



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA**  
**December 18<sup>th</sup>, 2013**  
**Crowne Plaza Monroe, NJ – at 11:00am – Please see board at Lobby**  
**MEETING OF FUND COMMISSIONERS CALLED TO ORDER**

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▪ **OPEN PUBLIC MEETING ACT STATEMENT**

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

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

▪ **PLEDGE OF ALLEGIANCE**

▪ **ROLL CALL OF FUND COMMISSIONERS**

▪ **APPROVAL OF MINUTES OF 10/23/13 MEETING**

▪ **ADOPTION OF RESOLUTIONS**

- Resolution 38-13 – Approving Disbursements (November)
  - Resolution 39-13 – Approving Claims Payments (November)
  - Resolution 40-13- Approving Disbursement
  - Resolution 41-13- Approving Claims
  - Resolution 42-13- Approving Fund Counsel
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**REPORTS**

▪ **EXECUTIVE DIRECTOR – NIP GROUP (Earl Miller)**

- Fast Track
- Provisional 2014 Budget
- 2014 Service Provider RFQ's-Executive Committee Recommendations
- GSMJIF Prospects (**J. Hall**)

▪ **SAFETY DIRECTOR – PMA GROUP (Anthony Ven Graitis/Walt Reibrich/James Renner)**

- Wellness, Fleet Safety, EPL Training- A. Ven Graitis
- Recap of Crossing Guard Safety – W. Reibrich
- Recap of Safety Meeting/MVR Presentation – W. Reibrich
- Title 59 Sidewalk discussions held at Safety Meeting – J. Renner

▪ **CLAIMS REPORT (Robert Persico)**

- IVOS update - R. Persico
- Super Storm Sandy Claims Update – Robert Persico
- Presentation on Sidewalk Claims against Public Entities – J. Renner

▪ **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**

**October 23, 2013**

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

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO  
ORDER AT 11:13 AM.**

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

**PLEDGE OF ALLEGIANCE**

**- Introduction of Paul Anzano of Pringle, Quinn, Anzano**

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo - Absent  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki – Absent  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Fred Tompkins  
Peter Valesi  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest - Absent  
Jeff Filiatreault  
Captain W. Hannon  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero  
Kathleen Green  
Mark Krane  
Mike Matheis

**APPROVAL OF MINUTES**

## **MOTION TO APPROVE MINUTES OF 9/25/13 MEETING**

**MOTION:** Commr. Krane

**SECOND:** Commr. Valesi

Abstain: Ruggiero, Jones and Correa

### **▪ ADOPTION OF RESOLUTIONS**

#### **MOTION TO ADOPT RESOLUTIONS**

- **Resolution 35-13 – Approving Disbursements**

Bringing payment total to **\$405,831.49**

**MOTION:** Commr. Correa

**SECOND:** Commr. Valesi

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

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo - Absent  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki – Absent  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Fred Tompkins  
Peter Valesi  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest - Absent  
Jeff Filiatreault  
Captain W. Hannon  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashfield  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero  
Kathleen Green  
Mark Krane

Mike Matheis

- **Resolution 36-13 – Approving Claims Payments totaling \$1,805,534.00**

**MOTION:** Commr. McManimon

**SECOND:** Commr. Krane

**VOTE: ROLL CALL**

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo - Absent  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki – Absent  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Fred Tompkins  
Peter Valesi  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest - Absent  
Jeff Filiatreault  
Captain W. Hannon  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashfield  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero  
Kathleen Green  
Mark Krane  
Mike Matheis

- **Resolution 37-13 – Approving Designated Representative to Association of Governmental Risk Pools (AGRIP)**

**MOTION:** Commr. Krane

**SECOND:** Commr. Tompkins

## **VOTE: ROLL CALL**

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo - Absent  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki – Absent  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Fred Tompkins  
Peter Valesi  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest - Absent  
Jeff Filiatreault  
Captain W. Hannon  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero  
Kathleen Green  
Mark Krane  
Mike Matheis

## **REPORTS**

**Executive Director – NIP Group E. Miller** – Mr. Miller reviewed the Fast Track report and explained the new breakout of surplus/deficits by Fund year which Commissioner Valesi had requested. This allows the Commissioners to track loss development by Fund year. The overall surplus position of the Fund continues to grow.

IVOS system implementation is on target for a January, 2014 launch date. Bi-weekly status meetings continue with close collaboration between the management teams.

The PEJIF project continues to progress and launch for 1/1/14 appears likely at this stage.

Mr. Miller reviewed the provisional 2014 budget, which shows an overall increase of 2.8%. This is the first time in several years when member exposures - payroll and property values - have increased. This is the primary driver of the budget increase because excess costs were negotiated to flat on liability, 7% on property and 10% on workers' compensation. Individual member changes varied according to exposure and loss experience changes. The final budget will be distributed for the November meeting.

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

**Wellness, Safety and EPL Training – A. Ven Graitis – Wellness –** Anthony presented awards to winning teams of the Walk to Win Competition while summarizing results which included 134 teams being created, over 650 employees participating, with a stepping distance that was equivalent to nearly a quarter of the way to the moon. The idea of a Wellness Committee was also raised with several members already volunteering for positions.

**Safety First - A. Ven Graitis –** Anthony indicated The GSMJIF Risk Control is continuing to look into supporting members' participation in a pilot program with Safety First. Risk Control will be reaching out to members that may be a good fit for the program based on past history, vehicle counts and management support.

**EPL Training - A. Ven Graitis –** Anthony discussed the need to train all supervisors every two years. Training can be provided by PMA or EANJ trainers at the member's choice. On-line training will also be investigated in an attempt to provide another convenient option for training newly hired employees, employees needing supplemental training, and those employees who could not attend live training.

**Social Media Issues & Policy Consideration – W. Wiebalk -** Wendy addressed various social media issues and concerns in the workplace, and associated with the workplace, and provided a sample Social Media Policy for member consideration.

**Claims Update – Robert Persico -** Bob provided an update on claims frequency through September 30, 2013. The update included all lines of business and subrogation. He then provided a comparison of claim frequency of 2012 to 2013 through three quarters.

**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.

**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. Marvin  
**SECOND:** Commr. Matheis

**Claims:**

**Township of Berkeley WC Claim - Granted Settlement Authority**  
**Township of Warren Liability Claim - Granted Settlement Authority**  
**Township of Hamilton Liability Claim - Granted Settlement Authority**

**MOTION:** Commr. Ruggiero  
**SECOND:** Commr. Filiatreault

**NEW BUSINESS**

**OPEN FORUM**

**MOTION TO ADJOURN**

Commissioner Rodino made a motion to adjourn the meeting at 11:50AM and Commissioner Matheis seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

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Earl Miller

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James Rodino

**ALSO PRESENT:**

Earl Miller – NIP  
Madeline Delgado – NIP  
Robert Persico – NIP  
James Renner – NIP  
Jonathan Hall – NIP  
Anthony Ven Graitis – NIP  
Wendy Wiebalk – NIP  
Brian Erlandsen - BGIA  
Larry Graham – Fairview  
Cindy Lisa – Danskin Agency  
Betty Anne Stinchomb  
Allyson Cinquegrana – Borough of Fair Haven  
Ilene Laursen – Conner Strong  
Matthew Struck – Brown & Brown  
Linda D’Alessio – Balken Risk  
Walter Reibrich – PMA  
Ken Child – PMA  
Sonia Brown – Township of North Brunswick





# Garden State Municipal Joint Insurance Fund Monthly Status Report

December 18, 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>October</u> <u>2013</u>		<u>November</u> <u>2013</u>	
Beginning Cash Balance	Custodial Accounts-TD Bank	\$ 239,555.90	\$	238,692.40	
	Claims Account-Bank of America	1,586,526.31		189,520.85	
	NJ Cash Management	626,348.23		126,373.41	
	Custodial-Investments	<u>33,178,624.44</u>		<u>33,194,699.24</u>	
	Total Balance	<u>\$ 35,631,054.88</u>	\$	<u>\$ 33,749,285.90</u>	
<b>Receipts:</b>					
	Interest Income	\$ 11,359.18	\$	10,533.35	Totals YTD
	Investment Income-Realized Gains (Losses)	\$ (884.00)	\$	(3,714.29)	\$ 76,299.79
	Custodial Account Receipts-TD Bank	\$ 1,454,849.62	\$	663,593.97	
	Claims Account Receipts-Bank of America	\$ 981,896.20	\$	2,144,665.78	
	NJ Cash Management Activity Receipts	\$ 25.18	\$	6.76	
	BAC Custodial/Investments	\$ 16,074.80	\$	1,002,500.00	
Total Receipts		<u>\$ 2,452,845.80</u>	\$	<u>\$ 3,810,766.51</u>	
<b>Disbursements:</b>					
	Custodial Account Disbursements-TD Bank	\$ 1,455,713.12	\$	797,529.32	
	Claims Account Disbursements-Bank of America	\$ 2,378,901.66	\$	1,191,671.63	
	NJ Cash Management Activity Disbursements	\$ 500,000.00	\$	2,496,163.00	
	BAC Custodial Account				
Total Disbursements		<u>\$ 4,334,614.78</u>	\$	<u>\$ 4,485,363.95</u>	
Ending Cash Balance		<u>\$ 33,749,285.90</u>	\$	<u>\$ 33,074,688.46</u>	
<b><u>Analysis of Ending Cash Balance</u></b>					
	Total Cash	\$ 554,586.66	\$	1,373,652.22	
	Total Investments (and Cash Equivalents)	\$ 33,194,699.24	\$	31,701,036.24	
Ending Cash Balance		<u>\$ 33,749,285.90</u>	\$	<u>\$ 33,074,688.46</u>	

**BANK RECONCILIATION**

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund  
From

To  
11/30/13

DATE 11/01/13

BOOK BALANCE AS OF 11/01/13 \$ 126,373.41

ADD DEPOSITS (PER BANK LEDGER) 6.76

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)

BOOK BALANCE AS OF 11/30/13 \$ 126,380.17

BALANCE PER BANK STATEMENT 11/30/13 \$126,380.17

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL 0.00 0.00

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 11/30/13 126,380.17

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks

**BANK RECONCILIATION**

ACCT.NAME Bank of America

BANK/ACCT# Fiduciary Account -381029032574

From

To

DATE 11/01/13 11/30/13

BOOK BALANCE AS OF 11/01/13 \$ 189,520.85

ADD DEPOSITS (PER BANK LEDGER) 2,144,665.78

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 1,191,671.63

BOOK BALANCE AS OF 11/30/13 \$ 1,142,515.00

BALANCE PER BANK STATEMENT 11/30/13 \$1,167,046.95

ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

10/16/13		240.00	
11/14/13	1042	60.32	
11/14/13	1043	17.40	
11/14/13	1044	270.00	
11/14/13	1045	651.00	
11/14/13	1046	1,666.66	
11/14/13	1047	1,250.00	
11/14/13	1048	5,316.57	
11/14/13	1049	225.00	
11/14/13	1050	1,835.00	
11/14/13	1051	10,000.00	
11/14/13	1052	1,500.00	
11/14/13	1053	1,500.00	
		24,531.95	(24,531.95)

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 11/30/13 1,142,515.00

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks

BANK RECONCILIATION

	ACCT.NAME	TD Bank	
	BANK/ACCT#	Custody Account - Investments	
		From	To
	DATE	11/01/13	11/30/13
BOOK BALANCE AS OF	11/01/13	\$	238,692.40
ADD DEPOSITS (PER BANK LEDGER)			663,593.97
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			797,529.32
BOOK BALANCE AS OF	11/30/13	\$	104,757.05
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BALANCE PER BANK STATEMENT	11/30/13		\$347,219.78 250.00
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
	list	242,462.73	
	TOTAL	242,462.73	(242,462.73)
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	11/30/13		104,757.05
			Difference 0.00

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

**RESOLUTION NO. 38-13**

**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 **\$344,553.94 payment for the month of November.**

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

December 18<sup>th</sup> 2013

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

December 18<sup>th</sup>, 2013

## November 27th, 2013 - GSMJIF Comissioners Meeting Bills List

Date: 11.5.13  
Invoice #: 23

<u>Notes</u>	<u>Description</u>	<u>COMMENTS</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	Earl Miller	GSMJIF Meeting October 23rd - Crowne Plaza	#1040	\$2,091.46
	Patrick DeBlasio	November Fees	#1041	\$1,833.33
	The Times	GSMJIF Meeting Notice October & RFO Extension Due Date	#1042	\$60.32
	The Star Ledger	Meeting Notice October	#1043	\$17.40
	Dynamic Testing	Drug Testing for North Brunswick	#1044	\$270.00
	Pringle Quinn Anzano	Invoice #35084 - Services	#1045	\$651.00
	Princeton Public Affairs	Quarterly Fees (Oct.2013 Inv#1013 & Nov. 2013 Inv#1113)	#1046	\$1,666.66
	Capehart Scatchard	Contact PMA Various Issues October	#1047	\$1,250.00
4th QTR. Paid in Nov.	Rutgers/UMDNJ	Employee Assistance Program Invoice #CY13-47-Q3 - 3rd Qtr. Invoice and Final for year.	#1048	\$5,316.57
	NJMMA	NJMMA Affiliate Membership for year 2014	#1049	\$225.00
	Township of Freehold	Reimbursement for Employee Drug Testing	#1050	\$1,835.00
	AON	Mid-End Reserve Study June 30th 2013 - Invoice #273070-P0968	#1051	\$10,000.00
	Borough of New Providence	NJSACOP - SIP Program Reimbursement	#1052	\$1,500.00
	Township of Warren New Providence	NJSACOP - SIP Program Reimbursement	#1053	\$1,500.00
		<b>Total in Checks <u>\$25,216.74</u></b>		
<b><u>WIRE TRANSFERS</u></b>				
	NIP Managemnt Svs.	Gift Cards Risk Control - Walk to Win		\$ 4,708.95
	PMA Insurance	City of Rahway prepayment Claim#W910620131 Claimant William McQueeney		\$ 115,463.53
	PMA Insurance	2013 Risk Control Installment #12 of #12		\$33,333.00
	PMA Insurance	Berkeley Township		\$30,257.19
	PMA Insurance	Berkeley Township - Pre-Paid amnt- Curry		(\$111,214.00)
	PMA Insurance	City of Rahway		\$18,624.23
	PMA Insurance	City of Hoboken		\$89,110.29
	PMA Insurance	City of Hoboken		\$1,225.25
	PMA Insurance	City o Englewood		\$5,844.11
	PMA Insurance	Hamilton Township		\$69,450.84
	PMA Insurance	Livingston Township		\$52,992.64
	PMA Insurance	Montclair Township		\$4,899.23
	PMA Insurance	Township of Maplewood		\$159,562.02
	PMA Insurance	Twp. Maplewood Pre-paid Amnt.		(\$156,817.16)
	PMA Insurance	South Brunswick Township		\$1,738.44
	PMA Insurance	Township of Ewing		\$31,797.19
	PMA Insurance	Township of Howell		\$10,882.03
	PMA Insurance	Union Township		\$23,304.42
	PMA Insurance	Union Townhip - Prepaid Amnt. Vargas		(\$68,825.00)
		<b>Total to PMA <u>\$311,628.25</u></b>		
Subtotal				\$ 344,553.94
Total				<b>\$ 344,553.94</b>



**RESOLUTION NO. 39-13**

**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 **\$2,436,132** against the fund for month of November.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
December 18<sup>th</sup>, 2013  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
December 18<sup>th</sup>, 2013  
Date



**RESOLUTION NO. 40-13**

**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 **\$377,731.11** payment.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

December 18<sup>th</sup> 2013

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

December 18<sup>th</sup>, 2013

## December 18th, 2013 - GSMJIF Comissioners Meeting Bills List

Date: 12.5.13  
Invoice #: 24

<u>Notes</u>	<u>Description</u>	<u>COMMENTS</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	Patrick DeBlasio	December Fees	#1054	\$1,833.33
	The Times	November Meeting Notice - Inv#103659815-11182013	#1055	\$4.64
	The Star Ledger	November meeting Notice Inv#1003659424-11182013	#1056	\$16.24
	Dynamic Testing	New Providence Drug Testing	#1057	\$305.00
	Capehart Scatchard	Various November 2013	#1058	\$1,250.00
	Parsippany-Troy Hills	Reimbursement for Motor Vehicle Fees	#1059	\$150.00
	AON	Rate Study 6/30/13	#1060	\$11,000.00
		<b>Total in Checks <u>\$14,559.21</u></b>		
		<b><u>WIRE TRANSFERS</u></b>		
	PMA	Berkeley Township		\$12,526.55
	PMA	City of Rahway		\$22,706.20
	PMA	City of Hoboken		\$40,692.58
	PMA	City of Hoboken		\$2,438.82
	PMA	City of Englewood		\$20.10
	PMA	Hamilton Township		\$256,040.93
	PMA	Livingston Township		\$15,736.95
	PMA	Montclair Township		\$2,408.10
	PMA	South Brunswick Township		\$19.00
	PMA	Township of Ewing		\$1,349.67
	PMA	Township of Howell		\$943.18
	PMA	Union Township		\$8,289.82
		<b>Total to PMA <u>\$363,171.90</u></b>		
			Subtotal	\$ 377,731.11
			Total	<b>\$ 377,731.11</b>

**RESOLUTION NO. 41-13**

**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 **\$1,687,696** against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
December 18<sup>th</sup>, 2013  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
December 18<sup>th</sup>, 2013  
Date

**RESOLUTION NO. 42 - 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 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:

**STEVEN J. MARTINO, ESQ.**  
IACULLO, MARTINO, LLC.  
247 Franklin Avenue  
Nutley, NJ 07110

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

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
December 18<sup>th</sup>, 2013  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
December 18<sup>th</sup> 2013  
Date





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

December 2013

Jason Marett, Claims Service Manager



## Garden State Municipal Joint Insurance Fund

12/1/2013

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## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2013

### Policy Year 2002

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

### Policy Year 2003

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





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2013

Policy Year 2004

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	0	\$35,781	\$1,193	30	1	\$276,527	\$9,218	6	0	\$27,305	\$4,551
Eastampton Township	0	0	\$0	\$0	1	0	\$0	\$0	0	0	\$0	\$0
Englewood, City of	16	0	\$45,084	\$2,818	59	0	\$102,506	\$1,737	1	0	\$1,760	\$1,760
Ewing, Township of	19	0	\$51,513	\$2,711	4	0	\$0	\$0	0	0	\$0	\$0
Hamilton Township	1	0	\$1,000	\$1,000	19	0	\$123,078	\$6,478	2	0	\$3,178	\$1,589
Hoboken, City of	18	0	\$27,565	\$1,531	35	0	\$675,524	\$19,301	1	0	\$3,985	\$3,985
Howell, Township of	9	0	\$57,919	\$6,435	42	0	\$250,978	\$5,976	2	0	\$25,000	\$12,500
Kenilworth Borough	7	0	\$5,044	\$721	11	0	\$164,117	\$14,920	0	0	\$0	\$0
Livingston Township	7	0	\$5,587	\$798	28	0	\$508,015	\$18,143	0	0	\$0	\$0
North Plainfield Borough	11	0	\$0	\$0	10	0	\$1,273	\$127	1	0	\$323	\$323
Rahway, City of	26	0	\$8,330	\$320	30	0	\$13,945	\$465	1	0	\$1,040	\$1,040
South Brunswick Township	27	0	\$30,043	\$1,113	20	0	\$42,836	\$2,142	0	0	\$0	\$0
Union Township	53	0	\$259,739	\$4,901	54	0	\$300,730	\$5,569	0	0	\$0	\$0
West Orange, Township of	54	0	\$56,461	\$1,046	41	0	\$578,889	\$14,119	2	0	\$0	\$0
	278	0	\$584,066	\$2,101	384	1	\$3,038,418	\$7,913	16	0	\$62,591	\$3,912



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2013

Policy Year 2005

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	23	0	\$17,140	\$745	23	0	\$5,371	\$234	4	0	\$19,642	\$4,911
Eastampton Township	2	0	\$5,081	\$2,541	1	0	\$0	\$0	0	0	\$0	\$0
Englewood, City of	15	0	\$48,636	\$3,242	86	0	\$695,872	\$8,092	1	0	\$10,723	\$10,723
Ewing, Township of	20	0	\$14,711	\$736	10	0	\$2,452	\$245	1	0	\$1,695	\$1,695
Hamilton Township	10	0	\$13,106	\$1,311	12	0	\$41,710	\$3,476	2	0	\$24,754	\$12,377
Hoboken, City of	31	0	\$78,638	\$2,537	56	0	\$875,973	\$15,642	0	0	\$0	\$0
Howell, Township of	16	0	\$201,474	\$12,592	29	0	\$147,398	\$5,083	1	0	\$0	\$0
Jackson Township	20	0	\$15,538	\$777	31	0	\$293,988	\$9,483	0	0	\$0	\$0
Kenilworth Borough	7	0	\$49,176	\$7,025	2	0	\$0	\$0	0	0	\$0	\$0
Livingston Township	17	1	\$35,478	\$2,087	49	0	\$70,879	\$1,447	4	0	\$2,839	\$710
Montclair Township	48	0	\$116,434	\$2,426	59	0	\$187,058	\$3,170	1	0	\$384	\$384
North Plainfield Borough	13	0	\$23,204	\$1,785	23	0	\$54,092	\$2,352	2	0	\$0	\$0
Rahway, City of	27	0	\$16,903	\$626	27	0	\$13,727	\$508	6	0	\$32,220	\$5,370
South Brunswick Township	25	0	\$40,029	\$1,601	13	0	\$6,843	\$526	0	0	\$0	\$0
Union Township	63	0	\$103,629	\$1,645	47	0	\$58,758	\$1,250	0	0	\$0	\$0
West Orange Township	49	0	\$136,178	\$2,779	42	0	\$63,750	\$1,518	0	0	\$0	\$0
	386	1	\$915,355	\$2,371	510	0	\$2,517,871	\$4,937	22	0	\$92,257	\$4,194



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2013

Policy Year 2006

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	22	0	\$70,587	\$3,209	22	0	\$29,038	\$1,320	3	0	\$22,406	\$7,469
Eastampton Township	1	0	\$825	\$825	0	0	\$0	\$0	0	0	\$0	\$0
Englewood, City of	20	0	\$19,767	\$988	53	0	\$507,915	\$9,583	2	0	\$18,124	\$9,062
Ewing Township	13	0	\$8,926	\$687	5	0	\$0	\$0	0	0	\$0	\$0
Hamilton Township	7	0	\$31,953	\$4,565	9	0	\$147,666	\$16,407	0	0	\$0	\$0
Harrison, Town of	12	0	\$12,176	\$1,015	7	0	\$2,150	\$307	0	0	\$0	\$0
Hoboken, City of	23	0	\$30,182	\$1,312	46	2	\$1,402,692	\$30,493	0	0	\$0	\$0
Howell Township	13	0	\$251,908	\$19,378	27	0	\$119,172	\$4,414	1	0	\$0	\$0
Jackson Township	13	0	\$259,915	\$19,993	20	0	\$204,460	\$10,223	0	0	\$0	\$0
Kenilworth, Borough of	2	0	\$2,147	\$1,074	7	0	\$22,892	\$3,270	0	0	\$0	\$0
Livingston Township	30	0	\$27,942	\$931	31	0	\$43,469	\$1,402	4	0	\$33,724	\$8,431
Maplewood, Township of	19	0	\$163,269	\$8,593	22	0	\$1,690	\$77	4	0	\$15,136	\$3,784
Montclair Township	40	0	\$70,500	\$1,763	78	0	\$325,344	\$4,171	1	0	\$156,032	\$156,032
North Plainfield Boro	13	0	\$38,832	\$2,987	17	0	\$37,238	\$2,190	1	0	\$0	\$0
Rahway, City of	22	0	\$22,577	\$1,026	32	0	\$23,112	\$722	0	0	\$0	\$0
South Brunswick Township	20	0	\$20,698	\$1,035	13	0	\$45,075	\$3,467	1	0	\$2,272	\$2,272
Union Township	58	0	\$70,331	\$1,213	56	0	\$70,272	\$1,255	0	0	\$0	\$0
West Orange, Township of	68	0	\$60,584	\$891	39	0	\$36,059	\$925	1	0	\$0	\$0
	396	0	\$1,163,119	\$2,937	484	2	\$3,018,244	\$6,236	18	0	\$247,694	\$13,761



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2013

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	0	\$15,688	\$654	17	0	\$242,108	\$14,242	0	0	\$0	\$0
Eastampton Township	1	0	\$500	\$500	1	0	\$22,991	\$22,991	0	0	\$0	\$0
Englewood, City of	19	0	\$14,589	\$768	38	0	\$349,414	\$9,195	6	0	\$24,292	\$4,049
Ewing Township	2	0	\$2,046	\$1,023	8	0	\$109,538	\$13,692	0	0	\$0	\$0
Hamilton Township	3	0	\$4,552	\$1,517	20	0	\$52,745	\$2,637	3	0	\$1,252	\$417
Harrison, Town of	12	0	\$50,120	\$4,177	12	0	\$63,941	\$5,328	1	0	\$0	\$0
Highland Park Borough	13	0	\$6,555	\$504	17	0	\$59,737	\$3,514	2	0	\$0	\$0
Hoboken, City of	35	0	\$269,130	\$7,689	45	0	\$1,015,929	\$22,576	1	0	\$316	\$316
Howell Township	12	0	\$11,108	\$926	20	1	\$661,603	\$33,080	3	0	\$13,802	\$4,601
Jackson Township	20	0	\$29,167	\$1,458	26	0	\$164,148	\$6,313	1	0	\$24,000	\$24,000
Kenilworth, Borough of	6	0	\$16,216	\$2,703	5	0	\$0	\$0	1	0	\$1,865	\$1,865
Livingston Township	19	0	\$39,943	\$2,102	29	0	\$32,876	\$1,134	2	0	\$4,020	\$2,010
Maplewood, Township of	17	0	\$8,450	\$497	28	0	\$39,954	\$1,427	2	0	\$2,400	\$1,200
Montclair Township	51	0	\$43,180	\$847	63	0	\$71,399	\$1,133	0	0	\$0	\$0
North Plainfield Boro	10	0	\$18,827	\$1,883	9	0	\$91,458	\$10,162	0	0	\$0	\$0
Rahway, City of	15	0	\$8,250	\$550	32	0	\$9,347	\$292	3	0	\$8,100	\$2,700
South Brunswick Township	12	0	\$61,392	\$5,116	12	0	\$24,989	\$2,082	1	0	\$0	\$0
Union Township	68	0	\$77,616	\$1,141	60	1	\$499,731	\$8,329	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	\$36,641	\$564	40	1	\$618,432	\$15,461	0	0	\$0	\$0
	404	0	\$713,970	\$1,767	482	3	\$4,130,340	\$8,569	27	0	\$104,295	\$3,863



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2013

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	\$37,535	\$1,341	8	1	\$28,178	\$3,522	4	1	\$19,795	\$4,949
Caldwell Borough	2	0	\$500	\$250	8	0	\$0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	\$0	\$0	1	1	\$10,000	\$10,000	1	0	\$0	\$0
Englewood, City of	42	0	\$35,711	\$850	47	0	\$438,278	\$9,325	5	0	\$1,743	\$349
Ewing Township	5	0	\$10,618	\$2,124	6	1	\$115,000	\$19,167	0	0	\$0	\$0
Hamilton Township	0	0	\$0	\$0	20	1	\$136,887	\$6,844	0	0	\$0	\$0
Harrison, Town of	3	0	\$500	\$167	13	0	\$19,474	\$1,498	0	0	\$0	\$0
Highland Park Borough	9	1	\$10,197,905	\$1,133,101	9	0	\$15,119	\$1,680	2	0	\$3,982	\$1,991
Hoboken, City of	26	0	\$19,890	\$765	42	1	\$716,394	\$17,057	1	0	\$24,000	\$24,000
Howell Township	11	0	\$23,600	\$2,145	26	1	\$42,260	\$1,625	1	0	\$3,800	\$3,800
Kenilworth, Borough of	6	0	\$8,812	\$1,469	0	0	\$0	\$0	0	0	\$0	\$0
Livingston Township	11	0	\$9,624	\$875	50	0	\$49,614	\$992	6	0	\$4,586	\$764
Maplewood, Township of	13	0	\$18,607	\$1,431	13	1	\$41,575	\$3,198	8	0	\$49,709	\$6,214
Montclair Township	13	0	\$3,434	\$264	71	2	\$629,475	\$8,866	0	0	\$0	\$0
North Plainfield Boro	13	1	\$42,061	\$3,235	23	1	\$138,208	\$6,009	2	0	\$2,940	\$1,470
Rahway, City of	18	0	\$58,442	\$3,247	43	1	\$282,022	\$6,559	8	0	\$1,681	\$210
South Brunswick Township	21	0	\$25,131	\$1,197	19	1	\$102,866	\$5,414	1	0	\$0	\$0
Union Township	47	0	\$94,315	\$2,007	57	1	\$335,653	\$5,889	1	0	\$491	\$491
West Orange, Township of	59	0	\$22,312	\$378	45	1	\$247,656	\$5,503	1	0	\$2,154	\$2,154
	327	2	\$10,608,997	\$32,443	501	14	\$3,348,659	\$6,684	43	1	\$132,101	\$3,072



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2013

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	0	\$1,090,170	\$36,339	12	0	\$290,851	\$24,238	0	0	\$0	\$0
Caldwell Borough	4	0	\$145	\$36	7	0	\$6,419	\$917	0	0	\$0	\$0
Eastampton Township	4	0	\$16,524	\$4,131	1	0	\$2,500	\$2,500	0	0	\$0	\$0
Englewood, City of	29	0	\$66,737	\$2,301	50	1	\$1,194,923	\$23,898	9	0	\$9,514	\$1,057
Ewing Township	5	0	\$378	\$76	9	0	\$43,865	\$4,874	1	0	\$0	\$0
Fanwood Borough	4	0	\$95	\$24	6	0	\$38,703	\$6,451	0	0	\$0	\$0
Hamilton Township	6	1	\$225,597	\$37,600	23	2	\$1,419,214	\$61,705	0	0	\$0	\$0
Harrison, Town of	7	0	\$5,447	\$778	4	0	\$22,903	\$5,726	1	0	\$738	\$738
Highland Park Borough	15	0	\$10,905	\$727	19	1	\$158,417	\$8,338	3	0	\$0	\$0
Hoboken, City of	30	0	\$107,688	\$3,590	35	1	\$322,447	\$9,213	2	0	\$0	\$0
Howell Township	11	0	\$18,690	\$1,699	35	1	\$124,477	\$3,556	1	0	\$0	\$0
Kenilworth, Borough of	3	0	\$2,973	\$991	7	0	\$501	\$72	0	0	\$0	\$0
Livingston Township	14	0	\$23,977	\$1,713	50	0	\$57,423	\$1,148	6	0	\$0	\$0
Manalapan Township	13	0	\$21,817	\$1,678	24	1	\$318,516	\$13,272	0	0	\$0	\$0
Maplewood, Township of	7	0	\$27,106	\$3,872	10	0	\$115,267	\$11,527	2	0	\$4,689	\$2,345
Montclair Township	27	1	\$557,395	\$20,644	41	0	\$238,565	\$5,819	0	0	\$0	\$0
North Plainfield Boro	11	0	\$3,688	\$335	15	0	\$66,496	\$4,433	0	0	\$0	\$0
Rahway, City of	13	0	\$17,324	\$1,333	18	1	\$38,905	\$2,161	5	0	\$0	\$0
South Brunswick Township	12	0	\$14,924	\$1,244	12	0	\$17,142	\$1,429	4	0	\$24,375	\$6,094
Union Township	31	0	\$61,571	\$1,986	41	0	\$86,249	\$2,104	0	0	\$0	\$0
Warren Township	4	0	\$7,382	\$1,846	15	0	\$10,661	\$711	1	0	\$2,383	\$2,383
West Orange, Township of	46	1	\$239,954	\$5,216	34	1	\$123,057	\$3,619	3	0	\$0	\$0
	326	3	\$2,520,487	\$7,732	468	9	\$4,697,501	\$10,037	38	0	\$41,699	\$1,097



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2013

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	0	\$28,018	\$1,078	9	0	\$90,958	\$10,106	3	0	\$31,341	\$10,447
Caldwell Borough	6	0	\$15,752	\$2,625	9	0	\$17,765	\$1,974	5	0	\$18,853	\$3,771
Eastampton Township	4	0	\$5,426	\$1,357	4	2	\$325,734	\$81,434	1	0	\$116	\$116
Englewood, City of	26	0	\$47,460	\$1,825	39	2	\$281,723	\$7,224	12	0	\$19,885	\$1,657
Ewing Township	7	0	\$69,210	\$9,887	9	2	\$412,177	\$45,797	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	\$0	\$0	5	1	\$50,010	\$10,002	0	0	\$0	\$0
Frehold Township	19	0	\$36,483	\$1,920	10	1	\$136,348	\$13,635	1	0	\$4,096	\$4,096
Hamilton Township	7	0	\$9,335	\$1,334	13	0	\$6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	\$7,311	\$914	8	0	\$452,053	\$56,507	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	\$2,951	\$268	15	1	\$42,133	\$2,809	3	0	\$0	\$0
Hoboken, City of	19	1	\$90,833	\$4,781	53	2	\$595,281	\$11,232	1	0	\$0	\$0
Howell Township	10	0	\$44,201	\$4,420	59	2	\$95,905	\$1,626	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	\$1,285	\$428	4	1	\$155,761	\$38,940	0	0	\$0	\$0
Livingston Township	16	0	\$8,203	\$513	43	0	\$133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	\$12,364	\$1,236	7	1	\$140,100	\$20,014	0	0	\$0	\$0
Maplewood, Township of	5	0	\$4,219	\$844	16	0	\$34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	\$34,413	\$3,824	8	0	\$804	\$101	1	0	\$0	\$0
Montclair Township	31	1	\$138,896	\$4,481	53	2	\$468,443	\$8,839	2	0	\$10,523	\$5,262
Morris Township	14	0	\$16,916	\$1,208	14	1	\$41,674	\$2,977	1	0	\$0	\$0
North Plainfield Boro	16	0	\$6,205	\$388	16	0	\$18,168	\$1,136	1	0	\$467	\$467
Rahway, City of	21	0	\$28,725	\$1,368	32	0	\$15,710	\$491	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	\$25,220	\$1,146	33	1	\$159,819	\$4,843	3	0	\$35,190	\$11,730
Union Township	47	0	\$75,135	\$1,599	30	3	\$398,620	\$13,287	0	0	\$0	\$0
Warren Township	16	1	\$94,251	\$5,891	7	0	\$7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	0	\$18,634	\$565	33	3	\$322,527	\$9,774	3	0	\$24,000	\$8,000
<b>Total</b>	<b>388</b>	<b>3</b>	<b>\$821,446</b>	<b>\$2,117</b>	<b>529</b>	<b>25</b>	<b>\$4,404,281</b>	<b>\$8,326</b>	<b>56</b>	<b>0</b>	<b>\$260,379</b>	<b>\$4,650</b>



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2013

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	0	\$19,170	\$2,396	14	0	\$1,504	\$107	4	0	\$2,686	\$672
Caldwell Borough	3	0	\$2,576	\$859	14	0	\$22,418	\$1,601	3	0	\$24,644	\$8,215
Eastampton Township	1	0	\$1,542	\$1,542	1	0	\$500	\$500	0	0	\$0	\$0
Englewood, City of	21	0	\$36,166	\$1,722	37	3	\$333,921	\$9,025	14	0	\$10,028	\$716
Ewing Township	6	0	\$13,969	\$2,328	12	1	\$32,051	\$2,671	0	0	\$0	\$0
Fair Haven Borough	3	0	\$0	\$0	1	0	\$0	\$0	1	0	\$0	\$0
Fanwood Borough	4	0	\$2,454	\$614	4	1	\$32,604	\$8,151	1	0	\$24,000	\$24,000
Frehold Township	14	0	\$26,388	\$1,885	11	1	\$30,333	\$2,758	4	0	\$24,000	\$6,000
Hamilton Township	11	2	\$344,211	\$31,292	18	3	\$752,271	\$41,793	7	0	\$0	\$0
Harrison, Town of	7	0	\$6,872	\$982	8	2	\$138,514	\$17,314	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	\$5,333	\$485	6	2	\$70,100	\$11,683	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	\$7,522	\$342	51	3	\$261,895	\$5,135	1	0	\$0	\$0
Howell Township	4	0	\$1,455	\$364	23	1	\$208,444	\$9,063	2	0	\$10,791	\$5,396
Kenilworth, Borough of	11	0	\$13,482	\$1,226	11	0	\$2,733	\$248	1	0	\$6,500	\$6,500
Livingston Township	22	0	\$22,115	\$1,005	63	1	\$238,154	\$3,780	9	0	\$7,752	\$861
Manalapan Township	13	0	\$44,447	\$3,419	7	1	\$33,550	\$4,793	0	0	\$0	\$0
Maplewood, Township of	13	0	\$27,423	\$2,109	10	0	\$5,935	\$594	3	0	\$1,153	\$384
Middlesex Boro	11	0	\$11,711	\$1,065	10	0	\$1,707	\$171	1	0	\$0	\$0
Montclair Township	18	0	\$14,448	\$803	67	2	\$133,399	\$1,991	0	0	\$0	\$0
Morris Township	12	0	\$50,550	\$4,213	12	0	\$22,982	\$1,915	7	0	\$5,295	\$756
Morristown, Town of	26	0	\$27,224	\$1,047	17	0	\$18,387	\$1,082	5	0	\$4,868	\$974
North Brunswick Township	17	0	\$8,031	\$472	22	0	\$61,601	\$2,800	0	0	\$0	\$0
North Plainfield Boro	23	0	\$15,083	\$656	29	1	\$40,794	\$1,407	14	0	\$216,926	\$15,495
Rahway, City of	9	0	\$18,506	\$2,056	12	0	\$3,256	\$271	14	0	\$43,627	\$3,116
Union Township	42	1	\$101,649	\$2,420	39	2	\$38,104	\$977	7	0	\$24,001	\$3,429
Warren Township	9	0	\$20,764	\$2,307	9	0	\$4,078	\$453	7	0	\$34,878	\$4,983
West Orange, Township of	19	0	\$21,350	\$1,124	47	1	\$220,046	\$4,682	4	0	\$90	\$23
	360	3	\$864,441	\$2,401	555	25	\$2,709,281	\$4,882	113	0	\$475,251	\$4,206





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2013

### Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	\$1,169,117	44.3%	\$16,944	\$1,146,762	1	\$519,719	\$519,719
Hamilton Township	162	42.3%	\$841,887	31.9%	\$5,197	\$807,588	1	\$112,788	\$112,788
North Plainfield Borough	20	5.2%	\$87,679	3.3%	\$4,384	\$87,678	0	\$0	\$0
South Brunswick Township	40	10.4%	\$302,370	11.4%	\$7,559	\$302,371	0	\$0	\$0
Union Township	92	24.0%	\$239,800	9.1%	\$2,607	\$239,799	0	\$0	\$0
	383	100.0%	\$2,640,853	100.0%	\$6,895	\$2,584,198	2	\$632,507	\$316,254

### Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	\$484,668	11.2%	\$5,911	\$484,670	0	\$0	\$0
Ewing, Township of	78	13.2%	\$909,067	21.1%	\$11,655	\$864,558	2	\$155,776	\$77,888
Hamilton Township	123	20.7%	\$838,339	19.5%	\$6,816	\$826,391	1	\$310,792	\$310,792
Howell, Township of	74	12.5%	\$405,297	9.4%	\$5,477	\$396,798	1	\$63,176	\$63,176
Kenilworth Borough	19	3.2%	\$60,194	1.4%	\$3,168	\$60,194	0	\$0	\$0
North Plainfield Borough	22	3.7%	\$240,897	5.6%	\$10,950	\$240,897	0	\$0	\$0
Rahway, City of	34	5.7%	\$217,282	5.0%	\$6,391	\$217,280	0	\$0	\$0
South Brunswick Township	52	8.8%	\$632,306	14.7%	\$12,160	\$627,448	1	\$161,429	\$161,429
Union Township	109	18.4%	\$520,878	12.1%	\$4,779	\$520,877	0	\$0	\$0
	593	100.0%	\$4,308,928	100.0%	\$7,266	\$4,239,113	5	\$691,173	\$138,235



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2013

**Policy Year 2004**

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	\$664,287	11.9%	\$6,920	\$614,541	2	\$119,804	\$59,902
Eastampton Township	3	0.5%	\$162,683	2.9%	\$54,228	\$151,491	1	\$161,057	\$161,057
Ewing, Township of	69	10.9%	\$753,708	13.5%	\$10,923	\$753,713	0	\$0	\$0
Hamilton Township	154	24.4%	\$760,220	13.6%	\$4,936	\$721,168	1	\$221,515	\$221,515
Howell, Township of	35	5.5%	\$642,692	11.5%	\$18,363	\$489,130	2	\$532,932	\$266,466
Kenilworth Borough	10	1.6%	\$35,417	0.6%	\$3,542	\$35,415	0	\$0	\$0
Livingston Township	15	2.4%	\$17,270	0.3%	\$1,151	\$17,270	0	\$0	\$0
North Plainfield Borough	20	3.2%	\$346,142	6.2%	\$17,307	\$346,142	0	\$0	\$0
Rahway, City of	53	8.4%	\$1,176,070	21.1%	\$22,190	\$1,094,752	1	\$884,893	\$884,893
South Brunswick Township	71	11.3%	\$217,327	3.9%	\$3,061	\$217,324	0	\$0	\$0
Union Township	105	16.6%	\$802,280	14.4%	\$7,641	\$802,279	0	\$0	\$0
	631	100.0%	\$5,578,096	100.0%	\$8,840	\$5,243,225	7	\$1,920,201	\$274,314



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2013

**Policy Year 2005**

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	\$680,774	9.1%	\$5,819	\$575,783	7	\$405,220	\$57,889
Eastampton Township	4	0.4%	\$30,059	0.4%	\$7,515	\$30,060	0	\$0	\$0
Englewood, City of	96	10.0%	\$903,650	12.0%	\$9,413	\$896,450	1	\$255,765	\$255,765
Ewing, Township of	64	6.7%	\$211,761	2.8%	\$3,309	\$211,757	0	\$0	\$0
Hamilton Township	173	18.0%	\$1,969,686	26.2%	\$11,385	\$1,694,980	1	\$1,331,418	\$1,331,418
Hoboken, City of	56	5.8%	\$937,987	12.5%	\$16,750	\$937,984	0	\$0	\$0
Howell, Township of	52	5.4%	\$515,512	6.9%	\$9,914	\$506,000	1	\$112,788	\$112,788
Jackson Township	29	3.0%	\$379,022	5.0%	\$13,070	\$371,341	1	\$103,287	\$103,287
Kenilworth Borough	3	0.3%	\$18,788	0.2%	\$6,263	\$18,787	0	\$0	\$0
Livingston Township	38	4.0%	\$191,249	2.5%	\$5,033	\$191,249	0	\$0	\$0
Montclair Township	87	9.1%	\$336,883	4.5%	\$3,872	\$336,866	0	\$0	\$0
North Plainfield Borough	27	2.8%	\$32,912	0.4%	\$1,219	\$32,908	0	\$0	\$0
Rahway, City of	75	7.8%	\$117,311	1.6%	\$1,564	\$117,313	0	\$0	\$0
South Brunswick Township	52	5.4%	\$618,535	8.2%	\$11,895	\$553,750	1	\$191,145	\$191,145
Union Township	86	9.0%	\$573,032	7.6%	\$6,663	\$573,012	0	\$0	\$0
	959	100.0%	\$7,517,161	100.0%	\$7,839	\$7,048,240	12	\$2,399,623	\$199,969



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2013

### Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	\$898,330	10.6%	\$7,549	\$786,551	7	\$556,955	\$79,565
Eastampton Township	1	0.1%	\$0	0.0%	\$0	\$0	0	\$0	\$0
Englewood, City of	128	10.0%	\$989,800	11.6%	\$7,733	\$888,128	2	\$277,452	\$138,726
Ewing, Township of	69	5.4%	\$423,888	5.0%	\$6,143	\$423,888	0	\$0	\$0
Hamilton Township	165	12.9%	\$773,622	9.1%	\$4,689	\$719,019	1	\$146,849	\$146,849
Harrison, Town of	45	3.5%	\$206,449	2.4%	\$4,588	\$175,242	1	\$48,545	\$48,545
Hoboken, City of	60	4.7%	\$355,495	4.2%	\$5,925	\$344,092	1	\$45,901	\$45,901
Howell, Township of	75	5.9%	\$1,046,138	12.3%	\$13,949	\$1,018,681	2	\$308,305	\$154,153
Jackson Township	41	3.2%	\$391,512	4.6%	\$9,549	\$342,499	2	\$233,456	\$116,728
Kenilworth, Borough of	11	0.9%	\$4,310	0.1%	\$392	\$4,310	0	\$0	\$0
Livingston Township	33	2.6%	\$186,028	2.2%	\$5,637	\$186,031	0	\$0	\$0
Maplewood, Township of	51	4.0%	\$179,532	2.1%	\$3,520	\$179,529	0	\$0	\$0
Montclair Township	92	7.2%	\$421,987	5.0%	\$4,587	\$415,739	1	\$54,505	\$54,505
North Plainfield Borough	30	2.3%	\$242,233	2.8%	\$8,074	\$242,236	0	\$0	\$0
Rahway, City of	42	3.3%	\$606,729	7.1%	\$14,446	\$403,639	3	\$492,705	\$164,235
South Brunswick Township	76	5.9%	\$161,217	1.9%	\$2,121	\$161,217	0	\$0	\$0
Union Township	150	11.7%	\$1,038,080	12.2%	\$6,921	\$991,950	2	\$319,704	\$159,852
West Orange, Township of	93	7.3%	\$580,560	6.8%	\$6,243	\$566,421	1	\$59,444	\$59,444
	1281	100.0%	\$8,505,910	100.0%	\$6,640	\$7,849,172	23	\$2,543,821	\$110,601



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2013

### Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	\$1,036,323	11.7%	\$9,965	\$857,557	8	\$522,557	\$65,320
Eastampton Township	5	0.4%	\$9,809	0.1%	\$1,962	\$9,810	0	\$0	\$0
Englewood, City of	112	9.5%	\$781,424	8.8%	\$6,977	\$779,153	1	\$266,061	\$266,061
Ewing, Township of	57	4.9%	\$534,591	6.0%	\$9,379	\$477,957	1	\$157,963	\$157,963
Hamilton Township	138	11.7%	\$639,802	7.2%	\$4,636	\$571,594	4	\$198,476	\$49,619
Harrison, Town of	30	2.6%	\$27,339	0.3%	\$911	\$27,341	0	\$0	\$0
Highland Park Borough	27	2.3%	\$150,205	1.7%	\$5,563	\$88,550	1	\$119,093	\$119,093
Hoboken, City of	71	6.0%	\$469,627	5.3%	\$6,614	\$433,924	3	\$52,086	\$17,362
Howell, Township of	59	5.0%	\$885,899	10.0%	\$15,015	\$768,789	4	\$378,407	\$94,602
Jackson Township	55	4.7%	\$476,490	5.4%	\$8,663	\$455,213	1	\$62,211	\$62,211
Kenilworth, Borough of	8	0.7%	\$5,808	0.1%	\$726	\$5,809	0	\$0	\$0
Livingston Township	52	4.4%	\$662,303	7.5%	\$12,737	\$630,602	2	\$88,149	\$44,075
Maplewood, Township of	36	3.1%	\$45,331	0.5%	\$1,259	\$45,330	0	\$0	\$0
Montclair Township	83	7.1%	\$347,383	3.9%	\$4,185	\$347,378	0	\$0	\$0
North Plainfield Borough	22	1.9%	\$98,207	1.1%	\$4,464	\$98,207	0	\$0	\$0
Rahway, City of	46	3.9%	\$514,956	5.8%	\$11,195	\$505,447	1	\$455,747	\$455,747
South Brunswick Township	64	5.4%	\$285,609	3.2%	\$4,463	\$285,612	0	\$0	\$0
Union Township	118	10.0%	\$1,201,620	13.6%	\$10,183	\$1,111,097	4	\$506,671	\$126,668
West Orange, Township of	88	7.5%	\$667,576	7.6%	\$7,586	\$571,975	1	\$356,555	\$356,555
	1175	100.0%	\$8,840,302	100.0%	\$7,524	\$8,071,345	31	\$3,163,976	\$102,064



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2013

### Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	\$957,605	12.8%	\$12,277	\$729,885	7	\$847,569	\$121,081
Caldwell Borough	9	0.9%	\$17,106	0.2%	\$1,901	\$17,106	0	\$0	\$0
Eastampton Township	5	0.5%	\$36,857	0.5%	\$7,371	\$36,858	0	\$0	\$0
Englewood, City of	89	8.5%	\$900,492	12.0%	\$10,118	\$699,711	2	\$385,489	\$192,745
Ewing, Township of	77	7.3%	\$451,292	6.0%	\$5,861	\$451,290	0	\$0	\$0
Hamilton Township	145	13.8%	\$950,691	12.7%	\$6,556	\$594,530	5	\$732,349	\$146,470
Harrison, Town of	32	3.0%	\$163,355	2.2%	\$5,105	\$163,355	0	\$0	\$0
Highland Park Borough	17	1.6%	\$23,337	0.3%	\$1,373	\$23,337	0	\$0	\$0
Hoboken, City of	74	7.0%	\$410,957	5.5%	\$5,553	\$397,848	1	\$18,403	\$18,403
Howell, Township of	61	5.8%	\$1,249,809	16.7%	\$20,489	\$1,087,171	4	\$481,302	\$120,326
Kenilworth, Borough of	10	1.0%	\$98,823	1.3%	\$9,882	\$98,823	0	\$0	\$0
Livingston Township	39	3.7%	\$262,729	3.5%	\$6,737	\$212,595	1	\$67,487	\$67,487
Maplewood, Township of	54	5.1%	\$271,020	3.6%	\$5,019	\$271,018	0	\$0	\$0
Montclair Township	70	6.7%	\$255,790	3.4%	\$3,654	\$255,789	0	\$0	\$0
North Plainfield Borough	26	2.5%	\$351,037	4.7%	\$13,501	\$304,555	3	\$226,212	\$75,404
Rahway, City of	52	4.9%	\$125,893	1.7%	\$2,421	\$125,894	0	\$0	\$0
South Brunswick Township	64	6.1%	\$207,663	2.8%	\$3,245	\$207,662	0	\$0	\$0
Union Township	88	8.4%	\$430,985	5.7%	\$4,898	\$403,466	1	\$34,411	\$34,411
West Orange, Township of	62	5.9%	\$330,512	4.4%	\$5,331	\$319,341	2	\$127,101	\$63,551
	1052	100.0%	\$7,495,953	100.0%	\$7,125	\$6,400,234	26	\$2,920,323	\$112,320



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2013

**Policy Year 2009**

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	\$1,703,201	14.8%	\$19,355	\$1,230,874	10	\$1,274,805	\$127,481
Caldwell Borough	20	1.8%	\$565,781	4.9%	\$28,289	\$396,522	1	\$468,536	\$468,536
Eastampton Township	4	0.4%	\$140,894	1.2%	\$35,224	\$139,894	1	\$138,507	\$138,507
Englewood, City of	88	8.1%	\$1,591,610	13.8%	\$18,086	\$1,304,834	9	\$946,290	\$105,143
Ewing, Township of	89	8.2%	\$620,198	5.4%	\$6,969	\$540,390	5	\$195,052	\$39,010
Fanwood Borough	9	0.8%	\$47,194	0.4%	\$5,244	\$36,751	1	\$36,742	\$36,742
Hamilton Township	133	12.3%	\$1,072,008	9.3%	\$8,060	\$837,691	5	\$568,988	\$113,798
Harrison, Town of	38	3.5%	\$361,077	3.1%	\$9,502	\$361,079	0	\$0	\$0
Highland Park Borough	22	2.0%	\$53,424	0.5%	\$2,428	\$53,425	0	\$0	\$0
Hoboken, City of	57	5.3%	\$864,853	7.5%	\$15,173	\$716,598	5	\$706,683	\$141,337
Howell, Township of	38	3.5%	\$295,443	2.6%	\$7,775	\$277,983	1	\$21,881	\$21,881
Kenilworth Borough	15	1.4%	\$43,670	0.4%	\$2,911	\$43,670	0	\$0	\$0
Livingston Township	39	3.6%	\$383,237	3.3%	\$9,827	\$265,665	1	\$271,528	\$271,528
Manalapan Township	23	2.1%	\$638,476	5.6%	\$27,760	\$406,127	3	\$411,061	\$137,020
Maplewood, Township of	43	4.0%	\$182,424	1.6%	\$4,242	\$165,484	1	\$21,772	\$21,772
Montclair Township	77	7.1%	\$561,731	4.9%	\$7,295	\$489,962	3	\$301,877	\$100,626
North Plainfield Borough	25	2.3%	\$40,876	0.4%	\$1,635	\$40,874	0	\$0	\$0
Rahway, City of	32	2.9%	\$235,546	2.0%	\$7,361	\$113,223	1	\$168,366	\$168,366
South Brunswick Township	63	5.8%	\$348,949	3.0%	\$5,539	\$258,524	1	\$242,342	\$242,342
Union Township	93	8.6%	\$1,337,086	11.6%	\$14,377	\$1,264,986	3	\$298,139	\$99,380
Warren Township	11	1.0%	\$3,681	0.0%	\$335	\$3,681	0	\$0	\$0
West Orange, Township of	78	7.2%	\$406,516	3.5%	\$5,212	\$394,989	1	\$60,640	\$60,640
	1085	100.0%	\$11,497,875	100.0%	\$10,597	\$9,343,226	52	\$6,133,209	\$117,946



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2013

### Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	\$670,382	5.4%	\$8,938	\$457,707	8	\$320,965	\$40,121
Caldwell Borough	18	1.5%	\$34,700	0.3%	\$1,928	\$34,697	0	\$0	\$0
Eastampton Township	6	0.5%	\$9,310	0.1%	\$1,552	\$9,310	0	\$0	\$0
Englewood, City of	63	5.4%	\$654,804	5.3%	\$10,394	\$525,848	5	\$407,259	\$81,452
Ewing, Township of	74	6.3%	\$544,903	4.4%	\$7,364	\$472,742	4	\$158,640	\$39,660
Fanwood Borough	13	1.1%	\$91,173	0.7%	\$7,013	\$81,789	1	\$39,210	\$39,210
Freehold Township	63	5.4%	\$687,753	5.5%	\$10,917	\$573,220	3	\$409,217	\$136,406
Hamilton Township	130	11.1%	\$1,861,915	15.0%	\$14,322	\$1,517,891	8	\$1,341,078	\$167,635
Harrison, Town of	29	2.5%	\$301,296	2.4%	\$10,390	\$278,331	2	\$249,211	\$124,606
Highland Park Borough	25	2.1%	\$42,130	0.3%	\$1,685	\$42,128	0	\$0	\$0
Hoboken, City of	79	6.8%	\$793,646	6.4%	\$10,046	\$506,923	13	\$498,226	\$38,325
Howell, Township of	62	5.3%	\$587,527	4.7%	\$9,476	\$536,100	2	\$251,837	\$125,919
Kenilworth Borough	16	1.4%	\$305,082	2.5%	\$19,068	\$272,337	1	\$177,597	\$177,597
Livingston Township	41	3.5%	\$954,702	7.7%	\$23,285	\$622,419	3	\$679,077	\$226,359
Manalapan Township	22	1.9%	\$21,519	0.2%	\$978	\$21,518	0	\$0	\$0
Maplewood, Township of	33	2.8%	\$221,677	1.8%	\$6,717	\$185,807	1	\$82,301	\$82,301
Middlesex Borough	12	1.0%	\$373,193	3.0%	\$31,099	\$153,764	1	\$365,844	\$365,844
Montclair Township	79	6.8%	\$669,760	5.4%	\$8,478	\$551,317	5	\$350,756	\$70,151
Morris Township	31	2.7%	\$112,540	0.9%	\$3,630	\$112,537	0	\$0	\$0
New Providence Borough	15	1.3%	\$33,504	0.3%	\$2,234	\$33,504	0	\$0	\$0
North Plainfield Borough	18	1.5%	\$182,330	1.5%	\$10,129	\$130,913	1	\$114,644	\$114,644
Rahway, City of	32	2.7%	\$73,893	0.6%	\$2,309	\$73,897	0	\$0	\$0
South Brunswick Township	64	5.5%	\$575,510	4.6%	\$8,992	\$447,089	2	\$240,699	\$120,350
Union Township	96	8.2%	\$1,943,262	15.6%	\$20,242	\$1,530,514	8	\$1,280,712	\$160,089
Warren Township	14	1.2%	\$158,283	1.3%	\$11,306	\$106,941	1	\$107,108	\$107,108
West Orange, Township of	56	4.8%	\$539,755	4.3%	\$9,638	\$374,475	3	\$286,064	\$95,355
	1166	100.0%	\$12,444,549	100.0%	\$10,673	\$9,653,718	72	\$7,360,445	\$102,228





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2013

### Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	52	4.1%	\$375,135	3.2%	\$7,214	\$227,178	7	\$223,230	\$31,890
Caldwell Borough	15	1.2%	\$28,194	0.2%	\$1,880	\$28,192	0	\$0	\$0
Eastampton Township	5	0.4%	\$6,786	0.1%	\$1,357	\$6,786	0	\$0	\$0
Englewood, City of	79	6.3%	\$510,335	4.3%	\$6,460	\$413,624	8	\$278,962	\$34,870
Ewing, Township of	87	6.9%	\$1,287,898	10.9%	\$14,803	\$871,842	7	\$985,995	\$140,856
Fair Haven Borough	8	0.6%	\$64,983	0.6%	\$8,123	\$64,982	0	\$0	\$0
Fanwood Borough	12	1.0%	\$39,486	0.3%	\$3,291	\$39,484	0	\$0	\$0
Freehold Township	59	4.7%	\$93,434	0.8%	\$1,584	\$76,832	1	\$30,977	\$30,977
Hamilton Township	138	10.9%	\$2,233,138	19.0%	\$16,182	\$1,479,610	10	\$1,878,989	\$187,899
Harrison, Town of	23	1.8%	\$254,929	2.2%	\$11,084	\$160,157	2	\$134,404	\$67,202
Highland Park Borough	22	1.7%	\$37,628	0.3%	\$1,710	\$37,628	0	\$0	\$0
Hoboken, City of	98	7.8%	\$1,348,762	11.4%	\$13,763	\$821,851	11	\$1,212,744	\$110,249
Howell, Township of	48	3.8%	\$527,999	4.5%	\$11,000	\$437,062	3	\$276,119	\$92,040
Kenilworth Borough	10	0.8%	\$12,640	0.1%	\$1,264	\$12,641	0	\$0	\$0
Livingston Township	54	4.3%	\$908,316	7.7%	\$16,821	\$577,983	12	\$767,522	\$63,960
Manalapan Township	29	2.3%	\$139,965	1.2%	\$4,826	\$118,614	2	\$126,701	\$63,351
Maplewood, Township of	47	3.7%	\$319,840	2.7%	\$6,805	\$280,419	1	\$57,041	\$57,041
Middlesex Borough	22	1.7%	\$277,802	2.4%	\$12,627	\$234,371	1	\$120,078	\$120,078
Montclair Township	62	4.9%	\$587,705	5.0%	\$9,479	\$510,365	7	\$286,075	\$40,868
Morris Township	43	3.4%	\$294,452	2.5%	\$6,848	\$221,378	5	\$136,226	\$27,245
Morristown, Town of	38	3.0%	\$212,322	1.8%	\$5,587	\$190,230	1	\$160,114	\$160,114
New Providence Borough	23	1.8%	\$42,623	0.4%	\$1,853	\$42,624	0	\$0	\$0
North Brunswick Township	50	4.0%	\$218,476	1.9%	\$4,370	\$192,775	3	\$70,671	\$23,557
North Plainfield Borough	20	1.6%	\$76,704	0.7%	\$3,835	\$76,705	0	\$0	\$0
Rahway, City of	63	5.0%	\$370,899	3.1%	\$5,887	\$303,486	2	\$194,583	\$97,292
Union Township	74	5.9%	\$1,098,417	9.3%	\$14,843	\$701,956	6	\$848,266	\$141,378
Warren Township	11	0.9%	\$80,934	0.7%	\$7,358	\$42,002	1	\$67,121	\$67,121
West Orange, Township of	69	5.5%	\$332,735	2.8%	\$4,822	\$245,808	5	\$139,218	\$27,844
	1261	100.0%	\$11,782,537	100.0%	\$9,344	\$8,416,585	95	\$7,995,036	\$84,158



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2013

#### Year 2002

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

#### Year 2003

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2013

#### Year 2004

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

#### Year 2005

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



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2013

Year 2006

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2013

Year 2007

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2013

Year 2008

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2013

Year 2009

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2013

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	14	75	18.67%	277	5.05%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	13	63	20.63%	350	3.71%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	32	79	40.51%	746	4.29%
Howell, Township of	11	62	17.74%	529	2.08%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	24	79	30.38%	406	5.91%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of	0	32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
<b>GSMJIF</b>	247	1166	21.18%	7575	3.26%





## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2013

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	11	52	21.15%	277	3.97%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	6	59	10.17%	227	2.64%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	23	98	23.47%	732	3.14%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	19	54	35.19%	275	6.91%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	3	22	13.64%	150	2.00%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
<b>GSMJIF</b>	240	1261	19.03%	7605	3.16%



## The PMA Management Corporation Workers Compensation Timely Reporting

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

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

### GSMJIF CLAIMS REPORTING HISTORY

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

\* claim totals based on prior carrier data.





## Garden State Municipal Joint Insurance Fund

Executive Summary

12/1/2013

<b>Commercial Auto</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>3164</b>
Open Claims as of December 1, 2013 for all policy years:	<b>12</b>
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$106,134</b>
Total Incurred for 2003 Losses:	<b>\$267,367</b>
Total Incurred for 2004 Losses:	<b>\$584,066</b>
Total Incurred for 2005 Losses:	<b>\$915,355</b>
Total Incurred for 2006 Losses:	<b>\$1,163,119</b>
Total Incurred for 2007 Losses:	<b>\$713,970</b>
Total Incurred for 2008 Losses:	<b>\$10,608,997</b>
Total Incurred for 2009 Losses:	<b>\$2,520,487</b>
Total Incurred for 2010 Losses:	<b>\$821,446</b>
Total Incurred for 2011 Losses:	<b>\$864,441</b>
Total Auto Claims / Number of Vehicles 2002:	<b>0.117</b>
Total Auto Claims / Number of Vehicles 2003:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2004:	<b>0.131</b>
Total Auto Claims / Number of Vehicles 2005:	<b>0.156</b>
Total Auto Claims / Number of Vehicles 2006:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2007:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2008:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2009:	<b>0.113</b>
Total Auto Claims / Number of Vehicles 2010:	<b>0.115</b>
Total Auto Claims / Number of Vehicles 2011:	<b>0.099</b>

<b>General Liability/ Police / Professional Liability</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>4270</b>
Open Claims as of December 1, 2013 for all policy years:	<b>79</b>
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$508,648</b>
Total Incurred for 2003 Losses:	<b>\$1,066,780</b>
Total Incurred for 2004 Losses:	<b>\$3,038,418</b>
Total Incurred for 2005 Losses:	<b>\$2,517,871</b>
Total Incurred for 2006 Losses:	<b>\$3,018,244</b>
Total Incurred for 2007 Losses:	<b>\$4,130,340</b>
Total Incurred for 2008 Losses:	<b>\$3,348,659</b>
Total Incurred for 2009 Losses:	<b>\$4,697,501</b>
Total Incurred for 2010 Losses:	<b>\$4,404,281</b>
Total Incurred for 2011 Losses:	<b>\$2,709,281</b>
Total Liability Claims / 1000 Population 2002:	<b>0.442</b>
Total Liability Claims / 1000 Population 2003:	<b>0.628</b>
Total Liability Claims / 1000 Population 2004:	<b>0.767</b>
Total Liability Claims / 1000 Population 2005:	<b>0.876</b>
Total Liability Claims / 1000 Population 2006:	<b>0.780</b>
Total Liability Claims / 1000 Population 2007:	<b>0.759</b>
Total Liability Claims / 1000 Population 2008:	<b>0.846</b>
Total Liability Claims / 1000 Population 2009:	<b>0.682</b>
Total Liability Claims / 1000 Population 2010:	<b>0.725</b>
Total Liability Claims / 1000 Population 2011:	<b>0.711</b>



## Garden State Municipal Joint Insurance Fund

Executive Summary

12/1/2013

Property	
Claims reported for the GSMJIF since March 1, 2002:	<b>348</b>
Open Claims as of December 1, 2013 for all policy years:	<b>1</b>
Property claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$0</b>
Total Incurred for 2003 Losses:	<b>\$53,224</b>
Total Incurred for 2004 Losses:	<b>\$62,591</b>
Total Incurred for 2005 Losses:	<b>\$92,257</b>
Total Incurred for 2006 Losses:	<b>\$247,694</b>
Total Incurred for 2007 Losses:	<b>\$104,295</b>
Total Incurred for 2008 Losses:	<b>\$132,101</b>
Total Incurred for 2009 Losses:	<b>\$41,699</b>
Total Incurred for 2010 Losses:	<b>\$260,379</b>
Total Incurred for 2011 Losses:	<b>\$475,251</b>

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	<b>9586</b>
Open Claims as of December 1, 2013 for all policy years:	<b>325</b>
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$2,640,853</b>
Total Incurred for 2003 Losses:	<b>\$4,308,928</b>
Total Incurred for 2004 Losses:	<b>\$5,578,096</b>
Total Incurred for 2005 Losses:	<b>\$7,517,161</b>
Total Incurred for 2006 Losses:	<b>\$8,505,910</b>
Total Incurred for 2007 Losses:	<b>\$8,840,302</b>
Total Incurred for 2008 Losses:	<b>\$7,495,953</b>
Total Incurred for 2009 Losses:	<b>\$11,497,875</b>
Total Incurred for 2010 Losses:	<b>\$12,444,549</b>
Total Incurred for 2011 Losses:	<b>\$11,782,537</b>
Total Claims / Full Time Employees (1,963) for 2002:	<b>0.195</b>
Total Claims / Full Time Employees (2,844) for 2003:	<b>0.209</b>
Total Claims / Full Time Employees (3,135) for 2004:	<b>0.201</b>
Total Claims / Full Time Employees (4,861) for 2005:	<b>0.197</b>
Total Claims / Full Time Employees (5,887) for 2006:	<b>0.218</b>
Total Claims / Full Time Employees (6,024) for 2007:	<b>0.195</b>
Total Claims / Full Time Employees (5,764) for 2008:	<b>0.183</b>
Total Claims / Full Time Employees (6,706) for 2009:	<b>0.162</b>
Total Claims / Full Time Employees (7,575) for 2010:	<b>0.154</b>
Total Claims / Full Time Employees (7,757) for 2011:	<b>0.166</b>

### Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

**4.8**

Average Paid By Reporting Time - 2002 to Present

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

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

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



**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
AL	2010	CITY OF HOBOKEN	1	1	\$ -	\$ -
		CITY OF RAHWAY	1	1	\$ -	\$ -
		TWP OF WEST ORANGE	2	2	\$ 200,121.60	\$ 100,060.80
<b>2010 Total</b>			<b>4</b>	<b>4</b>	<b>\$ 200,121.60</b>	<b>\$ 50,030.40</b>
	2011	BERKELEY TOWNSHIP	1	1	\$ 500.00	\$ 500.00
		BOROUGH OF MIDDLESEX	1	1	\$ -	\$ -
		CITY OF HOBOKEN	1	1	\$ 508.90	\$ 508.90
		CITY OF RAHWAY	3	3	\$ 2,284.65	\$ 761.55
		LIVINGSTON TOWNSHIP	2	2	\$ -	\$ -
		TOWN OF MORRISTOWN	1	1	\$ -	\$ -
		TOWNSHIP OF EWING	2	2	\$ 2,872.61	\$ 1,436.31
		TOWNSHIP OF FREEHOLD	2	2	\$ 31,000.00	\$ 15,500.00
		TOWNSHIP OF MAPLEWOOD	1	1	\$ -	\$ -
		TOWNSHIP OF MONTCLAIR	1	1	\$ -	\$ -
		TOWNSHIP OF UNION	4	4	\$ 1,250.00	\$ 312.50
		TWP OF WEST ORANGE	1	1	\$ 160.50	\$ 160.50
<b>2011 Total</b>			<b>20</b>	<b>20</b>	<b>\$ 38,576.66</b>	<b>\$ 1,928.83</b>
	2012	BERKELEY TOWNSHIP	11	11	\$ 1,281.87	\$ 116.53
		BORO OF CALDWELL	11	11	\$ 1,903.00	\$ 173.00
		BORO OF FANWOOD	1	1	\$ -	\$ -
		BORO OF HIGHLAND PARK	3	3	\$ 9.20	\$ 3.07
		BORO OF NORTH PLAINFIELD	7	7	\$ 101.00	\$ 14.43
		BOROUGH OF HADDON HEIGHTS	1	1	\$ 500.00	\$ 500.00
		BOROUGH OF KENILWORTH	1	1	\$ 1,008.90	\$ 1,008.90
		BOROUGH OF MIDDLESEX	3	3	\$ 819.45	\$ 273.15
		CITY OF ENGLEWOOD	17	17	\$ 3,550.00	\$ 208.82
		CITY OF HOBOKEN	9	9	\$ 1,301.00	\$ 144.56
		CITY OF RAHWAY	7	7	\$ 9,826.92	\$ 1,403.85
		HOWELL TOWNSHIP	13	13	\$ 4,383.61	\$ 337.20
		LIVINGSTON TOWNSHIP	5	5	\$ 500.00	\$ 100.00
		TOWN OF HARRISON	3	3	\$ 32,694.05	\$ 10,898.02
		TOWN OF MORRISTOWN	4	4	\$ 1,709.29	\$ 427.32
		TOWNSHIP OF BLOOMFIELD	6	6	\$ 13,487.36	\$ 2,247.89
		TOWNSHIP OF EASTAMPTON	4	4	\$ 3,452.56	\$ 863.14
		TOWNSHIP OF EWING	3	3	\$ 47,435.32	\$ 15,811.77
		TOWNSHIP OF FREEHOLD	10	10	\$ 5,666.53	\$ 566.65
		TOWNSHIP OF HAMILTON	2	2	\$ -	\$ -

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
AL	2012	TOWNSHIP OF MAPLEWOOD	11	11	\$ 13,168.78	\$ 1,197.16
		TOWNSHIP OF MONTCLAIR	11	11	\$ 35,823.74	\$ 3,256.70
		TOWNSHIP OF MORRIS	8	8	\$ 3,282.85	\$ 410.36
		TOWNSHIP OF UNION	20	20	\$ 23,416.60	\$ 1,170.83
		TOWNSHIP OF WARREN	2	2	\$ 2,441.48	\$ 1,220.74
		TWP OF MANALAPAN	6	6	\$ 3,949.65	\$ 658.28
		TWP OF NORTH BRUNSWICK	12	12	\$ 1,236.55	\$ 103.05
		TWP OF PARSIPPANY	16	16	\$ 106,960.40	\$ 6,685.03
		TWP OF WEST ORANGE	11	11	\$ 575.00	\$ 52.27
		<b>2012 Total</b>			<b>218</b>	<b>218</b>
	2013	BERKELEY TOWNSHIP	6	6	\$ 1,500.00	\$ 250.00
		BORO OF CALDWELL	12	12	\$ 16,521.35	\$ 1,376.78
		BORO OF FAIR HAVEN	2	2	\$ 500.00	\$ 250.00
		BORO OF HIGHLAND PARK	8	8	\$ 2,671.11	\$ 333.89
		BORO OF NORTH PLAINFIELD	10	10	\$ 4,900.00	\$ 490.00
		BOROUGH OF HADDON HEIGHTS	2	2	\$ 500.00	\$ 250.00
		BOROUGH OF KENILWORTH	2	2	\$ 99.00	\$ 49.50
		CITY OF ENGLEWOOD	5	5	\$ 8,650.00	\$ 1,730.00
		CITY OF HOBOKEN	14	14	\$ 4,884.12	\$ 348.87
		CITY OF LINDEN	22	22	\$ 8,327.83	\$ 378.54
		CITY OF RAHWAY	7	7	\$ 4,100.00	\$ 585.71
		HOWELL TOWNSHIP	4	4	\$ 800.00	\$ 200.00
		LIVINGSTON TOWNSHIP	4	4	\$ 1,250.00	\$ 312.50
		TOWN OF HARRISON	2	2	\$ 1,100.00	\$ 550.00
		TOWN OF MORRISTOWN	5	5	\$ 1,724.07	\$ 344.81
		TOWNSHIP OF BLOOMFIELD	4	4	\$ 2,502.00	\$ 625.50
		TOWNSHIP OF EWING	2	2	\$ 629.80	\$ 314.90
		TOWNSHIP OF FREEHOLD	8	8	\$ -	\$ -
		TOWNSHIP OF HAMILTON	2	2	\$ 1,500.00	\$ 750.00
		TOWNSHIP OF LAWERENCE	3	3	\$ 1,000.00	\$ 333.33
		TOWNSHIP OF MAPLEWOOD	10	10	\$ 4,359.20	\$ 435.92
		TOWNSHIP OF MONTCLAIR	22	22	\$ 7,112.12	\$ 323.28
		TOWNSHIP OF MORRIS	8	8	\$ 1,750.00	\$ 218.75
		TOWNSHIP OF UNION	18	18	\$ 4,969.28	\$ 276.07
		TOWNSHIP OF WARREN	3	3	\$ 5,023.89	\$ 1,674.63
		TWP OF NORTH BRUNSWICK	12	12	\$ 18,600.71	\$ 1,550.06
		TWP OF PARSIPPANY	22	22	\$ 15,804.21	\$ 718.37

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
AL	2013	TWP OF WEST ORANGE	10	10	\$ 3,658.20	\$ 365.82
<b>2013 Total</b>			<b>229</b>	<b>229</b>	<b>\$ 124,436.89</b>	<b>\$ 543.39</b>
<b>AL Total</b>			<b>471</b>	<b>471</b>	<b>\$ 683,620.26</b>	<b>\$ 1,451.42</b>
AP	2010	TWP OF WEST ORANGE	1	1	\$ 8,060.19	\$ 8,060.19
<b>2010 Total</b>			<b>1</b>	<b>1</b>	<b>\$ 8,060.19</b>	<b>\$ 8,060.19</b>
	2011	BERKELEY TOWNSHIP	1	1	\$ 9,613.18	\$ 9,613.18
		BORO OF HIGHLAND PARK	1	1	\$ 523.23	\$ 523.23
		CITY OF HOBOKEN	1	1	\$ -	\$ -
		CITY OF RAHWAY	2	2	\$ 823.75	\$ 411.88
		LIVINGSTON TOWNSHIP	1	1	\$ 501.93	\$ 501.93
		TOWN OF MORRISTOWN	1	1	\$ 2,404.14	\$ 2,404.14
		TOWNSHIP OF FREEHOLD	1	1	\$ -	\$ -
		TOWNSHIP OF MAPLEWOOD	1	1	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	1	\$ 703.39	\$ 703.39
		TWP OF WEST ORANGE	1	1	\$ 16,135.26	\$ 16,135.26
<b>2011 Total</b>			<b>11</b>	<b>11</b>	<b>\$ 30,704.88</b>	<b>\$ 2,791.35</b>
	2012	BERKELEY TOWNSHIP	42	42	\$ 138,406.59	\$ 3,295.40
		BORO OF CALDWELL	7	7	\$ 6,856.33	\$ 979.48
		BORO OF FAIR HAVEN	2	2	\$ -	\$ -
		BORO OF FANWOOD	1	1	\$ -	\$ -
		BORO OF HIGHLAND PARK	17	17	\$ 12,339.29	\$ 725.84
		BORO OF NORTH PLAINFIELD	13	13	\$ 1,854.31	\$ 142.64
		BOROUGH OF HADDON HEIGHTS	2	2	\$ 7,535.71	\$ 3,767.86
		BOROUGH OF KENILWORTH	1	1	\$ -	\$ -
		BOROUGH OF MIDDLESEX	5	5	\$ 118,820.57	\$ 23,764.11
		CITY OF ENGLEWOOD	14	14	\$ 57,025.41	\$ 4,073.24
		CITY OF HOBOKEN	11	11	\$ 1,771,935.25	\$ 161,085.02
		CITY OF RAHWAY	4	4	\$ 929.81	\$ 232.45
		HOWELL TOWNSHIP	19	19	\$ 25,211.09	\$ 1,326.90
		LIVINGSTON TOWNSHIP	13	13	\$ 77,673.71	\$ 5,974.90
		TOWN OF HARRISON	6	6	\$ 108,952.89	\$ 18,158.82
		TOWN OF MORRISTOWN	7	7	\$ 14,033.21	\$ 2,004.74
		TOWNSHIP OF BLOOMFIELD	5	5	\$ 3,076.67	\$ 615.33
		TOWNSHIP OF EASTAMPTON	3	3	\$ 5,839.33	\$ 1,946.44
		TOWNSHIP OF EWING	3	3	\$ 1,909.69	\$ 636.56
		TOWNSHIP OF FREEHOLD	14	14	\$ 41,245.54	\$ 2,946.11
		TOWNSHIP OF HAMILTON	7	7	\$ 21,190.27	\$ 3,027.18

Valued as of 11/30/13





**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
AP	2012	TOWNSHIP OF MAPLEWOOD	17	17	\$ 33,218.00	\$ 1,954.00
		TOWNSHIP OF MONTCLAIR	21	21	\$ 16,031.75	\$ 763.42
		TOWNSHIP OF MORRIS	23	23	\$ 18,451.15	\$ 802.22
		TOWNSHIP OF UNION	23	23	\$ 26,312.48	\$ 1,144.02
		TOWNSHIP OF WARREN	13	13	\$ 17,392.38	\$ 1,337.88
		TWP OF MANALAPAN	10	10	\$ 42,669.01	\$ 4,266.90
		TWP OF NORTH BRUNSWICK	25	25	\$ 50,198.56	\$ 2,007.94
		TWP OF PARSIPPANY	25	25	\$ 86,582.39	\$ 3,463.30
		TWP OF WEST ORANGE	29	29	\$ 36,030.65	\$ 1,242.44
<b>2012 Total</b>			<b>382</b>	<b>382</b>	<b>\$ 2,741,722.04</b>	<b>\$ 7,177.28</b>
	2013	BERKELEY HEIGHTS	5	5	\$ 1,982.08	\$ 396.42
		BERKELEY TOWNSHIP	13	13	\$ 45,506.38	\$ 3,500.49
		BORO OF CALDWELL	11	11	\$ 47,053.17	\$ 4,277.56
		BORO OF FAIR HAVEN	4	4	\$ 1,500.00	\$ 375.00
		BORO OF HIGHLAND PARK	7	7	\$ 19,503.07	\$ 2,786.15
		BORO OF NEW PROVIDENCE	3	3	\$ 8,684.00	\$ 2,894.67
		BORO OF NORTH PLAINFIELD	13	13	\$ 8,330.77	\$ 640.83
		BOROUGH OF HADDON HEIGHTS	3	3	\$ -	\$ -
		BOROUGH OF KENILWORTH	6	6	\$ 22,337.89	\$ 3,722.98
		CITY OF ENGLEWOOD	7	7	\$ 18,391.20	\$ 2,627.31
		CITY OF HOBOKEN	15	15	\$ 2,350.00	\$ 156.67
		CITY OF LINDEN	26	26	\$ -	\$ -
		CITY OF RAHWAY	7	7	\$ 14,000.00	\$ 2,000.00
		HOWELL TOWNSHIP	7	7	\$ 5,616.73	\$ 802.39
		LIVINGSTON TOWNSHIP	7	7	\$ 25,728.42	\$ 3,675.49
		TOWN OF HARRISON	3	3	\$ 14,361.90	\$ 4,787.30
		TOWN OF MORRISTOWN	12	12	\$ 15,920.61	\$ 1,326.72
		TOWNSHIP OF BLOOMFIELD	2	2	\$ 28,127.27	\$ 14,063.64
		TOWNSHIP OF EWING	5	5	\$ 15,291.01	\$ 3,058.20
		TOWNSHIP OF FREEHOLD	9	9	\$ 18,551.03	\$ 2,061.23
		TOWNSHIP OF HAMILTON	1	1	\$ 71,000.00	\$ 71,000.00
		TOWNSHIP OF LAWERENCE	8	8	\$ 6,917.98	\$ 864.75
		TOWNSHIP OF MAPLEWOOD	11	11	\$ 3,634.60	\$ 330.42
		TOWNSHIP OF MONTCLAIR	19	19	\$ 51,066.61	\$ 2,687.72
		TOWNSHIP OF MORRIS	15	15	\$ 28,770.63	\$ 1,918.04
		TOWNSHIP OF UNION	23	23	\$ 55,322.37	\$ 2,405.32
		TOWNSHIP OF WARREN	6	6	\$ 25,823.32	\$ 4,303.89

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
AP	2013	TWP OF NORTH BRUNSWICK	17	17	\$ 45,077.48	\$ 2,651.62
		TWP OF PARSIPPANY	25	25	\$ 48,509.92	\$ 1,940.40
		TWP OF WEST ORANGE	20	20	\$ 31,313.68	\$ 1,565.68
	<b>2013 Total</b>		<b>310</b>	<b>310</b>	<b>\$ 680,672.12</b>	<b>\$ 2,195.72</b>
<b>AP Total</b>		<b>704</b>	<b>704</b>	<b>\$ 3,461,159.23</b>	<b>\$ 4,916.42</b>	
EP	2010	CITY OF HOBOKEN	1	1	\$ 125,000.00	\$ 125,000.00
	<b>2010 Total</b>		<b>1</b>	<b>1</b>	<b>\$ 125,000.00</b>	<b>\$ 125,000.00</b>
EP	2011	CITY OF HOBOKEN	1	1	\$ 187,000.00	\$ 187,000.00
	<b>2011 Total</b>		<b>1</b>	<b>1</b>	<b>\$ 187,000.00</b>	<b>\$ 187,000.00</b>
EP	2012	BLOOMFIELD	1	1	\$ -	\$ -
		BORO OF CALDWELL	1	1	\$ -	\$ -
		CITY OF ENGLEWOOD	2	2	\$ 276,000.00	\$ 138,000.00
		CITY OF HOBOKEN	3	3	\$ 176,500.00	\$ 58,833.33
		HOWELL TOWNSHIP	5	5	\$ 1,378,700.00	\$ 275,740.00
		TOWN OF MORRISTOWN	2	2	\$ 181,821.04	\$ 90,910.52
		TOWNSHIP OF HAMILTON	3	3	\$ 302,188.40	\$ 100,729.47
		TOWNSHIP OF MONTCLAIR	1	1	\$ 81,100.00	\$ 81,100.00
		TOWNSHIP OF MORRIS	1	1	\$ 83,825.00	\$ 83,825.00
		TOWNSHIP OF UNION	1	1	\$ 135,100.00	\$ 135,100.00
		TOWNSHIP OF WARREN	1	1	\$ 62,600.00	\$ 62,600.00
		TWP OF PARSIPPANY	1	1	\$ -	\$ -
		TWP OF WEST ORANGE	1	1	\$ 147,238.30	\$ 147,238.30
		<b>2012 Total</b>		<b>23</b>	<b>23</b>	<b>\$ 2,825,072.74</b>
EP	2013	BLOOMFIELD	2	2	\$ 82,500.00	\$ 41,250.00
		CITY OF ENGLEWOOD	1	1	\$ 112,000.00	\$ 112,000.00
		CITY OF HOBOKEN	6	6	\$ 394,500.00	\$ 65,750.00
		CITY OF LINDEN	3	3	\$ 42,000.00	\$ 14,000.00
		HOWELL TOWNSHIP	1	1	\$ 1,000.00	\$ 1,000.00
		LIVINGSTON TOWNSHIP	1	1	\$ 65,500.00	\$ 65,500.00
		TOWN OF MORRISTOWN	1	1	\$ -	\$ -
		TOWNSHIP OF HAMILTON	3	3	\$ 77,000.00	\$ 25,666.67
		TOWNSHIP OF MAPLEWOOD	1	1	\$ 1,000.00	\$ 1,000.00
		TOWNSHIP OF MONTCLAIR	7	7	\$ 94,000.00	\$ 13,428.57
		TOWNSHIP OF MORRIS	2	2	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	1	\$ 76,000.00	\$ 76,000.00
		<b>2013 Total</b>		<b>29</b>	<b>29</b>	<b>\$ 945,500.00</b>

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
<b>EP Total</b>			<b>54</b>	<b>54</b>	<b>\$ 4,082,572.74</b>	<b>\$ 75,603.20</b>
<b>GL</b>	<b>2006</b>	TOWNSHIP OF UNION	1	1	\$ 133.90	\$ 133.90
	<b>2006 Total</b>		<b>1</b>	<b>1</b>	<b>\$ 133.90</b>	<b>\$ 133.90</b>
	<b>2007</b>	TOWNSHIP OF HAMILTON	1	1	\$ 627,148.61	\$ 627,148.61
	<b>2007 Total</b>		<b>1</b>	<b>1</b>	<b>\$ 627,148.61</b>	<b>\$ 627,148.61</b>
	<b>2008</b>	CITY OF ENGLEWOOD	1	1	\$ -	\$ -
	<b>2008 Total</b>		<b>1</b>	<b>1</b>	<b>\$ -</b>	<b>\$ -</b>
	<b>2009</b>	BORO OF CALDWELL	1	1	\$ -	\$ -
		TWP OF MANALAPAN	1	1	\$ 34,500.00	\$ 34,500.00
	<b>2009 Total</b>		<b>2</b>	<b>2</b>	<b>\$ 34,500.00</b>	<b>\$ 17,250.00</b>
	<b>2010</b>	BERKELEY TOWNSHIP	1	1	\$ 3,348.68	\$ 3,348.68
		BORO OF CALDWELL	1	1	\$ 2,572.50	\$ 2,572.50
		BORO OF NORTH PLAINFIELD	1	1	\$ 8.90	\$ 8.90
		BOROUGH OF KENILWORTH	1	1	\$ 4,024.48	\$ 4,024.48
		CITY OF ENGLEWOOD	2	2	\$ 82,353.46	\$ 41,176.73
		CITY OF HOBOKEN	2	2	\$ -	\$ -
		HOWELL TOWNSHIP	1	1	\$ 6,500.00	\$ 6,500.00
		TOWNSHIP OF EWING	3	3	\$ 31,000.00	\$ 10,333.33
		TOWNSHIP OF MAPLEWOOD	1	1	\$ 2,280.42	\$ 2,280.42
		TOWNSHIP OF MONTCLAIR	5	5	\$ 135,664.16	\$ 27,132.83
		TOWNSHIP OF MORRIS	1	1	\$ 719.10	\$ 719.10
		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	\$ 44,950.00	\$ 44,950.00
	<b>2010 Total</b>		<b>22</b>	<b>22</b>	<b>\$ 426,421.70</b>	<b>\$ 19,382.80</b>
	<b>2011</b>	BERKELEY TOWNSHIP	1	1	\$ 100.00	\$ 100.00
		BORO OF CALDWELL	2	2	\$ 42,000.00	\$ 21,000.00
		BORO OF HIGHLAND PARK	3	3	\$ 109,508.90	\$ 36,502.97
		BOROUGH OF KENILWORTH	2	2	\$ 60,829.25	\$ 30,414.63
		BOROUGH OF MIDDLESEX	2	2	\$ 500.00	\$ 250.00
		CITY OF ENGLEWOOD	8	8	\$ 93,589.37	\$ 11,698.67
		CITY OF HOBOKEN	13	13	\$ 162,828.67	\$ 12,525.28
		CITY OF RAHWAY	2	2	\$ -	\$ -
		HOWELL TOWNSHIP	2	2	\$ 31,000.00	\$ 15,500.00
		LIVINGSTON TOWNSHIP	4	4	\$ -	\$ -
		TOWN OF HARRISON	1	1	\$ 77,000.00	\$ 77,000.00

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
GL	2011	TOWN OF MORRISTOWN	3	3	\$ 33,001.65	\$ 11,000.55
		TOWNSHIP OF EWING	1	1	\$ 31,000.00	\$ 31,000.00
		TOWNSHIP OF FREEHOLD	7	7	\$ 62,775.40	\$ 8,967.91
		TOWNSHIP OF MAPLEWOOD	3	3	\$ -	\$ -
		TOWNSHIP OF MONTCLAIR	11	11	\$ 38,614.57	\$ 3,510.42
		TOWNSHIP OF UNION	16	16	\$ 160,006.65	\$ 10,000.42
		TOWNSHIP OF WARREN	1	1	\$ 2,946.74	\$ 2,946.74
		TWP OF MANALAPAN	9	9	\$ 33,623.10	\$ 3,735.90
		TWP OF NORTH BRUNSWICK	5	5	\$ 38,392.90	\$ 7,678.58
		TWP OF WEST ORANGE	23	23	\$ 42,403.69	\$ 1,843.64
<b>2011 Total</b>			<b>119</b>	<b>119</b>	<b>\$ 1,020,120.89</b>	<b>\$ 8,572.44</b>
	2012	BERKELEY TOWNSHIP	7	7	\$ 17,718.25	\$ 2,531.18
		BORO OF CALDWELL	15	15	\$ 107,881.31	\$ 7,192.09
		BORO OF FAIR HAVEN	1	1	\$ 3,199.10	\$ 3,199.10
		BORO OF FANWOOD	5	5	\$ 1,900.00	\$ 380.00
		BORO OF HIGHLAND PARK	20	20	\$ 36,425.04	\$ 1,821.25
		BORO OF NORTH PLAINFIELD	11	11	\$ 42,929.08	\$ 3,902.64
		BOROUGH OF HADDON HEIGHTS	4	4	\$ 500.00	\$ 125.00
		BOROUGH OF KENILWORTH	8	8	\$ 8.90	\$ 1.11
		BOROUGH OF MIDDLESEX	3	3	\$ 871.21	\$ 290.40
		CITY OF ENGLEWOOD	34	34	\$ 129,681.32	\$ 3,814.16
		CITY OF HOBOKEN	58	58	\$ 251,552.52	\$ 4,337.11
		CITY OF RAHWAY	30	30	\$ 156,231.70	\$ 5,207.72
		HOWELL TOWNSHIP	21	21	\$ 113,989.36	\$ 5,428.06
		LIVINGSTON TOWNSHIP	43	43	\$ 166,627.53	\$ 3,875.06
		TOWN OF HARRISON	5	5	\$ 1,290.55	\$ 258.11
		TOWN OF MORRISTOWN	22	22	\$ 63,377.79	\$ 2,880.81
		TOWNSHIP OF BLOOMFIELD	24	24	\$ 45,219.65	\$ 1,884.15
		TOWNSHIP OF EASTAMPTON	2	2	\$ 8.90	\$ 4.45
		TOWNSHIP OF EWING	11	11	\$ 28,108.54	\$ 2,555.32
		TOWNSHIP OF FREEHOLD	22	22	\$ 2,591.15	\$ 117.78
		TOWNSHIP OF HAMILTON	10	10	\$ 1,008.90	\$ 100.89
		TOWNSHIP OF MAPLEWOOD	19	19	\$ 6,034.45	\$ 317.60
		TOWNSHIP OF MONTCLAIR	46	46	\$ 71,586.25	\$ 1,556.22
		TOWNSHIP OF MORRIS	8	8	\$ 7,880.05	\$ 985.01
		TOWNSHIP OF UNION	36	36	\$ 38,298.33	\$ 1,063.84
		TOWNSHIP OF WARREN	7	7	\$ 5,689.91	\$ 812.84

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
GL	2012	TWP OF MANALAPAN	11	11	\$ 2,161.10	\$ 196.46
		TWP OF NORTH BRUNSWICK	24	24	\$ 16,916.23	\$ 704.84
		TWP OF PARSIPPANY	28	28	\$ 33,227.45	\$ 1,186.69
		TWP OF WEST ORANGE	36	36	\$ 18,499.04	\$ 513.86
<b>2012 Total</b>			<b>571</b>	<b>571</b>	<b>\$ 1,371,413.61</b>	<b>\$ 2,401.78</b>
	2013	BERKELEY HEIGHTS	6	6	\$ 1,000.00	\$ 166.67
		BERKELEY TOWNSHIP	3	3	\$ 2,752.04	\$ 917.35
		BORO OF CALDWELL	13	13	\$ 81,237.90	\$ 6,249.07
		BORO OF FAIR HAVEN	2	2	\$ 2,500.00	\$ 1,250.00
		BORO OF FANWOOD	2	2	\$ 1,805.55	\$ 902.78
		BORO OF HIGHLAND PARK	5	5	\$ 1,009.20	\$ 201.84
		BORO OF NORTH PLAINFIELD	1	1	\$ 1,000.00	\$ 1,000.00
		BOROUGH OF HADDON HEIGHTS	8	8	\$ 1,800.00	\$ 225.00
		BOROUGH OF KENILWORTH	4	4	\$ 1,971.85	\$ 492.96
		CITY OF ENGLEWOOD	18	18	\$ 83,458.00	\$ 4,636.56
		CITY OF HOBOKEN	29	29	\$ 30,443.21	\$ 1,049.77
		CITY OF LINDEN	15	15	\$ 40,561.40	\$ 2,704.09
		CITY OF RAHWAY	24	24	\$ 103,022.62	\$ 4,292.61
		HOWELL TOWNSHIP	15	15	\$ 3,858.24	\$ 257.22
		LIVINGSTON TOWNSHIP	27	27	\$ 27,306.23	\$ 1,011.34
		TOWN OF HARRISON	10	10	\$ 2,000.00	\$ 200.00
		TOWN OF MORRISTOWN	9	9	\$ 4,650.00	\$ 516.67
		TOWNSHIP OF BLOOMFIELD	16	16	\$ 63,361.55	\$ 3,960.10
		TOWNSHIP OF EASTAMPTON	1	1	\$ -	\$ -
		TOWNSHIP OF EWING	5	5	\$ 2,000.00	\$ 400.00
		TOWNSHIP OF FREEHOLD	8	8	\$ 3,000.00	\$ 375.00
		TOWNSHIP OF HAMILTON	14	14	\$ 32,280.09	\$ 2,305.72
		TOWNSHIP OF LAWERENCE	11	11	\$ 4,000.00	\$ 363.64
		TOWNSHIP OF MAPLEWOOD	10	10	\$ 5,524.35	\$ 552.44
		TOWNSHIP OF MONTCLAIR	38	38	\$ 34,915.19	\$ 918.82
		TOWNSHIP OF MORRIS	4	4	\$ 318.45	\$ 79.61
		TOWNSHIP OF UNION	26	26	\$ 58,811.50	\$ 2,261.98
		TOWNSHIP OF WARREN	3	3	\$ 1,000.00	\$ 333.33
		TWP OF NORTH BRUNSWICK	17	17	\$ 6,820.25	\$ 401.19
		TWP OF PARSIPPANY	40	40	\$ 107,581.48	\$ 2,689.54
		TWP OF WEST ORANGE	16	16	\$ 5,518.40	\$ 344.90
		<b>2013 Total</b>			<b>400</b>	<b>400</b>

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
<b>GL Total</b>			<b>1,117</b>	<b>1117</b>	<b>\$ 4,195,246.21</b>	<b>\$ 3,755.82</b>
<b>PO</b>	<b>2012</b>	BERKELEY TOWNSHIP	1	1	\$ 580.00	\$ 580.00
		BORO OF CALDWELL	2	2	\$ 3,000.00	\$ 1,500.00
		BORO OF FANWOOD	1	1	\$ -	\$ -
		BORO OF HIGHLAND PARK	2	2	\$ 2,500.00	\$ 1,250.00
		BORO OF NORTH PLAINFIELD	2	2	\$ 38,050.00	\$ 19,025.00
		BOROUGH OF HADDON HEIGHTS	1	1	\$ -	\$ -
		BOROUGH OF KENILWORTH	1	1	\$ 27,889.92	\$ 27,889.92
		BOROUGH OF MIDDLESEX	1	1	\$ 4,600.00	\$ 4,600.00
		CITY OF ENGLEWOOD	1	1	\$ 3,899.85	\$ 3,899.85
		CITY OF HOBOKEN	18	18	\$ 25,031.35	\$ 1,390.63
		CITY OF RAHWAY	1	1	\$ 36,950.00	\$ 36,950.00
		TOWN OF MORRISTOWN	1	1	\$ 950.00	\$ 950.00
		TOWNSHIP OF MAPLEWOOD	1	1	\$ 4,146.90	\$ 4,146.90
		TOWNSHIP OF MONTCLAIR	2	2	\$ 1,900.00	\$ 950.00
		TOWNSHIP OF MORRIS	2	2	\$ 1,026.50	\$ 513.25
		TOWNSHIP OF UNION	3	3	\$ 81,000.00	\$ 27,000.00
		TOWNSHIP OF WARREN	1	1	\$ -	\$ -
		TWP OF PARSIPPANY	3	3	\$ 36,732.70	\$ 12,244.23
		TWP OF WEST ORANGE	1	1	\$ -	\$ -
	<b>2012 Total</b>		<b>45</b>	<b>45</b>	<b>\$ 268,257.22</b>	<b>\$ 5,961.27</b>
	<b>2013</b>	BERKELEY HEIGHTS	2	2	\$ 950.00	\$ 475.00
		BERKELEY TOWNSHIP	1	1	\$ 950.00	\$ 950.00
		BORO OF CALDWELL	1	1	\$ 950.00	\$ 950.00
		BORO OF FANWOOD	1	1	\$ 950.00	\$ 950.00
		BORO OF HIGHLAND PARK	2	2	\$ 950.00	\$ 475.00
		BORO OF NORTH PLAINFIELD	1	1	\$ 950.00	\$ 950.00
		BOROUGH OF MIDDLESEX	1	1	\$ -	\$ -
		CITY OF ENGLEWOOD	1	1	\$ 35,000.00	\$ 35,000.00
		CITY OF HOBOKEN	15	15	\$ 119,800.00	\$ 7,986.67
		CITY OF LINDEN	1	1	\$ 1,000.00	\$ 1,000.00
		CITY OF RAHWAY	1	1	\$ 950.00	\$ 950.00
		HOWELL TOWNSHIP	1	1	\$ -	\$ -
		TOWN OF MORRISTOWN	3	3	\$ 2,450.00	\$ 816.67
		TOWNSHIP OF EWING	1	1	\$ 950.00	\$ 950.00
		TOWNSHIP OF MAPLEWOOD	1	1	\$ 31,000.00	\$ 31,000.00
		TOWNSHIP OF MONTCLAIR	3	3	\$ 31,000.00	\$ 10,333.33

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
		TOWNSHIP OF MORRIS	1	1	\$ -	\$ -
		TWP OF MANALAPAN	1	1	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	1	\$ 31,000.00	\$ 31,000.00
		TWP OF PARSIPPANY	3	3	\$ 950.00	\$ 316.67
<b>2013 Total</b>			<b>42</b>	<b>42</b>	<b>\$ 259,800.00</b>	<b>\$ 6,185.71</b>
<b>PO Total</b>			<b>87</b>	<b>87</b>	<b>\$ 528,057.22</b>	<b>\$ 6,069.62</b>
<b>PR</b>	<b>2011</b>	CITY OF RAHWAY	3	3	\$ 6,067.86	\$ 2,022.62
		LIVINGSTON TOWNSHIP	4	4	\$ 2,815.00	\$ 703.75
		TOWN OF HARRISON	1	1	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	1	\$ 936.25	\$ 936.25
<b>2011 Total</b>			<b>9</b>	<b>9</b>	<b>\$ 9,819.11</b>	<b>\$ 1,091.01</b>
	<b>2012</b>	BERKELEY TOWNSHIP	32	32	\$ 113,159.39	\$ 3,536.23
		BORO OF CALDWELL	5	5	\$ 36,737.35	\$ 7,347.47
		BORO OF FAIR HAVEN	12	12	\$ 39,176.62	\$ 3,264.72
		BORO OF FANWOOD	2	2	\$ 8,850.00	\$ 4,425.00
		BORO OF HIGHLAND PARK	7	7	\$ 2,044.00	\$ 292.00
		BORO OF NORTH PLAINFIELD	4	4	\$ 500.00	\$ 125.00
		BOROUGH OF HADDON HEIGHTS	3	3	\$ 519.54	\$ 173.18
		BOROUGH OF KENILWORTH	1	1	\$ -	\$ -
		BOROUGH OF MIDDLESEX	12	12	\$ 27,892.70	\$ 2,324.39
		CITY OF ENGLEWOOD	9	9	\$ 522,738.41	\$ 58,082.05
		CITY OF HOBOKEN	25	25	\$ 2,540,001.27	\$ 101,600.05
		CITY OF RAHWAY	29	29	\$ 1,517,562.07	\$ 52,329.73
		HOWELL TOWNSHIP	3	3	\$ 117,126.86	\$ 39,042.29
		LIVINGSTON TOWNSHIP	3	3	\$ 9,836.55	\$ 3,278.85
		TOWN OF HARRISON	9	9	\$ 258,991.70	\$ 28,776.86
		TOWN OF MORRISTOWN	1	1	\$ -	\$ -
		TOWNSHIP OF EASTAMPTON	1	1	\$ -	\$ -
		TOWNSHIP OF EWING	1	1	\$ -	\$ -
		TOWNSHIP OF FREEHOLD	5	5	\$ 169,431.42	\$ 33,886.28
		TOWNSHIP OF MAPLEWOOD	2	2	\$ 1,589.00	\$ 794.50
		TOWNSHIP OF MONTCLAIR	4	4	\$ 551.55	\$ 137.89
		TOWNSHIP OF MORRIS	5	5	\$ 5,715.28	\$ 1,143.06
		TOWNSHIP OF UNION	3	3	\$ 5,616.37	\$ 1,872.12
		TOWNSHIP OF WARREN	5	5	\$ 7,415.89	\$ 1,483.18
		TWP OF MANALAPAN	4	4	\$ 2,871.12	\$ 717.78
		TWP OF NORTH BRUNSWICK	18	18	\$ 77,834.57	\$ 4,324.14

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**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
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Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
PR	2012	TWP OF PARSIPPANY	16	16	\$ 391,239.75	\$ 24,452.48
		TWP OF WEST ORANGE	1	1	\$ -	\$ -
	<b>2012 Total</b>		<b>222</b>	<b>222</b>	<b>\$ 5,857,401.41</b>	<b>\$ 26,384.69</b>
PR	2013	BERKELEY HEIGHTS	6	6	\$ 34,142.08	\$ 5,690.35
		BERKELEY TOWNSHIP	4	4	\$ 14,500.00	\$ 3,625.00
		BORO OF CALDWELL	3	3	\$ 1,407.95	\$ 469.32
		BORO OF FAIR HAVEN	1	1	\$ 1,500.00	\$ 1,500.00
		BORO OF HIGHLAND PARK	1	1	\$ -	\$ -
		BORO OF NEW PROVIDENCE	1	1	\$ 1,422.46	\$ 1,422.46
		BOROUGH OF HADDON HEIGHTS	2	2	\$ 2,280.75	\$ 1,140.38
		CITY OF ENGLEWOOD	10	10	\$ 8,268.26	\$ 826.83
		CITY OF LINDEN	11	11	\$ 11,694.37	\$ 1,063.12
		CITY OF RAHWAY	4	4	\$ 5,638.21	\$ 1,409.55
		HOWELL TOWNSHIP	3	3	\$ -	\$ -
		LIVINGSTON TOWNSHIP	5	5	\$ 14,490.56	\$ 2,898.11
		TOWN OF HARRISON	2	2	\$ 3,200.00	\$ 1,600.00
		TOWN OF MORRISTOWN	3	3	\$ 16,600.00	\$ 5,533.33
		TOWNSHIP OF FREEHOLD	1	1	\$ 79,708.96	\$ 79,708.96
		TOWNSHIP OF LAWERENCE	1	1	\$ 4,475.00	\$ 4,475.00
		TOWNSHIP OF MORRIS	2	2	\$ 2,525.88	\$ 1,262.94
		TWP OF NORTH BRUNSWICK	3	3	\$ 10,800.00	\$ 3,600.00
		TWP OF PARSIPPANY	6	6	\$ 20,306.00	\$ 3,384.33
		TWP OF WEST ORANGE	2	2	\$ 6,495.00	\$ 3,247.50
<b>2013 Total</b>		<b>71</b>	<b>71</b>	<b>\$ 239,455.48</b>	<b>\$ 3,372.61</b>	
<b>PR Total</b>		<b>302</b>	<b>302</b>	<b>\$ 6,106,676.00</b>	<b>\$ 20,220.78</b>	
WC	2006	BERKELEY TOWNSHIP	1	1	\$ 8,510.65	\$ 8,510.65
		CITY OF RAHWAY	1	1	\$ 20,569.90	\$ 20,569.90
<b>2006 Total</b>		<b>2</b>	<b>2</b>	<b>\$ 29,080.55</b>	<b>\$ 14,540.28</b>	
PR	2009	CITY OF HOBOKEN	1	1	\$ 16,110.00	\$ 16,110.00
		TOWNSHIP OF MONTCLAIR	1	1	\$ 11,500.00	\$ 11,500.00
<b>2009 Total</b>		<b>2</b>	<b>2</b>	<b>\$ 27,610.00</b>	<b>\$ 13,805.00</b>	
PR	2010	BORO OF CALDWELL	1	1	\$ 32,929.64	\$ 32,929.64
		CITY OF HOBOKEN	6	6	\$ 46,425.92	\$ 7,737.65
		TOWNSHIP OF FREEHOLD	1	1	\$ 25,464.00	\$ 25,464.00
<b>2010 Total</b>		<b>8</b>	<b>8</b>	<b>\$ 104,819.56</b>	<b>\$ 13,102.45</b>	
PR	2011	CITY OF ENGLEWOOD	1	1	\$ 832.86	\$ 832.86

Valued as of 11/30/13





**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
WC	2011	CITY OF HOBOKEN	3	3	\$ 51,641.37	\$ 17,213.79
		HOWELL TOWNSHIP	1	1	\$ 9.20	\$ 9.20
		LIVINGSTON TOWNSHIP	2	2	\$ 5,320.57	\$ 2,660.29
		TOWNSHIP OF EWING	1	1	\$ 14.15	\$ 14.15
		TOWNSHIP OF MONTCLAIR	1	1	\$ 86,638.80	\$ 86,638.80
		TOWNSHIP OF UNION	1	1	\$ 1,063.05	\$ 1,063.05
		TWP OF NORTH BRUNSWICK	1	1	\$ 37,175.34	\$ 37,175.34
		<b>2011 Total</b>			<b>11</b>	<b>11</b>
	2012	BERKELEY TOWNSHIP	47	47	\$ 1,138,185.20	\$ 24,216.71
		BORO OF CALDWELL	14	14	\$ 75,871.95	\$ 5,419.43
		BORO OF FAIR HAVEN	6	6	\$ 18,340.64	\$ 3,056.77
		BORO OF FANWOOD	5	5	\$ 119,829.32	\$ 23,965.86
		BORO OF HIGHLAND PARK	15	15	\$ 60,030.47	\$ 4,002.03
		BORO OF NEW PROVIDENCE	9	9	\$ 245,114.17	\$ 27,234.91
		BORO OF NORTH PLAINFIELD	21	21	\$ 89,329.10	\$ 4,253.77
		BOROUGH OF HADDON HEIGHTS	6	6	\$ 26,497.32	\$ 4,416.22
		BOROUGH OF KENILWORTH	5	5	\$ 5,294.16	\$ 1,058.83
		BOROUGH OF MIDDLESEX	15	15	\$ 397,584.24	\$ 26,505.62
		CITY OF ENGLEWOOD	72	72	\$ 938,927.37	\$ 13,040.66
		CITY OF HOBOKEN	99	99	\$ 1,395,433.88	\$ 14,095.29
		CITY OF RAHWAY	29	29	\$ 67,983.28	\$ 2,344.25
		HOWELL TOWNSHIP	30	30	\$ 569,625.79	\$ 18,987.53
		LIVINGSTON TOWNSHIP	47	47	\$ 661,958.43	\$ 14,084.22
		TOWN OF HARRISON	19	19	\$ 135,404.79	\$ 7,126.57
		TOWN OF MORRISTOWN	37	37	\$ 154,414.68	\$ 4,173.37
		TOWNSHIP OF EASTAMPTON	5	5	\$ 9,549.92	\$ 1,909.98
		TOWNSHIP OF EWING	52	52	\$ 421,078.02	\$ 8,097.65
		TOWNSHIP OF FREEHOLD	21	21	\$ 83,932.51	\$ 3,996.79
		TOWNSHIP OF HAMILTON	135	135	\$ 1,109,490.13	\$ 8,218.45
		TOWNSHIP OF MAPLEWOOD	29	29	\$ 85,713.62	\$ 2,955.64
		TOWNSHIP OF MONTCLAIR	65	65	\$ 754,187.07	\$ 11,602.88
		TOWNSHIP OF MORRIS	26	26	\$ 190,515.93	\$ 7,327.54
		TOWNSHIP OF UNION	62	62	\$ 472,714.38	\$ 7,624.43
		TOWNSHIP OF WARREN	12	12	\$ 9,206.13	\$ 767.18
		TWP OF MANALAPAN	16	16	\$ 197,342.40	\$ 12,333.90
		TWP OF NORTH BRUNSWICK	46	46	\$ 340,275.55	\$ 7,397.29
		TWP OF WEST ORANGE	36	36	\$ 417,390.78	\$ 11,594.19

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund**  
**Claims Activity Report**  
**Inception to Date**

Type	Policy Eff Year	Group Name	Count of SAfile#	Count of Open Claims	Sum of TotIncurred	Average of TotIncurred
WC	<b>2012 Total</b>		<b>981</b>	<b>981</b>	<b>\$ 10,191,221.23</b>	<b>\$ 10,388.60</b>
	<b>2013</b>	BERKELEY HEIGHTS	12	12	\$ 12,664.10	\$ 1,055.34
		BERKELEY TOWNSHIP	50	50	\$ 277,695.65	\$ 5,553.91
		BORO OF CALDWELL	8	8	\$ 82,331.92	\$ 10,291.49
		BORO OF FAIR HAVEN	5	5	\$ 5,158.97	\$ 1,031.79
		BORO OF FANWOOD	4	4	\$ 79,167.78	\$ 19,791.95
		BORO OF HIGHLAND PARK	9	9	\$ 11,513.63	\$ 1,279.29
		BORO OF NEW PROVIDENCE	10	10	\$ 11,862.75	\$ 1,186.28
		BORO OF NORTH PLAINFIELD	14	14	\$ 75,285.36	\$ 5,377.53
		BOROUGH OF HADDON HEIGHTS	11	11	\$ 100,387.31	\$ 9,126.12
		BOROUGH OF KENILWORTH	12	12	\$ 153,255.91	\$ 12,771.33
		CITY OF ENGLEWOOD	51	51	\$ 449,439.38	\$ 8,812.54
		CITY OF HOBOKEN	91	91	\$ 440,896.88	\$ 4,845.02
		CITY OF LINDEN	91	91	\$ 626,083.04	\$ 6,880.03
		CITY OF RAHWAY	19	19	\$ 69,091.16	\$ 3,636.38
		HOWELL TOWNSHIP	13	13	\$ 56,115.91	\$ 4,316.61
		LIVINGSTON TOWNSHIP	41	41	\$ 299,791.49	\$ 7,311.99
		TOWN OF HARRISON	15	15	\$ 150,339.70	\$ 10,022.65
		TOWN OF MORRISTOWN	24	24	\$ 96,318.21	\$ 4,013.26
		TOWNSHIP OF EASTAMPTON	1	1	\$ 12.70	\$ 12.70
		TOWNSHIP OF EWING	19	19	\$ 232,658.81	\$ 12,245.20
		TOWNSHIP OF FREEHOLD	29	29	\$ 74,708.00	\$ 2,576.14
		TOWNSHIP OF HAMILTON	85	85	\$ 383,636.08	\$ 4,513.37
		TOWNSHIP OF LAWERENCE	22	22	\$ 61,039.72	\$ 2,774.53
		TOWNSHIP OF MAPLEWOOD	36	36	\$ 129,425.00	\$ 3,595.14
		TOWNSHIP OF MONTCLAIR	51	51	\$ 313,432.10	\$ 6,145.73
		TOWNSHIP OF MORRIS	27	27	\$ 274,041.77	\$ 10,149.70
		TOWNSHIP OF UNION	85	85	\$ 351,819.06	\$ 4,139.05
		TOWNSHIP OF WARREN	8	8	\$ 15,183.40	\$ 1,897.93
		TWP OF NORTH BRUNSWICK	29	29	\$ 271,552.39	\$ 9,363.88
		TWP OF WEST ORANGE	37	37	\$ 378,299.53	\$ 10,224.31
	<b>2013 Total</b>		<b>909</b>	<b>909</b>	<b>\$ 5,483,207.71</b>	<b>\$ 6,032.13</b>
<b>WC Total</b>			<b>1,913</b>	<b>1913</b>	<b>\$ 16,018,634.39</b>	<b>\$ 8,373.57</b>
<b>Grand Total</b>			<b>4,648</b>	<b>4648</b>	<b>\$ 35,075,966.05</b>	<b>\$ 7,546.46</b>

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund**  
**Payments by Line**

Post Mo	11
Post Yr	2013

Sum of Check Amt File Type Description	Group Name	Payment Types					Grand Total
		Expense	Indemnity	Medical	Recovery	Legal	
<b>Automobile Liability</b>	BORO OF HIGHLAND PARK	\$ 99.00	\$ 1,339.96				\$ 1,438.96
	BORO OF NORTH PLAINFIELD		\$ 750.00				\$ 750.00
	CITY OF ENGLEWOOD	\$ 2,805.95					\$ 2,805.95
	CITY OF HOBOKEN		\$ 500.00				\$ 500.00
	CITY OF LINDEN	\$ 99.00					\$ 99.00
	CITY OF RAHWAY		\$ 500.00				\$ 500.00
	TOWN OF HARRISON	\$ 60.00					\$ 60.00
	TOWNSHIP OF EWING	\$ 9.20					\$ 9.20
	TOWNSHIP OF FREEHOLD	\$ 9.20					\$ 9.20
	TWP OF NORTH BRUNSWICK		\$ 9,270.58				\$ 9,270.58
	TWP OF WEST ORANGE	\$ 1,478.67				\$ 60,963.89	\$ 62,442.56
<b>Automobile Liability Total</b>		<b>\$ 4,561.02</b>	<b>\$ 12,360.54</b>			<b>\$ 60,963.89</b>	<b>\$ 77,885.45</b>
<b>Automobile Physical Damage</b>	BERKELEY TOWNSHIP	\$ 340.00	\$ 16,345.31				\$ 16,685.31
	BORO OF CALDWELL		\$ 4,624.80				\$ 4,624.80
	BORO OF HIGHLAND PARK	\$ 350.00	\$ 16,366.42		\$ (3,387.65)		\$ 13,328.77
	BORO OF NEW PROVIDENCE	\$ 300.00	\$ 4,193.83				\$ 4,493.83
	BORO OF NORTH PLAINFIELD	\$ 255.00	\$ 2,420.00				\$ 2,675.00
	BOROUGH OF KENILWORTH	\$ 99.00	\$ 7,645.24				\$ 7,744.24
	CITY OF ENGLEWOOD				\$ (15,300.00)		\$ (15,300.00)
	LIVINGSTON TOWNSHIP		\$ 1,000.00		\$ (3,418.56)		\$ (2,418.56)
	TOWN OF HARRISON		\$ 1,000.00		\$ (1,817.63)		\$ (817.63)
	TOWN OF MORRISTOWN		\$ 1,899.25				\$ 1,899.25
	TOWNSHIP OF BLOOMFIELD	\$ 135.00	\$ 27,992.27		\$ (1,652.50)		\$ 26,474.77
	TOWNSHIP OF EWING	\$ 95.00	\$ 896.01				\$ 991.01
	TOWNSHIP OF HAMILTON		\$ 375.00				\$ 375.00
	TOWNSHIP OF MAPLEWOOD	\$ 29.50				\$ 1,459.80	\$ 1,489.30
	TOWNSHIP OF MONTCLAIR	\$ 479.00	\$ 12,656.94				\$ 13,135.94
	TWP OF NORTH BRUNSWICK		\$ 3,624.53		\$ (23,500.14)		\$ (19,875.61)
	TWP OF WEST ORANGE	\$ 8,060.19			\$ (1,375.88)		\$ 6,684.31
<b>Automobile Physical Damage Total</b>		<b>\$ 10,142.69</b>	<b>\$ 101,039.60</b>		<b>\$ (50,452.36)</b>	<b>\$ 1,459.80</b>	<b>\$ 62,189.73</b>

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund  
Payments by Line**

Post Mo	11
Post Yr	2013

Sum of Check Amt File Type Description	Group Name	Payment Types					Grand Total
		Expense	Indemnity	Medical	Recovery	Legal	
<b>Employers Practices Liability</b>	CITY OF ENGLEWOOD	\$ 89.10				\$ 3,277.00	\$ 3,366.10
	CITY OF HOBOKEN	\$ 53,231.61				\$ 47,873.21	\$ 101,104.82
	HOWELL TOWNSHIP					\$ 7,310.00	\$ 7,310.00
	TOWNSHIP OF MORRIS	\$ 132.00				\$ 4,590.00	\$ 4,722.00
	TOWNSHIP OF UNION	\$ 241.00				\$ 16,746.00	\$ 16,987.00
	TOWNSHIP OF WARREN	\$ 222.42				\$ 9,883.00	\$ 10,105.42
	TWP OF WEST ORANGE	\$ 492.44				\$ 19,036.50	\$ 19,528.94
<b>Employers Practices Liability Total</b>		<b>\$ 54,408.57</b>				<b>\$ 108,715.71</b>	<b>\$ 163,124.28</b>
<b>General Liability</b>	BERKELEY TOWNSHIP	\$ 1,001.84					\$ 1,001.84
	BORO OF CALDWELL	\$ 987.10					\$ 987.10
	BORO OF FAIR HAVEN	\$ 35.00					\$ 35.00
	CITY OF ENGLEWOOD	\$ 499.09	\$ 500.00			\$ 6,273.22	\$ 7,272.31
	CITY OF HOBOKEN	\$ 365.66				\$ 625.50	\$ 991.16
	CITY OF LINDEN	\$ 284.85					\$ 284.85
	CITY OF RAHWAY	\$ 323.34				\$ 13,550.00	\$ 13,873.34
	LIVINGSTON TOWNSHIP	\$ 689.70	\$ 1,050.00				\$ 1,739.70
	TOWN OF HARRISON	\$ 9.20					\$ 9.20
	TOWNSHIP OF BLOOMFIELD	\$ 1,186.12				\$ 1,060.00	\$ 2,246.12
	TOWNSHIP OF EWING	\$ 305.68					\$ 305.68
	TOWNSHIP OF FREEHOLD	\$ 671.40					\$ 671.40
	TOWNSHIP OF HAMILTON	\$ 833.82					\$ 833.82
	TOWNSHIP OF MONTCLAIR	\$ 3,490.25	\$ 1,189.00				\$ 4,679.25
	TOWNSHIP OF UNION	\$ 31.97				\$ 1,125.00	\$ 1,156.97
	TWP OF NORTH BRUNSWICK	\$ 9.20					\$ 9.20
	TWP OF PARSIPPANY	\$ 343.15	\$ 1,000.00				\$ 1,343.15
TWP OF WEST ORANGE	\$ 268.61				\$ 8,645.68	\$ 8,914.29	
<b>General Liability Total</b>		<b>\$ 11,335.98</b>	<b>\$ 3,739.00</b>			<b>\$ 31,279.40</b>	<b>\$ 46,354.38</b>

Valued as of 11/30/13



**Garden State Municipal Joint Insurance Fund**  
**Payments by Line**

Post Mo	11
Post Yr	2013

Sum of Check Amt File Type Description	Group Name	Payment Types				Legal	Grand Total
		Expense	Indemnity	Medical	Recovery		
<b>Property</b>	CITY OF ENGLEWOOD		\$ 1,855.63				\$ 1,855.63
	CITY OF HOBOKEN		\$ 28,366.93				\$ 28,366.93
	CITY OF RAHWAY		\$ 54,997.76				\$ 54,997.76
<b>Property Total</b>			<b>\$ 85,220.32</b>				<b>\$ 85,220.32</b>
<b>Public Officials Liability</b>	CITY OF HOBOKEN	\$ 950.00					\$ 950.00
	CITY OF RAHWAY	\$ 22.50				\$ 975.00	\$ 997.50
	TOWNSHIP OF MAPLEWOOD	\$ 18.30				\$ 870.00	\$ 888.30
	TWP OF PARSIPPANY	\$ 950.00					\$ 950.00
<b>Public Officials Liability Total</b>		<b>\$ 1,940.80</b>				<b>\$ 1,845.00</b>	<b>\$ 3,785.80</b>



**Garden State Municipal Joint Insurance Fund  
Payments by Line**

Post Mo	11
Post Yr	2013

Sum of Check Amt File Type Description	Group Name	Payment Types					Grand Total
		Expense	Indemnity	Medical	Recovery	Legal	
Workers' Compensation	BERKELEY HEIGHTS	\$ 25.40		\$ 539.13			\$ 564.53
	BERKELEY TOWNSHIP	\$ 60.00	\$ 47,957.03	\$ 77,213.95			\$ 125,230.98
	BORO OF CALDWELL	\$ 10.95	\$ 11.44	\$ 1,541.65			\$ 1,564.04
	BORO OF FANWOOD	\$ 9.20		\$ 250.00			\$ 259.20
	BORO OF HIGHLAND PARK	\$ 12.70		\$ 1,882.00			\$ 1,894.70
	BORO OF NEW PROVIDENCE	\$ 9.20	\$ 987.42	\$ 409.00			\$ 1,405.62
	BORO OF NORTH PLAINFIELD	\$ 16.20	\$ 1,822.33	\$ 9,540.90			\$ 11,379.43
	BOROUGH OF HADDON HEIGHTS	\$ 23.65	\$ 1,652.00	\$ 3,882.21			\$ 5,557.86
	BOROUGH OF KENILWORTH	\$ 21.90	\$ 1,891.00	\$ 1,855.76			\$ 3,768.66
	BOROUGH OF MIDDLESEX	\$ 3.50	\$ 8,956.57	\$ 8,855.00			\$ 17,815.07
	CITY OF ENGLEWOOD	\$ 49.05	\$ 6,709.33	\$ 24,714.11			\$ 31,472.49
	CITY OF HOBOKEN	\$ 91.06	\$ 10,744.76	\$ 7,277.57		\$ 1,569.50	\$ 19,682.89
	CITY OF LINDEN	\$ 55.60	\$ 7,944.50	\$ 25,951.64			\$ 33,951.74
	CITY OF RAHWAY	\$ 439.89	\$ 397.28	\$ 5,326.50		\$ 1,602.00	\$ 7,765.67
	HOWELL TOWNSHIP	\$ 510.40	\$ 4,099.00	\$ 3,033.56		\$ 345.00	\$ 7,987.96
	LIVINGSTON TOWNSHIP	\$ 1,147.30	\$ 4,233.46	\$ 7,195.16			\$ 12,575.92
	TOWN OF HARRISON	\$ 10.95	\$ 4,957.29	\$ 2,696.85			\$ 7,665.09
	TOWN OF MORRISTOWN	\$ 21.45	\$ 4,755.52	\$ 1,276.04			\$ 6,053.01
	TOWNSHIP OF EWING	\$ 29.61	\$ 3,304.00	\$ 14,548.85		\$ 1,004.50	\$ 18,886.96
	TOWNSHIP OF FREEHOLD	\$ 53.00	\$ 1,848.00	\$ 1,680.31			\$ 3,581.31
	TOWNSHIP OF HAMILTON	\$ 4,112.97	\$ 20,180.69	\$ 12,626.51			\$ 36,920.17
	TOWNSHIP OF LAWERENCE	\$ 630.35		\$ 877.64			\$ 1,507.99
	TOWNSHIP OF MAPLEWOOD	\$ 21.90	\$ 30.00	\$ 4,132.39			\$ 4,184.29
	TOWNSHIP OF MONTCLAIR	\$ 57.55	\$ 8,777.46	\$ 11,911.22			\$ 20,746.23
	TOWNSHIP OF MORRIS	\$ 34.60	\$ 28.63	\$ 5,092.93			\$ 5,156.16
	TOWNSHIP OF UNION	\$ 1,188.85	\$ 13,103.05	\$ 15,318.29			\$ 29,610.19
	TOWNSHIP OF WARREN	\$ 3.50	\$ 106.18				\$ 109.68
	TWP OF MANALAPAN		\$ 954.84	\$ 129.56			\$ 1,084.40
	TWP OF NORTH BRUNSWICK	\$ 35.72	\$ 8,332.48	\$ 9,946.54		\$ 288.00	\$ 18,602.74
	TWP OF WEST ORANGE	\$ 10.50	\$ 15,823.67	\$ 10,537.79			\$ 26,371.96
<b>Workers' Compensation Total</b>		<b>\$ 8,696.95</b>	<b>\$ 179,607.93</b>	<b>\$ 270,243.06</b>		<b>\$ 4,809.00</b>	<b>\$ 463,356.94</b>
<b>Grand Total</b>		<b>\$ 91,086.01</b>	<b>\$ 381,967.39</b>	<b>\$ 270,243.06</b>	<b>\$ (50,452.36)</b>	<b>\$ 209,072.80</b>	<b>\$ 901,916.90</b>

Valued as of 11/30/13

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

***MONTHLY INVESTMENT REPORT***

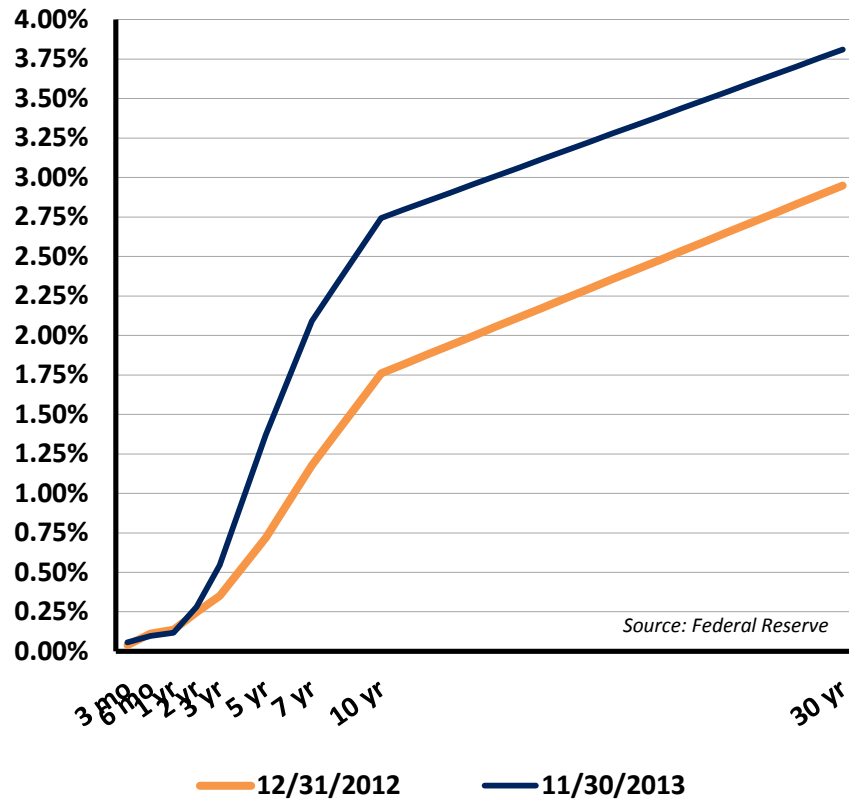
***AS OF 11/30/2013***



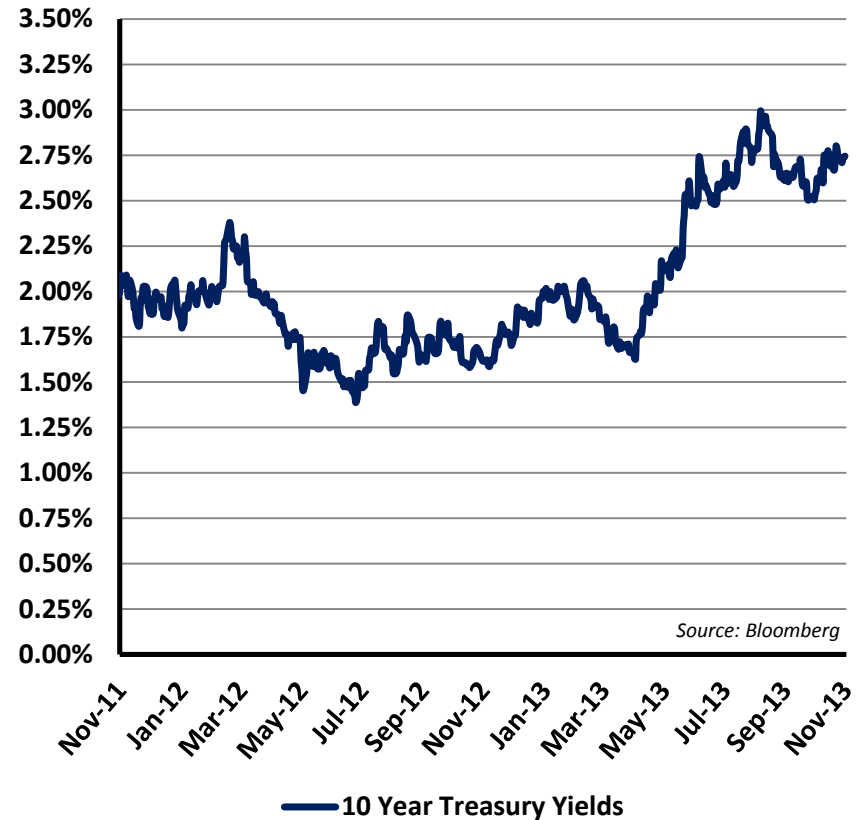
**Prime Advisors, Inc.**

# Treasury Yield Curves and 10 Year Treasury Yield

## Treasury Yield Curves



## 10 Year Treasury Yield

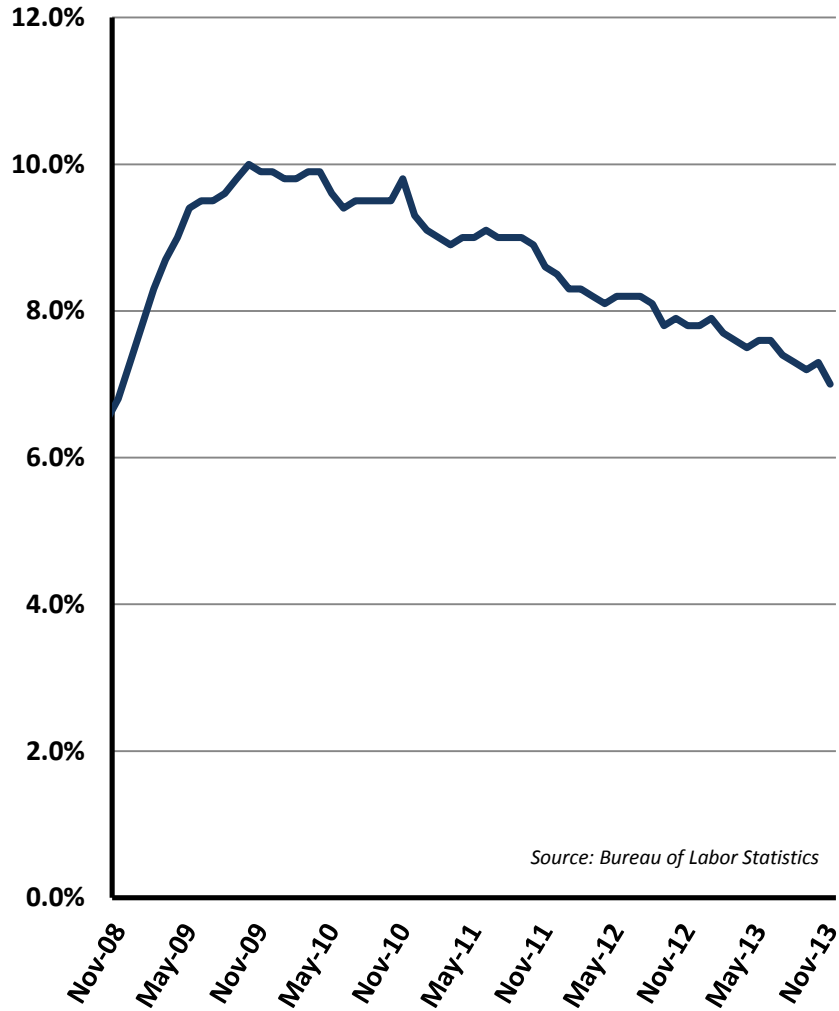


US Treasury Yields		
	12/31/2012	11/30/2013
<b>3 Month</b>	0.04%	0.06%
<b>2 Year</b>	0.25%	0.28%
<b>10 Year</b>	1.76%	2.74%
<b>30 Year</b>	2.95%	3.81%



# Employment

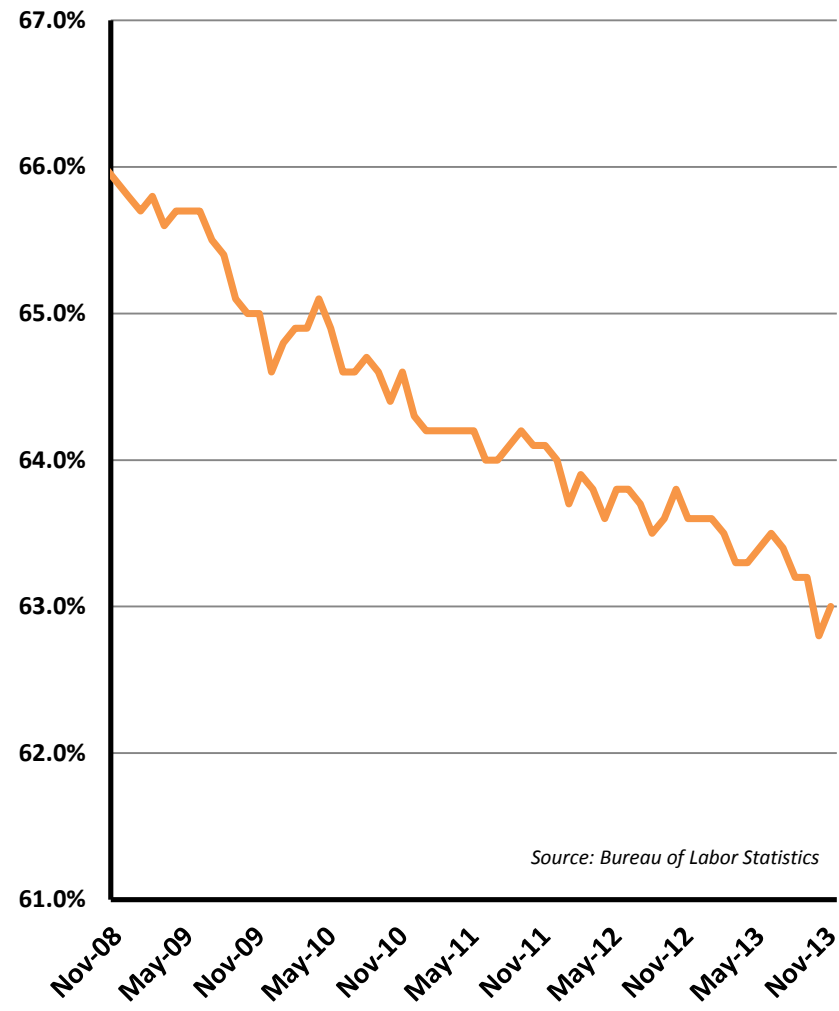
## Unemployment Rate



Source: Bureau of Labor Statistics

— US Unemployment Rate

## Labor Force Participation Rate

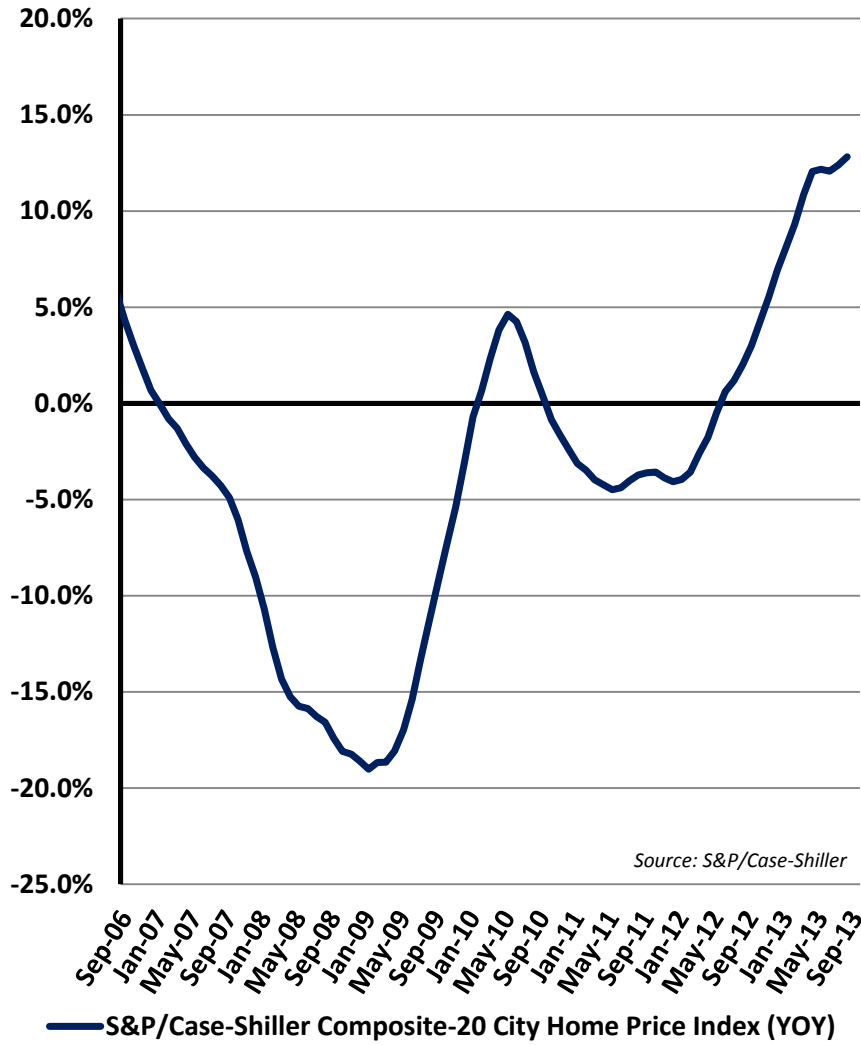


Source: Bureau of Labor Statistics

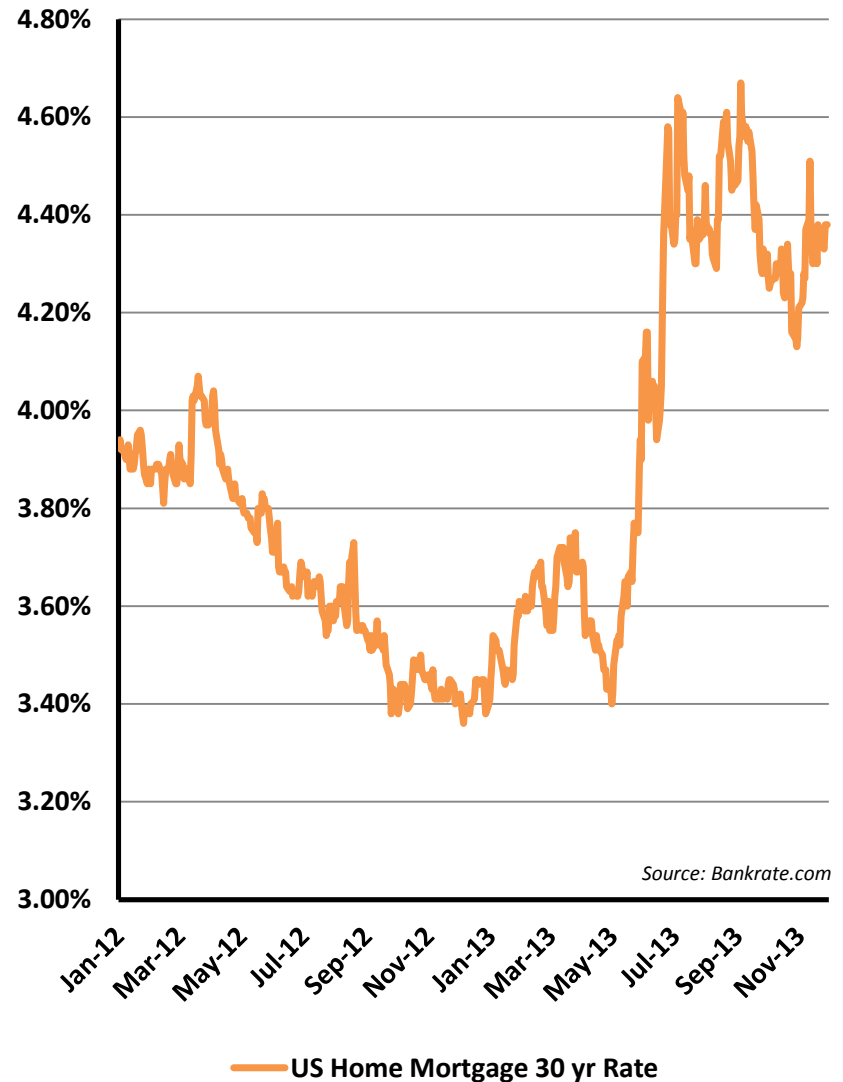
— US Labor Force Participation Rate

# Housing and Mortgage Rates

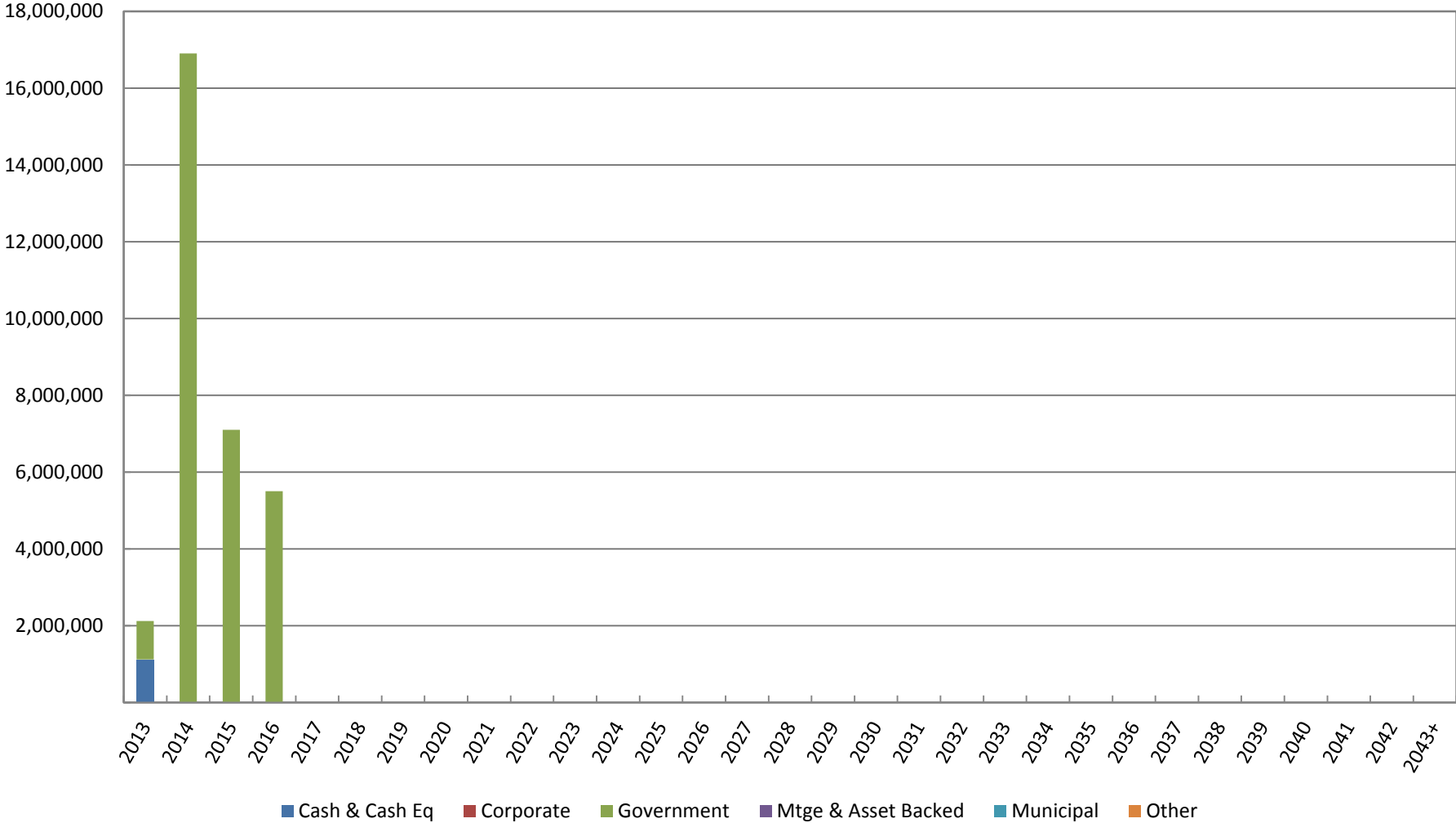
## S&P/Case Shiller Home Price Index



## 30 Year Mortgage Rates



# Maturity Schedule By Weighted Average Life



## Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2012	03/31/2013	06/30/2013	09/30/2013	11/30/2013
<b>Treasury Yields</b>					
2 yr Treasury Yield	0.25%	0.25%	0.36%	0.33%	0.28%
5 yr Treasury Yield	0.72%	0.78%	1.39%	1.39%	1.37%
10 yr Treasury Yield	1.75%	1.86%	2.48%	2.62%	2.74%
<b>Book Statistics</b>					
Tax-Equivalent Book Yield	0.18%	0.19%	0.20%	0.33%	0.33%
Book Value (\$)	22,095,140	23,097,550	28,115,792	33,132,199	31,639,938
Projected Tax-Equivalent Income, next 12 months (\$)	38,802	42,751	54,881	108,424	103,276
Unrealized Gains/(Losses) (\$)	4,340	6,292	1,897	43,956	61,832
YTD Realized Gains/(Losses) (\$)	141,406	0	0	0	0
<b>Portfolio Risk Statistics</b>					
Effective Duration	0.58	0.64	0.80	1.26	1.15
Convexity	0.01	0.01	0.01	0.03	0.03
Weighted Average Life	0.57	0.63	0.80	1.26	1.15
Average Rating	AA+	AA+	AA+	AA+	AA+
<b>Portfolio Sector Allocation</b>					
Treasury	93%	93%	94%	100%	96%
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	7%	7%	6%	0%	4%

# Performance

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**Tax-Equivalent Total Return  
as of 11/30/2013  
Inception Date: 07/01/2010**

	<b>Prime</b>	<b>Benchmark</b>	<b>Difference</b>
Previous Month	0.05%	0.01%	0.04%
Quarter to Date	0.11%	0.03%	0.08%
Year to Date	0.38%	0.29%	0.09%
Since Inception	1.97%	1.51%	0.47%

**Benchmark Composition:**

100.0% Garden State Duration Matched Treasury

## *Bond Purchases*

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There were no purchases during this period.

## Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
10/31/2013	Maturity	912828RN2	US TREASURY N/B	Treasury	AA+	Aaa	0.250	10/31/2013	10/31/2013	100.00	1,500,000	0	0.20	0.20
11/15/2013	Maturity	912828PU8	US TREASURY N/B	Treasury	AA+	Aaa	0.500	11/15/2013	11/15/2013	100.00	1,000,000	0	0.21	0.21
<b>Total</b>											<b>2,500,000</b>	<b>0</b>	<b>0.21</b>	<b>0.21</b>

# *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
<b>Money Market</b>																	
99C001734	10/31/2013			1,120,692	BANK OF AMERICA/MERRILL LYNCH	0.00			1,120,692	1,120,692	1,120,692	0	0.00	0.00	0.00	0.00	
<b>Total Money Market</b>				<b>1,120,692</b>					<b>1,120,692</b>	<b>1,120,692</b>	<b>1,120,692</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Treasury</b>																	
912828PL8	08/01/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	12/15/2013	12/15/2013	1,007,347	1,000,206	1,000,170	(36)	0.21	0.21	0.04	0.04	0.01
912828QU7	03/22/2013	AA+	Aaa	1,100,000	US TREASURY N/B	0.63	07/15/2014	07/15/2014	1,106,148	1,102,930	1,103,322	392	0.20	0.14	0.62	0.62	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	1,503,153	1,503,675	522	0.20	0.15	0.70	0.71	0.01
912828RG7	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	09/15/2014	09/15/2014	1,601,130	1,600,630	1,601,264	634	0.20	0.15	0.79	0.79	0.01
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,509,045	2,534,500	25,455	0.87	0.51	2.80	2.83	0.09
912828RM4	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	751,995	751,848	759,788	7,940	0.91	0.55	2.88	2.92	0.10
912828RU6	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	752,991	752,839	756,750	3,911	0.75	0.57	2.97	3.00	0.10
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,600,816	1,601,728	912	0.20	0.15	1.04	1.04	0.02
912828SB7	10/09/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	01/31/2014	01/31/2014	1,500,298	1,500,038	1,500,390	352	0.23	0.10	0.17	0.17	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	1,000,080	1,000,300	220	0.22	0.13	0.24	0.25	0.00
912828SL5	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	03/31/2014	03/31/2014	1,000,394	1,000,100	1,000,360	260	0.22	0.14	0.33	0.33	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	1,400,227	1,400,756	529	0.21	0.12	0.41	0.41	0.00
912828SW1	02/05/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	05/31/2014	05/31/2014	1,500,884	1,500,336	1,500,885	549	0.20	0.13	0.50	0.50	0.00
912828TA8	03/06/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	06/30/2014	06/30/2014	1,500,825	1,500,365	1,501,005	639	0.21	0.14	0.58	0.58	0.01
912828TU4	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	10/31/2014	10/31/2014	1,601,068	1,600,635	1,601,520	885	0.21	0.15	0.91	0.92	0.01
912828TZ3	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	11/30/2014	11/30/2014	1,601,005	1,600,618	1,601,440	822	0.21	0.16	1.00	1.00	0.02
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,224	1,601,376	1,152	0.24	0.18	1.17	1.17	0.02
912828UP3	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	0.25	02/28/2015	02/28/2015	2,498,837	2,499,040	2,501,650	2,610	0.28	0.20	1.25	1.25	0.02
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,049	751,770	1,721	0.37	0.23	1.57	1.58	0.03
912828VL1	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	747,864	748,130	753,585	5,455	0.72	0.44	2.60	2.62	0.08
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,335	750,180	845	0.30	0.24	1.66	1.66	0.04
912828VR8	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	750,354	750,320	753,127	2,808	0.61	0.47	2.68	2.71	0.09
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,435	751,635	2,199	0.42	0.25	1.74	1.75	0.04
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	748,846	749,903	1,056	0.33	0.26	1.82	1.83	0.04
<b>Total Treasury</b>				<b>30,500,000</b>					<b>30,537,167</b>	<b>30,519,246</b>	<b>30,581,078</b>	<b>61,832</b>	<b>0.34</b>	<b>0.22</b>	<b>1.19</b>	<b>1.19</b>	<b>0.03</b>
<b>Grand Total</b>				<b>31,620,692</b>					<b>31,657,858</b>	<b>31,639,938</b>	<b>31,701,770</b>	<b>61,832</b>	<b>0.33</b>	<b>0.22</b>	<b>1.15</b>	<b>1.15</b>	<b>0.03</b>

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	180	unkown	\$ 2,434,488.68	unknown	\$ 13,524.94	\$ 688,362.23	9	\$ 1,970,959.88	\$ 218,995.54
BLOOMFIELD TOWNSHIP	84		\$ 1,254,360.20		\$ 14,932.86	\$ 888,031.07	8	\$ 1,036,987.33	\$ 129,623.42

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 11/07/2013 to 12/05/2013**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Rahway	12/2/2013	Amtrak Real Estate Development Department	2013 GL/AL/WC	Evidence of Insurance as respects Tenant Account: 29-03-418/1 16" cast iron water pipe under tracks between MP 18.5060 and 18.445.
Township of North Brunswick	12/5/2013	Amtrak Real Estate Development Department	2013 GL	National Railroad Passenger Corp. is included as an additional insured (Licensor) as respects Tenant Account number 29-04-505/1, regarding License Agreement and "Hayes Court Drainage Improvements" work (drainage system etc.) within the Railroad's right-of-way. *
Township of North Brunswick	12/5/2013	Amtrak Real Estate Development Department	2013 GL	National Railroad Passenger Corp. (and Consolidated Rail Corp.) are included as additional insured (Licensor) as respects Tenant Account number 29-04- 325/1, regarding License Agreement and Easement for Sewer Main construction & maintenance work within the Railroad's right-of-way. *
Township of North Brunswick	12/5/2013	Amtrak Real Estate Development Department	2013 GL	National Railroad Passenger Corp. is included as an additional insured (Licensor) as respects Tenant Account number 29-04-466/1, regarding License Agreement for 16" water main encased in steel pipe within the Railroad's right-of-way. *
Borough of North Plainfield	11/14/2013	NJ Department of Health Office of EMS	2013 GL-AL-WC	Evidence of insurance as respects North Plainfield NJ Fire Bureau EMS license renewal.
Town of Morristown	11/8/2013	Garden State Basketball League	2013 GL	Evidence of insurance as respects Morristown Recreation Travel Basketball Teams' (Township Sponsored) participation in the Garden State Basketball League.
Township of Maplewood	11/25/2013	Morris County Public Safety Training Academy	2013 GL/AL/WC	The County of Morris is included as an additional insured as respects the Township of Maplewood Police Department attending the Morris County Police Academy for training. *
Hamilton Township	12/4/2013	Trenton Catholic Academy	2013 GL	Evidence of Insurance Only
Township of West Orange	11/13/2013	The Loft at The Wilshire Grand Hotel	2013 GL/AL	Evidence of Insurance as respects The West Orange Arts Council (approved Quasi Entity) Party Fundraiser Event to benefit "A Home of Our Own" for "The Arts & Cultural Center of West Orange" on 11/21/2013.
Township of Freehold	11/19/2013	Williams Scotsman Inc	2013 GL/PROP	Certificate holder is included as an additional insured (Lessor) and Loss Payee as respects the four month lease starting 12/13/13 of a 1989 Williams Scotsman Trailer, model #C1 60 X 12 change house. The value of the trailer is \$17,710 contract number 386565. *

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 11/07/2013 to 12/05/2013**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Livingston	11/13/2013	Shapiro	2013 GL/AL/WC	Evidence of insurance as respects the Livingston Fire Department's use of the certificate holder's vacant property for training on 11/19/2013.
Union Township	11/19/2013	NJ Dept. of Health & Senior Services, Office of Emergency Medical Services	2013 GL/AL/WC	Evidence of insurance as respects The Township of Union NJ Fire Bureau EMS renewal. General Liability insurance includes medical malpractice liability for EMS operations. Subject to policy terms and conditions.
Borough of Fanwood	12/3/2013	Fanwood Rescue Squad	2013 GL/AL/WC	
City of Linden	11/26/2013	Union County Board of Chosen Freeholders	2013 GL/AL/WC	Evidence of insurance as respects the closing of North Wood Ave (from Elizabeth Ave to Elm St) on 12/6/2013 for the City of Linden Christmas Tree Lighting Ceremony.
City of Linden	12/4/2013	Amtrak Real Estate Development Department	2013 GL/AL/WC	The certificate holder is included as an additional insured (Licensor) as respects Tenant Account number 29-03-460/1, regarding License Agreement and "City of Linden Drainage Improvement Project" work within the Railroad's right-of-way. *
City of Linden	11/27/2013	PSE&G Holiday Lighting Group	2013 GL	Evidence of insurance as respects the hanging of holiday lights from 11/26/2013 to 12/31/2013.
Township of Warren	11/13/2013	Watchung Borough Schools	2013 GL	Evidence of insurance as respects Warren Township Recreation sponsored Intramural Basketball League's use of the Valley View School Gym from 12/11/13 - 12/31/13.