. The market took this as an end date is in sight. For now, the Fed purchases continue to make up a majority of gross monthly supply of all agency MBS.

Since the Fed's comments, the 30 year mortgage rate shot up to 4.46%, the highest since July 2011. With mortgage rates rising substantially over the past two months, refinance activity has dropped by more than 15%. The housing market has been one of the bright spots for the economy because of low mortgage rates and historically low home prices. With mortgage rates moving higher, we could see home price affordability decline, ultimately slowing down the positive momentum in the housing market.

We continue to favor an underweight to 30 year mortgage product, but will take advantage of the tick up in rates and recent spread widening to reduce the underweight. We continue to use agency-backed CMO's to help reduce convexity risk in shorter maturities. This positioning has allowed us to mitigate some amount of extension risk with the rise in rates. Our focus in residential mortgage purchases remains in agency-backed products only.

## Corporates

Corporate spreads spent the first part of the quarter grinding tighter (10 basis points (bps)) but reversed course during the second half to close wider across the Barclays Corporate Index. Specifically, the index touched +129 bps of spread over Treasuries in late May but succumbed to a rapid 23 bps reversal to close the quarter at +152 bps.

The catalyst to this sell off came from Chairman Bernanke, who during the question and answer period following the May FOMC, indicated that the Fed might begin to reduce the amount of quantitative easing being supplied in the open markets. He was referring to the \$85 billion dollars (\$45bln Treasuries/\$40bln mortgages) of direct market purchases that has been ongoing since September 2012. He qualified this by saying this could happen if the economy were to become self-sustaining and further mentioned that they would continue (for now) to purchase the aforementioned securities.

Fixed income markets interpreted this statement as an imminent action and we saw a swift rise in Treasury rates that was accompanied by spread widening. The selloff was not credit driven but rather rates driven. Investors that invested heavily in mutual funds and ETF's attempted to get out prior to any reduction in Fed stimulus. This led to record redemptions, forcing fund managers to sell assets, including corporate exposure. Typically these imbalances would have been tempered by Wall Street firms taking the other side of the trade but since the credit crisis they have been steering capital away from their trading desks and reduced both risk positions and risk tolerances. This nuance created a supply imbalance which pushed spreads wider, where in previous cycles we have seen spread compression when rates have moved up.

# Economic Outlook

Option Adjusted Corporate Spreads in Basis Points (1)						
Index Sector	6-yr tights 12/31/06	12/31/12	03/31/13	06/30/13	2Q13 Change	Year- To- Date Change
Aggregate Index	38	53	56	61	5	8
Corporates	88	141	139	152	13	11
Industrials	102	133	137	149	12	16
Utilities	102	144	139	150	11	6
Financials	69	155	142	158	16	3
AAA	53	60	60	75	15	15
AA	58	76	76	83	7	7
A	86	116	116	129	13	13
BBB	122	184	181	195	14	11

(1) Data from Barclays Capital as of 6/30/13.

Prime continues to overweight the corporate sector and cautiously optimistic that corporate spreads can find support and grind marginally tighter on the year. We have opportunistically trimmed some of our corporate exposure to take advantage of the municipal and mortgage sectors.

## Municipals

The second quarter of 2013 proved to be challenging for all fixed income markets, with tax-exempt municipals struggling the most. The Barclays Municipal Bond Index returned -2.83%, the weakest performance since September 2008, when the credit crisis gripped the financial markets.

At the end of May, municipal yields headed higher in sympathy with other U.S. Dollar denominated fixed income assets after Chairman Bernanke spooked the markets with comments about concluding Fed purchases of Treasuries and mortgages. In June, municipals underperformed the broader market driven by record outflows in municipal bond mutual funds, decreased liquidity as a result of the availability of broker dealer balance sheets into quarter end, and a lack of retail participation for most of the month.

Yields increased dramatically and the tax-exempt yield curve steepened over the course of the quarter. According to Municipal Market Data-Line ("MMD"), long term, AAA rated 30-year tax-exempt yields ended the quarter at 3.83%, an increase of 74 basis points (bps). At the same time, 2-year yields increased 19 bps to 0.50%, increasing the 2yr/30yr slope to 333 bps. Intermediate 10-year AAA rated tax-exempt yields finished the quarter at 2.56%, an increase of 67 basis points from the first quarter.

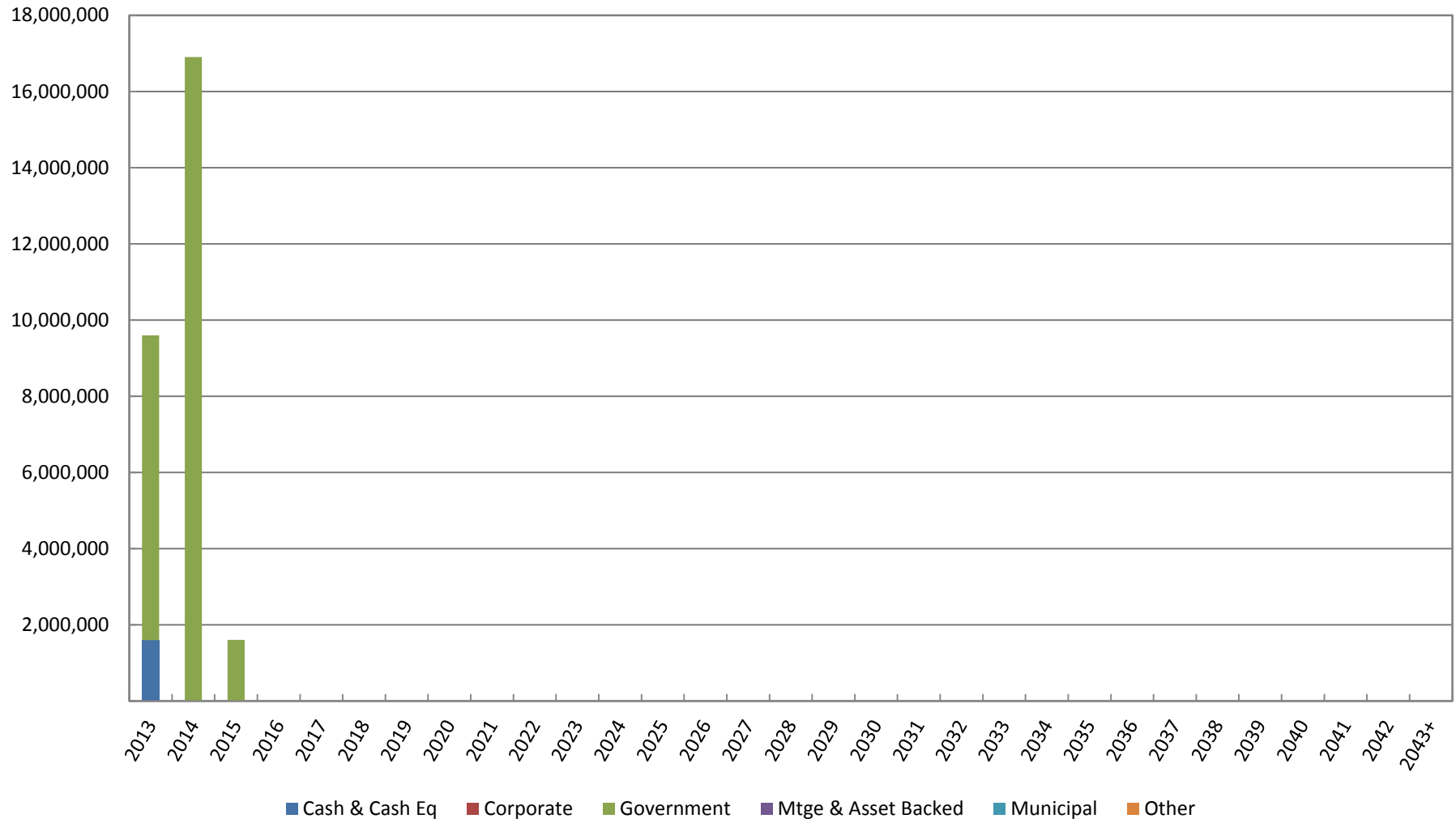
The municipal underperformance has driven pre-tax percentages versus similar maturity Treasuries to compelling levels; municipal percentages ended the quarter above 100% in most spots on the yield curve. As a result, we view this as a buying opportunity and may add to the municipal allocations. With our bias to rising interest rates, we continue to recommend more defensive structures including above market (5.00% or higher) coupons with 4 – 8 year call features rather than longer dated non-call or bullet maturities.



# Portfolio Statistics

Security Type	Book Value	Market Value	Gain / (Loss)	Tax-Equivalent Book Yield	Tax-Equivalent Market Yield	Effective Duration	Convexity	Securities at Gain		Securities at Loss	
								#	Amount	#	Amount
<b>Fixed Income</b>											
Treasury	26,519,999	26,521,896	1,897	0.21	0.18	0.84	0.01	12	5,048	7	(3,151)
Agency	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Corporate	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Taxable Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Tax-exempt Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Mortgage Pass-Through	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMOs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
ARMs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Asset Backed	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMBS	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Other	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
<b>Total</b>	<b>26,519,999</b>	<b>26,521,896</b>	<b>1,897</b>	<b>0.21</b>	<b>0.18</b>	<b>0.84</b>	<b>0.01</b>	<b>12</b>	<b>5,048</b>	<b>7</b>	<b>(3,151)</b>
<b>Short Term</b>											
Sweep Money Market	95,793	95,793	0	0.00	0.00	0.00	0.00	0	0	0	0
Commercial Paper	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
(Payable)/Receivable	1,500,000	1,500,000	0	0.00	0.00	0.00	0.00	0	0	0	0
<b>Total</b>	<b>1,595,793</b>	<b>1,595,793</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Fixed Income &amp; Short Term</b>											
<b>Total</b>	<b>28,115,792</b>	<b>28,117,689</b>	<b>1,897</b>	<b>0.20</b>	<b>0.17</b>	<b>0.80</b>	<b>0.01</b>	<b>12</b>	<b>5,048</b>	<b>7</b>	<b>(3,151)</b>
<b>Equity</b>											
Common Stock	0	0	0					0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>											
<b>Total</b>	<b>28,115,792</b>	<b>28,117,689</b>	<b>1,897</b>					<b>12</b>	<b>5,048</b>	<b>7</b>	<b>(3,151)</b>

# Maturity Schedule By Weighted Average Life



# Performance

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**Tax-Equivalent Total Return  
as of 06/30/2013  
Inception Date: 07/01/2010**

	<b>Prime</b>	<b>Benchmark</b>	<b>Difference</b>
Quarter to Date	0.03%	0.03%	0.00%
Year to Date	0.09%	0.10%	-0.01%
Since Inception	2.15%	1.66%	0.50%

**Benchmark Composition:**

100.0% Garden State Duration Matched Treasury

# Bond Purchases

Trade Date	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
04/02/2013	912828RB8	US TREASURY N/B	Treasury	AA+	Aaa	0.500	08/15/2014	N/A	100.41	1,506,099	0.20	0.20
04/12/2013	912828RG7	US TREASURY N/B	Treasury	AA+	Aaa	0.250	09/15/2014	N/A	100.07	1,601,130	0.20	0.20
04/12/2013	912828TU4	US TREASURY N/B	Treasury	AA+	Aaa	0.250	10/31/2014	N/A	100.07	1,601,068	0.21	0.21
04/12/2013	912828TZ3	US TREASURY N/B	Treasury	AA+	Aaa	0.250	11/30/2014	N/A	100.06	1,601,005	0.21	0.21
05/08/2013	912828RV4	US TREASURY N/B	Treasury	AA+	Aaa	0.250	12/15/2014	N/A	100.08	1,601,255	0.20	0.20
06/03/2013	912828UK4	US TREASURY N/B	Treasury	AA+	Aaa	0.250	01/31/2015	N/A	100.02	1,600,318	0.24	0.24
<b>Total</b>										<b>9,510,876</b>	<b>0.21</b>	<b>0.21</b>

## Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
04/30/2013	Maturity	912828QE3	US TREASURY N/B	Treasury	AA+	Aaa	0.625	04/30/2013	04/30/2013	100.00	1,500,000	0	0.18	0.18
05/31/2013	Maturity	912828QZ6	US TREASURY N/B	Treasury	AA+	Aaa	0.500	05/31/2013	05/31/2013	100.00	1,500,000	0	0.17	0.17
06/30/2013	Maturity	912828RA0	US TREASURY N/B	Treasury	AA+	Aaa	0.375	06/30/2013	06/30/2013	100.00	1,500,000	0	0.18	0.18
<b>Total</b>											<b>4,500,000</b>	<b>0</b>	<b>0.17</b>	<b>0.17</b>

## *Appendix*

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### Detailed Portfolio Report

# Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
<b>Money Market</b>																	
99C001734	05/31/2013			95,793	BANK OF AMERICA/MERRILL LYNCH	0.00			95,793	95,793	95,793	0	0.00	0.00	0.00	0.00	
-	06/30/2013			1,500,000	Securities (Payable) / Receivable	0.00			1,500,000	1,500,000	1,500,000	0	0.00	0.00	0.00	0.00	0.00
<b>Total Money Market</b>				<b>1,595,793</b>					<b>1,595,793</b>	<b>1,595,793</b>	<b>1,595,793</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Treasury</b>																	
912828PL8	08/01/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	12/15/2013	12/15/2013	1,007,347	1,002,456	1,002,930	474	0.21	0.11	0.46	0.46	0.00
912828PU8	08/01/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.50	11/15/2013	11/15/2013	1,003,714	1,001,079	1,001,445	366	0.21	0.11	0.37	0.38	0.00
912828QU7	03/22/2013	AA+	Aaa	1,100,000	US TREASURY N/B	0.63	07/15/2014	07/15/2014	1,106,148	1,104,889	1,104,752	(137)	0.20	0.21	1.03	1.04	0.02
912828QW3	08/01/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.38	07/31/2013	07/31/2013	1,502,818	1,500,236	1,500,351	115	0.19	0.19	0.08	0.08	0.00
912828RB8	04/02/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.50	08/15/2014	08/15/2014	1,506,099	1,505,016	1,504,920	(96)	0.20	0.21	1.12	1.12	0.02
912828RD4	08/01/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.13	08/31/2013	08/31/2013	1,499,009	1,499,847	1,500,117	270	0.19	0.08	0.17	0.17	0.00
912828RG7	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	09/15/2014	09/15/2014	1,601,130	1,600,965	1,600,496	(470)	0.20	0.22	1.20	1.21	0.02
912828RK8	08/01/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.13	09/30/2013	09/30/2013	1,498,833	1,499,749	1,500,117	368	0.19	0.09	0.25	0.25	0.00
912828RN2	08/01/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	10/31/2013	10/31/2013	1,500,884	1,500,236	1,500,762	526	0.20	0.10	0.33	0.33	0.00
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,601,144	1,600,336	(808)	0.20	0.24	1.45	1.46	0.03
912828SB7	10/09/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	01/31/2014	01/31/2014	1,500,298	1,500,133	1,501,113	980	0.23	0.12	0.59	0.59	0.01
912828SG6	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	02/28/2014	02/28/2014	1,000,394	1,000,216	1,000,742	526	0.22	0.14	0.66	0.66	0.01
912828SL5	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	03/31/2014	03/31/2014	1,000,394	1,000,228	1,000,664	436	0.22	0.16	0.75	0.75	0.01
912828SR2	01/04/2013	AA+	Aaa	1,400,000	US TREASURY N/B	0.25	04/30/2014	04/30/2014	1,400,716	1,400,455	1,400,930	475	0.21	0.17	0.83	0.83	0.01
912828SW1	02/05/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	05/31/2014	05/31/2014	1,500,884	1,500,618	1,500,879	261	0.20	0.19	0.91	0.91	0.01
912828TA8	03/06/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	06/30/2014	06/30/2014	1,500,825	1,500,626	1,500,879	253	0.21	0.19	1.00	1.00	0.01
912828TU4	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	10/31/2014	10/31/2014	1,601,068	1,600,924	1,600,496	(428)	0.21	0.23	1.33	1.33	0.02
912828TZ3	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	11/30/2014	11/30/2014	1,601,005	1,600,877	1,600,336	(541)	0.21	0.24	1.42	1.42	0.03
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,304	1,599,632	(672)	0.24	0.26	1.59	1.59	0.03
<b>Total Treasury</b>				<b>26,500,000</b>					<b>26,533,140</b>	<b>26,519,999</b>	<b>26,521,896</b>	<b>1,897</b>	<b>0.21</b>	<b>0.18</b>	<b>0.84</b>	<b>0.85</b>	<b>0.01</b>
<b>Grand Total</b>				<b>28,095,793</b>					<b>28,128,932</b>	<b>28,115,792</b>	<b>28,117,689</b>	<b>1,897</b>	<b>0.20</b>	<b>0.17</b>	<b>0.80</b>	<b>0.80</b>	<b>0.01</b>

# Glossary of Terms

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



# Glossary of Terms

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

## Glossary of Terms

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

## *Appendix*

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### Presentation Overview

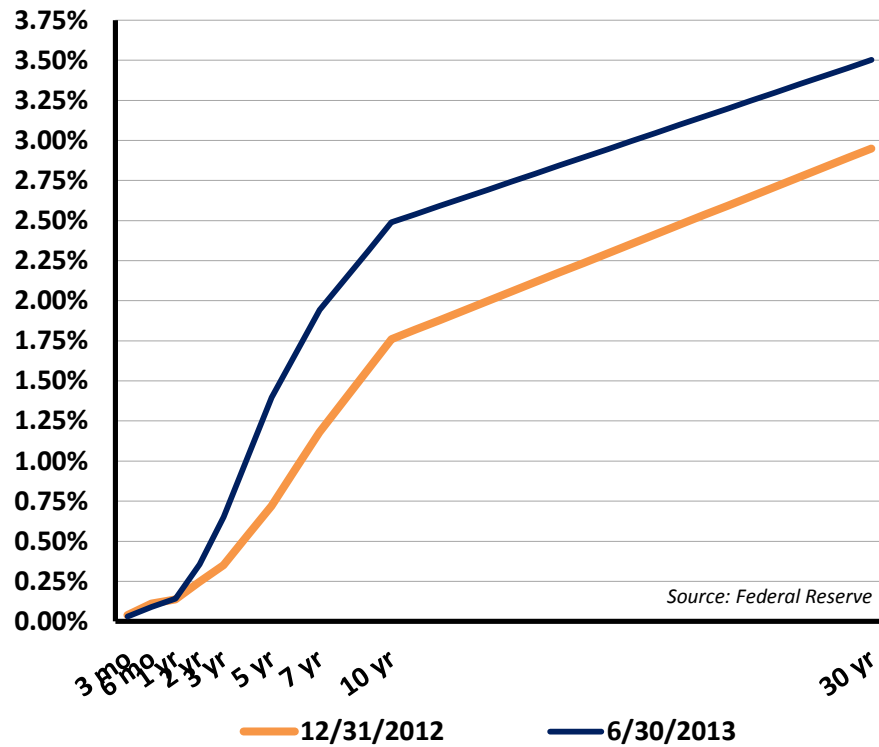
## *Overview*

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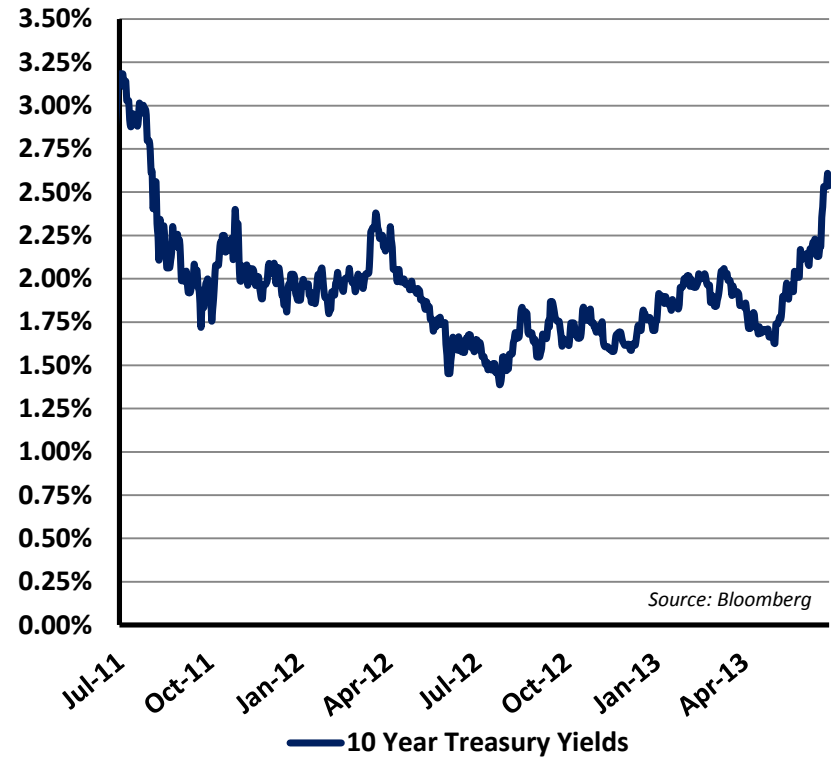
- Economic overview and market update
- Portfolio review
- Performance

# Treasury Yield Curves and 10 Year Treasury Yield

## Treasury Yield Curves



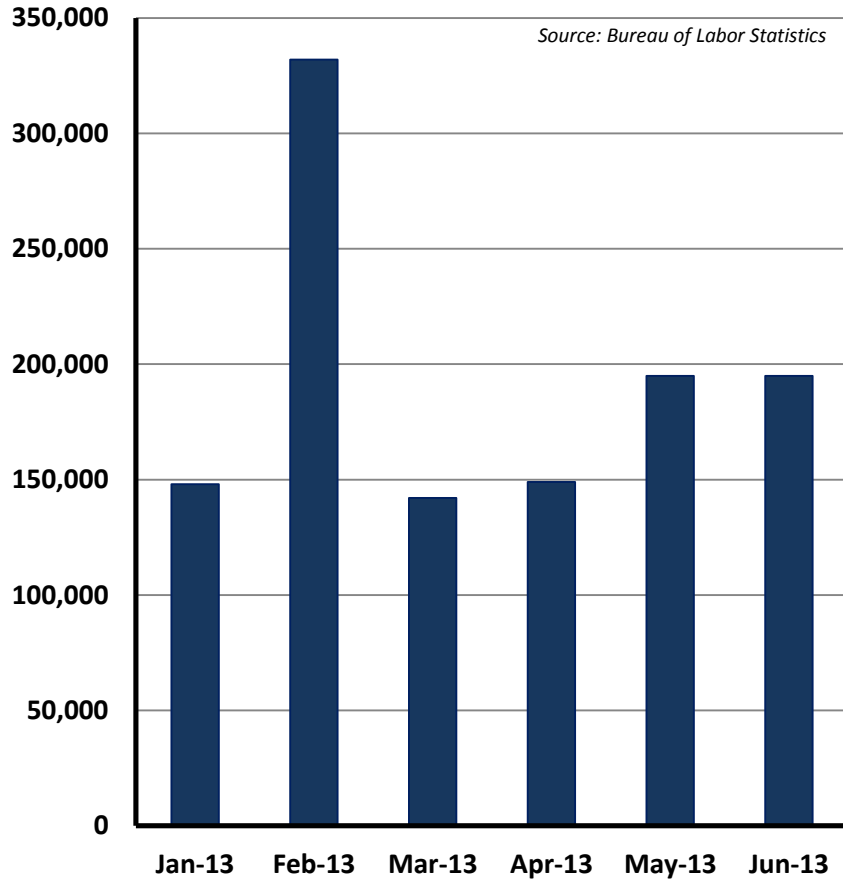
## 10 Year Treasury Yield



	US Treasury Yields	
	12/31/2012	6/30/2013
<b>3 Month</b>	0.04%	0.03%
<b>2 Year</b>	0.25%	0.36%
<b>10 Year</b>	1.76%	2.49%
<b>30 Year</b>	2.95%	3.50%

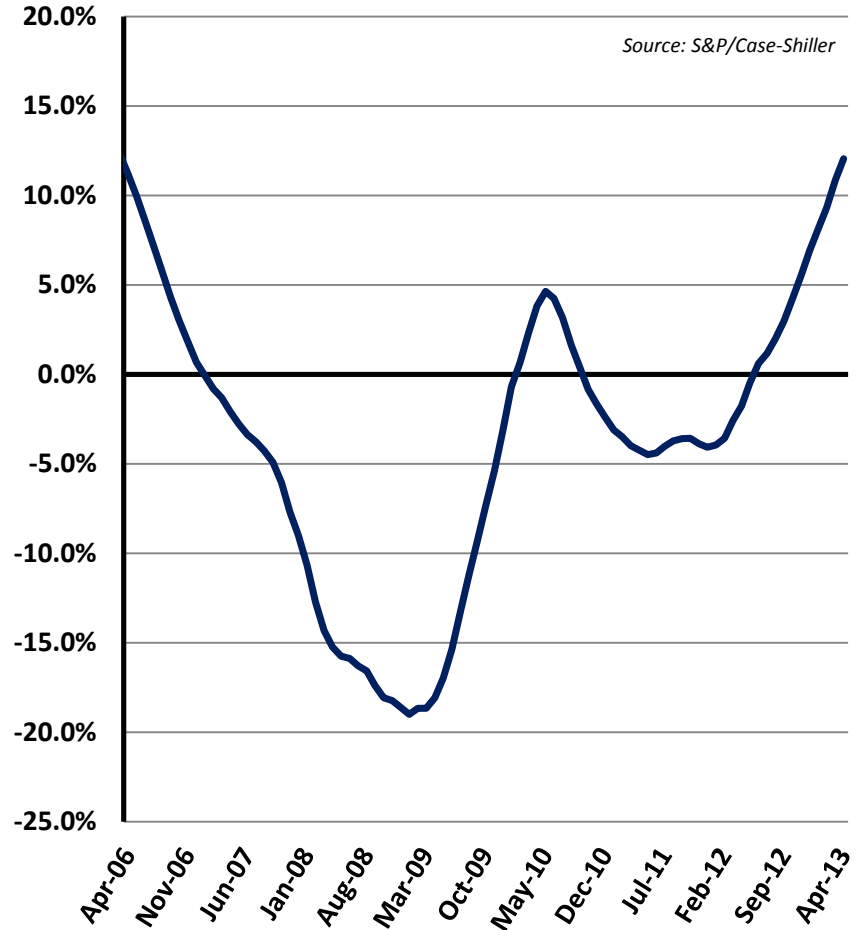
# Employment and Housing

## Change in Nonfarm Payrolls



■ US Employees on Nonfarm Payrolls Total MoM Net Change

## S&P/Case Shiller Home Price Index



— S&P/Case-Shiller Composite-20 City Home Price Index (YOY)

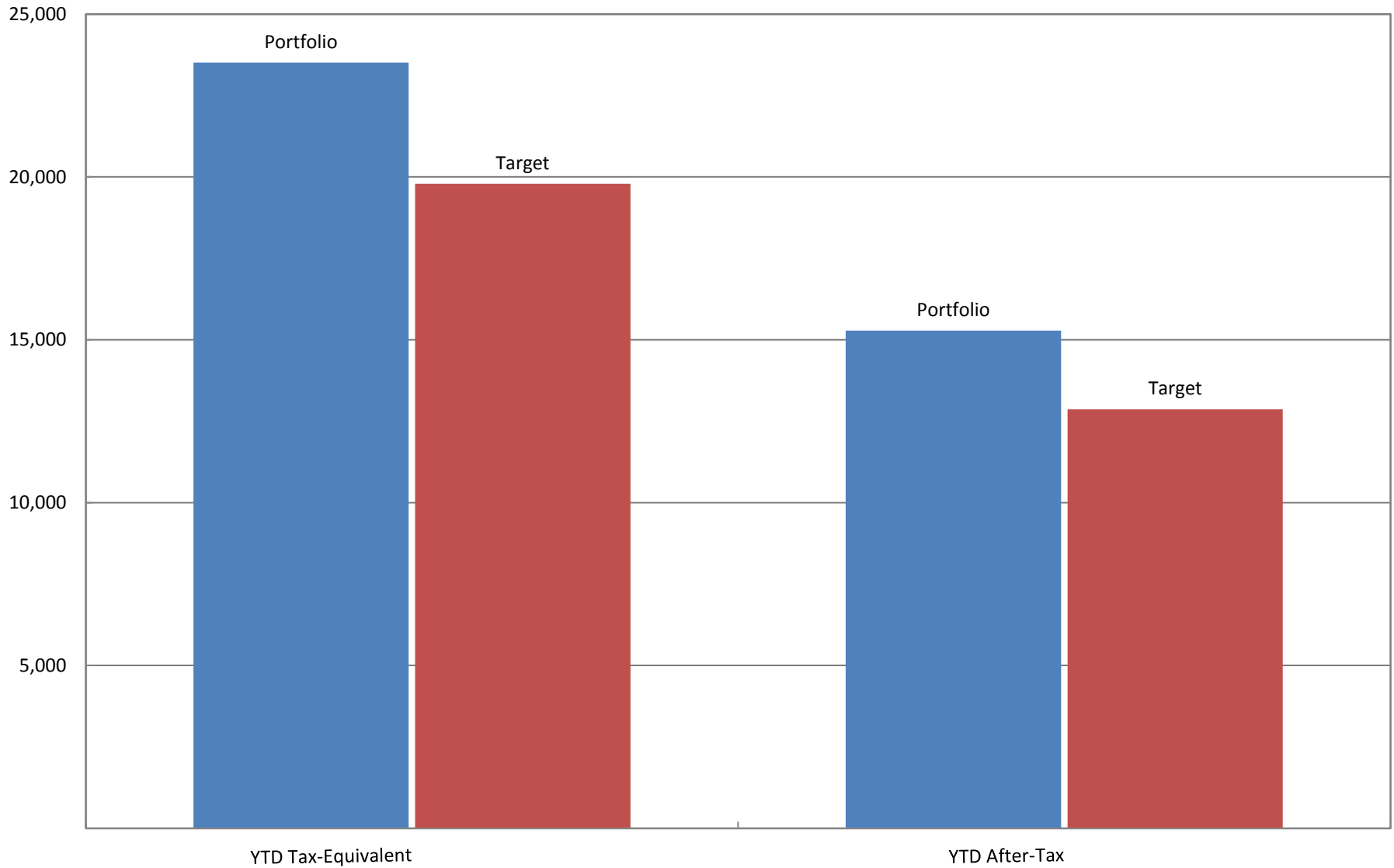
## Portfolio Changes

Garden State Muni Joint Insurance Fund	06/30/2012	09/30/2012	12/31/2012	03/31/2013	06/30/2013
<b>Treasury Yields</b>					
2 yr Treasury Yield	0.31%	0.24%	0.25%	0.25%	0.36%
5 yr Treasury Yield	0.73%	0.63%	0.72%	0.78%	1.39%
10 yr Treasury Yield	1.66%	1.64%	1.75%	1.86%	2.48%
<b>Book Statistics</b>					
Tax-Equivalent Book Yield	0.00%	0.16%	0.18%	0.19%	0.20%
Book Value (\$)	100,000	22,083,210	22,095,140	23,097,550	28,115,792
Projected Tax-Equivalent Income, next 12 months (\$)	0	35,595	38,802	42,751	54,881
Unrealized Gains/(Losses) (\$)	0	823	4,340	6,292	1,897
YTD Realized Gains/(Losses) (\$)	141,406	141,406	141,406	0	0
<b>Portfolio Risk Statistics</b>					
Effective Duration	0.00	0.62	0.58	0.64	0.80
Convexity		0.01	0.01	0.01	0.01
Weighted Average Life	0.00	0.61	0.57	0.63	0.80
Average Rating	AAA	AA+	AA+	AA+	AA+
<b>Portfolio Sector Allocation</b>					
Treasury	0%	93%	93%	93%	94%
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	100%	7%	7%	7%	6%

# Income Year to Date

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Year to Date, as of 06/30/2013





# Performance

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**Tax-Equivalent Total Return  
as of 06/30/2013  
Inception Date: 07/01/2010**

	<b>Prime</b>	<b>Benchmark</b>	<b>Difference</b>
Quarter to Date	0.03%	0.03%	0.00%
Year to Date	0.09%	0.10%	-0.01%
Since Inception	2.15%	1.66%	0.50%

**Benchmark Composition:**

100.0% Garden State Duration Matched Treasury

**Garden State Municipal Joint Insurance Fund**

Report to Emp/Ins VS. Report to TPA

All Workers' Compensation Claims Reported to

**Qual-Lynx**



Group	Group Name	#Claims	*Report to Emp/Ins. VS. Rpt. TPA	Average of Report to Emp/Ins. VS. Rpt. TPA
1	BERKELEY TOWNSHIP	21	46	2.2
3	BORO OF FAIR HAVEN	3	15	5.0
4	TOWNSHIP OF FREEHOLD	13	13	1.0
5	TOWN OF HARRISON	12	8	0.7
6	CITY OF HOBOKEN	38	150	3.9
7	BOROUGH OF KENILWORTH	8	26	3.3
10	TOWNSHIP OF MORRIS	18	22	1.2
11	BORO OF NEW PROVIDENCE	6	8	1.3
12	BORO OF NORTH PLAINFIELD	3	0	0.0
13	BORO OF CALDWELL	5	9	1.8
14	CITY OF ENGLEWOOD	26	27	1.0
15	BORO OF FANWOOD	3	6	2.0
16	TOWNSHIP OF HAMILTON	47	37	0.8
17	BORO OF HIGHLAND PARK	3	6	2.0
18	HOWELL TOWNSHIP	10	7	0.7
19	LIVINGSTON TOWNSHIP	27	23	0.9
20	TOWNSHIP OF UNION	41	88	2.1
21	TWP OF WEST ORANGE	25	79	3.2
22	TOWNSHIP OF MAPLEWOOD	25	24	1.0
23	TOWNSHIP OF MONTCLAIR	27	47	1.7
24	TOWN OF MORRISTOWN	10	40	4.0
25	TWP OF NORTH BRUNSWICK	15	54	3.6
26	CITY OF RAHWAY	9	20	2.2
27	TOWNSHIP OF WARREN	6	7	1.2
28	TOWNSHIP OF EWING	11	103	9.4
31	BOROUGH OF HADDON HEIGHTS	3	5	1.7
34	BERKELEY HEIGHTS	4	5	1.3
35	CITY OF LINDEN	49	103	2.1
36	TOWNSHIP OF LAWERENCE	7	55	7.9
<b>Grand Total</b>		<b>475</b>	<b>1033</b>	<b>2.2</b>

**Garden State Municipal Joint Insurance Fund**  
Late Reporting Analysis D.O.L. VS. Report to Emp/Ins  
All Workers' Compensation Claims Reporte to  
**Qual-Lynx**



Group	Group Name	#Claims	*D.O.L VS. Report to Emp/Ins.	Average of D.O.L VS. Report to Emp/Ins.
1	BERKELEY TOWNSHIP	21	10	0.5
3	BORO OF FAIR HAVEN	3	1	0.3
4	TOWNSHIP OF FREEHOLD	13	1	0.1
5	TOWN OF HARRISON	12	2	0.2
6	CITY OF HOBOKEN	38	19	0.5
7	BOROUGH OF KENILWORTH	8	3	0.4
10	TOWNSHIP OF MORRIS	18	4	0.2
11	BORO OF NEW PROVIDENCE	6	1	0.2
12	BORO OF NORTH PLAINFIELD	3	0	0.0
13	BORO OF CALDWELL	5	5	1.0
14	CITY OF ENGLEWOOD	26	12	0.5
15	BORO OF FANWOOD	3	3	1.0
16	TOWNSHIP OF HAMILTON	47	82	1.7
17	BORO OF HIGHLAND PARK	3	0	0.0
18	HOWELL TOWNSHIP	10	3	0.3
19	LIVINGSTON TOWNSHIP	27	31	1.1
20	TOWNSHIP OF UNION	41	9	0.2
21	TWP OF WEST ORANGE	25	17	0.7
22	TOWNSHIP OF MAPLEWOOD	25	45	1.8
23	TOWNSHIP OF MONTCLAIR	27	47	1.7
24	TOWN OF MORRISTOWN	10	3	0.3
25	TWP OF NORTH BRUNSWICK	15	18	1.2
26	CITY OF RAHWAY	9	5	0.6
27	TOWNSHIP OF WARREN	6	1	0.2
28	TOWNSHIP OF EWING	11	1	0.1
31	BOROUGH OF HADDON HEIGHTS	3	0	0.0
34	BERKELEY HEIGHTS	4	33	8.3
35	CITY OF LINDEN	49	257	5.2
36	TOWNSHIP OF LAWERENCE	7	3	0.4
<b>Grand Total</b>		<b>475</b>	<b>616</b>	<b>1.3</b>

**Garden State Municipal Joint Insurance Fund**

Lost Time Ratio Report

All Workers' Compensation Claims Reported to

**Qual-Lynx**



Report Year		2013			
Workers' Compensation	WC				
Count of Claims		Covr		Grand Total	Lost Time Ratio
Policy Effective Year	Group Name	IND	MED		
	2009 TOWNSHIP OF MONTCLAIR	1		1	100%
<b>2009 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>
	2012 BERKELEY TOWNSHIP	2		2	100%
	BORO OF CALDWELL		2	2	0%
	BORO OF FAIR HAVEN	1		1	100%
	BOROUGH OF MIDDLESEX		2	2	0%
	CITY OF ENGLEWOOD	3		3	100%
	CITY OF HOBOKEN		2	2	0%
	CITY OF RAHWAY		1	1	0%
	LIVINGSTON TOWNSHIP		1	1	0%
	TOWN OF HARRISON		2	2	0%
	TOWNSHIP OF HAMILTON		1	1	0%
	TOWNSHIP OF UNION	2	2	4	50%
<b>2012 Total</b>		<b>8</b>	<b>13</b>	<b>21</b>	<b>38%</b>
	2013 BERKELEY HEIGHTS		4	4	0%
	BERKELEY TOWNSHIP	1	20	21	5%
	BORO OF CALDWELL		5	5	0%
	BORO OF FAIR HAVEN		3	3	0%
	BORO OF FANWOOD	1	2	3	33%
	BORO OF HIGHLAND PARK		3	3	0%
	BORO OF NEW PROVIDENCE		6	6	0%
	BORO OF NORTH PLAINFIELD		3	3	0%
	BOROUGH OF HADDON HEIGHTS		3	3	0%
	BOROUGH OF KENILWORTH	2	6	8	25%
	CITY OF ENGLEWOOD	7	19	26	27%
	CITY OF HOBOKEN	7	31	38	18%
	CITY OF LINDEN	8	41	49	16%
	CITY OF RAHWAY	2	7	9	22%
	HOWELL TOWNSHIP		10	10	0%
	LIVINGSTON TOWNSHIP	3	24	27	11%
	TOWN OF HARRISON	1	11	12	8%
	TOWN OF MORRISTOWN	2	8	10	20%
	TOWNSHIP OF EWING	2	9	11	18%

**Garden State Municipal Joint Insurance Fund**

Lost Time Ratio Report

All Workers' Compensation Claims Reported to

**Qual-Lynx**



Report Year		2013			
Workers' Compensation		WC			
Count of Claims Policy Effective Year	Group Name	Covr		Grand Total	Lost Time Ratio
		IND	MED		
	TOWNSHIP OF FREEHOLD		13	13	0%
	TOWNSHIP OF HAMILTON	3	44	47	6%
	TOWNSHIP OF LAWERENCE		7	7	0%
	TOWNSHIP OF MAPLEWOOD	3	22	25	12%
	TOWNSHIP OF MONTCLAIR	10	17	27	37%
	TOWNSHIP OF MORRIS	5	13	18	28%
	TOWNSHIP OF UNION	5	36	41	12%
	TOWNSHIP OF WARREN	1	5	6	17%
	TWP OF NORTH BRUNSWICK	5	10	15	33%
	TWP OF WEST ORANGE	5	20	25	20%
<b>2013 Total</b>		<b>73</b>	<b>402</b>	<b>475</b>	<b>15%</b>
<b>Grand Total</b>		<b>82</b>	<b>415</b>	<b>497</b>	<b>16%</b>

**Garden State Municipal Joint Insurance Fund**

Summary of Claims

**Qual-Lynx**



Type	Policy Effective Year	Total Claims	Total Open Claims	Total Incurred
AL	2010	2	0	\$ -
	2011	18	2	\$ 7,576.66
	2012	216	25	\$ 231,366.55
	2013	118	40	\$ 61,456.49
<b>AL Total</b>		<b>354</b>	<b>67</b>	<b>\$ 300,399.70</b>
AP	2011	10	0	\$ 30,704.88
	2012	377	17	\$ 2,713,264.22
	2013	160	40	\$ 278,743.85
<b>AP Total</b>		<b>547</b>	<b>57</b>	<b>\$ 3,022,712.95</b>
EP	2012	23	18	\$ 1,515,598.00
	2013	14	12	\$ 242,000.00
<b>EP Total</b>		<b>37</b>	<b>30</b>	<b>\$ 1,757,598.00</b>
GL	2006	1	0	\$ 133.90
	2008	1	0	\$ -
	2009	2	1	\$ 34,500.00
	2010	22	11	\$ 489,226.94
	2011	109	15	\$ 595,840.36
	2012	563	67	\$ 921,725.46
	2013	166	59	\$ 286,858.99
<b>GL Total</b>		<b>864</b>	<b>153</b>	<b>\$ 2,328,285.65</b>
PO	2012	45	5	\$ 250,782.12
	2013	25	6	\$ 105,250.00
<b>PO Total</b>		<b>70</b>	<b>11</b>	<b>\$ 356,032.12</b>
PR	2011	9	0	\$ 9,819.11
	2012	220	46	\$ 5,525,862.16
	2013	27	10	\$ 121,463.76
<b>PR Total</b>		<b>256</b>	<b>56</b>	<b>\$ 5,657,145.03</b>
WC	2006	2	2	\$ 17,019.55
	2009	1	1	\$ 11,500.00
	2010	7	6	\$ 99,351.14
	2011	10	5	\$ 134,689.22
	2012	976	242	\$ 8,144,526.83
	2013	475	359	\$ 2,127,430.75
<b>WC Total</b>		<b>1471</b>	<b>615</b>	<b>\$ 10,534,517.49</b>
<b>Grand Total</b>		<b>3599</b>	<b>989</b>	<b>\$ 23,956,690.94</b>

Account: 719 719CM  
Valued as of 06/30/2013

Garden State Municipal Joint Insurance Fund

Year to Date  
Open/Closed Report  
Qual-Lynx



Year to Date

Type	Fund Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
AL	2010	CITY OF HOBOKEN	1			1
		CITY OF RAHWAY	1			1
<b>2010 Total</b>			<b>2</b>			<b>2</b>
	2011	BERKELEY TOWNSHIP	1			1
		BOROUGH OF MIDDLESEX	1			1
		CITY OF HOBOKEN	1			1
		CITY OF RAHWAY	1	2		3
		LIVINGSTON TOWNSHIP	2			2
		TOWN OF MORRISTOWN	1			1
		TOWNSHIP OF EWING	2			2
		TOWNSHIP OF MAPLEWOOD	1			1
		TOWNSHIP OF MONTCLAIR	1			1
		TOWNSHIP OF UNION	4			4
		TWP OF WEST ORANGE	1			1
		<b>2011 Total</b>			<b>16</b>	<b>2</b>
	2012	BERKELEY TOWNSHIP	9	2		11
		BORO OF CALDWELL	9	2		11

Account: 719 719CM  
Valued as of 06/30/2013

**Garden State Municipal Joint Insurance Fund**

Year to Date  
Open/Closed Report



**Qual-Lynx**

BORO OF FANWOOD	1			1
BORO OF HIGHLAND PARK	2			2
BORO OF NORTH PLAINFIELD	6	1		7
BOROUGH OF HADDON HEIGHTS	1			1
BOROUGH OF KENILWORTH	1			1
BOROUGH OF MIDDLESEX	3			3
CITY OF ENGLEWOOD	15	2		17
CITY OF HOBOKEN	9			9
CITY OF RAHWAY	6	1		7
HOWELL TOWNSHIP	11	2		13
LIVINGSTON TOWNSHIP	5			5
TOWN OF HARRISON	1	2		3
TOWN OF MORRISTOWN	4			4
TOWNSHIP OF BLOOMFIELD	4	2		6
TOWNSHIP OF EASTAMPTON	4			4
TOWNSHIP OF EWING	3			3
TOWNSHIP OF FREEHOLD	10			10
TOWNSHIP OF HAMILTON	2			2
TOWNSHIP OF MAPLEWOOD	9	2		11
TOWNSHIP OF MONTCLAIR	9	1		10
TOWNSHIP OF MORRIS	6	2		8
TOWNSHIP OF UNION	20			20

Account: 719 719CM  
Valued as of 06/30/2013



Garden State Municipal Joint Insurance Fund

Year to Date  
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Qual-Lynx

TOWNSHIP OF WARREN	2			2
TWP OF MANALAPAN	4	2		6
TWP OF NORTH BRUNSWICK	12			12
TWP OF PARSIPPANY	14	2		16
TWP OF WEST ORANGE	9	2		11

<b>2012 Total</b>	<b>191</b>	<b>25</b>		<b>216</b>
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2013	BERKELEY TOWNSHIP	4	1		5
	BORO OF CALDWELL	3	1		4
	BORO OF FAIR HAVEN	1			1
	BORO OF HIGHLAND PARK	2	1		3
	BORO OF NORTH PLAINFIELD	3	3		6
	BOROUGH OF HADDON HEIGHTS	1	1		2
	BOROUGH OF KENILWORTH		1		1
	CITY OF ENGLEWOOD		1		1
	CITY OF HOBOKEN	6	2		8
	CITY OF LINDEN	4	2		6
	CITY OF RAHWAY	1			1
	HOWELL TOWNSHIP	2			2
	LIVINGSTON TOWNSHIP	1	1		2
	TOWN OF MORRISTOWN	2	2		4
	TOWNSHIP OF BLOOMFIELD	2			2
	TOWNSHIP OF EWING		1		1

Account: 719 719CM  
Valued as of 06/30/2013

Garden State Municipal Joint Insurance Fund

Year to Date  
Open/Closed Report



**Qual-Lynx**

TOWNSHIP OF FREEHOLD	6			6
TOWNSHIP OF LAWERENCE	1	1		2
TOWNSHIP OF MAPLEWOOD	5	2		7
TOWNSHIP OF MONTCLAIR	8	7		15
TOWNSHIP OF MORRIS	2	1		3
TOWNSHIP OF UNION	5	4		9
TOWNSHIP OF WARREN	1	1		2
TWP OF NORTH BRUNSWICK	6	4		10
TWP OF PARSIPPANY	7	3		10
TWP OF WEST ORANGE	5			5

**2013 Total**

**78**

**40**

**118**

**AL Total**

**287**

**67**

**354**

Garden State Municipal Joint Insurance Fund

Year to Date  
Open/Closed Report



Qual-Lynx

AP

2011	BERKELEY TOWNSHIP	1			1
	BORO OF HIGHLAND PARK	1			1
	CITY OF HOBOKEN	1			1
	CITY OF RAHWAY	2			2
	LIVINGSTON TOWNSHIP	1			1
	TOWN OF MORRISTOWN	1			1
	TOWNSHIP OF MAPLEWOOD	1			1
	TWP OF NORTH BRUNSWICK	1			1
	TWP OF WEST ORANGE	1			1

**2011 Total**

**10**

**10**

2012	BERKELEY TOWNSHIP	38	4		42
	BORO OF CALDWELL	6	1		7
	BORO OF FAIR HAVEN	2			2
	BORO OF FANWOOD	1			1
	BORO OF HIGHLAND PARK	15	1		16
	BORO OF NORTH PLAINFIELD	13			13
	BOROUGH OF HADDON HEIGHTS	2			2
	BOROUGH OF KENILWORTH	1			1
	BOROUGH OF MIDDLESEX	5			5
	CITY OF ENGLEWOOD	13	1		14
	CITY OF HOBOKEN	9	2		11
	CITY OF RAHWAY	4			4

Account: 719 719CM  
Valued as of 06/30/2013

Garden State Municipal Joint Insurance Fund

Year to Date  
Open/Closed Report



Qual-Lynx

HOWELL TOWNSHIP	18	1		19
LIVINGSTON TOWNSHIP	12	1		13
TOWN OF HARRISON	6			6
TOWN OF MORRISTOWN	7			7
TOWNSHIP OF BLOOMFIELD	5			5
TOWNSHIP OF EASTAMPTON	3			3
TOWNSHIP OF EWING	3			3
TOWNSHIP OF FREEHOLD	14			14
TOWNSHIP OF HAMILTON	4			4
TOWNSHIP OF MAPLEWOOD	15	2		17
TOWNSHIP OF MONTCLAIR	19	2		21
TOWNSHIP OF MORRIS	23			23
TOWNSHIP OF UNION	23			23
TOWNSHIP OF WARREN	13			13
TWP OF MANALAPAN	9	1		10
TWP OF NORTH BRUNSWICK	25			25
TWP OF PARSIPPANY	24	1		25
TWP OF WEST ORANGE	28			28

**2012 Total** **360** **17** **377**

2013	BERKELEY HEIGHTS	4		4
	BERKELEY TOWNSHIP	8	1	9
	BORO OF CALDWELL	2	1	3

Account: 719 719CM  
Valued as of 06/30/2013

**Garden State Municipal Joint Insurance Fund**

Year to Date  
Open/Closed Report



**Qual-Lynx**

BORO OF FAIR HAVEN	1	1		2
BORO OF HIGHLAND PARK	2			2
BORO OF NEW PROVIDENCE	1	1		2
BORO OF NORTH PLAINFIELD	6	2		8
BOROUGH OF HADDON HEIGHTS	2	1		3
BOROUGH OF KENILWORTH	3			3
CITY OF ENGLEWOOD	1	1		2
CITY OF HOBOKEN	6	2		8
CITY OF LINDEN	11			11
CITY OF RAHWAY	1	1		2
HOWELL TOWNSHIP	3			3
LIVINGSTON TOWNSHIP	3	1		4
TOWN OF HARRISON		1		1
TOWN OF MORRISTOWN	2	2	1	5
TOWNSHIP OF BLOOMFIELD	1			1
TOWNSHIP OF EWING	1			1
TOWNSHIP OF FREEHOLD	6			6
TOWNSHIP OF LAWERENCE	2	1		3
TOWNSHIP OF MAPLEWOOD	6	2		8
TOWNSHIP OF MONTCLAIR	5	5		10
TOWNSHIP OF MORRIS	7			7
TOWNSHIP OF UNION	9	7		16

Account: 719 719CM  
Valued as of 06/30/2013

**Garden State Municipal Joint Insurance Fund**

Year to Date  
Open/Closed Report



**Qual-Lynx**

TOWNSHIP OF WARREN	2	2		4
TWP OF NORTH BRUNSWICK	7	4	1	12
TWP OF PARSIPPANY	12	1		13
TWP OF WEST ORANGE	6	1		7

**2013 Total**

**120**

**38**

**2**

**160**

**AP Total**

**490**

**55**

**2**

**547**

Garden State Municipal Joint Insurance Fund

Year to Date  
Open/Closed Report



Qual-Lynx

EP

2012	BLOOMFIELD	1			1
	BORO OF CALDWELL	1			1
	CITY OF ENGLEWOOD		2		2
	CITY OF HOBOKEN	1	2		3
	HOWELL TOWNSHIP	1	4		5
	TOWN OF MORRISTOWN		2		2
	TOWNSHIP OF HAMILTON		3		3
	TOWNSHIP OF MONTCLAIR		1		1
	TOWNSHIP OF MORRIS		1		1
	TOWNSHIP OF UNION		1		1
	TOWNSHIP OF WARREN		1		1
	TWP OF PARSIPPANY	1			1
	TWP OF WEST ORANGE		1		1
<b>2012 Total</b>		<b>5</b>	<b>18</b>		<b>23</b>
2013	CITY OF ENGLEWOOD		1		1
	CITY OF HOBOKEN		1		1
	CITY OF LINDEN		1		1
	HOWELL TOWNSHIP		1		1
	TOWN OF MORRISTOWN	1			1
	TOWNSHIP OF HAMILTON	1	1		2
	TOWNSHIP OF MAPLEWOOD		1		1
	TOWNSHIP OF MONTCLAIR		6		6

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Qual-Lynx



<b>2013 Total</b>		<b>2</b>	<b>12</b>	<b>14</b>
<b>EP Total</b>		<b>7</b>	<b>30</b>	<b>37</b>
GL	2006	TOWNSHIP OF UNION	1	1
<b>2006 Total</b>		<b>1</b>		<b>1</b>
	2008	CITY OF ENGLEWOOD	1	1
<b>2008 Total</b>		<b>1</b>		<b>1</b>
	2009	BORO OF CALDWELL	1	1
		TWP OF MANALAPAN		1
<b>2009 Total</b>		<b>1</b>	<b>1</b>	<b>2</b>
	2010	BERKELEY TOWNSHIP		1
		BORO OF CALDWELL		1
		BORO OF NORTH PLAINFIELD	1	1
		BOROUGH OF KENILWORTH		1
		CITY OF ENGLEWOOD	1	1
		CITY OF HOBOKEN	2	2
		HOWELL TOWNSHIP		1
		TOWNSHIP OF EWING	2	1
		TOWNSHIP OF MAPLEWOOD	1	1
		TOWNSHIP OF MONTCLAIR	4	1
		TOWNSHIP OF MORRIS		1
		TOWNSHIP OF UNION		1
		TWP OF MANALAPAN		1

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Qual-Lynx

	TWP OF WEST ORANGE		1		1
<b>2010 Total</b>		<b>11</b>	<b>10</b>	<b>1</b>	<b>22</b>
2011	BERKELEY TOWNSHIP	1			1
	BORO OF CALDWELL	1	1		2
	BORO OF HIGHLAND PARK	2	1		3
	BOROUGH OF KENILWORTH	1	1		2
	BOROUGH OF MIDDLESEX	2			2
	CITY OF ENGLEWOOD	7			7
	CITY OF HOBOKEN	7	3	1	11
	CITY OF RAHWAY	2			2
	HOWELL TOWNSHIP	1			1
	LIVINGSTON TOWNSHIP	4			4
	TOWN OF MORRISTOWN	2			2
	TOWNSHIP OF EWING		1		1
	TOWNSHIP OF FREEHOLD	6			6
	TOWNSHIP OF MAPLEWOOD	3			3
	TOWNSHIP OF MONTCLAIR	10		1	11
	TOWNSHIP OF UNION	13	2		15
	TOWNSHIP OF WARREN	1			1
	TWP OF MANALAPAN	7	2		9
	TWP OF NORTH BRUNSWICK	3	1		4
	TWP OF WEST ORANGE	21		1	22

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**Garden State Municipal Joint Insurance Fund**

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**Qual-Lynx**



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**2011 Total**

**94**

**12**

**3**

**109**

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**Garden State Municipal Joint Insurance Fund**

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**Qual-Lynx**

2012	BERKELEY TOWNSHIP	5	1		6
	BORO OF CALDWELL	13	2		15
	BORO OF FAIR HAVEN	1			1
	BORO OF FANWOOD	4	1		5
	BORO OF HIGHLAND PARK	19			19
	BORO OF NORTH PLAINFIELD	10		1	11
	BOROUGH OF HADDON HEIGHTS	4			4
	BOROUGH OF KENILWORTH	8			8
	BOROUGH OF MIDDLESEX	3			3
	CITY OF ENGLEWOOD	27	6		33
	CITY OF HOBOKEN	47	9	2	58
	CITY OF RAHWAY	23	6		29
	HOWELL TOWNSHIP	15	6		21
	LIVINGSTON TOWNSHIP	40	2		42
	TOWN OF HARRISON	5			5
	TOWN OF MORRISTOWN	20	2		22
	TOWNSHIP OF BLOOMFIELD	18	6		24
	TOWNSHIP OF EASTAMPTON	2			2
	TOWNSHIP OF EWING	9	2		11
	TOWNSHIP OF FREEHOLD	19	2		21
	TOWNSHIP OF HAMILTON	9	1		10
	TOWNSHIP OF MAPLEWOOD	16	3		19

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Qual-Lynx

TOWNSHIP OF MONTCLAIR	41	5		46
TOWNSHIP OF MORRIS	8			8
TOWNSHIP OF UNION	33	1		34
TOWNSHIP OF WARREN	6	1		7
TWP OF MANALAPAN	9	2		11
TWP OF NORTH BRUNSWICK	23	1		24
TWP OF PARSIPPANY	26	2		28
TWP OF WEST ORANGE	33	2	1	36

**2012 Total** **496** **63** **4** **563**

2013	BERKELEY HEIGHTS	3			3
	BERKELEY TOWNSHIP	1			1
	BORO OF CALDWELL	6	2		8
	BORO OF FANWOOD		2		2
	BORO OF HIGHLAND PARK	2	2		4
	BOROUGH OF HADDON HEIGHTS	1	3		4
	BOROUGH OF KENILWORTH	1	3		4
	CITY OF ENGLEWOOD	2	6		8
	CITY OF HOBOKEN	9	4		13
	CITY OF LINDEN	5	5		10
	CITY OF RAHWAY	7	3		10
	HOWELL TOWNSHIP	7	2		9
	LIVINGSTON TOWNSHIP	7	3		10

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Qual-Lynx

TOWN OF HARRISON	3			3
TOWN OF MORRISTOWN		1		1
TOWNSHIP OF BLOOMFIELD	5	2		7
TOWNSHIP OF EWING	1			1
TOWNSHIP OF FREEHOLD	3			3
TOWNSHIP OF HAMILTON	3	5		8
TOWNSHIP OF LAWERENCE	4	1		5
TOWNSHIP OF MAPLEWOOD	3	2		5
TOWNSHIP OF MONTCLAIR	9	4		13
TOWNSHIP OF MORRIS	1	1		2
TOWNSHIP OF UNION	4	4		8
TOWNSHIP OF WARREN	2			2
TWP OF NORTH BRUNSWICK	7			7
TWP OF PARSIPPANY	7	4		11
TWP OF WEST ORANGE	4			4

**2013 Total**

**107**

**59**

**166**

**GL Total**

**711**

**145**

**8**

**864**

Garden State Municipal Joint Insurance Fund

Year to Date  
Open/Closed Report



Qual-Lynx

PO

2012	BERKELEY TOWNSHIP	1			1
	BORO OF CALDWELL	2			2
	BORO OF FANWOOD	1			1
	BORO OF HIGHLAND PARK	1	1		2
	BORO OF NORTH PLAINFIELD	1	1		2
	BOROUGH OF HADDON HEIGHTS	1			1
	BOROUGH OF KENILWORTH		1		1
	BOROUGH OF MIDDLESEX	1			1
	CITY OF ENGLEWOOD	1			1
	CITY OF HOBOKEN	18			18
	CITY OF RAHWAY		1		1
	TOWN OF MORRISTOWN	1			1
	TOWNSHIP OF MAPLEWOOD	1			1
	TOWNSHIP OF MONTCLAIR	2			2
	TOWNSHIP OF MORRIS	1	1		2
	TOWNSHIP OF UNION	3			3
	TOWNSHIP OF WARREN	1			1
	TWP OF PARSIPPANY	3			3
	TWP OF WEST ORANGE	1			1
<b>2012 Total</b>		<b>40</b>	<b>5</b>		<b>45</b>
2013	BERKELEY HEIGHTS	2			2
	BERKELEY TOWNSHIP	1			1

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Garden State Municipal Joint Insurance Fund

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Qual-Lynx

BORO OF CALDWELL	1			1
BORO OF FANWOOD		1		1
BORO OF NORTH PLAINFIELD		1		1
BOROUGH OF MIDDLESEX	1			1
CITY OF HOBOKEN	5	3		8
CITY OF RAHWAY	1			1
HOWELL TOWNSHIP	1			1
TOWN OF MORRISTOWN	2			2
TOWNSHIP OF MONTCLAIR	2	1		3
TWP OF MANALAPAN	1			1
TWP OF PARSIPPANY	2			2

**2013 Total** **19** **6** **25**

**PO Total** **59** **11** **70**

PR	2011	CITY OF RAHWAY	3			3
		LIVINGSTON TOWNSHIP	4			4
		TOWN OF HARRISON	1			1
		TWP OF NORTH BRUNSWICK	1			1

**2011 Total** **9** **9**

	2012	BERKELEY TOWNSHIP	29	3		32
		BORO OF CALDWELL	5			5
		BORO OF FAIR HAVEN	10	1		11
		BORO OF FANWOOD	2			2

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**Garden State Municipal Joint Insurance Fund**

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**Qual-Lynx**

BORO OF HIGHLAND PARK	7			7
BORO OF NORTH PLAINFIELD	4			4
BOROUGH OF HADDON HEIGHTS	3			3
BOROUGH OF KENILWORTH	1			1
BOROUGH OF MIDDLESEX	11	1		12
CITY OF ENGLEWOOD	7	2		9
CITY OF HOBOKEN	13	11	1	25
CITY OF RAHWAY	14	15		29
HOWELL TOWNSHIP	2	1		3
LIVINGSTON TOWNSHIP	3			3
TOWN OF HARRISON	6	3		9
TOWN OF MORRISTOWN	1			1
TOWNSHIP OF EASTAMPTON	1			1
TOWNSHIP OF EWING	1			1
TOWNSHIP OF FREEHOLD	4	1		5
TOWNSHIP OF MAPLEWOOD	2			2
TOWNSHIP OF MONTCLAIR	4			4
TOWNSHIP OF MORRIS	5			5
TOWNSHIP OF UNION	3			3
TOWNSHIP OF WARREN	5			5
TWP OF MANALAPAN	4			4
TWP OF NORTH BRUNSWICK	17	1		18

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**Garden State Municipal Joint Insurance Fund**

Year to Date

Open/Closed Report

**Qual-Lynx**



TWP OF PARSIPPANY	9	6		15
TWP OF WEST ORANGE	1			1
<b>2012 Total</b>	<b>174</b>	<b>45</b>	<b>1</b>	<b>220</b>

Garden State Municipal Joint Insurance Fund

Year to Date  
Open/Closed Report



Qual-Lynx

2013	BERKELEY HEIGHTS	1	1		2
	BORO OF CALDWELL	2			2
	BORO OF HIGHLAND PARK		1		1
	BORO OF NEW PROVIDENCE		1		1
	BOROUGH OF HADDON HEIGHTS	2			2
	CITY OF ENGLEWOOD	3	4		7
	LIVINGSTON TOWNSHIP	2	1		3
	TOWNSHIP OF FREEHOLD		1		1
	TOWNSHIP OF MORRIS	2			2
	TWP OF NORTH BRUNSWICK	1	1		2
	TWP OF PARSIPPANY	3			3
	TWP OF WEST ORANGE	1			1
<b>2013 Total</b>		<b>17</b>	<b>10</b>		<b>27</b>
<b>PR Total</b>		<b>200</b>	<b>55</b>	<b>1</b>	<b>256</b>
WC	2006	BERKELEY TOWNSHIP		1	1
		CITY OF RAHWAY		1	1
<b>2006 Total</b>			<b>2</b>		<b>2</b>
	2009	TOWNSHIP OF MONTCLAIR		1	1
<b>2009 Total</b>			<b>1</b>		<b>1</b>
	2010	BORO OF CALDWELL		1	1
		CITY OF HOBOKEN	1	4	5
		TOWNSHIP OF FREEHOLD		1	1

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Garden State Municipal Joint Insurance Fund

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Open/Closed Report  
Qual-Lynx



<b>2010 Total</b>		<b>1</b>	<b>6</b>	<b>7</b>	
2011	CITY OF ENGLEWOOD	1		1	
	CITY OF HOBOKEN		3	3	
	LIVINGSTON TOWNSHIP	2		2	
	TOWNSHIP OF EWING	1		1	
	TOWNSHIP OF MONTCLAIR		1	1	
	TOWNSHIP OF UNION	1		1	
	TWP OF NORTH BRUNSWICK		1	1	
<b>2011 Total</b>		<b>5</b>	<b>5</b>	<b>10</b>	
2012	BERKELEY TOWNSHIP	26	19	1	46
	BORO OF CALDWELL	9	5		14
	BORO OF FAIR HAVEN	4	1	1	6
	BORO OF FANWOOD	2	2	1	5
	BORO OF HIGHLAND PARK	13	1	1	15
	BORO OF NEW PROVIDENCE	7	2		9
	BORO OF NORTH PLAINFIELD	16	4		20
	BOROUGH OF HADDON HEIGHTS	6			6
	BOROUGH OF KENILWORTH	4		1	5
	BOROUGH OF MIDDLESEX	11	4		15
	CITY OF ENGLEWOOD	46	23	3	72
	CITY OF HOBOKEN	70	26	3	99
	CITY OF RAHWAY	25	4		29

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Garden State Municipal Joint Insurance Fund

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**Qual-Lynx**

HOWELL TOWNSHIP	20	7	3	30
LIVINGSTON TOWNSHIP	29	15	3	47
TOWN OF HARRISON	14	2	2	18
TOWN OF MORRISTOWN	32	5		37
TOWNSHIP OF EASTAMPTON	4	1		5
TOWNSHIP OF EWING	40	12		52
TOWNSHIP OF FREEHOLD	18	3		21
TOWNSHIP OF HAMILTON	100	32	3	135
TOWNSHIP OF MAPLEWOOD	24	3	1	28
TOWNSHIP OF MONTCLAIR	51	13	1	65
TOWNSHIP OF MORRIS	22	2	2	26
TOWNSHIP OF UNION	51	8	2	61
TOWNSHIP OF WARREN	12			12
TWP OF MANALAPAN	13	3		16
TWP OF NORTH BRUNSWICK	38	6	2	46
TWP OF WEST ORANGE	27	8	1	36
<b>2012 Total</b>	<b>734</b>	<b>211</b>	<b>31</b>	<b>976</b>

**Garden State Municipal Joint Insurance Fund**

Year to Date  
Open/Closed Report



**Qual-Lynx**

2013	BERKELEY HEIGHTS	1	2	1	4
	BERKELEY TOWNSHIP	5	16		21
	BORO OF CALDWELL	1	4		5
	BORO OF FAIR HAVEN	1	2		3
	BORO OF FANWOOD		3		3
	BORO OF HIGHLAND PARK	2	1		3
	BORO OF NEW PROVIDENCE	2	4		6
	BORO OF NORTH PLAINFIELD		3		3
	BOROUGH OF HADDON HEIGHTS	1	2		3
	BOROUGH OF KENILWORTH		8		8
	CITY OF ENGLEWOOD	6	20		26
	CITY OF HOBOKEN	8	29	1	38
	CITY OF LINDEN	9	39	1	49
	CITY OF RAHWAY	1	8		9
	HOWELL TOWNSHIP	6	4		10
	LIVINGSTON TOWNSHIP	7	19	1	27
	TOWN OF HARRISON	3	9		12
	TOWN OF MORRISTOWN	2	8		10
	TOWNSHIP OF EWING	2	9		11
	TOWNSHIP OF FREEHOLD	5	8		13
	TOWNSHIP OF HAMILTON	11	36		47
	TOWNSHIP OF LAWERENCE	1	6		7

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**Garden State Municipal Joint Insurance Fund**

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**Qual-Lynx**

TOWNSHIP OF MAPLEWOOD	9	16		25
TOWNSHIP OF MONTCLAIR	7	20		27
TOWNSHIP OF MORRIS	5	12	1	18
TOWNSHIP OF UNION	10	31		41
TOWNSHIP OF WARREN		6		6
TWP OF NORTH BRUNSWICK	5	9	1	15
TWP OF WEST ORANGE	6	17	2	25

**2013 Total**

**116      351      8      475**

**WC Total**

**856      576      39      1471**

**Grand Total**

**2610      939      50      3599**

Garden State Municipal Joint Insurance Fund  
 Claim Activity Report  
 All Fund Years Reported to  
 Qual-Lynx



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
AL	2010	CITY OF HOBOKEN	1	0	\$ -	\$ -
		CITY OF RAHWAY	1	0	\$ -	\$ -
<b>2010 Total</b>			<b>2</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>
	2011	BERKELEY TOWNSHIP	1	0	\$ 500.00	\$ 500.00
		BOROUGH OF MIDDLESEX	1	0	\$ -	\$ -
		CITY OF HOBOKEN	1	0	\$ 508.90	\$ 508.90
		CITY OF RAHWAY	3	2	\$ 2,284.65	\$ 761.55
		LIVINGSTON TOWNSHIP	2	0	\$ -	\$ -
		TOWN OF MORRISTOWN	1	0	\$ -	\$ -
		TOWNSHIP OF EWING	2	0	\$ 2,872.61	\$ 1,436.31
		TOWNSHIP OF MAPLEWOOD	1	0	\$ -	\$ -
		TOWNSHIP OF MONTCLAIR	1	0	\$ -	\$ -
		TOWNSHIP OF UNION	4	0	\$ 1,250.00	\$ 312.50
		TWP OF WEST ORANGE	1	0	\$ 160.50	\$ 160.50
<b>2011 Total</b>			<b>18</b>	<b>2</b>	<b>\$ 7,576.66</b>	<b>\$ 420.93</b>
	2012	BERKELEY TOWNSHIP	11	2	\$ 3,400.00	\$ 309.09
		BORO OF CALDWELL	11	2	\$ 2,403.00	\$ 218.45
		BORO OF FANWOOD	1	0	\$ -	\$ -
		BORO OF HIGHLAND PARK	2	0	\$ -	\$ -
		BORO OF NORTH PLAINFIELD	7	1	\$ 101.00	\$ 14.43
		BOROUGH OF HADDON HEIGHT	1	0	\$ 500.00	\$ 500.00
		BOROUGH OF KENILWORTH	1	0	\$ 1,008.90	\$ 1,008.90
		BOROUGH OF MIDDLESEX	3	0	\$ 819.45	\$ 273.15
		CITY OF ENGLEWOOD	17	2	\$ 3,550.00	\$ 208.82
		CITY OF HOBOKEN	9	0	\$ 1,301.00	\$ 144.56
		CITY OF RAHWAY	7	1	\$ 9,826.92	\$ 1,403.85
		HOWELL TOWNSHIP	13	2	\$ 4,433.61	\$ 341.05
		LIVINGSTON TOWNSHIP	5	0	\$ 500.00	\$ 100.00
		TOWN OF HARRISON	3	2	\$ 2,194.05	\$ 731.35
		TOWN OF MORRISTOWN	4	0	\$ 1,709.29	\$ 427.32
		TOWNSHIP OF BLOOMFIELD	6	2	\$ 14,987.36	\$ 2,497.89
		TOWNSHIP OF EASTAMPTON	4	0	\$ 3,452.56	\$ 863.14
		TOWNSHIP OF EWING	3	0	\$ 16,435.32	\$ 5,478.44
		TOWNSHIP OF FREEHOLD	10	0	\$ 5,666.53	\$ 566.65
		TOWNSHIP OF HAMILTON	2	0	\$ -	\$ -
		TOWNSHIP OF MAPLEWOOD	11	2	\$ 13,216.58	\$ 1,201.51
		TOWNSHIP OF MONTCLAIR	10	1	\$ 3,998.45	\$ 399.85
		TOWNSHIP OF MORRIS	8	2	\$ 3,282.85	\$ 410.36
		TOWNSHIP OF UNION	20	0	\$ 23,416.60	\$ 1,170.83
		TOWNSHIP OF WARREN	2	0	\$ 2,441.48	\$ 1,220.74
		TWP OF MANALAPAN	6	2	\$ 3,949.65	\$ 658.28
		TWP OF NORTH BRUNSWICK	12	0	\$ 1,236.55	\$ 103.05
	TWP OF PARSIPPANY	16	2	\$ 106,960.40	\$ 6,685.03	
	TWP OF WEST ORANGE	11	2	\$ 575.00	\$ 52.27	
<b>2012 Total</b>			<b>216</b>	<b>25</b>	<b>\$ 231,366.55</b>	<b>\$ 1,071.14</b>

**Garden State Municipal Joint Insurance Fund**  
 Claim Activity Report  
 All Fund Years Reported to  
**Qual-Lynx**



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
	2013	BERKELEY TOWNSHIP	5	1	\$ 1,000.00	\$ 200.00
		BORO OF CALDWELL	4	1	\$ 4,696.11	\$ 1,174.03
		BORO OF FAIR HAVEN	1	0	\$ 500.00	\$ 500.00
		BORO OF HIGHLAND PARK	3	1	\$ 500.00	\$ 166.67
		BORO OF NORTH PLAINFIELD	6	3	\$ 500.00	\$ 83.33
		BOROUGH OF HADDON HEIGHTS	2	1	\$ 500.00	\$ 250.00
		BOROUGH OF KENILWORTH	1	1	\$ 3,650.00	\$ 3,650.00
		CITY OF ENGLEWOOD	1	1	\$ -	\$ -
		CITY OF HOBOKEN	8	2	\$ 3,433.89	\$ 429.24
		CITY OF LINDEN	6	2	\$ 6,006.86	\$ 1,001.14
		CITY OF RAHWAY	1	0	\$ 500.00	\$ 500.00
		HOWELL TOWNSHIP	2	0	\$ 500.00	\$ 250.00
		LIVINGSTON TOWNSHIP	2	1	\$ 250.00	\$ 125.00
		TOWN OF MORRISTOWN	4	2	\$ 1,988.69	\$ 497.17
		TOWNSHIP OF BLOOMFIELD	2	0	\$ 1,502.00	\$ 751.00
		TOWNSHIP OF EWING	1	1	\$ 1,250.00	\$ 1,250.00
		TOWNSHIP OF FREEHOLD	6	0	\$ -	\$ -
		TOWNSHIP OF LAWRENCE	2	1	\$ -	\$ -
		TOWNSHIP OF MAPLEWOOD	7	2	\$ 3,500.00	\$ 500.00
		TOWNSHIP OF MONTCLAIR	15	7	\$ 5,602.92	\$ 373.53
		TOWNSHIP OF MORRIS	3	1	\$ -	\$ -
		TOWNSHIP OF UNION	9	4	\$ 1,844.28	\$ 204.92
		TOWNSHIP OF WARREN	2	1	\$ 2,915.31	\$ 1,457.66
		TWP OF NORTH BRUNSWICK	10	4	\$ 6,275.58	\$ 627.56
		TWP OF PARSIPPANY	10	3	\$ 12,882.65	\$ 1,288.27
		TWP OF WEST ORANGE	5	0	\$ 1,658.20	\$ 331.64
		<b>2013 Total</b>	<b>118</b>	<b>40</b>	<b>\$ 61,456.49</b>	<b>\$ 520.82</b>
<b>AL</b>		<b>Total</b>	<b>354</b>	<b>67</b>	<b>\$ 300,399.70</b>	<b>\$ 848.59</b>



Garden State Municipal Joint Insurance Fund  
 Claim Activity Report  
 All Fund Years Reported to  
 Qual-Lynx



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
AP	2011	BERKELEY TOWNSHIP	1	0	\$ 9,613.18	\$ 9,613.18
		BORO OF HIGHLAND PARK	1	0	\$ 523.23	\$ 523.23
		CITY OF HOBOKEN	1	0	\$ -	\$ -
		CITY OF RAHWAY	2	0	\$ 823.75	\$ 411.88
		LIVINGSTON TOWNSHIP	1	0	\$ 501.93	\$ 501.93
		TOWN OF MORRISTOWN	1	0	\$ 2,404.14	\$ 2,404.14
		TOWNSHIP OF MAPLEWOOD	1	0	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	0	\$ 703.39	\$ 703.39
		TWP OF WEST ORANGE	1	0	\$ 16,135.26	\$ 16,135.26
<b>2011 Total</b>			<b>10</b>	<b>0</b>	<b>\$ 30,704.88</b>	<b>\$ 3,070.49</b>
	2012	BERKELEY TOWNSHIP	42	4	\$ 148,276.97	\$ 3,530.40
		BORO OF CALDWELL	7	1	\$ 6,888.28	\$ 984.04
		BORO OF FAIR HAVEN	2	0	\$ -	\$ -
		BORO OF FANWOOD	1	0	\$ -	\$ -
		BORO OF HIGHLAND PARK	16	1	\$ 12,339.29	\$ 771.21
		BORO OF NORTH PLAINFIELD	13	0	\$ 1,854.31	\$ 142.64
		BOROUGH OF HADDON HEIGHT	2	0	\$ 7,535.71	\$ 3,767.86
		BOROUGH OF KENILWORTH	1	0	\$ -	\$ -
		BOROUGH OF MIDDLESEX	5	0	\$ 118,820.57	\$ 23,764.11
		CITY OF ENGLEWOOD	14	1	\$ 56,077.87	\$ 4,005.56
		CITY OF HOBOKEN	11	2	\$ 1,771,935.25	\$ 161,085.02
		CITY OF RAHWAY	4	0	\$ 929.81	\$ 232.45
		HOWELL TOWNSHIP	19	1	\$ 25,211.09	\$ 1,326.90
		LIVINGSTON TOWNSHIP	13	1	\$ 77,673.71	\$ 5,974.90
		TOWN OF HARRISON	6	0	\$ 93,717.89	\$ 15,619.65
		TOWN OF MORRISTOWN	7	0	\$ 14,033.21	\$ 2,004.74
		TOWNSHIP OF BLOOMFIELD	5	0	\$ 3,076.67	\$ 615.33
		TOWNSHIP OF EASTAMPTON	3	0	\$ 5,839.33	\$ 1,946.44
		TOWNSHIP OF EWING	3	0	\$ 1,909.69	\$ 636.56
		TOWNSHIP OF FREEHOLD	14	0	\$ 41,245.54	\$ 2,946.11
		TOWNSHIP OF HAMILTON	4	0	\$ 5,738.79	\$ 1,434.70
		TOWNSHIP OF MAPLEWOOD	17	2	\$ 32,696.28	\$ 1,923.31
		TOWNSHIP OF MONTCLAIR	21	2	\$ 16,949.03	\$ 807.10
		TOWNSHIP OF MORRIS	23	0	\$ 18,451.15	\$ 802.22
		TOWNSHIP OF UNION	23	0	\$ 26,312.48	\$ 1,144.02
		TOWNSHIP OF WARREN	13	0	\$ 17,342.38	\$ 1,334.03
		TWP OF MANALAPAN	10	1	\$ 43,262.72	\$ 4,326.27
		TWP OF NORTH BRUNSWICK	25	0	\$ 48,198.56	\$ 1,927.94
TWP OF PARSIPPANY	25	1	\$ 86,582.39	\$ 3,463.30		
TWP OF WEST ORANGE	28	0	\$ 30,365.25	\$ 1,084.47		
<b>2012 Total</b>			<b>377</b>	<b>17</b>	<b>\$ 2,713,264.22</b>	<b>\$ 7,196.99</b>

**Garden State Municipal Joint Insurance Fund**  
 Claim Activity Report  
 All Fund Years Reported to  
**Qual-Lynx**



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
	2013	BERKELEY HEIGHTS	4	0	\$ 982.08	\$ 245.52
		BERKELEY TOWNSHIP	9	1	\$ 13,371.81	\$ 1,485.76
		BORO OF CALDWELL	3	1	\$ 3,000.00	\$ 1,000.00
		BORO OF FAIR HAVEN	2	1	\$ 1,000.00	\$ 500.00
		BORO OF HIGHLAND PARK	2	0	\$ -	\$ -
		BORO OF NEW PROVIDENCE	2	1	\$ 5,189.83	\$ 2,594.92
		BORO OF NORTH PLAINFIELD	8	2	\$ 3,250.00	\$ 406.25
		BOROUGH OF HADDON HEIGHT	3	1	\$ 1,000.00	\$ 333.33
		BOROUGH OF KENILWORTH	3	0	\$ 7,357.86	\$ 2,452.62
		CITY OF ENGLEWOOD	2	1	\$ 12,682.36	\$ 6,341.18
		CITY OF HOBOKEN	8	2	\$ 2,100.00	\$ 262.50
		CITY OF LINDEN	11	0	\$ -	\$ -
		CITY OF RAHWAY	2	1	\$ 1,000.00	\$ 500.00
		HOWELL TOWNSHIP	3	0	\$ 500.00	\$ 166.67
		LIVINGSTON TOWNSHIP	4	1	\$ 30,595.85	\$ 7,648.96
		TOWN OF HARRISON	1	1	\$ 4,500.00	\$ 4,500.00
		TOWN OF MORRISTOWN	5	3	\$ 14,843.45	\$ 2,968.69
		TOWNSHIP OF BLOOMFIELD	1	0	\$ -	\$ -
		TOWNSHIP OF EWING	1	0	\$ -	\$ -
		TOWNSHIP OF FREEHOLD	6	0	\$ 3,856.23	\$ 642.71
		TOWNSHIP OF LAWERENCE	3	1	\$ 3,500.00	\$ 1,166.67
		TOWNSHIP OF MAPLEWOOD	8	2	\$ 4,134.60	\$ 516.83
		TOWNSHIP OF MONTCLAIR	10	5	\$ 18,938.93	\$ 1,893.89
		TOWNSHIP OF MORRIS	7	0	\$ 18,620.27	\$ 2,660.04
		TOWNSHIP OF UNION	16	7	\$ 50,983.15	\$ 3,186.45
		TOWNSHIP OF WARREN	4	2	\$ 21,506.80	\$ 5,376.70
		TWP OF NORTH BRUNSWICK	12	5	\$ 31,984.09	\$ 2,665.34
		TWP OF PARSIPPANY	13	1	\$ 13,288.67	\$ 1,022.21
		TWP OF WEST ORANGE	7	1	\$ 10,557.87	\$ 1,508.27
	<b>2013 Total</b>		<b>160</b>	<b>40</b>	<b>\$ 278,743.85</b>	<b>\$ 1,742.15</b>
<b>AP Total</b>			<b>547</b>	<b>57</b>	<b>\$ 3,022,712.95</b>	<b>\$ 5,525.98</b>

Garden State Municipal Joint Insurance Fund  
 Claim Activity Report  
 All Fund Years Reported to  
 Qual-Lynx



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
EP	2012	BLOOMFIELD	1	0	\$ -	\$ -
		BORO OF CALDWELL	1	0	\$ -	\$ -
		CITY OF ENGLEWOOD	2	2	\$ 153,000.00	\$ 76,500.00
		CITY OF HOBOKEN	3	2	\$ 174,000.00	\$ 58,000.00
		HOWELL TOWNSHIP	5	4	\$ 256,316.30	\$ 51,263.26
		TOWN OF MORRISTOWN	2	2	\$ 178,230.00	\$ 89,115.00
		TOWNSHIP OF HAMILTON	3	3	\$ 321,013.40	\$ 107,004.47
		TOWNSHIP OF MONTCLAIR	1	1	\$ 81,100.00	\$ 81,100.00
		TOWNSHIP OF MORRIS	1	1	\$ 65,000.00	\$ 65,000.00
		TOWNSHIP OF UNION	1	1	\$ 78,100.00	\$ 78,100.00
		TOWNSHIP OF WARREN	1	1	\$ 76,600.00	\$ 76,600.00
		TWP OF PARSIPPANY	1	0	\$ -	\$ -
		TWP OF WEST ORANGE	1	1	\$ 132,238.30	\$ 132,238.30
		<b>2012 Total</b>			<b>23</b>	<b>18</b>
	2013	CITY OF ENGLEWOOD	1	1	\$ 80,000.00	\$ 80,000.00
		CITY OF HOBOKEN	1	1	\$ 80,000.00	\$ 80,000.00
		CITY OF LINDEN	1	1	\$ 1,000.00	\$ 1,000.00
		HOWELL TOWNSHIP	1	1	\$ 1,000.00	\$ 1,000.00
		TOWN OF MORRISTOWN	1	0	\$ -	\$ -
		TOWNSHIP OF HAMILTON	2	1	\$ 76,000.00	\$ 38,000.00
		TOWNSHIP OF MAPLEWOOD	1	1	\$ 1,000.00	\$ 1,000.00
		TOWNSHIP OF MONTCLAIR	6	6	\$ 3,000.00	\$ 500.00
<b>2013 Total</b>			<b>14</b>	<b>12</b>	<b>\$ 242,000.00</b>	<b>\$ 17,285.71</b>
<b>EP Total</b>			<b>37</b>	<b>30</b>	<b>\$ 1,757,598.00</b>	<b>\$ 47,502.65</b>
GL	2006	TOWNSHIP OF UNION	1	0	\$ 133.90	\$ 133.90
<b>2006 Total</b>			<b>1</b>	<b>0</b>	<b>\$ 133.90</b>	<b>\$ 133.90</b>
	2008	CITY OF ENGLEWOOD	1	0	\$ -	\$ -
<b>2008 Total</b>			<b>1</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>
	2009	BORO OF CALDWELL	1	0	\$ -	\$ -
		TWP OF MANALAPAN	1	1	\$ 34,500.00	\$ 34,500.00
<b>2009 Total</b>			<b>2</b>	<b>1</b>	<b>\$ 34,500.00</b>	<b>\$ 17,250.00</b>
	2010	BERKELEY TOWNSHIP	1	1	\$ 31,000.00	\$ 31,000.00
		BORO OF CALDWELL	1	1	\$ 31,000.00	\$ 31,000.00
		BORO OF NORTH PLAINFIELD	1	0	\$ 8.90	\$ 8.90
		BOROUGH OF KENILWORTH	1	1	\$ 31,000.00	\$ 31,000.00
		CITY OF ENGLEWOOD	2	1	\$ 82,353.46	\$ 41,176.73
		CITY OF HOBOKEN	2	0	\$ -	\$ -
		HOWELL TOWNSHIP	1	1	\$ 3,500.00	\$ 3,500.00
		TOWNSHIP OF EWING	3	1	\$ 31,000.00	\$ 10,333.33
		TOWNSHIP OF MAPLEWOOD	1	0	\$ 2,280.42	\$ 2,280.42
		TOWNSHIP OF MONTCLAIR	5	1	\$ 131,664.16	\$ 26,332.83
		TOWNSHIP OF MORRIS	1	1	\$ 1,420.00	\$ 1,420.00
		TOWNSHIP OF UNION	1	1	\$ 82,000.00	\$ 82,000.00
		TWP OF MANALAPAN	1	1	\$ 31,000.00	\$ 31,000.00
TWP OF WEST ORANGE	1	1	\$ 31,000.00	\$ 31,000.00		
<b>2010 Total</b>			<b>22</b>	<b>11</b>	<b>\$ 489,226.94</b>	<b>\$ 22,237.59</b>

**Garden State Municipal Joint Insurance Fund**  
 Claim Activity Report  
 All Fund Years Reported to  
**Qual-Lynx**



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
	2011	BERKELEY TOWNSHIP	1	0	\$ 100.00	\$ 100.00
		BORO OF CALDWELL	2	1	\$ 32,000.00	\$ 16,000.00
		BORO OF HIGHLAND PARK	3	1	\$ 83,008.90	\$ 27,669.63
		BOROUGH OF KENILWORTH	2	1	\$ 60,829.25	\$ 30,414.63
		BOROUGH OF MIDDLESEX	2	0	\$ 500.00	\$ 250.00
		CITY OF ENGLEWOOD	7	0	\$ 589.37	\$ 84.20
		CITY OF HOBOKEN	11	4	\$ 125,706.20	\$ 11,427.84
		CITY OF RAHWAY	2	0	\$ -	\$ -
		HOWELL TOWNSHIP	1	0	\$ -	\$ -
		LIVINGSTON TOWNSHIP	4	0	\$ -	\$ -
		TOWN OF MORRISTOWN	2	0	\$ 1,001.65	\$ 500.83
		TOWNSHIP OF EWING	1	1	\$ 31,000.00	\$ 31,000.00
		TOWNSHIP OF FREEHOLD	6	0	\$ 775.40	\$ 129.23
		TOWNSHIP OF MAPLEWOOD	3	0	\$ -	\$ -
		TOWNSHIP OF MONTCLAIR	11	1	\$ 38,583.97	\$ 3,507.63
		TOWNSHIP OF UNION	15	2	\$ 88,006.65	\$ 5,867.11
		TOWNSHIP OF WARREN	1	0	\$ 2,946.74	\$ 2,946.74
		TWP OF MANALAPAN	9	2	\$ 3,487.60	\$ 387.51
		TWP OF NORTH BRUNSWICK	4	1	\$ 35,368.85	\$ 8,842.21
		TWP OF WEST ORANGE	22	1	\$ 91,935.78	\$ 4,178.90
	<b>2011 Total</b>		<b>109</b>	<b>15</b>	<b>\$ 595,840.36</b>	<b>\$ 5,466.43</b>
	2012	BERKELEY TOWNSHIP	6	1	\$ 4,218.25	\$ 703.04
		BORO OF CALDWELL	15	2	\$ 41,881.31	\$ 2,792.09
		BORO OF FAIR HAVEN	1	0	\$ 950.00	\$ 950.00
		BORO OF FANWOOD	5	1	\$ 2,900.00	\$ 580.00
		BORO OF HIGHLAND PARK	19	0	\$ 5,088.54	\$ 267.82
		BORO OF NORTH PLAINFIELD	11	1	\$ 35,429.08	\$ 3,220.83
		BOROUGH OF HADDON HEIGHT	4	0	\$ 500.00	\$ 125.00
		BOROUGH OF KENILWORTH	8	0	\$ 8.90	\$ 1.11
		BOROUGH OF MIDDLESEX	3	0	\$ 871.21	\$ 290.40
		CITY OF ENGLEWOOD	33	6	\$ 74,930.72	\$ 2,270.63
		CITY OF HOBOKEN	58	11	\$ 113,538.26	\$ 1,957.56
		CITY OF RAHWAY	29	6	\$ 156,925.00	\$ 5,411.21
		HOWELL TOWNSHIP	21	6	\$ 86,489.36	\$ 4,118.54
		LIVINGSTON TOWNSHIP	42	2	\$ 177,967.23	\$ 4,237.32
		TOWN OF HARRISON	5	0	\$ 1,290.55	\$ 258.11
		TOWN OF MORRISTOWN	22	2	\$ 64,377.79	\$ 2,926.26
		TOWNSHIP OF BLOOMFIELD	24	6	\$ 10,915.80	\$ 454.83
		TOWNSHIP OF EASTAMPTON	2	0	\$ 8.90	\$ 4.45
		TOWNSHIP OF EWING	11	2	\$ 2,677.80	\$ 243.44
		TOWNSHIP OF FREEHOLD	21	2	\$ 5,008.90	\$ 238.52
		TOWNSHIP OF HAMILTON	10	1	\$ 1,008.90	\$ 100.89
		TOWNSHIP OF MAPLEWOOD	19	3	\$ 6,912.15	\$ 363.80
		TOWNSHIP OF MONTCLAIR	46	5	\$ 36,779.30	\$ 799.55
		TOWNSHIP OF MORRIS	8	0	\$ 7,880.05	\$ 985.01
		TOWNSHIP OF UNION	34	1	\$ 8,298.33	\$ 244.07
		TOWNSHIP OF WARREN	7	1	\$ 6,189.91	\$ 884.27
		TWP OF MANALAPAN	11	2	\$ 3,058.95	\$ 278.09
		TWP OF NORTH BRUNSWICK	24	1	\$ 17,916.23	\$ 746.51

Garden State Municipal Joint Insurance Fund  
 Claim Activity Report  
 All Fund Years Reported to  
 Qual-Lynx



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
		TWP OF PARSIPPANY	28	2	\$ 4,292.00	\$ 153.29
		TWP OF WEST ORANGE	36	3	\$ 43,412.04	\$ 1,205.89
	<b>2012 Total</b>		<b>563</b>	<b>67</b>	<b>\$ 921,725.46</b>	<b>\$ 1,637.17</b>

Garden State Municipal Joint Insurance Fund  
 Claim Activity Report  
 All Fund Years Reported to  
 Qual-Lynx



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
	2013	BERKELEY HEIGHTS	3	0	\$ -	\$ -
		BERKELEY TOWNSHIP	1	0	\$ -	\$ -
		BORO OF CALDWELL	8	2	\$ 2,967.20	\$ 370.90
		BORO OF FANWOOD	2	2	\$ 2,000.00	\$ 1,000.00
		BORO OF HIGHLAND PARK	4	2	\$ 2,000.00	\$ 500.00
		BOROUGH OF HADDON HEIGHT	4	3	\$ 3,300.00	\$ 825.00
		BOROUGH OF KENILWORTH	4	3	\$ 3,460.00	\$ 865.00
		CITY OF ENGLEWOOD	8	6	\$ 6,900.00	\$ 862.50
		CITY OF HOBOKEN	13	4	\$ 4,737.90	\$ 364.45
		CITY OF LINDEN	10	5	\$ 5,506.35	\$ 550.64
		CITY OF RAHWAY	10	3	\$ 34,014.97	\$ 3,401.50
		HOWELL TOWNSHIP	9	2	\$ 3,434.04	\$ 381.56
		LIVINGSTON TOWNSHIP	10	3	\$ 3,000.00	\$ 300.00
		TOWN OF HARRISON	3	0	\$ -	\$ -
		TOWN OF MORRISTOWN	1	1	\$ 1,000.00	\$ 1,000.00
		TOWNSHIP OF BLOOMFIELD	7	2	\$ 57,876.58	\$ 8,268.08
		TOWNSHIP OF EWING	1	0	\$ -	\$ -
		TOWNSHIP OF FREEHOLD	3	0	\$ -	\$ -
		TOWNSHIP OF HAMILTON	8	5	\$ 28,054.00	\$ 3,506.75
		TOWNSHIP OF LAWERENCE	5	1	\$ 1,000.00	\$ 200.00
		TOWNSHIP OF MAPLEWOOD	5	2	\$ 2,651.20	\$ 530.24
		TOWNSHIP OF MONTCLAIR	13	4	\$ 5,370.00	\$ 413.08
		TOWNSHIP OF MORRIS	2	1	\$ 1,000.00	\$ 500.00
		TOWNSHIP OF UNION	8	4	\$ 9,650.00	\$ 1,206.25
		TOWNSHIP OF WARREN	2	0	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	7	0	\$ 990.35	\$ 141.48
		TWP OF PARSIPPANY	11	4	\$ 107,946.40	\$ 9,813.31
		TWP OF WEST ORANGE	4	0	\$ -	\$ -
		<b>2013 Total</b>	<b>166</b>	<b>59</b>	<b>\$ 286,858.99</b>	<b>\$ 1,728.07</b>
<b>GL Total</b>			<b>864</b>	<b>153</b>	<b>\$ 2,328,285.65</b>	<b>\$ 2,694.78</b>
<b>PO</b>	2012	BERKELEY TOWNSHIP	1	0	\$ 580.00	\$ 580.00
		BORO OF CALDWELL	2	0	\$ 3,000.00	\$ 1,500.00
		BORO OF FANWOOD	1	0	\$ -	\$ -
		BORO OF HIGHLAND PARK	2	1	\$ 1,000.00	\$ 500.00
		BORO OF NORTH PLAINFIELD	2	1	\$ 15,550.00	\$ 7,775.00
		BOROUGH OF HADDON HEIGHT	1	0	\$ -	\$ -
		BOROUGH OF KENILWORTH	1	1	\$ 46,743.42	\$ 46,743.42
		BOROUGH OF MIDDLESEX	1	0	\$ 4,600.00	\$ 4,600.00
		CITY OF ENGLEWOOD	1	0	\$ 3,899.85	\$ 3,899.85
		CITY OF HOBOKEN	18	0	\$ 25,031.35	\$ 1,390.63
		CITY OF RAHWAY	1	1	\$ 35,950.00	\$ 35,950.00
		TOWN OF MORRISTOWN	1	0	\$ 950.00	\$ 950.00
		TOWNSHIP OF MAPLEWOOD	1	0	\$ 4,146.90	\$ 4,146.90
		TOWNSHIP OF MONTCLAIR	2	0	\$ 1,900.00	\$ 950.00
		TOWNSHIP OF MORRIS	2	1	\$ 17,250.00	\$ 8,625.00
		TOWNSHIP OF UNION	3	0	\$ 81,000.00	\$ 27,000.00
		TOWNSHIP OF WARREN	1	0	\$ -	\$ -
		TWP OF PARSIPPANY	3	0	\$ 9,180.60	\$ 3,060.20
		TWP OF WEST ORANGE	1	0	\$ -	\$ -

Garden State Municipal Joint Insurance Fund  
 Claim Activity Report  
 All Fund Years Reported to  
 Qual-Lynx



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
	<b>2012 Total</b>		<b>45</b>	<b>5</b>	<b>\$ 250,782.12</b>	<b>\$ 5,572.94</b>
	2013	BERKELEY HEIGHTS	2	0	\$ 950.00	\$ 475.00
		BERKELEY TOWNSHIP	1	0	\$ 950.00	\$ 950.00
		BORO OF CALDWELL	1	0	\$ 950.00	\$ 950.00
		BORO OF FANWOOD	1	1	\$ 1,000.00	\$ 1,000.00
		BORO OF NORTH PLAINFIELD	1	1	\$ 1,500.00	\$ 1,500.00
		BOROUGH OF MIDDLESEX	1	0	\$ -	\$ -
		CITY OF HOBOKEN	8	3	\$ 67,000.00	\$ 8,375.00
		CITY OF RAHWAY	1	0	\$ 950.00	\$ 950.00
		HOWELL TOWNSHIP	1	0	\$ -	\$ -
		TOWN OF MORRISTOWN	2	0	\$ 950.00	\$ 475.00
		TOWNSHIP OF MONTCLAIR	3	1	\$ 31,000.00	\$ 10,333.33
		TWP OF MANALAPAN	1	0	\$ -	\$ -
		TWP OF PARSIPPANY	2	0	\$ -	\$ -
	<b>2013 Total</b>		<b>25</b>	<b>6</b>	<b>\$ 105,250.00</b>	<b>\$ 4,210.00</b>
<b>PO Total</b>			<b>70</b>	<b>11</b>	<b>\$ 356,032.12</b>	<b>\$ 5,086.17</b>

Garden State Municipal Joint Insurance Fund  
 Claim Activity Report  
 All Fund Years Reported to  
 Qual-Lynx



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
PR	2011	CITY OF RAHWAY	3	0	\$ 6,067.86	\$ 2,022.62
		LIVINGSTON TOWNSHIP	4	0	\$ 2,815.00	\$ 703.75
		TOWN OF HARRISON	1	0	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	0	\$ 936.25	\$ 936.25
		<b>2011 Total</b>	<b>9</b>	<b>0</b>	<b>\$ 9,819.11</b>	<b>\$ 1,091.01</b>
PR	2012	BERKELEY TOWNSHIP	32	3	\$ 115,555.66	\$ 3,611.11
		BORO OF CALDWELL	5	0	\$ 36,737.35	\$ 7,347.47
		BORO OF FAIR HAVEN	11	1	\$ 24,176.62	\$ 2,197.87
		BORO OF FANWOOD	2	0	\$ 8,850.00	\$ 4,425.00
		BORO OF HIGHLAND PARK	7	0	\$ 2,044.00	\$ 292.00
		BORO OF NORTH PLAINFIELD	4	0	\$ 500.00	\$ 125.00
		BOROUGH OF HADDON HEIGHT	3	0	\$ 519.54	\$ 173.18
		BOROUGH OF KENILWORTH	1	0	\$ -	\$ -
		BOROUGH OF MIDDLESEX	12	1	\$ 33,392.70	\$ 2,782.73
		CITY OF ENGLEWOOD	9	2	\$ 397,238.41	\$ 44,137.60
		CITY OF HOBOKEN	25	12	\$ 2,735,005.00	\$ 109,400.20
		CITY OF RAHWAY	29	15	\$ 1,373,245.07	\$ 47,353.28
		HOWELL TOWNSHIP	3	1	\$ 117,126.86	\$ 39,042.29
		LIVINGSTON TOWNSHIP	3	0	\$ 9,836.55	\$ 3,278.85
		TOWN OF HARRISON	9	3	\$ 210,665.70	\$ 23,407.30
		TOWN OF MORRISTOWN	1	0	\$ -	\$ -
		TOWNSHIP OF EASTAMPTON	1	0	\$ -	\$ -
		TOWNSHIP OF EWING	1	0	\$ -	\$ -
		TOWNSHIP OF FREEHOLD	5	1	\$ 179,431.42	\$ 35,886.28
		TOWNSHIP OF MAPLEWOOD	2	0	\$ 1,589.00	\$ 794.50
		TOWNSHIP OF MONTCLAIR	4	0	\$ 551.55	\$ 137.89
		TOWNSHIP OF MORRIS	5	0	\$ 5,715.28	\$ 1,143.06
		TOWNSHIP OF UNION	3	0	\$ 5,616.37	\$ 1,872.12
		TOWNSHIP OF WARREN	5	0	\$ 7,415.89	\$ 1,483.18
		TWP OF MANALAPAN	4	0	\$ 2,871.12	\$ 717.78
		TWP OF NORTH BRUNSWICK	18	1	\$ 78,315.82	\$ 4,350.88
		TWP OF PARSIPPANY	15	6	\$ 179,462.25	\$ 11,964.15
TWP OF WEST ORANGE	1	0	\$ -	\$ -		
<b>2012 Total</b>	<b>220</b>	<b>46</b>	<b>\$ 5,525,862.16</b>	<b>\$ 25,117.56</b>		
PR	2013	BERKELEY HEIGHTS	2	1	\$ 12,760.37	\$ 6,380.19
		BORO OF CALDWELL	2	0	\$ -	\$ -
		BORO OF HIGHLAND PARK	1	1	\$ 1,500.00	\$ 1,500.00
		BORO OF NEW PROVIDENCE	1	1	\$ 2,500.00	\$ 2,500.00
		BOROUGH OF HADDON HEIGHT	2	0	\$ 2,280.75	\$ 1,140.38
		CITY OF ENGLEWOOD	7	4	\$ 11,090.76	\$ 1,584.39
		LIVINGSTON TOWNSHIP	3	1	\$ 2,500.00	\$ 833.33
		TOWNSHIP OF FREEHOLD	1	1	\$ 79,000.00	\$ 79,000.00
		TOWNSHIP OF MORRIS	2	0	\$ 2,525.88	\$ 1,262.94
		TWP OF NORTH BRUNSWICK	2	1	\$ 6,000.00	\$ 3,000.00
		TWP OF PARSIPPANY	3	0	\$ 1,306.00	\$ 435.33
		TWP OF WEST ORANGE	1	0	\$ -	\$ -
		<b>2013 Total</b>	<b>27</b>	<b>10</b>	<b>\$ 121,463.76</b>	<b>\$ 4,498.66</b>
<b>PR Total</b>	<b>256</b>	<b>56</b>	<b>\$ 5,657,145.03</b>	<b>\$ 22,098.22</b>		
WC	2006	BERKELEY TOWNSHIP	1	1	\$ 8,510.65	\$ 8,510.65



Garden State Municipal Joint Insurance Fund  
 Claim Activity Report  
 All Fund Years Reported to  
 Qual-Lynx



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
		CITY OF RAHWAY	1	1	\$ 8,508.90	\$ 8,508.90
	<b>2006 Total</b>		<b>2</b>	<b>2</b>	<b>\$ 17,019.55</b>	<b>\$ 8,509.78</b>
	2009	TOWNSHIP OF MONTCLAIR	1	1	\$ 11,500.00	\$ 11,500.00
	<b>2009 Total</b>		<b>1</b>	<b>1</b>	<b>\$ 11,500.00</b>	<b>\$ 11,500.00</b>
	2010	BORO OF CALDWELL	1	1	\$ 29,061.22	\$ 29,061.22
		CITY OF HOBOKEN	5	4	\$ 44,825.92	\$ 8,965.18
		TOWNSHIP OF FREEHOLD	1	1	\$ 25,464.00	\$ 25,464.00
	<b>2010 Total</b>		<b>7</b>	<b>6</b>	<b>\$ 99,351.14</b>	<b>\$ 14,193.02</b>
	2011	CITY OF ENGLEWOOD	1	0	\$ 832.86	\$ 832.86
		CITY OF HOBOKEN	3	3	\$ 66,014.45	\$ 22,004.82
		LIVINGSTON TOWNSHIP	2	0	\$ 5,320.57	\$ 2,660.29
		TOWNSHIP OF EWING	1	0	\$ 14.15	\$ 14.15
		TOWNSHIP OF MONTCLAIR	1	1	\$ 22,693.75	\$ 22,693.75
		TOWNSHIP OF UNION	1	0	\$ 1,063.05	\$ 1,063.05
		TWP OF NORTH BRUNSWICK	1	1	\$ 38,750.39	\$ 38,750.39
	<b>2011 Total</b>		<b>10</b>	<b>5</b>	<b>\$ 134,689.22</b>	<b>\$ 13,468.92</b>

Garden State Municipal Joint Insurance Fund  
 Claim Activity Report  
 All Fund Years Reported to  
 Qual-Lynx



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
	2012	BERKELEY TOWNSHIP	46	20	\$ 652,794.98	\$ 14,191.20
		BORO OF CALDWELL	14	5	\$ 78,735.80	\$ 5,623.99
		BORO OF FAIR HAVEN	6	2	\$ 18,722.95	\$ 3,120.49
		BORO OF FANWOOD	5	3	\$ 113,233.01	\$ 22,646.60
		BORO OF HIGHLAND PARK	15	2	\$ 46,667.47	\$ 3,111.16
		BORO OF NEW PROVIDENCE	9	2	\$ 162,686.55	\$ 18,076.28
		BORO OF NORTH PLAINFIELD	20	4	\$ 66,676.59	\$ 3,333.83
		BOROUGH OF HADDON HEIGHTS	6	0	\$ 26,418.67	\$ 4,403.11
		BOROUGH OF KENILWORTH	5	1	\$ 6,444.16	\$ 1,288.83
		BOROUGH OF MIDDLESEX	15	4	\$ 265,379.03	\$ 17,691.94
		CITY OF ENGLEWOOD	72	26	\$ 882,489.37	\$ 12,256.80
		CITY OF HOBOKEN	99	29	\$ 1,062,602.28	\$ 10,733.36
		CITY OF RAHWAY	29	4	\$ 73,833.70	\$ 2,545.99
		HOWELL TOWNSHIP	30	10	\$ 482,909.72	\$ 16,096.99
		LIVINGSTON TOWNSHIP	47	18	\$ 669,267.54	\$ 14,239.73
		TOWN OF HARRISON	18	4	\$ 37,526.58	\$ 2,084.81
		TOWN OF MORRISTOWN	37	5	\$ 151,493.82	\$ 4,094.43
		TOWNSHIP OF EASTAMPTON	5	1	\$ 9,549.92	\$ 1,909.98
		TOWNSHIP OF EWING	52	12	\$ 360,921.24	\$ 6,940.79
		TOWNSHIP OF FREEHOLD	21	3	\$ 37,192.06	\$ 1,771.05
		TOWNSHIP OF HAMILTON	135	35	\$ 877,978.19	\$ 6,503.54
		TOWNSHIP OF MAPLEWOOD	28	4	\$ 86,406.79	\$ 3,085.96
		TOWNSHIP OF MONTCLAIR	65	14	\$ 760,301.64	\$ 11,696.95
		TOWNSHIP OF MORRIS	26	4	\$ 87,475.76	\$ 3,364.45
		TOWNSHIP OF UNION	61	10	\$ 296,927.78	\$ 4,867.67
		TOWNSHIP OF WARREN	12	0	\$ 9,206.13	\$ 767.18
		TWP OF MANALAPAN	16	3	\$ 178,615.60	\$ 11,163.48
		TWP OF NORTH BRUNSWICK	46	8	\$ 264,325.48	\$ 5,746.21
		TWP OF WEST ORANGE	36	9	\$ 377,744.02	\$ 10,492.89
		<b>2012 Total</b>	<b>976</b>	<b>242</b>	<b>\$ 8,144,526.83</b>	<b>\$ 8,344.80</b>
	2013	BERKELEY HEIGHTS	4	3	\$ 7,945.26	\$ 1,986.32
		BERKELEY TOWNSHIP	21	16	\$ 40,123.65	\$ 1,910.65
		BORO OF CALDWELL	5	4	\$ 6,736.74	\$ 1,347.35
		BORO OF FAIR HAVEN	3	2	\$ 2,327.88	\$ 775.96
		BORO OF FANWOOD	3	3	\$ 17,750.00	\$ 5,916.67
		BORO OF HIGHLAND PARK	3	1	\$ 2,811.75	\$ 937.25
		BORO OF NEW PROVIDENCE	6	4	\$ 13,090.66	\$ 2,181.78
		BORO OF NORTH PLAINFIELD	3	3	\$ 4,400.00	\$ 1,466.67
		BOROUGH OF HADDON HEIGHTS	3	2	\$ 3,681.08	\$ 1,227.03
		BOROUGH OF KENILWORTH	8	8	\$ 55,097.73	\$ 6,887.22
		CITY OF ENGLEWOOD	26	20	\$ 177,521.61	\$ 6,827.75
		CITY OF HOBOKEN	38	30	\$ 227,319.60	\$ 5,982.09
		CITY OF LINDEN	49	40	\$ 203,379.04	\$ 4,150.59
		CITY OF RAHWAY	9	8	\$ 44,726.46	\$ 4,969.61
		HOWELL TOWNSHIP	10	4	\$ 8,963.07	\$ 896.31
		LIVINGSTON TOWNSHIP	27	20	\$ 141,966.20	\$ 5,258.01
		TOWN OF HARRISON	12	9	\$ 44,977.73	\$ 3,748.14
		TOWN OF MORRISTOWN	10	8	\$ 48,318.66	\$ 4,831.87
		TOWNSHIP OF EWING	11	9	\$ 33,812.52	\$ 3,073.87

Garden State Municipal Joint Insurance Fund  
 Claim Activity Report  
 All Fund Years Reported to  
 Qual-Lynx



Type	Policy Effective Year	Group Name	#Claims	#Open	Total Incurred	Average of Incurred
		TOWNSHIP OF FREEHOLD	13	8	\$ 13,329.70	\$ 1,025.36
		TOWNSHIP OF HAMILTON	47	36	\$ 136,001.40	\$ 2,893.65
		TOWNSHIP OF LAWRENCE	7	6	\$ 18,959.93	\$ 2,708.56
		TOWNSHIP OF MAPLEWOOD	25	16	\$ 49,300.92	\$ 1,972.04
		TOWNSHIP OF MONTCLAIR	27	20	\$ 159,698.69	\$ 5,914.77
		TOWNSHIP OF MORRIS	18	13	\$ 161,593.36	\$ 8,977.41
		TOWNSHIP OF UNION	41	31	\$ 182,945.59	\$ 4,462.09
		TOWNSHIP OF WARREN	6	6	\$ 16,221.35	\$ 2,703.56
		TWP OF NORTH BRUNSWICK	15	10	\$ 111,998.93	\$ 7,466.60
		TWP OF WEST ORANGE	25	19	\$ 192,431.24	\$ 7,697.25
	<b>2013 Total</b>		<b>475</b>	<b>359</b>	<b>\$ 2,127,430.75</b>	<b>\$ 4,478.80</b>
<b>WC Total</b>			<b>1471</b>	<b>615</b>	<b>\$ 10,534,517.49</b>	<b>\$ 7,161.47</b>
<b>Grand Total</b>			<b>3599</b>	<b>989</b>	<b>\$ 23,956,690.94</b>	<b>\$ 6,656.49</b>

Garden State Municipal Joint Insurance Fund

Payments by Coverage

Qual-Lynx



Payment Detail Coverage Summary	Group Name	PMT Types					Grand Total
		EXPENSE	INDEMNITY	LEGAL	MEDICAL	RECOVERY	
Auto Liability	CITY OF HOBOKEN		\$ 1,000.00				\$ 1,000.00
	TOWNSHIP OF BLOOMFIELD		\$ 2,363.06				\$ 2,363.06
	TOWNSHIP OF EWING	\$ 629.80					\$ 629.80
	TOWNSHIP OF MONTCLAIR		\$ 500.00				\$ 500.00
	TOWNSHIP OF MORRIS		\$ 2,690.85				\$ 2,690.85
	TOWNSHIP OF UNION	\$ 9.20					\$ 9.20
	TWP OF PARSIPPANY	\$ 99.00					\$ 99.00
<b>Auto Liability Total</b>		<b>\$ 738.00</b>	<b>\$ 6,553.91</b>				<b>\$ 7,291.91</b>
Auto Physical Damage	BERKELEY TOWNSHIP	\$ 667.50	\$ 500.00			\$(3,061.16)	\$ (1,893.66)
	BORO OF NEW PROVIDENCE	\$ 149.00	\$ 890.53				\$ 1,039.53
	CITY OF ENGLEWOOD	\$ 454.05	\$ 1,000.00				\$ 1,454.05
	CITY OF HOBOKEN	\$ 350.00					\$ 350.00
	TOWN OF HARRISON	\$ 99.00	\$ 59,802.44				\$ 59,901.44
	TOWN OF MORRISTOWN		\$ 3,166.61				\$ 3,166.61
	TOWNSHIP OF MAPLEWOOD	\$ 99.00	\$ 2,035.60				\$ 2,134.60
	TOWNSHIP OF MONTCLAIR	\$ 99.00	\$ 5,876.89			\$(2,229.28)	\$ 3,746.61
	TOWNSHIP OF MORRIS	\$ 99.00	\$ 1,944.05				\$ 2,043.05
	TOWNSHIP OF UNION	\$ 348.00	\$ 10,513.14			\$ -	\$ 10,861.14
	TOWNSHIP OF WARREN	\$ 404.00	\$ 2,075.30				\$ 2,479.30
	TWP OF NORTH BRUNSWICK	\$ 125.00	\$ 22,500.14				\$ 22,625.14
	TWP OF PARSIPPANY	\$ 198.00	\$ 7,990.04			\$(3,470.04)	\$ 4,718.00
<b>Auto Physical Damage Total</b>		<b>\$ 3,091.55</b>	<b>\$ 118,294.74</b>			<b>\$(8,760.48)</b>	<b>\$ 112,625.81</b>
Employment Practices Liability	CITY OF HOBOKEN	\$ 1,119.33					\$ 1,119.33
	HOWELL TOWNSHIP	\$ 675.00					\$ 675.00
	TOWNSHIP OF MONTCLAIR	\$ 2,925.00					\$ 2,925.00
<b>Employment Practices Liability Total</b>		<b>\$ 4,719.33</b>					<b>\$ 4,719.33</b>
General Liability	BORO OF FAIR HAVEN			\$ 950.00			\$ 950.00
	CITY OF ENGLEWOOD	\$ 5,325.32					\$ 5,325.32
	CITY OF LINDEN	\$ 581.35					\$ 581.35
	CITY OF RAHWAY	\$ 720.30					\$ 720.30
	LIVINGSTON TOWNSHIP	\$ 296.95					\$ 296.95
	TOWNSHIP OF BLOOMFIELD	\$ 970.30	\$ 626.59				\$ 1,596.89
	TOWNSHIP OF HAMILTON	\$ 395.75					\$ 395.75
	TOWNSHIP OF MAPLEWOOD	\$ 1,793.90					\$ 1,793.90
	TOWNSHIP OF MONTCLAIR	\$ 902.95	\$ 2,070.00	\$ 950.00			\$ 3,922.95
	TOWNSHIP OF MORRIS	\$ 318.45					\$ 318.45
	TOWNSHIP OF UNION	\$ 956.70		\$ 10,603.85			\$ 11,560.55

Garden State Municipal Joint Insurance Fund

Payments by Coverage

Qual-Lynx



Payment Detail Coverage Summary	Group Name	PMT Types					Grand Total
		EXPENSE	INDEMNITY	LEGAL	MEDICAL	RECOVERY	
	TOWNSHIP OF WARREN		\$ 613.93				\$ 613.93
	TWP OF MANALAPAN	\$ 1,526.30					\$ 1,526.30
	TWP OF NORTH BRUNSWICK		\$ 15,000.00				\$ 15,000.00
	TWP OF WEST ORANGE			\$ 2,272.00			\$ 2,272.00
<b>General Liability Total</b>		<b>\$ 13,788.27</b>	<b>\$ 18,310.52</b>	<b>\$ 14,775.85</b>			<b>\$ 46,874.64</b>
Public Officials Liability	BERKELEY HEIGHTS	\$ 950.00					\$ 950.00
	BERKELEY TOWNSHIP	\$ 950.00					\$ 950.00
	BORO OF NORTH PLAINFIELD	\$ 372.75					\$ 372.75
	CITY OF HOBOKEN	\$ 950.00					\$ 950.00
	CITY OF RAHWAY	\$ 950.00		\$ 9,436.28			\$ 10,386.28
<b>Public Officials Liability Total</b>		<b>\$ 4,172.75</b>		<b>\$ 9,436.28</b>			<b>\$ 13,609.03</b>
Property	BERKELEY TOWNSHIP		\$ 48,855.41				\$ 48,855.41
	BORO OF NORTH PLAINFIELD		\$ 500.00				\$ 500.00
	CITY OF ENGLEWOOD	\$ 120.00	\$ 1,983.25			\$(1,237.00)	\$ 866.25
	CITY OF RAHWAY		\$ 12,550.00				\$ 12,550.00
	HOWELL TOWNSHIP		\$ 71,506.28				\$ 71,506.28
	TOWN OF HARRISON		\$ 30,200.73				\$ 30,200.73
	TWP OF NORTH BRUNSWICK		\$ 5,300.00				\$ 5,300.00
<b>Property Total</b>		<b>\$ 120.00</b>	<b>\$ 170,895.67</b>			<b>\$(1,237.00)</b>	<b>\$ 169,778.67</b>
Workers' Compensation	BERKELEY HEIGHTS	\$ 86.68			\$ 809.16		\$ 895.84
	BERKELEY TOWNSHIP	\$ 7,966.73	\$ 27,412.94		\$ 36,389.36		\$ 71,769.03
	BORO OF CALDWELL	\$ 233.12			\$ 1,133.42		\$ 1,366.54
	BORO OF FAIR HAVEN	\$ 7.99					\$ 7.99
	BORO OF FANWOOD	\$ 22.30			\$ 575.63		\$ 597.93
	BORO OF HIGHLAND PARK	\$ 16.48			\$ 2,000.14		\$ 2,016.62
	BORO OF NEW PROVIDENCE	\$ 2,663.17	\$ 103.97		\$ 12,139.35		\$ 14,906.49
	BORO OF NORTH PLAINFIELD	\$ 162.03			\$ 855.96		\$ 1,017.99
	BOROUGH OF HADDON HEIGHT	\$ 38.50			\$ 489.91		\$ 528.41
	BOROUGH OF KENILWORTH	\$ 919.77	\$ 3,043.35		\$ 1,276.61		\$ 5,239.73
	BOROUGH OF MIDDLESEX	\$ 1,929.76	\$ 10,135.02		\$ 1,509.23		\$ 13,574.01
	CITY OF ENGLEWOOD	\$ 2,765.96	\$ 23,186.07		\$ 12,473.53		\$ 38,425.56
	CITY OF HOBOKEN	\$ 1,396.21	\$ 19,891.37		\$ 48,806.98		\$ 70,094.56
	CITY OF LINDEN	\$ 2,151.69	\$ 6,834.10		\$ 6,512.52		\$ 15,498.31
	CITY OF RAHWAY	\$ 171.44			\$ 1,357.62		\$ 1,529.06
	HOWELL TOWNSHIP	\$ 57.71	\$ 11,636.55		\$ 1,420.83		\$ 13,115.09
	LIVINGSTON TOWNSHIP	\$ 739.19	\$ 7,484.33		\$ 5,245.25		\$ 13,468.77
	TOWN OF HARRISON	\$ 110.02	\$ 6,608.00		\$ 893.70		\$ 7,611.72

Garden State Municipal Joint Insurance Fund

Payments by Coverage

Qual-Lynx



Payment Detail Coverage Summary	Group Name	PMT Types					Grand Total
		EXPENSE	INDEMNITY	LEGAL	MEDICAL	RECOVERY	
	TOWN OF MORRISTOWN	\$ 35.21	\$ 12.90		\$ 2,071.31		\$ 2,119.42
	TOWNSHIP OF EWING	\$ 650.54	\$ 5,134.86		\$ 2,124.64		\$ 7,910.04
	TOWNSHIP OF FREEHOLD	\$ 57.81		\$ 865.85	\$ 1,208.95		\$ 2,132.61
	TOWNSHIP OF HAMILTON	\$ 1,136.42	\$ 4,478.86		\$ 7,462.19		\$ 13,077.47
	TOWNSHIP OF LAWERENCE	\$ 40.95	\$ 1,136.72		\$ 4,998.28		\$ 6,175.95
	TOWNSHIP OF MAPLEWOOD	\$ 287.92	\$ 4,278.45		\$ 3,570.15		\$ 8,136.52
	TOWNSHIP OF MONTCLAIR	\$ 1,710.80	\$ 9,486.99	\$ 1,050.00	\$ 9,053.54		\$ 21,301.33
	TOWNSHIP OF MORRIS	\$ 2,674.13	\$ 18,341.71		\$ 3,719.69		\$ 24,735.53
	TOWNSHIP OF UNION	\$ 1,549.55	\$ 8,567.38		\$ 7,651.85		\$ 17,768.78
	TOWNSHIP OF WARREN	\$ 60.68	\$ 12.94		\$ 1,241.45		\$ 1,315.07
	TWP OF MANALAPAN	\$ 16.56	\$ 626.15		\$ 63.00		\$ 705.71
	TWP OF NORTH BRUNSWICK	\$ 1,883.23	\$ 11,900.19		\$ 3,663.16		\$ 17,446.58
	TWP OF WEST ORANGE	\$ 3,011.94	\$ 16,574.32		\$ 16,743.66		\$ 36,329.92
<b>Workers' Compensation Total</b>		<b>\$34,554.49</b>	<b>\$196,887.17</b>	<b>\$ 1,915.85</b>	<b>\$197,461.07</b>		<b>\$430,818.58</b>
<b>Grand Total</b>		<b>\$61,184.39</b>	<b>\$510,942.01</b>	<b>\$26,127.98</b>	<b>\$197,461.07</b>	<b>\$(9,997.48)</b>	<b>\$785,717.97</b>

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 6/8/2013 to 7/9/2013**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of North Plainfield	6/28/2013	County of Somerset Somerset County Cultural & Heritage Commission	2013 GL-AL-WC	Certificate Holder (County of Somerset c/o Somerset County Cultural & Heritage Commission) is included as an additional insured, subject otherwise to the terms & conditions of the General Liability policy, as respects use of premises and building at 614 Greenbrook Road, North Plainfield, NJ on 10/12/13- 12/13/13. *
Township of Parsippany-	6/28/2013	Interpark LLC	2013 GL	Evidence of Liability insurance as respects the Township's use of the certificate holder's parking lot.
Township of Parsippany-	6/12/2013	JCP&L	2013 GL/AL/WC	Certificate Holder is included as Additional Insured, per terms, conditions & exclusions of the General Liability policy, as respects the installation & removal by the Township of banners, decorations, lights & signs, as required by agreement.*
City of Rahway	6/11/2013	Arthritis Foundation New Jersey Chapter	2013 GL	Evidence of General Liability Insurance as respects the Arthritis Foundation New Jersey Chapter's program, to be conducted at the Rahway Recreation Center and the Rahway Senior Center.
City of Englewood	7/1/2013	Englewood Board of Education	2013 GL	Certificate Holder is included as additional insured (premises owner) with respect to use of Grieco School by Englewood Police Department for Junior Policy Academy activities from June to July 2013.*
City of Englewood	6/27/2013	Bergen County Dept of Parks	2013 GL	The certificate holder and the County of Bergen are included as additional insured (Lessor) as respects the use on 7/2/2013 of golf carts borrowed from The County of Bergen.*
Borough of Haddon Heights	6/25/2013	Haddon Heights Board of Education	2013 GL/AL/WC	Haddon Heights Board of Education is included as an additional insured as respects the Township's use of the 7th Avenue Elementary School's auditorium for their Summer Recreation Program from 6/25/2013 through 7/25/2013. *
Township of Bloomfield	6/25/2013	Township of Nutley	2013 GL	Evidence of insurance as respects the 18U Softball League.

Township of West Orange	7/8/2013	Mt. Olive Baseball Softball Association	2013 GL/AL/WC	
Township of West Orange	7/9/2013	The Bigs	2013 GL/AL/WC	
Township Of Ewing	6/28/2013	JBJ Group, Inc. T/A Panek's Golf Car Service	2013 GL/AL/WC/ PROP/APD	Certificate Holder is included as additional insured (Lessor) on the General Liability policy and loss payee on the Property policy per the terms, conditions and exclusions of those policies as respects the short term rental of Golf Carts valued at \$1,280 from July 4th through July 6th for the Fourth of July Parade. *
Borough of Highland Park	6/12/2013	Somerset County Police Academy	2013 GL	Evidence of Insurance as respects Borough of Highland Park Police Officer attending the Somerset County Police Academy.
Borough of Highland Park	7/5/2013	Middlesex County Board of Chosen Freeholders	2013 GL	Certificate Holder is included as additional insured (premises owner) as respects the Borough of Highland Park's use of Donaldson County Park for Independence Day fireworks and rental of the Showmobile for July 7th 2013. This certificate supersedes the certificate issued 1/15/13. *
Union Township	6/21/2013	Kean University Conference & Events Services	2013 GL/WC	Kean University, the State of New Jersey and the New Jersey Educational Facilities Authority are included as additional insured (Premises Owner) as respects the Union County Fire Academy Graduation Ceremony and Reception on July 1, 2013 at the STEM auditorium and STEM Donald R. Conklin Conference Center. *
Township of North Brunswick	6/17/2013	Middlesex County Prosecutor's Office	2013 GL/PROPERTY	The County of Middlesex is included as an additional insured as respects the use of the "Skywatch" equipment valued at \$138,000. 2012 Skywatch ICX Tactical Platform, Serial # S01212007, Model: Frontier, NJ Reg CG5ADL. Insured will transport "Skywatch" to and from Middlesex County Fire Academy for Carnevale Italiano July 17, 2013 through July 21,2013. *
Borough of Fanwood	6/28/2013	Union County Human Services Planning Division	2013 GL/AL/WC	The County of Union and the State of New Jersey are included as additional insureds on the general liability policy per the terms, conditions and exclusions of that policy with respect to the 2013 Union County Municipal Alliance contract.*



Borough of Fanwood	6/28/2013	County of Union Firearms Range	2013 GL/AL/WC	Evidence of Insurance Only
Borough of Fanwood	6/11/2013	Rebounderz Edison	2013 GL/AL/WC	
Borough of Fanwood	6/28/2013	Rebounderz Edison	2013 GL/AL/WC	
Borough of Fanwood	6/11/2013	Rebounderz Edison	2013 GL/AL/WC	
Borough of Fanwood	6/11/2013	Rebounderz Edison	2013 GL/AL/WC	
Borough of Fanwood	6/28/2013	Rebounderz County of Union Division of Youth Services	2013 GL/AL/WC	
City of Linden	6/24/2013	Linden Board of Education	2013 GL/AL/WC	Certificate holder is included as an additional insured as respects the use of the parking lots of the Administration Building on East Gibbons Street and the parking lot of School #1 on East Curtis Street on September 28, 2013 from 7am to 10pm for the "September to Remember" event. *
Township of Maplewood	7/2/2013	South Orange Maplewood School District	2013 GL	South Orange Maplewood Board of Education is included as Certificate Holder as respects Maplewood Fire Department's use of Columbia High School for their written exam on 9/12/2013 and physical exam on 10/12/2013.
Hamilton Township	6/26/2013	Panek's Golf Car Service Co.	2013 GL/AL/PROP	Certificate holder is included as additional insured (Lessor) as respects the renting of a golf cart for the Township's July 4th Celebration. Golf cart to be delivered 7/2/2013 and returned 7/5/2013. *

D&H Alternative Risk Solution, Inc.

### Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

AS OF

Policy Year 2012 & 2013

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total LTOpen Incurred	Avg LT Open Incurred
PARSIPPANY-TOY HILLS	141	unkown	\$ 1,025,798.04	unknown	\$ 7,275.16	\$ 475,541.47	8	\$ 620,842.90	\$ 77,605.36
BLOOMFIELD TOWNSHIP	62		\$ 964,942.26		\$15,563.58	\$ 619,758.63	6	\$ 730,979.25	\$ 121,829.88