



## **GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA**

**February 26<sup>th</sup>, 2014**

**Woodbridge Hilton Iselin, NJ – at 11:00am – Please see board at Lobby  
MEETING OF FUND COMMISSIONERS CALLED TO ORDER**

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### **▪ OPEN PUBLIC MEETING ACT STATEMENT**

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

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

### **▪ PLEDGE OF ALLEGIANCE**

### **▪ ROLL CALL OF FUND COMMISSIONERS**

### **▪ APPROVAL OF MINUTES OF 1/29/14 MEETING**

### **▪ MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**

### **▪ ROLL CALL OF FUND COMMISSIONERS**

### **▪ ADOPTION OF RESOLUTIONS**

- Resolution 12-14 – Approving Certain Disbursements
- Resolution 13-14 – Approving Claims Payments
- Resolution 14-14 – Approving Fund Counsel

## **REPORTS**

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

- Fast Track
- Risk Management Consultants
- NJDOBI Audit

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

- Interpersonal Relationships in the Workplace – W. Wiebalk
- EPL training update – A. Ven Graitis
- Wellness: Biggest Loser Competition – A. Ven Graitis
- Fleet Safety - A. Ven Graitis
- 2014 Services – A. Ven Graitis

### **▪ CLAIMS REPORT (Robert Persico)**

- IVOS Implementation Update
- Communicating valuable claims information from our members
- Claims Committee participants

### **▪ 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**

**January 29<sup>th</sup> 2014**

**Woodbridge Hilton Iselin, NJ Sunset Room at 11:00am**

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

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

**PLEDGE OF ALLEGIANCE**

**▪ SWEARING IN OF NEW FUND COMMISSIONERS**

- Town of Guttenberg – Mayor Gerald R. Drasheff
- Town of Kearny – Kim Bennett (Alt.)
- Borough of Totowa – Joseph Wassel

**ROLL CALL OF FUND COMMISSIONERS –**

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi - Absent  
Edward Forte - Absent  
John Barrett  
Paul Zarbetski  
Joan Hullings - Absent  
Quentin Wiest  
Jeff Filiatreault  
Kim Bennett  
Robert Ordway  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield - Absent  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Jasmine Lim

Frank Ruggiero  
Kathleen Green  
Mark Krane  
Mike Matheis  
Mayor Gerald R. Drasheff  
Kim Bennett  
Joseph Wassel

## **APPROVAL OF MINUTES**

### **MOTION TO APPROVE MINUTES OF 12/18/13 MEETING**

**MOTION:** Commr. Marvin

**SECOND:** Commr. Correa

**ABSTAIN:** Commr. Russo, Commr. Ehrenberg, and Commr. Ruggiero

#### **▪ MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**

#### **▪ ADJOURN MEETING SINE DIE**

Chairman asked Executive Director to Chair meeting. Mr. Miller asked for nominations for the positions of Chairperson and Secretary and for the Executive Committee.

#### **▪ ELECTION OF CHAIRPERSON AND SECRETARY**

- Commr. Krane nominated Commr. Rodino for Chairperson, with the nomination seconded by Commr. Correa and Commr. Jones nominated Commr. Valesi for Secretary (absent), with the nomination seconded by Chairman Rodino. No further nominations proposed.
- Swearing in of Chairperson by Fund Attorney. Secretary Valesi will be sworn in at next Fund Meeting.

#### **▪ ELECTION OF EXECUTIVE COMMITTEE – Members remain the same**

- Executive Committee now consists of:
  - City of Rahway
  - Borough of North Plainfield
  - Township of Freehold
  - Union Township
  - Hamilton Township
  - Township of Warren
  - Township of Livingston
  - Borough of New Providence

**MOTION:** Commr. Krane

**SECOND:** Commr. Matheis

**VOTE:** Unanimous

#### **▪ MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**

#### **▪ ADOPTION OF RESOLUTIONS**

## **MOTION TO ADOPT RESOLUTIONS**

Commr. Krane suggested that the first resolution vote should be Resolution 10-14 Approving Applications for new members.

- Resolution 10-14 – Approving New Members

**MOTION:** Commr. Correa

**SECOND:** Commr. Krane

**VOTE: ROLL CALL**

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi - Absent  
Edward Forte - Absent  
John Barrett  
Paul Zarbetski  
Joan Hullings - Absent  
Quentin Wiest  
Jeff Filiatreault  
Kim Bennett  
Robert Ordway  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield - Absent  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Jasmine Lim  
Frank Ruggiero  
Kathleen Green  
Mark Krane  
Mike Matheis  
Mayor Gerald R. Drasheff  
Kim Bennett  
Joseph Wassel

- Chairman Rodino requested that resolutions 1 thru 6 to be voted on as a group.
  - Resolution 1-14 – Election of Chairman and Secretary

- Resolution 2-14 – Establishing Meeting Procedure
- Resolution 3-14 – Establishing Fiscal Management Plan
- Resolution 4-14 – Establishing Fund Records Program
- Resolution 5-14 – Establishing 2014 Plan of Risk Management
- Resolution 6-14 – Approving Fund Service Providers

**MOTION:** Commr. Matheis

**SECOND:** Commr. Jones

**ABSTAIN:** Commr. Wassel

**VOTE: ROLL CALL**

Jim Rodino – Chairman  
 Christopher Reid - Absent  
 Barbara Russo  
 Ted Ehrenberg  
 Brad Palatucci – Absent  
 Tom Czerniecki  
 Tim Dacey - Absent  
 Jim McManimon  
 Theresa Casagrande  
 Eleanor McGovern  
 Peter Valesi - Absent  
 Edward Forte - Absent  
 John Barrett  
 Paul Zarbetski  
 Joan Hullings - Absent  
 Quentin Wiest  
 Jeff Filiatreault  
 Kim Bennett  
 Robert Ordway  
 Greg Whitehead  
 Nancy Koblis  
 Russ Jones  
 Cesar Correa  
 Marc Dashield - Absent  
 Tim Quinn  
 Ann Cucci - Absent  
 Doug Marvin  
 Robert Lombard  
 Jasmine Lim  
 Frank Ruggiero  
 Kathleen Green  
 Mark Krane  
 Mike Matheis  
 Mayor Gerald R. Drasheff  
 Kim Bennett

- Resolution 7-14 – Approving Certain Disbursements totaling \$3,704,032.72

**MOTION:** Commr. Ehrenberg

**SECOND:** Commr. Correa

**ABSTAIN:** Wassel

**VOTE: ROLL CALL**

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi - Absent  
Edward Forte - Absent  
John Barrett  
Paul Zarbetski  
Joan Hullings - Absent  
Quentin Wiest  
Jeff Filiatreault  
Kim Bennett  
Robert Ordway  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield - Absent  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Jasmine Lim  
Frank Ruggiero  
Kathleen Green  
Mark Krane  
Mike Matheis  
Mayor Gerald R. Drasheff  
Kim Bennett

- Resolution 8-14 – Approving Claims Payments totaling \$1,135,124

**MOTION:** Commr. Ehrenberg

**SECOND:** Commr. Matheis

**ABSTAIN:** Wassel

**VOTE: ROLL CALL**

Jim Rodino – Chairman

Christopher Reid - Absent  
Barbara Russo  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi - Absent  
Edward Forte - Absent  
John Barrett  
Paul Zarbetski  
Joan Hullings - Absent  
Quentin Wiest  
Jeff Filiatreault  
Kim Bennett  
Robert Ordway  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield - Absent  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Jasmine Lim  
Frank Ruggiero  
Kathleen Green  
Mark Krane  
Mike Matheis  
Mayor Gerald R. Drasheff  
Kim Bennett

Commr. Casagrande asked prior to the vote why defense panel firms do not have a contract with the GSMJIF. Mr. Miller explained that the Fund does issue an RFQ for the position, however; it is not common practice among JIF's to have a contract with the GSMJIF. Fund Counsel will research further and advise. Commr. Casagrande also asked if an updated Supplemental Assessment Plan could be produced for the Commissioners' review and Mr. Miller advised that one could be provided once the actuarial review was complete.

- Resolution 9-14 – Appointing 2014 Approved Counsel  
**MOTION:** Commr. Correa  
**SECOND:** Commr. Filiatreault  
**VOTE:** Unanimously approved.
- Resolution 11-14 Approving Final Budget 2014  
**MOTION:** Commr. Ehrenberg  
**SECOND:** Commr. Marvin



## **VOTE: ROLL CALL**

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi - Absent  
Edward Forte - Absent  
John Barrett  
Paul Zarbetski  
Joan Hullings - Absent  
Quentin Wiest  
Jeff Filiatreault  
Kim Bennett  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield - Absent  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Jasmine Lim  
Frank Ruggiero  
Kathleen Green  
Mark Krane  
Mike Matheis  
Joseph Wassel  
Mayor Gerald R. Drasheff  
Kim Benett

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

- Fast Track - Mr. Miller advised that, as has been the custom, the year end Fast Track report is being reconciled with the 2013 year end actuarial report and will be provided once the analysis is complete.
- Investment Report - Investment returns are lower in 2013 vs. 2012 because no trades were made to realize additional gains. Fund assets remained primarily invested in the same instruments as the previous year.
- Financial Disclosure Statements – the Commissioners were asked to provide Ms. Delgado with copies of their Financial Disclosure Statements.
- PEJIF – the PEJIF launched successfully effective 1/1/14 with four members – Passaic, Plainfield, Perth Amboy and West New York.

- 2014 Coverage Improvements – Mr. Hall reported on the coverage improvements negotiated with the Fund’s excess carriers.

**Wellness, Safety and EPL Training – A. Ven Graitis – Wellness** – The GSMJIF Wellness Committee will be rolling out a Biggest Loser Challenge to start in March and to run approximately 2-3 months. Employee incentives will be provided, weekly bulletins and progress updates distributed, with percent of body weight being evaluated.

EPL training should be scheduled as needed with PMA and/or the EANJ. In2vate on line training will also be rolled out to supplement training.

The Safety First pilot program is ongoing and meetings are being scheduled. Updates will be provided at future meetings.

**Claims Update – Robert Persico** – Bob presented an update on the IVOS Claim system implementation. The go live date is February 3<sup>rd</sup> and staff training will take place during the last week in January. The old AS-400 system will continue in operation and the members can still review claim notes by way of the 400 system.

On –line claim reporting will continue as is and in about 30 days training for members who want to review notes from IVOS will take place.

**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.

Commr. Ruggiero requested Treasury reports for years 2012 and 2013 to make comparisons on the movement of surpluses and deficits in all Fund years.

**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. Correa  
**SECOND:** Commr. Filiatreault  
**VOTE:** Unanimous

**ADJOURN TO PUBLIC SESSION**

**MOTION TO APPROVE CLAIMS**

**MOTION:** Commr. Matheis  
**SECOND:** Commr. Lombard  
**VOTE:** Unanimous

**Claims:**

**Ewing Township Liability Claim - Granted Settlement Authority**  
**Montclair Township Liability Claim - Granted Settlement Authority**  
**Hamilton Township WC Claim - Granted Settlement Authority**

**MOTION:** Commr. Matheis  
**SECOND:** Commr. Correa

**NEW BUSINESS**

**OPEN FORUM**

**MOTION TO ADJOURN**

Commissioner Rodino made a motion to adjourn the meeting at 12:23PM and Commissioner Drasheff seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

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Earl Miller

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James Rodino

**ALSO PRESENT:**

Earl Miller – NIP  
Madeline Delgado – NIP  
David Springer – NIP Group  
Robert Persico – NIP  
James Renner – NIP  
Jonathan Hall – NIP  
Anthony Ven Graitis – NIP  
Debbie Perillo - NIP  
Robert Smith – NIP  
Wendy Wiebalk – NIP  
Brian Erlandsen - BGIA  
George Littler – AGA  
Mike O’Connell- Pringle, Quinn, Anzano  
Patrick DeBlasio – Treasurer  
Walter Reibrich – PMA  
Ken Child – PMA  
Dave Weightman – PMA  
Michael Sabbagh – GR Murray  
Cindy Lisa – Danskin Agency  
Mike Lovett – Warren Township  
Sanders Reynoso – SIP  
Judith Cannon – Qual-Lynx  
John Geaney – Capehart Scatchard  
Francis Kelly - BGIA

BettyAnne Stinchcomb – New Providence  
Sonia Brown – Township of North Brunswick  
Mark Boyles – PMAMC  
LaTonya Jackson – GR Murray  
Louis Beckerman – Beckerman & Co.  
Ilene Laursen – Conner Strong

**BANK RECONCILIATION**

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund

From 01/01/14 To 01/31/14

BOOK BALANCE AS OF 01/01/14 \$ 126,386.83

ADD DEPOSITS 6.45

SUBTRACT:DISBURSEMENTs

BOOK BALANCE AS OF 01/31/14 \$ 126,393.28

BALANCE PER BANK STATEMENT 01/31/14 \$126,393.28

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING  
DATE CHECK# AMOUNT

TOTAL 0.00 0.00

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER  
DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 01/31/14 126,393.28

Difference 0.00

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

**BANK RECONCILIATION**

ACCT.NAME TD Bank

BANK/ACCT# Claims Account - 426-7723934

DATE From 01/01/14 To 01/31/14

BOOK BALANCE AS OF	01/01/14	\$	247,025.96
ADD DEPOSITS			1,125,528.00
SUBTRACT:DISBURSEMENTs			1,126,205.13
BOOK BALANCE AS OF	01/31/14	\$	246,348.83

BALANCE PER BANK STATEMENT	01/31/14	\$414,396.19
		250.00

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
	list	\$ 168,297.36

TOTAL	168,297.36	(168,297.36)
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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	01/31/14	246,348.83
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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 Bank of America

BANK/ACCT# Fiduciary Account -381029032587

From 01/01/14 To 01/31/14

BOOK BALANCE AS OF	01/01/14	\$	2,079,213.28
ADD DEPOSITS			6,893,537.94
SUBTRACT:DISBURSEMENTs			1,979,773.27
BOOK BALANCE AS OF	01/31/14	\$	6,992,977.95
BALANCE PER BANK STATEMENT	01/31/14		\$7,002,760.45

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
10/16/13	1033	240.00
01/17/14	1062	5.80
01/17/14	1063	18.56
01/17/14	1065	1,250.00
01/17/14	1066	4,658.00
01/17/14	1067	409.29
01/17/14	1068	90.00
01/17/14	1069	2,277.52
01/31/14	1072	833.33

TOTAL 9,782.50 (9,782.50)

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 01/31/14 6,992,977.95

Difference 0.00

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

# Garden State Municipal Joint Insurance Fund Monthly Status Report

February 26, 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:

		<u>December</u> <u>2013</u>		<u>January</u> <u>2014</u>	
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 104,757.05	\$	237,058.65	
	Claims Account-Bank of America	1,142,515.00		2,079,213.28	
	NJ Cash Management	126,380.17		126,386.83	
	Custodial-Investments	<u>31,701,036.24</u>		<u>30,188,113.74</u>	
	Total Balance	<u>\$ 33,074,688.46</u>	\$	<u>\$ 32,630,772.50</u>	
 <b>Receipts:</b>					
	Interest Income	\$ 10,342.46	\$	10,056.38	Totals YTD \$ 10,056.38
	Investment Income-Realized Gains (Losses)				
	Claims Account Receipts-TD Bank	\$ 891,037.93	\$	1,125,528.00	
	Claims Account Receipts-Bank of America	\$ 2,326,165.62	\$	6,893,537.94	
	NJ Cash Management Activity Receipts	\$ 6.66	\$	6.45	
	BAC Custodial/Investments	<u>\$ 1,016,187.50</u>	\$	<u>1,510,593.75</u>	
	Total Receipts	<u>\$ 4,233,397.71</u>	\$	<u>\$ 9,529,666.14</u>	
 <b>Disbursements:</b>					
	Claims Account Disbursements-TD Bank	\$ 758,736.33	\$	1,126,205.13	
	Claims Account Disbursements-Bank of America	\$ 1,389,467.34	\$	1,979,773.27	
	NJ Cash Management Activity Disbursements	\$ 2,529,110.00	\$	1,485,455.00	
	BAC Custodial Account				
	Total Disbursements	<u>\$ 4,677,313.67</u>	\$	<u>\$ 4,591,433.40</u>	
	Ending Cash Balance	<u>\$ 32,630,772.50</u>	\$	<u>\$ 37,569,005.24</u>	
 <b><u>Analysis of Ending Cash Balance</u></b>					
	Total Cash	\$ 929,736.26	\$	7,355,752.75	
	Total Investments (and Cash Equivalents)	<u>\$ 31,701,036.24</u>	\$	<u>\$ 30,213,252.49</u>	
	Ending Cash Balance	<u>\$ 32,630,772.50</u>	\$	<u>\$ 37,569,005.24</u>	



**BANK RECONCILIATION**

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account -

From

To

DATE 01/01/14 01/31/14

BOOK BALANCE AS OF 01/01/14 \$ 30,188,113.74

ADD DEPOSITS 1,510,593.75

SUBTRACT:DISBURSEMENTs 1,485,455.00

BOOK BALANCE AS OF 01/31/14 \$ 30,213,252.49

BALANCE PER BANK STATEMENT 01/31/14 \$30,213,252.49

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL 0.00 0.00

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 01/31/14 30,213,252.49

Difference 0.00

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

February 26th, 2014 - GSMJIF Comissioners Meeting Bills List

Date: 2.7.14  
Invoice #: 26

Notes	Description	COMMENTS	Check #/WT	Invoice Amt.
	Patrick DeBlasio	January Fees	#1072	\$1,458.33
	The Times	January Meeting Notice	#1073	\$5.51
	The Star Ledger	January meeting Notice	#1074	\$16.24
	Dynamic Testing	Bloomfield, Kearny & North Brunswick Drug Testing	#1075	\$1,126.00
	Capehart Scatchard	Various January 2014	#1076	\$1,250.00
	Valley Physician Services	Reimbursement for Random DOT Drug Testing -Parsippany Voided Payment from Jan. Re-issue check directly to Valley Physicians	#1077	\$4,658.00
	ASL Interpreter Referral	Snow Plow Training Sign Language Interpreter for Parsippany-Troy Hills	#1078	\$245.58
	Earl Miller	January Woodbridge Hilton	#1079	\$2,323.45
	PRIMA	Yearly Membership Fees Risk Control PRIMA	#1080	\$385.00
	Princeton Public Affairs	Retainer Fee January Invoice #0114	#1081	\$833.33
	Bank of America	Quarterly Fees	#1082	\$2,500.00
	Fairview Insurance	1st Installment Risk Mgr. Fees for Bloomfield , Livingston, New Providence,Parsippany Troy-Hills	#1083	\$98,030.50
	Brown & Brown Metro	1st Installment Risk Mgr. fee for Berkeley Heights, Ewing & Hoboken	#1084	\$82,502.50
	Borden Perlman	1st Installment Risk Mgr. fee for Hamilton & Lawrence	#1085	\$48,644.00
	Danskin	1st Installment Risk Mgr. fee for Howell	#1086	\$40,978.50
	Amalgamated	1st Installment Risk Mgr. fee for Kenilworth	#1087	\$13,408.00
	Risk Managers Inc	1st Install for Haddon Heights	#1088	\$8,602.50
	Balken Risk	1st Install for Warren & Maplewood	#1089	\$33,320.50
	Advent Insurance	1st Install for Fair Haven, Morris & Morristown	#1090	\$49,658.00
	Strategic Partners	1st Install for Totowa	#1091	\$12,106.50
		<b>Total in Checks \$402,052.44</b>		
		<b>WIRE TRANSFERS</b>		
	NIP MGMT. SVS.	Loss Control Fee		\$153,085.00
	NIP MGMT. SVS.	Claims Management Fee		\$271,112.00
	NIP MGMT. SVS.	Admin Fee		\$766,923.00
	NIP MGMT. SVS.	TPA Fee		\$350,763.00
		<b>TOTAL TO NIP \$1,541,883.00</b>		
	BGIA	1st Install for North Plainfield		\$23,735.50
	BGIA	Invoice #192874 GSMJIF Underwriting Mgr. Fee Install 1 of 2		\$266,519.33
		<b>TOTAL TO BGIA \$290,254.83</b>		
	PMA	<b>Large Loss Claim #L00005362 Patricia Freeman (Ewing Township) This has been</b>		\$155,000.00
	PMA	Berkeley Township		\$11,631.96
	PMA	City of Rahway		\$8,680.62
	PMA	City of Hoboken		\$250.00
	PMA	City of Englewood		\$110,698.61
	PMA	City of Englewood (less Pre-Payment for Maye)		(\$72,332.84)
	PMA	Hamilton Township		\$56,325.52
	PMA	Livingston Township		\$14,381.25
	PMA	Montclair Township		\$1,047.78
	PMA	Township of Ewing		\$2,219.00
	PMA	Township of Howell		\$183.00
	PMA	Union Township		\$19,559.23
	PMA	Risk Control 2014 payment #1 of 12		\$38,250.00
		<b>TOTAL TO PMA \$345,894.13</b>		
			Subtotal	\$ 2,580,084.40
			Total	\$ 2,580,084.40



**RESOLUTION NO. 12-14**

**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 **\$2,580,084.40** is approved for payment.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

February 26, 2014

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

February 26, 2014

**RESOLUTION NO. 13-14**

**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 \$ **1,540,744** against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
February 26, 2014  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
February 26, 2014  
Date

**RESOLUTION NO. 14 - 14**

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

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

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

**WHEREAS**, the law firms shown in this resolution have been proposed as Counsel for the Garden State Municipal Joint Insurance Fund for the year 2014;

**NOW, THEREFORE BE IT RESOLVED**, by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that the law firms named in this resolution be and the same are hereby appointed as an approved counsel for the Garden State Municipal Joint Insurance Fund for the year 2014:

**JOSE B. MOREIRA PC**  
712 Kearny Avenue  
Kearny, NJ 07032

**CARL F. MAZZIE**  
10 Furler Street  
PO Box 209  
Totowa, NJ 07512

**Krovan Klingerman LLC**  
60 Park Place Suite 1100  
Newark NJ 07102

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

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairman

February 26<sup>th</sup>, 2014  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Secretary

February 26<sup>th</sup>, 2014  
\_\_\_\_\_  
Date





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

February 2014

Jason Marett, Claims Service Manager





## Garden State Municipal Joint Insurance Fund

2/1/2014

### 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

2/1/2014

### 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

2/1/2014

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



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

2/1/2014

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	1	\$35,478	\$2,087	49	0	\$70,879	\$1,447	4	0	\$2,839	\$710
Montclair Township	48	0	\$116,434	\$2,426	59	0	\$187,058	\$3,170	1	0	\$384	\$384
North Plainfield Borough	13	0	\$23,204	\$1,785	23	0	\$54,092	\$2,352	2	0	\$0	\$0
Rahway, City of	27	0	\$16,903	\$626	27	0	\$13,727	\$508	6	0	\$32,220	\$5,370
South Brunswick Township	25	0	\$40,029	\$1,601	13	0	\$6,843	\$526	0	0	\$0	\$0
Union Township	63	0	\$103,629	\$1,645	47	0	\$58,758	\$1,250	0	0	\$0	\$0
West Orange Township	49	0	\$136,178	\$2,779	42	0	\$63,750	\$1,518	0	0	\$0	\$0
	386	1	\$915,355	\$2,371	510	0	\$2,517,871	\$4,937	22	0	\$92,257	\$4,194



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

2/1/2014

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



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

2/1/2014

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	\$59,737	\$3,514	2	0	\$0	\$0
Hoboken, City of	35	0	\$269,130	\$7,689	45	0	\$1,015,929	\$22,576	1	0	\$316	\$316
Howell Township	12	0	\$11,108	\$926	20	1	\$661,603	\$33,080	3	0	\$13,802	\$4,601
Jackson Township	20	0	\$29,167	\$1,458	26	0	\$164,148	\$6,313	1	0	\$24,000	\$24,000
Kenilworth, Borough of	6	0	\$16,216	\$2,703	5	0	\$0	\$0	1	0	\$1,865	\$1,865
Livingston Township	19	0	\$39,943	\$2,102	29	0	\$32,876	\$1,134	2	0	\$4,020	\$2,010
Maplewood, Township of	17	0	\$8,450	\$497	28	0	\$39,954	\$1,427	2	0	\$2,400	\$1,200
Montclair Township	51	0	\$43,180	\$847	63	0	\$71,399	\$1,133	0	0	\$0	\$0
North Plainfield Boro	10	0	\$18,827	\$1,883	9	0	\$91,458	\$10,162	0	0	\$0	\$0
Rahway, City of	15	0	\$8,250	\$550	32	0	\$9,347	\$292	3	0	\$8,100	\$2,700
South Brunswick Township	12	0	\$61,392	\$5,116	12	0	\$24,989	\$2,082	1	0	\$0	\$0
Union Township	68	0	\$77,616	\$1,141	60	1	\$495,693	\$8,262	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	\$36,641	\$564	40	1	\$618,432	\$15,461	0	0	\$0	\$0
	404	0	\$713,970	\$1,767	482	3	\$4,126,302	\$8,561	27	0	\$104,295	\$3,863



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

2/1/2014

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	0	\$438,278	\$9,325	5	0	\$1,743	\$349
Ewing Township	5	0	\$10,618	\$2,124	6	1	\$125,000	\$20,833	0	0	\$0	\$0
Hamilton Township	0	0	\$0	\$0	20	1	\$136,887	\$6,844	0	0	\$0	\$0
Harrison, Town of	3	0	\$500	\$167	13	0	\$19,474	\$1,498	0	0	\$0	\$0
Highland Park Borough	9	1	\$10,197,905	\$1,133,101	9	0	\$15,119	\$1,680	2	0	\$3,982	\$1,991
Hoboken, City of	26	0	\$19,890	\$765	42	1	\$716,394	\$17,057	1	0	\$24,000	\$24,000
Howell Township	11	0	\$23,600	\$2,145	26	1	\$42,260	\$1,625	1	0	\$3,800	\$3,800
Kenilworth, Borough of	6	0	\$8,812	\$1,469	0	0	\$0	\$0	0	0	\$0	\$0
Livingston Township	11	0	\$9,624	\$875	50	0	\$49,614	\$992	6	0	\$4,586	\$764
Maplewood, Township of	13	0	\$18,607	\$1,431	13	1	\$41,575	\$3,198	8	0	\$49,709	\$6,214
Montclair Township	13	0	\$3,434	\$264	71	2	\$629,475	\$8,866	0	0	\$0	\$0
North Plainfield Boro	13	1	\$29,326	\$2,256	23	1	\$142,208	\$6,183	2	0	\$2,940	\$1,470
Rahway, City of	18	0	\$58,442	\$3,247	43	1	\$282,022	\$6,559	8	0	\$1,681	\$210
South Brunswick Township	21	0	\$25,131	\$1,197	19	1	\$102,866	\$5,414	1	0	\$0	\$0
Union Township	47	0	\$94,315	\$2,007	57	1	\$335,653	\$5,889	1	0	\$491	\$491
West Orange, Township of	59	0	\$22,312	\$378	45	1	\$247,656	\$5,503	1	0	\$2,154	\$2,154
	327	2	\$10,596,262	\$32,404	501	13	\$3,354,460	\$6,696	43	0	\$130,680	\$3,039



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

2/1/2014

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	\$1,194,923	\$23,898	9	0	\$9,514	\$1,057
Ewing Township	5	0	\$378	\$76	9	0	\$43,865	\$4,874	1	0	\$0	\$0
Fanwood Borough	4	0	\$95	\$24	6	0	\$38,703	\$6,451	0	0	\$0	\$0
Hamilton Township	6	1	\$221,257	\$36,876	23	2	\$1,420,214	\$61,748	0	0	\$0	\$0
Harrison, Town of	7	0	\$5,447	\$778	4	0	\$22,903	\$5,726	1	0	\$738	\$738
Highland Park Borough	15	0	\$10,905	\$727	19	1	\$158,417	\$8,338	3	0	\$0	\$0
Hoboken, City of	30	0	\$107,688	\$3,590	35	1	\$322,447	\$9,213	2	0	\$0	\$0
Howell Township	11	0	\$18,690	\$1,699	35	1	\$124,477	\$3,556	1	0	\$0	\$0
Kenilworth, Borough of	3	0	\$2,973	\$991	7	0	\$501	\$72	0	0	\$0	\$0
Livingston Township	14	0	\$23,977	\$1,713	50	0	\$57,423	\$1,148	6	0	\$0	\$0
Manalapan Township	13	0	\$21,817	\$1,678	24	1	\$318,516	\$13,272	0	0	\$0	\$0
Maplewood, Township of	7	0	\$27,106	\$3,872	10	0	\$115,267	\$11,527	2	0	\$4,689	\$2,345
Montclair Township	27	1	\$557,395	\$20,644	41	0	\$238,565	\$5,819	0	0	\$0	\$0
North Plainfield Boro	11	0	\$3,688	\$335	15	0	\$66,496	\$4,433	0	0	\$0	\$0
Rahway, City of	13	0	\$17,324	\$1,333	18	0	\$38,305	\$2,128	5	0	\$0	\$0
South Brunswick Township	12	0	\$14,924	\$1,244	12	0	\$17,142	\$1,429	4	0	\$24,375	\$6,094
Union Township	31	0	\$61,571	\$1,986	41	0	\$86,249	\$2,104	0	0	\$0	\$0
Warren Township	4	0	\$7,382	\$1,846	15	0	\$10,661	\$711	1	0	\$2,383	\$2,383
West Orange, Township of	46	1	\$239,954	\$5,216	34	1	\$123,057	\$3,619	3	0	\$0	\$0
	326	3	\$2,516,147	\$7,718	468	8	\$4,697,901	\$10,038	38	0	\$41,699	\$1,097





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

2/1/2014

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	\$425,734	\$106,434	1	0	\$116	\$116
Englewood, City of	26	0	\$47,460	\$1,825	39	2	\$281,723	\$7,224	12	0	\$19,885	\$1,657
Ewing Township	7	0	\$69,210	\$9,887	9	2	\$327,712	\$36,412	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	\$0	\$0	5	1	\$50,010	\$10,002	0	0	\$0	\$0
Frehold Township	19	0	\$36,483	\$1,920	10	1	\$136,348	\$13,635	1	0	\$4,096	\$4,096
Hamilton Township	7	0	\$9,335	\$1,334	13	0	\$6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	\$7,311	\$914	8	0	\$452,176	\$56,522	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	\$2,951	\$268	15	1	\$42,133	\$2,809	3	0	\$0	\$0
Hoboken, City of	19	0	\$81,284	\$4,278	53	2	\$597,281	\$11,269	1	0	\$0	\$0
Howell Township	10	0	\$44,201	\$4,420	59	2	\$95,905	\$1,626	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	\$1,285	\$428	4	1	\$155,811	\$38,953	0	0	\$0	\$0
Livingston Township	16	0	\$8,203	\$513	43	0	\$133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	\$12,364	\$1,236	7	1	\$140,100	\$20,014	0	0	\$0	\$0
Maplewood, Township of	5	0	\$4,219	\$844	16	0	\$34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	\$34,413	\$3,824	8	0	\$804	\$101	1	0	\$0	\$0
Montclair Township	31	1	\$138,896	\$4,481	53	2	\$463,443	\$8,744	2	0	\$10,523	\$5,262
Morris Township	14	0	\$16,916	\$1,208	14	1	\$41,674	\$2,977	1	0	\$0	\$0
North Plainfield Boro	16	0	\$6,205	\$388	16	0	\$18,168	\$1,136	1	0	\$467	\$467
Rahway, City of	21	0	\$28,725	\$1,368	32	0	\$15,710	\$491	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	\$25,220	\$1,146	33	0	\$152,153	\$4,611	3	0	\$35,190	\$11,730
Union Township	47	0	\$75,135	\$1,599	30	3	\$446,620	\$14,887	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	3	\$322,527	\$9,774	3	0	\$24,000	\$8,000
<b>Total</b>	<b>388</b>	<b>1</b>	<b>\$810,847</b>	<b>\$2,090</b>	<b>529</b>	<b>23</b>	<b>\$4,457,323</b>	<b>\$8,426</b>	<b>56</b>	<b>0</b>	<b>\$260,379</b>	<b>\$4,650</b>



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

2/1/2014

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	3	\$734,601	\$19,854	14	0	\$10,028	\$716
Ewing Township	6	0	\$13,969	\$2,328	12	0	\$26,551	\$2,213	0	0	\$0	\$0
Fair Haven Borough	3	0	\$0	\$0	1	0	\$0	\$0	1	0	\$0	\$0
Fanwood Borough	4	0	\$2,454	\$614	4	1	\$32,604	\$8,151	1	0	\$24,000	\$24,000
Frehold Township	14	0	\$15,183	\$1,085	11	1	\$32,333	\$2,939	4	0	\$24,000	\$6,000
Hamilton Township	11	1	\$324,253	\$29,478	18	3	\$769,271	\$42,737	7	0	\$0	\$0
Harrison, Town of	7	0	\$6,872	\$982	8	2	\$142,514	\$17,814	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	\$5,333	\$485	6	2	\$70,100	\$11,683	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	\$7,522	\$342	51	2	\$239,425	\$4,695	1	0	\$0	\$0
Howell Township	4	0	\$1,455	\$364	23	1	\$208,444	\$9,063	2	0	\$10,791	\$5,396
Kenilworth, Borough of	11	0	\$13,482	\$1,226	11	0	\$2,733	\$248	1	0	\$6,500	\$6,500
Livingston Township	22	0	\$22,115	\$1,005	63	1	\$238,154	\$3,780	9	0	\$7,752	\$861
Manalapan Township	13	0	\$44,447	\$3,419	7	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	2	\$133,399	\$1,991	0	0	\$0	\$0
Morris Township	12	0	\$50,550	\$4,213	12	0	\$22,982	\$1,915	7	0	\$5,295	\$756
Morristown, Town of	26	0	\$27,224	\$1,047	17	0	\$18,387	\$1,082	5	0	\$4,868	\$974
North Brunswick Township	17	0	\$8,031	\$472	22	0	\$61,601	\$2,800	0	0	\$0	\$0
North Plainfield Boro	23	0	\$15,083	\$656	29	1	\$40,794	\$1,407	14	0	\$216,926	\$15,495
Rahway, City of	9	0	\$18,506	\$2,056	12	0	\$3,256	\$271	14	0	\$43,627	\$3,116
Union Township	42	1	\$101,649	\$2,420	39	2	\$38,104	\$977	7	0	\$24,001	\$3,429
Warren Township	9	0	\$20,764	\$2,307	9	0	\$4,078	\$453	7	0	\$34,878	\$4,983
West Orange, Township of	19	0	\$21,350	\$1,124	47	1	\$220,046	\$4,682	4	0	\$90	\$23
	360	2	\$833,278	\$2,315	555	22	\$3,081,917	\$5,553	113	0	\$475,251	\$4,206



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

2/1/2014

### 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%	\$1,169,117	44.2%	\$16,944	\$1,151,794	1	\$519,719	\$519,719
Hamilton Township	162	42.3%	\$843,887	31.9%	\$5,209	\$808,114	1	\$114,788	\$114,788
North Plainfield Borough	20	5.2%	\$87,679	3.3%	\$4,384	\$87,678	0	\$0	\$0
South Brunswick Township	40	10.4%	\$302,370	11.4%	\$7,559	\$302,371	0	\$0	\$0
Union Township	92	24.0%	\$239,800	9.1%	\$2,607	\$239,799	0	\$0	\$0
	383	100.0%	\$2,642,853	100.0%	\$6,900	\$2,589,756	2	\$634,507	\$317,254

### Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	\$484,668	11.3%	\$5,911	\$484,670	0	\$0	\$0
Ewing, Township of	78	13.2%	\$909,067	21.1%	\$11,655	\$864,558	2	\$155,776	\$77,888
Hamilton Township	123	20.7%	\$838,339	19.5%	\$6,816	\$826,615	1	\$310,792	\$310,792
Howell, Township of	74	12.5%	\$405,297	9.4%	\$5,477	\$396,798	1	\$63,176	\$63,176
Kenilworth Borough	19	3.2%	\$60,194	1.4%	\$3,168	\$60,194	0	\$0	\$0
North Plainfield Borough	22	3.7%	\$240,897	5.6%	\$10,950	\$240,897	0	\$0	\$0
Rahway, City of	34	5.7%	\$217,282	5.0%	\$6,391	\$217,280	0	\$0	\$0
South Brunswick Township	52	8.8%	\$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%	\$4,304,070	100.0%	\$7,258	\$4,239,337	4	\$529,744	\$132,436



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

2/1/2014

**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%	\$686,545	12.3%	\$7,152	\$616,014	2	\$142,062	\$71,031
Eastampton Township	3	0.5%	\$162,683	2.9%	\$54,228	\$151,625	1	\$161,057	\$161,057
Ewing, Township of	69	10.9%	\$753,708	13.5%	\$10,923	\$753,713	0	\$0	\$0
Hamilton Township	154	24.4%	\$760,220	13.6%	\$4,936	\$723,925	1	\$221,515	\$221,515
Howell, Township of	35	5.5%	\$642,692	11.5%	\$18,363	\$489,130	2	\$532,932	\$266,466
Kenilworth Borough	10	1.6%	\$35,417	0.6%	\$3,542	\$35,415	0	\$0	\$0
Livingston Township	15	2.4%	\$17,270	0.3%	\$1,151	\$17,270	0	\$0	\$0
North Plainfield Borough	20	3.2%	\$346,142	6.2%	\$17,307	\$346,142	0	\$0	\$0
Rahway, City of	53	8.4%	\$1,176,070	21.0%	\$22,190	\$1,110,152	1	\$884,893	\$884,893
South Brunswick Township	71	11.3%	\$217,327	3.9%	\$3,061	\$217,324	0	\$0	\$0
Union Township	105	16.6%	\$802,280	14.3%	\$7,641	\$802,279	0	\$0	\$0
	631	100.0%	\$5,600,354	100.0%	\$8,875	\$5,262,989	7	\$1,942,459	\$277,494



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

2/1/2014

### 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%	\$680,774	9.1%	\$5,819	\$575,783	7	\$405,220	\$57,889
Eastampton Township	4	0.4%	\$30,059	0.4%	\$7,515	\$30,060	0	\$0	\$0
Englewood, City of	96	10.0%	\$903,650	12.0%	\$9,413	\$896,565	1	\$255,765	\$255,765
Ewing, Township of	64	6.7%	\$211,761	2.8%	\$3,309	\$211,757	0	\$0	\$0
Hamilton Township	173	18.0%	\$1,969,686	26.2%	\$11,385	\$1,697,740	1	\$1,331,418	\$1,331,418
Hoboken, City of	56	5.8%	\$937,987	12.5%	\$16,750	\$937,984	0	\$0	\$0
Howell, Township of	52	5.4%	\$515,512	6.9%	\$9,914	\$506,183	1	\$112,788	\$112,788
Jackson Township	29	3.0%	\$384,061	5.1%	\$13,243	\$373,401	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	4.5%	\$3,872	\$336,866	0	\$0	\$0
North Plainfield Borough	27	2.8%	\$32,912	0.4%	\$1,219	\$32,908	0	\$0	\$0
Rahway, City of	75	7.8%	\$117,311	1.6%	\$1,564	\$117,313	0	\$0	\$0
South Brunswick Township	52	5.4%	\$618,535	8.2%	\$11,895	\$553,750	1	\$191,145	\$191,145
Union Township	86	9.0%	\$573,032	7.6%	\$6,663	\$573,012	0	\$0	\$0
	959	100.0%	\$7,522,200	100.0%	\$7,844	\$7,053,358	12	\$2,404,662	\$200,389



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

2/1/2014

### 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%	\$902,515	10.5%	\$7,584	\$789,000	7	\$561,140	\$80,163
Eastampton Township	1	0.1%	\$0	0.0%	\$0	\$0	0	\$0	\$0
Englewood, City of	128	10.0%	\$1,186,676	13.8%	\$9,271	\$1,021,496	2	\$474,328	\$237,164
Ewing, Township of	69	5.4%	\$423,888	4.9%	\$6,143	\$423,888	0	\$0	\$0
Hamilton Township	165	12.9%	\$773,622	9.0%	\$4,689	\$719,187	1	\$146,849	\$146,849
Harrison, Town of	45	3.5%	\$206,449	2.4%	\$4,588	\$175,243	1	\$48,545	\$48,545
Hoboken, City of	60	4.7%	\$355,495	4.1%	\$5,925	\$344,092	1	\$45,901	\$45,901
Howell, Township of	75	5.9%	\$1,046,138	12.1%	\$13,949	\$1,018,681	2	\$308,305	\$154,153
Jackson Township	41	3.2%	\$391,512	4.5%	\$9,549	\$343,120	2	\$233,456	\$116,728
Kenilworth, Borough of	11	0.9%	\$4,310	0.0%	\$392	\$4,310	0	\$0	\$0
Livingston Township	33	2.6%	\$186,028	2.2%	\$5,637	\$186,031	0	\$0	\$0
Maplewood, Township of	51	4.0%	\$179,532	2.1%	\$3,520	\$179,529	0	\$0	\$0
Montclair Township	92	7.2%	\$421,987	4.9%	\$4,587	\$415,739	1	\$54,505	\$54,505
North Plainfield Borough	30	2.3%	\$242,233	2.8%	\$8,074	\$242,236	0	\$0	\$0
Rahway, City of	42	3.3%	\$523,261	6.1%	\$12,459	\$521,806	1	\$160,670	\$160,670
South Brunswick Township	76	5.9%	\$161,217	1.9%	\$2,121	\$161,217	0	\$0	\$0
Union Township	150	11.7%	\$1,038,080	12.0%	\$6,921	\$991,950	2	\$319,704	\$159,852
West Orange, Township of	93	7.3%	\$580,560	6.7%	\$6,243	\$566,421	1	\$59,444	\$59,444
	1281	100.0%	\$8,623,503	100.0%	\$6,732	\$8,103,946	21	\$2,412,847	\$114,897



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

2/1/2014

### 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%	\$1,037,000	11.7%	\$9,971	\$858,457	8	\$523,234	\$65,404
Eastampton Township	5	0.4%	\$9,809	0.1%	\$1,962	\$9,810	0	\$0	\$0
Englewood, City of	112	9.5%	\$781,438	8.8%	\$6,977	\$779,332	1	\$266,075	\$266,075
Ewing, Township of	57	4.9%	\$535,168	6.1%	\$9,389	\$480,176	1	\$158,540	\$158,540
Hamilton Township	138	11.7%	\$642,753	7.3%	\$4,658	\$578,841	4	\$201,427	\$50,357
Harrison, Town of	30	2.6%	\$27,339	0.3%	\$911	\$27,341	0	\$0	\$0
Highland Park Borough	27	2.3%	\$150,205	1.7%	\$5,563	\$88,674	1	\$119,093	\$119,093
Hoboken, City of	71	6.0%	\$469,627	5.3%	\$6,614	\$433,924	3	\$52,086	\$17,362
Howell, Township of	59	5.0%	\$885,899	10.0%	\$15,015	\$769,355	4	\$378,407	\$94,602
Jackson Township	55	4.7%	\$476,490	5.4%	\$8,663	\$455,213	1	\$62,211	\$62,211
Kenilworth, Borough of	8	0.7%	\$5,808	0.1%	\$726	\$5,809	0	\$0	\$0
Livingston Township	52	4.4%	\$662,303	7.5%	\$12,737	\$630,602	2	\$88,149	\$44,075
Maplewood, Township of	36	3.1%	\$45,331	0.5%	\$1,259	\$45,330	0	\$0	\$0
Montclair Township	83	7.1%	\$347,383	3.9%	\$4,185	\$347,378	0	\$0	\$0
North Plainfield Borough	22	1.9%	\$98,207	1.1%	\$4,464	\$98,207	0	\$0	\$0
Rahway, City of	46	3.9%	\$517,456	5.9%	\$11,249	\$507,947	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%	\$1,198,675	13.6%	\$10,158	\$1,113,195	4	\$503,726	\$125,932
West Orange, Township of	88	7.5%	\$667,576	7.5%	\$7,586	\$576,241	1	\$356,555	\$356,555
	1175	100.0%	\$8,844,076	100.0%	\$7,527	\$8,091,444	31	\$3,167,750	\$102,185



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

2/1/2014

### 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%	\$957,605	12.9%	\$12,277	\$736,233	8	\$863,886	\$107,986
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%	\$839,275	11.3%	\$9,430	\$700,886	2	\$324,272	\$162,136
Ewing, Township of	77	7.3%	\$451,292	6.1%	\$5,861	\$451,290	0	\$0	\$0
Hamilton Township	145	13.8%	\$950,691	12.8%	\$6,556	\$630,253	5	\$732,349	\$146,470
Harrison, Town of	32	3.0%	\$163,355	2.2%	\$5,105	\$163,355	0	\$0	\$0
Highland Park Borough	17	1.6%	\$23,337	0.3%	\$1,373	\$23,337	0	\$0	\$0
Hoboken, City of	74	7.0%	\$410,957	5.5%	\$5,553	\$397,848	1	\$18,403	\$18,403
Howell, Township of	61	5.8%	\$1,249,809	16.8%	\$20,489	\$1,090,339	4	\$481,302	\$120,326
Kenilworth, Borough of	10	1.0%	\$98,823	1.3%	\$9,882	\$98,823	0	\$0	\$0
Livingston Township	39	3.7%	\$262,729	3.5%	\$6,737	\$212,618	1	\$67,487	\$67,487
Maplewood, Township of	54	5.1%	\$271,020	3.6%	\$5,019	\$271,018	0	\$0	\$0
Montclair Township	70	6.7%	\$255,790	3.4%	\$3,654	\$255,789	0	\$0	\$0
North Plainfield Borough	26	2.5%	\$350,470	4.7%	\$13,480	\$306,524	3	\$225,645	\$75,215
Rahway, City of	52	4.9%	\$125,893	1.7%	\$2,421	\$125,894	0	\$0	\$0
South Brunswick Township	64	6.1%	\$207,663	2.8%	\$3,245	\$207,662	0	\$0	\$0
Union Township	88	8.4%	\$430,985	5.8%	\$4,898	\$403,466	1	\$34,411	\$34,411
West Orange, Township of	62	5.9%	\$330,512	4.4%	\$5,331	\$319,341	2	\$127,101	\$63,551
	1052	100.0%	\$7,434,169	100.0%	\$7,067	\$6,448,640	27	\$2,874,856	\$106,476





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

2/1/2014

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%	\$1,702,431	14.7%	\$19,346	\$1,247,740	10	\$1,273,805	\$127,381
Caldwell Borough	20	1.8%	\$622,909	5.4%	\$31,145	\$396,522	1	\$525,664	\$525,664
Eastampton Township	4	0.4%	\$140,894	1.2%	\$35,224	\$139,894	1	\$138,507	\$138,507
Englewood, City of	88	8.1%	\$1,591,610	13.8%	\$18,086	\$1,304,862	9	\$946,290	\$105,143
Ewing, Township of	89	8.2%	\$615,687	5.3%	\$6,918	\$551,831	4	\$171,493	\$42,873
Fanwood Borough	9	0.8%	\$47,194	0.4%	\$5,244	\$36,751	1	\$36,742	\$36,742
Hamilton Township	133	12.3%	\$1,073,134	9.3%	\$8,069	\$839,369	5	\$570,114	\$114,023
Harrison, Town of	38	3.5%	\$361,077	3.1%	\$9,502	\$361,079	0	\$0	\$0
Highland Park Borough	22	2.0%	\$53,424	0.5%	\$2,428	\$53,425	0	\$0	\$0
Hoboken, City of	57	5.3%	\$865,553	7.5%	\$15,185	\$719,632	5	\$707,383	\$141,477
Howell, Township of	38	3.5%	\$295,443	2.6%	\$7,775	\$277,983	1	\$21,881	\$21,881
Kenilworth Borough	15	1.4%	\$43,670	0.4%	\$2,911	\$43,670	0	\$0	\$0
Livingston Township	39	3.6%	\$384,737	3.3%	\$9,865	\$267,165	1	\$271,528	\$271,528
Manalapan Township	23	2.1%	\$638,476	5.5%	\$27,760	\$407,123	3	\$411,061	\$137,020
Maplewood, Township of	43	4.0%	\$182,424	1.6%	\$4,242	\$165,484	1	\$21,772	\$21,772
Montclair Township	77	7.1%	\$561,731	4.9%	\$7,295	\$490,543	3	\$301,877	\$100,626
North Plainfield Borough	25	2.3%	\$40,876	0.4%	\$1,635	\$40,874	0	\$0	\$0
Rahway, City of	32	2.9%	\$235,546	2.0%	\$7,361	\$113,635	1	\$168,366	\$168,366
South Brunswick Township	63	5.8%	\$348,949	3.0%	\$5,539	\$258,524	1	\$242,342	\$242,342
Union Township	93	8.6%	\$1,335,238	11.6%	\$14,357	\$1,265,927	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%	\$406,516	3.5%	\$5,212	\$394,989	1	\$60,640	\$60,640
	1085	100.0%	\$11,551,200	100.0%	\$10,646	\$9,380,703	50	\$6,060,439	\$121,209



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

2/1/2014

### 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%	\$670,382	5.4%	\$8,938	\$457,707	8	\$320,965	\$40,121
Caldwell Borough	18	1.5%	\$34,700	0.3%	\$1,928	\$34,697	0	\$0	\$0
Eastampton Township	6	0.5%	\$9,310	0.1%	\$1,552	\$9,310	0	\$0	\$0
Englewood, City of	63	5.4%	\$654,222	5.3%	\$10,384	\$574,775	4	\$397,259	\$99,315
Ewing, Township of	74	6.3%	\$546,956	4.4%	\$7,391	\$473,510	4	\$160,644	\$40,161
Fanwood Borough	13	1.1%	\$122,532	1.0%	\$9,426	\$107,094	1	\$70,569	\$70,569
Freehold Township	63	5.4%	\$691,583	5.6%	\$10,978	\$575,150	3	\$413,047	\$137,682
Hamilton Township	130	11.1%	\$1,857,321	15.0%	\$14,287	\$1,520,646	7	\$1,285,202	\$183,600
Harrison, Town of	29	2.5%	\$301,296	2.4%	\$10,390	\$283,442	2	\$249,211	\$124,606
Highland Park Borough	25	2.1%	\$42,130	0.3%	\$1,685	\$42,128	0	\$0	\$0
Hoboken, City of	79	6.8%	\$793,646	6.4%	\$10,046	\$507,948	13	\$498,226	\$38,325
Howell, Township of	62	5.3%	\$587,527	4.7%	\$9,476	\$536,780	2	\$251,837	\$125,919
Kenilworth Borough	16	1.4%	\$305,082	2.5%	\$19,068	\$274,536	1	\$177,597	\$177,597
Livingston Township	41	3.5%	\$944,129	7.6%	\$23,028	\$635,581	2	\$511,545	\$255,773
Manalapan Township	22	1.9%	\$21,519	0.2%	\$978	\$21,518	0	\$0	\$0
Maplewood, Township of	33	2.8%	\$221,677	1.8%	\$6,717	\$185,807	1	\$82,301	\$82,301
Middlesex Borough	12	1.0%	\$373,193	3.0%	\$31,099	\$161,241	1	\$365,844	\$365,844
Montclair Township	79	6.8%	\$669,760	5.4%	\$8,478	\$552,000	5	\$350,756	\$70,151
Morris Township	31	2.7%	\$112,540	0.9%	\$3,630	\$112,537	0	\$0	\$0
New Providence Borough	15	1.3%	\$33,504	0.3%	\$2,234	\$33,504	0	\$0	\$0
North Plainfield Borough	18	1.5%	\$182,330	1.5%	\$10,129	\$131,268	1	\$114,644	\$114,644
Rahway, City of	32	2.7%	\$73,893	0.6%	\$2,309	\$73,897	0	\$0	\$0
South Brunswick Township	64	5.5%	\$575,610	4.6%	\$8,994	\$449,363	3	\$331,604	\$110,535
Union Township	96	8.2%	\$1,939,980	15.6%	\$20,208	\$1,537,040	7	\$1,116,977	\$159,568
Warren Township	14	1.2%	\$158,283	1.3%	\$11,306	\$107,008	1	\$107,108	\$107,108
West Orange, Township of	56	4.8%	\$492,413	4.0%	\$8,793	\$375,410	3	\$238,722	\$79,574
	1166	100.0%	\$12,415,518	100.0%	\$10,648	\$9,773,897	69	\$7,044,058	\$102,088



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

2/1/2014

### 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	52	4.1%	\$375,196	3.1%	\$7,215	\$227,304	7	\$223,230	\$31,890
Caldwell Borough	15	1.2%	\$28,194	0.2%	\$1,880	\$28,192	0	\$0	\$0
Eastampton Township	5	0.4%	\$6,786	0.1%	\$1,357	\$6,786	0	\$0	\$0
Englewood, City of	79	6.3%	\$505,355	4.2%	\$6,397	\$430,143	8	\$273,982	\$34,248
Ewing, Township of	87	6.9%	\$1,276,946	10.7%	\$14,678	\$879,317	6	\$959,307	\$159,885
Fair Haven Borough	8	0.6%	\$64,983	0.5%	\$8,123	\$64,982	0	\$0	\$0
Fanwood Borough	12	1.0%	\$39,486	0.3%	\$3,291	\$39,484	0	\$0	\$0
Freehold Township	59	4.7%	\$93,434	0.8%	\$1,584	\$76,832	2	\$31,165	\$15,583
Hamilton Township	138	10.9%	\$2,139,459	17.9%	\$15,503	\$1,504,881	10	\$1,785,300	\$178,530
Harrison, Town of	23	1.8%	\$254,984	2.1%	\$11,086	\$162,546	2	\$134,459	\$67,230
Highland Park Borough	22	1.7%	\$37,628	0.3%	\$1,710	\$37,628	0	\$0	\$0
Hoboken, City of	98	7.8%	\$1,580,787	13.2%	\$16,130	\$830,386	11	\$1,444,769	\$131,343
Howell, Township of	48	3.8%	\$527,999	4.4%	\$11,000	\$438,930	3	\$276,119	\$92,040
Kenilworth Borough	10	0.8%	\$12,640	0.1%	\$1,264	\$12,641	0	\$0	\$0
Livingston Township	54	4.3%	\$920,449	7.7%	\$17,045	\$586,962	13	\$819,417	\$63,032
Manalapan Township	29	2.3%	\$138,898	1.2%	\$4,790	\$119,283	1	\$19,974	\$19,974
Maplewood, Township of	47	3.7%	\$319,840	2.7%	\$6,805	\$280,899	1	\$57,041	\$57,041
Middlesex Borough	22	1.7%	\$278,010	2.3%	\$12,637	\$234,610	2	\$120,951	\$60,476
Montclair Township	62	4.9%	\$603,505	5.1%	\$9,734	\$515,419	7	\$240,184	\$34,312
Morris Township	43	3.4%	\$294,452	2.5%	\$6,848	\$223,890	5	\$136,226	\$27,245
Morristown, Town of	38	3.0%	\$212,322	1.8%	\$5,587	\$192,391	1	\$160,114	\$160,114
New Providence Borough	23	1.8%	\$42,623	0.4%	\$1,853	\$42,624	0	\$0	\$0
North Brunswick Township	50	4.0%	\$217,251	1.8%	\$4,345	\$195,312	3	\$68,171	\$22,724
North Plainfield Borough	20	1.6%	\$76,704	0.6%	\$3,835	\$76,705	0	\$0	\$0
Rahway, City of	63	5.0%	\$371,949	3.1%	\$5,904	\$308,152	2	\$195,633	\$97,817
Union Township	74	5.9%	\$1,099,417	9.2%	\$14,857	\$721,735	6	\$849,266	\$141,544
Warren Township	11	0.9%	\$81,771	0.7%	\$7,434	\$41,625	1	\$68,336	\$68,336
West Orange, Township of	69	5.5%	\$332,735	2.8%	\$4,822	\$248,658	5	\$139,218	\$27,844
	1261	100.0%	\$11,933,803	100.0%	\$9,464	\$8,528,317	96	\$8,002,862	\$83,363



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

2/1/2014

#### 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%
<b>GSMJIF</b>	53	383	13.84%	1963	2.70%

#### Year 2003

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

2/1/2014

#### 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%
<b>GSMJIF</b>	89	631	14.10%	3135	2.84%

#### Year 2005

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

2/1/2014

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%
<b>GSMJIF</b>	210	1281	16.39%	5887	3.57%



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

2/1/2014

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%
<b>GSMJIF</b>	250	1175	21.28%	6024	4.15%



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

2/1/2014

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%
<b>GSMJIF</b>	181	1052	17.21%	5764	3.14%





## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

2/1/2014

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%
<b>GSMJIF</b>	218	1085	20.09%	6706	3.25%



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

2/1/2014

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

2/1/2014

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	11	52	21.15%	277	3.97%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	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	19	54	35.19%	275	6.91%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	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	7	50	14.00%	326	2.15%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
<b>GSMJIF</b>	241	1261	19.11%	7605	3.17%



## The PMA Management Corporation Workers Compensation Timely Reporting

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

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

### GSMJIF CLAIMS REPORTING HISTORY

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

\* claim totals based on prior carrier data.





## Garden State Municipal Joint Insurance Fund

Executive Summary

2/1/2014

<b>Commercial Auto</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>3164</b>
Open Claims as of February 1, 2014 for all policy years:	<b>9</b>
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$106,134</b>
Total Incurred for 2003 Losses:	<b>\$267,367</b>
Total Incurred for 2004 Losses:	<b>\$584,066</b>
Total Incurred for 2005 Losses:	<b>\$915,355</b>
Total Incurred for 2006 Losses:	<b>\$1,163,119</b>
Total Incurred for 2007 Losses:	<b>\$713,970</b>
Total Incurred for 2008 Losses:	<b>\$10,596,262</b>
Total Incurred for 2009 Losses:	<b>\$2,516,147</b>
Total Incurred for 2010 Losses:	<b>\$810,847</b>
Total Incurred for 2011 Losses:	<b>\$833,278</b>
Total Auto Claims / Number of Vehicles 2002:	<b>0.117</b>
Total Auto Claims / Number of Vehicles 2003:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2004:	<b>0.131</b>
Total Auto Claims / Number of Vehicles 2005:	<b>0.156</b>
Total Auto Claims / Number of Vehicles 2006:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2007:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2008:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2009:	<b>0.113</b>
Total Auto Claims / Number of Vehicles 2010:	<b>0.115</b>
Total Auto Claims / Number of Vehicles 2011:	<b>0.099</b>

<b>General Liability/ Police / Professional Liability</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>4270</b>
Open Claims as of February 1, 2014 for all policy years:	<b>72</b>
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$508,648</b>
Total Incurred for 2003 Losses:	<b>\$1,066,780</b>
Total Incurred for 2004 Losses:	<b>\$3,038,418</b>
Total Incurred for 2005 Losses:	<b>\$2,517,871</b>
Total Incurred for 2006 Losses:	<b>\$3,018,244</b>
Total Incurred for 2007 Losses:	<b>\$4,126,302</b>
Total Incurred for 2008 Losses:	<b>\$3,354,460</b>
Total Incurred for 2009 Losses:	<b>\$4,697,901</b>
Total Incurred for 2010 Losses:	<b>\$4,457,323</b>
Total Incurred for 2011 Losses:	<b>\$3,081,917</b>
Total Liability Claims / 1000 Population 2002:	<b>0.442</b>
Total Liability Claims / 1000 Population 2003:	<b>0.628</b>
Total Liability Claims / 1000 Population 2004:	<b>0.767</b>
Total Liability Claims / 1000 Population 2005:	<b>0.876</b>
Total Liability Claims / 1000 Population 2006:	<b>0.780</b>
Total Liability Claims / 1000 Population 2007:	<b>0.759</b>
Total Liability Claims / 1000 Population 2008:	<b>0.846</b>
Total Liability Claims / 1000 Population 2009:	<b>0.682</b>
Total Liability Claims / 1000 Population 2010:	<b>0.725</b>
Total Liability Claims / 1000 Population 2011:	<b>0.711</b>



## Garden State Municipal Joint Insurance Fund

Executive Summary

2/1/2014

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

<b>Worker's Compensation</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>9586</b>
Open Claims as of February 1, 2014 for all policy years:	<b>319</b>
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$2,642,853</b>
Total Incurred for 2003 Losses:	<b>\$4,304,070</b>
Total Incurred for 2004 Losses:	<b>\$5,600,354</b>
Total Incurred for 2005 Losses:	<b>\$7,522,200</b>
Total Incurred for 2006 Losses:	<b>\$8,623,503</b>
Total Incurred for 2007 Losses:	<b>\$8,844,076</b>
Total Incurred for 2008 Losses:	<b>\$7,434,169</b>
Total Incurred for 2009 Losses:	<b>\$11,551,200</b>
Total Incurred for 2010 Losses:	<b>\$12,415,518</b>
Total Incurred for 2011 Losses:	<b>\$11,933,803</b>
Total Claims / Full Time Employees (1,963) for 2002:	<b>0.195</b>
Total Claims / Full Time Employees (2,844) for 2003:	<b>0.209</b>
Total Claims / Full Time Employees (3,135) for 2004:	<b>0.201</b>
Total Claims / Full Time Employees (4,861) for 2005:	<b>0.197</b>
Total Claims / Full Time Employees (5,887) for 2006:	<b>0.218</b>
Total Claims / Full Time Employees (6,024) for 2007:	<b>0.195</b>
Total Claims / Full Time Employees (5,764) for 2008:	<b>0.183</b>
Total Claims / Full Time Employees (6,706) for 2009:	<b>0.162</b>
Total Claims / Full Time Employees (7,575) for 2010:	<b>0.154</b>
Total Claims / Full Time Employees (7,757) for 2011:	<b>0.166</b>

### Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

**4.8**

Average Paid By Reporting Time - 2002 to Present

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

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

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



**Garden State Municipal Joint Insurance Fund**  
**Date of Loss vs. Report to Employer/Insured**  
**Workers' Compensation**  
**Year to Date**

Policy Eff Year 2014  
 Type WC

Group	Group Name	Count of SAfile#	Sum of DOL vs. Report to Employer/Insured	Average of DOL vs. Report to Employer/Insured
1	BERKELEY TOWNSHIP	2	0	0.0
4	TOWNSHIP OF FREEHOLD	1	0	0.0
5	TOWN OF HARRISON	1	0	0.0
6	CITY OF HOBOKEN	4	0	0.0
10	TOWNSHIP OF MORRIS	2	0	0.0
12	BORO OF NORTH PLAINFIELD	1	0	0.0
14	CITY OF ENGLEWOOD	5	0	0.0
15	BORO OF FANWOOD	1	1	1.0
16	TOWNSHIP OF HAMILTON	3	2	0.7
18	HOWELL TOWNSHIP	5	4	0.8
19	LIVINGSTON TOWNSHIP	3	4	1.3
20	TOWNSHIP OF UNION	3	0	0.0
21	TWP OF WEST ORANGE	1	0	0.0
23	TOWNSHIP OF MONTCLAIR	3	1	0.3
25	TWP OF NORTH BRUNSWICK	5	21	4.2
28	TOWNSHIP OF EWING	4	29	7.3
31	BOROUGH OF HADDON HEIGHTS	1	0	0.0
34	BERKELEY HEIGHTS	1	1	1.0
35	CITY OF LINDEN	8	4	0.5
37	TOWN OF KEARNY	8	5	0.6
<b>Grand Total</b>		<b>62</b>	<b>72</b>	<b>1.2</b>

Valued as of 01/31/14





**Garden State Municipal Joint Insurance Fund**  
**Payments by Line**  
**January 2013**

Post Mo	1
Post Yr	2014

Sum of Check Amt Line of Insurance	Group Name	Payment Type Category				Grand Total
		Expense	Indemnity	Legal	Medical	
<b>Automobile Liability</b>	BORO OF CALDWELL		\$ 1,000.00			\$ 1,000.00
	CITY OF LINDEN		\$ 750.00			\$ 750.00
	TOWNSHIP OF BLOOMFIELD	\$ 465.60				\$ 465.60
	TOWNSHIP OF FREEHOLD	\$ 25.15		\$ 1,252.50		\$ 1,277.65
	TOWNSHIP OF MAPLEWOOD	\$ 9.20				\$ 9.20
	TOWNSHIP OF MONTCLAIR	\$ 294.00	\$ 7,344.29			\$ 7,638.29
	TWP OF PARSIPPANY		\$ 509.93			\$ 509.93
<b>Automobile Liability Total</b>		<b>\$ 793.95</b>	<b>\$ 9,604.22</b>	<b>\$ 1,252.50</b>		<b>\$ 11,650.67</b>
<b>Automobile Physical Damage</b>	BERKELEY HEIGHTS	\$ 99.00	\$ 1,530.00			\$ 1,629.00
	BERKELEY TOWNSHIP	\$ 280.00				\$ 280.00
	BORO OF CALDWELL		\$ 1,890.06			\$ 1,890.06
	BORO OF NEW PROVIDENCE		\$ 76.95			\$ 76.95
	LIVINGSTON TOWNSHIP	\$ 99.00	\$ 2,841.89			\$ 2,940.89
	TOWNSHIP OF EASTAMPTON	\$ 125.00	\$ 3,353.95			\$ 3,478.95
	TOWNSHIP OF FREEHOLD	\$ 135.00				\$ 135.00
	TOWNSHIP OF LAWERENCE	\$ 395.00	\$ 4,623.97			\$ 5,018.97
	TOWNSHIP OF MAPLEWOOD		\$ 1,252.89			\$ 1,252.89
	TOWNSHIP OF MONTCLAIR		\$ 2,000.00			\$ 2,000.00
	TOWNSHIP OF UNION		\$ 423.00			\$ 423.00
	TOWNSHIP OF WARREN	\$ 600.00	\$ 4,711.00			\$ 5,311.00
	TWP OF WEST ORANGE	\$ 99.00	\$ 738.14			\$ 837.14
<b>Automobile Physical Damage Total</b>		<b>\$ 1,832.00</b>	<b>\$ 23,441.85</b>			<b>\$ 25,273.85</b>
<b>Employers Practices Liability</b>	CITY OF HOBOKEN	\$ 3,042.00				\$ 3,042.00
	LIVINGSTON TOWNSHIP		\$ 50,000.00			\$ 50,000.00
	TOWNSHIP OF HAMILTON	\$ 32.97	\$ 48,000.00	\$ 6,571.50		\$ 54,604.47
<b>Employers Practices Liability Total</b>		<b>\$ 3,074.97</b>	<b>\$ 98,000.00</b>	<b>\$ 6,571.50</b>		<b>\$ 107,646.47</b>
<b>General Liability</b>	BORO OF CALDWELL	\$ 2,307.78				\$ 2,307.78
	BORO OF HIGHLAND PARK	\$ 9.20				\$ 9.20
	BORO OF NORTH PLAINFIELD	\$ 0.81		\$ 40.50		\$ 41.31

Valued as of 01/31/2014



**Garden State Municipal Joint Insurance Fund**  
**Payments by Line**  
**January 2013**

Sum of Check Amt Line of Insurance	Group Name	Payment Type Category				Grand Total
		Expense	Indemnity	Legal	Medical	
	CITY OF ENGLEWOOD	\$ 1,511.60		\$ 120.00		\$ 1,631.60
	CITY OF HOBOKEN	\$ 1,909.20				\$ 1,909.20
	HOWELL TOWNSHIP	\$ 12.90		\$ 645.00		\$ 657.90
	LIVINGSTON TOWNSHIP			\$ 90.00		\$ 90.00
	TOWN OF HARRISON	\$ 1,500.00				\$ 1,500.00
	TOWN OF MORRISTOWN	\$ 857.85				\$ 857.85
	TOWNSHIP OF BLOOMFIELD		\$ 250.00			\$ 250.00
	TOWNSHIP OF EWING	\$ 9.20		\$ 1,134.00		\$ 1,143.20
	TOWNSHIP OF FREEHOLD	\$ 55.29		\$ 2,764.50		\$ 2,819.79
	TOWNSHIP OF HAMILTON	\$ 604.23				\$ 604.23
	TOWNSHIP OF LAWERENCE	\$ 18.40				\$ 18.40
	TOWNSHIP OF MAPLEWOOD	\$ 299.40				\$ 299.40
	TOWNSHIP OF MONTCLAIR	\$ 748.95	\$ 500.00			\$ 1,248.95
	TOWNSHIP OF UNION	\$ 1,018.90	\$ 1,000.00	\$ 5,625.35		\$ 7,644.25
	TOWNSHIP OF WARREN	\$ 459.15				\$ 459.15
	TWP OF MANALAPAN	\$ 32.73		\$ 850.50		\$ 883.23
	TWP OF PARSIPPANY	\$ 439.45	\$ 1,000.00			\$ 1,439.45
	TWP OF WEST ORANGE	\$ 9.20				\$ 9.20
<b>General Liability Total</b>		<b>\$ 11,804.24</b>	<b>\$ 2,750.00</b>	<b>\$ 11,269.85</b>		<b>\$ 25,824.09</b>
<b>Property</b>	BERKELEY TOWNSHIP		\$ 4,500.00			\$ 4,500.00
	BORO OF HIGHLAND PARK		\$ 385.21			\$ 385.21
	BORO OF NORTH PLAINFIELD		\$ 1,990.00			\$ 1,990.00
	CITY OF ENGLEWOOD		\$ 72,948.08			\$ 72,948.08
	CITY OF RAHWAY		\$ 251,876.00			\$ 251,876.00
	TOWNSHIP OF HAMILTON		\$ 76,080.00			\$ 76,080.00
	TWP OF PARSIPPANY		\$ 2,000.00			\$ 2,000.00
<b>Property Total</b>			<b>\$ 409,779.29</b>			<b>\$ 409,779.29</b>
<b>Public Officials Liability</b>	BORO OF NORTH PLAINFIELD	\$ 8.55		\$ 427.50		\$ 436.05
	CITY OF HOBOKEN	\$ 1,500.00				\$ 1,500.00
	TWP OF PARSIPPANY	\$ 29.10		\$ 1,395.00		\$ 1,424.10
<b>Public Officials Liability Total</b>		<b>\$ 1,537.65</b>		<b>\$ 1,822.50</b>		<b>\$ 3,360.15</b>
<b>Workers' Compensation</b>	BERKELEY TOWNSHIP	\$ 11,944.71	\$ 1,056.38	\$ 450.00	\$ 6,989.92	\$ 20,441.01

Valued as of 01/31/2014



**Garden State Municipal Joint Insurance Fund**  
**Payments by Line**  
**January 2013**

Sum of Check Amt Line of Insurance	Group Name	Payment Type Category				Grand Total
		Expense	Indemnity	Legal	Medical	
<b>Workers' Compensation</b>	BORO OF CALDWELL	\$ 14.45	\$ 12.90		\$ 1,157.00	\$ 1,184.35
	BORO OF FANWOOD	\$ 22.11		\$ 802.50		\$ 824.61
	BORO OF HIGHLAND PARK	\$ 599.99		\$ 242.00	\$ 527.28	\$ 1,369.27
	BORO OF NEW PROVIDENCE	\$ 5.25	\$ 2,234.28	\$ 224.60	\$ 1,136.29	\$ 3,600.42
	BORO OF NORTH PLAINFIELD	\$ 28.06		\$ 810.00	\$ 2,315.89	\$ 3,153.95
	BOROUGH OF HADDON HEIGHTS	\$ 29.36	\$ 4,044.73		\$ 4,067.33	\$ 8,141.42
	BOROUGH OF KENILWORTH	\$ 634.43	\$ 826.00		\$ 4,759.64	\$ 6,220.07
	BOROUGH OF MIDDLESEX		\$ 864.00		\$ 1,716.69	\$ 2,580.69
	CITY OF ENGLEWOOD	\$ 70.97	\$ 20,901.03	\$ 2,454.08	\$ 8,939.11	\$ 32,365.19
	CITY OF HOBOKEN	\$ 1,228.52	\$ 18,716.40	\$ 360.00	\$ 17,315.22	\$ 37,620.14
	CITY OF LINDEN	\$ 1,584.30	\$ 17,455.75		\$ 17,842.44	\$ 36,882.49
	CITY OF RAHWAY	\$ 404.27	\$ 224.00	\$ 629.00	\$ 3,237.95	\$ 4,495.22
	HOWELL TOWNSHIP	\$ 937.70	\$ 3,240.00		\$ 2,254.54	\$ 6,432.24
	LIVINGSTON TOWNSHIP	\$ 1,395.95	\$ 15,721.17	\$ 3,555.00	\$ 5,462.70	\$ 26,134.82
	TOWN OF HARRISON	\$ 2,769.62	\$ 9,003.68	\$ 870.00	\$ 3,954.68	\$ 16,597.98
	TOWN OF KEARNY	\$ 7.00	\$ 2,136.00		\$ 338.98	\$ 2,481.98
	TOWN OF MORRISTOWN	\$ 33.60	\$ 5,994.30	\$ 555.00	\$ 3,197.79	\$ 9,780.69
	TOWNSHIP OF EWING	\$ 3,019.50	\$ 289.83		\$ 3,798.90	\$ 7,108.23
	TOWNSHIP OF FREEHOLD	\$ 45.55	\$ 11,026.19		\$ 10,081.91	\$ 21,153.65
	TOWNSHIP OF HAMILTON	\$ 786.00	\$ 10,906.44	\$ 715.00	\$ 20,568.24	\$ 32,975.68
	TOWNSHIP OF LAWERENCE	\$ 3.50	\$ 12,259.41		\$ 88,396.09	\$ 100,659.00
	TOWNSHIP OF MAPLEWOOD	\$ 18.25	\$ 3,326.88		\$ 4,542.17	\$ 7,887.30
	TOWNSHIP OF MONTCLAIR	\$ 1,069.14	\$ 32,332.48	\$ 4,945.20	\$ 14,061.16	\$ 52,407.98
	TOWNSHIP OF MORRIS	\$ 90.89	\$ 58.90	\$ 3,187.00	\$ 4,236.62	\$ 7,573.41
	TOWNSHIP OF UNION	\$ 90.20	\$ 20,843.46		\$ 22,563.65	\$ 43,497.31
	TOWNSHIP OF WARREN	\$ 10.95				\$ 10.95
	TWP OF MANALAPAN	\$ 1,025.00	\$ 954.84			\$ 1,979.84
	TWP OF NORTH BRUNSWICK	\$ 1,183.80	\$ 13,886.28		\$ 9,731.14	\$ 24,801.22
	TWP OF WEST ORANGE	\$ 38.10	\$ 10,397.47		\$ 10,942.42	\$ 21,377.99
<b>Workers' Compensation Total</b>		<b>\$ 29,091.17</b>	<b>\$ 218,712.80</b>	<b>\$ 19,799.38</b>	<b>\$ 274,135.75</b>	<b>\$ 541,739.10</b>
<b>Grand Total</b>		<b>\$ 48,133.98</b>	<b>\$ 762,288.16</b>	<b>\$ 40,715.73</b>	<b>\$ 274,135.75</b>	<b>\$ 1,125,273.62</b>

Valued as of 01/31/2014

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

***MONTHLY INVESTMENT REPORT***

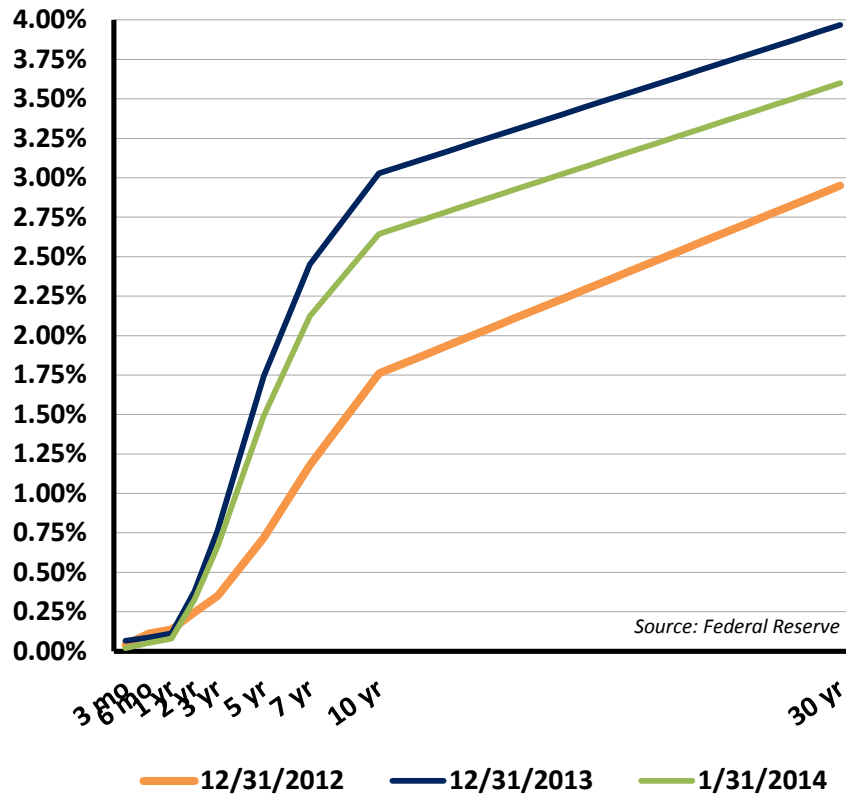
***AS OF 1/31/2014***



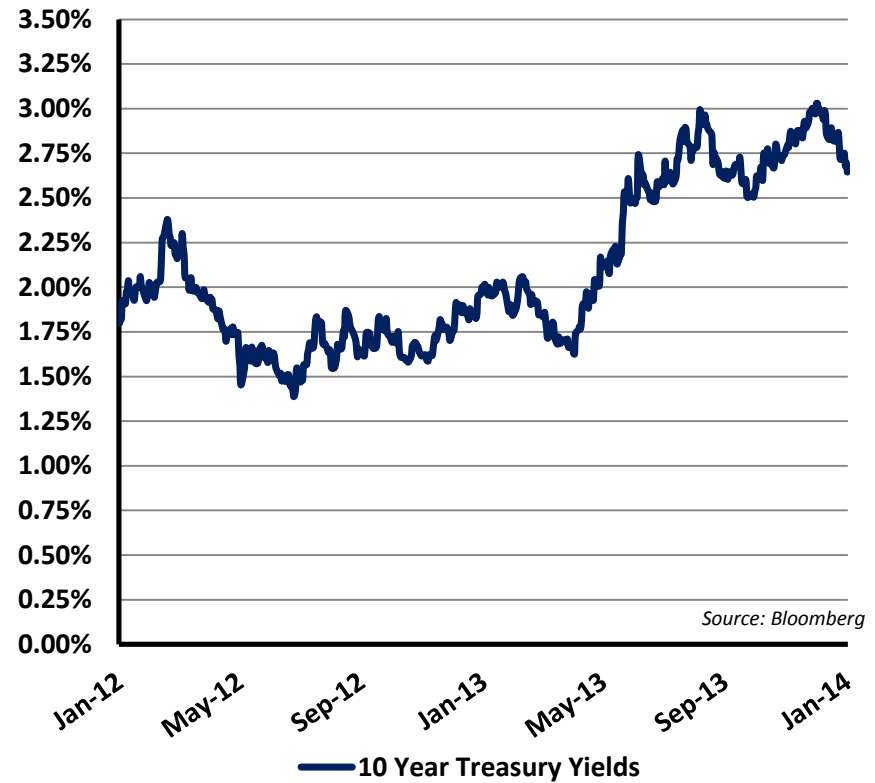
**Prime Advisors, Inc.**

# Treasury Yield Curves and 10 Year Treasury Yield

Treasury Yield Curves



10 Year Treasury Yield



	US Treasury Yields	
	12/31/2012	1/31/2014
<b>3 Month</b>	0.04%	0.02%
<b>2 Year</b>	0.25%	0.33%
<b>10 Year</b>	1.76%	2.64%
<b>30 Year</b>	2.95%	3.60%

# Key Economic Indicators

## Inflation, Employment and Housing Data

	Averages	
	2012	2013
<b>Inflation</b>		
PCE Price Index (%)	1.7%	1.2%
Core CPI (%)	2.1%	1.8%
<b>Employment</b>		
Unemployment Rate	8.1%	7.4%
Nonfarm Payrolls Net Change (MoM)	182	182
<b>Housing</b>		
	Year End	
S&P/Case Shiller Home Price Index (YoY)	6.9%	13.6%*

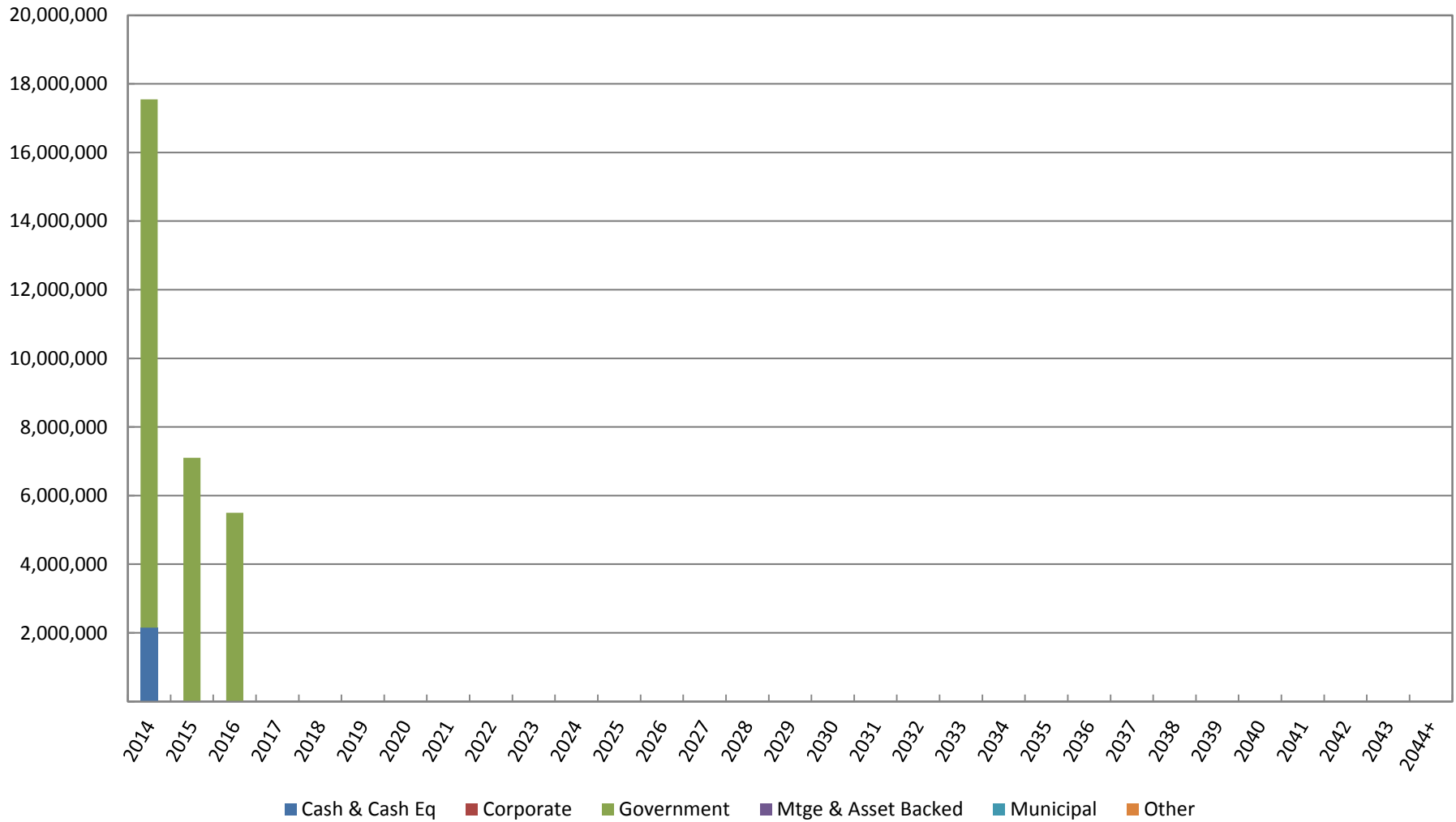
\*Prices through November 2013

## Key Market Rates and Fed Holdings

	Year End		As of
	2012	2013	1/31/2014
<b>Key Market Rates and Returns</b>			
10 Year Treasury Yield	1.75%	3.03%	2.64%
30 Year Mortgage Rate	3.48%	4.53%	4.32%
S&P Returns	13.4%	29.6%	-4.88%
Gold (\$/oz)	1,675	1,201	1,244
<b>Federal Reserve Holdings (trillions)</b>			
Treasury and Agency	1.74	2.26	2.30
Mortgage-backed	0.93	1.50	1.53
Total	2.67	3.76	3.83

# Maturity Schedule By Weighted Average Life

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## Portfolio Changes

Garden State Muni Joint Insurance Fund	03/31/2013	06/30/2013	09/30/2013	12/31/2013	01/31/2014
<b>Treasury Yields</b>					
2 yr Treasury Yield	0.25%	0.36%	0.33%	0.39%	0.34%
5 yr Treasury Yield	0.78%	1.39%	1.39%	1.74%	1.51%
10 yr Treasury Yield	1.86%	2.48%	2.62%	3.01%	2.67%
<b>Book Statistics</b>					
Tax-Equivalent Book Yield	0.19%	0.20%	0.33%	0.34%	0.32%
Book Value (\$)	23,097,550	28,115,792	33,132,199	30,154,478	30,163,627
Projected Tax-Equivalent Income, next 12 months (\$)	42,751	54,881	108,424	101,160	97,634
Unrealized Gains/(Losses) (\$)	6,292	1,897	43,956	33,235	49,744
YTD Realized Gains/(Losses) (\$)	0	0	0	0	0
<b>Portfolio Risk Statistics</b>					
Effective Duration	0.64	0.80	1.26	1.12	1.04
Convexity	0.01	0.01	0.03	0.03	0.02
Weighted Average Life	0.63	0.80	1.26	1.12	1.04
Average Rating	AA+	AA+	AA+	AA+	AA+
<b>Portfolio Sector Allocation</b>					
Treasury	93%	94%	100%	98%	93%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	7%	6%	0%	2%	7%



# Performance

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**Tax-Equivalent Total Return  
as of 01/31/2014  
Inception Date: 07/01/2010**

	<b>Prime</b>	<b>Benchmark</b>	<b>Difference</b>
Previous Month	0.08%	0.04%	0.04%
Quarter to Date	0.08%	0.04%	0.04%
Year to Date	0.08%	0.04%	0.04%
Since Inception	1.89%	1.46%	0.43%

**Benchmark Composition:**

100.0% Garden State Duration Matched Treasury

## *Bond Purchases*

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There were no purchases during this period.

## Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
01/31/2014	Maturity	912828SB7	US TREASURY N/B	Treasury	AA+	Aaa	0.250	01/31/2014	01/31/2014	100.00	1,500,000	0	0.23	0.23
<b>Total</b>											<b>1,500,000</b>	<b>0</b>	<b>0.23</b>	<b>0.23</b>

# *Appendix*

## Detailed Portfolio Report

# Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
<b>Money Market</b>																	
99C001734	12/16/2013			2,147,473	BANK OF AMERICA/MERRILL LYNCH	0.00			2,147,473	2,147,473	2,147,473	0	0.00	0.00	0.00	0.00	
<b>Total Money Market</b>				<b>2,147,473</b>					<b>2,147,473</b>	<b>2,147,473</b>	<b>2,147,473</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Treasury</b>																	
912828QU7	03/22/2013	AA+	Aaa	1,100,000	US TREASURY N/B	0.63	07/15/2014	07/15/2014	1,106,148	1,102,134	1,102,629	496	0.20	0.10	0.45	0.45	0.00
912828RB8	04/02/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.50	08/15/2014	08/15/2014	1,506,099	1,502,402	1,503,195	793	0.20	0.11	0.53	0.53	0.01
912828RG7	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	09/15/2014	09/15/2014	1,601,130	1,600,493	1,601,376	883	0.20	0.11	0.62	0.62	0.01
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,508,507	2,527,300	18,793	0.87	0.59	2.63	2.66	0.08
912828RM4	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	751,995	751,740	757,635	5,895	0.91	0.63	2.71	2.75	0.09
912828RU6	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	752,991	752,679	754,830	2,151	0.75	0.64	2.80	2.83	0.09
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,600,682	1,601,568	886	0.20	0.14	0.87	0.87	0.01
912828SG6	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	02/28/2014	02/28/2014	1,000,394	1,000,024	1,000,000	(24)	0.22	0.22	0.07	0.07	0.00
912828SL5	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	03/31/2014	03/31/2014	1,000,394	1,000,048	1,000,200	151	0.22	0.13	0.16	0.16	0.00
912828SR2	01/04/2013	AA+	Aaa	1,400,000	US TREASURY N/B	0.25	04/30/2014	04/30/2014	1,400,716	1,400,133	1,400,546	413	0.21	0.09	0.24	0.24	0.00
912828SW1	02/05/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	05/31/2014	05/31/2014	1,500,884	1,500,221	1,500,795	574	0.20	0.09	0.33	0.33	0.00
912828TA8	03/06/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	06/30/2014	06/30/2014	1,500,825	1,500,259	1,501,005	746	0.21	0.09	0.41	0.41	0.00
912828TU4	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	10/31/2014	10/31/2014	1,601,068	1,600,516	1,601,504	988	0.21	0.12	0.74	0.74	0.01
912828TZ3	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	11/30/2014	11/30/2014	1,601,005	1,600,513	1,601,504	991	0.21	0.14	0.83	0.83	0.01
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,192	1,601,632	1,440	0.24	0.15	1.00	1.00	0.01
912828UP3	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	0.25	02/28/2015	02/28/2015	2,498,837	2,499,172	2,502,350	3,178	0.28	0.16	1.08	1.07	0.02
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,044	751,853	1,809	0.37	0.20	1.40	1.41	0.03
912828VL1	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	747,864	748,250	752,340	4,090	0.72	0.50	2.44	2.45	0.07
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,402	750,360	958	0.30	0.22	1.49	1.49	0.03
912828VR8	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	750,354	750,300	751,718	1,418	0.61	0.53	2.51	2.54	0.08
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,491	751,598	2,107	0.42	0.24	1.57	1.58	0.03
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	748,954	749,963	1,009	0.33	0.25	1.65	1.66	0.04
<b>Total Treasury</b>				<b>28,000,000</b>					<b>28,029,522</b>	<b>28,016,154</b>	<b>28,065,898</b>	<b>49,744</b>	<b>0.35</b>	<b>0.23</b>	<b>1.11</b>	<b>1.12</b>	<b>0.03</b>
<b>Grand Total</b>				<b>30,147,473</b>					<b>30,176,995</b>	<b>30,163,627</b>	<b>30,213,371</b>	<b>49,744</b>	<b>0.32</b>	<b>0.21</b>	<b>1.04</b>	<b>1.04</b>	<b>0.02</b>

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Caldwell	1/17/2014	Evidence of Insurance	2012 - 2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: CFO/Treasurer Margaret Cherone; Tax Collector Idamae Renne; Municipal Judge Donald O'Connor; Library Treasurer Claire Nogay; Violations Clerk Marilyn Reeve; HR Director Maria Burak.
Township of Warren	1/31/2014	County of Somerset Dept of Public Health & Safety SCESTA	2014 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy (only as respects the sole negligence of the Insured) the Township of Warren's use of the Emergency Services Training Academy. *
Township of Warren	2/5/2014	Mt. Horeb School	2014 GL/AL/WC	Evidence of Insurance as respects Warren Township participation in the Touch -a-Truck fundraiser on Sunday, May 4, 2014. Rain date May 18th, 2014.
Lawrence Township	1/10/2014	City of Trenton Dept of Recreation	2014 GL/AL/WC	The certificate holder is included as additional insured (permitior) as respects 'Lawrence Twp Colonel Hand Annual March' to be held on 1/11/14 between Lawrence Twp. and Trenton. *
Lawrence Township	1/10/2014	City of Trenton Dept of Recreation	2014 GL/AL/WC	The certificate holder including Mill Hill Park is included as additional insured (permitior) as respects 'Lawrence Twp Colonel Hand Annual March' to be held on 1/11/14 between Lawrence Twp. and Mill Hill Park and Playhouse, Trenton, NJ. This certificate supersedes the certificate issued 1/10/14. *
Township of Freehold	1/10/2014	US Bank National Association Trust Department	2014 GL/AL/WC/ PROP	Evidence of Insurance as respects the 2013 MCIA lease agreement for the Bandit Horizontal Grinder Mod 3680XP, ID # BD0022, Serial # 4FMUS403ER001768 valued at \$356,155.
Township of Freehold	1/28/2014	US Bank National Assn. Trust Department	2014 GL/AL/WC/ PROP	Evidence of Insurance as respects the equipment purchased under the 2013 MCIA lease agreement, a Kubota U55-4R3A 6 Ton Mini Excavator w/accessories Serial #25170 valued at \$64,995.
Township of Freehold	1/28/2014	US Bank National Assn. Trust Department	2014 GL/AL/WC/APD	Evidence of Insurance as respects the vehicles purchased under the 2013 MCIA lease agreement. Two Jeep Patriot Sport 4WD VIN...22626 & VIN...22675 valued at \$17,093 each and a 2014 Chevrolet Express G1500 L Sport Van VIN...49653 valued at \$18,926.
Berkeley Township	1/13/2014	TD Bank, N.A. Heather Barberi	2014 GL	The certificate holder is included as an additional insured with respects to the sponsorship of the Veterans Park Billboard. All policy terms, conditions and exclusions apply.*
Berkeley Township	2/6/2014	Berkeley Township School District	2014 GL	Evidence of Insurance as respects the use of the facilities at Bayville Elementary School, located at 10 Emory Avenue, Bayville, NJ 08721, for Men's Open Basketball Night.
Berkeley Township	1/13/2014	Ocean County YMCA	2014 GL/AL/WC	Evidence of Insurance Only as respects insured's participation in Swim Tournament to be held August.
Berkeley Township	1/13/2014	Ocean Gate School District PO Box 478	2014 GL/AL/WC	Evidence of Insurance as respects the use of the facilities by the Berkeley Township Recreation Department for Township sponsored activities throughout 2014 at the Ocean Gate School.
Berkeley Township	1/13/2014	Central Regional High School	2014 GL/AL/WC	Evidence of insurance with regard to the use of the Central Regional High School Gymnasium in June for the Manitou Park Charity Basketball Game.
Berkeley Township	1/13/2014	Central Regional School District	2014 GL/AL/WC	Evidence of Insurance as respects the use of the facilities by the Berkeley Township Recreation Department for Township sponsored activities throughout 2014 at the following schools: Central Regional High School & Central Regional Middle School.

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Berkeley Township	1/13/2014	New Jersey Department of Health & Senior Services Office of Emergency Medical	2014 GL/AL/WC	Evidence of Insurance Only
Berkeley Township	1/13/2014	Ocean County College	2014 GL/AL/WC	Evidence of Insurance in respects to use of the facilities for lifeguard training.
Berkeley Township	1/13/2014	Ocean County College	2014 GL/AL/WC	Evidence of Insurance as respects the use of facilities by the Berkeley Township Recreation Department for swim activities.
Berkeley Township	1/13/2014	Ocean County YMCA	2014 GL/AL/WC	Evidence of Insurance as respects the use of facilities by the Berkeley Township Recreation Department for swim activities.
Berkeley Township	1/13/2014	Ocean County YMCA 1088 Whitty Road	2014 GL/AL/WC	Evidence of insurance with regard to the use of the Ocean County YMCA pool by the Berkeley Senior Citizen Swim Program during the calendar year.
Berkeley Township	1/13/2014	Ocean County YMCA 1088 Whitty Road	2014 GL/AL/WC	Evidence of insurance
Berkeley Township	1/13/2014	Ocean County Sheriff's Dept	2014 GL/AL/WC	Evidence of Workers Compensation Insurance as respects activities of the Berkeley Underwater Search & Rescue Unit on behalf of Berkeley Township ( as per NJSA34:15-43 requirement).
Berkeley Township	1/13/2014	Ocean County OEM/ Fire Academy	2014 GL/AL/WC	Evidence of Insurance
Berkeley Township	1/13/2014	State of New Jersey	2014 GL/AL/WC	Evidence of insurance as respects portable equipment/radios.
Berkeley Township	1/13/2014	Toms River Fitness - Aquatic Center	2014 GL/AL/WC	Evidence of insurance with regard to use of the certificate holders pool by the Berkeley Township Recreation Department for the Senior Swim Group.
Berkeley Township	1/13/2014	VFW	2014 GL/AL/WC	Evidence of insurance with regard to the use of the certificate holders' facility for the mayor's annual golf outing in June.
Berkeley Township	1/13/2014	Ocean County YMCA	2014 GL/AL/WC	Evidence of Insurance in respects to the Berkeley Underwater Search & Rescue Team training for scuba rescue from January thru March.
Berkeley Township	1/13/2014	NJ Dept. of Health & Senior Services, Office of Emergency Medical Services	2014 GL/AL/WC	Evidence of insurance as respects BLS Provider License for: Berkeley Township First Aid Squad. General Liability insurance includes medical malpractice liability for EMS operations. Subject to policy terms and conditions.
Berkeley Township	1/13/2014	Berkeley Township School District PO Box 478	2014 GL/AL/WC	Evidence of insurance as respects use of the facilities by the Berkeley Twp Recreation Department for activities throughout 2014 at the Ocean Gate School.

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Englewood	1/24/2014	MacKay Ice Arena	2014 GL	Evidence of Insurance
City of Linden	1/20/2014	County of Union	2014 GL/AL/WC	The County of Union is included as an additional insured as respects the 2013 Youth Services Commission Contract/Grant. *
Town of Morristown	2/10/2014	Parsippany PAL	2014 GL	Evidence of insurance as respects the Town of Morristown's use of the PAL Gym for the Morristown Summer Basketball Camp.
Borough of Fair Haven	2/13/2014	Burke Development Associates, LLC	2014 GL/AL/WC	The certificate holder is included as an additional insured (Premises Owner) as respects the Borough of Fair Haven Fire Department's use of the property at 186 Lake Avenue, Fair Haven, NJ on 2/17/14 for training purposes. *
City of Hoboken	1/10/2014	William Scotsman, Inc.	2014 GL/AL/WC/ PROP	William Scotsman Inc is included as additional insured (lessor) and loss payee, as respects Hoboken Police Department's lease of a William Scotsman SM6424 60x24 trailer, unit number CPX-80469, valued at \$72,904. Lease effective 3/12/13 for a minimum of six months. The trailer is located at 124 Hudson Street, Hoboken, NJ 07030. *
Township of Montclair	1/17/2014	NJ Transit	2014 GL	NJ Transit & State of New Jersey are included as additional insured (Permit) pursuant to the terms, conditions & exclusions of the JIF Policy (only as respects the sole negligence of the Insured) Banner hanging at the train trestle on Park St & Valley Rd in Montclair. There are no exclusions in the liability policies for work performed within 50 ft of RR right of way. *
City of Hoboken	1/10/2014	National Football League NY/NJ Super Bowl Host Committee Logo Metlife Stadium	2014 GL	The certificate holder is included as an additional insured for General Liability as respects the City of Hoboken's use of the Host Committee's Logo for Super Bowl XLVIII. *
City of Hoboken	1/10/2014	Stadium	2014 GL	The certificate holder is included as an additional insured for General Liability as respects the City of Hoboken's use of the Host Committee's Logo for Super Bowl XLVIII. *
City of Hoboken	1/15/2014	The County of Hudson	2014 GL/AL/WC	The certificate holder is included as an additional insured (Premises Owner) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy as respects the City of Hoboken's installation and maintenance of a rain garden curb extension at Garden Street and 4th Street in Hoboken. *
City of Hoboken	1/20/2014	Maxwell Place Condominium Association Inc	2014 GL/AL/WC	Maxwell Place Condominium Association, Inc., its agents, representatives, directors, trustees, owners, residents, employees, officials, subcontractors, independent contractors, vendors, consultants, successors and assigns are included as additional insured (Grantor) for General and Excess Liability coverage as respects the use of the certificate holder's premises under the terms and conditions of the Open Space Easement dated September 5, 2012. *
Township of Maplewood	1/17/2014	Keith Knudsen Recreation & Cultural Affairs	2014 GL/AL/WC	Evidence of Insurance
Township of Maplewood	2/10/2014	South Orange Maplewood Board of Education	2014 GL/AL/WC	South Orange Maplewood Board of Education is included as Certificate Holder as respects the Township of Maplewood's use of their facilities during 2014.
Township of West Orange	2/4/2014	Diamond Nation LLC	2014 GL/AL	Evidence of insurance as respects West Orange Recreation Department sponsored 11U Travel Baseball Teams' participation is the certificate holder's leagues and tournaments.
Township of West Orange	2/4/2014	The Biggs	2014 GL/AL	Evidence of insurance as respects West Orange Recreation Department sponsored 11U Travel Baseball Teams' participation is the certificate holder's leagues and tournaments.



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of West Orange	2/4/2014	Ripken Baseball Camps & Clinics, LLC	2014 GL/AL	Evidence of insurance as respects West Orange Recreation Department sponsored 11U Travel Baseball Teams' participation is the certificate holder's leagues and tournaments.
Township of West Orange	2/4/2014	Double Play Dining, LLC	2014 GL/AL	Evidence of insurance as respects West Orange Recreation Department sponsored 11U Travel Baseball Teams' participation is the certificate holder's leagues and tournaments.
Township of West Orange	2/4/2014	Cal Ripken, Sr. Foundation Inc	2014 GL/AL	Evidence of insurance as respects West Orange Recreation Department sponsored 11U Travel Baseball Teams' participation is the certificate holder's leagues and tournaments.
Township of West Orange	2/4/2014	Ripken Baseball, Inc.	2014 GL/AL	Evidence of insurance as respects West Orange Recreation Department sponsored 11U Travel Baseball Teams' participation is the certificate holder's leagues and tournaments.
Township of Parsippany-	1/20/2014	Township of Parsippany Board of Education 292 Parsippany Road	2014 GL/AL/WC/PROP	Certificate holder is included as an additional insured (Premises Owner) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy (only as respects the sole negligence of the Insured) Township of Parsippany's use of the certificate holder's facilities. *
Township Of Ewing	1/10/2014	Township of Ewing	2014 GL/AL/WC	Evidence of Insurance
Borough of Totowa	1/14/2014	State of NJ, Dept of Treasury Division of Property Mgmt	2014 GL/AL/WC	Evidence of Liability Insurance as respects Lease #RPR#11-14: Property designated as part of Lot 1, Block 156.02 Totowa Borough, Passaic County, New Jersey commonly known as the Recreational Fields.
Borough of Totowa	1/16/2014	Vacuum Truck Rentals LLC	2014 GL/AL/WC/APD	Vacuum Truck Rentals LLC, its affiliated companies, its coventurers and its employees, officers & directors are incld. as additional insured (Lessor) plus waiver of subrogation as respects leased unit TJ-101, 2013 Freightliner Model MZ106MD VIN# 1FVACXDTXDHFD9275 w. 2013 SECA 800-HPR-ECO s/n 5653 mounted to chassis value \$190,000 GVW 54,000 lbs. Lease period 3 months. *
Town of Kearny	1/20/2014	285-287 Kearny Ave Associates & Union Center National Bank	2014 GL/AL/WC	The certificate holder is included as an additional insured (Premises Owner) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy (only as respects the sole negligence of the Insured) Town of Kearny's use of the parking lot at 285-287 Kearny Avenue. *
Town of Kearny	1/20/2014	New Jersey Meadowlands Commission	2014 GL/AL/WC	Evidence of Insurance as respects the Town of Kearny's participation in the Municipal Equipment Pool Program.
Town of Kearny	1/20/2014	North Arlington Police Dept	2014 GL/AL/WC	Evidence of insurance as respects the Town of Kearny's use of the certificate holder's firing range.
Town of Kearny	1/20/2014	Putting The Pieces Together C/O Deborah Wertalek	2014 GL/AL/WC	Evidence of insurance as respects the Town of Kearny's participation in T- Ball Baseball for Autistic Children.
Town of Kearny	1/29/2014	285-287 Kearny Ave Associates LLC	2014 GL/AL/WC	285-287 Kearny Avenue Assoc LLC (Premises Owner), MCP Real Estate Investment & Mgmt LLC (Property Manager) & Union Center National Bank (Mortgagee) are included as additional insured pursuant to the terms, conditions & exclusions of the JIF Insurance Policy (as respects the sole negligence of the Insured) Town of Kearny's use of parking lot at 285-287 Kearny Avenue.*

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Town of Kearny	1/29/2014	New Jersey Devils	2014 GL/AL/WC	The certificate holder and their respective affiliates, directors, officers, employees, agents, representatives, successors, and assigns are included as additional insured on the general liability policy per the terms, conditions, and exclusions of that policy with regard to participation in the NHL Street Program. (See page 2 for list of certificate holders). *
Town of Kearny	1/29/2014	Kearny MUA	2014 GL/AL/WC	Kearny Municipal Utilities Authority is included as an additional insured (Shared Service Agreement) pursuant to the terms, conditions & exclusions of the JIF Insurance Policy (as respects the sole negligence of the insured) Interlocal Agreement with the Town of Kearny for snow plowing, salt spreading & winter road maintenance in & for South Kearny roadways. *
Town of Kearny	2/6/2014	Kearny Board of Education	2014 GL/AL/WC	Kearny Board of Education is included as an additional insured pursuant to terms, conditions & exclusions of the JIF Insurance Policy (as respects the sole negligence of the Insured) with regard to use of Board facilities by the Kearny Recreation Department for the 2014 term. *
Borough of Totowa	1/10/2014	Vacuum Truck Rentals LLC	2014 POLLUTION	Vacuum Truck Rentals LLC, its affiliated companies, its coventurers and its (their) employees, officers and directors are included as additional insured (Lessor) as respects leased unit TJ-101, 2013 Freightliner Model MZ106MD VIN# 1FVACDXTDHF9275 with 2013 SECA 800-HPR-ECO s/n 5653 permanently mounted to chassis value \$190,000 GVW 54,000 lbs. Lease period 3 months. *
Township of Livingston	1/30/2014	Eisenhower TRS, LLC	2014 GL/AL/WC	Evidence of insurance as respects the Childrens Theater of Livingston rental of theater for performance of "Sleeping Beauty" on 3/8/14, rehearsal dates 3/2/14 & 3/7/14.
Township of Livingston	1/31/2014	Eisenhower TRS, LLC	2014 GL/AL/WC	Evidence of insurance as respects the Childrens Theater of Livingston rental of theater for performance of "Sleeping Beauty" on 3/8/14, rehearsal dates 3/2/14 & 3/7/14. This certificate supersedes the certificate issued 1/30/14.
Township of Livingston	2/6/2014	Friedman Route 10 LLC	2014 GL/AL/WC	Evidence of Insurance as respects the Township of Livingston Camuso Collection Preservation Committee use of the certificate holder's property at 586 W. Mount Pleasant Avenue, Livingston, NJ to park storage trailers.
Township of Livingston	2/7/2014	Dorsa Properties LLC	2014 GL/AL/WC	Evidence of Insurance as respects the Township of Livingston's use of the property at 104 Dorsa Avenue, Livingston, NJ 07039 for Police and ESU training.
Lawrence Township	1/10/2014	Rider University	2014 GL	Certificate holder is included as additional insured (Premises Owner) as respects the Township's use of the premises for Lawrence Youth Basketball 1/11, 2/22 & 3/1. The JIF policies do not include specific exclusions for sexual abuse however coverage is subject to the terms & conditions of the JIF policies.
Lawrence Township	1/24/2014	Rider University	2014 GL	Certificate holder is included as additional insured (Premises Owner) as respects the Township's use of the premises for Lawrence Youth Basketball 1/25, 2/22 & 3/1. The JIF policies do not include specific exclusions for sexual abuse however coverage is subject to the terms & conditions of the JIF policies. This certificate supersedes the certificate issued 1/10/14. *
Township of Bloomfield	1/13/2014	Kansas State Bank and/or Its Assigns 1010 Westloop	2014 GL/AL/WC/APD	Certificate holder is included as additional insured for general liability and excess liability pursuant to the terms, conditions, limitations and exclusions of the GSMJIF insurance policy and loss payee as respects the leasing of motorcycles. VIN # 1HD1FHM1XBB637892 & 1HD1FHM10BB637531 valued at \$33,240.00 each for the Township Police Department. *
Township of Bloomfield	1/13/2014	Parking Authority of the Township of Bloomfield	2014 GL/AL/WC	Evidence of Insurance.

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Bloomfield	1/13/2014	County of Essex 50 S. Clinton Street	2014 GL/AL/WC	The Certificate Holder is included as Additional Insured as respects contract bid requirements.
Township of Bloomfield	1/13/2014	New Jersey Turnpike Authority	2014 GL/AL/WC	New Jersey Turnpike Authority is included as an additional insured as respects The Bloomfield Township bus tour. *
Township of Bloomfield	1/13/2014	NJ Transit	2014 GL/AL/WC	Evidence of Insurance Only
Township of Bloomfield	1/20/2014	Bloomfield Board of Education	2014 GL/AL/WC	Evidence of insurance as respects six council meeting at the following schools: 3/3 Carteret School, 4/7 Brookdale School, 6/4 Franklin School, 9/2 Fairview School, 10/6 Oak View School, 11/5 Watsessing School.
Township of Bloomfield	2/12/2014	Saddle Brook School District	2014 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the Township of Bloomfield's use of Saddle Brook's school facility for a civic band rehearsal on Wednesday, 2/19/14 from 6pm to 9:30pm. *
Township of Bloomfield	1/13/2014	County of Essex NJ Dept of Public Works	2014 GL	Evidence of insurance as respects hanging of banner across Bloomfield Avenue.
Township of Bloomfield	1/13/2014	Borough of North Arlington Police Department	2014 GL	Evidence of insurance as respects Firearm Range Dates in June & November.
Township of Bloomfield	1/13/2014	Borough of Tenafly	2014 GL	Evidence of insurance as respects the certificate holder's 12 and under girls softball tournament to be held in the month of May.
Township of Bloomfield	1/13/2014	Essex County Department of Public Works	2014 GL	Evidence of Insurance as respects hanging a banner across county roads, one on Broad Street and two on Bloomfield Avenue for the Town of Bloomfield Restaurant week.
Township of Bloomfield	1/13/2014	Essex County Division of Senior Services	2014 GL	Evidence of insurance as respects the Division of Senior Services Grant Contract.
Township of Bloomfield	1/13/2014	Livingston National Little League	2014 GL	Evidence of insurance as respects the Township of Bloomfield sponsored 12 & Under Girls Softball team's participation in a weekend tournament in October.
Township of Bloomfield	1/13/2014	LPA Softball League	2014 GL	Evidence of Insurance, only for Township-sponsored activities as respects '6,7 & 8th Grade Girls Softball Team (14 & under)' beginning April 2014.
Township of Bloomfield	1/13/2014	Mike Revette, Bi-County Softball	2014 GL	Evidence of Insurance, only for Township-sponsored activities, as respects Girls Softball Team (ages: 10 & under; 12 & under; 14 & under). League runs June through August 2014.
Township of Bloomfield	1/13/2014	North Jersey Baseball & Softball League	2014 GL	Evidence of Insurance, only for Township-sponsored activities as respects 'Ages 12 & Under Girls Softball Team' beginning April 2014.
Township of Bloomfield	1/13/2014	Township of Nutley	2014 GL	Evidence of insurance as respects the 18U Softball League.
Township of Bloomfield	1/13/2014	The Provident Bank	2014 GL	Certificate Holder is included as an additional insured (Mortgagee) for General Liability and Excess Liability pursuant to the terms, conditions and exclusions of the policy as respects the property acquired by the Bloomfield Parking Authority (Approved Quasi) known as Block 228, Lot 1. *
Township of Bloomfield	1/13/2014	Borough of Tenafly	2014 GL	Evidence of Insurance, for Township-sponsored activities as respects "6th, 7th & 8th Grade Girls Softball Team (14 & under)" during May.

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Bloomfield	1/31/2014	Essex County Division of Senior Services	2014 GL	Evidence of Insurance as respects Division of Senior Services Grant Contract.
Township of Morris	1/13/2014	Jersey Central Power & Light 1 River Center	2014 GL	Certificate Holder, Verizon, and Cablevision are included as additional insureds as respects hanging of decorative lighting fixtures on utility poles owned by JCP&L, by Twp. of Morris (for approx. 42 days). *
Township of Morris	1/13/2014	Morristown Beard School	2014 GL	Evidence of insurance as respects the Township's use of the Morristown Beard School's facilities throughout 2014.
Township of Morris	1/13/2014	College of Saint Elizabeth	2014 GL	Evidence of insurance as respects the Township's use of the College of Saint Elizabeth's facilities for the year 2014.
Township of Morris	1/13/2014	State of New Jersey Dept of Children & Families	2014 GL/AL/WC	Certificate holder is included as an additional insured as respects NJ State requirement for purchases/payments of goods and/or services. (Annual sewer fee for Department of Children & Families located at 15 Jean Street Morris Township).*
Township of Morris	1/13/2014	NJ Department of Military & Veterans Affairs	2014 GL/AL/WC	Certificate holder is included as an additional insured as respects NJ State requirement for purchases/payments of goods and/or services. (Annual sewer fee for the Township of Morris Armory).*
Township of Morris	1/13/2014	College of Saint Elizabeth	2014 GL/AL/WC	The Sisters of Charity, its employees; The College of Saint Elizabeth, its Trustees, officers, members and employees are included as additional insureds (Premises Owners) as respects the Township of Morris' use of the College of Saint Elizabeth's facilities. *
Township of Morris	1/13/2014	HIDTA Bronx Urban Tactical Village	2014 GL/AL/WC	Evidence of insurance only as respects the use of premises by the Township of Morris Police Department for tactical training.
Township of Morris	1/13/2014	Morris County Municipal Utilities Authority	2014 GL/AL/WC	Evidence of insurance with regard to the use of the certificate holder's facilities during the calendar year.
Township of Morris	1/13/2014	Morris County Police and Firefighters Academy	2014 GL/AL/WC	Evidence of insurance with regard to the use of the certificate holder's facilities during the calendar year.
Township of Morris	1/13/2014	Morris School District	2014 GL/AL/WC	The certificate holder is included as additional insured (premises owner) on the general liability policy per the terms, conditions and exclusions of the policy with regard to the insured's use of the certificate holder's facilities during the calendar year. *
Township of Morris	1/13/2014	Morristown Beard School	2014 GL/AL/WC	Evidence of insurance as respects the Township's use of the Morristown Beard School facilities throughout 2014.
Township of Morris	1/13/2014	St Thomas More Roman Catholic Church	2014 GL/AL/WC	Evidence of insurance as respects the use of the certificate holder's facilities during the calendar year.
Township of Morris	1/13/2014	Washington Valley Chapel	2014 GL/AL/WC	Evidence of Insurance
Township of Morris	1/23/2014	New Jersey Division of Property Mgmt	2014 GL/AL/WC	Evidence of insurance as respects the Township's use of the certificate holders Jean Street facilities during the calendar year.
Hamilton Township	1/13/2014	Panek's Golf Car Service Co.	2014 GL/AL/PROP	Certificate holder is included as additional insured (Lessor) as respects golf cart rental for the Township's July 4th Celebration. *

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Hamilton Township	1/13/2014	Volvo Rents	2014 GL/AL/PROP	Evidence of insurance as respects the Township of Hamilton's rental of a Genie AWP-30S 30' Pusharound Platform Lift.
Hamilton Township	1/13/2014	NJ Transit Local Programs	2014 AL/APD	Certificate Holder is included as additional insured (Lessor) and Loss Payee as respects 2011 Ford E-450 Supreme Minibus, VIN #1FDFE4FS2BDB00572, as per policy terms and conditions.*
Hamilton Township	1/13/2014	Evidence of Insurance	2014 GL/AL/WC	Evidence of Insurance
Hamilton Township	1/13/2014	Lawrence Associates c/o Mall Management Office	2014 GL/AL/WC	Lawrence Associates, Its Managing Agent, Simon Quaker Bridge LLC & their respective officers, directors, shareholders, members, partners, parents subsidiaries, other affiliated entities, agents, employees & independent contractor of these persons or entities are included as additional insured as respects diabetes screening event at Quaker Bridge Mall. *
Hamilton Township	1/13/2014	State of New Jersey	2014 GL/AL/WC	Evidence of insurance as respects sewer services provided by Hamilton Township at 1400 Negron Drive, Hamilton, NJ. All policy terms, conditions & exclusions apply.
Hamilton Township	1/13/2014	Nottingham Volunteer Ambulance Squad	2014 WC	Evidence of Insurance
Hamilton Township	1/13/2014	Simkins Industries, Inc.	2014 GL	Evidence of insurance only regarding use of property located at 2424 East State Street, Hamilton, NJ for Division SWAT Team Practice Walkthroughs.
Hamilton Township	1/13/2014	Trenton Catholic Academy	2014 GL	Evidence of Insurance for use of Parking Facilities for Annual Winter Wonderland
Hamilton Township	1/13/2014	Veterans Park	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	633 Holding LLC	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	Abbott House	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	Abbott House, Doctors Office	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	Adele Borromeo	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	Amtrak Real Estate Development Department	2014 GL	Evidence of Insurance
Hamilton Township	1/13/2014	Camp Olden Civil War Museum	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	Camp Olden Civil War Round Table	2014 GL	Evidence of insurance
Hamilton Township	1/13/2014	County of Mercer	2014 GL	Evidence of insurance as respects use by certificate holder of portion of Bernice Muha Senior Citizen Facility, for operation of Mercer County Nutrition Program.

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Hamilton Township	1/13/2014	Dempster Fire Training Center	2014 GL	Evidence of Insurance.
Hamilton Township	1/13/2014	Eagle Partners c/o Nexus Properties	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	Hamilton Township Board of Education	2014 GL	Certificate Holder is included as additional insured (Premises Owner) as respects the Township's use of local schools, including but not limited to fields, gymnasiums, pools, multipurpose rooms and cafeterias throughout the year for Township Sponsored adult/child recreational and sport programs.*
Hamilton Township	1/13/2014	Hamilton Township Senior Center	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	Mercer County Park Commission Howell Living History Farm	2014 GL	Evidence Of Insurance
Hamilton Township	1/13/2014	Mercer County Fire Academy	2014 GL	Evidence of insurance
Hamilton Township	1/13/2014	Mercer County Park Commission Recreation & Events Center	2014 GL	Mercer County Park Commission and the County of Mercer are included as additional insured (Lessor) for General Liability pursuant to the terms, conditions and exclusions of that policy only as respects the Stage Rental for September Fest. *
Hamilton Township	1/13/2014	Morris County	2014 GL	Evidence of insurance.
Hamilton Township	1/13/2014	Nottingham Fire Company	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	Nottingham Volunteer Ambulance Squad	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	Simkins Industries Inc.	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	St. Gregory the Great RCC School	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	The Port Authority of New Jersey/New York	2014 GL	Evidence of Insurance Only
Hamilton Township	1/13/2014	T-Mobile Northeast. LLC	2014 GL	The certificate holder is included as an additional insured (property owner) on the general liability policy per the terms, conditions and exclusions of the subject policy with regard to the Tower Lease Agreement pertaining to a Bridgewave antenna at 801 Kuser Road, Hamilton, NJ. *
Hamilton Township	1/13/2014	T-Mobile Northeast. LLC	2014 GL	T-Mobile Northeast, LLC is included as an additional insured (Landlord), but only as respects the terms, conditions and limitations of the subject General Liability Policy; for lease of tower space for Bridgewave antenna for security camera system, at tower located at 801 Kuser Road (Colonial Fire Co.).*
Hamilton Township	1/13/2014	Trenton Catholic Academy	2014 GL	Evidence of Insurance Only

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Hamilton Township	1/13/2014	University of Delaware School of Nursing	2014 GL	Evidence of Insurance Only
Borough of Fanwood	1/16/2014	Ford Motor Credit Company Carol Tom Municipal Finance	2014 AL/APD	Certificate holder is included as an additional insured (lessor) on the Auto Liability policy and Loss Payee under the Auto Physical Damage Policy per terms, conditions and exclusions of the respective policies with regard to a 2010 Dodge Charger VIN.2B3CA4CVXAH303469 & 2010 Dodge Charger VIN 2B3CA4CVXAH303470*
Borough of Fanwood	1/16/2014	County of Union Operational Services - Public Works	2014 GL/AL/WC/PROP	Evidence of Insurance
Borough of Fanwood	1/16/2014	Seaboard Associates	2014 GL/AL/WC/PROP	Evidence of insurance as respects the Township's use of the certificate holder's parking lot in October.
Borough of Fanwood	1/16/2014	US Bank	2014 GL/AL/WC/PROP	Certificate holder is included as an additional insured (trustee) on the general liability policy and loss payee on the property policy pursuant to the terms, conditions, and exclusions of the JIF policies as respects to all Real & Business Property encumbered by the Capital Equipment and Infrastructure Lease Agreement. *
Borough of Fanwood	1/16/2014	County of Union Division of Youth Services	2014 GL/AL/WC	Evidence of Insurance Only
Borough of Fanwood	1/16/2014	Fanwood Rescue Squad	2014 GL/AL/WC	Evidence of Insurance Only
Borough of Fanwood	1/16/2014	Fanwood Presbyterian Church	2014 GL/AL/WC	Evidence of Insurance
Borough of Fanwood	1/16/2014	City of Linden Police Firing Range	2014 GL/AL/WC	Evidence of insurance.
Borough of Fanwood	1/16/2014	NJ Motor Vehicle Commission	2014 GL/AL/WC	Evidence of Insurance Only
Borough of Fanwood	1/16/2014	New Jersey Transit Corp	2014 GL/AL/WC	The certificate holder is included as an additional insured (lessor) on the general liability policy per the terms, conditions and exclusions of that policy with regard to Lease Agreement L1743-2057-02 pertaining to the operation and management of the Fanwood Railroad Station parking facility. *
Borough of Fanwood	1/16/2014	Rebounderz Edison	2014 GL/AL/WC	Evidence of Insurance
Borough of Fanwood	1/16/2014	Scotch-Plains Fanwood Board of Education	2014 GL/AL/WC	Evidence of insurance
Borough of Fanwood	1/16/2014	Union County Human Services Planning Division Elizabethtown Plaza	2014 GL/AL/WC	The County of Union and the State of New Jersey are included as additional insureds on the general liability policy per the terms, conditions and exclusions of that policy with respect to the 2013 Union County Municipal Alliance contract.*

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Fanwood	1/16/2014	Union County Vocational & Technical School District	2014 GL/AL/WC	The certificate holder is included as an additional insured (premises owner) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to the use of the certificate holders facilities in May for the Borough of Fanwood's Annual Training Wheel Toss. *
Borough of Fanwood	1/16/2014	Union County Improvement Authority	2014 GL/AL/WC	The certificate holder is included as an additional insured (lessor) on the general liability policy per the terms, conditions, and exclusions of that policy with regard to all Real & Business Property encumbered by the Capital Equipment and Infrastructure Lease Agreement (dated 9/1/2006). *
Borough of Fanwood	1/16/2014	County of Union Range	2014 GL/AL/WC	Firearms Evidence of Insurance Only
Town of Kearny	1/24/2014	Kansas State Bank and/or Its Assigns	2014 GL/AL/WC/ PROP	Certificate holder is included as an additional insured (Lender) & loss payee as respects contract #3343590 the financing of Network Infrastructure Equipment, valued at \$37,000. VNXE 3100, serial# APM00121302339, VNXE 3100, serial# APM00121302340, DAE (bays attached to VNXE) serial# FCNEV111900180 and DAE, serial# FCNEV111900311.
Town of Kearny	1/24/2014	Williams Scotsman, Inc	2014 GL/AL/WC/ PROP	Certificate holder is included as additional insured (Lessor) for General Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy and loss payee as respects the leased modular unit serial #CPX-80487 valued at \$109,356 located at John Miller Way. *
Borough of Caldwell	1/30/2014	Evidence of Insurance	2014 STAT	Evidence of Statutory Bond Coverage for: CFO/Treasurer Christopher Battaglia; Tax Collector Idamae Renne; Municipal Judge Donald O'Connor; Library Treasurer Claire Nogay; Court Administrator Leanne O'Hern.
Borough of Caldwell	1/17/2014	Evidence of Insurance	2014 STAT	Evidence of Blanket Crime Insurance
Township of Berkeley Heights	1/23/2014	County of Union	2014 GL	Evidence of insurance as respects the hanging of banners on Springfield Avenue and Plainfield Avenue from February until May for the Berkeley Heights Youth Soccer Club tryouts.
Township of Berkeley Heights	2/4/2014	US Bank National Association US Bank Equipment Finance	2014 GL	The certificate holder is included as lender loss payee as respects 60 month lease agreement (#381262) with the Berkeley Heights Police Department for the lease of 1 Savin MP 2501 & 1 Savin MP 3503 combined value \$19,806.
Lawrence Township	1/30/2014	Evidence of Insurance	2014 STAT	Evidence of Statutory Bond Coverage for: CMFO/Treasurer Richard Krawczun; Tax Collector Susan McCloskey; Municipal Judge Kevin Nerwinsky; Court Director Nicole Finacchio.
City of Linden	1/31/2014	Pathmark	2014 GL	Evidence of Insurance as respects City-sponsored Mayor's Youth Commission canister drive benefit for Project Graduation on April 12th & 13th, 2014 at Pathmark 651 N. Stiles St., Linden, NJ 07036.
Hamilton Township	1/31/2014	Evidence of Insurance	2014 STAT	Evidence of Statutory Bond Coverage for: Director of Finance/CFO John Barrett; Tax Collector Michele Rossi; Municipal Judge Robert Hoffman; Municipal Court Judge Kenneth Lozier; Municipal Court Officer Lynn Hoagland.
Township of West Orange	2/7/2014	Wells Fargo Financial Leasing	2014 GL/AL/WC/ PROP	Certificate holder is included as additional insured (Lender) and loss payee as respects equipment lease agreement number 6030007101000 for Kyocera Copier between Downtown West Orange Alliance (approved quasi) and certificate holder. *
Borough of Highland Park	2/11/2014	Unity Bank	2014 GL/AL/WC/ PROP	Evidence of Insurance



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 01/09/2014 to 02/13/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Totowa	2/12/2014	Evidence of Insurance	2014 STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer Lisa Nash; Tax Collector Elaine Reddin; Municipal Judge Mario Batelli; Court Administrator Georgeann Gosnell; Utility Collector Jennifer Bernardo; Public Library Treasurer Thomas Watkins.
Township of Montclair	2/12/2014	NJ Transit	2014 GL/AL/WC	NJ Transit & State of New Jersey are included as additional insured (Permit) pursuant to the terms, conditions & exclusions of the JIF Policy (only as respects the sole negligence of the Insured) Banner hanging at the train trestle on Park St & Valley Rd in Montclair. There are no exclusions in the liability policies for work performed within 50 ft of RR right of way. *

D&H Alternative Risk Solution, Inc.

### Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

AS OF

Policy Year 2012 & 2013

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total LTOpen Incurred	Avg LT Open Incurred
PARSIPPANY-TOY HILLS	196	unkown	\$ 2,475,615.71	unknown	\$ 12,630.69	\$ 896,760.88	11	\$ 1,979,140.70	\$ 179,921.88
BLOOMFIELD TOWNSHIP	97		\$ 1,280,569.99		\$ 13,201.75	\$ 924,191.49	8	\$ 979,022.52	\$ 122,377.82