



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

December 10th 2014

The Hotel Woodbridge at Metro Park

Iselin, NJ – at 11:00am – See Lobby for Room

MEETING OF FUND COMMISSIONERS CALLED TO ORDER

▪ MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER

▪ OPEN PUBLIC MEETING ACT STATEMENT

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

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

▪ PLEDGE OF ALLEGIANCE

▪ ROLL CALL OF FUND COMMISSIONERS

▪ APPROVAL OF MINUTES OF 11/12/14 MEETING

▪ ADOPTION OF RESOLUTIONS

- Resolution 36-14 – Approving Certain Disbursements
- Resolution 37-14 – Approving Claims Payments

REPORTS

▪ EXECUTIVE DIRECTOR – NIP GROUP (Earl Miller)

- Fast Track – E. Miller
- Final 2015 Assessment Budget – E. Miller
- 2015 Service Provider RFQ's – E. Miller
- 2015 Indemnity and Trust Agreements – E. Miller
- Meeting Venues – E. Miller
- Member Renewals – J. Hall
- Prospects – J. Hall

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

- Police Committee/Training – A. Ven Graitis
- Wellness: "What's on Your Plate" – A. Ven Graitis
- 2015 Initiatives – A. Ven Graitis
- Overview of EPL Survey Results – W. Wiebalk

▪ CLAIMS REPORT (Robert Persico)

- Success in Recovery – R. Persico

▪ TREASURER'S REPORT (Patrick DeBlasio)

▪ ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT

▪ NEW BUSINESS

▪ OPEN FORUM

▪ ADJOURNMENT



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

November 12th, 2014

The Hotel Woodbridge at Metro Park, Iselin NJ in the Sunset Room at 11:00am

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:02 AM.

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

Jim Rodino
Chris Reid
Barbara Russo
Ted Ehrenburg
Lisa O'Neill
Chris Muraglia - Absent
Tim Dacey - Absent
Hilary Hyser
Theresa Casagrande
Eleanor McGovern
Peter Valesi - Absent
John DiStefano
Edward Forte - Absent
Lou Guarino
Paul Zarbetski - Absent
Scott Luthman
Quentin Wiest
Jeff Filiatreault
Michael Martello - Absent
Capt. Hannon
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa - Absent
Tim Stafford
Tim Quinn
Doug Marvin
Robert Lombard
Paula Cozzarelli
Frank Ruggiero - Absent
Joseph Wassel
Karen Caulfield
Mark Krane
Mike Matheis

APPROVAL OF MINUTES



MOTION TO APPROVE MINUTES OF 10/22/14 MEETING

MOTION: Commr. Matheis
SECOND: Commr. Jones
ABSTAIN: Commr. Russo, Dacey, DiStefano, Wiest,

MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER

▪ **ADOPTION OF RESOLUTIONS**

MOTION TO ADOPT RESOLUTIONS

- **Resolution 34-14 – Approving Certain Disbursements totaling \$199,043.64 and;**
- **Resolution 35-14 – Approving Claims Payments totaling \$2,155,181**

MOTION: Commr. Filiatreault
SECOND: Commr. Dacey
ABSTAIN:

VOTE: ROLL CALL

Jim Rodino
Chris Reid
Barbara Russo
Ted Ehrenburg
Lisa O'Neill
Chris Muraglia - Absent
Tim Dacey - Absent
Hilary Hyser
Theresa Casagrande
Eleanor McGovern
Peter Valesi - Absent
John DiStefano
Edward Forte - Absent
Lou Guarino
Paul Zarbetski - Absent
Scott Luthman
Quentin Wiest
Jeff Filiatreault
Michael Martello - Absent
Capt. Hannon
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa - Absent
Tim Stafford
Tim Quinn
Doug Marvin
Robert Lombard
Paula Cozzarelli



Frank Ruggiero - Absent
Joseph Wassel
Karen Caulfield
Mark Krane
Mike Matheis

Executive Director – NIP Group - E. Miller

- **Meeting Venues** – The Commissioners were asked to consider moving all monthly meetings to the Woodbridge Hilton for 2015.
- **Financial Fast Track** – Mr. Miller reported that there had been small surplus changes in the Fast Track result since last month, but the overall change was minimal at (\$4,798).
- **2015 Draft Assessment Budget** – Mr. Miller reviewed the draft 2015 assessment budget, citing an overall increase of 2.7%. The increase is largely driven by exposure increases – payrolls, property, vehicles, etc.
- **2015 Service Provider RFQ's** – All bids have been received and will be reviewed by the Executive Committee.
- **Prospects (J. Hall)** – Quotes have been released for Cinnaminson Township and Roxbury Township. Underwriting is in process for Freehold Borough, Borough of South River, Township of Teaneck, Vernon Township, and Vernon Township MUA. Belleville Township's submission has been closed out.
- **Renewals (J. Hall)** – All of the members' applications, save one ancillary application, are in. Excess Insurance negotiations are being finalized with aim to expand terms and conditions with minimal cost changes.

Wellness, Safety and EPL Training – A. Ven Graitis, VP of Risk Control – Wellness, EPL and Safety & Wendy Wiebalk Litigation Manager

- **Wellness Programs- A. Ven Graitis** – Wellness continues to be enthusiastically supported by members. The Wellness Committee has been formed and consists of 8 representatives from member municipalities, three risk managers, two representatives from NIP and a representative of PMA. A first meeting was already held and a new contest has been chosen: “What’s on your Plate?” This contest will focus on the USDA Food Plate guidelines where points will be awarded for healthy eating. Contest details will be provided shortly. The competition will start on November 24th and finish on January 1.
- **Police Professional Action plan - A. Ven Graitis** – The police action plan is in place and member police departments and administrators have been cooperative with supporting the initiative. Updates will be provided at future meetings.
- **Member Surveys – W. Wiebalk** - Wendy addressed the importance of the members taking the time to fill out their surveys and to provide copies of their handbooks and/or other EPL policies and procedures, so that all of the members can benefit from each other.



Claims Update – Robert Persico Vice President Claims

New Case Law Involving Parking Lot Accidents, Compensable or not? - R. Persico – Bob presented a summary of a worker’s compensation New Jersey Supreme Court case entitled Hersh vs. County of Morris. In this case the Supreme Court reversed the lower court’s ruling and found the case not compensable. The Court held; since the county did not control or maintain the garage where the employee had parked nor did the county control the street where the accident occurred the employee is not entitled to workers compensation benefits.

Treasurer’s Report – Patrick DeBlasio

- Mr. DeBlasio reviewed the monthly treasurer’s report and cash management account and advised that the Fund has met all outstanding obligations and its financial position is secure.

MOTION TO ADJOURN TO EXECUTIVE SESSION, NOT OPEN TO THE PUBLIC IN ACCORDANCE WITH THE OPEN PUBLIC MEETINGS ACT, N.J.S.A. 10:4-12(B), TO DISCUSS PENDING OR ANTICIPATED LITIGATION (CLAIMS)

MOTION TO ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS

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

ADJOURN TO PUBLIC SESSION

MOTION TO APPROVE CLAIMS

MOTION: Commr. Ehrenburg
SECOND: Commr. Marvin
VOTE: Unanimous

Claims:

Township of Morris WC Claim- Granted Settlement Authority
Town of Harrison – WC Claim – Granted Settlement
Township of Hamilton – LEL Claim – Granted Settlement
Montclair Township – WC Claim – Granted Settlement
Montclair Township – WC Claim – Granted Settlement
Borough of North Plainfield – WC Claim – Grated Settlement
Borough of North Plainfield – WC Claim – Granted Settlement
Berkeley Township – LEL Claim – Granted Settlement



MOTION: Commr. Dacey
SECOND: Commr. Cozzarelli

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Rodino made a motion to adjourn the meeting at 11:55PM and Commissioner Stinchcomb seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

Earl Miller

James Rodino

ALSO PRESENT:

Earl Miller – NIP
Madeline Delgado – NIP
Steve Edwards – BGIA
Robert Persico – NIP
James Renner – NIP
Jonathan Hall – NIP
Anthony Ven Graitis – NIP
Robert Smith – NIP
Wendy Wiebalk – NIP
Brian Erlandsen – BGIA
George Crosby - BGIA
Francis Kelly – BGIA
Patrick DeBlasio – Treasurer
Michael O’Connell – PQA
Walt Reibrich – PMA
Fred Arnold – Caldwell
Sonia Brown – North Brunswick
Sanders Reynoso – Strategic Insurance Partners
John Geaney – Capehart
Charles Casagrande – Danskin
David Balken – Balken Risk
Dom Cinelli – Brown & Brown Metro
Judith Cannon – Qual-Lynx
LaTonya Jackson – GR Murray
Ken Child – PMAMC
David Weightman – PMAMC
Ilene Laursen – CS & Buckelew



Ray Vaughn – AGA
Mike Lovett – Warren Township
Glenn Jacobs – Fairview Insurance
Larry Graham – Fairview Insurance
Gregory Whitehead – Lawrence Township

December 10, 2014

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:

		October <u>2014</u>	November <u>2014</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 300,253.79	\$ 101,488.46
	Claims Account-Bank of America	1,269,781.83	838,017.71
	NJ Cash Management	126,439.95	126,446.23
	Custodial Account-Bank of America	176,060.06	1,793,997.56
	Total Balance	<u>\$ 1,872,535.63</u>	<u>\$ 2,859,949.96</u>
Receipts:			
	Claims Account Receipts-TD Bank	\$ 942,604.43	\$ 942,456.94
	Claims/Operating Account Receipts-Bank of America	1,223,104.92	1,634,847.46
	NJ Cash Management Activity Receipts	6.28	6.04
	Custodial Account-Bank of America	1,617,937.50	
Total Receipts		<u>\$ 3,783,653.13</u>	<u>\$ 2,577,310.44</u>
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,141,369.76)	\$ (981,924.16)
	Claims Account Disbursements-Bank of America	(1,198,288.03)	(148,921.66)
	Operating Account Disbursements-Bank of America	(456,581.01)	(927,361.35)
	NJ Cash Management Activity Disbursements	-	-
	Custodial Account-Bank of America		(1,741,761.71)
Total Disbursements		<u>\$ (2,796,238.80)</u>	<u>\$ (3,799,968.88)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 101,488.46	\$ 62,021.24
	Claims Account-Bank of America	838,017.71	1,396,582.16
	NJ Cash Management	126,446.23	126,452.27
	Custodial-Investments	1,793,997.56	52,235.85
	Total Balance	<u>\$ 2,859,949.96</u>	<u>\$ 1,637,291.52</u>
Beginning Investment Balance		\$ 35,093,376.00	\$ 33,557,550.00
	Change in Accrued Income	(1,937.24)	13,096.00
	Change in Unrealized Gain	65,241.86	30,617.08
	Income Received	17,937.50	2,134.22
	Realized Gain/(Loss)	(1,067.86)	(514.51)
	Transfer to/from Custodial Account-Bank of America	(1,616,000.26)	728,665.71
Total Investment Account		<u>\$ 33,557,550.00</u>	<u>\$ 34,331,548.50</u>
Ending Cash Balance		<u><u>\$ 36,417,499.96</u></u>	<u><u>\$ 35,968,840.02</u></u>



BANK RECONCILIATION

ACCT.NAME	State of New Jersey		
BANK/ACCT#	Cash Management Fund		
	From		To
DATE	11/01/14		11/30/14

BOOK BALANCE AS OF	11/01/14	\$	126,446.23
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ADD DEPOSITS (PER BANK LEDGER)			6.04
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			
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BOOK BALANCE AS OF	11/30/14	\$	126,452.27
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BALANCE PER BANK STATEMENT	11/30/14		\$126,452.27
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00		0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL	0.00		0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL	-		0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	11/30/14		126,452.27
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks



BANK RECONCILIATION

	ACCT.NAME	TD Bank	
	BANK/ACCT#	Claims Account - 426-7723934	
	DATE	From	To
		11/01/14	11/30/14
BOOK BALANCE AS OF	11/01/14	\$	101,488.46
ADD DEPOSITS (PER BANK LEDGER)			942,456.94
SUBTRACT: DISBURSEMENTS (PER BANK LEDGER)			981,924.16
BOOK BALANCE AS OF	11/30/14	\$	62,021.24
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BALANCE PER BANK STATEMENT	11/30/14		\$428,204.18
ADD: DEPOSIT IN TRANSIT			
DATE		AMOUNT	
		TOTAL	0.00
			0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
	list	366,182.94	
		TOTAL	366,182.94
			(366,182.94)
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	11/30/14		62,021.24
		Difference	(0.00)

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

GSMJIF 2015 FINAL BUDGET
DECEMBER 4TH 2015

GSMJIF Members	2015					2014		
	Loss Fund	Excess	Expenses	Envir/EANJ Costs	Total Assessment	Total Assessment	\$ Variance	% Variance
Berkeley	641,239.90	179,262.69	267,825.75	7,689.00	1,096,017.34	1,073,968.46	22,048.88	2.1%
Berkeley Heights	230,482.22	104,857.36	105,250.94	883.00	441,473.52	436,876.33	4,597.20	1.1%
Bloomfield	206,157.94	281,123.50	173,153.71	11,875.21	672,310.36	658,900.13	13,410.24	2.0%
Caldwell	182,763.20	80,137.22	78,342.00	3,206.72	344,449.14	334,303.21	10,145.93	3.0%
Eastampton	134,110.97	21,019.13	44,802.85	653.00	200,585.95	194,634.81	5,951.15	3.1%
Englewood	324,821.75	310,050.66	277,762.24	9,680.83	922,315.47	900,052.43	22,263.04	2.5%
Ewing	608,560.64	162,204.36	249,803.90	7,907.63	1,028,476.53	1,013,393.86	15,082.67	1.5%
Fair Haven	144,800.42	29,473.48	52,737.60	1,674.65	228,686.16	224,093.00	4,593.16	2.0%
Fanwood	143,768.11	42,405.19	61,576.12	6,275.93	254,025.35	246,674.31	7,351.05	3.0%
Freehold	804,362.79	163,499.27	293,821.51	8,606.34	1,270,289.91	1,244,625.07	25,664.84	2.1%
Guttenberg	290,847.64	45,830.31	103,594.39	2,225.00	442,497.34	429,361.31	13,136.04	3.1%
Haddon Heights	165,781.04	36,745.06	63,080.58	4,743.97	270,350.66	269,027.68	1,322.98	0.5%
Hamilton	598,300.89	397,505.64	380,132.15	19,811.91	1,395,750.58	1,354,710.46	41,040.12	3.0%
Harrison	604,376.00	123,065.55	218,561.99	985.00	946,988.54	927,769.58	19,218.96	2.1%
Highland Park	195,044.29	66,785.06	85,807.74	5,486.53	353,123.63	342,721.26	10,402.37	3.0%
Hoboken	603,679.91	446,254.74	397,132.50	10,797.60	1,457,864.74	1,401,221.41	56,643.33	4.0%
Howell	1,188,622.00	211,467.97	378,357.66	12,364.07	1,790,811.70	1,737,782.13	53,029.57	3.1%
Kearny	628,819.67	231,905.15	298,216.33	-	1,158,941.16	1,124,450.38	34,490.78	3.1%
Kenilworth	264,414.14	55,438.80	100,646.18	901.00	421,400.12	412,818.60	8,581.51	2.1%
Lawrence	106,452.43	138,791.69	99,718.83	10,143.49	355,106.43	348,086.44	7,019.99	2.0%
Linden	-	320,799.72	64,704.80	10,468.60	395,973.12	445,252.08	(49,278.96)	-11.1%
Livingston	315,009.01	275,843.34	229,586.62	18,123.49	838,562.46	807,009.54	31,552.92	3.9%
Maplewood	395,891.72	169,715.01	191,944.09	1,487.00	759,037.82	743,674.97	15,362.85	2.1%
Montclair	433,932.18	367,803.57	316,110.41	9,819.83	1,127,666.00	1,084,021.68	43,644.32	4.0%
Morris	715,494.93	143,628.79	258,950.36	8,370.71	1,126,444.80	1,103,851.52	22,593.28	2.0%
Morristown	570,876.74	165,754.06	176,460.38	5,374.35	918,465.53	900,056.93	18,408.60	2.0%
New Providence	274,367.86	90,770.75	110,893.52	5,466.03	481,498.16	471,876.46	9,621.69	2.0%
North Brunswick	569,894.21	193,546.29	205,734.35	10,222.87	979,397.71	959,816.70	19,581.01	2.0%
North Plainfield	505,136.54	73,623.09	165,594.62	3,202.17	747,556.42	732,403.67	15,152.75	2.1%
Parsippany	426,755.01	473,880.96	307,180.69	7,837.88	1,215,654.54	1,203,697.66	11,956.88	1.0%
Rahway	496,784.07	221,970.79	242,721.17	4,245.34	965,721.37	946,308.15	19,413.22	2.1%
Totowa	226,486.09	62,669.29	94,154.79	8,476.00	391,786.16	380,414.67	11,371.49	3.0%
Union	973,792.28	346,623.83	480,811.62	1,789.00	1,803,016.72	1,749,596.97	53,419.74	3.1%
Warren	193,198.67	108,283.64	88,447.25	12,579.92	402,509.49	398,376.77	4,132.72	1.0%
West Orange	404,217.76	211,278.25	226,632.09	16,985.44	859,113.54	834,144.36	24,969.18	3.0%
Totals	14,569,243.03	6,354,014.22	6,890,251.74	250,359.48	28,063,868.48	27,435,972.96	627,895.51	2.3%

GSMJIF 2015 SERVICE PROVIDER RFQ RESULTS

Service Provider	Approach/Plan	Key Personnel	Experience/Depth	Deliverables	Cost	Comfort/Trust
Fund Administrator						
NIP Management Services, LLC	Fund Administrator since 2002.	Dedicated team of 13 manages administration, claims, finance and risk control	Administrator highly experienced in managing PE risks and has been managing GSMJIF since 2002. All staff are dedicated to GSMJIF operations and have deep experience in their respective areas of expertise.	The GSMJIF has grown from four members at inception to 35 as of 2014. Member satisfaction levels remain high, all NJDOBI audits have been passed successfully, financial condition is strong and prospects for the future are positive.	Administration fee of 6% has not changed since inception of the Fund.	High
Fund Attorney						
Pringle Quinn Anzano, P.C. (Incumbent)	Fund Attorney since 2002	Messrs. Anzano and O'Connell are in the NJ Statehouse every day and have key relationships with legislators and leaders.	Fund Attorney since 2002.	Past performance has been of a very high quality. Pringle Quinn has provided solid legal counsel to the GSMJIF and has been responsive in dealing with all legal issues.	Has held its fee to \$20k per annum since 2002.	High
Parker McCay	Broad legal experience in PE's and JIF's	Qualified. J, Brooks Donato, Esq.	Lack the regulatory and local government expertise and experience that Pringle has.	Could probably do the job, but at a higher cost.	Quoted only hourly cost of \$160 per hr.	Not familiar with this firm.
Methfessel Werbel	More geared toward defense litigation.	Eric Harrison, Esq.	20 years in NJ PE litigation, but no experience as counsel to a JIF.	Unknown	Quoted only hourly cost of \$150 per hr.	Good

Litigation Consultant Liability						
Bob Smith & Assocs. (Incumbent)	Mr. Solomon consults on most DC assignments and collaborates	Jeremy Solomon, Esq.	Jeremy Solomon has been the GSMJIF Litigation Consultant for 12 years.	No issues	No change in fee. \$40k annual flat fee	100%
Schwartz Simon, Edelstein & Celso	Acceptable	Stefani Schwartz, Esq.	Not as knowledgeable on JIF defense panel as Smith's firm.	Acceptable	\$150 per hour	On JIF DC panel
Florio, Perrucci, Steinhardt & Fader	Acceptable	Paul T. Fader, Esq.	Not as knowledgeable on JIF defense panel as Smith's firm.	Acceptable	\$150 per hour	On JIF DC panel
Capehart Scatchard	Acceptable	Betsy Ramos, Esq.	Not as knowledgeable on JIF defense panel as Smith's firm.	Acceptable	\$150 per hour	High
Biancamano & DiStefano	Acceptable	Joseph Biancamano, Esq.	Not as knowledgeable on JIF defense panel as Smith's firm.	Acceptable	\$150 per hour	Unknown
Cottrell, Slensky & Semple	Acceptable	Floyd G. Cottrell, Esq.	Not as knowledgeable on JIF defense panel as Smith's firm.	Acceptable	\$150 per hour	Unknown
Dasti Murphy McGuckin	Acceptable	Jerry J. Dasti, Esq.	Not as knowledgeable on JIF defense panel as Smith's firm.	Acceptable	\$150 per hour	On JIF DC panel
Long Marmero	Acceptable	Douglas M. Long, Esq.	Not as knowledgeable on JIF defense panel as Smith's firm.	Acceptable	\$150 per hour	Unknown
Litigation Consultant WC						
Capehart Scatchard (Incumbent)	Has provided highly valuable input on WC claims matters.	John Geaney, Esq.	The leading WC defense firm in NJ.	Mr. Geaney works very closely with NIP and TPA staff in managing WC cases.	\$ 1,200	High
Florio, Perucci	Well established firm.	Paul T. Fader, Esq.	None with the depth of WC experience that Geaney has.	Acceptable	\$150 per hour	On JIF DC panel
Biancamano & DiStefano	Acceptable	Joseph Biancamano, Esq.	None with the depth of WC experience that Geaney has.	Acceptable	\$150 per hour	Unknown
Cottrell, Slensky & Semple	Acceptable	Floyd G. Cottrell, Esq.	None with the depth of WC experience that Geaney has.	Acceptable	\$150 per hour	Unknown
Schwartz Simon, Edelstein & Celso	Acceptable	Stefani Schwartz, Esq.	None with the depth of WC experience that Geaney has.	Acceptable	\$150 per hour	On JIF DC panel
Dasti Murphy McGuckin	Acceptable	Jerry J. Dasti, Esq.	None with the depth of WC experience that Geaney has.	Acceptable	\$150 per hour	On JIF DC panel
Long Marmero	Acceptable	Douglas M. Long, Esq.	None with the depth of WC experience that Geaney has.	Acceptable	\$150 per hour	Unknown
Fund Actuary						

AON Risk Consulting Services (Incumbent)	Aon has worked with GSMJIF management for the past six years as the Fund Actuary and has a broad and deep understanding of the insurance program structure.	Mujtaba Dato, the managing actuary, is a nationally recognized authority on reserving and pricing practices for governmental risk pools. He presents regularly at trade association conferences (PRIMA, AGRIP, etc.)	Aon provides actuarial services for more than half of the CA public entity pools, as well as captives/pools around the country.	Aon has proven that it can deliver work product within very tight timeframes. Mr. Dato accompanies the senior NIP management team each year to the London offices of the Fund's casualty excess insurer - Brit Global Specialty.	\$35,250	HIGH
Oliver Wyman	Standard	Lead actuary is an FCAS with over 20 years experience.	Only NJ client is NJ Turnpike Authority. Has PE experience in other Northeast states.	Acceptable	\$30,000	Unknown
By The Numbers Actuarial Consulting	Standard	Lisa Dennison, FCAS	Very limited in NJ	Acceptable	\$35,000	Unknown
Bickmore	Standard	Mike Harrington, MAAA, FCAS	Countrywide PE experience. Does Middlesex County in NJ	Acceptable		Unknown

Auditor						
Hodulik & Morrison PA (Incumbent)	Auditor for the GSMJIF for all years except during Samuel Klein's term.	All CPA's with broad experience and background. Lead auditor and partner, Andy Hodulik, has developed a good working relationship with NIP staff and management.	Broad NJ PE experience. Auditor for five current GSMJIF members and the Central Jersey JIF.	H & M has conducted all audits in a highly professional manner and have been very helpful in establishing and updating the necessary internal financial controls for the GSMJIF.	\$16,000	High. "Local" firm with easy accessibility to partners.
Holman. Frenia, Alison PC	Proposal indicates the standard approach to PE auditing. Very large firm with requisite resources to do the job.	All CPA's with broad experience and background.	Largely a Southern Jersey firm with many PE clients - munis, counties and school boards - in that area.	No doubt that they could deliver necessary services.	\$16,200	Well-regarded firm in the industry
Treasurer						
Patrick DeBlasio (Incumbent)	Mr. DeBlasio has a deep understanding of the GSMJIF financial structure.	Patrick DeBlasio, CPA, CMFO	Over 25 years experience in municipal finance.	Always provides required reports timely and works closely with NIP Finance.	\$17,500 vs. \$22k for 2013.	High
Legal Bill Auditor						
Bottomline Technologies (Incumbent)	Has served in this capacity since 2011.	Dedicated Acct. Mgr. 75 employees. >25 attorneys all experienced bill reviewers	Inception 1989 (municipalities, public pools, governmental entities, IL Municipal League, & state orgs.) GL Claims, Mass Tort, Insurance Law, Litigation Mgmt & Environmental	Have averaged 7% reduction in legal expenses.	2% of gross billed amount	High

Coverage Counsel						
Marshall, Dennehey, Warner, Coleman & Goggin (Incumbent)	Firm has been coverage counsel since 2012 and has done an excellent job.	MDW employs experienced and highly qualified coverage attorneys with a range of backgrounds in all types of P & C insurance coverage analysis.	24 attorneys on staff with deep levels of experience.	The firm has delivered on every coverage project they have been given over the past year. Analyses are comprehensive, professional and delivered timely.	The firm has agreed to the same pricing structure as 2014. Flat fee based on complexity of analysis. No increase in rates.	High
Shapiro Croaland	Submission does not reference specific coverage analysis experience. More a litigation firm.	No coverage specialist in the firm.	5 attorneys on staff		\$275 per hour	Unknown
Risk Control						
PMA (Incumbent)	Solid performer.	Ken Child/Walt Reibrich/Mark Broyles	Considered the leader in risk control services to PE's.	Have achieved very high service levels and excellent results in all aspects of RC and safety training.	\$459,000 - same as expiring.	High
Employee Assistance Services						
University Behavioral Healthcare	Have provided EAP services to various members since 2011.	Barbara Randall has visited a number of JIF members for employee counseling.	Good. In business since 1982, with specific PE experience.	Services have been delivered promptly and effectively.	\$70,000	High
Governmental Affairs Consultant						
Princeton Public Affairs Group (Incumbent)		Dave Smith, Dale Florio, Bill Pascrell	Deep		\$10,000 - no change	High
KaufmanZita Group	Standard	Adam Kaufman	30 years	Provide regular updates on key legislative developments	\$30,000	Unknown

Medical Provider Network						
QualCare (Incumbent)	Qualcare has been a service provider to the GSMJIF for eight years. They have provided better-than-industry medical savings during that time. The common ownership between Qual-Lynxl and Qualcare has produced a seamless integration of services to the Fund.	Current Qualcare staff have worked with the GSMJIF and NIP staff for over five years and are very familiar with our programs and processes.	One of the leading medical network services providers in NJ.	While staff and management have on occasion been slow in responding to client needs, overall Qualcare has delivered timely and effective services. They have demonstrated a willingness to work with the Administrator to resolve problems and find effective solutions.	\$475,000 capped.	Good
First MCO	Comparable to Qualcare in size and scope. 99% of all NJ medical providers are in both networks.	Staff has solid NJ experience.	Very strong NJ PE experience. Provide services to many PE's and JIF's. Leading competitor for Scibal/Qualcare.	First MCO could clearly deliver the services required by the GSMJIF. Level of network savings is comparable to Qualcare.	15% of savings/no cap	Good
Claims TPA						
Qual-Lynx (Incumbent - WC)	IVOS implementation has not been satisfactory, with numerous delays. Also some service issues resulting from system changeover effective 2/1/14.	Ann Noble/Alice Lihou	The leading PE TPA in NJ, with over 300 PE clients, including several other JIF's.	System performance is the open item.	\$875,000 (Life of File)	Good
NIP Management Services, LLC (Incumbent-Property & Liability Lines)	NIPMS has taken a hands-on approach to claims administration for the Fund since 2012. Files are closely managed for optimal outcomes.	Robert Persico, VP Claims James Renner, Director of Claims Wendy Wiebalk, Esq.- Litigation Manager	Adjusting and management staff have an average of 20 years experience.	Very high service levels have been maintained. Member visits have indicated high satisfaction levels with claims handling of the NIPMA team.	\$746,658 (Life of File)	High
Inservco	Good	Debra Stout	Solid claims TPA doing business in NJ for over 20 years.		\$1,893,685 (Life of file)	Medium

Investment Advisor						
Prime Advisors	Excellent	Blaine O'Kelley, CPA	Have managed GSMJIF assets since 2012.	Monthly reports are always timely and accurate. Firm has derived excellent returns for the Fund in a difficult investment environment.	\$24,000 capped	High
PFM Asset Management, LLC	Standard	Stephen B. Faber	Broad experience managing PE assets. Does the NJARM.	Acceptable	10 basis points on invested amounts < \$25 million vs. Prime at 2.5 basis points, capped at \$24,000.	Unknown
Underwriting Manager/Broker						
Business and Governmental Ins. Agency, Inc.	Incumbent. BGIA has provided the complete range of UW Manager/Broker services to the Fund since 2002.	Francis Kelly/Brian Erlandsen	Over 20 years of PE broking and risk management experience.	BGIA has successfully negotiated the Fund's excess insurance program since 2008 and has achieved excellent terms and conditions from all major carriers. Successfully negotiated a "flat renewal" for non-WC casualty lines and a rate reduction in the property line for 2015.	2% of total Fund assessment.	High
Defense Panel						
No individual review necessary						
Subrogation Attorney						
The position is being eliminated effective 1/1/15						

Recommended by Executive Committee

RESOLUTION NO. 36-14

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 \$302,121.23.

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

Chairman

December 10, 2014
Date

Secretary

December 10, 2014
Date

December 10th, 2014 - GSMJIF Comissioners Meeting Bills List

Date: 12.1.14
Bills List #: 36



Notes	PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
	Patrick DeBlasio	Treasurer December	#1272	\$1,458.26
	The Star Ledger	October Meeting notice for October \$13.92; November Meeting \$17.40 RFO Extension on Risk Control \$85.84; RFO Second Extension \$205.32	#1273	\$322.48
	The Times	RFO Extension Due Date \$38.28 & Meeting Notice \$2.03	#1274	\$40.31
	Princeton Public Affairs	Retainer Fee for November Invoice #1114	#1275	\$833.33
	Earl Miller	Meeting Venue The Hilton	#1276	\$2,164.00
	Pringle Quinn Anzano	Fund Attorney Services Inv#37525 \$1,224.50 for October and # 37578 \$1,255.50 for November	#1277	\$2,480.00
	Dynamic Testing	Invoices 6787 \$258;6782 \$420;6780\$94; 6808 \$460;6811 \$188; 6813 \$258;6824 \$47; 6837 \$47	#1278	\$1,772.00
	EANJ , Inc.	Training for Lawrence 2 Session in Sept. & 1 session in October	#1279	\$450.00
	Safetyfirst Systems	Decals- additional Powered Vehicles \$189 Twp. Maplewood & Monitoring Service for City of Hoboken for 778.95	#1280	\$968.90
	Caphart Scatchard	Invoice for November	#1271	\$1,250.00
	Balken Risk	RM Fee for Highland Park	#1272	\$10,977.00
	Care Station	Drus Testing for West Orange Patient Acct#619553 \$48 & Patient Acct#619547 \$28	#1273	\$76.00
	Florio and Kenny	WC Payment Settlement W000209779 - Lucatorto Vs. Hoboken	#1274	\$37,897.54
	Berkeley Heights	Site Pollution Reimbursement	#1275	\$8,476.00
		Total in Checks \$69,165.82		
		Wire Transfers		
	PMA	Large Loss Claim#912378 E. Fisher - Union Township	WT	\$ 48,520.00
	PMA	Berekeley Township	WT	\$ 5,533.62
	PMA	City of Rahway	WT	\$5,560.98
	PMA	City of Hoboken	WT	\$4,407.68
	PMA	City of Hoboken	WT	\$42,591.16
	PMA	City of Englewood	WT	\$829.35
	PMA	Hamilton Township	WT	\$96,342.47
	PMA	Livingston Township	WT	\$20,100.14
	PMA	Montclair Township	WT	\$2,059.05
	PMA	Township of Ewing	WT	\$4,908.34
	PMA	Township of Howell	WT	\$2,102.62
		TOTAL TO PMA \$232,955.41		
			Subtotal	\$ 302,121.23
			Total	\$ 302,121.23



RESOLUTION NO. 37-14

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 \$1,264,712 against the fund.

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

Chairman

December 10th, 2014
Date

Secretary

December 10th, 2014
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT

December 2014 Report November Paid

WC		
TWP	TPA	AMT
Par Troy Hills	D&H	17,488
Bloomfield	D&H	2,228
All Other	QL	489,386
Total WC		509,102

PAL		
ALL TWP		
AL	QL	26,601
APD	QL	76,539
EPL	QL	91,035
GL	QL	254,039
POL	QL	22,684
PROP	QL	-15,799
Total PAL		455,099

Grand Total November 2014	AMT
Post 2012 CLAIMS	964,201
Prior 2012 CLAIMS	300,511
TOTAL PAID	1,264,712

WC	509,102
PAL	455,099
Grand Total post 2012	964,201

PMA PRIOR 2012		
WC	PMA	228,897
PAL	PMA	71,614
APD PROP	PMA	0
Total Prior 2012		300,511



Garden State Municipal Joint Insurance Fund

December 2014

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

12/1/2014

Index of Reports

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

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

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2014

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

12/1/2014

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2014

Policy Year 2005

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2014

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2014

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	0	15,688	\$654	17	0	242,108	\$14,242	0	0	\$0	\$0
Eastampton Township	1	0	500	\$500	1	0	22,991	\$22,991	0	0	\$0	\$0
Englewood, City of	19	0	14,589	\$768	38	0	349,414	\$9,195	6	0	\$24,292	\$4,049
Ewing Township	2	0	2,046	\$1,023	8	0	109,538	\$13,692	0	0	\$0	\$0
Hamilton Township	3	0	4,552	\$1,517	20	0	52,745	\$2,637	3	0	\$1,252	\$417
Harrison, Town of	12	0	50,120	\$4,177	12	0	63,941	\$5,328	1	0	\$0	\$0
Highland Park Borough	13	0	6,555	\$504	17	0	59,833	\$3,520	2	0	\$0	\$0
Hoboken, City of	35	0	269,130	\$7,689	45	0	1,015,929	\$22,576	1	0	\$316	\$316
Howell Township	12	0	11,108	\$926	20	0	11,567	\$578	3	0	\$13,802	\$4,601
Jackson Township	20	0	29,167	\$1,458	26	0	164,148	\$6,313	1	0	\$24,000	\$24,000
Kenilworth, Borough of	6	0	16,216	\$2,703	5	0	0	\$0	1	0	\$1,865	\$1,865
Livingston Township	19	0	39,943	\$2,102	29	0	32,876	\$1,134	2	0	\$4,020	\$2,010
Maplewood, Township of	17	0	8,450	\$497	28	0	39,954	\$1,427	2	0	\$2,400	\$1,200
Montclair Township	51	0	43,180	\$847	63	0	71,399	\$1,133	0	0	\$0	\$0
North Plainfield Boro	10	0	18,827	\$1,883	9	0	91,458	\$10,162	0	0	\$0	\$0
Rahway, City of	15	0	8,250	\$550	32	0	9,347	\$292	3	0	\$8,100	\$2,700
South Brunswick Township	12	0	61,392	\$5,116	12	0	24,989	\$2,082	1	0	\$0	\$0
Union Township	68	0	77,616	\$1,141	60	0	475,852	\$7,931	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	36,641	\$564	40	1	621,432	\$15,536	0	0	\$0	\$0
	404	0	\$713,970	\$1,767	482	1	\$3,459,521	\$7,177	27	0	\$104,295	\$3,863



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2014

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	37,535	\$1,341	8	0	19,979	\$2,497	4	0	\$18,374	\$4,594
Caldwell Borough	2	0	500	\$250	8	0	0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	0	\$0	1	1	10,000	\$10,000	1	0	\$0	\$0
Englewood, City of	42	0	35,711	\$850	47	1	469,296	\$9,985	5	0	\$1,743	\$349
Ewing Township	5	0	10,618	\$2,124	6	0	122,726	\$20,454	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	1	128,476	\$1,810	0	0	\$0	\$0
North Plainfield Boro	13	0	29,492	\$2,269	23	1	158,208	\$6,879	2	0	\$2,940	\$1,470
Rahway, City of	18	0	58,442	\$3,247	43	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	1	\$10,596,428	\$32,405	501	12	\$2,898,205	\$5,785	43	0	\$130,680	\$3,039



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2014

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	1,191,164	\$23,823	9	0	\$9,514	\$1,057
Ewing Township	5	0	378	\$76	9	0	43,865	\$4,874	1	0	\$0	\$0
Fanwood Borough	4	0	95	\$24	6	0	38,703	\$6,451	0	0	\$0	\$0
Hamilton Township	6	1	446,757	\$74,460	23	1	1,458,705	\$63,422	0	0	\$0	\$0
Harrison, Town of	7	0	5,447	\$778	4	0	22,903	\$5,726	1	0	\$738	\$738
Highland Park Borough	15	0	10,905	\$727	19	1	158,417	\$8,338	3	0	\$0	\$0
Hoboken, City of	30	0	107,688	\$3,590	35	1	322,462	\$9,213	2	0	\$0	\$0
Howell Township	11	0	18,690	\$1,699	35	0	116,452	\$3,327	1	0	\$0	\$0
Kenilworth, Borough of	3	0	2,973	\$991	7	0	501	\$72	0	0	\$0	\$0
Livingston Township	14	0	23,977	\$1,713	50	0	57,423	\$1,148	6	0	\$0	\$0
Manalapan Township	13	0	21,817	\$1,678	24	0	312,731	\$13,030	0	0	\$0	\$0
Maplewood, Township of	7	0	27,106	\$3,872	10	0	115,373	\$11,537	2	0	\$4,689	\$2,345
Montclair Township	27	0	367,418	\$13,608	41	0	239,280	\$5,836	0	0	\$0	\$0
North Plainfield Boro	11	0	3,688	\$335	15	0	66,496	\$4,433	0	0	\$0	\$0
Rahway, City of	13	0	17,324	\$1,333	18	0	38,366	\$2,131	5	0	\$0	\$0
South Brunswick Township	12	0	14,924	\$1,244	12	0	17,142	\$1,429	4	0	\$24,375	\$6,094
Union Township	31	0	61,571	\$1,986	41	0	86,249	\$2,104	0	0	\$0	\$0
Warren Township	4	0	7,382	\$1,846	15	0	10,661	\$711	1	0	\$2,383	\$2,383
West Orange, Township of	46	0	217,913	\$4,737	34	0	97,193	\$2,859	3	0	\$0	\$0
	326	1	\$2,529,629	\$7,760	468	4	\$4,693,856	\$10,030	38	0	\$41,699	\$1,097



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2014

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	0	28,018	\$1,078	9	0	90,958	\$10,106	3	0	\$31,341	\$10,447
Caldwell Borough	6	0	15,752	\$2,625	9	0	17,765	\$1,974	5	0	\$18,853	\$3,771
Eastampton Township	4	0	5,426	\$1,357	4	1	465,734	\$116,434	1	0	\$116	\$116
Englewood, City of	26	0	47,460	\$1,825	39	0	195,870	\$5,022	12	0	\$19,885	\$1,657
Ewing Township	7	0	69,210	\$9,887	9	1	623,891	\$69,321	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	0	\$0	5	1	65,010	\$13,002	0	0	\$0	\$0
Frehold Township	19	0	36,483	\$1,920	10	1	309,246	\$30,925	1	0	\$4,096	\$4,096
Hamilton Township	7	0	9,335	\$1,334	13	0	6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	7,311	\$914	8	0	452,911	\$56,614	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	2,951	\$268	15	1	69,633	\$4,642	3	0	\$0	\$0
Hoboken, City of	19	0	81,311	\$4,280	53	0	531,493	\$10,028	1	0	\$0	\$0
Howell Township	10	0	44,201	\$4,420	59	1	113,905	\$1,931	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	1,285	\$428	4	0	155,960	\$38,990	0	0	\$0	\$0
Livingston Township	16	0	8,203	\$513	43	0	133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	12,364	\$1,236	7	1	140,100	\$20,014	0	0	\$0	\$0
Maplewood, Township of	5	0	4,219	\$844	16	0	34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	34,413	\$3,824	8	0	804	\$101	1	0	\$0	\$0
Montclair Township	31	1	198,896	\$6,416	53	0	263,721	\$4,976	2	0	\$10,523	\$5,262
Morris Township	14	0	16,916	\$1,208	14	1	142,674	\$10,191	1	0	\$0	\$0
North Plainfield Boro	16	0	6,205	\$388	16	0	18,168	\$1,136	1	0	\$467	\$467
Rahway, City of	21	0	28,725	\$1,368	32	0	15,710	\$491	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	25,220	\$1,146	33	0	152,153	\$4,611	3	0	\$35,190	\$11,730
Union Township	47	0	75,135	\$1,599	30	2	625,890	\$20,863	0	0	\$0	\$0
Warren Township	16	0	93,201	\$5,825	7	0	7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	0	18,634	\$565	33	0	206,581	\$6,260	3	0	\$24,000	\$8,000
	388	1	\$870,874	\$2,245	529	10	\$4,840,745	\$9,151	56	0	\$260,379	\$4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2014

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	0	19,170	\$2,396	14	0	1,504	\$107	4	0	\$2,686	\$672
Caldwell Borough	3	0	2,576	\$859	14	0	22,418	\$1,601	3	0	\$24,644	\$8,215
Eastampton Township	1	0	1,542	\$1,542	1	0	500	\$500	0	0	\$0	\$0
Englewood, City of	21	0	36,166	\$1,722	37	1	694,062	\$18,758	14	0	\$10,028	\$716
Ewing Township	6	0	13,969	\$2,328	12	0	26,658	\$2,222	0	0	\$0	\$0
Fair Haven Borough	3	0	0	\$0	1	0	0	\$0	1	0	\$0	\$0
Fanwood Borough	4	0	2,454	\$614	4	0	16,864	\$4,216	1	0	\$24,000	\$24,000
Frehold Township	14	0	15,183	\$1,085	11	1	60,433	\$5,494	4	0	\$24,000	\$6,000
Hamilton Township	11	1	329,364	\$29,942	18	2	784,848	\$43,603	7	0	\$0	\$0
Harrison, Town of	7	0	6,872	\$982	8	0	128,256	\$16,032	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	5,333	\$485	6	1	79,737	\$13,290	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	7,522	\$342	51	0	314,752	\$6,172	1	0	\$0	\$0
Howell Township	4	0	1,455	\$364	23	1	741,444	\$32,237	2	0	\$10,791	\$5,396
Kenilworth, Borough of	11	0	13,482	\$1,226	11	0	2,733	\$248	1	0	\$6,500	\$6,500
Livingston Township	22	0	22,115	\$1,005	63	0	219,912	\$3,491	9	0	\$7,752	\$861
Manalapan Township	13	0	44,447	\$3,419	7	0	10,476	\$1,497	0	0	\$0	\$0
Maplewood, Township of	13	0	27,423	\$2,109	10	0	5,935	\$594	3	0	\$1,153	\$384
Middlesex Boro	11	0	11,711	\$1,065	10	0	1,707	\$171	1	0	\$0	\$0
Montclair Township	18	0	14,448	\$803	67	0	36,691	\$548	0	0	\$0	\$0
Morris Township	12	0	50,550	\$4,213	12	0	22,982	\$1,915	7	0	\$5,295	\$756
Morristown, Town of	26	0	27,224	\$1,047	17	0	18,387	\$1,082	5	0	\$4,868	\$974
North Brunswick Township	17	0	8,031	\$472	22	0	61,601	\$2,800	0	0	\$0	\$0
North Plainfield Boro	23	0	15,083	\$656	29	1	77,987	\$2,689	14	0	\$216,926	\$15,495
Rahway, City of	9	0	18,506	\$2,056	12	0	3,256	\$271	14	0	\$43,627	\$3,116
Union Township	42	0	98,197	\$2,338	39	0	14,034	\$360	7	0	\$24,001	\$3,429
Warren Township	9	0	20,764	\$2,307	9	0	20,073	\$2,230	7	0	\$34,878	\$4,983
West Orange, Township of	19	0	21,350	\$1,124	47	1	220,046	\$4,682	4	0	\$90	\$23
	360	1	\$834,937	\$2,319	555	8	\$3,587,296	\$6,464	113	0	\$475,251	\$4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2014

Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	\$1,156,201	44.3%	\$16,757	1,156,197	0	0	\$0
Hamilton Township	162	42.3%	\$821,923	31.5%	\$5,074	821,934	0	0	\$0
North Plainfield Borough	20	5.2%	\$87,679	3.4%	\$4,384	87,678	0	0	\$0
South Brunswick Township	40	10.4%	\$302,370	11.6%	\$7,559	302,371	0	0	\$0
Union Township	92	24.0%	\$239,800	9.2%	\$2,607	239,799	0	0	\$0
	383	100.0%	\$2,607,973	100.0%	\$6,809	\$2,607,979	0	\$0	#DIV/0!

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	0	0	\$0
Ewing, Township of	78	13.2%	911,900	21.2%	\$11,691	867,231	2	158,609	\$79,305
Hamilton Township	123	20.7%	838,339	19.5%	\$6,816	827,258	1	310,792	\$310,792
Howell, Township of	74	12.5%	405,297	9.4%	\$5,477	398,124	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%	627,448	14.6%	\$12,066	627,448	0	0	\$0
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	0	0	\$0
	593	100.0%	\$4,306,903	100.0%	\$7,263	\$4,243,979	4	\$532,577	\$133,144



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2014

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%	684,941	12.0%	\$7,135	645,286	2	140,458	\$70,229
Eastampton Township	3	0.5%	162,683	2.9%	\$54,228	151,853	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	13.2%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	775,088	13.6%	\$5,033	735,140	1	236,383	\$236,383
Howell, Township of	35	5.5%	648,112	11.4%	\$18,517	493,479	2	538,352	\$269,176
Kenilworth Borough	10	1.6%	35,417	0.6%	\$3,542	35,415	0	0	\$0
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	0	0	\$0
North Plainfield Borough	20	3.2%	346,142	6.1%	\$17,307	346,142	0	0	\$0
Rahway, City of	53	8.4%	1,246,176	21.9%	\$23,513	1,165,573	1	954,999	\$954,999
South Brunswick Township	71	11.3%	217,327	3.8%	\$3,061	217,324	0	0	\$0
Union Township	105	16.6%	802,280	14.1%	\$7,641	802,279	0	0	\$0
	631	100.0%	\$5,689,144	100.0%	\$9,016	\$5,363,474	7	\$2,031,249	\$290,178



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2014

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%	690,988	9.0%	\$5,906	582,572	7	415,434	\$59,348
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	0	0	\$0
Englewood, City of	96	10.0%	930,214	12.1%	\$9,690	924,228	1	282,329	\$282,329
Ewing, Township of	64	6.7%	211,761	2.8%	\$3,309	211,757	0	0	\$0
Hamilton Township	173	18.0%	2,082,115	27.1%	\$12,035	1,745,570	1	1,443,847	\$1,443,847
Hoboken, City of	56	5.8%	937,987	12.2%	\$16,750	937,984	0	0	\$0
Howell, Township of	52	5.4%	522,722	6.8%	\$10,052	522,715	0	0	\$0
Jackson Township	29	3.0%	384,061	5.0%	\$13,243	375,938	1	108,326	\$108,326
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	0	0	\$0
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	0	0	\$0
Montclair Township	87	9.1%	336,883	4.4%	\$3,872	336,866	0	0	\$0
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	0	0	\$0
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	0	0	\$0
South Brunswick Township	52	5.4%	618,535	8.1%	\$11,895	555,208	1	191,145	\$191,145
Union Township	86	9.0%	573,032	7.5%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,678,831	100.0%	\$8,007	\$7,156,380	11	\$2,441,081	\$221,916



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2014

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%	916,471	10.4%	\$7,701	806,836	7	575,096	\$82,157
Eastampton Township	1	0.1%	0	0.0%	\$0	0	0	0	\$0
Englewood, City of	128	10.0%	1,301,120	14.7%	\$10,165	1,250,907	1	553,705	\$553,705
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	0	0	\$0
Hamilton Township	165	12.9%	773,622	8.8%	\$4,689	720,023	1	146,849	\$146,849
Harrison, Town of	45	3.5%	206,449	2.3%	\$4,588	176,158	1	48,545	\$48,545
Hoboken, City of	60	4.7%	355,521	4.0%	\$5,925	345,054	1	45,901	\$45,901
Howell, Township of	75	5.9%	1,080,410	12.2%	\$14,405	1,024,417	3	462,979	\$154,326
Jackson Township	41	3.2%	378,798	4.3%	\$9,239	344,589	1	46,011	\$46,011
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	0	0	\$0
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	0	0	\$0
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	0	0	\$0
Montclair Township	92	7.2%	420,193	4.8%	\$4,567	420,196	0	0	\$0
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	0	0	\$0
Rahway, City of	42	3.3%	556,072	6.3%	\$13,240	526,875	2	255,436	\$127,718
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	0	0	\$0
Union Township	150	11.7%	1,047,452	11.9%	\$6,983	1,020,626	1	282,302	\$282,302
West Orange, Township of	93	7.3%	599,710	6.8%	\$6,448	567,827	2	212,169	\$106,085
	1281	100.0%	\$8,833,026	100.0%	\$6,895	\$8,400,719	20	\$2,628,993	\$131,450



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2014

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%	1,032,066	11.6%	\$9,924	890,808	7	464,280	\$66,326
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	0	0	\$0
Englewood, City of	112	9.5%	781,368	8.8%	\$6,977	780,376	1	266,005	\$266,005
Ewing, Township of	57	4.9%	503,152	5.7%	\$8,827	503,156	0	0	\$0
Hamilton Township	138	11.7%	652,851	7.4%	\$4,731	612,821	2	117,586	\$58,793
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	0	0	\$0
Highland Park Borough	27	2.3%	190,871	2.1%	\$7,069	190,873	0	0	\$0
Hoboken, City of	71	6.0%	526,358	5.9%	\$7,413	436,276	3	108,817	\$36,272
Howell, Township of	59	5.0%	928,909	10.5%	\$15,744	776,086	3	363,656	\$121,219
Jackson Township	55	4.7%	477,403	5.4%	\$8,680	457,209	1	63,124	\$63,124
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	0	0	\$0
Livingston Township	52	4.4%	665,395	7.5%	\$12,796	632,399	2	91,149	\$45,575
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	0	0	\$0
Montclair Township	83	7.1%	347,320	3.9%	\$4,185	347,314	0	0	\$0
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	0	0	\$0
Rahway, City of	46	3.9%	517,456	5.8%	\$11,249	505,594	1	458,247	\$458,247
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	0	0	\$0
Union Township	118	10.0%	1,199,824	13.5%	\$10,168	1,121,171	2	287,515	\$143,758
West Orange, Township of	88	7.5%	583,822	6.6%	\$6,634	583,825	0	0	\$0
	1175	100.0%	\$8,878,898	100.0%	\$7,557	\$8,310,017	22	\$2,220,379	\$100,926



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2014

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%	930,394	12.4%	\$11,928	875,626	5	198,499	\$39,700
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%	842,946	11.2%	\$9,471	731,009	1	293,986	\$293,986
Ewing, Township of	77	7.3%	451,292	6.0%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	939,621	12.5%	\$6,480	668,230	4	680,479	\$170,120
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	0	0	\$0
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	0	0	\$0
Hoboken, City of	74	7.0%	406,853	5.4%	\$5,498	398,010	1	14,299	\$14,299
Howell, Township of	61	5.8%	1,225,557	16.3%	\$20,091	1,097,791	4	679,371	\$169,843
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	267,195	3.6%	\$6,851	216,565	1	71,900	\$71,900
Maplewood, Township of	54	5.1%	270,953	3.6%	\$5,018	270,952	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%	433,835	5.8%	\$16,686	328,025	3	309,010	\$103,003
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	0	0	\$0
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	0	0	\$0
Union Township	88	8.4%	425,119	5.7%	\$4,831	423,237	1	28,635	\$28,635
West Orange, Township of	62	5.9%	387,954	5.2%	\$6,257	353,137	1	144,824	\$144,824
	1052	100.0%	\$7,510,555	100.0%	\$7,139	\$6,742,709	21	\$2,421,003	\$115,286



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2014

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%	1,719,073	14.9%	\$19,535	1,298,716	10	1,431,566	\$143,157
Caldwell Borough	20	1.8%	749,084	6.5%	\$37,454	402,709	1	652,040	\$652,040
Eastampton Township	4	0.4%	155,710	1.4%	\$38,928	142,591	1	153,323	\$153,323
Englewood, City of	88	8.1%	1,539,893	13.4%	\$17,499	1,346,191	5	554,375	\$110,875
Ewing, Township of	89	8.2%	631,238	5.5%	\$7,093	559,933	3	120,507	\$40,169
Fanwood Borough	9	0.8%	40,664	0.4%	\$4,518	40,665	0	0	\$0
Hamilton Township	133	12.3%	1,170,997	10.2%	\$8,804	956,252	5	668,177	\$133,635
Harrison, Town of	38	3.5%	361,485	3.1%	\$9,513	361,487	0	0	\$0
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	0	0	\$0
Hoboken, City of	57	5.3%	872,418	7.6%	\$15,306	773,846	5	714,248	\$142,850
Howell, Township of	38	3.5%	311,971	2.7%	\$8,210	283,530	2	80,798	\$40,399
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	0	0	\$0
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	0	0	\$0
Manalapan Township	23	2.1%	451,468	3.9%	\$19,629	413,860	2	53,007	\$26,504
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	0	0	\$0
Montclair Township	77	7.1%	557,626	4.8%	\$7,242	494,837	2	276,755	\$138,378
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	0	0	\$0
Rahway, City of	32	2.9%	232,712	2.0%	\$7,272	190,003	1	165,532	\$165,532
South Brunswick Township	63	5.8%	305,787	2.7%	\$4,854	305,786	0	0	\$0
Union Township	93	8.6%	1,335,383	11.6%	\$14,359	1,270,134	2	190,974	\$95,487
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	0	0	\$0
West Orange, Township of	78	7.2%	410,797	3.6%	\$5,267	406,417	1	64,903	\$64,903
	1085	100.0%	\$11,526,296	100.0%	\$10,623	\$9,926,943	40	\$5,126,205	\$128,155



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2014

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%	725,663	6.0%	\$9,676	541,730	9	458,087	\$50,899
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	0	0	\$0
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	0	0	\$0
Englewood, City of	63	5.4%	599,720	5.0%	\$9,519	599,725	0	0	\$0
Ewing, Township of	74	6.3%	544,720	4.5%	\$7,361	486,086	3	127,123	\$42,374
Fanwood Borough	13	1.1%	130,332	1.1%	\$10,026	118,091	1	80,012	\$80,012
Freehold Township	63	5.4%	693,400	5.8%	\$11,006	588,146	1	292,423	\$292,423
Hamilton Township	130	11.1%	1,719,996	14.3%	\$13,231	1,528,078	2	400,883	\$200,442
Harrison, Town of	29	2.5%	296,058	2.5%	\$10,209	296,056	0	0	\$0
Highland Park Borough	25	2.1%	42,078	0.4%	\$1,683	42,076	0	0	\$0
Hoboken, City of	79	6.8%	760,939	6.3%	\$9,632	571,161	8	385,402	\$48,175
Howell, Township of	62	5.3%	587,630	4.9%	\$9,478	539,867	1	81,921	\$81,921
Kenilworth Borough	16	1.4%	295,535	2.5%	\$18,471	295,538	0	0	\$0
Livingston Township	41	3.5%	943,269	7.9%	\$23,007	659,194	1	491,345	\$491,345
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	0	0	\$0
Maplewood, Township of	33	2.8%	231,565	1.9%	\$7,017	189,226	1	92,189	\$92,189
Middlesex Borough	12	1.0%	268,397	2.2%	\$22,366	194,594	1	261,506	\$261,506
Montclair Township	79	6.8%	629,271	5.2%	\$7,965	580,347	2	225,332	\$112,666
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	0	0	\$0
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	0	0	\$0
North Plainfield Borough	18	1.5%	176,337	1.5%	\$9,797	176,337	0	0	\$0
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	0	0	\$0
South Brunswick Township	64	5.5%	593,311	4.9%	\$9,270	466,469	1	163,779	\$163,779
Union Township	96	8.2%	1,797,211	15.0%	\$18,721	1,582,727	4	733,820	\$183,455
Warren Township	14	1.2%	175,954	1.5%	\$12,568	108,856	1	124,833	\$124,833
West Orange, Township of	56	4.8%	498,198	4.2%	\$8,896	379,936	3	242,235	\$80,745
	1166	100.0%	\$11,994,964	100.0%	\$10,287	\$10,229,618	39	\$4,160,890	\$106,689



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2014

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	371,357	3.2%	\$7,007	255,193	6	182,397	\$30,400
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%	478,512	4.2%	\$6,057	455,015	3	73,901	\$24,634
Ewing, Township of	87	6.9%	1,255,619	10.9%	\$14,432	944,003	5	926,519	\$185,304
Fair Haven Borough	8	0.6%	65,046	0.6%	\$8,131	65,046	0	0	\$0
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	0	0	\$0
Freehold Township	59	4.7%	88,047	0.8%	\$1,492	83,447	1	5,944	\$5,944
Hamilton Township	138	10.9%	2,112,908	18.3%	\$15,311	1,665,354	7	1,344,760	\$192,109
Harrison, Town of	23	1.8%	259,978	2.3%	\$11,303	182,828	1	88,568	\$88,568
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	0	0	\$0
Hoboken, City of	98	7.8%	1,239,602	10.8%	\$12,649	883,454	8	1,036,716	\$129,590
Howell, Township of	48	3.8%	515,430	4.5%	\$10,738	443,963	2	184,378	\$92,189
Kenilworth Borough	10	0.8%	12,531	0.1%	\$1,253	12,532	0	0	\$0
Livingston Township	54	4.3%	942,941	8.2%	\$17,462	717,774	9	703,173	\$78,130
Manalapan Township	29	2.3%	144,860	1.3%	\$4,995	126,220	2	131,634	\$65,817
Maplewood, Township of	47	3.7%	318,430	2.8%	\$6,775	318,431	0	0	\$0
Middlesex Borough	22	1.7%	348,009	3.0%	\$15,819	266,201	2	192,050	\$96,025
Montclair Township	62	4.9%	600,611	5.2%	\$9,687	538,191	6	321,967	\$53,661
Morris Township	43	3.4%	301,386	2.6%	\$7,009	289,037	1	25,435	\$25,435
Morristown, Town of	38	3.0%	211,937	1.8%	\$5,577	203,399	1	160,114	\$160,114
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	0	0	\$0
North Brunswick Township	50	4.0%	252,874	2.2%	\$5,057	242,848	3	103,492	\$34,497
North Plainfield Borough	20	1.6%	76,699	0.7%	\$3,835	76,700	0	0	\$0
Rahway, City of	63	5.0%	394,308	3.4%	\$6,259	336,759	1	119,584	\$119,584
Union Township	74	5.9%	980,420	8.5%	\$13,249	681,761	5	633,744	\$126,749
Warren Township	11	0.9%	81,345	0.7%	\$7,395	76,420	1	68,336	\$68,336
West Orange, Township of	69	5.5%	307,342	2.7%	\$4,454	276,201	2	46,540	\$23,270
	1262	100.0%	\$11,515,712	100.0%	\$9,125	\$9,296,295	66	\$6,349,252	\$96,201



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2014

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2014

Year 2004

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

Year 2005

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2014

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2014

Year 2007

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2014

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%
GSMJIF	181	1052	17.21%	5764	3.14%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2014

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%
GSMJIF	218	1085	20.09%	6706	3.25%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2014

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	12	63	19.05%	350	3.43%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	29	79	36.71%	746	3.89%
Howell, Township of	11	62	17.74%	529	2.08%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	24	79	30.38%	406	5.91%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of	0	32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
GSMJIF	243	1166	20.84%	7575	3.21%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2014

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	12	53	22.64%	277	4.33%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	7	59	11.86%	227	3.08%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	23	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	15	54	27.78%	275	5.45%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
GSMJIF	239	1262	18.94%	7605	3.14%



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

12/1/2014

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of Dec 1, 2014 for all policy years:	4
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$905,121
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$713,970
Total Incurred for 2008 Losses:	\$10,596,428
Total Incurred for 2009 Losses:	\$2,529,629
Total Incurred for 2010 Losses:	\$870,874
Total Incurred for 2011 Losses:	\$834,937
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of Dec 1, 2014 for all policy years:	35
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,820,509
Total Incurred for 2007 Losses:	\$3,459,521
Total Incurred for 2008 Losses:	\$2,898,205
Total Incurred for 2009 Losses:	\$4,693,856
Total Incurred for 2010 Losses:	\$4,840,745
Total Incurred for 2011 Losses:	\$3,587,296
Total Liability Claims / 1000 Population 2002:	0.442
Total Liability Claims / 1000 Population 2003:	0.628
Total Liability Claims / 1000 Population 2004:	0.767
Total Liability Claims / 1000 Population 2005:	0.876
Total Liability Claims / 1000 Population 2006:	0.780
Total Liability Claims / 1000 Population 2007:	0.759
Total Liability Claims / 1000 Population 2008:	0.846
Total Liability Claims / 1000 Population 2009:	0.682
Total Liability Claims / 1000 Population 2010:	0.725
Total Liability Claims / 1000 Population 2011:	0.711



Garden State Municipal Joint Insurance Fund

Executive Summary

12/1/2014

Property	
Claims reported for the GSMJIF since March 1, 2002:	348
Open Claims as of Dec 1, 2014 for all policy years:	0
Property claims to date in 2012:	
Total Incurred for 2002 Losses:	\$0
Total Incurred for 2003 Losses:	\$53,224
Total Incurred for 2004 Losses:	\$62,591
Total Incurred for 2005 Losses:	\$92,257
Total Incurred for 2006 Losses:	\$247,694
Total Incurred for 2007 Losses:	\$104,295
Total Incurred for 2008 Losses:	\$130,680
Total Incurred for 2009 Losses:	\$41,699
Total Incurred for 2010 Losses:	\$260,379
Total Incurred for 2011 Losses:	\$475,251

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9587
Open Claims as of Dec 1, 2014 for all policy years:	230
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,607,973
Total Incurred for 2003 Losses:	\$4,306,903
Total Incurred for 2004 Losses:	\$5,689,144
Total Incurred for 2005 Losses:	\$7,678,831
Total Incurred for 2006 Losses:	\$8,833,026
Total Incurred for 2007 Losses:	\$8,878,898
Total Incurred for 2008 Losses:	\$7,510,555
Total Incurred for 2009 Losses:	\$11,526,296
Total Incurred for 2010 Losses:	\$11,994,964
Total Incurred for 2011 Losses:	\$11,515,712
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

4.8

Average Paid By Reporting Time - 2002 to Present

0 -5 Days:	\$19,779
6-19 Days:	\$24,881
20+ Days:	\$27,729



**Garden State Municipal Joint Insurance Fund
Summary of Claims**

line	policy_effective_year	Count of claim_number	Sum of Open Claims	Sum of total_incurred
AUTO LIABILITY	2010	3	1 \$	560,749.12
AUTO LIABILITY	2011	21	- \$	7,863.51
AUTO LIABILITY	2012	213	7 \$	504,564.57
AUTO LIABILITY	2013	299	19 \$	1,571,147.66
AUTO LIABILITY	2014	411	58 \$	311,420.02
AUTO LIABILITY Total		947	85 \$	2,955,744.88
AUTO PHYSICAL DAMAGE	2010	2	- \$	9,382.67
AUTO PHYSICAL DAMAGE	2011	11	- \$	41,909.88
AUTO PHYSICAL DAMAGE	2012	405	1 \$	1,321,578.24
AUTO PHYSICAL DAMAGE	2013	376	4 \$	905,682.24
AUTO PHYSICAL DAMAGE	2014	492	71 \$	881,459.44
AUTO PHYSICAL DAMAGE Total		1,286	76 \$	3,160,012.47
EMPLOYMENT PRACTICES	2011	2	1 \$	1,196,170.79
EMPLOYMENT PRACTICES	2012	23	5 \$	3,403,831.13
EMPLOYMENT PRACTICES	2013	34	15 \$	1,416,089.48
EMPLOYMENT PRACTICES	2014	35	28 \$	2,043,060.40
EMPLOYMENT PRACTICES Total		94	49 \$	8,059,151.80
GENERAL LIABILITY	2006	1	- \$	133.90
GENERAL LIABILITY	2007	1	1 \$	627,148.61
GENERAL LIABILITY	2008	1	- \$	-
GENERAL LIABILITY	2009	2	1 \$	72,440.15
GENERAL LIABILITY	2010	22	3 \$	306,863.86
GENERAL LIABILITY	2011	121	18 \$	1,252,975.24
GENERAL LIABILITY	2012	585	38 \$	3,249,570.29
GENERAL LIABILITY	2013	538	49 \$	2,607,502.93
GENERAL LIABILITY	2014	553	116 \$	1,733,119.89
GENERAL LIABILITY Total		1,824	226 \$	9,849,754.87
LIABILITY REPORT ONLY	2012	2	- \$	-
LIABILITY REPORT ONLY Total		2	- \$	-
PROPERTY	2011	9	- \$	9,819.11
PROPERTY	2012	214	- \$	3,677,146.09
PROPERTY	2013	94	4 \$	384,275.21
PROPERTY	2014	91	15 \$	588,617.29
PROPERTY Total		408	19 \$	4,659,857.70
PUBLIC OFFICIALS LIABILITY	2008	1	1 \$	495,338.00
PUBLIC OFFICIALS LIABILITY	2012	48	3 \$	353,668.46
PUBLIC OFFICIALS LIABILITY	2013	53	6 \$	361,520.51
PUBLIC OFFICIALS LIABILITY	2014	52	18 \$	359,040.50
PUBLIC OFFICIALS LIABILITY Total		154	28 \$	1,569,567.47
WORKCOMP RECORD ONLY	2012	239	- \$	-
WORKCOMP RECORD ONLY	2013	243	- \$	-
WORKCOMP RECORD ONLY	2014	269	3 \$	13,897.00
WORKCOMP RECORD ONLY Total		751	3 \$	13,897.00
WORKERS COMPENSATION	2006	2	2 \$	34,388.85
WORKERS COMPENSATION	2009	3	3 \$	37,869.20
WORKERS COMPENSATION	2010	9	6 \$	134,254.41
WORKERS COMPENSATION	2011	13	6 \$	222,076.73
WORKERS COMPENSATION	2012	986	136 \$	11,562,753.44
WORKERS COMPENSATION	2013	997	158 \$	8,729,771.06
WORKERS COMPENSATION	2014	916	663 \$	8,045,155.07
WORKERS COMPENSATION Total		2,926	974 \$	28,766,268.76
Grand Total		8,392	1,460 \$	59,034,254.95

Valued as of 11/30/14



Garden State Municipal Joint Insurance Fund Open/Closed Report

report_to_tpa_year 2014

Count of claim_number line	policy_effective_year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	2011	TOWNSHIP OF EWING		1		1
AUTO LIABILITY	2011 Total			1		1
AUTO LIABILITY	2012	CITY OF HOBOKEN		1	1	2
AUTO LIABILITY	2012	HOWELL TOWNSHIP		2		2
AUTO LIABILITY	2012	TOWNSHIP OF EWING		1		1
AUTO LIABILITY	2012	TOWNSHIP OF UNION			1	1
AUTO LIABILITY	2012 Total			4	2	6
AUTO LIABILITY	2013	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	2013	CITY OF ENGLEWOOD		2	3	5
AUTO LIABILITY	2013	CITY OF HOBOKEN		1		1
AUTO LIABILITY	2013	CITY OF LINDEN		3		3
AUTO LIABILITY	2013	LIVINGSTON TOWNSHIP		1		1
AUTO LIABILITY	2013	TOWN OF MORRISTOWN		1		1
AUTO LIABILITY	2013	TOWNSHIP OF BLOOMFIELD		1		1
AUTO LIABILITY	2013	TOWNSHIP OF EWING		2		2
AUTO LIABILITY	2013	TOWNSHIP OF MAPLEWOOD		2		2
AUTO LIABILITY	2013	TOWNSHIP OF MONTCLAIR		3		3
AUTO LIABILITY	2013	TOWNSHIP OF WARREN		1		1
AUTO LIABILITY	2013	TWP OF PARSIPPANY		5	1	6
AUTO LIABILITY	2013	TWP OF WEST ORANGE		3		3
AUTO LIABILITY	2013 Total			26	4	30
AUTO LIABILITY	2014	BERKELEY TOWNSHIP		13		13
AUTO LIABILITY	2014	BORO OF CALDWELL		1	1	2
AUTO LIABILITY	2014	BORO OF FAIR HAVEN		4		4
AUTO LIABILITY	2014	BORO OF FANWOOD		2		2
AUTO LIABILITY	2014	BORO OF HIGHLAND PARK		2	1	3
AUTO LIABILITY	2014	BORO OF NEW PROVIDENCE		1	2	3
AUTO LIABILITY	2014	BORO OF NORTH PLAINFIELD		7	1	8
AUTO LIABILITY	2014	BOROUGH OF HADDON HEIGHTS		2	1	3
AUTO LIABILITY	2014	BOROUGH OF KENILWORTH		5	1	6
AUTO LIABILITY	2014	BOROUGH OF TOTOWA		5		5

Valued as of 11/30/14



Garden State Municipal Joint Insurance Fund Open/Closed Report

report_to_tpa_year 2014

Count of claim_number line	policy_effective_year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	2014	CITY OF ENGLEWOOD		23		23
AUTO LIABILITY	2014	CITY OF HOBOKEN		16	3	19
AUTO LIABILITY	2014	CITY OF LINDEN		10		10
AUTO LIABILITY	2014	CITY OF RAHWAY		14	3	17
AUTO LIABILITY	2014	HOWELL TOWNSHIP		13		13
AUTO LIABILITY	2014	LIVINGSTON TOWNSHIP		13		13
AUTO LIABILITY	2014	TOWN OF GUTTENBERG		7	1	8
AUTO LIABILITY	2014	TOWN OF HARRISON		1		1
AUTO LIABILITY	2014	TOWN OF KEARNY		13	7	20
AUTO LIABILITY	2014	TOWN OF MORRISTOWN		13	3	16
AUTO LIABILITY	2014	TOWNSHIP OF BLOOMFIELD		21	1	22
AUTO LIABILITY	2014	TOWNSHIP OF EASTAMPTON		5		5
AUTO LIABILITY	2014	TOWNSHIP OF EWING		2	8	10
AUTO LIABILITY	2014	TOWNSHIP OF FREEHOLD		7	1	8
AUTO LIABILITY	2014	TOWNSHIP OF HAMILTON		1	2	3
AUTO LIABILITY	2014	TOWNSHIP OF LAWRENCE		5		5
AUTO LIABILITY	2014	TOWNSHIP OF MAPLEWOOD		13	4	17
AUTO LIABILITY	2014	TOWNSHIP OF MONTCLAIR		34	5	39
AUTO LIABILITY	2014	TOWNSHIP OF MORRIS		8	3	11
AUTO LIABILITY	2014	TOWNSHIP OF UNION		32	1	33
AUTO LIABILITY	2014	TOWNSHIP OF WARREN		9	1	10
AUTO LIABILITY	2014	TWP OF NORTH BRUNSWICK		3	2	5
AUTO LIABILITY	2014	TWP OF PARSIPPANY		26	3	29
AUTO LIABILITY	2014	TWP OF WEST ORANGE		22	3	25
AUTO LIABILITY	2014 Total			353	58	411
AUTO PHYSICAL DAMAGE	2012	CITY OF HOBOKEN		1		1
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EWING		1		1
AUTO PHYSICAL DAMAGE	2012 Total			2		2
AUTO PHYSICAL DAMAGE	2013	BERKELEY HEIGHTS		3		3
AUTO PHYSICAL DAMAGE	2013	CITY OF ENGLEWOOD		2		2
AUTO PHYSICAL DAMAGE	2013	CITY OF HOBOKEN		1		1

Valued as of 11/30/14



Garden State Municipal Joint Insurance Fund Open/Closed Report

report_to_tpa_year 2014

Count of claim_number line	policy_effective_year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	2013	LIVINGSTON TOWNSHIP		1		1
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF BLOOMFIELD		2		2
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF EWING		2		2
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF HAMILTON		1		1
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MAPLEWOOD		2		2
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MONTCLAIR		2		2
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF UNION		1		1
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WARREN		1		1
AUTO PHYSICAL DAMAGE	2013	TWP OF NORTH BRUNSWICK		1		1
AUTO PHYSICAL DAMAGE	2013	TWP OF PARSIPPANY		4		4
AUTO PHYSICAL DAMAGE	2013	TWP OF WEST ORANGE		3		3
AUTO PHYSICAL DAMAGE	2013 Total			26		26
AUTO PHYSICAL DAMAGE	2014	BERKELEY HEIGHTS		4		4
AUTO PHYSICAL DAMAGE	2014	BERKELEY TOWNSHIP		15	2	17
AUTO PHYSICAL DAMAGE	2014	BORO OF CALDWELL		3	1	4
AUTO PHYSICAL DAMAGE	2014	BORO OF FAIR HAVEN		4		4
AUTO PHYSICAL DAMAGE	2014	BORO OF FANWOOD			2	2
AUTO PHYSICAL DAMAGE	2014	BORO OF HIGHLAND PARK		5		5
AUTO PHYSICAL DAMAGE	2014	BORO OF NEW PROVIDENCE		6	1	7
AUTO PHYSICAL DAMAGE	2014	BORO OF NORTH PLAINFIELD		17	2	19
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HADDON HEIGHTS		2	1	3
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF KENILWORTH		5		5
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF TOTOWA		9		9
AUTO PHYSICAL DAMAGE	2014	CITY OF ENGLEWOOD		15	3	19
AUTO PHYSICAL DAMAGE	2014	CITY OF HOBOKEN		16		16
AUTO PHYSICAL DAMAGE	2014	CITY OF LINDEN		6		6
AUTO PHYSICAL DAMAGE	2014	CITY OF RAHWAY		18	3	21
AUTO PHYSICAL DAMAGE	2014	HOWELL TOWNSHIP		9	2	11
AUTO PHYSICAL DAMAGE	2014	LIVINGSTON TOWNSHIP		13	2	15
AUTO PHYSICAL DAMAGE	2014	TOWN OF GUTTENBERG		7	3	10
AUTO PHYSICAL DAMAGE	2014	TOWN OF HARRISON			1	1

Valued as of 11/30/14



Garden State Municipal Joint Insurance Fund Open/Closed Report

report_to_tpa_year 2014

Count of claim_number line	policy_effective_year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	2014	TOWN OF KEARNY	16	2		18
AUTO PHYSICAL DAMAGE	2014	TOWN OF MORRISTOWN	13	2		15
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF BLOOMFIELD	12	3		15
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EASTAMPTON	6	1		7
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EWING	2	3		5
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF FREEHOLD	14	1		15
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF HAMILTON	3	2		5
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF LAWRENCE	11			11
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MAPLEWOOD	19	3		22
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MONTCLAIR	30	9		39
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MORRIS	20	3		23
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF UNION	35	3		38
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WARREN	13	1		14
AUTO PHYSICAL DAMAGE	2014	TWP OF NORTH BRUNSWICK	16	3		19
AUTO PHYSICAL DAMAGE	2014	TWP OF PARSIPPANY	26	4		30
AUTO PHYSICAL DAMAGE	2014	TWP OF WEST ORANGE	31	7		38
AUTO PHYSICAL DAMAGE	2014 Total		421	70	1	492
EMPLOYMENT PRACTICES	2013	BORO OF HIGHLAND PARK		1		1
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF BLOOMFIELD		4		4
EMPLOYMENT PRACTICES	2013 Total			5		5
EMPLOYMENT PRACTICES	2014	BERKELEY HEIGHTS		1		1
EMPLOYMENT PRACTICES	2014	CITY OF ENGLEWOOD		3		3
EMPLOYMENT PRACTICES	2014	CITY OF HOBOKEN		6		6
EMPLOYMENT PRACTICES	2014	TOWN OF GUTTENBERG	1	3		4
EMPLOYMENT PRACTICES	2014	TOWN OF HARRISON	1			1
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF BLOOMFIELD	1	5		6
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF FREEHOLD		1		1
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF HAMILTON		1		1
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MAPLEWOOD	1			1
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MONTCLAIR	1	4		5
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MORRIS		2		2

Valued as of 11/30/14



Garden State Municipal Joint Insurance Fund Open/Closed Report

report_to_tpa_year 2014

Count of claim_number line	policy_effective_year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	2014	TWP OF PARSIPPANY		2		4
EMPLOYMENT PRACTICES	2014 Total			7	28	35
GENERAL LIABILITY	2010	CITY OF ENGLEWOOD			1	1
GENERAL LIABILITY	2010 Total				1	1
GENERAL LIABILITY	2011	BERKELEY TOWNSHIP	1			1
GENERAL LIABILITY	2011	CITY OF HOBOKEN		1		1
GENERAL LIABILITY	2011 Total		1	1		2
GENERAL LIABILITY	2012	BORO OF NORTH PLAINFIELD	1			1
GENERAL LIABILITY	2012	TOWN OF MORRISTOWN		1		1
GENERAL LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	3	3		6
GENERAL LIABILITY	2012	TOWNSHIP OF FREEHOLD		1		1
GENERAL LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	1	1		2
GENERAL LIABILITY	2012	TOWNSHIP OF MONTCLAIR	1	1		2
GENERAL LIABILITY	2012	TOWNSHIP OF UNION		1		1
GENERAL LIABILITY	2012 Total		6	8		14
GENERAL LIABILITY	2013	BERKELEY TOWNSHIP			1	1
GENERAL LIABILITY	2013	BORO OF CALDWELL	1		1	2
GENERAL LIABILITY	2013	BORO OF HIGHLAND PARK	2	1		3
GENERAL LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	1			1
GENERAL LIABILITY	2013	CITY OF ENGLEWOOD	3		1	4
GENERAL LIABILITY	2013	CITY OF HOBOKEN	6		1	7
GENERAL LIABILITY	2013	CITY OF LINDEN	8			8
GENERAL LIABILITY	2013	CITY OF RAHWAY	3			3
GENERAL LIABILITY	2013	HOWELL TOWNSHIP	2			2
GENERAL LIABILITY	2013	LIVINGSTON TOWNSHIP	1			1
GENERAL LIABILITY	2013	TOWN OF HARRISON	3			3
GENERAL LIABILITY	2013	TOWN OF MORRISTOWN	1			1
GENERAL LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	10	1		11
GENERAL LIABILITY	2013	TOWNSHIP OF EWING	2		1	3
GENERAL LIABILITY	2013	TOWNSHIP OF FREEHOLD	1			1
GENERAL LIABILITY	2013	TOWNSHIP OF HAMILTON	12	2		14

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Count of claim_number line	policy_effective_year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	2013	TOWNSHIP OF LAWRENCE		1		1
GENERAL LIABILITY	2013	TOWNSHIP OF MAPLEWOOD		1	1	2
GENERAL LIABILITY	2013	TOWNSHIP OF MONTCLAIR		5		5
GENERAL LIABILITY	2013	TOWNSHIP OF UNION		4		4
GENERAL LIABILITY	2013	TOWNSHIP OF WARREN			1	1
GENERAL LIABILITY	2013	TWP OF NORTH BRUNSWICK		2	1	3
GENERAL LIABILITY	2013	TWP OF PARSIPPANY		4	1	5
GENERAL LIABILITY	2013	TWP OF WEST ORANGE		9		9
GENERAL LIABILITY	2013 Total			81	9	5
GENERAL LIABILITY	2014	BERKELEY HEIGHTS		9	2	11
GENERAL LIABILITY	2014	BERKELEY TOWNSHIP		2	3	5
GENERAL LIABILITY	2014	BORO OF CALDWELL		11	4	15
GENERAL LIABILITY	2014	BORO OF FAIR HAVEN		1	1	2
GENERAL LIABILITY	2014	BORO OF FANWOOD		2	2	4
GENERAL LIABILITY	2014	BORO OF HIGHLAND PARK		8		8
GENERAL LIABILITY	2014	BORO OF NEW PROVIDENCE		11		11
GENERAL LIABILITY	2014	BORO OF NORTH PLAINFIELD		1	1	2
GENERAL LIABILITY	2014	BOROUGH OF HADDON HEIGHTS		9	5	14
GENERAL LIABILITY	2014	BOROUGH OF KENILWORTH		6		6
GENERAL LIABILITY	2014	BOROUGH OF TOTOWA		6	1	7
GENERAL LIABILITY	2014	CITY OF ENGLEWOOD		17	10	27
GENERAL LIABILITY	2014	CITY OF HOBOKEN		28	8	36
GENERAL LIABILITY	2014	CITY OF LINDEN		20	4	24
GENERAL LIABILITY	2014	CITY OF RAHWAY		15	4	1
GENERAL LIABILITY	2014	HOWELL TOWNSHIP		17	6	23
GENERAL LIABILITY	2014	LIVINGSTON TOWNSHIP		23	7	30
GENERAL LIABILITY	2014	TOWN OF GUTTENBERG		4		4
GENERAL LIABILITY	2014	TOWN OF HARRISON		10		1
GENERAL LIABILITY	2014	TOWN OF KEARNY		35	5	1
GENERAL LIABILITY	2014	TOWN OF MORRISTOWN		7	2	9
GENERAL LIABILITY	2014	TOWNSHIP OF BLOOMFIELD		21	8	29

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Count of claim_number line	policy_effective_year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	2014	TOWNSHIP OF EWING	20	4		24
GENERAL LIABILITY	2014	TOWNSHIP OF FREEHOLD	15	4		19
GENERAL LIABILITY	2014	TOWNSHIP OF HAMILTON	8	7		15
GENERAL LIABILITY	2014	TOWNSHIP OF LAWRENCE	5	2		7
GENERAL LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	14	1		15
GENERAL LIABILITY	2014	TOWNSHIP OF MONTCLAIR	29	8	1	38
GENERAL LIABILITY	2014	TOWNSHIP OF MORRIS	2	2		4
GENERAL LIABILITY	2014	TOWNSHIP OF UNION	31	5		36
GENERAL LIABILITY	2014	TOWNSHIP OF WARREN	3			3
GENERAL LIABILITY	2014	TWP OF NORTH BRUNSWICK	10			10
GENERAL LIABILITY	2014	TWP OF PARSIPPANY	24	4		28
GENERAL LIABILITY	2014	TWP OF WEST ORANGE	13	2		15
GENERAL LIABILITY	2014 Total		437	112	4	553
PROPERTY	2013	BERKELEY TOWNSHIP	1			1
PROPERTY	2013	BORO OF HIGHLAND PARK	1			1
PROPERTY	2013	BORO OF NORTH PLAINFIELD	1			1
PROPERTY	2013	CITY OF ENGLEWOOD	2			2
PROPERTY	2013	CITY OF LINDEN	10			10
PROPERTY	2013	TOWNSHIP OF HAMILTON		1		1
PROPERTY	2013	TOWNSHIP OF MONTCLAIR	1			1
PROPERTY	2013	TOWNSHIP OF UNION	1			1
PROPERTY	2013	TWP OF NORTH BRUNSWICK	1			1
PROPERTY	2013	TWP OF PARSIPPANY	1			1
PROPERTY	2013 Total		19	1		20
PROPERTY	2014	BERKELEY HEIGHTS	2		1	3
PROPERTY	2014	BERKELEY TOWNSHIP	5			5
PROPERTY	2014	BORO OF CALDWELL	5			5
PROPERTY	2014	BORO OF FAIR HAVEN	3	2		5
PROPERTY	2014	BORO OF NEW PROVIDENCE	2			2
PROPERTY	2014	BORO OF NORTH PLAINFIELD	1			1
PROPERTY	2014	BOROUGH OF HADDON HEIGHTS	2	1		3

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Count of claim_number line	policy_effective_year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	2014	BOROUGH OF TOTOWA		2	1	3
PROPERTY	2014	CITY OF ENGLEWOOD		8		8
PROPERTY	2014	CITY OF LINDEN		3		3
PROPERTY	2014	CITY OF RAHWAY		1	1	2
PROPERTY	2014	LIVINGSTON TOWNSHIP		3		3
PROPERTY	2014	TOWN OF GUTTENBERG		1		1
PROPERTY	2014	TOWN OF HARRISON		2	1	3
PROPERTY	2014	TOWN OF KEARNY		3		3
PROPERTY	2014	TOWN OF MORRISTOWN			2	2
PROPERTY	2014	TOWNSHIP OF BLOOMFIELD		1		1
PROPERTY	2014	TOWNSHIP OF EWING		1		1
PROPERTY	2014	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	2014	TOWNSHIP OF LAWRENCE		1		1
PROPERTY	2014	TOWNSHIP OF MAPLEWOOD		3		4
PROPERTY	2014	TOWNSHIP OF MORRIS		2		2
PROPERTY	2014	TOWNSHIP OF UNION		5		5
PROPERTY	2014	TOWNSHIP OF WARREN		4		4
PROPERTY	2014	TWP OF NORTH BRUNSWICK		4		4
PROPERTY	2014	TWP OF PARSIPPANY		8	3	11
PROPERTY	2014	TWP OF WEST ORANGE		3	1	5
PROPERTY	2014 Total			76	12	91
PUBLIC OFFICIALS LIABILITY	2008	TOWNSHIP OF MONTCLAIR			1	1
PUBLIC OFFICIALS LIABILITY	2008 Total				1	1
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF MIDDLESEX		1		1
PUBLIC OFFICIALS LIABILITY	2012	TWP OF MANALAPAN		1		1
PUBLIC OFFICIALS LIABILITY	2012 Total			2		2
PUBLIC OFFICIALS LIABILITY	2013	CITY OF HOBOKEN		1		1
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MONTCLAIR		2		2
PUBLIC OFFICIALS LIABILITY	2013	TWP OF NORTH BRUNSWICK			1	1
PUBLIC OFFICIALS LIABILITY	2013	TWP OF PARSIPPANY			1	1
PUBLIC OFFICIALS LIABILITY	2013 Total			3	2	5

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Count of claim_number line	policy_effective_year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY HEIGHTS		1	1	2
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY TOWNSHIP		1	1	2
PUBLIC OFFICIALS LIABILITY	2014	BORO OF HIGHLAND PARK			1	1
PUBLIC OFFICIALS LIABILITY	2014	BORO OF NORTH PLAINFIELD		1	1	2
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF TOTOWA		1		1
PUBLIC OFFICIALS LIABILITY	2014	CITY OF ENGLEWOOD		4		4
PUBLIC OFFICIALS LIABILITY	2014	CITY OF HOBOKEN		7	4	11
PUBLIC OFFICIALS LIABILITY	2014	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	2014	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	2014	HOWELL TOWNSHIP		2	2	4
PUBLIC OFFICIALS LIABILITY	2014	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	2014	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF BLOOMFIELD		1	2	3
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF HAMILTON			1	1
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MONTCLAIR		4	2	6
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF WARREN			2	2
PUBLIC OFFICIALS LIABILITY	2014	TWP OF NORTH BRUNSWICK		1		1
PUBLIC OFFICIALS LIABILITY	2014	TWP OF PARSIPPANY		4	1	5
PUBLIC OFFICIALS LIABILITY	2014 Total			34	18	52
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF HAMILTON		1		1
WORKCOMP RECORD ONLY	2013 Total			1		1
WORKCOMP RECORD ONLY	2014	BERKELEY HEIGHTS		1		1
WORKCOMP RECORD ONLY	2014	BERKELEY TOWNSHIP		12		12
WORKCOMP RECORD ONLY	2014	BORO OF CALDWELL		1		1
WORKCOMP RECORD ONLY	2014	BORO OF FANWOOD		2		2
WORKCOMP RECORD ONLY	2014	BORO OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	2014	BORO OF NEW PROVIDENCE		11		11
WORKCOMP RECORD ONLY	2014	BORO OF NORTH PLAINFIELD		16	1	17
WORKCOMP RECORD ONLY	2014	BOROUGH OF HADDON HEIGHTS		1	1	2

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Count of claim_number line	policy_effective_year	insured	claimant_status			
			Closed	Open	Re-Open	Grand Total
WORKCOMP RECORD ONLY	2014	CITY OF ENGLEWOOD		15		15
WORKCOMP RECORD ONLY	2014	CITY OF HOBOKEN		17		17
WORKCOMP RECORD ONLY	2014	CITY OF LINDEN		31		31
WORKCOMP RECORD ONLY	2014	CITY OF RAHWAY		7		7
WORKCOMP RECORD ONLY	2014	HOWELL TOWNSHIP		17	1	18
WORKCOMP RECORD ONLY	2014	LIVINGSTON TOWNSHIP		1		1
WORKCOMP RECORD ONLY	2014	TOWN OF GUTTENBERG		1		1
WORKCOMP RECORD ONLY	2014	TOWN OF HARRISON		12		12
WORKCOMP RECORD ONLY	2014	TOWN OF KEARNY		7		7
WORKCOMP RECORD ONLY	2014	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EWING		2		2
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF FREEHOLD		25		25
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF HAMILTON		21		21
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF LAWRENCE		7		7
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MAPLEWOOD		6		6
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MORRIS		13		13
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WARREN		2		2
WORKCOMP RECORD ONLY	2014	TWP OF NORTH BRUNSWICK		12		12
WORKCOMP RECORD ONLY	2014	TWP OF WEST ORANGE		4		4
WORKCOMP RECORD ONLY	2014 Total			266	3	269
WORKERS COMPENSATION	2009	CITY OF HOBOKEN			1	1
WORKERS COMPENSATION	2009 Total				1	1
WORKERS COMPENSATION	2010	CITY OF HOBOKEN			1	1
WORKERS COMPENSATION	2010 Total				1	1
WORKERS COMPENSATION	2011	BERKELEY TOWNSHIP			1	1
WORKERS COMPENSATION	2011	TWP OF WEST ORANGE			1	1
WORKERS COMPENSATION	2011 Total				2	2
WORKERS COMPENSATION	2012	BERKELEY TOWNSHIP			1	1

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Count of claim_number line	policy_effective_year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	2012	BORO OF FANWOOD		1		1
WORKERS COMPENSATION	2012	CITY OF HOBOKEN			1	1
WORKERS COMPENSATION	2012	TOWNSHIP OF HAMILTON			2	2
WORKERS COMPENSATION	2012 Total			1	4	5
WORKERS COMPENSATION	2013	BERKELEY TOWNSHIP			2	2
WORKERS COMPENSATION	2013	BORO OF FAIR HAVEN	1			1
WORKERS COMPENSATION	2013	CITY OF HOBOKEN	2	3	1	6
WORKERS COMPENSATION	2013	HOWELL TOWNSHIP	1			1
WORKERS COMPENSATION	2013	LIVINGSTON TOWNSHIP	1	1		2
WORKERS COMPENSATION	2013	TOWN OF HARRISON	1			1
WORKERS COMPENSATION	2013	TOWNSHIP OF EWING	1			1
WORKERS COMPENSATION	2013	TOWNSHIP OF HAMILTON	2			2
WORKERS COMPENSATION	2013	TOWNSHIP OF MONTCLAIR	1			1
WORKERS COMPENSATION	2013	TOWNSHIP OF UNION	1			1
WORKERS COMPENSATION	2013	TWP OF NORTH BRUNSWICK		1		1
WORKERS COMPENSATION	2013	TWP OF WEST ORANGE	2			2
WORKERS COMPENSATION	2013 Total		13	7	1	21
WORKERS COMPENSATION	2014	BERKELEY HEIGHTS	4	8		12
WORKERS COMPENSATION	2014	BERKELEY TOWNSHIP	10	35		45
WORKERS COMPENSATION	2014	BORO OF CALDWELL	5	3		8
WORKERS COMPENSATION	2014	BORO OF FAIR HAVEN		1		1
WORKERS COMPENSATION	2014	BORO OF FANWOOD	3	8		11
WORKERS COMPENSATION	2014	BORO OF HIGHLAND PARK	5	2		7
WORKERS COMPENSATION	2014	BORO OF NEW PROVIDENCE	5	6		11
WORKERS COMPENSATION	2014	BORO OF NORTH PLAINFIELD	1	13		14
WORKERS COMPENSATION	2014	BOROUGH OF HADDON HEIGHTS	1	2		3
WORKERS COMPENSATION	2014	BOROUGH OF KENILWORTH		8		8
WORKERS COMPENSATION	2014	BOROUGH OF TOTOWA	3	2		5
WORKERS COMPENSATION	2014	CITY OF ENGLEWOOD	6	28		34
WORKERS COMPENSATION	2014	CITY OF HOBOKEN	23	51		74
WORKERS COMPENSATION	2014	CITY OF LINDEN	31	80	1	112

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Count of claim_number line	policy_effective_year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	2014	CITY OF RAHWAY	3	17		20
WORKERS COMPENSATION	2014	HOWELL TOWNSHIP	7	18		25
WORKERS COMPENSATION	2014	LIVINGSTON TOWNSHIP	6	32		38
WORKERS COMPENSATION	2014	TOWN OF GUTTENBERG	2	4		6
WORKERS COMPENSATION	2014	TOWN OF HARRISON	1	11		12
WORKERS COMPENSATION	2014	TOWN OF KEARNY	13	25		38
WORKERS COMPENSATION	2014	TOWN OF MORRISTOWN	7	22		29
WORKERS COMPENSATION	2014	TOWNSHIP OF EASTAMPTON	1	4		5
WORKERS COMPENSATION	2014	TOWNSHIP OF EWING	11	37		48
WORKERS COMPENSATION	2014	TOWNSHIP OF FREEHOLD	6	16		22
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON	26	48		74
WORKERS COMPENSATION	2014	TOWNSHIP OF LAWRENCE	3	8		11
WORKERS COMPENSATION	2014	TOWNSHIP OF MAPLEWOOD	8	19		27
WORKERS COMPENSATION	2014	TOWNSHIP OF MONTCLAIR	12	31		43
WORKERS COMPENSATION	2014	TOWNSHIP OF MORRIS	7	18	1	26
WORKERS COMPENSATION	2014	TOWNSHIP OF UNION	21	43		64
WORKERS COMPENSATION	2014	TOWNSHIP OF WARREN	3	7		10
WORKERS COMPENSATION	2014	TWP OF NORTH BRUNSWICK	14	34		48
WORKERS COMPENSATION	2014	TWP OF WEST ORANGE	5	19	1	25
WORKERS COMPENSATION	2014 Total		253	660	3	916
Grand Total			2,033	1,010	17	3,060

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Garden State Municipal Joint Insurance Fund
Lost Time Ratio Report
All Workers' Compensation

report_to_tpa_year	2014
line	WORKERS COMPENSATION

Count of claim_number policy_effective_year	insured	claimant_type		Grand Total	Lost Time Ratio
		INDEMNITY	MEDICAL ONLY		
2009	CITY OF HOBOKEN	1		1	100%
2009 Total		1		1	100%
2010	CITY OF HOBOKEN	1		1	100%
2010 Total		1		1	100%
2011	BERKELEY TOWNSHIP		1	1	0%
2011	TWP OF WEST ORANGE	1		1	100%
2011 Total		1	1	2	50%
2012	BERKELEY TOWNSHIP	1		1	100%
2012	BORO OF FANWOOD		1	1	0%
2012	CITY OF HOBOKEN	1		1	100%
2012	TOWNSHIP OF HAMILTON	2		2	100%
2012 Total		4	1	5	80%
2013	BERKELEY TOWNSHIP	2		2	100%
2013	BORO OF FAIR HAVEN		1	1	0%
2013	CITY OF HOBOKEN	3	3	6	50%
2013	HOWELL TOWNSHIP		1	1	0%
2013	LIVINGSTON TOWNSHIP	1	1	2	50%
2013	TOWN OF HARRISON	1		1	100%
2013	TOWNSHIP OF EWING		1	1	0%
2013	TOWNSHIP OF HAMILTON		2	2	0%
2013	TOWNSHIP OF MONTCLAIR	1		1	100%
2013	TOWNSHIP OF UNION		1	1	0%
2013	TWP OF NORTH BRUNSWICK	1		1	100%
2013	TWP OF WEST ORANGE		2	2	0%
2013 Total		9	12	21	43%
2014	BERKELEY HEIGHTS	3	9	12	25%
2014	BERKELEY TOWNSHIP	7	38	45	16%
2014	BORO OF CALDWELL		8	8	0%
2014	BORO OF FAIR HAVEN		1	1	0%
2014	BORO OF FANWOOD	4	7	11	36%

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Garden State Municipal Joint Insurance Fund
Lost Time Ratio Report
All Workers' Compensation

report_to_tpa_year	2014
line	WORKERS COMPENSATION

Count of claim_number policy_effective_year	insured	claimant_type		Grand Total	Lost Time Ratio
		INDEMNITY	MEDICAL ONLY		
2014	BORO OF HIGHLAND PARK	2	5	7	29%
2014	BORO OF NEW PROVIDENCE	2	9	11	18%
2014	BORO OF NORTH PLAINFIELD	2	12	14	14%
2014	BOROUGH OF HADDON HEIGHTS	1	2	3	33%
2014	BOROUGH OF KENILWORTH		8	8	0%
2014	BOROUGH OF TOTOWA	2	3	5	40%
2014	CITY OF ENGLEWOOD	7	27	34	21%
2014	CITY OF HOBOKEN	18	56	74	24%
2014	CITY OF LINDEN	15	97	112	13%
2014	CITY OF RAHWAY	3	17	20	15%
2014	HOWELL TOWNSHIP	9	16	25	36%
2014	LIVINGSTON TOWNSHIP	8	30	38	21%
2014	TOWN OF GUTTENBERG	3	3	6	50%
2014	TOWN OF HARRISON	3	9	12	25%
2014	TOWN OF KEARNY	9	28	37	24%
2014	TOWN OF MORRISTOWN	10	19	29	34%
2014	TOWNSHIP OF EASTAMPTON	1	4	5	20%
2014	TOWNSHIP OF EWING	10	38	48	21%
2014	TOWNSHIP OF FREEHOLD	4	18	22	18%
2014	TOWNSHIP OF HAMILTON	10	64	74	14%
2014	TOWNSHIP OF LAWRENCE	1	10	11	9%
2014	TOWNSHIP OF MAPLEWOOD	3	24	27	11%
2014	TOWNSHIP OF MONTCLAIR	21	22	43	49%
2014	TOWNSHIP OF MORRIS	8	18	26	31%
2014	TOWNSHIP OF UNION	18	46	64	28%
2014	TOWNSHIP OF WARREN	1	9	10	10%
2014	TWP OF NORTH BRUNSWICK	8	40	48	17%
2014	TWP OF WEST ORANGE	6	19	25	24%
2014 Total		199	716	915	22%
Grand Total		215	730	945	23%

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	- \$	- \$	-
AUTO LIABILITY	2010	CITY OF RAHWAY	1	- \$	- \$	-
AUTO LIABILITY	2010	TWP OF WEST ORANGE	1	1 \$	560,749.12 \$	560,749.12
AUTO LIABILITY	2010 Total		3	1 \$	560,749.12 \$	186,916.37
AUTO LIABILITY	2011	BERKELEY TOWNSHIP	1	- \$	500.00 \$	500.00
AUTO LIABILITY	2011	BOROUGH OF MIDDLESEX	1	- \$	- \$	-
AUTO LIABILITY	2011	CITY OF HOBOKEN	1	- \$	508.90 \$	508.90
AUTO LIABILITY	2011	CITY OF RAHWAY	3	- \$	1,284.65 \$	428.22
AUTO LIABILITY	2011	LIVINGSTON TOWNSHIP	2	- \$	- \$	-
AUTO LIABILITY	2011	TOWN OF MORRISTOWN	1	- \$	- \$	-
AUTO LIABILITY	2011	TOWNSHIP OF EWING	3	- \$	2,872.61 \$	957.54
AUTO LIABILITY	2011	TOWNSHIP OF FREEHOLD	2	- \$	1,286.85 \$	643.43
AUTO LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
AUTO LIABILITY	2011	TOWNSHIP OF MONTCLAIR	1	- \$	- \$	-
AUTO LIABILITY	2011	TOWNSHIP OF UNION	4	- \$	1,250.00 \$	312.50
AUTO LIABILITY	2011	TWP OF WEST ORANGE	1	- \$	160.50 \$	160.50
AUTO LIABILITY	2011 Total		21	- \$	7,863.51 \$	374.45
AUTO LIABILITY	2012	BERKELEY TOWNSHIP	11	- \$	1,281.87 \$	116.53
AUTO LIABILITY	2012	BORO OF CALDWELL	11	- \$	1,144.50 \$	104.05
AUTO LIABILITY	2012	BORO OF FANWOOD	1	- \$	- \$	-
AUTO LIABILITY	2012	BORO OF HIGHLAND PARK	2	- \$	9.20 \$	4.60
AUTO LIABILITY	2012	BORO OF NORTH PLAINFIELD	6	- \$	101.00 \$	16.83
AUTO LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	- \$	500.00 \$	500.00
AUTO LIABILITY	2012	BOROUGH OF KENILWORTH	1	- \$	1,008.90 \$	1,008.90
AUTO LIABILITY	2012	BOROUGH OF MIDDLESEX	3	- \$	819.45 \$	273.15
AUTO LIABILITY	2012	CITY OF ENGLEWOOD	17	1 \$	48,525.05 \$	2,854.41
AUTO LIABILITY	2012	CITY OF HOBOKEN	11	1 \$	32,301.00 \$	2,936.45
AUTO LIABILITY	2012	CITY OF RAHWAY	6	- \$	4,472.10 \$	745.35
AUTO LIABILITY	2012	HOWELL TOWNSHIP	15	1 \$	81,682.89 \$	5,445.53
AUTO LIABILITY	2012	LIVINGSTON TOWNSHIP	5	- \$	500.00 \$	100.00
AUTO LIABILITY	2012	TOWN OF HARRISON	3	- \$	16,656.44 \$	5,552.15
AUTO LIABILITY	2012	TOWN OF MORRISTOWN	4	- \$	1,709.29 \$	427.32
AUTO LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	6	- \$	13,487.36 \$	2,247.89
AUTO LIABILITY	2012	TOWNSHIP OF EASTAMPTON	4	- \$	3,452.56 \$	863.14
AUTO LIABILITY	2012	TOWNSHIP OF EWING	4	- \$	29,554.87 \$	7,388.72
AUTO LIABILITY	2012	TOWNSHIP OF FREEHOLD	8	- \$	500.00 \$	62.50
AUTO LIABILITY	2012	TOWNSHIP OF HAMILTON	2	- \$	- \$	-
AUTO LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	10	1 \$	56,932.73 \$	5,693.27
AUTO LIABILITY	2012	TOWNSHIP OF MONTCLAIR	9	1 \$	33,998.45 \$	3,777.61
AUTO LIABILITY	2012	TOWNSHIP OF MORRIS	8	- \$	3,282.85 \$	410.36
AUTO LIABILITY	2012	TOWNSHIP OF UNION	20	1 \$	28,255.09 \$	1,412.75
AUTO LIABILITY	2012	TOWNSHIP OF WARREN	2	- \$	2,441.48 \$	1,220.74
AUTO LIABILITY	2012	TWP OF MANALAPAN	6	- \$	3,949.65 \$	658.28
AUTO LIABILITY	2012	TWP OF NORTH BRUNSWICK	10	- \$	131.89 \$	13.19
AUTO LIABILITY	2012	TWP OF PARSIPPANY	16	1 \$	137,290.95 \$	8,580.68

Valued as of 11/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2012	TWP OF WEST ORANGE	11	- \$	575.00 \$	52.27
AUTO LIABILITY	2012 Total		213	7 \$	504,564.57 \$	2,368.85
AUTO LIABILITY	2013	BERKELEY HEIGHTS	1	- \$	- \$	-
AUTO LIABILITY	2013	BERKELEY TOWNSHIP	6	- \$	1,500.00 \$	250.00
AUTO LIABILITY	2013	BORO OF CALDWELL	13	- \$	17,970.98 \$	1,382.38
AUTO LIABILITY	2013	BORO OF FAIR HAVEN	3	- \$	5,100.03 \$	1,700.01
AUTO LIABILITY	2013	BORO OF HIGHLAND PARK	8	- \$	2,421.11 \$	302.64
AUTO LIABILITY	2013	BORO OF NORTH PLAINFIELD	10	- \$	3,916.29 \$	391.63
AUTO LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	2	- \$	500.00 \$	250.00
AUTO LIABILITY	2013	BOROUGH OF KENILWORTH	2	- \$	99.00 \$	49.50
AUTO LIABILITY	2013	CITY OF ENGLEWOOD	17	10 \$	44,861.00 \$	2,638.88
AUTO LIABILITY	2013	CITY OF HOBOKEN	16	- \$	3,884.12 \$	242.76
AUTO LIABILITY	2013	CITY OF LINDEN	26	- \$	7,324.01 \$	281.69
AUTO LIABILITY	2013	CITY OF RAHWAY	10	- \$	2,500.00 \$	250.00
AUTO LIABILITY	2013	HOWELL TOWNSHIP	5	- \$	500.00 \$	100.00
AUTO LIABILITY	2013	LIVINGSTON TOWNSHIP	7	1 \$	1,275,684.75 \$	182,240.68
AUTO LIABILITY	2013	TOWN OF HARRISON	3	1 \$	31,572.15 \$	10,524.05
AUTO LIABILITY	2013	TOWN OF MORRISTOWN	6	- \$	2,224.07 \$	370.68
AUTO LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	7	1 \$	19,617.60 \$	2,802.51
AUTO LIABILITY	2013	TOWNSHIP OF EWING	4	- \$	629.80 \$	157.45
AUTO LIABILITY	2013	TOWNSHIP OF FREEHOLD	10	- \$	99.00 \$	9.90
AUTO LIABILITY	2013	TOWNSHIP OF HAMILTON	2	- \$	- \$	-
AUTO LIABILITY	2013	TOWNSHIP OF LAWRENCE	6	- \$	- \$	-
AUTO LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	14	- \$	9,186.29 \$	656.16
AUTO LIABILITY	2013	TOWNSHIP OF MONTCLAIR	31	4 \$	36,232.04 \$	1,168.78
AUTO LIABILITY	2013	TOWNSHIP OF MORRIS	11	- \$	2,750.00 \$	250.00
AUTO LIABILITY	2013	TOWNSHIP OF UNION	18	- \$	2,719.28 \$	151.07
AUTO LIABILITY	2013	TOWNSHIP OF WARREN	4	- \$	4,023.89 \$	1,005.97
AUTO LIABILITY	2013	TWP OF NORTH BRUNSWICK	13	- \$	19,350.71 \$	1,488.52
AUTO LIABILITY	2013	TWP OF PARSIPPANY	30	2 \$	67,323.34 \$	2,244.11
AUTO LIABILITY	2013	TWP OF WEST ORANGE	14	- \$	9,158.20 \$	654.16
AUTO LIABILITY	2013 Total		299	19 \$	1,571,147.66 \$	5,254.67
AUTO LIABILITY	2014	BERKELEY TOWNSHIP	13	- \$	5,321.84 \$	409.37
AUTO LIABILITY	2014	BORO OF CALDWELL	2	1 \$	3,900.00 \$	1,950.00
AUTO LIABILITY	2014	BORO OF FAIR HAVEN	4	- \$	910.13 \$	227.53
AUTO LIABILITY	2014	BORO OF FANWOOD	2	- \$	- \$	-
AUTO LIABILITY	2014	BORO OF HIGHLAND PARK	3	1 \$	1,000.00 \$	333.33
AUTO LIABILITY	2014	BORO OF NEW PROVIDENCE	3	2 \$	3,100.00 \$	1,033.33
AUTO LIABILITY	2014	BORO OF NORTH PLAINFIELD	8	1 \$	- \$	-
AUTO LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	3	1 \$	5,965.60 \$	1,988.53
AUTO LIABILITY	2014	BOROUGH OF KENILWORTH	6	1 \$	7,808.42 \$	1,301.40
AUTO LIABILITY	2014	BOROUGH OF TOTOWA	5	- \$	6,252.55 \$	1,250.51
AUTO LIABILITY	2014	CITY OF ENGLEWOOD	23	- \$	15,406.40 \$	669.84
AUTO LIABILITY	2014	CITY OF HOBOKEN	19	3 \$	15,072.57 \$	793.29
AUTO LIABILITY	2014	CITY OF LINDEN	10	- \$	2,421.00 \$	242.10

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2014	CITY OF RAHWAY	17	3 \$	9,968.25 \$	586.37
AUTO LIABILITY	2014	HOWELL TOWNSHIP	13	- \$	1,700.00 \$	130.77
AUTO LIABILITY	2014	LIVINGSTON TOWNSHIP	13	- \$	20,782.96 \$	1,598.69
AUTO LIABILITY	2014	TOWN OF GUTTENBERG	8	1 \$	2,547.90 \$	318.49
AUTO LIABILITY	2014	TOWN OF HARRISON	1	- \$	1,192.24 \$	1,192.24
AUTO LIABILITY	2014	TOWN OF KEARNY	20	7 \$	55,595.21 \$	2,779.76
AUTO LIABILITY	2014	TOWN OF MORRISTOWN	16	3 \$	4,350.00 \$	271.88
AUTO LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	22	1 \$	15,479.88 \$	703.63
AUTO LIABILITY	2014	TOWNSHIP OF EASTAMPTON	5	- \$	4,370.95 \$	874.19
AUTO LIABILITY	2014	TOWNSHIP OF EWING	10	8 \$	35,000.00 \$	3,500.00
AUTO LIABILITY	2014	TOWNSHIP OF FREEHOLD	8	1 \$	2,041.94 \$	255.24
AUTO LIABILITY	2014	TOWNSHIP OF HAMILTON	3	2 \$	500.00 \$	166.67
AUTO LIABILITY	2014	TOWNSHIP OF LAWRENCE	5	- \$	1,500.00 \$	300.00
AUTO LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	17	4 \$	4,676.72 \$	275.10
AUTO LIABILITY	2014	TOWNSHIP OF MONTCLAIR	39	5 \$	20,175.00 \$	517.31
AUTO LIABILITY	2014	TOWNSHIP OF MORRIS	11	3 \$	6,908.54 \$	628.05
AUTO LIABILITY	2014	TOWNSHIP OF UNION	33	1 \$	18,209.04 \$	551.79
AUTO LIABILITY	2014	TOWNSHIP OF WARREN	10	1 \$	1,725.00 \$	172.50
AUTO LIABILITY	2014	TWP OF NORTH BRUNSWICK	5	2 \$	1,750.00 \$	350.00
AUTO LIABILITY	2014	TWP OF PARSIPPANY	29	3 \$	23,846.27 \$	822.29
AUTO LIABILITY	2014	TWP OF WEST ORANGE	25	3 \$	11,941.61 \$	477.66
AUTO LIABILITY	2014 Total		411	58 \$	311,420.02 \$	757.71
AUTO LIABILITY Total			947	85 \$	2,955,744.88 \$	3,121.17
AUTO PHYSICAL DAMAGE	2010	TWP OF WEST ORANGE	2	- \$	9,382.67 \$	4,691.34
AUTO PHYSICAL DAMAGE	2010 Total		2	- \$	9,382.67 \$	4,691.34
AUTO PHYSICAL DAMAGE	2011	BERKELEY TOWNSHIP	1	- \$	9,613.18 \$	9,613.18
AUTO PHYSICAL DAMAGE	2011	BORO OF HIGHLAND PARK	1	- \$	523.23 \$	523.23
AUTO PHYSICAL DAMAGE	2011	CITY OF HOBOKEN	1	- \$	- \$	-
AUTO PHYSICAL DAMAGE	2011	CITY OF RAHWAY	2	- \$	823.75 \$	411.88
AUTO PHYSICAL DAMAGE	2011	LIVINGSTON TOWNSHIP	1	- \$	501.93 \$	501.93
AUTO PHYSICAL DAMAGE	2011	TOWN OF MORRISTOWN	1	- \$	2,404.14 \$	2,404.14
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF FREEHOLD	1	- \$	11,205.00 \$	11,205.00
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
AUTO PHYSICAL DAMAGE	2011	TWP OF NORTH BRUNSWICK	1	- \$	703.39 \$	703.39
AUTO PHYSICAL DAMAGE	2011	TWP OF WEST ORANGE	1	- \$	16,135.26 \$	16,135.26
AUTO PHYSICAL DAMAGE	2011 Total		11	- \$	41,909.88 \$	3,809.99
AUTO PHYSICAL DAMAGE	2012	BERKELEY TOWNSHIP	43	- \$	138,686.59 \$	3,225.27
AUTO PHYSICAL DAMAGE	2012	BORO OF CALDWELL	7	- \$	6,856.33 \$	979.48
AUTO PHYSICAL DAMAGE	2012	BORO OF FAIR HAVEN	9	- \$	16,554.78 \$	1,839.42
AUTO PHYSICAL DAMAGE	2012	BORO OF FANWOOD	1	- \$	- \$	-
AUTO PHYSICAL DAMAGE	2012	BORO OF HIGHLAND PARK	18	- \$	12,139.29 \$	674.41
AUTO PHYSICAL DAMAGE	2012	BORO OF NORTH PLAINFIELD	14	- \$	1,854.31 \$	132.45
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HADDON HEIGHTS	2	- \$	7,535.71 \$	3,767.86
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF KENILWORTH	1	- \$	- \$	-
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF MIDDLESEX	6	- \$	118,820.57 \$	19,803.43

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2012	CITY OF ENGLEWOOD	14	- \$	58,774.51 \$	4,198.18
AUTO PHYSICAL DAMAGE	2012	CITY OF HOBOKEN	12	- \$	310,989.97 \$	25,915.83
AUTO PHYSICAL DAMAGE	2012	CITY OF RAHWAY	5	- \$	6,284.63 \$	1,256.93
AUTO PHYSICAL DAMAGE	2012	HOWELL TOWNSHIP	19	- \$	24,211.09 \$	1,274.27
AUTO PHYSICAL DAMAGE	2012	LIVINGSTON TOWNSHIP	13	- \$	78,343.93 \$	6,026.46
AUTO PHYSICAL DAMAGE	2012	TOWN OF HARRISON	6	- \$	108,952.89 \$	18,158.82
AUTO PHYSICAL DAMAGE	2012	TOWN OF MORRISTOWN	7	- \$	14,033.21 \$	2,004.74
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF BLOOMFIELD	5	- \$	3,076.67 \$	615.33
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EASTAMPTON	3	- \$	5,839.33 \$	1,946.44
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EWING	4	- \$	2,805.01 \$	701.25
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF FREEHOLD	16	- \$	46,412.07 \$	2,900.75
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF HAMILTON	7	- \$	21,190.27 \$	3,027.18
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MAPLEWOOD	18	- \$	34,457.25 \$	1,914.29
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MONTCLAIR	24	- \$	17,857.04 \$	744.04
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MORRIS	23	- \$	18,451.15 \$	802.22
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF UNION	24	1 \$	33,973.99 \$	1,415.58
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF WARREN	13	- \$	17,392.38 \$	1,337.88
AUTO PHYSICAL DAMAGE	2012	TWP OF MANALAPAN	10	- \$	42,669.01 \$	4,266.90
AUTO PHYSICAL DAMAGE	2012	TWP OF NORTH BRUNSWICK	27	- \$	51,303.22 \$	1,900.12
AUTO PHYSICAL DAMAGE	2012	TWP OF PARSIPPANY	25	- \$	86,082.39 \$	3,443.30
AUTO PHYSICAL DAMAGE	2012	TWP OF WEST ORANGE	29	- \$	36,030.65 \$	1,242.44
AUTO PHYSICAL DAMAGE	2012 Total		405	1 \$	1,321,578.24 \$	3,263.16
AUTO PHYSICAL DAMAGE	2013	BERKELEY HEIGHTS	8	- \$	5,017.74 \$	627.22
AUTO PHYSICAL DAMAGE	2013	BERKELEY TOWNSHIP	14	- \$	227,120.69 \$	16,222.91
AUTO PHYSICAL DAMAGE	2013	BORO OF CALDWELL	12	- \$	49,249.17 \$	4,104.10
AUTO PHYSICAL DAMAGE	2013	BORO OF FAIR HAVEN	5	- \$	302.98 \$	60.60
AUTO PHYSICAL DAMAGE	2013	BORO OF HIGHLAND PARK	7	- \$	20,276.07 \$	2,896.58
AUTO PHYSICAL DAMAGE	2013	BORO OF NEW PROVIDENCE	5	- \$	11,157.83 \$	2,231.57
AUTO PHYSICAL DAMAGE	2013	BORO OF NORTH PLAINFIELD	14	- \$	10,372.06 \$	740.86
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF HADDON HEIGHTS	3	- \$	- \$	-
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF KENILWORTH	6	- \$	26,714.85 \$	4,452.48
AUTO PHYSICAL DAMAGE	2013	CITY OF ENGLEWOOD	13	- \$	30,257.63 \$	2,327.51
AUTO PHYSICAL DAMAGE	2013	CITY OF HOBOKEN	16	- \$	1,775.13 \$	110.95
AUTO PHYSICAL DAMAGE	2013	CITY OF LINDEN	27	- \$	737.10 \$	27.30
AUTO PHYSICAL DAMAGE	2013	CITY OF RAHWAY	9	1 \$	31,185.59 \$	3,465.07
AUTO PHYSICAL DAMAGE	2013	HOWELL TOWNSHIP	7	- \$	5,116.73 \$	730.96
AUTO PHYSICAL DAMAGE	2013	LIVINGSTON TOWNSHIP	10	- \$	30,087.24 \$	3,008.72
AUTO PHYSICAL DAMAGE	2013	TOWN OF HARRISON	3	1 \$	14,361.90 \$	4,787.30
AUTO PHYSICAL DAMAGE	2013	TOWN OF MORRISTOWN	13	- \$	19,054.61 \$	1,465.74
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF BLOOMFIELD	5	- \$	29,188.74 \$	5,837.75
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF EWING	8	- \$	47,404.92 \$	5,925.62
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF FREEHOLD	11	- \$	21,859.65 \$	1,987.24
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF HAMILTON	1	- \$	5,056.80 \$	5,056.80
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF LAWRENCE	11	- \$	8,912.22 \$	810.20
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MAPLEWOOD	15	- \$	5,398.51 \$	359.90

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MONTCLAIR	26	1 \$	48,879.39 \$	1,879.98
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MORRIS	18	- \$	32,425.83 \$	1,801.44
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF UNION	25	- \$	57,063.15 \$	2,282.53
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WARREN	10	- \$	30,460.19 \$	3,046.02
AUTO PHYSICAL DAMAGE	2013	TWP OF NORTH BRUNSWICK	19	- \$	43,754.96 \$	2,302.89
AUTO PHYSICAL DAMAGE	2013	TWP OF PARSIPPANY	30	1 \$	58,254.73 \$	1,941.82
AUTO PHYSICAL DAMAGE	2013	TWP OF WEST ORANGE	25	- \$	34,235.83 \$	1,369.43
AUTO PHYSICAL DAMAGE	2013 Total		376	4 \$	905,682.24 \$	2,408.73
AUTO PHYSICAL DAMAGE	2014	BERKELEY HEIGHTS	4	- \$	18,109.22 \$	4,527.31
AUTO PHYSICAL DAMAGE	2014	BERKELEY TOWNSHIP	17	2 \$	75,099.98 \$	4,417.65
AUTO PHYSICAL DAMAGE	2014	BORO OF CALDWELL	4	1 \$	2,308.08 \$	577.02
AUTO PHYSICAL DAMAGE	2014	BORO OF FAIR HAVEN	4	- \$	8,999.30 \$	2,249.83
AUTO PHYSICAL DAMAGE	2014	BORO OF FANWOOD	2	2 \$	47,000.00 \$	23,500.00
AUTO PHYSICAL DAMAGE	2014	BORO OF HIGHLAND PARK	5	- \$	4,817.18 \$	963.44
AUTO PHYSICAL DAMAGE	2014	BORO OF NEW PROVIDENCE	7	1 \$	15,891.74 \$	2,270.25
AUTO PHYSICAL DAMAGE	2014	BORO OF NORTH PLAINFIELD	19	2 \$	49,292.26 \$	2,594.33
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HADDON HEIGHTS	3	1 \$	5,000.00 \$	1,666.67
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF KENILWORTH	5	- \$	1,123.65 \$	224.73
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF TOTOWA	9	- \$	32,526.87 \$	3,614.10
AUTO PHYSICAL DAMAGE	2014	CITY OF ENGLEWOOD	19	4 \$	18,208.12 \$	958.32
AUTO PHYSICAL DAMAGE	2014	CITY OF HOBOKEN	16	- \$	884.07 \$	55.25
AUTO PHYSICAL DAMAGE	2014	CITY OF LINDEN	6	- \$	99.00 \$	16.50
AUTO PHYSICAL DAMAGE	2014	CITY OF RAHWAY	21	3 \$	39,993.64 \$	1,904.46
AUTO PHYSICAL DAMAGE	2014	HOWELL TOWNSHIP	11	2 \$	29,007.08 \$	2,637.01
AUTO PHYSICAL DAMAGE	2014	LIVINGSTON TOWNSHIP	15	2 \$	7,476.26 \$	498.42
AUTO PHYSICAL DAMAGE	2014	TOWN OF GUTTENBERG	10	3 \$	4,654.46 \$	465.45
AUTO PHYSICAL DAMAGE	2014	TOWN OF HARRISON	1	1 \$	500.00 \$	500.00
AUTO PHYSICAL DAMAGE	2014	TOWN OF KEARNY	18	2 \$	54,559.99 \$	3,031.11
AUTO PHYSICAL DAMAGE	2014	TOWN OF MORRISTOWN	15	2 \$	15,140.57 \$	1,009.37
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF BLOOMFIELD	15	3 \$	30,963.97 \$	2,064.26
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EASTAMPTON	7	1 \$	14,088.98 \$	2,012.71
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EWING	5	3 \$	14,000.00 \$	2,800.00
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF FREEHOLD	15	1 \$	33,804.08 \$	2,253.61
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF HAMILTON	5	2 \$	2,487.86 \$	497.57
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF LAWRENCE	11	- \$	13,185.45 \$	1,198.68
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MAPLEWOOD	22	3 \$	13,262.05 \$	602.82
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MONTCLAIR	39	9 \$	38,055.95 \$	975.79
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MORRIS	23	3 \$	68,593.60 \$	2,982.33
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF UNION	38	3 \$	46,124.08 \$	1,213.79
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WARREN	14	1 \$	33,675.60 \$	2,405.40
AUTO PHYSICAL DAMAGE	2014	TWP OF NORTH BRUNSWICK	19	3 \$	52,931.85 \$	2,785.89
AUTO PHYSICAL DAMAGE	2014	TWP OF PARSIPPANY	30	4 \$	31,818.26 \$	1,060.61
AUTO PHYSICAL DAMAGE	2014	TWP OF WEST ORANGE	38	7 \$	57,776.24 \$	1,520.43
AUTO PHYSICAL DAMAGE	2014 Total		492	71 \$	881,459.44 \$	1,791.58
AUTO PHYSICAL DAMAGE Total			1,286	76 \$	3,160,012.47 \$	2,457.24

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	2011	CITY OF HOBOKEN	2	1 \$	1,196,170.79 \$	598,085.40
EMPLOYMENT PRACTICES	2011 Total		2	1 \$	1,196,170.79 \$	598,085.40
EMPLOYMENT PRACTICES	2012	BORO OF CALDWELL	1	- \$	- \$	-
EMPLOYMENT PRACTICES	2012	CITY OF ENGLEWOOD	2	1 \$	390,255.52 \$	195,127.76
EMPLOYMENT PRACTICES	2012	CITY OF HOBOKEN	3	1 \$	234,339.92 \$	78,113.31
EMPLOYMENT PRACTICES	2012	HOWELL TOWNSHIP	5	- \$	1,397,921.49 \$	279,584.30
EMPLOYMENT PRACTICES	2012	TOWN OF MORRISTOWN	2	1 \$	182,331.04 \$	91,165.52
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF BLOOMFIELD	1	- \$	- \$	-
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF HAMILTON	3	- \$	207,709.38 \$	69,236.46
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF MONTCLAIR	1	- \$	48,693.30 \$	48,693.30
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF MORRIS	1	1 \$	251,439.00 \$	251,439.00
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF UNION	1	- \$	123,884.51 \$	123,884.51
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF WARREN	1	- \$	55,934.67 \$	55,934.67
EMPLOYMENT PRACTICES	2012	TWP OF PARSIPPANY	1	- \$	- \$	-
EMPLOYMENT PRACTICES	2012	TWP OF WEST ORANGE	1	1 \$	511,322.30 \$	511,322.30
EMPLOYMENT PRACTICES	2012 Total		23	5 \$	3,403,831.13 \$	147,992.66
EMPLOYMENT PRACTICES	2013	BORO OF HIGHLAND PARK	1	1 \$	198.90 \$	198.90
EMPLOYMENT PRACTICES	2013	CITY OF ENGLEWOOD	1	- \$	105,030.48 \$	105,030.48
EMPLOYMENT PRACTICES	2013	CITY OF HOBOKEN	5	5 \$	447,817.00 \$	89,563.40
EMPLOYMENT PRACTICES	2013	CITY OF LINDEN	3	1 \$	115,500.00 \$	38,500.00
EMPLOYMENT PRACTICES	2013	HOWELL TOWNSHIP	1	- \$	- \$	-
EMPLOYMENT PRACTICES	2013	LIVINGSTON TOWNSHIP	2	1 \$	127,742.63 \$	63,871.32
EMPLOYMENT PRACTICES	2013	TOWN OF MORRISTOWN	1	- \$	- \$	-
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF BLOOMFIELD	6	4 \$	337,824.12 \$	56,304.02
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF HAMILTON	3	- \$	5,906.35 \$	1,968.78
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MONTCLAIR	7	2 \$	141,000.00 \$	20,142.86
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MORRIS	2	- \$	- \$	-
EMPLOYMENT PRACTICES	2013	TWP OF NORTH BRUNSWICK	1	1 \$	135,070.00 \$	135,070.00
EMPLOYMENT PRACTICES	2013 Total		34	15 \$	1,416,089.48 \$	41,649.69
EMPLOYMENT PRACTICES	2014	BERKELEY HEIGHTS	1	1 \$	151,000.00 \$	151,000.00
EMPLOYMENT PRACTICES	2014	CITY OF ENGLEWOOD	3	3 \$	208,600.00 \$	69,533.33
EMPLOYMENT PRACTICES	2014	CITY OF HOBOKEN	6	6 \$	654,000.00 \$	109,000.00
EMPLOYMENT PRACTICES	2014	TOWN OF GUTTENBERG	4	3 \$	1,000.00 \$	250.00
EMPLOYMENT PRACTICES	2014	TOWN OF HARRISON	1	- \$	- \$	-
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF BLOOMFIELD	6	5 \$	209,331.10 \$	34,888.52
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF FREEHOLD	1	1 \$	- \$	-
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF HAMILTON	1	1 \$	76,000.00 \$	76,000.00
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MAPLEWOOD	1	- \$	277.50 \$	277.50
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MONTCLAIR	5	4 \$	197,871.80 \$	39,574.36
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MORRIS	2	2 \$	302,000.00 \$	151,000.00
EMPLOYMENT PRACTICES	2014	TWP OF PARSIPPANY	4	2 \$	242,980.00 \$	60,745.00
EMPLOYMENT PRACTICES	2014 Total		35	28 \$	2,043,060.40 \$	58,373.15
EMPLOYMENT PRACTICES Total			94	49 \$	8,059,151.80 \$	85,735.66
GENERAL LIABILITY	2006	TOWNSHIP OF UNION	1	- \$	133.90 \$	133.90

Valued as of 11/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2006 Total		1	- \$	133.90	133.90
GENERAL LIABILITY	2007	TOWNSHIP OF HAMILTON	1	1 \$	627,148.61	627,148.61
GENERAL LIABILITY	2007 Total		1	1 \$	627,148.61	627,148.61
GENERAL LIABILITY	2008	CITY OF ENGLEWOOD	1	- \$	-	-
GENERAL LIABILITY	2008 Total		1	- \$	-	-
GENERAL LIABILITY	2009	BORO OF CALDWELL	1	- \$	-	-
GENERAL LIABILITY	2009	TWP OF MANALAPAN	1	1 \$	72,440.15	72,440.15
GENERAL LIABILITY	2009 Total		2	1 \$	72,440.15	36,220.08
GENERAL LIABILITY	2010	BERKELEY TOWNSHIP	1	- \$	3,408.86	3,408.86
GENERAL LIABILITY	2010	BORO OF CALDWELL	1	- \$	2,606.10	2,606.10
GENERAL LIABILITY	2010	BORO OF NORTH PLAINFIELD	1	- \$	8.90	8.90
GENERAL LIABILITY	2010	BOROUGH OF KENILWORTH	1	- \$	4,131.58	4,131.58
GENERAL LIABILITY	2010	CITY OF ENGLEWOOD	3	1 \$	46,474.11	15,491.37
GENERAL LIABILITY	2010	CITY OF HOBOKEN	2	- \$	-	-
GENERAL LIABILITY	2010	TOWNSHIP OF EWING	3	1 \$	51,000.00	17,000.00
GENERAL LIABILITY	2010	TOWNSHIP OF MAPLEWOOD	1	- \$	2,280.42	2,280.42
GENERAL LIABILITY	2010	TOWNSHIP OF MONTCLAIR	5	- \$	105,998.07	21,199.61
GENERAL LIABILITY	2010	TOWNSHIP OF MORRIS	1	- \$	719.10	719.10
GENERAL LIABILITY	2010	TOWNSHIP OF UNION	1	- \$	41,646.56	41,646.56
GENERAL LIABILITY	2010	TWP OF MANALAPAN	1	- \$	3,640.16	3,640.16
GENERAL LIABILITY	2010	TWP OF WEST ORANGE	1	1 \$	44,950.00	44,950.00
GENERAL LIABILITY	2010 Total		22	3 \$	306,863.86	13,948.36
GENERAL LIABILITY	2011	BERKELEY TOWNSHIP	2	- \$	4,087.09	2,043.55
GENERAL LIABILITY	2011	BORO OF CALDWELL	2	1 \$	42,000.00	21,000.00
GENERAL LIABILITY	2011	BORO OF HIGHLAND PARK	3	- \$	31,801.45	10,600.48
GENERAL LIABILITY	2011	BOROUGH OF KENILWORTH	2	- \$	22,178.11	11,089.06
GENERAL LIABILITY	2011	BOROUGH OF MIDDLESEX	2	- \$	500.00	250.00
GENERAL LIABILITY	2011	CITY OF ENGLEWOOD	8	2 \$	138,433.64	17,304.21
GENERAL LIABILITY	2011	CITY OF HOBOKEN	14	3 \$	217,665.05	15,547.50
GENERAL LIABILITY	2011	CITY OF RAHWAY	2	- \$	-	-
GENERAL LIABILITY	2011	HOWELL TOWNSHIP	2	1 \$	31,464.97	15,732.49
GENERAL LIABILITY	2011	LIVINGSTON TOWNSHIP	4	- \$	-	-
GENERAL LIABILITY	2011	TOWN OF HARRISON	1	1 \$	88,000.00	88,000.00
GENERAL LIABILITY	2011	TOWN OF MORRISTOWN	3	1 \$	37,001.65	12,333.88
GENERAL LIABILITY	2011	TOWNSHIP OF EWING	1	1 \$	51,000.00	51,000.00
GENERAL LIABILITY	2011	TOWNSHIP OF FREEHOLD	7	2 \$	131,775.40	18,825.06
GENERAL LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	3	- \$	-	-
GENERAL LIABILITY	2011	TOWNSHIP OF MONTCLAIR	11	- \$	34,934.11	3,175.83
GENERAL LIABILITY	2011	TOWNSHIP OF UNION	16	3 \$	140,925.99	8,807.87
GENERAL LIABILITY	2011	TOWNSHIP OF WARREN	1	- \$	2,946.74	2,946.74
GENERAL LIABILITY	2011	TWP OF MANALAPAN	9	3 \$	233,123.10	25,902.57
GENERAL LIABILITY	2011	TWP OF NORTH BRUNSWICK	5	- \$	8,652.26	1,730.45
GENERAL LIABILITY	2011	TWP OF WEST ORANGE	23	- \$	36,485.68	1,586.33
GENERAL LIABILITY	2011 Total		121	18 \$	1,252,975.24	10,355.17
GENERAL LIABILITY	2012	BERKELEY TOWNSHIP	7	1 \$	34,594.31	4,942.04

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Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2012	BORO OF CALDWELL	15	2 \$	149,381.31 \$	9,958.75
GENERAL LIABILITY	2012	BORO OF FAIR HAVEN	1	- \$	3,199.10 \$	3,199.10
GENERAL LIABILITY	2012	BORO OF FANWOOD	5	- \$	1,900.00 \$	380.00
GENERAL LIABILITY	2012	BORO OF HIGHLAND PARK	20	- \$	12,157.94 \$	607.90
GENERAL LIABILITY	2012	BORO OF NORTH PLAINFIELD	12	1 \$	42,929.08 \$	3,577.42
GENERAL LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	4	- \$	500.00 \$	125.00
GENERAL LIABILITY	2012	BOROUGH OF KENILWORTH	8	- \$	8.90 \$	1.11
GENERAL LIABILITY	2012	BOROUGH OF MIDDLESEX	3	- \$	871.21 \$	290.40
GENERAL LIABILITY	2012	CITY OF ENGLEWOOD	34	5 \$	289,181.32 \$	8,505.33
GENERAL LIABILITY	2012	CITY OF HOBOKEN	58	7 \$	345,662.11 \$	5,959.69
GENERAL LIABILITY	2012	CITY OF RAHWAY	30	1 \$	149,989.14 \$	4,999.64
GENERAL LIABILITY	2012	HOWELL TOWNSHIP	21	4 \$	229,970.19 \$	10,950.96
GENERAL LIABILITY	2012	LIVINGSTON TOWNSHIP	43	- \$	142,715.08 \$	3,318.96
GENERAL LIABILITY	2012	TOWN OF HARRISON	5	- \$	4,322.80 \$	864.56
GENERAL LIABILITY	2012	TOWN OF MORRISTOWN	23	3 \$	147,588.39 \$	6,416.89
GENERAL LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	30	4 \$	1,104,379.25 \$	36,812.64
GENERAL LIABILITY	2012	TOWNSHIP OF EASTAMPTON	2	- \$	8.90 \$	4.45
GENERAL LIABILITY	2012	TOWNSHIP OF EWING	11	- \$	3,229.23 \$	293.57
GENERAL LIABILITY	2012	TOWNSHIP OF FREEHOLD	23	2 \$	111,135.91 \$	4,832.00
GENERAL LIABILITY	2012	TOWNSHIP OF HAMILTON	10	1 \$	31,027.30 \$	3,102.73
GENERAL LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	21	2 \$	26,153.65 \$	1,245.41
GENERAL LIABILITY	2012	TOWNSHIP OF MONTCLAIR	47	3 \$	188,586.25 \$	4,012.47
GENERAL LIABILITY	2012	TOWNSHIP OF MORRIS	8	- \$	7,880.05 \$	985.01
GENERAL LIABILITY	2012	TOWNSHIP OF UNION	37	2 \$	162,798.33 \$	4,399.95
GENERAL LIABILITY	2012	TOWNSHIP OF WARREN	7	- \$	5,689.91 \$	812.84
GENERAL LIABILITY	2012	TWP OF MANALAPAN	11	- \$	1,170.00 \$	106.36
GENERAL LIABILITY	2012	TWP OF NORTH BRUNSWICK	25	- \$	19,416.23 \$	776.65
GENERAL LIABILITY	2012	TWP OF PARSIPPANY	28	- \$	15,602.74 \$	557.24
GENERAL LIABILITY	2012	TWP OF WEST ORANGE	36	- \$	17,521.66 \$	486.71
GENERAL LIABILITY	2012 Total		585	38 \$	3,249,570.29 \$	5,554.82
GENERAL LIABILITY	2013	BERKELEY HEIGHTS	6	- \$	- \$	-
GENERAL LIABILITY	2013	BERKELEY TOWNSHIP	5	1 \$	141,763.08 \$	28,352.62
GENERAL LIABILITY	2013	BORO OF CALDWELL	15	2 \$	79,845.20 \$	5,323.01
GENERAL LIABILITY	2013	BORO OF FAIR HAVEN	2	1 \$	3,413.86 \$	1,706.93
GENERAL LIABILITY	2013	BORO OF FANWOOD	3	- \$	994.70 \$	331.57
GENERAL LIABILITY	2013	BORO OF HIGHLAND PARK	8	2 \$	62,009.20 \$	7,751.15
GENERAL LIABILITY	2013	BORO OF NORTH PLAINFIELD	1	- \$	494.65 \$	494.65
GENERAL LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	10	- \$	4,743.29 \$	474.33
GENERAL LIABILITY	2013	BOROUGH OF KENILWORTH	4	- \$	1,971.85 \$	492.96
GENERAL LIABILITY	2013	CITY OF ENGLEWOOD	24	6 \$	172,680.43 \$	7,195.02
GENERAL LIABILITY	2013	CITY OF HOBOKEN	39	5 \$	212,955.94 \$	5,460.41
GENERAL LIABILITY	2013	CITY OF LINDEN	29	- \$	3,099.17 \$	106.87
GENERAL LIABILITY	2013	CITY OF RAHWAY	29	3 \$	154,247.42 \$	5,318.88
GENERAL LIABILITY	2013	HOWELL TOWNSHIP	18	1 \$	23,919.24 \$	1,328.85
GENERAL LIABILITY	2013	LIVINGSTON TOWNSHIP	30	- \$	26,475.88 \$	882.53

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2013	TOWN OF HARRISON	14	- \$	889.95 \$	63.57
GENERAL LIABILITY	2013	TOWN OF MORRISTOWN	11	1 \$	110,202.25 \$	10,018.39
GENERAL LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	31	6 \$	281,893.56 \$	9,093.34
GENERAL LIABILITY	2013	TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
GENERAL LIABILITY	2013	TOWNSHIP OF EWING	9	1 \$	76,276.25 \$	8,475.14
GENERAL LIABILITY	2013	TOWNSHIP OF FREEHOLD	9	- \$	1,050.86 \$	116.76
GENERAL LIABILITY	2013	TOWNSHIP OF HAMILTON	30	6 \$	166,769.69 \$	5,558.99
GENERAL LIABILITY	2013	TOWNSHIP OF LAWRENCE	15	4 \$	49,807.88 \$	3,320.53
GENERAL LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	13	1 \$	46,177.94 \$	3,552.15
GENERAL LIABILITY	2013	TOWNSHIP OF MONTCLAIR	44	2 \$	547,326.24 \$	12,439.23
GENERAL LIABILITY	2013	TOWNSHIP OF MORRIS	4	- \$	318.45 \$	79.61
GENERAL LIABILITY	2013	TOWNSHIP OF UNION	30	2 \$	143,083.58 \$	4,769.45
GENERAL LIABILITY	2013	TOWNSHIP OF WARREN	4	1 \$	76,459.15 \$	19,114.79
GENERAL LIABILITY	2013	TWP OF NORTH BRUNSWICK	23	2 \$	14,232.60 \$	618.81
GENERAL LIABILITY	2013	TWP OF PARSIPPANY	46	1 \$	106,784.57 \$	2,321.40
GENERAL LIABILITY	2013	TWP OF WEST ORANGE	31	1 \$	97,616.05 \$	3,148.90
GENERAL LIABILITY	2013 Total		538	49 \$	2,607,502.93 \$	4,846.66
GENERAL LIABILITY	2014	BERKELEY HEIGHTS	11	2 \$	4,961.60 \$	451.05
GENERAL LIABILITY	2014	BERKELEY TOWNSHIP	5	3 \$	4,648.10 \$	929.62
GENERAL LIABILITY	2014	BORO OF CALDWELL	15	4 \$	54,271.90 \$	3,618.13
GENERAL LIABILITY	2014	BORO OF FAIR HAVEN	2	1 \$	1,000.00 \$	500.00
GENERAL LIABILITY	2014	BORO OF FANWOOD	4	2 \$	1,500.00 \$	375.00
GENERAL LIABILITY	2014	BORO OF HIGHLAND PARK	8	- \$	412.35 \$	51.54
GENERAL LIABILITY	2014	BORO OF NEW PROVIDENCE	11	- \$	1,366.10 \$	124.19
GENERAL LIABILITY	2014	BORO OF NORTH PLAINFIELD	2	1 \$	1,000.00 \$	500.00
GENERAL LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	14	5 \$	5,500.00 \$	392.86
GENERAL LIABILITY	2014	BOROUGH OF KENILWORTH	6	- \$	- \$	-
GENERAL LIABILITY	2014	BOROUGH OF TOTOWA	7	1 \$	11,000.00 \$	1,571.43
GENERAL LIABILITY	2014	CITY OF ENGLEWOOD	27	10 \$	24,631.05 \$	912.26
GENERAL LIABILITY	2014	CITY OF HOBOKEN	36	8 \$	59,443.65 \$	1,651.21
GENERAL LIABILITY	2014	CITY OF LINDEN	24	4 \$	66,456.10 \$	2,769.00
GENERAL LIABILITY	2014	CITY OF RAHWAY	20	5 \$	66,610.20 \$	3,330.51
GENERAL LIABILITY	2014	HOWELL TOWNSHIP	23	6 \$	561,279.32 \$	24,403.45
GENERAL LIABILITY	2014	LIVINGSTON TOWNSHIP	30	7 \$	7,250.69 \$	241.69
GENERAL LIABILITY	2014	TOWN OF GUTTENBERG	4	- \$	907.45 \$	226.86
GENERAL LIABILITY	2014	TOWN OF HARRISON	11	1 \$	32,127.85 \$	2,920.71
GENERAL LIABILITY	2014	TOWN OF KEARNY	41	6 \$	38,798.33 \$	946.30
GENERAL LIABILITY	2014	TOWN OF MORRISTOWN	9	2 \$	2,163.05 \$	240.34
GENERAL LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	29	8 \$	116,378.20 \$	4,013.04
GENERAL LIABILITY	2014	TOWNSHIP OF EWING	24	4 \$	94,150.00 \$	3,922.92
GENERAL LIABILITY	2014	TOWNSHIP OF FREEHOLD	19	4 \$	13,000.00 \$	684.21
GENERAL LIABILITY	2014	TOWNSHIP OF HAMILTON	15	7 \$	96,064.84 \$	6,404.32
GENERAL LIABILITY	2014	TOWNSHIP OF LAWRENCE	7	2 \$	32,498.92 \$	4,642.70
GENERAL LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	15	1 \$	2,277.85 \$	151.86
GENERAL LIABILITY	2014	TOWNSHIP OF MONTCLAIR	38	9 \$	268,191.40 \$	7,057.67

Valued as of 11/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2014	TOWNSHIP OF MORRIS	4	2 \$	1,500.00 \$	375.00
GENERAL LIABILITY	2014	TOWNSHIP OF UNION	36	5 \$	129,335.95 \$	3,592.67
GENERAL LIABILITY	2014	TOWNSHIP OF WARREN	3	- \$	599.45 \$	199.82
GENERAL LIABILITY	2014	TWP OF NORTH BRUNSWICK	10	- \$	7,400.00 \$	740.00
GENERAL LIABILITY	2014	TWP OF PARSIPPANY	28	4 \$	5,816.42 \$	207.73
GENERAL LIABILITY	2014	TWP OF WEST ORANGE	15	2 \$	20,579.12 \$	1,371.94
GENERAL LIABILITY	2014 Total		553	116 \$	1,733,119.89 \$	3,134.03
GENERAL LIABILITY Total			1,824	226 \$	9,849,754.87 \$	5,400.08
LIABILITY REPORT ONLY	2012	BOROUGH OF MIDDLESEX	1	- \$	- \$	-
LIABILITY REPORT ONLY	2012	CITY OF RAHWAY	1	- \$	- \$	-
LIABILITY REPORT ONLY	2012 Total		2	- \$	- \$	-
LIABILITY REPORT ONLY Total			2	- \$	- \$	-
PROPERTY	2011	CITY OF RAHWAY	3	- \$	6,067.86 \$	2,022.62
PROPERTY	2011	LIVINGSTON TOWNSHIP	4	- \$	2,815.00 \$	703.75
PROPERTY	2011	TOWN OF HARRISON	1	- \$	- \$	-
PROPERTY	2011	TWP OF NORTH BRUNSWICK	1	- \$	936.25 \$	936.25
PROPERTY	2011 Total		9	- \$	9,819.11 \$	1,091.01
PROPERTY	2012	BERKELEY TOWNSHIP	32	- \$	113,159.39 \$	3,536.23
PROPERTY	2012	BORO OF CALDWELL	5	- \$	36,737.35 \$	7,347.47
PROPERTY	2012	BORO OF FAIR HAVEN	5	- \$	22,621.84 \$	4,524.37
PROPERTY	2012	BORO OF FANWOOD	2	- \$	8,850.00 \$	4,425.00
PROPERTY	2012	BORO OF HIGHLAND PARK	7	- \$	2,044.00 \$	292.00
PROPERTY	2012	BORO OF NORTH PLAINFIELD	4	- \$	500.00 \$	125.00
PROPERTY	2012	BOROUGH OF HADDON HEIGHTS	3	- \$	519.54 \$	173.18
PROPERTY	2012	BOROUGH OF KENILWORTH	1	- \$	- \$	-
PROPERTY	2012	BOROUGH OF MIDDLESEX	12	- \$	27,892.70 \$	2,324.39
PROPERTY	2012	CITY OF ENGLEWOOD	9	- \$	621,999.27 \$	69,111.03
PROPERTY	2012	CITY OF HOBOKEN	25	- \$	845,972.27 \$	33,838.89
PROPERTY	2012	CITY OF RAHWAY	29	- \$	1,059,239.07 \$	36,525.49
PROPERTY	2012	HOWELL TOWNSHIP	3	- \$	107,016.14 \$	35,672.05
PROPERTY	2012	LIVINGSTON TOWNSHIP	3	- \$	9,836.55 \$	3,278.85
PROPERTY	2012	TOWN OF HARRISON	9	- \$	258,991.70 \$	28,776.86
PROPERTY	2012	TOWN OF MORRISTOWN	1	- \$	- \$	-
PROPERTY	2012	TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
PROPERTY	2012	TOWNSHIP OF EWING	1	- \$	- \$	-
PROPERTY	2012	TOWNSHIP OF FREEHOLD	5	- \$	235,727.38 \$	47,145.48
PROPERTY	2012	TOWNSHIP OF MAPLEWOOD	2	- \$	1,589.00 \$	794.50
PROPERTY	2012	TOWNSHIP OF MONTCLAIR	3	- \$	551.55 \$	183.85
PROPERTY	2012	TOWNSHIP OF MORRIS	5	- \$	5,715.28 \$	1,143.06
PROPERTY	2012	TOWNSHIP OF UNION	3	- \$	5,616.37 \$	1,872.12
PROPERTY	2012	TOWNSHIP OF WARREN	5	- \$	7,415.89 \$	1,483.18
PROPERTY	2012	TWP OF MANALAPAN	4	- \$	2,871.12 \$	717.78
PROPERTY	2012	TWP OF NORTH BRUNSWICK	18	- \$	77,834.57 \$	4,324.14
PROPERTY	2012	TWP OF PARSIPPANY	16	- \$	224,445.11 \$	14,027.82
PROPERTY	2012	TWP OF WEST ORANGE	1	- \$	- \$	-

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2012 Total		214	-	\$ 3,677,146.09	\$ 17,182.93
PROPERTY	2013	BERKELEY HEIGHTS	6	- \$	34,617.08 \$	5,769.51
PROPERTY	2013	BERKELEY TOWNSHIP	5	- \$	8,992.78 \$	1,798.56
PROPERTY	2013	BORO OF CALDWELL	3	- \$	1,407.95 \$	469.32
PROPERTY	2013	BORO OF FAIR HAVEN	1	- \$	7,930.00 \$	7,930.00
PROPERTY	2013	BORO OF HIGHLAND PARK	2	- \$	385.21 \$	192.61
PROPERTY	2013	BORO OF NEW PROVIDENCE	1	- \$	1,422.46 \$	1,422.46
PROPERTY	2013	BORO OF NORTH PLAINFIELD	1	- \$	1,990.00 \$	1,990.00
PROPERTY	2013	BOROUGH OF HADDON HEIGHTS	2	- \$	2,280.75 \$	1,140.38
PROPERTY	2013	CITY OF ENGLEWOOD	12	- \$	18,304.16 \$	1,525.35
PROPERTY	2013	CITY OF LINDEN	20	2 \$	6,233.37 \$	311.67
PROPERTY	2013	CITY OF RAHWAY	4	- \$	5,638.21 \$	1,409.55
PROPERTY	2013	HOWELL TOWNSHIP	4	- \$	- \$	-
PROPERTY	2013	LIVINGSTON TOWNSHIP	5	- \$	14,490.56 \$	2,898.11
PROPERTY	2013	TOWN OF HARRISON	2	- \$	2,616.94 \$	1,308.47
PROPERTY	2013	TOWN OF MORRISTOWN	3	1 \$	18,950.00 \$	6,316.67
PROPERTY	2013	TOWNSHIP OF FREEHOLD	1	- \$	79,708.96 \$	79,708.96
PROPERTY	2013	TOWNSHIP OF HAMILTON	2	1 \$	92,455.00 \$	46,227.50
PROPERTY	2013	TOWNSHIP OF LAWRENCE	1	- \$	4,475.00 \$	4,475.00
PROPERTY	2013	TOWNSHIP OF MONTCLAIR	1	- \$	3,245.05 \$	3,245.05
PROPERTY	2013	TOWNSHIP OF MORRIS	2	- \$	2,525.88 \$	1,262.94
PROPERTY	2013	TOWNSHIP OF UNION	1	- \$	1,860.00 \$	1,860.00
PROPERTY	2013	TWP OF NORTH BRUNSWICK	5	- \$	30,974.30 \$	6,194.86
PROPERTY	2013	TWP OF PARSIPPANY	8	- \$	37,276.55 \$	4,659.57
PROPERTY	2013	TWP OF WEST ORANGE	2	- \$	6,495.00 \$	3,247.50
PROPERTY	2013 Total		94	4 \$	\$ 384,275.21	\$ 4,088.03
PROPERTY	2014	BERKELEY HEIGHTS	3	1 \$	13,209.84 \$	4,403.28
PROPERTY	2014	BERKELEY TOWNSHIP	5	- \$	39,810.73 \$	7,962.15
PROPERTY	2014	BORO OF CALDWELL	5	- \$	- \$	-
PROPERTY	2014	BORO OF FAIR HAVEN	5	2 \$	4,579.12 \$	915.82
PROPERTY	2014	BORO OF NEW PROVIDENCE	2	- \$	47,290.30 \$	23,645.15
PROPERTY	2014	BORO OF NORTH PLAINFIELD	1	- \$	- \$	-
PROPERTY	2014	BOROUGH OF HADDON HEIGHTS	3	1 \$	17,089.17 \$	5,696.39
PROPERTY	2014	BOROUGH OF TOTOWA	3	1 \$	13,956.92 \$	4,652.31
PROPERTY	2014	CITY OF ENGLEWOOD	8	- \$	14,915.84 \$	1,864.48
PROPERTY	2014	CITY OF LINDEN	3	- \$	3,144.40 \$	1,048.13
PROPERTY	2014	CITY OF RAHWAY	2	1 \$	4,126.38 \$	2,063.19
PROPERTY	2014	LIVINGSTON TOWNSHIP	3	- \$	267.87 \$	89.29
PROPERTY	2014	TOWN OF GUTTENBERG	1	- \$	- \$	-
PROPERTY	2014	TOWN OF HARRISON	3	1 \$	29,127.60 \$	9,709.20
PROPERTY	2014	TOWN OF KEARNY	3	- \$	14,890.50 \$	4,963.50
PROPERTY	2014	TOWN OF MORRISTOWN	2	2 \$	12,000.00 \$	6,000.00
PROPERTY	2014	TOWNSHIP OF BLOOMFIELD	1	- \$	4,875.00 \$	4,875.00
PROPERTY	2014	TOWNSHIP OF EWING	1	- \$	- \$	-
PROPERTY	2014	TOWNSHIP OF FREEHOLD	1	- \$	183.50 \$	183.50

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2014	TOWNSHIP OF LAWRENCE	1	- \$	58,817.24 \$	58,817.24
PROPERTY	2014	TOWNSHIP OF MAPLEWOOD	4	1 \$	4,402.67 \$	1,100.67
PROPERTY	2014	TOWNSHIP OF MORRIS	2	- \$	27,161.02 \$	13,580.51
PROPERTY	2014	TOWNSHIP OF UNION	5	- \$	2,593.62 \$	518.72
PROPERTY	2014	TOWNSHIP OF WARREN	4	- \$	156,825.70 \$	39,206.43
PROPERTY	2014	TWP OF NORTH BRUNSWICK	4	- \$	41,952.05 \$	10,488.01
PROPERTY	2014	TWP OF PARSIPPANY	11	3 \$	56,789.98 \$	5,162.73
PROPERTY	2014	TWP OF WEST ORANGE	5	2 \$	20,607.84 \$	4,121.57
PROPERTY	2014 Total		91	15 \$	588,617.29 \$	6,468.32
PROPERTY Total			408	19 \$	4,659,857.70 \$	11,421.22
PUBLIC OFFICIALS LIABILITY	2008	TOWNSHIP OF MONTCLAIR	1	1 \$	495,338.00 \$	495,338.00
PUBLIC OFFICIALS LIABILITY	2008 Total		1	1 \$	495,338.00 \$	495,338.00
PUBLIC OFFICIALS LIABILITY	2012	BERKELEY TOWNSHIP	1	- \$	580.00 \$	580.00
PUBLIC OFFICIALS LIABILITY	2012	BORO OF CALDWELL	2	- \$	3,000.00 \$	1,500.00
PUBLIC OFFICIALS LIABILITY	2012	BORO OF FANWOOD	1	- \$	- \$	-
PUBLIC OFFICIALS LIABILITY	2012	BORO OF HIGHLAND PARK	2	- \$	2,500.00 \$	1,250.00
PUBLIC OFFICIALS LIABILITY	2012	BORO OF NORTH PLAINFIELD	2	1 \$	38,050.00 \$	19,025.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	-
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF KENILWORTH	1	- \$	27,889.92 \$	27,889.92
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF MIDDLESEX	2	- \$	4,600.00 \$	2,300.00
PUBLIC OFFICIALS LIABILITY	2012	CITY OF ENGLEWOOD	1	- \$	4,154.85 \$	4,154.85
PUBLIC OFFICIALS LIABILITY	2012	CITY OF HOBOKEN	18	- \$	25,031.35 \$	1,390.63
PUBLIC OFFICIALS LIABILITY	2012	CITY OF RAHWAY	1	- \$	21,106.24 \$	21,106.24
PUBLIC OFFICIALS LIABILITY	2012	TOWN OF MORRISTOWN	1	- \$	950.00 \$	950.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	1	- \$	4,146.90 \$	4,146.90
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MONTCLAIR	3	1 \$	92,900.00 \$	30,966.67
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MORRIS	2	- \$	1,026.50 \$	513.25
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF UNION	3	- \$	81,000.00 \$	27,000.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF WARREN	1	- \$	- \$	-
PUBLIC OFFICIALS LIABILITY	2012	TWP OF MANALAPAN	1	- \$	- \$	-
PUBLIC OFFICIALS LIABILITY	2012	TWP OF PARSIPPANY	3	1 \$	46,732.70 \$	15,577.57
PUBLIC OFFICIALS LIABILITY	2012	TWP OF WEST ORANGE	1	- \$	- \$	-
PUBLIC OFFICIALS LIABILITY	2012 Total		48	3 \$	353,668.46 \$	7,368.09
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY HEIGHTS	2	- \$	950.00 \$	475.00
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY TOWNSHIP	1	- \$	950.00 \$	950.00
PUBLIC OFFICIALS LIABILITY	2013	BORO OF CALDWELL	2	- \$	5,228.99 \$	2,614.50
PUBLIC OFFICIALS LIABILITY	2013	BORO OF FANWOOD	1	- \$	950.00 \$	950.00
PUBLIC OFFICIALS LIABILITY	2013	BORO OF HIGHLAND PARK	2	- \$	950.00 \$	475.00
PUBLIC OFFICIALS LIABILITY	2013	BORO OF NORTH PLAINFIELD	2	- \$	1,708.50 \$	854.25
PUBLIC OFFICIALS LIABILITY	2013	CITY OF ENGLEWOOD	1	- \$	7,073.16 \$	7,073.16
PUBLIC OFFICIALS LIABILITY	2013	CITY OF HOBOKEN	19	1 \$	189,025.82 \$	9,948.73
PUBLIC OFFICIALS LIABILITY	2013	CITY OF LINDEN	1	- \$	- \$	-
PUBLIC OFFICIALS LIABILITY	2013	CITY OF RAHWAY	1	- \$	950.00 \$	950.00
PUBLIC OFFICIALS LIABILITY	2013	HOWELL TOWNSHIP	1	- \$	- \$	-
PUBLIC OFFICIALS LIABILITY	2013	LIVINGSTON TOWNSHIP	1	1 \$	30,500.00 \$	30,500.00

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line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2013	TOWN OF MORRISTOWN	3	- \$	5,821.18 \$	1,940.39
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF EWING	1	- \$	950.00 \$	950.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF LAWRENCE	1	- \$	629.00 \$	629.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	2	- \$	7,240.13 \$	3,620.07
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MONTCLAIR	5	1 \$	20,903.73 \$	4,180.75
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MORRIS	1	- \$	- \$	-
PUBLIC OFFICIALS LIABILITY	2013	TWP OF NORTH BRUNSWICK	2	2 \$	86,000.00 \$	43,000.00
PUBLIC OFFICIALS LIABILITY	2013	TWP OF PARSIPPANY	4	1 \$	1,690.00 \$	422.50
PUBLIC OFFICIALS LIABILITY	2013 Total		53	6 \$	361,520.51 \$	6,821.14
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY HEIGHTS	2	1 \$	76,060.00 \$	38,030.00
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY TOWNSHIP	2	1 \$	721.50 \$	360.75
PUBLIC OFFICIALS LIABILITY	2014	BORO OF HIGHLAND PARK	1	1 \$	31,000.00 \$	31,000.00
PUBLIC OFFICIALS LIABILITY	2014	BORO OF NORTH PLAINFIELD	2	1 \$	38,238.50 \$	19,119.25
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF TOTOWA	1	- \$	950.00 \$	950.00
PUBLIC OFFICIALS LIABILITY	2014	CITY OF ENGLEWOOD	4	- \$	1,983.50 \$	495.88
PUBLIC OFFICIALS LIABILITY	2014	CITY OF HOBOKEN	11	4 \$	42,235.62 \$	3,839.60
PUBLIC OFFICIALS LIABILITY	2014	CITY OF LINDEN	2	- \$	860.00 \$	430.00
PUBLIC OFFICIALS LIABILITY	2014	CITY OF RAHWAY	1	- \$	684.50 \$	684.50
PUBLIC OFFICIALS LIABILITY	2014	HOWELL TOWNSHIP	4	2 \$	13,823.00 \$	3,455.75
PUBLIC OFFICIALS LIABILITY	2014	LIVINGSTON TOWNSHIP	1	- \$	370.00 \$	370.00
PUBLIC OFFICIALS LIABILITY	2014	TOWN OF MORRISTOWN	1	- \$	2,035.00 \$	2,035.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	3	2 \$	7,320.00 \$	2,440.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF HAMILTON	1	1 \$	500.00 \$	500.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF LAWRENCE	1	- \$	185.78 \$	185.78
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MONTCLAIR	6	2 \$	63,612.00 \$	10,602.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MORRIS	1	- \$	- \$	-
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF WARREN	2	2 \$	76,000.00 \$	38,000.00
PUBLIC OFFICIALS LIABILITY	2014	TWP OF NORTH BRUNSWICK	1	- \$	2,053.50 \$	2,053.50
PUBLIC OFFICIALS LIABILITY	2014	TWP OF PARSIPPANY	5	1 \$	407.60 \$	81.52
PUBLIC OFFICIALS LIABILITY	2014 Total		52	18 \$	359,040.50 \$	6,904.63
PUBLIC OFFICIALS LIABILITY Total			154	28 \$	1,569,567.47 \$	10,192.00
WORKCOMP RECORD ONLY	2012	BERKELEY TOWNSHIP	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	BORO OF CALDWELL	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	BORO OF FAIR HAVEN	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	BORO OF FANWOOD	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	BORO OF HIGHLAND PARK	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	BORO OF NEW PROVIDENCE	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	BORO OF NORTH PLAINFIELD	12	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	BOROUGH OF HADDON HEIGHTS	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	BOROUGH OF MIDDLESEX	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	CITY OF ENGLEWOOD	17	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	CITY OF HOBOKEN	18	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	CITY OF RAHWAY	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	HOWELL TOWNSHIP	21	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	LIVINGSTON TOWNSHIP	10	- \$	- \$	-

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line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2012	TOWN OF HARRISON	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWN OF MORRISTOWN	6	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EASTAMPTON	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EWING	17	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF FREEHOLD	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF HAMILTON	28	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MAPLEWOOD	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MONTCLAIR	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MORRIS	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF UNION	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF WARREN	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TWP OF MANALAPAN	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TWP OF NORTH BRUNSWICK	10	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TWP OF WEST ORANGE	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2012 Total		239	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BERKELEY HEIGHTS	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BERKELEY TOWNSHIP	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BORO OF FAIR HAVEN	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BORO OF FANWOOD	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BORO OF HIGHLAND PARK	9	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BORO OF NEW PROVIDENCE	6	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BORO OF NORTH PLAINFIELD	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF HADDON HEIGHTS	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF KENILWORTH	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF ENGLEWOOD	18	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF HOBOKEN	19	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF LINDEN	22	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF RAHWAY	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	HOWELL TOWNSHIP	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	LIVINGSTON TOWNSHIP	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWN OF HARRISON	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWN OF MORRISTOWN	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EWING	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF FREEHOLD	21	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF HAMILTON	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF LAWRENCE	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MAPLEWOOD	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MONTCLAIR	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MORRIS	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF WARREN	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TWP OF NORTH BRUNSWICK	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TWP OF WEST ORANGE	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2013 Total		243	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BERKELEY HEIGHTS	1	- \$	- \$	-

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line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2014	BERKELEY TOWNSHIP	12	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BORO OF CALDWELL	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BORO OF FANWOOD	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BORO OF HIGHLAND PARK	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BORO OF NEW PROVIDENCE	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BORO OF NORTH PLAINFIELD	17	1 \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF HADDON HEIGHTS	2	1 \$	750.00 \$	375.00
WORKCOMP RECORD ONLY	2014	CITY OF ENGLEWOOD	15	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF HOBOKEN	17	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF LINDEN	31	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF RAHWAY	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	HOWELL TOWNSHIP	18	1 \$	13,147.00 \$	730.39
WORKCOMP RECORD ONLY	2014	LIVINGSTON TOWNSHIP	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF GUTTENBERG	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF HARRISON	12	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF KEARNY	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF MORRISTOWN	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EWING	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF FREEHOLD	25	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF HAMILTON	21	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF LAWRENCE	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MAPLEWOOD	6	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MONTCLAIR	8	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MORRIS	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF UNION	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WARREN	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TWP OF NORTH BRUNSWICK	12	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TWP OF WEST ORANGE	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2014 Total		269	3 \$	13,897.00 \$	51.66
WORKCOMP RECORD ONLY Total			751	3 \$	13,897.00 \$	18.50
WORKERS COMPENSATION	2006	BERKELEY TOWNSHIP	1	1 \$	8,510.65 \$	8,510.65
WORKERS COMPENSATION	2006	CITY OF RAHWAY	1	1 \$	25,878.20 \$	25,878.20
WORKERS COMPENSATION	2006 Total		2	2 \$	34,388.85 \$	17,194.43
WORKERS COMPENSATION	2009	CITY OF HOBOKEN	2	2 \$	24,369.20 \$	12,184.60
WORKERS COMPENSATION	2009	TOWNSHIP OF MONTCLAIR	1	1 \$	13,500.00 \$	13,500.00
WORKERS COMPENSATION	2009 Total		3	3 \$	37,869.20 \$	12,623.07
WORKERS COMPENSATION	2010	BORO OF CALDWELL	1	- \$	32,929.64 \$	32,929.64
WORKERS COMPENSATION	2010	CITY OF HOBOKEN	7	6 \$	94,897.87 \$	13,556.84
WORKERS COMPENSATION	2010	TOWNSHIP OF FREEHOLD	1	- \$	6,426.90 \$	6,426.90
WORKERS COMPENSATION	2010 Total		9	6 \$	134,254.41 \$	14,917.16
WORKERS COMPENSATION	2011	BERKELEY TOWNSHIP	1	1 \$	1,500.00 \$	1,500.00
WORKERS COMPENSATION	2011	CITY OF ENGLEWOOD	1	- \$	957.08 \$	957.08
WORKERS COMPENSATION	2011	CITY OF HOBOKEN	3	3 \$	68,641.37 \$	22,880.46
WORKERS COMPENSATION	2011	HOWELL TOWNSHIP	1	- \$	9.20 \$	9.20



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WORKERS COMPENSATION	2011	LIVINGSTON TOWNSHIP	2	- \$	5,320.57 \$	2,660.29
WORKERS COMPENSATION	2011	TOWNSHIP OF EWING	1	- \$	14.15 \$	14.15
WORKERS COMPENSATION	2011	TOWNSHIP OF MONTCLAIR	1	1 \$	86,638.80 \$	86,638.80
WORKERS COMPENSATION	2011	TOWNSHIP OF UNION	1	- \$	1,063.05 \$	1,063.05
WORKERS COMPENSATION	2011	TWP OF NORTH BRUNSWICK	1	- \$	38,972.51 \$	38,972.51
WORKERS COMPENSATION	2011	TWP OF WEST ORANGE	1	1 \$	18,960.00 \$	18,960.00
WORKERS COMPENSATION	2011 Total		13	6 \$	222,076.73 \$	17,082.83
WORKERS COMPENSATION	2012	BERKELEY TOWNSHIP	48	14 \$	1,430,388.73 \$	29,799.77
WORKERS COMPENSATION	2012	BORO OF CALDWELL	14	1 \$	76,041.45 \$	5,431.53
WORKERS COMPENSATION	2012	BORO OF FAIR HAVEN	6	- \$	10,254.12 \$	1,709.02
WORKERS COMPENSATION	2012	BORO OF FANWOOD	6	- \$	74,795.83 \$	12,465.97
WORKERS COMPENSATION	2012	BORO OF HIGHLAND PARK	15	1 \$	69,353.24 \$	4,623.55
WORKERS COMPENSATION	2012	BORO OF NEW PROVIDENCE	9	1 \$	245,114.17 \$	27,234.91
WORKERS COMPENSATION	2012	BORO OF NORTH PLAINFIELD	21	3 \$	96,482.65 \$	4,594.41
WORKERS COMPENSATION	2012	BOROUGH OF HADDON HEIGHTS	6	- \$	26,497.32 \$	4,416.22
WORKERS COMPENSATION	2012	BOROUGH OF KENILWORTH	5	- \$	5,294.16 \$	1,058.83
WORKERS COMPENSATION	2012	BOROUGH OF MIDDLESEX	15	1 \$	394,123.14 \$	26,274.88
WORKERS COMPENSATION	2012	CITY OF ENGLEWOOD	72	17 \$	1,034,056.36 \$	14,361.89
WORKERS COMPENSATION	2012	CITY OF HOBOKEN	100	23 \$	1,560,551.86 \$	15,605.52
WORKERS COMPENSATION	2012	CITY OF RAHWAY	29	- \$	67,983.28 \$	2,344.25
WORKERS COMPENSATION	2012	HOWELL TOWNSHIP	30	8 \$	750,464.19 \$	25,015.47
WORKERS COMPENSATION	2012	LIVINGSTON TOWNSHIP	47	10 \$	790,559.58 \$	16,820.42
WORKERS COMPENSATION	2012	TOWN OF HARRISON	19	1 \$	135,822.62 \$	7,148.56
WORKERS COMPENSATION	2012	TOWN OF MORRISTOWN	37	1 \$	148,406.73 \$	4,010.99
WORKERS COMPENSATION	2012	TOWNSHIP OF EASTAMPTON	5	- \$	9,549.92 \$	1,909.98
WORKERS COMPENSATION	2012	TOWNSHIP OF EWING	52	6 \$	433,910.09 \$	8,344.42
WORKERS COMPENSATION	2012	TOWNSHIP OF FREEHOLD	21	4 \$	187,079.00 \$	8,908.52
WORKERS COMPENSATION	2012	TOWNSHIP OF HAMILTON	137	13 \$	1,386,079.61 \$	10,117.37
WORKERS COMPENSATION	2012	TOWNSHIP OF MAPLEWOOD	29	- \$	90,229.02 \$	3,111.35
WORKERS COMPENSATION	2012	TOWNSHIP OF MONTCLAIR	65	12 \$	816,626.76 \$	12,563.49
WORKERS COMPENSATION	2012	TOWNSHIP OF MORRIS	26	3 \$	262,787.82 \$	10,107.22
WORKERS COMPENSATION	2012	TOWNSHIP OF UNION	62	5 \$	455,193.79 \$	7,341.84
WORKERS COMPENSATION	2012	TOWNSHIP OF WARREN	12	- \$	9,206.13 \$	767.18
WORKERS COMPENSATION	2012	TWP OF MANALAPAN	16	2 \$	206,608.85 \$	12,913.05
WORKERS COMPENSATION	2012	TWP OF NORTH BRUNSWICK	46	4 \$	356,151.64 \$	7,742.43
WORKERS COMPENSATION	2012	TWP OF WEST ORANGE	36	6 \$	433,141.38 \$	12,031.71
WORKERS COMPENSATION	2012 Total		986	136 \$	11,562,753.44 \$	11,726.93
WORKERS COMPENSATION	2013	BERKELEY HEIGHTS	12	1 \$	9,408.27 \$	784.02
WORKERS COMPENSATION	2013	BERKELEY TOWNSHIP	53	9 \$	349,983.10 \$	6,603.45
WORKERS COMPENSATION	2013	BORO OF CALDWELL	10	1 \$	56,965.39 \$	5,696.54
WORKERS COMPENSATION	2013	BORO OF FAIR HAVEN	6	1 \$	3,394.14 \$	565.69
WORKERS COMPENSATION	2013	BORO OF FANWOOD	4	1 \$	60,664.54 \$	15,166.14
WORKERS COMPENSATION	2013	BORO OF HIGHLAND PARK	11	- \$	18,303.01 \$	1,663.91
WORKERS COMPENSATION	2013	BORO OF NEW PROVIDENCE	11	- \$	13,152.86 \$	1,195.71
WORKERS COMPENSATION	2013	BORO OF NORTH PLAINFIELD	17	2 \$	118,214.05 \$	6,953.77

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WORKERS COMPENSATION	2013	BOROUGH OF HADDON HEIGHTS	12	2 \$	121,304.10 \$	10,108.68
WORKERS COMPENSATION	2013	BOROUGH OF KENILWORTH	12	4 \$	217,709.95 \$	18,142.50
WORKERS COMPENSATION	2013	CITY OF ENGLEWOOD	52	9 \$	544,023.42 \$	10,461.99
WORKERS COMPENSATION	2013	CITY OF HOBOKEN	104	15 \$	649,005.96 \$	6,240.44
WORKERS COMPENSATION	2013	CITY OF LINDEN	96	20 \$	979,098.95 \$	10,198.95
WORKERS COMPENSATION	2013	CITY OF RAHWAY	22	5 \$	132,771.43 \$	6,035.07
WORKERS COMPENSATION	2013	HOWELL TOWNSHIP	14	3 \$	112,409.25 \$	8,029.23
WORKERS COMPENSATION	2013	LIVINGSTON TOWNSHIP	45	12 \$	465,385.26 \$	10,341.89
WORKERS COMPENSATION	2013	TOWN OF HARRISON	17	4 \$	218,546.26 \$	12,855.66
WORKERS COMPENSATION	2013	TOWN OF MORRISTOWN	24	3 \$	228,935.57 \$	9,538.98
WORKERS COMPENSATION	2013	TOWNSHIP OF EASTAMPTON	2	- \$	932.65 \$	466.33
WORKERS COMPENSATION	2013	TOWNSHIP OF EWING	20	4 \$	327,128.79 \$	16,356.44
WORKERS COMPENSATION	2013	TOWNSHIP OF FREEHOLD	32	3 \$	231,313.51 \$	7,228.55
WORKERS COMPENSATION	2013	TOWNSHIP OF HAMILTON	96	10 \$	652,924.41 \$	6,801.30
WORKERS COMPENSATION	2013	TOWNSHIP OF LAWRENCE	24	2 \$	367,950.84 \$	15,331.29
WORKERS COMPENSATION	2013	TOWNSHIP OF MAPLEWOOD	38	3 \$	308,974.17 \$	8,130.90
WORKERS COMPENSATION	2013	TOWNSHIP OF MONTCLAIR	55	9 \$	520,334.07 \$	9,460.62
WORKERS COMPENSATION	2013	TOWNSHIP OF MORRIS	29	5 \$	282,649.32 \$	9,746.53
WORKERS COMPENSATION	2013	TOWNSHIP OF UNION	93	15 \$	665,957.24 \$	7,160.83
WORKERS COMPENSATION	2013	TOWNSHIP OF WARREN	9	- \$	13,430.80 \$	1,492.31
WORKERS COMPENSATION	2013	TWP OF NORTH BRUNSWICK	33	4 \$	325,876.99 \$	9,875.06
WORKERS COMPENSATION	2013	TWP OF WEST ORANGE	44	11 \$	733,022.76 \$	16,659.61
WORKERS COMPENSATION	2013 Total		997	158 \$	8,729,771.06 \$	8,756.04
WORKERS COMPENSATION	2014	BERKELEY HEIGHTS	12	8 \$	52,154.94 \$	4,346.25
WORKERS COMPENSATION	2014	BERKELEY TOWNSHIP	45	35 \$	421,190.84 \$	9,359.80
WORKERS COMPENSATION	2014	BORO OF CALDWELL	8	3 \$	5,077.12 \$	634.64
WORKERS COMPENSATION	2014	BORO OF FAIR HAVEN	1	1 \$	2,500.00 \$	2,500.00
WORKERS COMPENSATION	2014	BORO OF FANWOOD	11	8 \$	102,361.54 \$	9,305.59
WORKERS COMPENSATION	2014	BORO OF HIGHLAND PARK	7	2 \$	54,845.25 \$	7,835.04
WORKERS COMPENSATION	2014	BORO OF NEW PROVIDENCE	11	6 \$	28,047.78 \$	2,549.80
WORKERS COMPENSATION	2014	BORO OF NORTH PLAINFIELD	14	13 \$	106,679.92 \$	7,619.99
WORKERS COMPENSATION	2014	BOROUGH OF HADDON HEIGHTS	3	2 \$	11,584.17 \$	3,861.39
WORKERS COMPENSATION	2014	BOROUGH OF KENILWORTH	8	8 \$	28,363.00 \$	3,545.38
WORKERS COMPENSATION	2014	BOROUGH OF TOTOWA	5	2 \$	34,789.12 \$	6,957.82
WORKERS COMPENSATION	2014	CITY OF ENGLEWOOD	34	28 \$	264,954.68 \$	7,792.78
WORKERS COMPENSATION	2014	CITY OF HOBOKEN	74	51 \$	502,724.69 \$	6,793.58
WORKERS COMPENSATION	2014	CITY OF LINDEN	112	81 \$	765,087.81 \$	6,831.14
WORKERS COMPENSATION	2014	CITY OF RAHWAY	20	17 \$	164,283.19 \$	8,214.16
WORKERS COMPENSATION	2014	HOWELL TOWNSHIP	25	18 \$	285,054.50 \$	11,402.18
WORKERS COMPENSATION	2014	LIVINGSTON TOWNSHIP	38	32 \$	275,684.39 \$	7,254.85
WORKERS COMPENSATION	2014	TOWN OF GUTTENBERG	6	4 \$	33,507.15 \$	5,584.53
WORKERS COMPENSATION	2014	TOWN OF HARRISON	12	11 \$	47,131.16 \$	3,927.60
WORKERS COMPENSATION	2014	TOWN OF KEARNY	38	25 \$	343,280.47 \$	9,033.70
WORKERS COMPENSATION	2014	TOWN OF MORRISTOWN	29	22 \$	276,813.63 \$	9,545.30
WORKERS COMPENSATION	2014	TOWNSHIP OF EASTAMPTON	5	4 \$	20,054.78 \$	4,010.96

Valued as of 11/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2014	TOWNSHIP OF EWING	48	37 \$	277,335.72 \$	5,777.83
WORKERS COMPENSATION	2014	TOWNSHIP OF FREEHOLD	22	16 \$	130,951.34 \$	5,952.33
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON	74	48 \$	398,315.53 \$	5,382.64
WORKERS COMPENSATION	2014	TOWNSHIP OF LAWRENCE	11	8 \$	64,353.98 \$	5,850.36
WORKERS COMPENSATION	2014	TOWNSHIP OF MAPLEWOOD	27	19 \$	125,814.30 \$	4,659.79
WORKERS COMPENSATION	2014	TOWNSHIP OF MONTCLAIR	43	31 \$	1,782,328.45 \$	41,449.50
WORKERS COMPENSATION	2014	TOWNSHIP OF MORRIS	26	19 \$	426,813.31 \$	16,415.90
WORKERS COMPENSATION	2014	TOWNSHIP OF UNION	64	43 \$	436,138.02 \$	6,814.66
WORKERS COMPENSATION	2014	TOWNSHIP OF WARREN	10	7 \$	43,403.27 \$	4,340.33
WORKERS COMPENSATION	2014	TWP OF NORTH BRUNSWICK	48	34 \$	332,124.72 \$	6,919.27
WORKERS COMPENSATION	2014	TWP OF WEST ORANGE	25	20 \$	201,406.30 \$	8,056.25
WORKERS COMPENSATION	2014 Total		916	663 \$	8,045,155.07 \$	8,782.92
WORKERS COMPENSATION Total			2,926	974 \$	28,766,268.76 \$	9,831.26
Grand Total			8,392	1,460 \$	59,034,254.95 \$	7,034.59

Garden State Muni Joint Insurance Fund

MONTHLY INVESTMENT REPORT

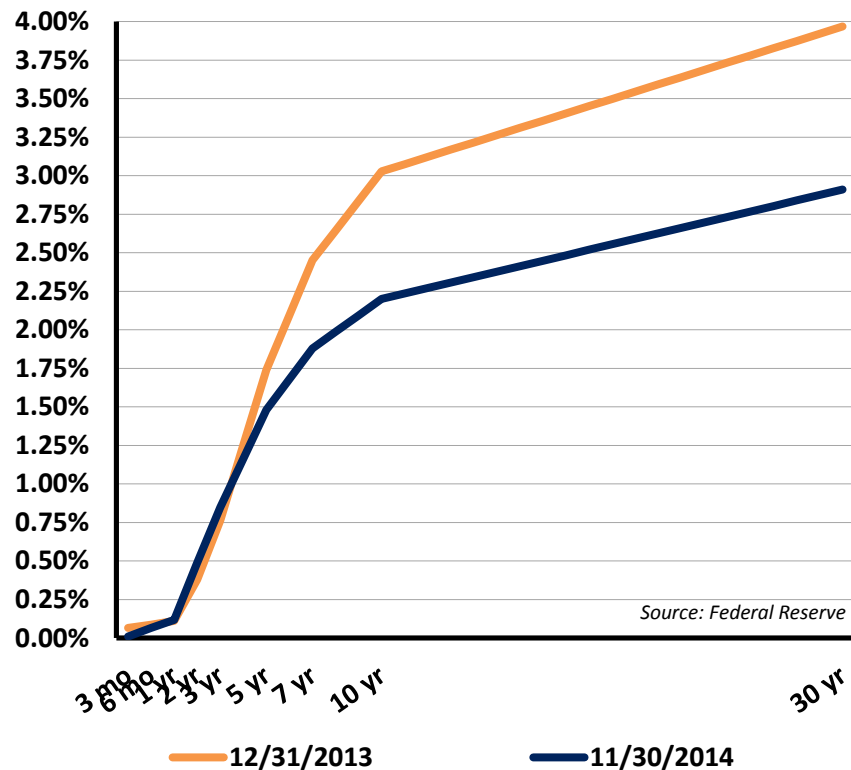
AS OF 11/30/2014



Prime Advisors, Inc.

Treasury Yield Curves and 3 Year Treasury Yields

US Treasury Yield Curves



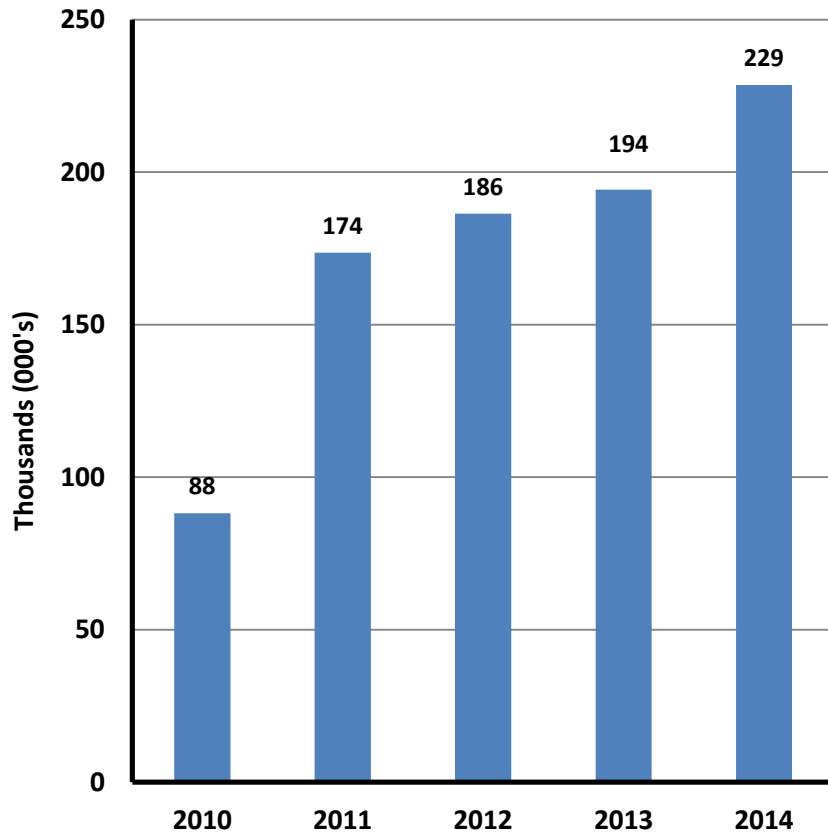
3 Year Treasury Yields



	US Treasury Yields	
	12/31/2013	11/30/2014
3 Month	0.07%	0.01%
2 Year	0.39%	0.49%
3 Year	0.76%	0.85%
10 Year	3.01%	2.20%
30 Year	3.94%	2.91%

US Payrolls and GDP

Avg. Monthly Change in NonFarm Payrolls



Source: Bureau of

GDP Forecasts (YoY)

GDP Forecasts (%)	2014	2015	2016
US	2.2	3.0	2.9
Eurozone	0.8	1.2	1.5
China	7.4	7.0	6.8
Japan	0.9	1.0	1.1

Source: Bloomberg Composite

World Bond Yields and US Treasury Debt

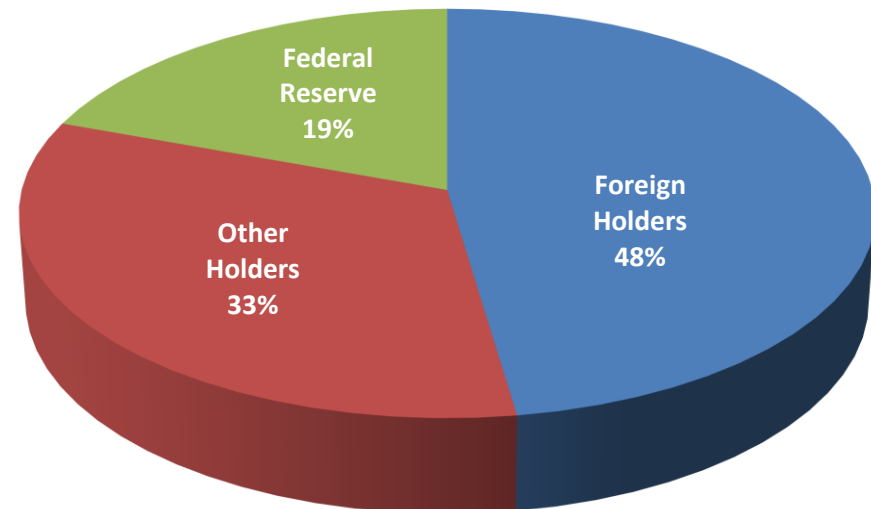
Current World Bond Yields

As of 11/30/2014	2 year	10 year
US	0.49%	2.20%
UK	0.51%	1.93%
Germany	-0.03%	0.70%
France	0.01%	0.97%
Italy	0.49%	2.03%
Spain	0.41%	1.90%
Portugal	0.49%	2.84%
Japan	0.01%	0.42%

Source: Federal Reserve, Bloomberg

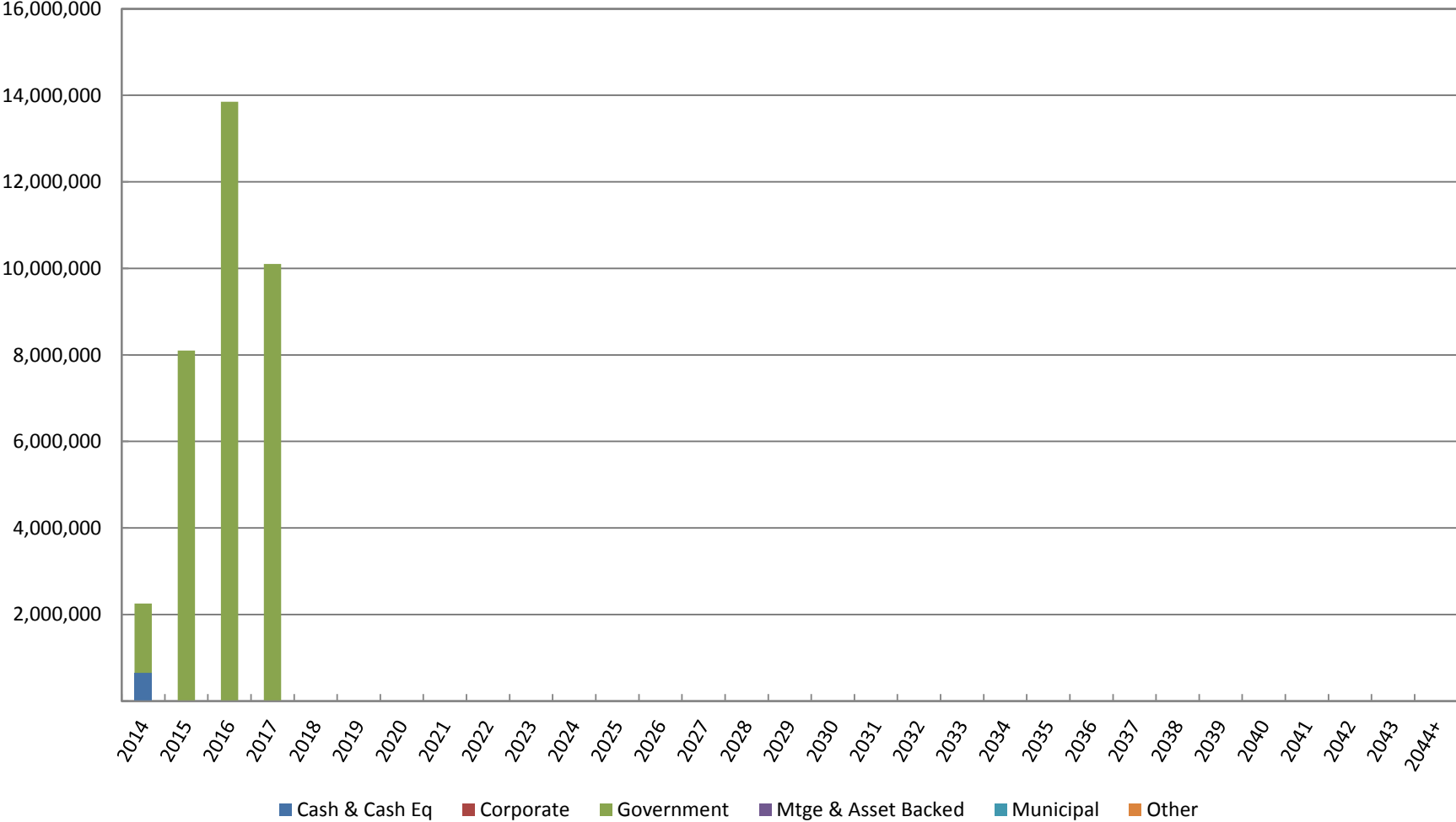
US Treasury Debt

**\$12.9 Trillion Outstanding
as of November 30, 2014**



Source: Federal Reserve

Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2013	03/31/2014	06/30/2014	09/30/2014	11/30/2014
Treasury Yields					
2 yr Treasury Yield	0.39%	0.43%	0.46%	0.59%	0.49%
5 yr Treasury Yield	1.74%	1.73%	1.63%	1.78%	1.51%
10 yr Treasury Yield	3.01%	2.73%	2.52%	2.51%	2.20%
Book Statistics					
Tax-Equivalent Book Yield	0.34%	0.36%	0.41%	0.56%	0.60%
Book Value (\$)	30,154,478	30,188,438	31,704,382	35,243,772	34,265,652
Projected Tax-Equivalent Income, next 12 months (\$)	101,160	108,918	129,883	198,401	205,305
Unrealized Gains/(Losses) (\$)	33,235	30,139	50,882	25,354	113,948
YTD Realized Gains/(Losses) (\$)	0	0	95	95	203
Portfolio Risk Statistics					
Effective Duration	1.12	1.13	1.21	1.53	1.54
Convexity	0.03	0.03	0.03	0.04	0.04
Weighted Average Life	1.12	1.13	1.22	1.54	1.55
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	98%	96%	95%	100%	98%
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	2%	4%	5%	0%	2%

Performance

**Tax-Equivalent Total Return
as of 11/30/2014
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Previous Month	0.12%	0.16%	-0.04%
Quarter to Date	0.35%	0.31%	0.04%
Year to Date	0.63%	0.57%	0.06%
Since Inception	1.66%	1.30%	0.35%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

Bond Purchases

Trade Date	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
11/05/2014	912828A59	US TREASURY N/B	Treasury	AA+	Aaa	0.625	12/15/2016	N/A	100.07	500,373	0.59	0.59
11/05/2014	912828RU6	US TREASURY N/B	Treasury	AA+	Aaa	0.875	11/30/2016	N/A	100.61	503,068	0.58	0.58
11/05/2014	912828UA6	US TREASURY N/B	Treasury	AA+	Aaa	0.625	11/30/2017	N/A	98.74	740,569	1.04	1.04
Total										1,744,010	0.78	0.78

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
10/31/2014	Maturity	912828TU4	US TREASURY N/B	Treasury	AA+	Aaa	0.250	10/31/2014	10/31/2014	100.00	1,600,000	0	0.21	0.21
11/20/2014	Sell	912828TZ3	US TREASURY N/B	Treasury	AA+	Aaa	0.250	11/30/2014	11/30/2014	100.01	1,000,006	107	0.21	0.21
11/30/2014	Maturity	912828TZ3	US TREASURY N/B	Treasury	AA+	Aaa	0.250	11/30/2014	11/30/2014	100.00	600,000	0	0.21	0.21
Total											3,200,006	107	0.21	0.21

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																	
99C001734	10/31/2014			52,236	BANK OF AMERICA/MERRILL LYNCH	0.00			52,236	52,236	52,236	0	0.00	0.00	0.00	0.00	
-	11/30/2014			600,000	Securities (Payable) / Receivable	0.00			600,000	600,000	600,000	0	0.00	0.00	0.00	0.00	0.00
Total Money Market				652,236					652,236	652,236	652,236	0	0.00	0.00	0.00	0.00	
Treasury																	
912828A59	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	1,249,701	1,249,768	1,252,663	2,894	0.63	0.52	2.03	2.05	0.05
912828A91	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	01/15/2017	01/15/2017	1,002,191	1,001,597	1,004,040	2,443	0.67	0.56	2.11	2.13	0.06
912828B41	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.38	01/31/2016	01/31/2016	1,000,902	1,000,536	1,001,940	1,404	0.33	0.21	1.17	1.17	0.02
912828B74	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	548,928	549,195	550,347	1,152	0.69	0.60	2.20	2.21	0.06
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,447	550,198	751	0.33	0.22	1.24	1.25	0.02
912828C32	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	498,478	498,809	501,510	2,701	0.86	0.62	2.27	2.29	0.06
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,830	500,870	1,040	0.40	0.24	1.33	1.34	0.02
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,283	1,005,040	4,757	0.86	0.66	2.36	2.38	0.07
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,505,873	2,526,025	20,152	0.87	0.43	1.82	1.84	0.04
912828RM4	09/03/2013	AA+	Aaa	1,250,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	1,255,551	1,254,438	1,262,950	8,512	0.81	0.46	1.90	1.92	0.05
912828RU6	09/30/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	1,256,059	1,254,870	1,259,288	4,417	0.68	0.50	1.99	2.00	0.05
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,600,030	1,600,000	(30)	0.20	0.25	0.04	0.04	0.00
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	987,869	994,370	6,501	1.07	0.83	2.73	2.75	0.09
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	986,439	993,270	6,831	1.11	0.87	2.82	2.84	0.09
912828TT7	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	10/15/2015	10/15/2015	1,000,550	1,000,323	1,001,050	727	0.21	0.13	0.87	0.88	0.01
912828TW0	08/21/2014	AA+	Aaa	750,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	742,503	743,126	747,023	3,897	1.07	0.89	2.89	2.92	0.10
912828UA6	11/05/2014	AA+	Aaa	750,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	740,569	740,768	743,340	2,572	1.04	0.93	2.98	3.00	0.10
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,032	1,600,448	416	0.24	0.08	0.17	0.17	0.00
912828UP3	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	0.25	02/28/2015	02/28/2015	2,498,837	2,499,810	2,501,050	1,240	0.28	0.08	0.24	0.25	0.00
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	998,056	1,000,340	2,284	0.39	0.23	1.37	1.38	0.03
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	698,282	700,007	1,725	0.42	0.25	1.45	1.46	0.03
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,018	751,170	1,152	0.37	0.11	0.58	0.58	0.01
912828VL1	07/10/2013	AA+	Aaa	1,350,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	1,349,038	1,349,803	1,356,494	6,691	0.63	0.33	1.61	1.63	0.03
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,734	750,638	904	0.30	0.12	0.66	0.67	0.01
912828VR8	08/07/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	1,250,844	1,250,612	1,255,425	4,813	0.60	0.37	1.70	1.71	0.04
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,758	751,425	1,667	0.42	0.12	0.75	0.75	0.01

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
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	749,476	750,698	1,222	0.33	0.14	0.83	0.84	0.00
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,198,979	1,204,956	5,977	0.91	0.71	2.43	2.46	0.07
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,248,628	1,254,200	5,572	0.92	0.74	2.51	2.54	0.08
912828WQ9	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	1,250,405	1,250,319	1,253,600	3,281	0.48	0.32	1.57	1.59	0.03
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,096,706	1,102,992	6,286	0.99	0.77	2.60	2.63	0.08
Total Treasury				33,650,000					33,612,785	33,613,416	33,727,364	113,948	0.61	0.41	1.57	1.58	0.04
Grand Total				34,302,236					34,265,020	34,265,652	34,379,599	113,948	0.60	0.40	1.54	1.55	0.04

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/31/14 to 12/3/14				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION

City of Linden	10/31/2014	NJ Dept of Health and Senior Services	2014 GL/AL/WC/PROP	Evidence of insurance as respects Linden Fire Department.
City of Linden	11/7/2014	County of Union State of New Jersey	2014 GL/AL/WC	Certificate holder is included as an additional insured (Grantor) as respects the City of Linden's participation in the "Greening of Union County" grant program. Grant amount \$11,250. *
City of Linden	11/12/2014	Linden Public Schools Administration Building	2014 GL/AL/WC	Certificate holder is included as an additional insured (Property Owner) as respects the City of Linden's use of School Number 1 Gymnasium for the Linden Wrestling Program from 11/10/14 to 12/31/14. *
City of Linden	11/25/2014	Union County Board of Chosen Freeholders	2014 GL/AL/WC	The County of Union is included as an additional insured (Property Owner) as respects the closing of North Wood Ave from Elizabeth Ave to Elm Street on 12/5/14 between the hours of 4 pm to 10 pm for the City of Linden Tree Lighting ceremony. *
Township of Montclair	11/21/2014	First United Methodist Church	2014 GL	Evidence of Insurance as respects the Township of Montclair sponsored Serendipity recreation program at First Methodist Church on 11/22/14.
Township of West Orange	11/19/2014	JESCO Incorporated	2014 GL/AL/WC	Certificate holder is included as an additional insured (Lessor) and loss payee as respects West Orange's rental of Caterpillar 524K serial #1DW524KZCEE657615 with attachment Grapple #TRMQC350GP624K valued at \$224,000. Caterpillar 544K Loader 1DW544KZKEE660764 valued at \$258,000 & 524K Loader 1DW524KZCEE664001 valued at \$228,000 from 11/3/14 to 1/15/15.*
Borough of Haddon Heights	11/12/2014	County of Camden Attn: Director of Public Works	2014 GL/AL/WC	County of Camden is included as an additional insured (Property Owner) as respects the Borough of Haddon Height's closure of County Roads (North Park, 10th Avenue & West Atlantic Avenue) on 11/28/2014 for a Holiday Parade. *
Borough of Totowa	11/7/2014	County of Passaic Administration Building	2014 GL/AL/WC	Evidence of insurance as respects the funding awarded to Totowa by the certificate holder.
Union Township	10/31/2014	Division of Motor Vehicles	2014 GL/AL/WC/APD	Evidence of Insurance as respects 1991 Army Truck/Wrecker Vehicle Identification Number 3600372.
Township of Livingston	11/3/2014	Steven Shapiro	2014 GL/AL/WC	Evidence of insurance as respects the Township of Livingston's use of the certificate holder's property at 7 Windsor Drive, Livingston, NJ 07039 for Livingston ESU Training from 10/29/14 to 12/31/14.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/31/14 to 12/3/14

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Livingston	11/3/2014	Picatinny Arsenal Homeland Defense Security Facility	2014 GL/AL/WC	Evidence of insurance as respects the Township of Livingston's use of the certificate holder's property at 3500 Shakehill Road, Dover, NJ 07803 for Livingston ESU Training from 10/29/14 to 12/31/14.
Township of Livingston	11/5/2014	Atlantic Ambulance Corp.	2014 GL/AL/WC	Evidence of insurance as respects the winter storage of the Township's Jet Vac (Sewer Jetter) in the certificate holder's garage at 118 Dorsa Avenue Livingston, NJ 07039.
Township of Livingston	12/2/2014	Township of Readington	2014 GL/AL/WC	Evidence of Insurance as respects Township of Livingston sponsored teams' participation in Travel Basketball Tournament 12/1/14 - 12/31/14.
Township of West Orange	11/26/2014	First Hope Bank	2014 AL/APD	Certificate holder is included as loss payee as respects the Township of West Orange purchase of three 2014 Ford Explorers VIN C61207, C61208 & C61209 purchase price \$45,462 each.
Township of West Orange	11/26/2014	First Hope Bank	2014 AL/APD	Certificate holder is included as loss payee as respects the Township of West Orange purchase of a 2015 Ford Taurus Police Interceptor VIN 1FAHP2MK6FG125970 purchase price \$32,419.
Borough of Fair Haven	10/31/2014	Evidence of Insurance	2014 GL	Evidence of Insurance as respects the property located at 78 DeNormandie Avenue, Fair Haven, NJ 07704.
Township Of Ewing	11/14/2014	Arrow Capital Solutions Inc	2014 GL/AL/WC/PROP	Certificate holder is included as additional insured (Lessor) & loss payee as respects 3 year lease of Misc. Telephone Equipment valued at \$87,885.36. Equipment will be stored at 4 different locations: 2 Jake Garzio Dr., 999 Lower Ferry Rd., 410 4th St. & 320 Hollowbrook Dr. *