



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

June 26th, 2013

Crowne Plaza Monroe Township, NJ – Jamesburg/Monroe Room at 11:00am

▪ 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

- Berkeley Township – Christopher Reid

▪ ROLL CALL OF FUND COMMISSIONERS

▪ APPROVAL OF MINUTES OF 5/22/13 MEETING

▪ ADOPTION OF RESOLUTIONS

- Resolution 25-13 – Approving Disbursements
- Resolution 26-13 – Approving Claims Payments
- Resolution 27-13 – Approving Fund Counsel

REPORTS

▪ EXECUTIVE DIRECTOR – NIP GROUP (Earl Miller)

- Fast Track
- SIR Billings

▪ SAFETY DIRECTOR – PMA GROUP (Anthony Ven Graitis/Walt Reibrich/Wendy Wiebalk)

- Avoiding Liability in hostile workplace cases – Wendy Wiebalk
- Wellness, Stewardship Reports, and Auto Safety-Safety First – Anthony Ven Graitis

▪ CLAIMS REPORT (Robert Persico)

- Youth Sports and Associated Liability – R. Persico/W. Wiebalk

▪ TREASURER'S REPORT (Patrick DeBlasio)

▪ ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT

▪ NEW BUSINESS

▪ OPEN FORUM

▪ ADJOURNMENT

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

May 22nd , 2013

Woodbridge Hilton, Iselin NJ Sunset Room on 3rd Floor at 11:00am

**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO
ORDER AT 11:07 AM.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

▪ SWEARING IN OF NEW FUND COMMISSIONERS

**Cesar Correa – Alternate for Maplewood Township
Christopher Reid of Berkeley Township – Absent**

ROLL CALL OF FUND –

Jim Rodino - Chairman
Christopher Reid - Absent
Barbara Russo
Ted Ehrenberg - Absent
Paul Carelli – Absent
Tom Czerniecki – Absent
Tim Dacey
Jim McManimon
Allyson Cinquegrana
Eleanor McGovern
Peter Valesi - Absent
Edward Forte, Jr. – Absent
Lou Guarino
Paul Zarbetski
Scott Luthman
Quentin Wiest - Late
Jeff Filiatreault
Hedy Lipke - Absent
Greg Whitehead
Nancy Koblis
Russ Jones
Joseph Manning
Marc Dashield
Tim Quinn
Ann Cucci
Doug Marvin
Robert Lombard
Jim Rodino
Jasmine Lim
Frank Ruggiero – Absent
Kathleen Green
Mike Lovett

Mike Matheis

APPROVAL OF MINUTES

MOTION TO APPROVE MINUTES OF 4/24/13 MEETING

MOTION: Commr. Dacey

SECOND: Commr. Jones

ABSTAIN: Russo/Manning

- **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER at 11:05pm**

▪ ADOPTION OF RESOLUTIONS

MOTION TO ADOPT RESOLUTIONS

- **Resolution 22-13 – Approving Disbursements –**

Bringing payment total to **\$1,167,095.48**

MOTION: Commr. Manning

SECOND: Commr. Matheis

VOTE: ROLL CALL

Jim Rodino - Chairman

Christopher Reid - Absent

Barbara Russo

Ted Ehrenberg - Absent

Paul Carelli – Absent

Tom Czerniecki – Absent

Tim Dacey

Jim McManimon

Allyson Cinquegrana

Eleanor McGovern

Peter Valesi - Absent

Edward Forte, Jr. – Absent

Lou Guarino

Paul Zarbetski

Scott Luthman

Quentin Wiest – (Late) Absent for this vote

Jeff Filiatreault

Hedy Lipke - Absent

Greg Whitehead

Nancy Koblis

Russ Jones

Joseph Manning

Marc Dashield

Tim Quinn

Ann Cucci

Doug Marvin
Robert Lombard
Jim Rodino
Jasmine Lim
Frank Ruggiero – Absent
Kathleen Green
Mike Lovett
Mike Matheis

- **Resolution 23-13 – Approving Claims Payments totaling \$1,972,937-**

MOTION: Commr. Manning

SECOND: Commr. Matheis

VOTE: ROLL CALL

Jim Rodino - Chairman
Christopher Reid - Absent
Barbara Russo
Ted Ehrenberg - Absent
Paul Carelli – Absent
Tom Czerniecki – Absent
Tim Dacey
Jim McManimon
Allyson Cinquegrana
Eleanor McGovern
Peter Valesi - Absent
Edward Forte, Jr. – Absent
Lou Guarino
Paul Zarbetski
Scott Luthman
Quentin Wiest – (Late) absent for this vote
Jeff Filiatreault
Hedy Lipke - Absent
Greg Whitehead
Nancy Koblis
Russ Jones
Joseph Manning
Marc Dashield
Tim Quinn
Ann Cucci
Doug Marvin
Robert Lombard
Jim Rodino
Jasmine Lim
Frank Ruggiero – Absent
Kathleen Green
Mike Lovett
Mike Matheis

- **Resolution 24-13 – Approving Fund Defense Counsel**

MOTION: Commr. Manning

SECOND: Commr. Dacey

VOTE: ROLL CALL

Jim Rodino - Chairman
Christopher Reid - Absent
Barbara Russo
Ted Ehrenberg - Absent
Paul Carelli – Absent
Tom Czerniecki – Absent
Tim Dacey
Jim McManimon
Allyson Cinquegrana
Eleanor McGovern
Peter Valesi - Absent
Edward Forte, Jr. – Absent
Lou Guarino
Paul Zarbetski
Scott Luthman
Quentin Wiest – (Late) absent for this vote
Jeff Filiatreault
Hedy Lipke - Absent
Greg Whitehead
Nancy Koblis
Russ Jones
Joseph Manning
Marc Dashield
Tim Quinn
Ann Cucci
Doug Marvin
Robert Lombard
Jim Rodino
Jasmine Lim
Frank Ruggiero – Absent
Kathleen Green
Mike Lovett
Mike Matheis

REPORTS

Executive Director – NIP Group E. Miller

- **Meeting with Excess Insurer - Brit** – Mr. Miller advised that the NIP meeting in London with Brit Global Specialty, the Fund's lead excess carrier, went very well. Both the Fund's and Brit's actuaries were in attendance and a fruitful discussion was held on loss development factors, the GSMJIF's improving claims trends, and plans for 2014. The two actuaries will convene after the Brit actuary conducts some further analysis over the next several weeks to finalize the process. Brit's CEO was also in attendance and reiterated the carrier's commitment to the GSMJIF and to the public entity market in general.
- **Fast Track** – The Fast Track report continues to show positive development, with overall Fund surplus moving in the right direction.

- **New Initiatives** - NIP is launching three new insurance programs – CivicPro, StudyPro effective 7/1/13 for larger cities and school boards and a new joint insurance fund – Public Entity JIF - effective 1/1/14 for 22 targeted municipalities that do not qualify for the GSMJIF. Mr. Miller outlined the parameters of each program and assured the members that NIP's level of service and commitment to the GSMJIF would not be affected by these new initiatives.

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

- **Employment Practices - Top 10 Tips for Conducting an EPL Investigation** - Wendy reviewed 10 helpful tips to consider when an employee lodges a complaint at work and discussed the importance of keeping employees satisfied in order to be productive and to avoid lawsuits.
- **Wellness Initiative – A. Ven Graitis** – Anthony discussed that the Wellness initiative will be rolled out in June. Each member will need to identify a Wellness Coordinator, Wellness Chair Persons, and hold regular meetings. Information on the Wellness Incentive Program (WIP) and Wellness Initiative will be sent to all members.
- **Cyber Security Audit - A. Ven Graitis** - Anthony discussed how the GSMJIF will coordinate Cyber Security audits using John Lucich of Network Security Group and have NSG visit each member by year end starting with municipalities nearest to Union. NSG will start with Rahway, Linden and Maplewood. Risk control will help coordinate visits with IT personnel at each member location.

Claims Update – (Robert Persico)

- **Introduce the GSMJIF Nurse Case Manager** - Bob Persico introduced the alternate Nurse Case Manager – Jennifer Boyce. The NCM Program began May 1st, 2013
- **Update on 1st Quarter 2013 Claim Indicators** - Bob provided an update through April 2013, on claim volume by business line, recovery and overall outstanding pending claims.

Treasurer's Report – Mr. DeBlasio reviewed the monthly treasurer's report and cash management account and advised that the Fund has met all outstanding obligations and its financial position is secure. There were no questions.

Presentation – Betsy Ramos, Esq. of Capehart Scatchard – Plan, Design and Allocation of Resources Defenses

- Betsy Ramos, Esq. of Capehart Scatchard – Discussed how to Plan and Design Immunity and Allocation of Resources Defenses.

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. Dacey

Claims:

Rahway WC Claim – Granted Settlement Authority

Howell Liability Claim – Granted Settlement Authority

Howell WC Claim – Granted Settlement Authority

North Plainfield WC Claim – Granted Settlement Authority

Union WC Claim – Granted Settlement Authority

Union WC Claim – Granted Settlement Authority

Freehold Liability - Claim – Granted Settlement Authority

MOTION: Commr. Marvin

SECOND: Commr. Rodino

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Matheis made a motion to adjourn the meeting at 12:04 PM and Commissioner Marvin seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

Earl Miller

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

Steve Edwards – BGIA

Cesar Correa – Township of Maplewood

Cindy Lisa – Danskin Agency

Paula Cozzarelli – Parsippany-Troy Hills

Ilene Laursen – Conner Strong
Karen Carman – Morris Township
Sonia Brown – North Brunswick
Margy Jahn – Freehold Township
Mike O’Connell – Pringle Quinn Anzano
Ken Child – PMAMC
Dave Weightman – PMAMC
David Balken – Balken Risk
Pat Mizerek – City of Rahway
Walt Reibrich - PMAMC
Karen Carman – Township of Morris
Sonia Brown – Township of North Brunswick
Janet Keebler – Risk Managers, Inc.
Walt Reibrich – PMAMC
Dave Weightman - PMAMC
Pat Mizerek – Rahway
Michael Sabbagh – GR Murray
Linda D’Alessio – Balken Risk
Dominick Cinelli – Brown & Brown Metro
LaTonya Jackson – GR Murray
Larry Graham – Fairview Insurance



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Are You Ready For Your Close-up? And the Verdict Is...

Although we tend to lump “employment practices liability” claims together, the law is more precise and, in fact, provides a number of distinctions between different types of cases which have practical ramifications for employers. Specifically, while cases involving “tangible” changes to a disgruntled employee’s job make vicarious liability a virtual certainty if the employee is victorious, same is NOT so certain in hostile workplace environment cases.

For an employer to be held vicariously liable for the actions of a harassing employee in a hostile workplace environment case, the employee will need to prevail on one of three theories of liability:

- That upper management knew or should have known of the harassment and failed to take remedial measures to stop it;
- That the employer had delegated to the alleged harasser the authority to control the working environment and the harasser abused that authority to create a hostile work environment;
- OR that the employer was negligent by failing to take reasonable steps to prevent the harassment from occurring

The large majority of hostile workplace environment cases are proven by establishing theory 3 – that the employer was negligent. And how do jurors assess an employer’s negligence? By asking themselves the 4 questions that a judge will instruct them to consider, as set forth in Model Jury Charge 2.25 – **so ask yourself:**

- **Do you have “well-publicized and enforced anti-harassment policies”?**
- **Do you have “effective formal and informal complaint structures”?**
- **Do you have “anti-harassment training programs”?**
- **Do you have “harassment monitoring mechanisms”?**
- **AND Are you unequivocally and consistently committed to your policy?**

Is your honest answer to any of these questions less than an unequivocal and enthusiastic “yes”?

Then read on...

The New Jersey Supreme Court has held that “employers that effectively and sincerely put those five elements into place are successful at surfacing harassment complaints before they escalate”.

(Hopefully, such employers are also successful at avoiding lawsuits, or at least resultant liability...)

SO:

- ✓ Assuming you already have **written policies** in place, review their content annually, preferably with the assistance of labor counsel, to ensure that same are up-to-date. Needless to say, if your policies are not current, amend them and re-circulate them -and keep proof of circulation. Do not shortcut your policy distribution practices and documentation.
- ✓ Provide **regular training** to your employees to educate them on how to prevent, recognize, and remedy harassment in the workplace. Separate training sessions for management are advised; among other things, a good training program includes an opportunity for employees to voice complaints, and if the training is live, employees may use the presence of management in the room as an excuse for remaining silent when offered the opportunity to speak. Again, do not shortcut your attendance practices and documentation – make sure everyone attends, and make sure to create, and keep, proof of same.
- ✓ Ensure that your policy includes an **effective process for reporting** any and all complaints including but not limited to a provision by which an employee can bypass his or her supervisor if the supervisor is the alleged harasser, and that the employer will not retaliate against a good faith report, or complaint, of harassment.
- ✓ In terms of **monitoring**, there is a dearth of guidance in that regard. However, making sure to include the opportunity for employees to report harassment during training, employment reviews, and in the context of investigations is a good start.
- ✓ You cannot overtrain or overeducate your employees. Show your **commitment** to your policy by sticking to a regular schedule for training and policy circulation; providing monitoring mechanisms; responding to complaints quickly and efficiently; taking prompt remedial action when appropriate; and consider making an extra effort to keep your management team focused on these issues by circulating articles such as this one!

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of May 31, 2013

	YTD 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Year Ended 2006	Year Ended 2005	Year Ended 2004	Year Ended 2003	Year Ended 2002	Fund Balance
Underwriting Income	10,381,143	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	13,363,866	11,387,783	7,922,382	5,593,345	3,396,135	161,910,776
Claim Expenses													
Losses	875,955	10,932,989	8,289,958	8,150,811	7,733,541	6,649,134	6,448,493	5,213,944	4,487,964	3,519,082	1,853,474	744,582	64,899,927
Loss Adjustment Expenses	158,458	1,273,786	2,317,826	3,093,559	3,230,712	3,176,136	3,456,879	2,635,608	2,257,558	2,387,658	782,050	287,558	25,057,787
IBNR	3,668,665	4,253,258	1,622,710	555,698	570,732	722,768	265,756	171,979	48,007	53,885	9,696	4,646	11,947,800
EPL Deductible & Co-Insurance	(139,100)	(767,707)	(353,121)	(642,683)	(156,270)	(240,651)	(222,743)	(197,428)	(208,929)	(259,649)	(48,080)	(65,918)	(3,302,278)
Excess Recoveries	(29,500)	(5,603,825)	(1,104,377)	(403,456)	(2,388,474)	(2,128,739)	(699,122)	(100,000)	(656,316)	(385,893)	-	(119,879)	(13,619,580)
WC	-	-	(655,697)	(395,915)	(107,523)	(56,001)	-	-	(656,316)	(384,893)	-	(119,719)	(2,376,064)
GL	-	-	-	-	(870,254)	-	(10,415)	-	-	-	-	-	(880,669)
AL	-	-	-	-	(707,676)	(1,750,000)	-	-	-	-	-	-	(2,457,676)
Property	(29,500)	(5,603,825)	(373,409)	(7,541)	-	-	(248)	-	-	(1,000)	-	(160)	(6,015,683)
EPL/POL	-	-	(75,271)	-	(216,985)	(250,999)	(608,343)	(100,000)	-	-	-	-	(1,251,598)
EPL/POL Aggregate Stop	-	-	-	-	(486,036)	(71,739)	(80,116)	-	-	-	-	-	(637,891)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claim Expense	4,534,478	10,088,501	10,772,996	10,753,928	8,990,241	8,178,649	9,249,263	7,724,102	5,928,285	5,315,083	2,597,141	850,989	84,983,655
Expenses													
Excess Premiums	2,494,479	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	3,586,174	4,594,367	3,757,561	2,282,855	1,129,093	41,514,996
General Administrative Expenses	2,733,116	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	3,072,388	2,385,474	1,778,528	1,253,350	791,916	37,055,575
Total Expenses	5,227,595	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	6,658,562	6,979,841	5,536,089	3,536,205	1,921,009	78,570,571
Underwriting Profit/(Loss)	619,071	2,398,355	1,314,044	892,642	(57,950)	(316,811)	(1,109,006)	(1,018,798)	(1,520,343)	(2,928,790)	(540,001)	624,137	(1,643,449)
Net Realized/Unrealized Gains/(Losses)	(2,130)	39,740	293,251	288,825	185,833	105,233	43,730	760	-	-	-	28,947	984,190
Interest Income	5,379	33,604	90,988	119,938	105,182	190,371	440,285	634,220	362,337	120,113	141,530	183,820	2,427,768
Net Investment Income	3,249	73,345	384,239	408,764	291,015	295,605	484,015	634,980	362,337	120,113	141,530	212,767	3,411,958
Statutory Surplus (Deficit)	622,320	2,471,700	1,698,283	1,301,405	233,064	(21,206)	(624,991)	(383,819)	(1,158,006)	(2,808,677)	(398,471)	836,904	1,768,509

Note 1 : Ultimate losses based upon the 2012 year-end reserve study.

Note 2: Fund years 2010 through 2013 include an aggregate stop loss protection to cap loss at ~\$10.9m in 2010, ~\$11.8m in 2011, ~\$13.4m in 2012, and ~\$14.2m in 2013.

Note 3: Dean vs. Highland Park - 2008 AL Claim. Total Incurred was reduced from \$10M to \$2M to match excess carrier reserves.

Overall Statistics

Total Members	32	31	28	26	22	19	18	17	16	14	10	5	
Total Claims	929	2,731	2,502	2,234	1,962	1,992	2,118	2,260	1,949	1,344	1,074	601	21,696
Total Claims per Member*	29	88	89	86	89	105	118	133	122	96	107	120	
Total Open Claims	487	483	183	152	95	56	43	28	13	11	4	3	1,558
Total Case Reserve Per Claim	1,184	6,428	24,005	22,751	25,388	21,360	27,455	22,195	9,947	19,611	9,042	4,264	11,127
Net Loss Ratio**	17.4%	78.7%	81.2%	92.3%	114.2%	119.2%	105.0%	107.6%	139.5%	186.1%	113.1%	55.2%	96.6%

* 2013 year data is annualized based on current trends

** Net loss ratios exclusive of IBNR.

Garden State Municipal Joint Insurance Fund Monthly Status Report

June 26, 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>April 2013</u>		<u>May 2013</u>	
Beginning Cash Balance	Custodial Accounts-TD Bank	\$ 246,342.54	\$	153,145.04	
	Claims Account-Bank of America	7,897,759.33		3,041,130.77	
	NJ Cash Management	626,203.67		626,235.29	
	Custodial-Investments	23,109,466.83		28,119,686.48	
	Total Balance	<u>\$ 31,879,772.37</u>	\$	<u>31,940,197.58</u>	
 Receipts:					
	Interest Income	\$ 4,187.62	\$	7,466.49	Totals YTD \$ 22,289.54
	Investment Income-Realized Gains	\$ -	\$	-	
	Custodial Account Receipts-TD Bank	\$ 995,083.34	\$	918,849.53	
	Claims Account Receipts-Bank of America	\$ 2,028,953.57	\$	753,013.22	
	NJ Cash Management Activity Receipts	\$ 31.62	\$	22.85	
	BAC Custodial/Investments	\$ 5,010,219.65	\$	93,296.96	
Total Receipts		<u>\$ 8,034,288.18</u>	\$	<u>1,765,182.56</u>	
 Disbursements:					
	Custodial Account Disbursements-TD Bank	\$ 1,088,280.84	\$	828,509.72	
	Claims Account Disbursements-Bank of America	\$ 6,885,582.13	\$	2,352,136.27	
	NJ Cash Management Activity Disbursements				
	BAC Custodial Account		\$	92,734.76	
Total Disbursements		<u>\$ 7,973,862.97</u>	\$	<u>3,273,380.75</u>	
Ending Cash Balance		<u>\$ 31,940,197.58</u>	\$	<u>30,431,999.39</u>	

BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account -
From

DATE 05/01/13 To 05/31/13

BOOK BALANCE AS OF	05/01/13	\$	28,119,686.48
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ADD DEPOSITS (PER BANK LEDGER)			93,296.96
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			92,734.76
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BOOK BALANCE AS OF	05/31/13	\$	28,120,248.68
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BALANCE PER BANK STATEMENT	05/31/13		\$28,120,248.68
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL	0.00	0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	05/31/13		28,120,248.68
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPAREVIEWED BY Mary Foulks

BANK RECONCILIATION

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund
From

DATE 05/01/13 To 05/31/13

BOOK BALANCE AS OF	05/01/13	\$	626,235.29
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ADD DEPOSITS (PER BANK LEDGER)			22.85
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			
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BOOK BALANCE AS OF	05/31/13	\$	626,258.14
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BALANCE PER BANK STATEMENT	05/31/13		\$626,258.14
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ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL	0.00	0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	05/31/13		626,258.14
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks

BANK RECONCILIATION

	ACCT.NAME	TD Bank	
	BANK/ACCT#	Custody Account -	
		From	To
	DATE	05/01/13	05/31/13
BOOK BALANCE AS OF	05/01/13	\$	153,145.04
ADD DEPOSITS (PER BANK LEDGER)			918,849.53
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			828,509.72
BOOK BALANCE AS OF	05/31/13	\$	243,484.85
BALANCE PER BANK STATEMENT	05/31/13		\$516,010.99
			250.00
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
05/31/13	list	272,776.14	
	TOTAL	272,776.14	(272,776.14)
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	05/31/13		243,484.85
		Difference	0.00

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

RESOLUTION NO. 25-13

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 **\$2,086,077.99** Payment.

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

Chairman

June 26th, 2013
Date

Secretary

June 26th, 2013
Date

June 26, 2013 - GSMJIF Comissioners Meeting Bills List

Date: 6.5.13

Report #: 18

<u>Notes</u>	<u>Description</u>	<u>COMMENTS</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	Patrick DeBlasio	for Services in May 2013	#982	\$1,833.00
	Earl Miller	GSMJIF Meeting Venue Woodbridge Hilton	#983	\$2,005.06
	Pringle Quinn Anzano	JIF General Counsel	#984	\$1,302.00
	Capehart Scatchard	Various Open Files - May 2013	#985	\$1,250.00
	The Star Ledger	May Meeting Announcement	#986	\$15.08
	The Times	May Meeting Annc. We have a cr. of \$20.30 use \$4.64 for bill Cycle = \$15.66	#000	\$0.00
	EANJ, Inc	Marristown - Supervisor Harrassment & Diversity Training	#987	\$1,260.00
	Princeton Public Affairs	May 2013 invoice #0613	#988	\$833.33
		Total in Checks Paid \$8,498.47		
		WIRE TRANSFERS		
	BGIA	Invoice #182983 Excess Workers Comp. Installment 3 of 4	WT	\$185,352.00
	BGIA	Invoice#182984 First Excess Liability	WT	\$1,556,470.00
		Total to BGIA - \$1,741,822.00		
	PMA Insurance	Risk Control Invoice for July 2013 Installment #7 of 12.	WT	\$33,333.00
	PMA Insurance	Berkeley Township	WT	\$34,596.90
	PMA Insurance	City of Rahway	WT	\$5,523.89
	PMA Insurance	City of Hoboken	WT	\$118,504.17
	PMA Insurance	City of Hoboken	WT	\$5,386.03
	PMA Insurance	City of Englewood	WT	\$8,310.00
	PMA Insurance	Hamilton Township	WT	\$46,429.43
	PMA Insurance	Livingston Township	WT	\$11,012.52
	PMA Insurance	Montclair Township	WT	\$1,921.92
	PMA Insurance	South Brunswick Township	WT	\$18,036.61
	PMA Insurance	Township of Ewing	WT	\$20,035.91
	PMA Insurance	Township of Howell	WT	\$1,123.02
	PMA Insurance	Union Township	WT	\$31,544.12
		Total to PMA Insurance - \$335,757.52		
			Subtotal	\$ 2,086,077.99
			Total	\$ 2,086,077.99

RESOLUTION NO. 26-13

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 **\$1,509,055** against the fund.

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

Chairman

June 26th, 2013
Date

Secretary

June 26th, 2013
Date

RESOLUTION NO. 27 - 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:

Shabazz & Associates
Khalifah Shabazz, Esq.
123 S. Broad Street, Suite 1100
Philadelphia, Pennsylvania 10109

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

_____	June 26 nd , 2013
Chairman	Date

_____	June 26, 2013, 2013
Secretary	Date



Garden State Municipal Joint Insurance Fund

June 26, 2013

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 05/01/13 to 06/01/13

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount
MAPLEWOOD TOWNSHIP	5376165	5,974.12
		5,974.12

AL / GL / PL

Account Name	Account Number	Payment Amount
BERKELEY TOWNSHIP	0345637	38.76
CITY OF ENGLEWOOD	8771339	19,210.69
CITY OF HOBOKEN	1238468	115,444.17
CITY OF RAHWAY	1236744	2,823.87
FANWOOD BOROUGH	2499465	6,066.44
FREEHOLD TOWNSHIP	2500759	39,152.10
HAMILTON TOWNSHIP	3389434	1,373.80
HARRISON, TOWN OF	8772758	17,576.53
HIGHLAND PARK BOROUGH	3394194	14,931.62
HOWELL TOWNSHIP	3394186	10,335.35
MANALAPAN TOWNSHIP	5381579	636.73
MAPLEWOOD TOWNSHIP	5376165	45.90
MONTCLAIR TOWNSHIP	5375357	27,602.76
NORTH PLAINFIELD BORO	6283535	169.92
UNION TOWNSHIP	9125386	17,721.04
WARREN TOWNSHIP	8778151	3,929.04
WEST ORANGE TOWNSHIP	9279688	51,271.37
		328,330.09

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 05/01/13 to 06/01/13

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	4,103.12	05/08/13	999999999	TOWNSHIP OF	1,000.00
08	L250803454-1-12-00	TOWNSHIP OF MAPLEWOOD		0	4,103.12	05/23/13	222135615	HOAGLAND LONGO MORAN DUNST AND	3,974.12
08	P250800077-1-02-00	TOWNSHIP OF		0	0.00	05/08/13	999999999	TOWNSHIP OF	1,000.00
									5,974.12

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 05/01/13 to 06/01/13

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount
MAPLEWOOD TOWNSHIP	5376165	5,974.12
		5,974.12

AL / GL / PL

Account Name	Account Number	Payment Amount
BERKELEY TOWNSHIP	0345637	38.76
CITY OF ENGLEWOOD	8771339	19,210.69
CITY OF HOBOKEN	1238468	115,444.17
CITY OF RAHWAY	1236744	2,823.87
FANWOOD BOROUGH	2499465	6,066.44
FREEHOLD TOWNSHIP	2500759	39,152.10
HAMILTON TOWNSHIP	3389434	1,373.80
HARRISON, TOWN OF	8772758	17,576.53
HIGHLAND PARK BOROUGH	3394194	14,931.62
HOWELL TOWNSHIP	3394186	10,335.35
MANALAPAN TOWNSHIP	5381579	636.73
MAPLEWOOD TOWNSHIP	5376165	45.90
MONTCLAIR TOWNSHIP	5375357	27,602.76
NORTH PLAINFIELD BORO	6283535	169.92
UNION TOWNSHIP	9125386	17,721.04
WARREN TOWNSHIP	8778151	3,929.04
WEST ORANGE TOWNSHIP	9279688	51,271.37
		328,330.09

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 05/01/13 to 06/01/13

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	18,748.04	175.00	14,301.59	33,224.63
CALDWELL BOROUGH	1244102	20,887.41	1,619.88	73.99	22,581.28
CITY OF ENGLEWOOD	2228377	0.00	8,310.00	0.00	8,310.00
CITY OF HOBOKEN	1249580	0.00	2,085.18	12,449.46	14,534.64
CITY OF RAHWAY	1236736	1,732.00	2,541.41	1,250.48	5,523.89
EASTAMPTON TOWNSHIP	2228252	975.28	88.41	0.00	1,063.69
EWING TOWNSHIP	8769580	892.68	9,663.00	5,042.84	15,598.52
FREEHOLD TOWNSHIP	2500759	2,192.22	0.00	1,048.05	3,240.27
HAMILTON TOWNSHIP	3389434	964.96	34,121.13	12,375.47	47,461.56
HARRISON, TOWN OF	8772758	1,037.20	3,745.00	716.93	5,499.13
HIGHLAND PARK BOROUGH	3394194	0.00	628.46	116.10	744.56
HOWELL TOWNSHIP	3394186	4,525.88	3,092.20	6,027.27	13,645.35
HOWELL TOWNSHIP	8769648	0.00	0.00	1,123.02	1,123.02
JACKSON TOWNSHIP	4179768	0.00	0.00	631.44	631.44
LIVINGSTON TOWNSHIP	4871323	2,872.96	4,102.43	4,608.07	11,583.46
MIDDLESEX BOROUGH	5384474	775.88	2,465.90	1,566.77	4,808.55
MONTCLAIR TOWNSHIP	5375340	1,921.92	0.00	0.00	1,921.92
MORRIS TOWNSHIP	5384508	0.00	0.00	3,210.32	3,210.32
NEW PROVIDENCE BOROUGH	6289292	0.00	0.00	1,072.33	1,072.33
NORTH BRUNSWICK TOWNSHIP	0298620	0.00	0.00	1,167.70	1,167.70
NORTH PLAINFIELD BORO	6283535	1,560.00	0.00	0.00	1,560.00
SOUTH BRUNSWICK TOWNSHIP	7635204	16,386.52	0.00	1,650.09	18,036.61
UNION TOWNSHIP	9125378	4,775.64	5,404.94	24,092.58	34,273.16
WARREN TOWNSHIP	8778151	0.00	0.00	1,141.09	1,141.09
		80,248.59	78,042.94	93,665.59	251,957.12

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	\$ -	\$ -
	2010 Total		2	0	\$ -	\$ -
	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
	2011 Total		18	2	\$ 7,576.66	\$ 420.93
	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 HEIGHTS	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	3	\$ 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	3	\$ 15,524.30	\$ 2,587.38
		TOWNSHIP OF EASTAMPTON	4	0	\$ 3,452.56	\$ 863.14
		TOWNSHIP OF EWING	3	1	\$ 17,172.00	\$ 5,724.00
		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	8	0	\$ 2,998.45	\$ 374.81
		TOWNSHIP OF MORRIS	8	3	\$ 2,492.00	\$ 311.50
		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	3	\$ 4,449.65	\$ 741.61
		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
	2012 Total		214	29	\$ 231,349.32	\$ 1,081.07

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	3	1	\$ 4,696.11	\$ 1,565.37
		BORO OF FAIR HAVEN	1	0	\$ 500.00	\$ 500.00
		BORO OF HIGHLAND PARK	2	0	\$ 500.00	\$ 250.00
		BORO OF NORTH PLAINFIELD	5	3	\$ 500.00	\$ 100.00
		BOROUGH OF HADDON HEIGHTS	1	0	\$ -	\$ -
		BOROUGH OF KENILWORTH	1	1	\$ 3,650.00	\$ 3,650.00
		CITY OF ENGLEWOOD	1	1	\$ -	\$ -
		CITY OF HOBOKEN	8	3	\$ 2,933.89	\$ 366.74
		CITY OF LINDEN	6	3	\$ 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	1	0	\$ 250.00	\$ 250.00
		TOWN OF MORRISTOWN	1	0	\$ 988.69	\$ 988.69
		TOWNSHIP OF BLOOMFIELD	2	0	\$ 1,502.00	\$ 751.00
		TOWNSHIP OF FREEHOLD	6	0	\$ -	\$ -
		TOWNSHIP OF LAWERENCE	2	1	\$ -	\$ -
		TOWNSHIP OF MAPLEWOOD	7	3	\$ 4,000.00	\$ 571.43
		TOWNSHIP OF MONTCLAIR	12	9	\$ 4,602.92	\$ 383.58
		TOWNSHIP OF MORRIS	2	2	\$ 500.00	\$ 250.00
		TOWNSHIP OF UNION	7	2	\$ 835.08	\$ 119.30
		TOWNSHIP OF WARREN	1	0	\$ 2,415.31	\$ 2,415.31
		TWP OF NORTH BRUNSWICK	8	5	\$ 7,365.42	\$ 920.68
		TWP OF PARSIPPANY	8	4	\$ 12,982.65	\$ 1,622.83
		TWP OF WEST ORANGE	5	2	\$ 1,700.00	\$ 340.00
	2013 Total		98	41	\$ 57,928.93	\$ 591.11
AL Total			332	72	\$ 296,854.91	\$ 894.14
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
	2011 Total		10	0	\$ 30,704.88	\$ 3,070.49

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	42	7	\$ 158,094.28	\$ 3,764.15
		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 HEIGHTS	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	\$ 56,027.87	\$ 4,001.99
		CITY OF HOBOKEN	11	2	\$ 1,771,935.25	\$ 161,085.02
		CITY OF RAHWAY	4	0	\$ 929.81	\$ 232.45
		HOWELL TOWNSHIP	19	2	\$ 26,909.29	\$ 1,416.28
		LIVINGSTON TOWNSHIP	13	2	\$ 78,673.71	\$ 6,051.82
		TOWN OF HARRISON	6	0	\$ 37,726.30	\$ 6,287.72
		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	1	\$ 3,359.69	\$ 1,119.90
		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	19	0	\$ 9,128.21	\$ 480.43
		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	\$ 16,901.08	\$ 1,300.08
		TWP OF MANALAPAN	10	2	\$ 44,629.46	\$ 4,462.95
		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
	2012 Total		375	22	\$ 2,664,292.76	\$ 7,104.78

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	2	\$ 14,371.81	\$ 1,596.87
		BORO OF CALDWELL	2	1	\$ 3,000.00	\$ 1,500.00
		BORO OF FAIR HAVEN	1	0	\$ -	\$ -
		BORO OF HIGHLAND PARK	2	0	\$ -	\$ -
		BORO OF NEW PROVIDENCE	1	1	\$ 3,600.00	\$ 3,600.00
		BORO OF NORTH PLAINFIELD	7	2	\$ 4,750.00	\$ 678.57
		BOROUGH OF HADDON HEIGHTS	2	0	\$ -	\$ -
		BOROUGH OF KENILWORTH	3	0	\$ 7,357.86	\$ 2,452.62
		CITY OF ENGLEWOOD	2	2	\$ 13,100.00	\$ 6,550.00
		CITY OF HOBOKEN	8	5	\$ 19,250.00	\$ 2,406.25
		CITY OF LINDEN	11	1	\$ 500.00	\$ 45.45
		CITY OF RAHWAY	2	1	\$ 1,000.00	\$ 500.00
		HOWELL TOWNSHIP	3	0	\$ 500.00	\$ 166.67
		LIVINGSTON TOWNSHIP	3	0	\$ 22,595.85	\$ 7,531.95
		TOWN OF MORRISTOWN	3	1	\$ 9,973.45	\$ 3,324.48
		TOWNSHIP OF BLOOMFIELD	1	0	\$ -	\$ -
		TOWNSHIP OF EWING	1	0	\$ -	\$ -
		TOWNSHIP OF FREEHOLD	6	0	\$ 3,856.23	\$ 642.71
		TOWNSHIP OF LAWERENCE	2	1	\$ 3,500.00	\$ 1,750.00
		TOWNSHIP OF MAPLEWOOD	7	3	\$ 3,000.00	\$ 428.57
		TOWNSHIP OF MONTCLAIR	9	7	\$ 19,500.00	\$ 2,166.67
		TOWNSHIP OF MORRIS	5	1	\$ 17,577.22	\$ 3,515.44
		TOWNSHIP OF UNION	13	7	\$ 33,180.76	\$ 2,552.37
		TOWNSHIP OF WARREN	2	0	\$ 17,162.80	\$ 8,581.40
		TWP OF NORTH BRUNSWICK	9	3	\$ 6,974.09	\$ 774.90
		TWP OF PARSIPPANY	11	4	\$ 10,750.63	\$ 977.33
		TWP OF WEST ORANGE	6	0	\$ 9,057.87	\$ 1,509.65
	2013 Total		135	42	\$ 225,540.65	\$ 1,670.67
AP	Total		520	64	\$ 2,920,538.29	\$ 5,616.42

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	1	\$ 76,000.00	\$ 76,000.00
		CITY OF ENGLEWOOD	2	2	\$ 153,000.00	\$ 76,500.00
		CITY OF HOBOKEN	3	3	\$ 244,000.00	\$ 81,333.33
		HOWELL TOWNSHIP	5	4	\$ 256,316.30	\$ 51,263.26
		MONTCLAIR TOWSHIP	1	1	\$ 78,100.00	\$ 78,100.00
		TOWN OF MORRISTOWN	2	2	\$ 178,230.00	\$ 89,115.00
		TOWNSHIP OF HAMILTON	3	3	\$ 303,513.40	\$ 101,171.13
		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
	2012 Total		23	20	\$ 1,641,098.00	\$ 71,352.09
	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
		MONTCLAIR TOWSHIP	6	6	\$ 3,000.00	\$ 500.00
		TOWN OF MORRISTOWN	1	1	\$ 1,000.00	\$ 1,000.00
		TOWNSHIP OF HAMILTON	2	1	\$ 76,000.00	\$ 38,000.00
	2013 Total		12	11	\$ 241,000.00	\$ 20,083.33
EP Total		35	31	\$ 1,882,098.00	\$ 53,774.23	
GL	2006	TOWNSHIP OF UNION	1	0	\$ 133.90	\$ 133.90
		2006 Total		1	0	\$ 133.90
	2008	CITY OF ENGLEWOOD	1	0	\$ -	\$ -
		2008 Total		1	0	\$ -
	2009	BORO OF CALDWELL	1	0	\$ -	\$ -
		TWP OF MANALAPAN	1	1	\$ 34,500.00	\$ 34,500.00
2009 Total		2	1	\$ 34,500.00	\$ 17,250.00	
	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	\$ 77,353.46	\$ 38,676.73
		CITY OF HOBOKEN	3	1	\$ 1,000.00	\$ 333.33
		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
2010 Total		23	12	\$ 485,226.94	\$ 21,096.82	

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	3	\$ 94,706.20	\$ 8,609.65
		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	\$ 2,737.60	\$ 304.18
		TWP OF NORTH BRUNSWICK	4	1	\$ 35,368.85	\$ 8,842.21
		TWP OF WEST ORANGE	22	1	\$ 91,935.78	\$ 4,178.90
	2011 Total		109	14	\$ 564,090.36	\$ 5,175.14
	2012	BERKELEY TOWNSHIP	6	1	\$ 4,218.25	\$ 703.04
		BORO OF CALDWELL	14	1	\$ 37,881.31	\$ 2,705.81
		BORO OF FAIR HAVEN	1	1	\$ 31,000.00	\$ 31,000.00
		BORO OF FANWOOD	5	1	\$ 2,900.00	\$ 580.00
		BORO OF HIGHLAND PARK	19	2	\$ 77,809.50	\$ 4,095.24
		BORO OF NORTH PLAINFIELD	11	2	\$ 36,429.08	\$ 3,311.73
		BOROUGH OF HADDON HEIGHTS	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	7	\$ 75,281.02	\$ 2,281.24
		CITY OF HOBOKEN	55	9	\$ 65,765.81	\$ 1,195.74
		CITY OF RAHWAY	29	7	\$ 157,925.00	\$ 5,445.69
		HOWELL TOWNSHIP	21	7	\$ 87,489.36	\$ 4,166.16
		LIVINGSTON TOWNSHIP	41	2	\$ 166,467.23	\$ 4,060.18
		TOWN OF HARRISON	5	0	\$ 1,290.55	\$ 258.11
		TOWN OF MORRISTOWN	22	3	\$ 64,948.94	\$ 2,952.22
		TOWNSHIP OF BLOOMFIELD	24	7	\$ 11,165.80	\$ 465.24
		TOWNSHIP OF EASTAMPTON	2	0	\$ 8.90	\$ 4.45
		TOWNSHIP OF EWING	11	3	\$ 3,177.80	\$ 288.89
		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	\$ 5,162.15	\$ 271.69
		TOWNSHIP OF MONTCLAIR	46	7	\$ 24,570.40	\$ 534.14
		TOWNSHIP OF MORRIS	8	1	\$ 8,870.85	\$ 1,108.86
		TOWNSHIP OF UNION	34	4	\$ 110,298.33	\$ 3,244.07
		TOWNSHIP OF WARREN	7	2	\$ 6,725.98	\$ 960.85
		TWP OF MANALAPAN	11	3	\$ 3,308.95	\$ 300.81
		TWP OF NORTH BRUNSWICK	24	2	\$ 18,329.23	\$ 763.72
		TWP OF PARSIPPANY	28	2	\$ 4,292.00	\$ 153.29
		TWP OF WEST ORANGE	35	2	\$ 23,048.04	\$ 658.52
	2012 Total		557	82	\$ 1,035,762.39	\$ 1,859.54

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	5	1	\$ 1,967.20	\$ 393.44
		BORO OF FANWOOD	2	2	\$ 2,000.00	\$ 1,000.00
		BORO OF HIGHLAND PARK	2	0	\$ -	\$ -
		BOROUGH OF HADDON HEIGHTS	1	0	\$ 300.00	\$ 300.00
		BOROUGH OF KENILWORTH	4	3	\$ 3,460.00	\$ 865.00
		CITY OF ENGLEWOOD	8	6	\$ 6,800.00	\$ 850.00
		CITY OF HOBOKEN	13	5	\$ 35,737.90	\$ 2,749.07
		CITY OF LINDEN	10	6	\$ 6,506.35	\$ 650.64
		CITY OF RAHWAY	10	5	\$ 35,264.97	\$ 3,526.50
		HOWELL TOWNSHIP	7	2	\$ 3,934.04	\$ 562.01
		LIVINGSTON TOWNSHIP	7	4	\$ 4,000.00	\$ 571.43
		TOWN OF HARRISON	2	0	\$ -	\$ -
		TOWN OF MORRISTOWN	1	1	\$ 1,000.00	\$ 1,000.00
		TOWNSHIP OF BLOOMFIELD	7	4	\$ 59,449.99	\$ 8,492.86
		TOWNSHIP OF EWING	1	0	\$ -	\$ -
		TOWNSHIP OF FREEHOLD	3	0	\$ -	\$ -
		TOWNSHIP OF HAMILTON	6	3	\$ 27,054.00	\$ 4,509.00
		TOWNSHIP OF LAWERENCE	4	0	\$ -	\$ -
		TOWNSHIP OF MAPLEWOOD	4	1	\$ 1,651.20	\$ 412.80
		TOWNSHIP OF MONTCLAIR	11	4	\$ 4,000.00	\$ 363.64
		TOWNSHIP OF MORRIS	2	1	\$ 1,000.00	\$ 500.00
		TOWNSHIP OF UNION	6	2	\$ 2,000.00	\$ 333.33
		TOWNSHIP OF WARREN	2	0	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	5	1	\$ 3,073.15	\$ 614.63
		TWP OF PARSIPPANY	9	3	\$ 16,946.40	\$ 1,882.93
		TWP OF WEST ORANGE	4	3	\$ 3,500.00	\$ 875.00
	2013 Total		140	57	\$ 219,645.20	\$ 1,568.89
GL Total			833	166	\$ 2,339,358.79	\$ 2,808.35
PO	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 HEIGHTS	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
		MONTCLAIR TOWNSHIP	2	0	\$ 1,900.00	\$ 950.00
		TOWN OF MORRISTOWN	1	0	\$ 950.00	\$ 950.00
		TOWNSHIP OF MAPLEWOOD	1	0	\$ 4,146.90	\$ 4,146.90
		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	\$ -	\$ -
	2012 Total		45	5	\$ 250,782.12	\$ 5,572.94

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	2	0	\$ -	\$ -
		BERKELEY TOWNSHIP	1	0	\$ -	\$ -
		BORO OF CALDWELL	1	0	\$ 950.00	\$ 950.00
		BORO OF FANWOOD	1	1	\$ 1,000.00	\$ 1,000.00
		BOROUGH OF MIDDLESEX	1	0	\$ -	\$ -
		CITY OF HOBOKEN	6	1	\$ 31,000.00	\$ 5,166.67
		CITY OF RAHWAY	1	0	\$ -	\$ -
		HOWELL TOWNSHIP	1	0	\$ -	\$ -
		MONTCLAIR TOWNSHIP	3	1	\$ -	\$ -
		TOWN OF MORRISTOWN	2	1	\$ 1,950.00	\$ 975.00
		TWP OF MANALAPAN	1	0	\$ -	\$ -
		TWP OF PARSIPPANY	2	0	\$ -	\$ -
	2013 Total		22	4	\$ 34,900.00	\$ 1,586.36
PO Total			67	9	\$ 285,682.12	\$ 4,263.91
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
	2011 Total		9	0	\$ 9,819.11	\$ 1,091.01
	2012	BERKELEY TOWNSHIP	32	14	\$ 316,700.25	\$ 9,896.88
		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	1	\$ 1,000.00	\$ 250.00
		BOROUGH OF HADDON HEIGHTS	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	8	2	\$ 396,492.16	\$ 49,561.52
		CITY OF HOBOKEN	25	12	\$ 2,735,005.00	\$ 109,400.20
		CITY OF RAHWAY	29	17	\$ 1,416,820.07	\$ 48,855.86
		HOWELL TOWNSHIP	3	1	\$ 117,126.86	\$ 39,042.29
		LIVINGSTON TOWNSHIP	3	0	\$ 9,836.55	\$ 3,278.85
		TOWN OF HARRISON	9	5	\$ 226,549.97	\$ 25,172.22
		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	17	0	\$ 58,315.82	\$ 3,430.34
		TWP OF PARSIPPANY	15	6	\$ 179,462.25	\$ 11,964.15
		TWP OF WEST ORANGE	1	0	\$ -	\$ -
	2012 Total		218	61	\$ 5,766,219.77	\$ 26,450.55

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	1	0	\$ 11,260.37	\$ 11,260.37
		BORO OF CALDWELL	2	0	\$ -	\$ -
		BORO OF HIGHLAND PARK	1	1	\$ 250.00	\$ 250.00
		BOROUGH OF HADDON HEIGHTS	2	0	\$ 2,280.75	\$ 1,140.38
		CITY OF ENGLEWOOD	6	4	\$ 7,793.76	\$ 1,298.96
		LIVINGSTON TOWNSHIP	2	0	\$ -	\$ -
		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	2	\$ 2,000.00	\$ 1,000.00
		TWP OF PARSIPPANY	3	0	\$ 1,306.00	\$ 435.33
	2013 Total		22	8	\$ 106,416.76	\$ 4,837.13
PR Total			249	69	\$ 5,882,455.64	\$ 23,624.32
WC	2006	BERKELEY TOWNSHIP	1	1	\$ 8,510.65	\$ 8,510.65
		CITY OF RAHWAY	1	1	\$ 8,508.90	\$ 8,508.90
	2006 Total		2	2	\$ 17,019.55	\$ 8,509.78
	2009	TOWNSHIP OF MONTCLAIR	1	1	\$ 11,500.00	\$ 11,500.00
	2009 Total		1	1	\$ 11,500.00	\$ 11,500.00
	2010	BORO OF CALDWELL	1	1	\$ 15,084.90	\$ 15,084.90
		CITY OF HOBOKEN	5	4	\$ 44,825.92	\$ 8,965.18
		TOWNSHIP OF FREEHOLD	1	1	\$ 25,464.00	\$ 25,464.00
	2010 Total		7	6	\$ 85,374.82	\$ 12,196.40
	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	\$ 5,132.75	\$ 2,566.38
		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
	2011 Total		10	5	\$ 134,501.40	\$ 13,450.14
	2012	BERKELEY TOWNSHIP	46	20	\$ 590,749.68	\$ 12,842.38
		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	\$ 44,167.47	\$ 2,944.50
		BORO OF NEW PROVIDENCE	9	3	\$ 165,838.29	\$ 18,426.48
		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	2	\$ 7,069.71	\$ 1,413.94
		BOROUGH OF MIDDLESEX	15	5	\$ 264,406.53	\$ 17,627.10
		CITY OF ENGLEWOOD	72	28	\$ 884,684.54	\$ 12,287.29
		CITY OF HOBOKEN	99	33	\$ 998,912.35	\$ 10,090.02
		CITY OF RAHWAY	29	5	\$ 75,884.64	\$ 2,616.71
		HOWELL TOWNSHIP	30	10	\$ 466,505.63	\$ 15,550.19
		LIVINGSTON TOWNSHIP	47	18	\$ 645,830.75	\$ 13,741.08
		TOWN OF HARRISON	17	3	\$ 36,926.58	\$ 2,172.15
		TOWN OF MORRISTOWN	37	8	\$ 154,221.67	\$ 4,168.15
		TOWNSHIP OF EASTAMPTON	5	1	\$ 9,735.60	\$ 1,947.12
		TOWNSHIP OF EWING	52	21	\$ 321,425.88	\$ 6,181.27
		TOWNSHIP OF FREEHOLD	21	4	\$ 37,662.65	\$ 1,793.46
		TOWNSHIP OF HAMILTON	135	59	\$ 876,754.37	\$ 6,494.48
		TOWNSHIP OF MAPLEWOOD	28	5	\$ 86,676.56	\$ 3,095.59
		TOWNSHIP OF MONTCLAIR	65	17	\$ 571,439.11	\$ 8,791.37
		TOWNSHIP OF MORRIS	26	4	\$ 87,475.76	\$ 3,364.45
		TOWNSHIP OF UNION	61	12	\$ 298,497.10	\$ 4,893.40
		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	\$ 254,722.14	\$ 5,537.44
		TWP OF WEST ORANGE	36	9	\$ 359,302.90	\$ 9,980.64
	2012 Total		975	294	\$ 7,730,498.66	\$ 7,928.72

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	3	\$ 7,943.51	\$ 1,985.88
		BERKELEY TOWNSHIP	18	14	\$ 36,093.09	\$ 2,005.17
		BORO OF CALDWELL	3	2	\$ 3,862.70	\$ 1,287.57
		BORO OF FAIR HAVEN	2	1	\$ 1,302.88	\$ 651.44
		BORO OF FANWOOD	3	3	\$ 17,750.00	\$ 5,916.67
		BORO OF HIGHLAND PARK	3	2	\$ 3,554.61	\$ 1,184.87
		BORO OF NEW PROVIDENCE	5	5	\$ 13,180.00	\$ 2,636.00
		BORO OF NORTH PLAINFIELD	3	3	\$ 4,400.00	\$ 1,466.67
		BOROUGH OF HADDON HEIGHTS	2	2	\$ 2,050.00	\$ 1,025.00
		BOROUGH OF KENILWORTH	6	6	\$ 20,758.34	\$ 3,459.72
		CITY OF ENGLEWOOD	24	19	\$ 145,118.33	\$ 6,046.60
		CITY OF HOBOKEN	36	31	\$ 236,715.11	\$ 6,575.42
		CITY OF LINDEN	34	28	\$ 159,915.89	\$ 4,703.41
		CITY OF RAHWAY	8	8	\$ 45,021.42	\$ 5,627.68
		HOWELL TOWNSHIP	9	6	\$ 9,902.82	\$ 1,100.31
		LIVINGSTON TOWNSHIP	21	16	\$ 31,803.59	\$ 1,514.46
		TOWN OF HARRISON	8	8	\$ 11,875.00	\$ 1,484.38
		TOWN OF MORRISTOWN	8	7	\$ 46,314.90	\$ 5,789.36
		TOWNSHIP OF EWING	10	9	\$ 33,188.70	\$ 3,318.87
		TOWNSHIP OF FREEHOLD	8	6	\$ 11,067.39	\$ 1,383.42
		TOWNSHIP OF HAMILTON	37	30	\$ 87,559.24	\$ 2,366.47
		TOWNSHIP OF LAWERENCE	5	5	\$ 12,025.00	\$ 2,405.00
		TOWNSHIP OF MAPLEWOOD	19	13	\$ 42,425.42	\$ 2,232.92
		TOWNSHIP OF MONTCLAIR	26	22	\$ 166,867.82	\$ 6,417.99
		TOWNSHIP OF MORRIS	15	13	\$ 149,749.76	\$ 9,983.32
		TOWNSHIP OF UNION	29	28	\$ 176,921.47	\$ 6,100.74
		TOWNSHIP OF WARREN	5	5	\$ 10,625.00	\$ 2,125.00
		TWP OF NORTH BRUNSWICK	13	10	\$ 85,491.58	\$ 6,576.28
		TWP OF WEST ORANGE	21	18	\$ 98,510.68	\$ 4,690.98
	2013 Total		385	323	\$ 1,671,994.25	\$ 4,342.84
WC Total			1380	631	\$ 9,650,888.68	\$ 6,993.40
Grand Total			3416	1042	\$ 23,257,876.43	\$ 6,808.51

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			
Policy Effective Year	Group Name	IND	MED	Grand Total	Lost Time Ratio
2009	TOWNSHIP OF MONTCLAIR	1		1	100%
2009 Total		1		1	100%
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%
2012 Total		8	13	21	38%
2013	BERKELEY HEIGHTS		4	4	0%
	BERKELEY TOWNSHIP	1	17	18	6%
	BORO OF CALDWELL		3	3	0%
	BORO OF FAIR HAVEN		2	2	0%
	BORO OF FANWOOD	1	2	3	33%
	BORO OF HIGHLAND PARK		3	3	0%
	BORO OF NEW PROVIDENCE		5	5	0%
	BORO OF NORTH PLAINFIELD		3	3	0%
	BOROUGH OF HADDON HEIGHTS		2	2	0%
	BOROUGH OF KENILWORTH		6	6	0%
	CITY OF ENGLEWOOD	5	19	24	21%
	CITY OF HOBOKEN	6	30	36	17%
	CITY OF LINDEN	8	26	34	24%

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			
Policy Effective Year	Group Name	IND	MED	Grand Total	Lost Time Ratio
	CITY OF RAHWAY	2	6	8	25%
	HOWELL TOWNSHIP		9	9	0%
	LIVINGSTON TOWNSHIP		21	21	0%
	TOWN OF HARRISON		8	8	0%
	TOWN OF MORRISTOWN	2	6	8	25%
	TOWNSHIP OF EWING	2	8	10	20%
	TOWNSHIP OF FREEHOLD		8	8	0%
	TOWNSHIP OF HAMILTON	1	36	37	3%
	TOWNSHIP OF LAWERENCE		5	5	0%
	TOWNSHIP OF MAPLEWOOD	2	17	19	11%
	TOWNSHIP OF MONTCLAIR	10	16	26	38%
	TOWNSHIP OF MORRIS	4	11	15	27%
	TOWNSHIP OF UNION	3	26	29	10%
	TOWNSHIP OF WARREN		5	5	0%
	TWP OF NORTH BRUNSWICK	4	9	13	31%
	TWP OF WEST ORANGE	2	19	21	10%
2013 Total		53	332	385	14%
Grand Total		62	345	407	15%

Garden State Municipal Joint Insurance Fund

Year to Date
Open/Closed Report
Qual-Lynx



Year to Date

All Lines

Type

AL

Fund Year	Group Name	Status		Grand Total
		CLOSED	OPEN	
2010	CITY OF HOBOKEN	1		1
	CITY OF RAHWAY	1		1
2010 Total		2		2
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
2011 Total		16	2	18
2012	BERKELEY TOWNSHIP	9	2	11
	BORO OF CALDWELL	9	2	11
	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	10	3	13
	LIVINGSTON TOWNSHIP	5		5
	TOWN OF HARRISON	1	2	3
	TOWN OF MORRISTOWN	4		4
	TOWNSHIP OF BLOOMFIELD	3	3	6
	TOWNSHIP OF EASTAMPTON	4		4
	TOWNSHIP OF EWING	2	1	3
	TOWNSHIP OF FREEHOLD	10		10
	TOWNSHIP OF HAMILTON	2		2
	TOWNSHIP OF MAPLEWOOD	9	2	11
	TOWNSHIP OF MONTCLAIR	8		8
	TOWNSHIP OF MORRIS	5	3	8
	TOWNSHIP OF UNION	20		20
	TOWNSHIP OF WARREN	2		2
	TWP OF MANALAPAN	3	3	6
	TWP OF NORTH BRUNSWICK	12		12
	TWP OF PARSIPPANY	14	2	16
	TWP OF WEST ORANGE	9	2	11
2012 Total		185	29	214

Garden State Municipal Joint Insurance Fund

Year to Date
Open/Closed Report
Qual-Lynx



Year to Date

All Lines

Type

Fund Year	Group Name	Status		Grand Total
		CLOSED	OPEN	
2013	BERKELEY TOWNSHIP	4	1	5
	BORO OF CALDWELL	2	1	3
	BORO OF FAIR HAVEN	1		1
	BORO OF HIGHLAND PARK	2		2
	BORO OF NORTH PLAINFIELD	2	3	5
	BOROUGH OF HADDON HEIGHTS	1		1
	BOROUGH OF KENILWORTH		1	1
	CITY OF ENGLEWOOD	1		1
	CITY OF HOBOKEN	5	3	8
	CITY OF LINDEN	3	3	6
	CITY OF RAHWAY	1		1
	HOWELL TOWNSHIP	2		2
	LIVINGSTON TOWNSHIP	1		1
	TOWN OF MORRISTOWN	1		1
	TOWNSHIP OF BLOOMFIELD	2		2
	TOWNSHIP OF FREEHOLD	6		6
	TOWNSHIP OF LAWERENCE	1	1	2
	TOWNSHIP OF MAPLEWOOD	4	3	7
	TOWNSHIP OF MONTCLAIR	3	9	12
	TOWNSHIP OF MORRIS		2	2
	TOWNSHIP OF UNION	5	2	7
	TOWNSHIP OF WARREN	1		1
	TWP OF NORTH BRUNSWICK	3	5	8
	TWP OF PARSIPPANY	4	4	8
	TWP OF WEST ORANGE	3	2	5
2013 Total		57	41	98
AL Total		260	72	332
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
2011 Total		10		10
2012	BERKELEY TOWNSHIP	35	7	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
	HOWELL TOWNSHIP	17	2	19
	LIVINGSTON TOWNSHIP	11	2	13
	TOWN OF HARRISON	6		6
	TOWN OF MORRISTOWN	7		7
	TOWNSHIP OF BLOOMFIELD	5		5
	TOWNSHIP OF EASTAMPTON	3		3
	TOWNSHIP OF EWING	2	1	3
	TOWNSHIP OF FREEHOLD	14		14
	TOWNSHIP OF HAMILTON	4		4
	TOWNSHIP OF MAPLEWOOD	15	2	17
	TOWNSHIP OF MONTCLAIR	19		19
	TOWNSHIP OF MORRIS	23		23
	TOWNSHIP OF UNION	23		23
	TOWNSHIP OF WARREN	13		13
	TWP OF MANALAPAN	8	2	10
	TWP OF NORTH BRUNSWICK	25		25
	TWP OF PARSIPPANY	24	1	25
	TWP OF WEST ORANGE	28		28
2012 Total		353	22	375

Garden State Municipal Joint Insurance Fund

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Year to Date
All Lines
Type

All Lines		Status						
Type	Fund Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total		
	2013	BERKELEY HEIGHTS	4			4		
		BERKELEY TOWNSHIP	7	2		9		
		BORO OF CALDWELL	1	1		2		
		BORO OF FAIR HAVEN	1			1		
		BORO OF HIGHLAND PARK	2			2		
		BORO OF NEW PROVIDENCE		1		1		
		BORO OF NORTH PLAINFIELD	5	2		7		
		BOROUGH OF HADDON HEIGHTS	2			2		
		BOROUGH OF KENILWORTH	3			3		
		CITY OF ENGLEWOOD		2		2		
		CITY OF HOBOKEN	3	5		8		
		CITY OF LINDEN	10	1		11		
		CITY OF RAHWAY	1	1		2		
		HOWELL TOWNSHIP	3			3		
		LIVINGSTON TOWNSHIP	3			3		
		TOWN OF MORRISTOWN	2	1		3		
		TOWNSHIP OF BLOOMFIELD	1			1		
		TOWNSHIP OF EWING	1			1		
		TOWNSHIP OF FREEHOLD	6			6		
		TOWNSHIP OF LAWERENCE	1	1		2		
		TOWNSHIP OF MAPLEWOOD	4	3		7		
		TOWNSHIP OF MONTCLAIR	2	7		9		
		TOWNSHIP OF MORRIS	4	1		5		
		TOWNSHIP OF UNION	6	7		13		
		TOWNSHIP OF WARREN	2			2		
		TWP OF NORTH BRUNSWICK	6	3		9		
		TWP OF PARSIPPANY	7	4		11		
		TWP OF WEST ORANGE	6			6		
		2013 Total			93	42		135
		AP Total			456	64		520
		EP	2012	BLOOMFIELD	1			1
				BORO OF CALDWELL		1		1
				CITY OF ENGLEWOOD		2		2
				CITY OF HOBOKEN		3		3
HOWELL TOWNSHIP	1			4		5		
MONTCLAIR TOWNSHIP				1		1		
TOWN OF MORRISTOWN				2		2		
TOWNSHIP OF HAMILTON				3		3		
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		
2012 Total				3	20		23	
2013	CITY OF ENGLEWOOD				1		1	
	CITY OF HOBOKEN				1		1	
	CITY OF LINDEN				1		1	
	MONTCLAIR TOWNSHIP				6		6	
	TOWN OF MORRISTOWN				1		1	
	TOWNSHIP OF HAMILTON			1	1		2	
2013 Total				1	11		12	
EP Total			4	31		35		

Garden State Municipal Joint Insurance Fund

Year to Date
Open/Closed Report
Qual-Lynx



Year to Date

All Lines

Type	Fund Year	Group Name	Status CLOSED	OPEN	REOPEN	Grand Total
GL						
	2006	TOWNSHIP OF UNION	1			1
	2006 Total		1			1
	2008	CITY OF ENGLEWOOD	1			1
	2008 Total		1			1
	2009	BORO OF CALDWELL	1			1
		TWP OF MANALAPAN		1		1
	2009 Total		1	1		2
	2010	BERKELEY TOWNSHIP		1		1
		BORO OF CALDWELL		1		1
		BORO OF NORTH PLAINFIELD	1			1
		BOROUGH OF KENILWORTH		1		1
		CITY OF ENGLEWOOD	1	1		2
		CITY OF HOBOKEN	2	1		3
		HOWELL TOWNSHIP		1		1
		TOWNSHIP OF EWING	2		1	3
		TOWNSHIP OF MAPLEWOOD	1			1
		TOWNSHIP OF MONTCLAIR	4	1		5
		TOWNSHIP OF MORRIS	1			1
		TOWNSHIP OF UNION	1			1
		TWP OF MANALAPAN		1		1
		TWP OF WEST ORANGE		1		1
	2010 Total		11	11	1	23
	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	8	3		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
	2011 Total		95	12	2	109
	2012	BERKELEY TOWNSHIP	5	1		6
		BORO OF CALDWELL	13	1		14
		BORO OF FAIR HAVEN			1	1
		BORO OF FANWOOD	4	1		5
		BORO OF HIGHLAND PARK	17	2		19
		BORO OF NORTH PLAINFIELD	9	1	1	11
		BOROUGH OF HADDON HEIGHTS	4			4
		BOROUGH OF KENILWORTH	8			8
		BOROUGH OF MIDDLESEX	3			3
		CITY OF ENGLEWOOD	26	7		33
		CITY OF HOBOKEN	46	8	1	55
		CITY OF RAHWAY	22	7		29
		HOWELL TOWNSHIP	14	7		21
		LIVINGSTON TOWNSHIP	39	2		41
		TOWN OF HARRISON	5			5
		TOWN OF MORRISTOWN	19	3		22
		TOWNSHIP OF BLOOMFIELD	17	7		24
		TOWNSHIP OF EASTAMPTON	2			2
		TOWNSHIP OF EWING	8	3		11
		TOWNSHIP OF FREEHOLD	19	2		21
		TOWNSHIP OF HAMILTON	9	1		10
		TOWNSHIP OF MAPLEWOOD	16	3		19
		TOWNSHIP OF MONTCLAIR	39	7		46
		TOWNSHIP OF MORRIS	7	1		8
		TOWNSHIP OF UNION	30	4		34
		TOWNSHIP OF WARREN	5	2		7
		TWP OF MANALAPAN	8	3		11
		TWP OF NORTH BRUNSWICK	22	2		24
		TWP OF PARSIPPANY	26	2		28
		TWP OF WEST ORANGE	33	2		35
	2012 Total		475	79	3	557

Garden State Municipal Joint Insurance Fund

Year to Date
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Qual-Lynx



Year to Date
All Lines
Type

All Lines Type		Status						
Fund Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total			
2013	BERKELEY HEIGHTS	3			3			
	BERKELEY TOWNSHIP	1			1			
	BORO OF CALDWELL	4	1		5			
	BORO OF FANWOOD		2		2			
	BORO OF HIGHLAND PARK	2			2			
	BOROUGH OF HADDON HEIGHTS	1			1			
	BOROUGH OF KENILWORTH	1	3		4			
	CITY OF ENGLEWOOD	2	6		8			
	CITY OF HOBOKEN	8	5		13			
	CITY OF LINDEN	4	6		10			
	CITY OF RAHWAY	5	5		10			
	HOWELL TOWNSHIP	5	2		7			
	LIVINGSTON TOWNSHIP	3	4		7			
	TOWN OF HARRISON	2			2			
	TOWN OF MORRISTOWN		1		1			
	TOWNSHIP OF BLOOMFIELD	3	4		7			
	TOWNSHIP OF EWING	1			1			
	TOWNSHIP OF FREEHOLD	3			3			
	TOWNSHIP OF HAMILTON	3	3		6			
	TOWNSHIP OF LAWRENCE	4			4			
	TOWNSHIP OF MAPLEWOOD	3	1		4			
	TOWNSHIP OF MONTCLAIR	7	4		11			
	TOWNSHIP OF MORRIS	1	1		2			
	TOWNSHIP OF UNION	4	2		6			
	TOWNSHIP OF WARREN	2			2			
	TWP OF NORTH BRUNSWICK	4	1		5			
	TWP OF PARSIPPANY	6	3		9			
	TWP OF WEST ORANGE	1	3		4			
	2013 Total		83	57		140		
	GL Total		667	160	6	833		
	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		
MONTCLAIR TOWNSHIP			2			2		
TOWN OF MORRISTOWN			1			1		
TOWNSHIP OF MAPLEWOOD			1			1		
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		
2012 Total				40	5		45	
2013	BERKELEY HEIGHTS	2			2			
		BERKELEY TOWNSHIP	1			1		
		BORO OF CALDWELL	1			1		
		BORO OF FANWOOD		1		1		
		BOROUGH OF MIDDLESEX	1			1		
		CITY OF HOBOKEN	5	1		6		
		CITY OF RAHWAY	1			1		
		HOWELL TOWNSHIP	1			1		
		MONTCLAIR TOWNSHIP	2	1		3		
		TOWN OF MORRISTOWN	1	1		2		
		TWP OF MANALAPAN	1			1		
		TWP OF PARSIPPANY	2			2		
		2013 Total		18	4		22	
PO Total		58	9		67			

Garden State Municipal Joint Insurance Fund

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Year to Date

All Lines

Type

PR

Fund Year	Group Name	Status		Grand Total
		CLOSED	OPEN	
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	18	14	32
	BORO OF CALDWELL	5		5
	BORO OF FAIR HAVEN	10	1	11
	BORO OF FANWOOD	2		2
	BORO OF HIGHLAND PARK	7		7
	BORO OF NORTH PLAINFIELD	3	1	4
	BOROUGH OF HADDON HEIGHTS	3		3
	BOROUGH OF KENILWORTH	1		1
	BOROUGH OF MIDDLESEX	11	1	12
	CITY OF ENGLEWOOD	6	2	8
	CITY OF HOBOKEN	13	11	25
	CITY OF RAHWAY	12	17	29
	HOWELL TOWNSHIP	2	1	3
	LIVINGSTON TOWNSHIP	3		3
	TOWN OF HARRISON	4	5	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		17
	TWP OF PARSIPPANY	9	6	15
	TWP OF WEST ORANGE	1		1
2012 Total		157	59	218
2013	BERKELEY HEIGHTS	1		1
	BORO OF CALDWELL	2		2
	BORO OF HIGHLAND PARK		1	1
	BOROUGH OF HADDON HEIGHTS	2		2
	CITY OF ENGLEWOOD	2	4	6
	LIVINGSTON TOWNSHIP	2		2
	TOWNSHIP OF FREEHOLD		1	1
	TOWNSHIP OF MORRIS	2		2
	TWP OF NORTH BRUNSWICK		2	2
	TWP OF PARSIPPANY	3		3
2013 Total		14	8	22
PR Total		180	67	249

Garden State Municipal Joint Insurance Fund

Year to Date
Open/Closed Report
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Year to Date

All Lines

Type

WC

		Status			
Fund Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
2006	BERKELEY TOWNSHIP		1		1
	CITY OF RAHWAY		1		1
2006 Total			2		2
2009	TOWNSHIP OF MONTCLAIR		1		1
2009 Total			1		1
2010	BORO OF CALDWELL		1		1
	CITY OF HOBOKEN	1	4		5
	TOWNSHIP OF FREEHOLD	1	1		1
2010 Total		1	6		7
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
2011 Total		5	5		10
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		1	3
	BORO OF HIGHLAND PARK	13	1	1	15
	BORO OF NEW PROVIDENCE	6	2	1	9
	BORO OF NORTH PLAINFIELD	16	4		20
	BOROUGH OF HADDON HEIGHTS	6			6
	BOROUGH OF KENILWORTH	3	2		5
	BOROUGH OF MIDDLESEX	10	5		15
	CITY OF ENGLEWOOD	44	24	4	72
	CITY OF HOBOKEN	66	30	3	99
	CITY OF RAHWAY	24	5		29
	HOWELL TOWNSHIP	20	7	3	30
	LIVINGSTON TOWNSHIP	29	15	3	47
	TOWN OF HARRISON	14	2	1	17
	TOWN OF MORRISTOWN	29	8		37
	TOWNSHIP OF EASTAMPTON	4	1		5
	TOWNSHIP OF EWING	31	21		52
	TOWNSHIP OF FREEHOLD	17	4		21
	TOWNSHIP OF HAMILTON	76	57	2	135
	TOWNSHIP OF MAPLEWOOD	23	4	1	28
	TOWNSHIP OF MONTCLAIR	48	16	1	65
	TOWNSHIP OF MORRIS	22	2	2	26
	TOWNSHIP OF UNION	49	10	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
2012 Total		681	264	30	975

Garden State Municipal Joint Insurance Fund

Year to Date
Open/Closed Report
Qual-Lynx



Year to Date
All Lines
Type

Fund Year	Group Name	Status			Grand Total
		CLOSED	OPEN	REOPEN	
2013	BERKELEY HEIGHTS	1	2	1	4
	BERKELEY TOWNSHIP	4	14		18
	BORO OF CALDWELL	1	2		3
	BORO OF FAIR HAVEN	1	1		2
	BORO OF FANWOOD		3		3
	BORO OF HIGHLAND PARK	1	2		3
	BORO OF NEW PROVIDENCE		5		5
	BORO OF NORTH PLAINFIELD		3		3
	BORDUGH OF HADDON HEIGHTS		2		2
	BORDUGH OF KENILWORTH		6		6
	CITY OF ENGLEWOOD	5	19		24
	CITY OF HOBOKEN	5	30	1	36
	CITY OF LINDEN	6	27	1	34
	CITY OF RAHWAY		8		8
	HOWELL TOWNSHIP	3	6		9
	LIVINGSTON TOWNSHIP	5	15	1	21
	TOWN OF HARRISON		8		8
	TOWN OF MORRISTOWN	1	7		8
	TOWNSHIP OF EWING	1	9		10
	TOWNSHIP OF FREEHOLD	2	6		8
	TOWNSHIP OF HAMILTON	7	30		37
	TOWNSHIP OF LAWRENCE		5		5
	TOWNSHIP OF MAPLEWOOD	6	13		19
	TOWNSHIP OF MONTCLAIR	4	22		26
	TOWNSHIP OF MORRIS	2	13		15
	TOWNSHIP OF UNION	1	28		29
	TOWNSHIP OF WARREN		5		5
	TWP OF NORTH BRUNSWICK	3	10		13
	TWP OF WEST ORANGE	3	17	1	21
2013 Total		62	318	5	385
WC Total		749	596	35	1380
Grand Total		2374	999	43	3416

Garden State Municipal Joint Insurance Fund
Payments by Coverage
Qual-Lynx



Payment Detail		PMT Types					
Coverage Summary	Group Name	EXPENSE	INDEMNITY	LEGAL	MEDICAL	RECOVERY	Grand Total
Auto Liability	BORO OF FAIR HAVEN				\$ 500.00		\$ 500.00
	BOROUGH OF KENILWORTH	\$ 99.00					\$ 99.00
	CITY OF HOBOKEN				\$ 1,396.89		\$ 1,396.89
	CITY OF LINDEN	\$ 99.00			\$ 3,660.41		\$ 3,759.41
	CITY OF RAHWAY				\$ 500.00		\$ 500.00
	LIVINGSTON TOWNSHIP				\$ 250.00		\$ 250.00
	TOWN OF MORRISTOWN				\$ 988.69		\$ 988.69
	TOWNSHIP OF BLOOMFIELD	\$ 9.20			\$ 1,000.00	\$ 1,652.50	\$ 2,661.70
	TOWNSHIP OF MAPLEWOOD				\$ 1,500.00		\$ 1,500.00
	TOWNSHIP OF MONTCLAIR				\$ 1,602.92		\$ 1,602.92
	TOWNSHIP OF UNION				\$ 835.08		\$ 835.08
	TOWNSHIP OF WARREN				\$ 2,441.48		\$ 2,441.48
	TWP OF MANALAPAN		\$ 3,199.65				\$ 3,199.65
	TWP OF NORTH BRUNSWICK				\$ 5,140.58		\$ 5,140.58
	TWP OF PARSIPPANY				\$ 11,583.65		\$ 11,583.65
	TWP OF WEST ORANGE		\$ 500.00		\$ 1,158.20		\$ 1,658.20
Auto Liability Total		\$ 207.20	\$ 3,699.65		\$ 32,557.90	\$ 1,652.50	\$ 38,117.25
Auto Physical Damage	BERKELEY HEIGHTS		\$ 414.00				\$ 414.00
	BERKELEY TOWNSHIP	\$ 2,187.40			\$ 44,778.91	\$ (1,164.80)	\$ 45,801.51
	BORO OF CALDWELL	\$ 30.00			\$ 2,347.67		\$ 2,377.67
	BORO OF NEW PROVIDENCE	\$ 99.00			\$ 3,051.70		\$ 3,150.70
	CITY OF ENGLEWOOD	\$ 95.00			\$ 7,918.71	\$ (18,606.15)	\$ (10,592.44)
	CITY OF HOBOKEN				\$ 39,355.73		\$ 39,355.73
	TOWN OF MORRISTOWN				\$ 1,698.45		\$ 1,698.45
	TOWNSHIP OF FREEHOLD				\$ 727.80	\$ (727.80)	\$ -
	TOWNSHIP OF MONTCLAIR	\$ 198.00			\$ 6,165.33		\$ 6,363.33
	TOWNSHIP OF UNION	\$ 297.00			\$ 5,658.84		\$ 5,955.84
	TOWNSHIP OF WARREN				\$ 16,089.00		\$ 16,089.00
	TWP OF NORTH BRUNSWICK				\$ 1,000.00	\$ (13,290.96)	\$ (12,290.96)
	TWP OF WEST ORANGE					\$ -	\$ -
Auto Physical Damage Total		\$ 2,906.40	\$ 414.00		\$128,792.14	\$ (33,789.71)	\$ 98,322.83
Employment Practices Liability	CITY OF ENGLEWOOD	\$ 1,503.00		\$ 150.00			\$ 1,653.00
	CITY OF HOBOKEN	\$ 1,547.33		\$ 2,366.50			\$ 3,913.83
	HOWELL TOWNSHIP	\$ 72.32		\$ 3,616.00			\$ 3,688.32
	TOWNSHIP OF HAMILTON	\$ 388.30		\$ 19,282.50			\$ 19,670.80
	TWP OF WEST ORANGE	\$ 282.91		\$ 13,757.00			\$ 14,039.91
Employment Practices Liability Total		\$ 3,793.86		\$39,172.00			\$ 42,965.86
General Liability	BERKELEY TOWNSHIP	\$ 525.79					\$ 525.79
	BORO OF CALDWELL	\$ 371.67		\$ 4,378.00			\$ 4,749.67
	BORO OF FANWOOD	\$ 9.20					\$ 9.20
	BOROUGH OF KENILWORTH	\$ 552.85					\$ 552.85
	CITY OF ENGLEWOOD	\$ 860.00					\$ 860.00
	CITY OF HOBOKEN	\$ 1,283.95					\$ 1,283.95
	CITY OF LINDEN	\$ 714.35					\$ 714.35
	HOWELL TOWNSHIP	\$ 1,500.00			\$ 1,684.04		\$ 3,184.04
	LIVINGSTON TOWNSHIP	\$ 10,995.75					\$ 10,995.75
	TOWN OF MORRISTOWN	\$ 100.00		\$ 4,830.00			\$ 4,930.00
	TOWNSHIP OF BLOOMFIELD	\$ 9.20			\$ 500.00		\$ 509.20
	TOWNSHIP OF MONTCLAIR		\$ 6,000.00				\$ 6,000.00
	TOWNSHIP OF UNION	\$ 45.45		\$ 2,272.50	\$ 749.21		\$ 3,067.16
	TWP OF NORTH BRUNSWICK	\$ 373.15			\$ 200.00		\$ 573.15
General Liability Total		\$17,341.36	\$ 6,000.00	\$11,480.50	\$ 3,133.25		\$ 37,955.11

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	
Public Officials Liability	BORO OF CALDWELL	\$ 950.00					\$ 950.00
	CITY OF HOBOKEN	\$ 23.98		\$ 1,118.50			\$ 1,142.48
	TOWN OF MORRISTOWN	\$ 950.00					\$ 950.00
	TOWNSHIP OF UNION		\$ 50,000.00				\$ 50,000.00
Public Officials Liability Total		\$ 1,923.98	\$ 50,000.00	\$ 1,118.50			\$ 53,042.48
Property	CITY OF ENGLEWOOD				\$ 2,400.00	\$ (2,400.00)	\$ -
	TWP OF PARSIPPANY	\$ 475.85					\$ 475.85
Property Total		\$ 475.85			\$ 2,400.00	\$ (2,400.00)	\$ 475.85
Workers' Compensation	BERKELEY HEIGHTS	\$ 97.60			\$ 824.99		\$ 922.59
	BERKELEY TOWNSHIP	\$ 8,340.70	\$ 6,480.00	\$ 1,101.50	\$ 75,103.47		\$ 91,025.67
	BORO OF CALDWELL	\$ 153.79			\$ 1,340.51		\$ 1,494.30
	BORO OF FAIR HAVEN	\$ 69.03			\$ 261.00		\$ 330.03
	BORO OF FANWOOD	\$ 203.57		\$ 1,988.00	\$ 2,189.13		\$ 4,380.70
	BORO OF HIGHLAND PARK	\$ 29.18			\$ 257.14		\$ 286.32
	BORO OF NEW PROVIDENCE	\$ 113.42	\$ 2,314.26		\$ 1,029.62		\$ 3,457.30
	BORO OF NORTH PLAINFIELD	\$ 382.81			\$ 6,731.46		\$ 7,114.27
	BOROUGH OF HADDON HEIGHTS	\$ 5.93			\$ 134.90		\$ 140.83
	BOROUGH OF KENILWORTH	\$ 520.54			\$ 2,991.04		\$ 3,511.58
	BOROUGH OF MIDDLESEX	\$ 10,141.96	\$ 1,620.00		\$ 43,220.08		\$ 54,982.04
	CITY OF ENGLEWOOD	\$ 1,623.44	\$ 1,619.83	\$ 446.50	\$ 15,296.74		\$ 18,986.51
	CITY OF HOBOKEN	\$ 11,721.29	\$ 5,115.48	\$ 1,565.00	\$ 64,250.31		\$ 82,652.08
	CITY OF LINDEN	\$ 1,528.26	\$ 7,989.19		\$ 10,552.01		\$ 20,069.46
	CITY OF RAHWAY	\$ 413.51	\$ 3,008.52		\$ 3,398.72		\$ 6,820.75
	HOWELL TOWNSHIP	\$ 363.45		\$ 1,029.50	\$ 4,194.56		\$ 5,587.51
	LIVINGSTON TOWNSHIP	\$ 2,185.12		\$ 2,340.00	\$ 8,821.37		\$ 13,346.49
	TOWN OF HARRISON	\$ 59.64			\$ 1,916.32		\$ 1,975.96
	TOWN OF MORRISTOWN	\$ 155.27			\$ 4,258.39		\$ 4,413.66
	TOWNSHIP OF EWING	\$ 1,993.44	\$ 3,124.29	\$ 670.00	\$ 53,606.44		\$ 59,394.17
	TOWNSHIP OF FREEHOLD	\$ 128.05			\$ 1,669.02		\$ 1,797.07
	TOWNSHIP OF HAMILTON	\$ 6,575.03			\$ 16,468.49		\$ 23,043.52
	TOWNSHIP OF LAWERENCE	\$ 65.89			\$ 1,267.15		\$ 1,333.04
	TOWNSHIP OF MAPLEWOOD	\$ 104.60			\$ 684.24		\$ 788.84
	TOWNSHIP OF MONTCLAIR	\$ 1,777.45	\$ 22,400.88		\$ 12,855.44		\$ 37,033.77
	TOWNSHIP OF MORRIS	\$ 94.12	\$ 3,068.00		\$ 5,540.74		\$ 8,702.86
	TOWNSHIP OF UNION	\$ 1,937.82	\$ 1,534.00		\$ 17,921.96		\$ 21,393.78
	TOWNSHIP OF WARREN	\$ 180.95			\$ 2,353.00		\$ 2,533.95
	TWP OF MANALAPAN	\$ 50.48		\$ 888.50	\$ 339.00		\$ 1,277.98
	TWP OF NORTH BRUNSWICK	\$ 608.04	\$ 10,658.00		\$ 6,404.51		\$ 17,670.55
	TWP OF WEST ORANGE	\$ 4,398.42	\$ 1,620.00		\$ 19,631.74		\$ 25,650.16
Workers' Compensation Total		\$56,022.80	\$ 70,552.45	\$ 10,029.00	\$385,513.49		\$522,117.74
Grand Total		\$82,671.45	\$130,666.10	\$61,800.00	\$552,396.78	\$ (34,537.21)	\$792,997.12

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	18	34	1.9
3	BORO OF FAIR HAVEN	2	7	3.5
4	TOWNSHIP OF FREEHOLD	8	11	1.4
5	TOWN OF HARRISON	8	8	1.0
6	CITY OF HOBOKEN	36	137	3.8
7	BOROUGH OF KENILWORTH	6	13	2.2
10	TOWNSHIP OF MORRIS	15	18	1.2
11	BORO OF NEW PROVIDENCE	5	8	1.6
12	BORO OF NORTH PLAINFIELD	3	0	0.0
13	BORO OF CALDWELL	3	1	0.3
14	CITY OF ENGLEWOOD	24	26	1.1
15	BORO OF FANWOOD	3	6	2.0
16	TOWNSHIP OF HAMILTON	37	33	0.9
17	BORO OF HIGHLAND PARK	3	6	2.0
18	HOWELL TOWNSHIP	9	6	0.7
19	LIVINGSTON TOWNSHIP	21	5	0.2
20	TOWNSHIP OF UNION	29	71	2.4
21	TWP OF WEST ORANGE	21	74	3.5
22	TOWNSHIP OF MAPLEWOOD	19	24	1.3
23	TOWNSHIP OF MONTCLAIR	26	44	1.7
24	TOWN OF MORRISTOWN	8	31	3.9
25	TWP OF NORTH BRUNSWICK	13	40	3.1
26	CITY OF RAHWAY	8	20	2.5
27	TOWNSHIP OF WARREN	5	4	0.8
28	TOWNSHIP OF EWING	10	101	10.1
31	BOROUGH OF HADDON HEIGHTS	2	2	1.0
34	BERKELEY HEIGHTS	4	5	1.3
35	CITY OF LINDEN	34	79	2.3
36	TOWNSHIP OF LAWERENCE	5	51	10.2
Grand Total		385	865	2.2

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	Average of D.O.L	
			*D.O.L VS. Report to Emp/Ins.	VS. Report to Emp/Ins.
1	BERKELEY TOWNSHIP	18	10	0.6
3	BORO OF FAIR HAVEN	2	1	0.5
4	TOWNSHIP OF FREEHOLD	8	1	0.1
5	TOWN OF HARRISON	8	2	0.3
6	CITY OF HOBOKEN	36	19	0.5
7	BOROUGH OF KENILWORTH	6	3	0.5
10	TOWNSHIP OF MORRIS	15	1	0.1
11	BORO OF NEW PROVIDENCE	5	1	0.2
12	BORO OF NORTH PLAINFIELD	3	0	0.0
13	BORO OF CALDWELL	3	5	1.7
14	CITY OF ENGLEWOOD	24	12	0.5
15	BORO OF FANWOOD	3	3	1.0
16	TOWNSHIP OF HAMILTON	37	50	1.4
17	BORO OF HIGHLAND PARK	3	0	0.0
18	HOWELL TOWNSHIP	9	3	0.3
19	LIVINGSTON TOWNSHIP	21	8	0.4
20	TOWNSHIP OF UNION	29	8	0.3
21	TWP OF WEST ORANGE	21	15	0.7
22	TOWNSHIP OF MAPLEWOOD	19	22	1.2
23	TOWNSHIP OF MONTCLAIR	26	33	1.3
24	TOWN OF MORRISTOWN	8	3	0.4
25	TWP OF NORTH BRUNSWICK	13	18	1.4
26	CITY OF RAHWAY	8	5	0.6
27	TOWNSHIP OF WARREN	5	1	0.2
28	TOWNSHIP OF EWING	10	1	0.1
31	BOROUGH OF HADDON HEIGHTS	2	0	0.0
34	BERKELEY HEIGHTS	4	33	8.3
35	CITY OF LINDEN	34	74	2.2
36	TOWNSHIP OF LAWERENCE	5	3	0.6
Grand Total		385	335	0.9

Garden State Municipal Joint Insurance Fund

Summary of Claims

Qual-Lynx



Type	Policy Effective Year	Count of SAlfile#	Sum of Count of Open Claims	Sum of TotIncurred
AL	2010	2	0 \$	-
	2011	18	2 \$	7,576.66
	2012	214	29 \$	231,349.32
	2013	98	41 \$	57,928.93
AL Total		332	72 \$	296,854.91
AP	2011	10	0 \$	30,704.88
	2012	375	22 \$	2,664,292.76
	2013	135	42 \$	225,540.65
AP Total		520	64 \$	2,920,538.29
EP	2012	23	20 \$	1,641,098.00
	2013	12	11 \$	241,000.00
EP Total		35	31 \$	1,882,098.00
GL	2006	1	0 \$	133.90
	2008	1	0 \$	-
	2009	2	1 \$	34,500.00
	2010	23	12 \$	485,226.94
	2011	109	14 \$	564,090.36
	2012	557	82 \$	1,035,762.39
	2013	140	57 \$	219,645.20
GL Total		833	166 \$	2,339,358.79
PO	2012	45	5 \$	250,782.12
	2013	22	4 \$	34,900.00
PO Total		67	9 \$	285,682.12
PR	2011	9	0 \$	9,819.11
	2012	218	61 \$	5,766,219.77
	2013	22	8 \$	106,416.76
PR Total		249	69 \$	5,882,455.64
WC	2006	2	2 \$	17,019.55
	2009	1	1 \$	11,500.00
	2010	7	6 \$	85,374.82
	2011	10	5 \$	134,501.40
	2012	975	294 \$	7,730,498.66
	2013	385	323 \$	1,671,994.25
WC Total		1380	631 \$	9,650,888.68
Grand Total		3416	1042 \$	23,257,876.43

Account: 719 719CM
Valued as of 05/31/2013

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	BORO OF FAIR HAVEN				\$ 500.00		\$ 500.00
	BOROUGH OF KENILWORTH	\$ 99.00					\$ 99.00
	CITY OF HOBOKEN				\$ 1,396.89		\$ 1,396.89
	CITY OF LINDEN	\$ 99.00			\$ 3,660.41		\$ 3,759.41
	CITY OF RAHWAY				\$ 500.00		\$ 500.00
	LIVINGSTON TOWNSHIP				\$ 250.00		\$ 250.00
	TOWN OF MORRISTOWN				\$ 988.69		\$ 988.69
	TOWNSHIP OF BLOOMFIELD	\$ 9.20			\$ 1,000.00	\$ 1,652.50	\$ 2,661.70
	TOWNSHIP OF MAPLEWOOD				\$ 1,500.00		\$ 1,500.00
	TOWNSHIP OF MONTCLAIR				\$ 1,602.92		\$ 1,602.92
	TOWNSHIP OF UNION				\$ 835.08		\$ 835.08
	TOWNSHIP OF WARREN				\$ 2,441.48		\$ 2,441.48
	TWP OF MANALAPAN		\$ 3,199.65				\$ 3,199.65
	TWP OF NORTH BRUNSWICK				\$ 5,140.58		\$ 5,140.58
	TWP OF PARSIPPANY				\$ 11,583.65		\$ 11,583.65
	TWP OF WEST ORANGE		\$ 500.00		\$ 1,158.20		\$ 1,658.20
Auto Liability Total		\$ 207.20	\$ 3,699.65		\$ 32,557.90	\$ 1,652.50	\$ 38,117.25
Auto Physical Damage	BERKELEY HEIGHTS		\$ 414.00				\$ 414.00
	BERKELEY TOWNSHIP	\$ 2,187.40	\$ 44,778.91			\$ (1,164.80)	\$ 45,801.51
	BORO OF CALDWELL	\$ 30.00	\$ 2,347.67				\$ 2,377.67
	BORO OF NEW PROVIDENCE	\$ 99.00	\$ 3,051.70				\$ 3,150.70
	CITY OF ENGLEWOOD	\$ 95.00	\$ 7,918.71			\$ (18,606.15)	\$ (10,592.44)
	CITY OF HOBOKEN		\$ 39,355.73				\$ 39,355.73
	TOWN OF MORRISTOWN		\$ 1,698.45				\$ 1,698.45
	TOWNSHIP OF FREEHOLD		\$ 727.80			\$ (727.80)	\$ -
	TOWNSHIP OF MONTCLAIR	\$ 198.00	\$ 6,165.33				\$ 6,363.33
	TOWNSHIP OF UNION	\$ 297.00	\$ 5,658.84				\$ 5,955.84
	TOWNSHIP OF WARREN		\$ 16,089.00				\$ 16,089.00
	TWP OF NORTH BRUNSWICK		\$ 1,000.00			\$ (13,290.96)	\$ (12,290.96)
	TWP OF WEST ORANGE					\$ -	\$ -
Auto Physical Damage Total		\$ 2,906.40	\$ 129,206.14		\$ -	\$ (33,789.71)	\$ 98,322.83
Employment Practices Liability	CITY OF ENGLEWOOD	\$ 1,503.00		\$ 150.00			\$ 1,653.00
	CITY OF HOBOKEN	\$ 1,547.33		\$ 2,366.50			\$ 3,913.83
	HOWELL TOWNSHIP	\$ 72.32		\$ 3,616.00			\$ 3,688.32
	TOWNSHIP OF HAMILTON	\$ 388.30		\$ 19,282.50			\$ 19,670.80
	TWP OF WEST ORANGE	\$ 282.91		\$ 13,757.00			\$ 14,039.91
Employment Practices Liability Total		\$ 3,793.86		\$ 39,172.00			\$ 42,965.86
General Liability	BERKELEY TOWNSHIP	\$ 525.79					\$ 525.79
	BORO OF CALDWELL	\$ 371.67		\$ 4,378.00			\$ 4,749.67
	BORO OF FANWOOD	\$ 9.20					\$ 9.20
	BOROUGH OF KENILWORTH	\$ 552.85					\$ 552.85
	CITY OF ENGLEWOOD	\$ 860.00					\$ 860.00
	CITY OF HOBOKEN	\$ 1,283.95					\$ 1,283.95
	CITY OF LINDEN	\$ 714.35					\$ 714.35
	HOWELL TOWNSHIP	\$ 1,500.00			\$ 1,684.04		\$ 3,184.04
	LIVINGSTON TOWNSHIP	\$ 10,995.75					\$ 10,995.75
	TOWN OF MORRISTOWN	\$ 100.00		\$ 4,830.00			\$ 4,930.00
	TOWNSHIP OF BLOOMFIELD	\$ 9.20			\$ 500.00		\$ 509.20
	TOWNSHIP OF MONTCLAIR		\$ 6,000.00				\$ 6,000.00
	TOWNSHIP OF UNION	\$ 45.45		\$ 2,272.50	\$ 749.21		\$ 3,067.16
	TWP OF NORTH BRUNSWICK	\$ 373.15			\$ 200.00		\$ 573.15
General Liability Total		\$ 17,341.36	\$ 6,000.00	\$ 11,480.50	\$ 3,133.25		\$ 37,955.11

Garden State Municipal Joint Insurance Fund
Payments by Coverage
Qual-Lynx



Payment Detail		PMT Types					
Coverage Summary	Group Name	EXPENSE	INDEMNITY	LEGAL	MEDICAL	RECOVERY	Grand Total
Public Officials Liability	BORO OF CALDWELL	\$ 950.00					\$ 950.00
	CITY OF HOBOKEN	\$ 23.98		\$ 1,118.50			\$ 1,142.48
	TOWN OF MORRISTOWN	\$ 950.00					\$ 950.00
	TOWNSHIP OF UNION		\$ 50,000.00				\$ 50,000.00
Public Officials Liability Total		\$ 1,923.98	\$ 50,000.00	\$ 1,118.50			\$ 53,042.48
Property	CITY OF ENGLEWOOD		\$ 2,400.00			\$ (2,400.00)	\$ -
	TWP OF PARSIPPANY	\$ 475.85					\$ 475.85
Property Total		\$ 475.85	\$ 2,400.00		\$ -	\$ (2,400.00)	\$ 475.85
Workers' Compensation	BERKELEY HEIGHTS	\$ 97.60			\$ 824.99		\$ 922.59
	BERKELEY TOWNSHIP	\$ 8,340.70	\$ 6,480.00	\$ 1,101.50	\$ 75,103.47		\$ 91,025.67
	BORO OF CALDWELL	\$ 153.79			\$ 1,340.51		\$ 1,494.30
	BORO OF FAIR HAVEN	\$ 69.03			\$ 261.00		\$ 330.03
	BORO OF FANWOOD	\$ 203.57		\$ 1,988.00	\$ 2,189.13		\$ 4,380.70
	BORO OF HIGHLAND PARK	\$ 29.18			\$ 257.14		\$ 286.32
	BORO OF NEW PROVIDENCE	\$ 113.42	\$ 2,314.26		\$ 1,029.62		\$ 3,457.30
	BORO OF NORTH PLAINFIELD	\$ 382.81			\$ 6,731.46		\$ 7,114.27
	BOROUGH OF HADDON HEIGHTS	\$ 5.93			\$ 134.90		\$ 140.83
	BOROUGH OF KENILWORTH	\$ 520.54			\$ 2,991.04		\$ 3,511.58
	BOROUGH OF MIDDLESEX	\$ 10,141.96	\$ 1,620.00		\$ 43,220.08		\$ 54,982.04
	CITY OF ENGLEWOOD	\$ 1,623.44	\$ 1,619.83	\$ 446.50	\$ 15,296.74		\$ 18,986.51
	CITY OF HOBOKEN	\$ 11,721.29	\$ 5,115.48	\$ 1,565.00	\$ 64,250.31		\$ 82,652.08
	CITY OF LINDEN	\$ 1,528.26	\$ 7,989.19		\$ 10,552.01		\$ 20,069.46
	CITY OF RAHWAY	\$ 413.51	\$ 3,008.52		\$ 3,398.72		\$ 6,820.75
	HOWELL TOWNSHIP	\$ 363.45		\$ 1,029.50	\$ 4,194.56		\$ 5,587.51
	LIVINGSTON TOWNSHIP	\$ 2,185.12		\$ 2,340.00	\$ 8,821.37		\$ 13,346.49
	TOWN OF HARRISON	\$ 59.64			\$ 1,916.32		\$ 1,975.96
	TOWN OF MORRISTOWN	\$ 155.27			\$ 4,258.39		\$ 4,413.66
	TOWNSHIP OF EWING	\$ 1,993.44	\$ 3,124.29	\$ 670.00	\$ 53,606.44		\$ 59,394.17
	TOWNSHIP OF FREEHOLD	\$ 128.05			\$ 1,669.02		\$ 1,797.07
	TOWNSHIP OF HAMILTON	\$ 6,575.03			\$ 16,468.49		\$ 23,043.52
	TOWNSHIP OF LAWERENCE	\$ 65.89			\$ 1,267.15		\$ 1,333.04
	TOWNSHIP OF MAPLEWOOD	\$ 104.60			\$ 684.24		\$ 788.84
	TOWNSHIP OF MONTCLAIR	\$ 1,777.45	\$ 22,400.88		\$ 12,855.44		\$ 37,033.77
	TOWNSHIP OF MORRIS	\$ 94.12	\$ 3,068.00		\$ 5,540.74		\$ 8,702.86
	TOWNSHIP OF UNION	\$ 1,937.82	\$ 1,534.00		\$ 17,921.96		\$ 21,393.78
	TOWNSHIP OF WARREN	\$ 180.95			\$ 2,353.00		\$ 2,533.95
	TWP OF MANALAPAN	\$ 50.48		\$ 888.50	\$ 339.00		\$ 1,277.98
	TWP OF NORTH BRUNSWICK	\$ 608.04	\$ 10,658.00		\$ 6,404.51		\$ 17,670.55
	TWP OF WEST ORANGE	\$ 4,398.42	\$ 1,620.00		\$ 19,631.74		\$ 25,650.16
Workers' Compensation Total		\$ 56,022.80	\$ 70,552.45	\$ 10,029.00	\$ 385,513.49		\$ 522,117.74
Grand Total		\$ 82,671.45	\$ 261,858.24	\$ 61,800.00	\$ 421,204.64	\$ (34,537.21)	\$ 792,997.12

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	130	unkown	\$ 924,930.28	unknown	\$ 7,114.85	\$ 440,645.73	6	\$ 559,783.33	\$ 93,297.22
BLOOMFIELD TOWNSHIP	58		\$ 894,702.69		\$ 15,425.91	\$ 592,685.81	6	\$ 640,340.72	\$ 106,723.45

Garden State Muni Joint Insurance Fund

MONTHLY INVESTMENT REPORT

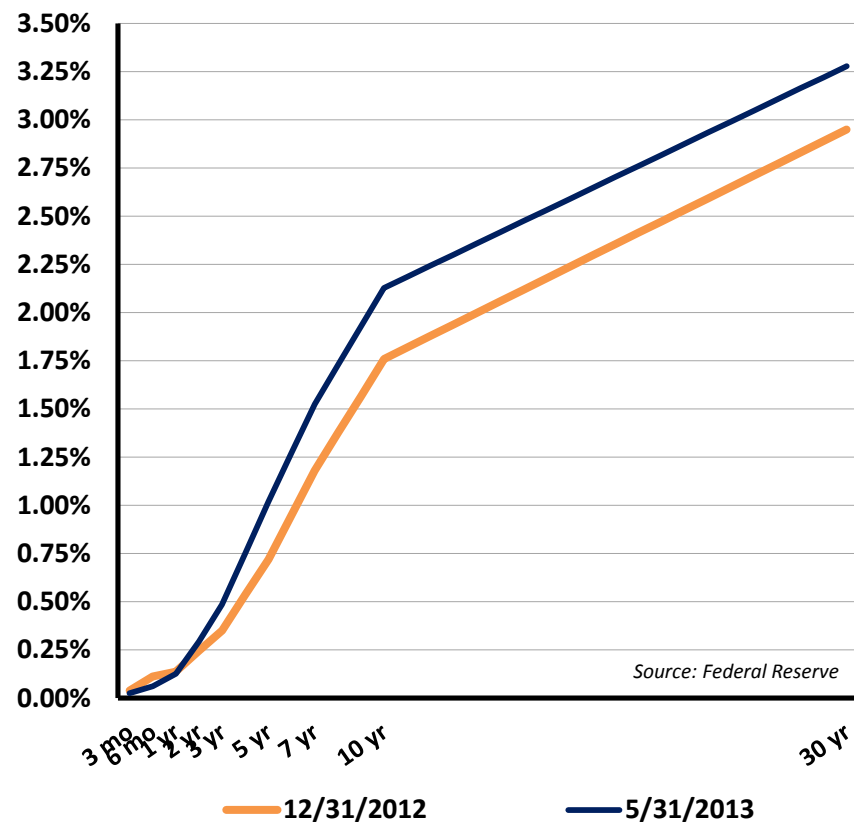
AS OF 5/31/2013



Prime Advisors, Inc.

Treasury Yield Curves and Current Conditions

Yield Curves



	US Treasury Yields	
	12/31/2012	5/31/2013
3 Month	0.04%	0.03%
2 Year	0.25%	0.29%
10 Year	1.76%	2.13%
30 Year	2.95%	3.28%

Current Conditions

Headwinds

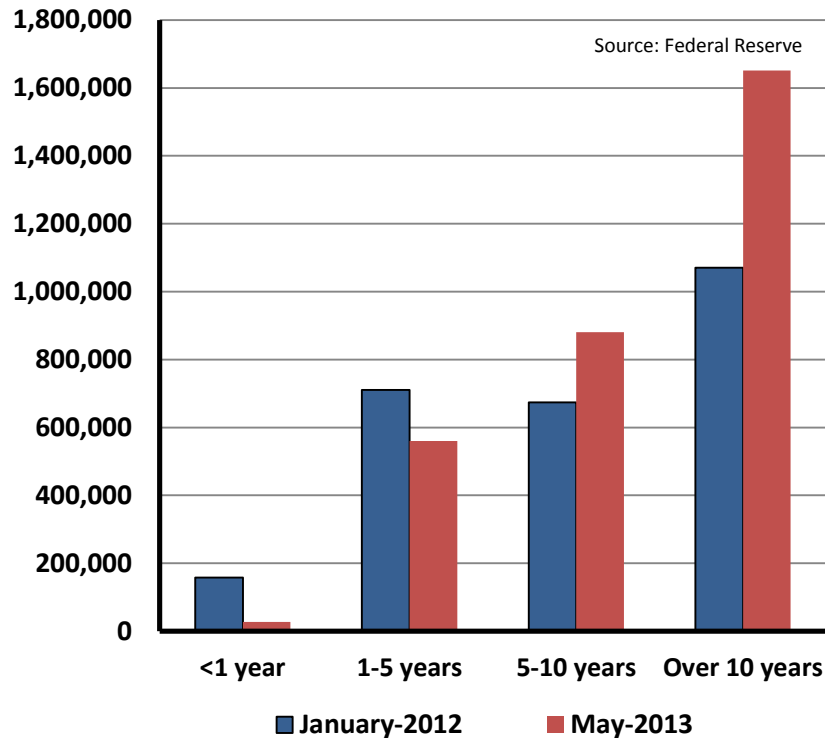
- U.S. Fiscal Issues
- Sequestration & Taxation
- Global Turmoil
- Weak Employment Recovery

Tailwinds

- Accommodative Fed
- Housing Market Recovery
- Corporate Profitability
- Improved Equity Markets

Maturity Distribution

Maturity Distribution of Federal Reserve Bond Holdings



	Holdings (trillions)	
	Jan-12	May-13
Treasury & Agency	1.78	1.95
Mortgage Backed	0.84	1.18
Total	2.61	3.13

Key Factors for Fed

Inflation

PCE Price Index (%)
Core CPI (%)

Averages	
2012	2013
1.7%	1.2%
2.1%	1.9%

Employment

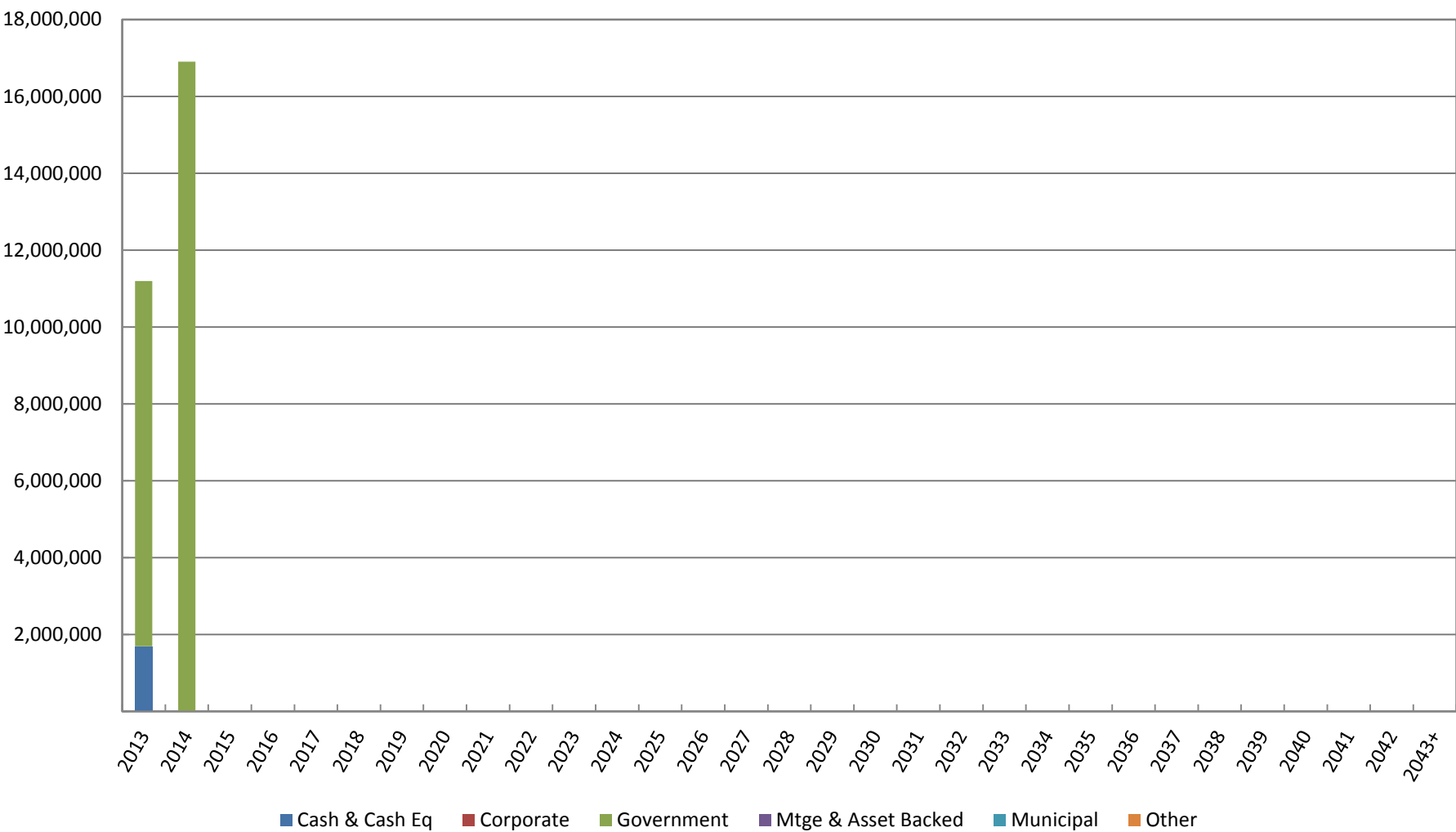
Unemployment (%)
Monthly Payrolls (000s)

Averages	
2012	2013
8.1%	7.7%
182	188

Other Goals

- Market Stability & Liquidity
- Access to Credit

Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	06/30/2012	09/30/2012	12/31/2012	03/31/2013	05/31/2013
Treasury Yields					
2 yr Treasury Yield	0.31%	0.24%	0.25%	0.25%	0.31%
5 yr Treasury Yield	0.73%	0.63%	0.72%	0.78%	1.05%
10 yr Treasury Yield	1.66%	1.64%	1.75%	1.86%	2.16%
Book Statistics					
Tax-Equivalent Book Yield	0.00%	0.16%	0.18%	0.19%	0.19%
Book Value (\$)	100,000	22,083,210	22,095,140	23,097,550	28,113,707
Projected Tax-Equivalent Income, next 12 months (\$)	0	35,595	38,802	42,751	53,724
Unrealized Gains/(Losses) (\$)	0	823	4,340	6,292	6,682
YTD Realized Gains/(Losses) (\$)	141,406	141,406	141,406	0	0
Portfolio Risk Statistics					
Effective Duration	0.00	0.62	0.58	0.64	0.78
Convexity		0.01	0.01	0.01	0.01
Weighted Average Life	0.00	0.61	0.57	0.63	0.78
Average Rating	AAA	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
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%

Performance

Tax-Equivalent Total Return
as of 05/31/2013
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Previous Month	0.00%	0.00%	0.00%
Quarter to Date	0.03%	0.03%	0.00%
Year to Date	0.09%	0.10%	-0.01%
Since Inception	2.22%	1.70%	0.51%

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
Total										7,910,558	0.20	0.20

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
Total											3,000,000	0	0.17	0.17

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																	
99C001734	04/30/2013			1,691,742	BANK OF AMERICA/MERRILL LYNCH	0.00			1,691,742	1,691,742	1,691,742	0	0.00	0.00	0.00	0.00	
Total Money Market				1,691,742					1,691,742	1,691,742	1,691,742	0	0.00	0.00	0.00	0.00	
Treasury																	
912828PL8	08/01/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	12/15/2013	12/15/2013	1,007,347	1,002,898	1,003,438	540	0.21	0.11	0.54	0.54	0.01
912828PU8	08/01/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.50	11/15/2013	11/15/2013	1,003,714	1,001,315	1,001,797	482	0.21	0.11	0.46	0.46	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	1,105,278	1,105,412	134	0.20	0.19	1.11	1.12	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	1,500,471	1,500,762	291	0.19	0.07	0.16	0.16	0.00
912828RA0	08/01/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.38	06/30/2013	06/30/2013	1,502,700	1,500,238	1,500,351	113	0.18	0.18	0.08	0.08	-0.01
912828RB8	04/02/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.50	08/15/2014	08/15/2014	1,506,099	1,505,385	1,505,565	180	0.20	0.19	1.20	1.20	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	1,499,772	1,500,234	462	0.19	0.06	0.25	0.25	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	1,601,031	1,601,056	26	0.20	0.20	1.29	1.29	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	1,499,667	1,500,234	567	0.19	0.08	0.33	0.33	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	1,500,294	1,500,996	702	0.20	0.09	0.42	0.42	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	1,601,208	1,600,400	(808)	0.20	0.23	1.53	1.54	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	1,500,152	1,501,289	1,136	0.23	0.12	0.67	0.67	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	1,000,243	1,000,898	655	0.22	0.13	0.74	0.74	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	1,000,253	1,000,898	645	0.22	0.14	0.83	0.83	0.00
912828SR2	01/04/2013	AA+	Aaa	1,400,000	US TREASURY N/B	0.25	04/30/2014	04/30/2014	1,400,716	1,400,499	1,401,257	758	0.21	0.15	0.91	0.91	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	1,500,673	1,501,347	674	0.20	0.16	1.00	1.00	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	1,500,678	1,501,290	612	0.21	0.17	1.08	1.08	0.02
912828TU4	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	10/31/2014	10/31/2014	1,601,068	1,600,981	1,600,880	(101)	0.21	0.21	1.41	1.42	0.03
912828TZ3	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	11/30/2014	11/30/2014	1,601,005	1,600,927	1,600,544	(383)	0.21	0.23	1.50	1.50	0.03
Total Treasury				26,400,000					26,435,522	26,421,965	26,428,648	6,682	0.20	0.15	0.83	0.84	0.01
Grand Total				28,091,742					28,127,264	28,113,707	28,120,389	6,682	0.19	0.14	0.78	0.78	0.01

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND - CERTIFICATES ISSUED 5/9/2013 to 6/7/2013				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Montclair	5/14/2013	Montclair Board of Education	2013 GL	Certificate Holder is included as an additional insured (premises owner) for General Liability and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the policy as respects Montclair's sponsorship of "Nishuane Mayfair" event to be held at Nishuane School 32 Cedar Avenue on Saturday May 18th, 2013 from 11am to 4pm. *
Township of Montclair	5/31/2013	WDHA/WMTR	2013 GL	
Township of Parsippany-	5/17/2013	Corigliano Towing Heavy Duty & Recovery Services	2013 GL	Evidence of insurance as respects the Township's use of the certificate holder's trailer as a review stand for the annual Memorial Day Parade on May 27, 2013.
Township of Parsippany-	5/17/2013	Rockaway Rampage Memorial Tournament	2013 GL	Evidence of insurance as respects the Township of Parsippany Recreation Department sponsored Lady Hurricane under 10 Softball Team participation in the certificate holder's tournament.
Township of Parsippany-	5/23/2013	St. Philomena Church	2013 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany's Fire Department's use of the certificate holder's premises on Memorial Day 5/27/2013.
Township of Parsippany-	6/5/2013	Denville Softball Summer Travel League	2013 GL/AL/WC	Evidence of insurance as respects Parsippany ICE 8u Girls Travel Softball Team participation in the Denville Softball Summer Travel League.
Town of Morristown	6/6/2013	CIT Finance LLC c/o ABIC Specialty Services P.O. Box 979220	2013 GL/WC/PROPERTY	Certificate holder is included as additional insured (lessor - loss payee) for General Liability and Property Damage as respects Kyocera Copier valued at \$10,000 Lease Agreement Number 1152121. All policy terms, conditions and exclusions apply. *
Town of Morristown	6/5/2013		2013 GL/WC/PROPERTY	

Berkeley Township	5/13/2013	Ocean County College Darlene	2013 GL/AL/WC	
Berkeley Township	5/13/2013	Ocean County College	2013 GL/AL/WC	Evidence of insurance as respects the use of the swimming pool at Ocean County College for lifeguard training.
Township of Bloomfield	5/14/2013	The Provident Bank	2013 GL	Certificate Holder is included as an additional insured (Mortgagee) for General Liability and Excess Liability pursuant to the terms, conditions and exclusions of the policy as respects the property acquired by the Bloomfield Parking Authority (Approved Quasi) known as Block 228, Lot 1. *
Hamilton Township	5/10/2013	Evidence of Insurance	2013 GL/AL/WC	Evidence of Insurance
Township of Freehold	6/6/2013	VIC GERARD GOLF CARS	2013 GL/AL/WC	The certificate holder is included as an additional insured for general liability as respects the rental of four golf carts from 6/24/2013 to 8/23/2013. *
City of Hoboken	5/29/2013	William Scotsman, Inc.	2013 GL/AL/WC/ PROP	William Scotsman Inc is included as additional insured (lessor) and loss payee, as respects Hoboken Police Department's lease of a William Scotsman SM6424 60x24 trailer, unit number CPX-80469, valued at \$72,904. Lease effective 3/12/13 for a minimum of six months. The trailer is located at 124 Hudson St., Hoboken, NJ 07030. *
City of Hoboken	5/21/2013	City of Jersey City Dept of Recreation One Chapel Avenue	2013 GL	Certificate holder is included as an Additional Insured (Equipment Owner) as respects the use of the certificate holder's Showmobile/Stage for the Hoboken Memorial Day Parade on Wednesday May 22, 2013. *
City of Hoboken	5/20/2013	CITY OF HOBOKEN	2013 GL/AL/WC	Evidence of Insurance Only
Township Of Ewing	5/13/2013	State of New Jersey Department of Transportation	2013 GL/AL/WC	Evidence of Insurance Only

Township Of Ewing	5/13/2013	Township of Ewing	2013 GL	Evidence of Insurance Only
Township of Livingston	5/23/2013	St. Philomena Church	2013 GL/AL/WC	Evidence of insurance as respects the Township of Livingston's Fire Department's use of the certificate holder's premises on Memorial Day 5/27/2013.
Howell Township	6/4/2013	TD Bank, N.A.	2013 GL	Certificate Holder is included as additional insured (sponsor) as respects 'Howell Day'. All policy terms, conditions & exclusions apply. This certificate supersedes the certificate issued 1/15/2013. *
Union Township	6/6/2013	Division Property Management Office of Real Property Management	2013 GL/AL/WC	Evidence of insurance as respects Lease RPR 98-15 Union Train Station Parking - Kean University.
Township of North Brunswick	5/30/2013	County of Middlesex Middlesex County Prosecutor's Office	2013 GL/PROPERTY	Evidence of Insurance for the Township's use of the "Skywatch" equipment valued at \$125,000. Description: 2012 Skywatch ICX Tactical Platform, Serial # S01212007, Model: Frontier. The Township will transport "Skywatch" to and from Middlesex County Fire Academy for a large public event: Youth Sports Festival (6/20 - 6/30) at County EDA Site.
Township of North Brunswick	6/5/2013	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 Youth Sports Festival (6/20 - 6/30) at County EDA Site. *
Township of Morris	5/10/2013	Morristown Southgate, LLC	2013 GL/WC	
Township of Berkeley Heights	5/10/2013	Union County of New Jersey	2013 GL	The certificate holder is included as additional insured (premises owner)for general liability coverage as respects the hanging of a banner across Springfield Ave. from June 30, 2013 through July 1, 2013 for Berkeley Heights Street Fair. *

Township of Berkeley Heights	5/22/2013	The Church of the Little Flower	2013 GL	Evidence of insurance as respects the Township of Berkeley Heights use of the parking lot at 110 Roosevelt Avenue for their senior bus service pick-up and drop-off.
Township of Berkeley Heights	5/23/2013	Verizon - NJ	2013 GL	Certificate holder is included as an additional insured (Property Owner) for general liability as respect the hanging of banners on Verizon Poles throughout the Township of Berkeley Heights, Union County for three months May through July 2013. *
City of Linden	5/17/2013	County of Union	2013 GL/AL/WC	The County of Union is included as an additional insured as respect the 2013 Youth Services Commission Contract/Grant. This certificate supersedes the certificate issued 4/26/2013. *
Township of Warren	5/9/2013	Mr. Thomas Hartmann	2013 GL/AL/WC	Certificate Holder is included as an Additional Insured (premises owner) on the General Liability per terms, conditions, limitations & exclusions of the Policy (but only as respects to the sole negligence of the insured) re: the Fire Dept's use of property owned by the certificate holder for fire training exercises.
Township of Berkeley Heights	5/9/2013	Watchung Boro Fire Department	2013 GL/AL/WC	
City of Linden	5/29/2013	Union County Board of Chosen Freeholders	2013 GL	
City of Linden	6/4/2013	Union County Board of Chosen Freeholders	2013 GL	Certificate Holder is included as additional insured for General Liability as respects the closing of Wood Avenue for Linden Cultural & Heritage Committee's festival "September to Remember" to be held on 9/28/13. This also includes the hanging of a banner across North Wood Avenue (8/22/13 - 9/30/13). *

Township of Bloomfield	5/20/2013	Kansas State Bank and/or Its Assigns 1010 Westloop	2013 GL/AL/WC/APD	Certificate holder is included as additional insured for general liability and excess liability pursuant to the terms, conditions, limitations and exclusions of the GSMJIF insurance policy and loss payee as respects the leasing of motorcycles. VIN # 1HD1FHM1XBB637892 & 1HD1FHM10BB637531 valued at \$33,240.00 each for the Township Police Department. *
Borough of Highland Park	6/5/2013	Middlesex County Prosecutor's Office	2013 GL/PROP	The County of Middlesex is included as an additional insured as respects Highland Park's use of the Skywatch Surveillance Platform valued at \$138,000 for the annual fireworks celebration on July 7, 2013. *
Borough of Kenilworth	6/6/2013	Union Township Fire Department	2013 GL/AL	Evidence of insurance as respects ride along training with Kenilworth Volunteer Fire Department during the months of July and August.