



## GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

July 23<sup>rd</sup>, 2014

Woodbridge Hilton Iselin NJ – at 11:00am – Room 203

### MEETING OF FUND COMMISSIONERS CALLED TO ORDER

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

#### ▪ OPEN PUBLIC MEETING ACT STATEMENT

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

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

#### ▪ PLEDGE OF ALLEGIANCE

#### ▪ ROLL CALL OF FUND COMMISSIONERS

#### ▪ APPROVAL OF MINUTES OF 6/25/14 MEETING

#### ▪ ADOPTION OF RESOLUTIONS

- Resolution 25-14 – Approving Certain Disbursements
- Resolution 26-14 – Approving Claims Payments
- Resolution 27-14 – Approving Fund Counsel

### REPORTS

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

- Financial Fast Track
- NJDOBI Audit
- 2012 Internal Audit
- S374 – WC Voluntary Tenders – (J. Hall)
- Prospects – 1/1/15 – (J. Hall)

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

- Stewardship Reports - A. Ven Gratis
- Wellness Incentive Program - A. Ven Gratis
- Biggest Loser Challenge Results- A. Ven Gratis
- New Initiatives- A. Ven Gratis
- Punitive Damages in EPL Cases – W. Wiebalk

#### ▪ CLAIMS REPORT (Robert Persico)

- Update Managed Care Review

#### ▪ 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  
June 25<sup>th</sup>, 2014  
Crowne Plaza Monroe Township NJ at 11:00am**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:06 AM.**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF FUND COMMISSIONERS**

Jim Rodino – Absent  
Mark Vannella - Absent  
Barbara Russo - Absent  
Ted Ehrenburg - Absent  
Lisa O’Neill - Absent  
Tom Czerniecki - Absent  
Tim Dacey  
Hilary Hyser - Absent  
Allyson Cinquegrana  
Eleanor McGovern  
Peter Valesi  
John DiStefano  
Edward Forte - Absent  
John Barrett  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest  
Jeff Filiatreault  
Michael Martello - Absent  
Laura Reinertsen  
Richard Krawczun - Absent  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield - Absent  
Tim Quinn - Absent  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Pat Mizerek  
Joseph Wassel - Absent  
Kathleen Green  
Mark Krane



Mike Matheis

## **APPROVAL OF MINUTES**

### **MOTION TO APPROVE MINUTES OF 4/23/14 MEETING**

**MOTION:** Commr. Dacey

**SECOND:** Commr. Jones

**ABSTAIN:** Commr. Valesi, McGovern, Koblis and Krane

- **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**
- **ADOPTION OF RESOLUTIONS**

### **MOTION TO ADOPT RESOLUTIONS**

- **Resolution 23-14 – Approving Certain Disbursements totaling \$772,361.33 and;**
- **Resolution 24-14 – Approving Claims Payments totaling \$1,885,932**

**MOTION:** Commr. Lombard

**SECOND:** Commr. Jones

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

Jim Rodino – Absent  
Mark Vannella - Absent  
Barbara Russo - Absent  
Ted Ehrenburg - Absent  
Lisa O’Neill - Absent  
Tom Czerniecki - Absent  
Tim Dacey  
Hilary Hyser - Absent  
Allyson Cinquegrana  
Eleanor McGovern  
Peter Valesi  
John DiStefano  
Edward Forte - Absent  
John Barrett  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest  
Jeff Filiatreault  
Michael Martello - Absent  
Laura Reinertsen  
Richard Krawczun - Absent  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield - Absent



Tim Quinn - Absent  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Pat Mizerek  
Joseph Wassel - Absent  
Kathleen Green  
Mark Krane  
Mike Matheis

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

- **Fast Track** - The Fund continues to maintain an overall surplus position, with a slight increase for May vs. April. The re-opening of some workers' compensation claims in 2006 has led to an increase in the 2006 deficit since 12/31/13, however, years 2009-2013 show slight improvements to their overall surpluses.
- **Bylaws Review**- After careful review of our current Bylaws, it appears that no substantive changes are necessary. Unless members have any comments or suggestions it is recommended that the bylaws not be amended at this time.
- **Fund Counsel Opinion on APD Direct Pay Program** - It was agreed that those members with local ordinances requiring a bidding process for this service should opt out of the program. The Fund Administrator will identify shops in proximity to those members who will participate and obtain service and pricing commitments.
- **NJDOBI Audit** –The audit report is still in draft format, but we expect finalization shortly. We will be teleconferencing with the Department's actuary to discuss loss reserves at 12/31/12.
- **Risk Manager Webinar (J. Hall)** – Jonathan indicated that the 2015 renewal process is underway. Please contact him if you have any questions regarding such.

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

- **Safety Initiative Updates** - A. Ven Graitis – SERVE is continuing strong with several hundred seats assigned.
- **In2vate** - A. Ven Graitis -Will receive more focus in the upcoming months to promote auto, police, fire and EMT professional, employment practices, and other training modules.
- **The Biggest Loser Challenge** - A. Ven Graitis -Continues with the 35 teams competing with approximately two weeks to go. Team Ham Head is from Union and has a total of 6.55% body weight loss. Feather Weights and SouperFatPats are both from Parsippany with 6.43% and 5.78% body weight loss respectively. Teams from Maplewood and Lawrence are not far behind the leaders.
- **Safety First “Decal” Program** - A. Ven Graitis -Is proceeding smoothly. West Orange and Parsippany both have the decals deployed on vehicles. We are still waiting for vehicle lists from several members that Risk Control will be following up with over the next week or two.
- **Stewardship Reports** – A. Ven Graitis – Stewardship reports will be distributed electronically this week. Claim trends continue to be positive, especially in Workers' Compensation frequency and also lost



time claim rates. Additional focus will be placed on addressing automobile and liability hazards where claims rates are down from 2012 but slightly up from 2011.

- **The Legal Risks of Using Social Media and/or the Internet in Your Hiring Process** – W. *Wiebalk* - Wendy spoke about employees' rights in the workplace in regard to various Internet and employer/employee communication issues.

### **Claims Update – Robert Persico Vice President Claims**

- **Workers Compensation Voluntary Tenders** – R. **Persico** – The WC Claim Team will increase the use of voluntary tenders which will compensate those employees quicker with severe injuries and produce saving for the GSMJIF by paying a lesser fee to the employees attorney.

**Presentation – Certificate of Insurance Management – Martin Mick, CEP, Risk Toolbox** – Mr. Mick introduced the Risk Toolbox software which updates and tracks Certificate of Insurance requests.

### **Treasurer's Report – Patrick DeBlasio**

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

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

**MOTION TO ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS**

**MOTION:** Commr. Filiatreault  
**SECOND:** Commr. Dacey  
**VOTE:** Unanimous

**ADJOURN TO PUBLIC SESSION**

**MOTION TO APPROVE CLAIMS**

**MOTION:** Commr. Marvin  
**SECOND:** Commr. Krane  
**VOTE:** Unanimous

**Claims:**

**Borough of Highland Park WC Claim- Granted Settlement Authority**  
**Berkeley Township – WC Claim – Granted Settlement**  
**Township of North Brunswick – WC Claim – Granted Settlement**



**Ewing Township – Lit. Claim – Granted Settlement**  
**West Orange Township – GL Claim – Granted Settlement**

**MOTION:** Commr. Correa  
**SECOND:** Commr. Filiatreault

**NEW BUSINESS**

**OPEN FORUM**

**MOTION TO ADJOURN**

Commissioner Valesi made a motion to adjourn the meeting at 12:21PM and Commissioner Correa 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  
Steve Edwards – BGIA  
Robert Persico – NIP  
James Renner – NIP  
Jonathan Hall – NIP  
Anthony Ven Graitis – NIP  
Robert Smith – NIP  
Wendy Wiebalk – NIP  
Brian Erlandsen – BGIA  
George Crosby - BGIA  
Francis Kelly – NIP  
Russell Flynn- North Plainfield  
Cindy Lisa – Danskin  
Sonia Brown – North Brunswick  
Ken Child – PMAMC  
Michael O’Connell – PQA  
Patrick DeBlasio - Treasurer  
Mike Lovett – Warren Township  
George Littler – AGA  
Sanders Reynoso – SIP  
Walter Reibrich – PMA  
Daniel Alloca- Advent  
Doug Broden – Borden Perlman



Ilene Laursen – Conner Strong  
Lou Beckerman – Beckerman & Co  
Judith Cannon – Qual-Lynx  
John Geaney – Capehart Scatchard

# Garden State Municipal Joint Insurance Fund Monthly Status Report



July 23, 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>May</u> 2014		<u>June</u> 2014	
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 234,621.16	\$	4,206.24	
	Claims Account-Bank of America	487,565.03		404,144.16	
	NJ Cash Management	126,412.57		126,418.64	
	Custodial-Investments	<u>33,236,973.10</u>		<u>32,265,301.80</u>	
	Total Balance	<u>\$ 34,085,571.86</u>	\$	<u>\$ 32,800,070.84</u>	
<b>Receipts:</b>					
	Interest Income	\$ 11,695.08	\$	12,551.12	Totals YTD \$ 65,548.20
	Investment Income-Realized Gains (Losses)		\$	(1,119.98)	
	Claims Account Receipts-TD Bank	\$ 1,238,219.06	\$	1,154,370.38	
	Claims/Operating Account Receipts-Bank of America	\$ 1,929,661.62	\$	5,340,914.14	
	NJ Cash Management Activity Receipts	\$ 6.07	\$	5.50	
	BAC Custodial/Investments	<u>\$ 424,254.50</u>	\$	<u>2,011,187.50</u>	
Total Receipts		<u>\$ 3,592,141.25</u>	\$	<u>\$ 8,506,477.52</u>	
<b>Disbursements:</b>					
	Claims Account Disbursements-TD Bank	\$ 1,468,633.98	\$	1,155,109.04	
	Claims Account Disbursements-Bank of America	\$ 1,763,722.85	\$	1,287,784.13	
	Operating Account Disbursements-Bank of America	\$ 249,359.64	\$	696,811.58	
	NJ Cash Management Activity Disbursements	\$ -	\$	-	
	BAC Custodial Account	<u>\$ 1,395,925.80</u>	\$	<u>2,521,384.50</u>	
Total Disbursements		<u>\$ 4,877,642.27</u>	\$	<u>\$ 5,661,089.25</u>	
Ending Cash Balance		<u>\$ 32,800,070.84</u>	\$	<u>\$ 35,645,459.11</u>	
<b><u>Analysis of Ending Cash Balance</u></b>					
	Total Cash	\$ 497,003.70	\$	3,890,354.31	
	Total Investments (and Cash Equivalents)	<u>\$ 32,303,067.14</u>	\$	<u>31,755,104.80</u>	
Ending Cash Balance		<u>\$ 32,800,070.84</u>	\$	<u>\$ 35,645,459.11</u>	





**BANK RECONCILIATION**

	<b>ACCT.NAME</b>	State of New Jersey	
	<b>BANK/ACCT#</b>	Cash Management Fund	
		<b>From</b>	<b>To</b>
	<b>DATE</b>	<b>06/01/14</b>	<b>06/30/14</b>
<b>BOOK BALANCE AS OF</b>	<b>06/01/14</b>	<b>\$</b>	<b>126,418.64</b>
<b>ADD DEPOSITS (PER BANK LEDGER)</b>			<b>5.50</b>
<b>SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)</b>			
<b>BOOK BALANCE AS OF</b>	<b>06/30/14</b>	<b>\$</b>	<b>126,424.14</b>
<hr/>			
<b>BALANCE PER BANK STATEMENT</b>	<b>06/30/14</b>		<b>\$126,424.14</b>
 <b>ADD: DEPOSIT IN TRANSIT</b>			
	<b>DATE</b>	<b>AMOUNT</b>	
	<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
 <b>SUBTRACT: CHECKS OUTSTANDING</b>			
	<b>DATE</b>	<b>CHECK#</b>	<b>AMOUNT</b>
	<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
 <b>LIST ITEMS IN LEDGER NOT ON STATEMENT</b>			
	<b>DATE</b>	<b>AMOUNT</b>	
	<b>TOTAL</b>	<b>\$ -</b>	<b>0.00</b>
 <b>LIST ITEMS ON STATEMENT NOT IN LEDGER</b>			
	<b>DATE</b>	<b>AMOUNT</b>	
	<b>TOTAL</b>	<b>-</b>	<b>0.00</b>
<b>ADJUSTED BANK BALANCE(BOOK BAL)AS OF</b>	<b>06/30/14</b>		<b>126,424.14</b>
			<b>Difference 0.00</b>

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

**BANK RECONCILIATION**



ACCT.NAME Bank of America

BANK/ACCT# Fiduciary Account -381029032587

From 06/01/14 To 06/30/14

BOOK BALANCE AS OF 06/01/14 \$ 404,144.16

ADD DEPOSITS (PER BANK LEDGER) 5,340,914.14

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 1,984,595.71

BOOK BALANCE AS OF 06/30/14 \$ 3,760,462.59

BALANCE PER BANK STATEMENT 06/30/14 \$3,766,863.42

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

TOTAL 0.00 0.00

**SUBTRACT: CHECKS OUTSTANDING**

DATE	CHECK#	AMOUNT
10/16/13	1033	240.00
03/13/14	1132	1,000.00
06/17/14	1171	1,250.00
06/17/14	1172	833.33
06/17/14	1174	77.50
06/17/14	1176	1,500.00
06/17/14	1177	1,500.00

TOTAL 6,400.83 (6,400.83)

**LIST ITEMS IN LEDGER NOT ON STATEMENT**

DATE AMOUNT

TOTAL \$ - 0.00

**LIST ITEMS ON STATEMENT NOT IN LEDGER**

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 06/30/14 3,760,462.59

Difference 0.00

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



**BANK RECONCILIATION**

ACCT.NAME Bank of America/Prime  
 BANK/ACCT# Custody Account  
 From 06/01/14 To 06/30/14  
 DATE 06/01/14 06/30/14

BOOK BALANCE AS OF	06/01/14 \$	32,265,301.80
ADD DEPOSITS (PER BANK LEDGER)		2,011,187.50
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		2,521,384.50
BOOK BALANCE AS OF	06/30/14 \$	31,755,104.80

BALANCE PER BANK STATEMENT 06/30/14 \$31,755,104.80

ADD: DEPOSIT IN TRANSIT  
 DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL 0.00 0.00

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 06/30/14 31,755,104.80

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	To
		06/01/14	06/30/14
BOOK BALANCE AS OF	06/01/14	\$	4,206.24
ADD DEPOSITS (PER BANK LEDGER)			1,154,370.38
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,155,109.04
BOOK BALANCE AS OF	06/30/14	\$	3,467.58
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BALANCE PER BANK STATEMENT	06/30/14		\$438,681.95
			250.00
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
06/30/13	list	435,214.37	
	TOTAL	435,214.37	(435,214.37)
LIST ITEMS IN LEDGER NOT ON STATEMENT			
DATE	AMOUNT		
	TOTAL	\$ -	0.00
LIST ITEMS ON STATEMENT NOT IN LEDGER			
DATE	AMOUNT		
	TOTAL	-	0.00
ADJUSTED BANK BALANCE(BOOK BAL)AS OF	06/30/14		3,467.58
			Difference (0.00)

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

July 23rd, 2014 - GSMJIF Comissioners Meeting Bills List

Date: 7.1.14  
Invoice #: 32



Notes	PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
	Patrick DeBlasio	July Professional Services	#1180	\$1,458.34
	The Star Ledger	Legal ad placed for June Meeting	#1181	\$15.08
	Dynamic Testing	Invoice #6255-\$176 (Highland Pk) & inv#6258-\$305.00 (North Bruns.) inv#6446 \$305.00 (N.Provd.), inv#6448 \$47.00 (Kearny)	#1182	\$833.00
	Capehart Scatchard	June 2014 fees	#1183	\$1,250.00
	Princeton Public Affairs	Invoice 0614 Retainer Fee	#1184	\$833.33
	Earl Miller	June GSMJIF Meeting Crowne Plaza & \$2,149.24and Catering for Risk Control Summit - \$778.26	#1185	\$2,927.50
	Pringle Quinn Anzano	Fund Attorney Invoice #36779	#1186	\$744.00
	Care Station Medical Group	DOT testing W.Orange N. Salese \$76 & C. Shaw \$76	#1187	\$152.00
	EANJ	Invoice #30040/1024 Bloomfield Police Class Sexual Harassment	#1188	\$90.00
	Rutgers University Behavioral Health Care	Invoice #CY14-47-Q3 EAP Program	#1189	\$17,905.59
	Fairview Insurance	RM Fee Payment for Caldwell \$9,337 and W. Orange \$26,598.50	#1190	\$35,935.50
	Risk Managers Inc.	RM Fee 2 of 2 for Haddon Heights	#1191	\$8,602.50
	Borden Perlman	RM Fee 2 of 2 for Hamilton \$37,664.00 and Lawrence \$11,000	#1192	\$48,644.00
	Strategic Insurance Partners	RM Fee 2 of 2 for 2014 Totowa	#1193	\$12,106.50
	Advent Insurance	RM Fee 2 of 2 for 2014 for Fair Haven \$6,500, Montclair \$34,965.50 & Morristown \$7,500	#1194	\$48,965.50
	Brown & Brown Metro	RM Fee 2 of 2 for 2014 for Englewood \$28,968 and Linden \$14,428	#1195	\$43,396.00
	Bob Smith & Associates	Litigation Fees Jan. to June 2014	#1196	\$19,999.98
	The Times	Meeting Notice for June	#1197	\$4.64
	Prime Advisors	Invoice #6693 Quarterly Fee	#1198	\$7,939.00
	Safety First Systems	Decal Program for Parsippany-Troy Hills	#1199	\$4,099.85
	SERISE, Inc	Interpreter Services in April for Montclair Township	#1200	\$800.00
		<b>Total in Checks \$256,702.31</b>		
		<b>WIRE TRANSFERS</b>		
	BGIA	Invoice # 198680 GSMJIF Underwriting Mgr Fee 2 of 2		266,519.33
	BGIA	Invoice # 198675 GSMJIF Property Installment 2 of 2		921,324.00
	BGIA	Invoice #198682 lloyds of London Excess Liability 2 of 2		1,686,000.00
	BGIA	Invoice #200942 Overpayment - May ACH Excess		(546.00)
	BGIA	RM Fee 2 of 2 for North Plainfield		23,735.50
	BGIA	RM Fee 2 of 2 for Rahway		30,644.00
		<b>TOTAL TO BGIA \$2,927,676.83</b>		
	PMA	Large Loss J. Cushman Township of Livingston		\$ 89,160.00
	PMA	Risk control Fee Installment 8 of 12		\$ 38,250.00
	PMA	Berkeley Township		\$11,873.78
	PMA	City of Rahway		\$2,652.44
	PMA	City of Hoboken		\$119.78
	PMA	City of Hoboken		\$2,018.40
	PMA	City of Englewood		\$5,255.60
	PMA	Hamilton Township		\$92,057.33
	PMA	Livingston Township		\$2,874.07
	PMA	Montclair Township		\$1,123.84
	PMA	South Brunswick Township		\$975.28
	PMA	Township of Ewing		\$241.16
	PMA	Township of Howell		\$90.00
	PMA	Union Township		\$7,922.95
	PMA	City of Hoboken Not Added in March Invoice		\$6,243.15
		<b>TOTAL TO PMA \$260,857.78</b>		
			Subtotal	\$ 3,445,236.92
			Total	\$ 3,445,236.92

**RESOLUTION NO. 25-14**

**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 \$3,445,236.92.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

July 23<sup>rd</sup>, 2014

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

July 23<sup>rd</sup>, 2014



**RESOLUTION NO. 26-14**

**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 \$1,369,326 against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

July 23<sup>rd</sup>, 2014

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

July 23<sup>rd</sup>, 2014

**RESOLUTION NO. 27 - 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 firm shown in this resolution has 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 firm named in this resolution be and the same is hereby appointed as an approved counsel for the Garden State Municipal Joint Insurance Fund for the year 2014:

**KEENAN & DORIS, LLC**

Ian C. Doris, Esq.  
Keenan & Doris  
71 Union Avenue  
Suite 105  
Rutherford, N.J. 07070  
P (201) 355-8110  
F (201) 355-8118  
idoris@keenandoris.com

**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

\_\_\_\_\_  
Date

July 23rd, 2014

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

July 23<sup>rd</sup>, 2014







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

July 2014

Jason Marett, Claims Service Manager



## Garden State Municipal Joint Insurance Fund

7/1/2014

### 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

7/1/2014

### 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

7/1/2014

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	577,834	\$14,094	2	0	\$0	\$0
	278	0	\$584,066	\$2,101	384	1	\$3,037,363	\$7,910	16	0	\$62,591	\$3,912



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2014

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

7/1/2014

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	1	1,397,213	\$30,374	0	0	\$0	\$0
Howell Township	13	0	251,908	\$19,378	27	0	119,251	\$4,417	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	1	\$3,012,844	\$6,225	18	0	\$247,694	\$13,761



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2014

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	544,603	\$27,230	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	478,693	\$7,978	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	36,641	\$564	40	1	606,432	\$15,161	0	0	\$0	\$0
	404	0	\$713,970	\$1,767	482	3	\$3,980,302	\$8,258	27	0	\$104,295	\$3,863





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2014

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	37,535	\$1,341	8	0	19,979	\$2,497	4	0	\$18,374	\$4,594
Caldwell Borough	2	0	500	\$250	8	0	0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	0	\$0	1	1	10,000	\$10,000	1	0	\$0	\$0
Englewood, City of	42	0	35,711	\$850	47	1	469,296	\$9,985	5	0	\$1,743	\$349
Ewing Township	5	0	10,618	\$2,124	6	1	120,000	\$20,000	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	0	29,492	\$2,269	23	1	149,708	\$6,509	2	0	\$2,940	\$1,470
Rahway, City of	18	0	58,442	\$3,247	43	1	282,022	\$6,559	8	0	\$1,681	\$210
South Brunswick Township	21	0	25,131	\$1,197	19	1	102,866	\$5,414	1	0	\$0	\$0
Union Township	47	0	94,315	\$2,007	57	1	335,653	\$5,889	1	0	\$491	\$491
West Orange, Township of	59	0	22,312	\$378	45	1	247,656	\$5,503	1	0	\$2,154	\$2,154
	327	1	\$10,596,428	\$32,405	501	14	\$3,387,978	\$6,762	43	0	\$130,680	\$3,039



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2014

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	0	1,090,170	\$36,339	12	0	290,851	\$24,238	0	0	\$0	\$0
Caldwell Borough	4	0	145	\$36	7	0	6,419	\$917	0	0	\$0	\$0
Eastampton Township	4	0	16,524	\$4,131	1	0	2,500	\$2,500	0	0	\$0	\$0
Englewood, City of	29	0	66,737	\$2,301	50	1	1,191,164	\$23,823	9	0	\$9,514	\$1,057
Ewing Township	5	0	378	\$76	9	0	43,865	\$4,874	1	0	\$0	\$0
Fanwood Borough	4	0	95	\$24	6	0	38,703	\$6,451	0	0	\$0	\$0
Hamilton Township	6	1	241,757	\$40,293	23	2	1,432,214	\$62,270	0	0	\$0	\$0
Harrison, Town of	7	0	5,447	\$778	4	0	22,903	\$5,726	1	0	\$738	\$738
Highland Park Borough	15	0	10,905	\$727	19	1	158,417	\$8,338	3	0	\$0	\$0
Hoboken, City of	30	0	107,688	\$3,590	35	1	322,462	\$9,213	2	0	\$0	\$0
Howell Township	11	0	18,690	\$1,699	35	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	318,531	\$13,272	0	0	\$0	\$0
Maplewood, Township of	7	0	27,106	\$3,872	10	0	115,373	\$11,537	2	0	\$4,689	\$2,345
Montclair Township	27	1	563,395	\$20,866	41	0	239,280	\$5,836	0	0	\$0	\$0
North Plainfield Boro	11	0	3,688	\$335	15	0	66,496	\$4,433	0	0	\$0	\$0
Rahway, City of	13	0	17,324	\$1,333	18	0	38,305	\$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	227,954	\$4,956	34	1	99,057	\$2,913	3	0	\$0	\$0
	326	3	\$2,530,647	\$7,763	468	8	\$4,682,993	\$10,006	38	0	\$41,699	\$1,097



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2014

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	1	261,906	\$6,716	12	0	\$19,885	\$1,657
Ewing Township	7	0	69,210	\$9,887	9	1	348,891	\$38,766	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	0	\$0	5	1	55,010	\$11,002	0	0	\$0	\$0
Frehold Township	19	0	36,483	\$1,920	10	1	144,182	\$14,418	1	0	\$4,096	\$4,096
Hamilton Township	7	0	9,335	\$1,334	13	0	6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	7,311	\$914	8	0	452,911	\$56,614	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	2,951	\$268	15	1	152,133	\$10,142	3	0	\$0	\$0
Hoboken, City of	19	0	81,311	\$4,280	53	0	531,477	\$10,028	1	0	\$0	\$0
Howell Township	10	0	44,201	\$4,420	59	1	113,905	\$1,931	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	1,285	\$428	4	0	155,960	\$38,990	0	0	\$0	\$0
Livingston Township	16	0	8,203	\$513	43	0	133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	12,364	\$1,236	7	1	140,100	\$20,014	0	0	\$0	\$0
Maplewood, Township of	5	0	4,219	\$844	16	0	34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	34,413	\$3,824	8	0	804	\$101	1	0	\$0	\$0
Montclair Township	31	1	188,896	\$6,093	53	0	259,892	\$4,904	2	0	\$10,523	\$5,262
Morris Township	14	0	16,916	\$1,208	14	1	52,674	\$3,762	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	613,212	\$20,440	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	1	266,749	\$8,083	3	0	\$24,000	\$8,000
	388	1	\$860,874	\$2,219	529	13	\$4,452,862	\$8,418	56	0	\$260,379	\$4,650



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2014

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	725,601	\$19,611	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	0	16,864	\$4,216	1	0	\$24,000	\$24,000
Frehold Township	14	0	15,183	\$1,085	11	1	38,333	\$3,485	4	0	\$24,000	\$6,000
Hamilton Township	11	1	374,303	\$34,028	18	3	846,041	\$47,002	7	0	\$0	\$0
Harrison, Town of	7	0	6,872	\$982	8	2	150,116	\$18,765	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	5,333	\$485	6	1	67,706	\$11,284	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	7,522	\$342	51	2	255,596	\$5,012	1	0	\$0	\$0
Howell Township	4	0	1,455	\$364	23	1	211,444	\$9,193	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	267,154	\$4,241	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	193,399	\$2,887	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	154,987	\$5,344	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	0	14,034	\$360	7	0	\$24,001	\$3,429
Warren Township	9	0	20,764	\$2,307	9	1	34,078	\$3,786	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	\$883,328	\$2,454	555	19	\$3,373,449	\$6,078	113	0	\$475,251	\$4,206



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2014

### 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%	\$1,161,391	44.1%	\$16,832	1,156,197	1	511,993	\$511,993
Hamilton Township	162	42.3%	\$844,088	32.0%	\$5,210	808,318	1	114,989	\$114,989
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	11.5%	\$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%	\$2,635,328	100.0%	\$6,881	\$2,594,363	2	\$626,982	\$313,491

### Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	0	0	\$0
Ewing, Township of	78	13.2%	911,900	21.2%	\$11,691	866,253	2	158,609	\$79,305
Hamilton Township	123	20.7%	838,339	19.5%	\$6,816	826,748	1	310,792	\$310,792
Howell, Township of	74	12.5%	405,297	9.4%	\$5,477	397,447	1	63,176	\$63,176
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	0	0	\$0
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	0	0	\$0
Rahway, City of	34	5.7%	217,282	5.0%	\$6,391	217,280	0	0	\$0
South Brunswick Township	52	8.8%	627,448	14.6%	\$12,066	627,448	0	0	\$0
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	0	0	\$0
	593	100.0%	\$4,306,903	100.0%	\$7,263	\$4,241,814	4	\$532,577	\$133,144



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2014

**Policy Year 2004**

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	684,156	12.2%	\$7,127	639,612	2	139,673	\$69,837
Eastampton Township	3	0.5%	162,683	2.9%	\$54,228	151,853	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	13.5%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	761,624	13.6%	\$4,946	729,362	1	222,919	\$222,919
Howell, Township of	35	5.5%	645,692	11.5%	\$18,448	491,678	2	535,932	\$267,966
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	1,121,705	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%	\$5,602,369	100.0%	\$8,879	\$5,306,353	7	\$1,944,474	\$277,782



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2014

**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%	686,676	9.1%	\$5,869	577,878	7	411,122	\$58,732
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	0	0	\$0
Englewood, City of	96	10.0%	906,598	12.0%	\$9,444	898,521	1	258,713	\$258,713
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	1,743,377	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	6.8%	\$9,914	506,862	1	112,788	\$112,788
Jackson Township	29	3.0%	384,061	5.1%	\$13,243	375,788	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	554,518	1	191,145	\$191,145
Union Township	86	9.0%	573,032	7.6%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,531,050	100.0%	\$7,853	\$7,106,880	12	\$2,413,512	\$201,126



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2014

### 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%	914,446	10.5%	\$7,684	802,625	7	573,071	\$81,867
Eastampton Township	1	0.1%	0	0.0%	\$0	0	0	0	\$0
Englewood, City of	128	10.0%	1,231,982	14.1%	\$9,625	1,213,549	1	484,567	\$484,567
Ewing, Township of	69	5.4%	423,888	4.9%	\$6,143	423,888	0	0	\$0
Hamilton Township	165	12.9%	773,622	8.9%	\$4,689	719,360	1	146,849	\$146,849
Harrison, Town of	45	3.5%	206,449	2.4%	\$4,588	175,777	1	48,545	\$48,545
Hoboken, City of	60	4.7%	355,521	4.1%	\$5,925	344,554	1	45,901	\$45,901
Howell, Township of	75	5.9%	1,072,560	12.3%	\$14,301	1,020,422	3	455,129	\$151,710
Jackson Township	41	3.2%	378,798	4.4%	\$9,239	343,617	1	46,011	\$46,011
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	0	0	\$0
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	0	0	\$0
Maplewood, Township of	51	4.0%	179,532	2.1%	\$3,520	179,529	0	0	\$0
Montclair Township	92	7.2%	421,987	4.8%	\$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%	526,261	6.0%	\$12,530	523,918	1	163,670	\$163,670
South Brunswick Township	76	5.9%	161,217	1.9%	\$2,121	161,217	0	0	\$0
Union Township	150	11.7%	1,047,452	12.0%	\$6,983	1,018,187	1	282,302	\$282,302
West Orange, Township of	93	7.3%	581,560	6.7%	\$6,253	567,664	1	60,444	\$60,444
	1281	100.0%	\$8,707,846	100.0%	\$6,798	\$8,342,623	19	\$2,360,994	\$124,263





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2014

### 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%	1,043,400	11.9%	\$10,033	863,108	8	529,634	\$66,204
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	0	0	\$0
Englewood, City of	112	9.5%	779,334	8.9%	\$6,958	779,332	0	0	\$0
Ewing, Township of	57	4.9%	503,138	5.7%	\$8,827	503,141	0	0	\$0
Hamilton Township	138	11.7%	641,101	7.3%	\$4,646	582,093	3	141,918	\$47,306
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	0	0	\$0
Highland Park Borough	27	2.3%	201,754	2.3%	\$7,472	89,712	1	170,642	\$170,642
Hoboken, City of	71	6.0%	469,636	5.3%	\$6,615	435,377	3	52,095	\$17,365
Howell, Township of	59	5.0%	883,909	10.1%	\$14,982	771,426	3	318,656	\$106,219
Jackson Township	55	4.7%	477,403	5.4%	\$8,680	456,331	1	63,124	\$63,124
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	0	0	\$0
Livingston Township	52	4.4%	665,395	7.6%	\$12,796	631,517	2	91,149	\$45,575
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	0	0	\$0
Montclair Township	83	7.1%	347,383	4.0%	\$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	508,094	1	458,247	\$458,247
South Brunswick Township	64	5.4%	285,609	3.3%	\$4,463	285,612	0	0	\$0
Union Township	118	10.0%	1,200,582	13.7%	\$10,174	1,120,770	2	287,515	\$143,758
West Orange, Township of	88	7.5%	583,822	6.6%	\$6,634	583,825	0	0	\$0
	1175	100.0%	\$8,786,416	100.0%	\$7,478	\$8,144,213	24	\$2,112,980	\$88,041



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2014

### Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	930,394	12.4%	\$11,928	873,809	5	198,499	\$39,700
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	0	0	\$0
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	0	0	\$0
Englewood, City of	89	8.5%	844,162	11.2%	\$9,485	731,272	1	295,202	\$295,202
Ewing, Township of	77	7.3%	451,292	6.0%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	953,015	12.7%	\$6,573	661,169	5	734,673	\$146,935
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	0	0	\$0
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	0	0	\$0
Hoboken, City of	74	7.0%	406,853	5.4%	\$5,498	398,010	1	14,299	\$14,299
Howell, Township of	61	5.8%	1,277,036	17.0%	\$20,935	1,099,743	5	800,332	\$160,066
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	267,142	3.6%	\$6,850	214,737	1	71,900	\$71,900
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%	363,604	4.8%	\$13,985	307,917	3	238,779	\$79,593
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	0	0	\$0
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	0	0	\$0
Union Township	88	8.4%	430,985	5.7%	\$4,898	405,002	1	34,411	\$34,411
West Orange, Township of	62	5.9%	387,954	5.2%	\$6,257	343,274	1	144,824	\$144,824
	1052	100.0%	\$7,512,293	100.0%	\$7,141	\$6,686,078	23	\$2,532,919	\$110,127



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2014

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%	1,704,674	14.7%	\$19,371	1,274,824	9	1,244,065	\$138,229
Caldwell Borough	20	1.8%	749,285	6.4%	\$37,464	400,812	1	652,040	\$652,040
Eastampton Township	4	0.4%	142,394	1.2%	\$35,599	139,894	1	140,007	\$140,007
Englewood, City of	88	8.1%	1,551,415	13.3%	\$17,630	1,325,804	7	815,186	\$116,455
Ewing, Township of	89	8.2%	643,602	5.5%	\$7,231	554,182	4	159,970	\$39,993
Fanwood Borough	9	0.8%	43,728	0.4%	\$4,859	40,095	1	33,276	\$33,276
Hamilton Township	133	12.3%	1,145,942	9.9%	\$8,616	919,443	5	642,922	\$128,584
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%	868,144	7.5%	\$15,231	725,412	5	709,974	\$141,995
Howell, Township of	38	3.5%	309,076	2.7%	\$8,134	278,616	2	77,903	\$38,952
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	0	0	\$0
Livingston Township	39	3.6%	374,325	3.2%	\$9,598	268,390	1	261,116	\$261,116
Manalapan Township	23	2.1%	551,838	4.7%	\$23,993	410,051	3	324,423	\$108,141
Maplewood, Township of	43	4.0%	182,424	1.6%	\$4,242	165,637	1	21,772	\$21,772
Montclair Township	77	7.1%	561,731	4.8%	\$7,295	491,223	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	113,763	1	168,366	\$168,366
South Brunswick Township	63	5.8%	309,152	2.7%	\$4,907	303,836	1	202,545	\$202,545
Union Township	93	8.6%	1,335,783	11.5%	\$14,363	1,269,339	2	190,974	\$95,487
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	0	0	\$0
West Orange, Township of	78	7.2%	410,851	3.5%	\$5,267	406,223	1	64,903	\$64,903
	1085	100.0%	\$11,622,638	100.0%	\$10,712	\$9,590,273	48	\$6,011,319	\$125,236



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2014

### 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%	639,597	5.2%	\$8,528	486,609	9	381,436	\$42,382
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%	622,838	5.1%	\$9,886	600,700	2	109,121	\$54,561
Ewing, Township of	74	6.3%	547,206	4.5%	\$7,395	486,134	3	129,561	\$43,187
Fanwood Borough	13	1.1%	129,721	1.1%	\$9,979	116,059	1	77,758	\$77,758
Freehold Township	63	5.4%	695,923	5.7%	\$11,046	585,394	3	417,177	\$139,059
Hamilton Township	130	11.1%	1,829,198	15.0%	\$14,071	1,540,313	4	981,854	\$245,464
Harrison, Town of	29	2.5%	297,666	2.4%	\$10,264	290,889	1	127,564	\$127,564
Highland Park Borough	25	2.1%	42,130	0.3%	\$1,685	42,128	0	0	\$0
Hoboken, City of	79	6.8%	797,104	6.5%	\$10,090	523,090	13	501,684	\$38,591
Howell, Township of	62	5.3%	587,894	4.8%	\$9,482	539,694	1	81,921	\$81,921
Kenilworth Borough	16	1.4%	293,864	2.4%	\$18,367	293,868	0	0	\$0
Livingston Township	41	3.5%	944,421	7.7%	\$23,035	647,982	2	511,837	\$255,919
Manalapan Township	22	1.9%	21,519	0.2%	\$978	21,518	0	0	\$0
Maplewood, Township of	33	2.8%	221,772	1.8%	\$6,720	186,560	1	82,396	\$82,396
Middlesex Borough	12	1.0%	373,193	3.1%	\$31,099	190,071	1	365,844	\$365,844
Montclair Township	79	6.8%	671,660	5.5%	\$8,502	555,926	5	351,756	\$70,351
Morris Township	31	2.7%	112,540	0.9%	\$3,630	112,537	0	0	\$0
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	0	0	\$0
North Plainfield Borough	18	1.5%	184,830	1.5%	\$10,268	131,488	1	117,144	\$117,144
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	0	0	\$0
South Brunswick Township	64	5.5%	585,136	4.8%	\$9,143	462,064	2	247,284	\$123,642
Union Township	96	8.2%	1,820,700	14.9%	\$18,966	1,561,397	5	767,106	\$153,421
Warren Township	14	1.2%	158,283	1.3%	\$11,306	108,538	1	107,108	\$107,108
West Orange, Township of	56	4.8%	498,198	4.1%	\$8,896	377,352	3	242,235	\$80,745
	1166	100.0%	\$12,226,800	100.0%	\$10,486	\$10,011,719	58	\$5,600,786	\$96,565



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2014

### Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	377,952	3.2%	\$7,131	245,178	7	204,336	\$29,191
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%	488,444	4.1%	\$6,183	448,254	4	89,339	\$22,335
Ewing, Township of	87	6.9%	1,258,047	10.6%	\$14,460	921,014	4	818,090	\$204,523
Fair Haven Borough	8	0.6%	65,046	0.5%	\$8,131	65,046	0	0	\$0
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	0	0	\$0
Freehold Township	59	4.7%	99,185	0.8%	\$1,681	78,239	2	36,921	\$18,461
Hamilton Township	138	10.9%	2,110,983	17.8%	\$15,297	1,566,479	8	1,697,343	\$212,168
Harrison, Town of	23	1.8%	255,425	2.2%	\$11,105	166,556	2	134,900	\$67,450
Highland Park Borough	22	1.7%	37,628	0.3%	\$1,710	37,628	0	0	\$0
Hoboken, City of	98	7.8%	1,608,907	13.6%	\$16,417	927,412	9	1,426,316	\$158,480
Howell, Township of	48	3.8%	518,319	4.4%	\$10,798	445,847	3	204,098	\$68,033
Kenilworth Borough	10	0.8%	12,640	0.1%	\$1,264	12,641	0	0	\$0
Livingston Township	54	4.3%	928,657	7.8%	\$17,197	668,923	13	817,328	\$62,871
Manalapan Township	29	2.3%	138,898	1.2%	\$4,790	119,383	1	19,974	\$19,974
Maplewood, Township of	47	3.7%	319,854	2.7%	\$6,805	281,079	1	57,041	\$57,041
Middlesex Borough	22	1.7%	349,109	3.0%	\$15,869	265,106	2	192,050	\$96,025
Montclair Township	62	4.9%	600,552	5.1%	\$9,686	522,318	6	231,534	\$38,589
Morris Township	43	3.4%	309,859	2.6%	\$7,206	273,119	5	151,633	\$30,327
Morristown, Town of	38	3.0%	212,322	1.8%	\$5,587	198,606	1	160,114	\$160,114
New Providence Borough	23	1.8%	43,680	0.4%	\$1,899	43,681	0	0	\$0
North Brunswick Township	50	4.0%	211,001	1.8%	\$4,220	199,827	2	57,776	\$28,888
North Plainfield Borough	20	1.6%	76,704	0.6%	\$3,835	76,705	0	0	\$0
Rahway, City of	63	5.0%	356,424	3.0%	\$5,658	316,044	1	81,465	\$81,465
Union Township	74	5.9%	961,594	8.1%	\$12,995	655,173	5	611,736	\$122,347
Warren Township	11	0.9%	81,771	0.7%	\$7,434	71,243	1	68,336	\$68,336
West Orange, Township of	69	5.5%	335,158	2.8%	\$4,857	253,310	5	141,641	\$28,328
	1262	100.0%	\$11,832,625	100.0%	\$9,376	\$8,933,273	82	\$7,201,971	\$87,829



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

7/1/2014

#### 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

7/1/2014

### 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

7/1/2014

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

7/1/2014

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

7/1/2014

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

7/1/2014

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

7/1/2014

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

7/1/2014

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	12	53	22.64%	277	4.33%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	7	59	11.86%	227	3.08%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	23	98	23.47%	732	3.14%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	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>	242	1262	19.18%	7605	3.18%



## The PMA Management Corporation Workers Compensation Timely Reporting

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

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

### GSMJIF CLAIMS REPORTING HISTORY

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

\* claim totals based on prior carrier data.





## Garden State Municipal Joint Insurance Fund

Executive Summary

7/1/2014

<b>Commercial Auto</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>3164</b>
Open Claims as of July 1, 2014 for all policy years:	<b>8</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>\$10,596,428</b>
Total Incurred for 2009 Losses:	<b>\$2,530,647</b>
Total Incurred for 2010 Losses:	<b>\$860,874</b>
Total Incurred for 2011 Losses:	<b>\$883,328</b>
Total Auto Claims / Number of Vehicles 2002:	<b>0.117</b>
Total Auto Claims / Number of Vehicles 2003:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2004:	<b>0.131</b>
Total Auto Claims / Number of Vehicles 2005:	<b>0.156</b>
Total Auto Claims / Number of Vehicles 2006:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2007:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2008:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2009:	<b>0.113</b>
Total Auto Claims / Number of Vehicles 2010:	<b>0.115</b>
Total Auto Claims / Number of Vehicles 2011:	<b>0.099</b>

<b>General Liability/ Police / Professional Liability</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>4270</b>
Open Claims as of July 1, 2014 for all policy years:	<b>59</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>\$3,037,363</b>
Total Incurred for 2005 Losses:	<b>\$2,517,871</b>
Total Incurred for 2006 Losses:	<b>\$3,012,844</b>
Total Incurred for 2007 Losses:	<b>\$3,980,302</b>
Total Incurred for 2008 Losses:	<b>\$3,387,978</b>
Total Incurred for 2009 Losses:	<b>\$4,682,993</b>
Total Incurred for 2010 Losses:	<b>\$4,452,862</b>
Total Incurred for 2011 Losses:	<b>\$3,373,449</b>
Total Liability Claims / 1000 Population 2002:	<b>0.442</b>
Total Liability Claims / 1000 Population 2003:	<b>0.628</b>
Total Liability Claims / 1000 Population 2004:	<b>0.767</b>
Total Liability Claims / 1000 Population 2005:	<b>0.876</b>
Total Liability Claims / 1000 Population 2006:	<b>0.780</b>
Total Liability Claims / 1000 Population 2007:	<b>0.759</b>
Total Liability Claims / 1000 Population 2008:	<b>0.846</b>
Total Liability Claims / 1000 Population 2009:	<b>0.682</b>
Total Liability Claims / 1000 Population 2010:	<b>0.725</b>
Total Liability Claims / 1000 Population 2011:	<b>0.711</b>





## Garden State Municipal Joint Insurance Fund

Executive Summary

7/1/2014

Property	
Claims reported for the GSMJIF since March 1, 2002:	<b>348</b>
Open Claims as of July 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>

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	<b>9587</b>
Open Claims as of July 1, 2014 for all policy years:	<b>279</b>
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$2,635,328</b>
Total Incurred for 2003 Losses:	<b>\$4,306,903</b>
Total Incurred for 2004 Losses:	<b>\$5,602,369</b>
Total Incurred for 2005 Losses:	<b>\$7,531,050</b>
Total Incurred for 2006 Losses:	<b>\$8,707,846</b>
Total Incurred for 2007 Losses:	<b>\$8,786,416</b>
Total Incurred for 2008 Losses:	<b>\$7,512,293</b>
Total Incurred for 2009 Losses:	<b>\$11,622,638</b>
Total Incurred for 2010 Losses:	<b>\$12,226,800</b>
Total Incurred for 2011 Losses:	<b>\$11,832,625</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:	<b>\$19,779</b>
6-19 Days:	<b>\$24,881</b>
20+ Days:	<b>\$27,729</b>



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/14 to 07/01/14

### Workers' Compensation Claims

#### Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	7,649.66	313.40	3,770.72	11,733.78
CITY OF ENGLEWOOD	2228377	0.00	427.40	0.00	427.40
CITY OF HOBOKEN	1249580	2,018.40	1,688.22	69.32	3,775.94
CITY OF RAHWAY	1236736	0.00	2,318.70	82.01	2,400.71
EWING TOWNSHIP	8769580	0.00	0.00	48.94	48.94
FREEHOLD TOWNSHIP	2500759	1,929.92	0.00	19.41	1,949.33
HAMILTON TOWNSHIP	3389434	14,950.53	56,730.78	19,713.44	91,394.75
HARRISON, TOWN OF	8772758	1,037.20	0.00	21.10	1,058.30
HIGHLAND PARK BOROUGH	3394194	0.00	84.92	4.00	88.92
HOWELL TOWNSHIP	8769648	0.00	0.00	90.00	90.00
HOWELL TOWNSHIP	3394186	933.88	28.48	1,889.30	2,851.66
JACKSON TOWNSHIP	4179768	0.00	0.00	1,275.00	1,275.00
LIVINGSTON TOWNSHIP	4871323	1,035.72	154.73	1,583.62	2,774.07
MIDDLESEX BOROUGH	5384474	775.88	27,518.62	58.90	28,353.40
MONTCLAIR TOWNSHIP	5375340	963.84	139.52	20.48	1,123.84
MORRISTOWN, TOWN OF	0298612	1,035.72	0.00	0.00	1,035.72
NORTH BRUNSWICK TOWNSHIP	0298620	0.00	0.00	1,571.65	1,571.65
NORTH PLAINFIELD BORO	6283535	0.00	142.43	0.00	142.43
SOUTH BRUNSWICK TOWNSHIP	7635204	975.28	0.00	0.00	975.28
UNION TOWNSHIP	9125378	1,907.48	2,628.55	2,868.89	7,404.92
WARREN TOWNSHIP	8778151	933.80	0.00	0.00	933.80
		<b>36,147.31</b>	<b>92,175.75</b>	<b>33,086.78</b>	<b>161,409.84</b>



Garden State Municipal Joint Insurance Fund  
Lost Ratio Report  
All Workers' Compensation  
Reported in 2014

report_to_tpa_year	2014
line	WORKERS COMPENSATION

Count of claimant_number		claimant_type			
policy_effective_year	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
2010	CITY OF HOBOKEN	1		1	100%
<b>2010 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>
2011	TWP OF WEST ORANGE	1		1	100%
<b>2011 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>
2012	BORO OF FANWOOD		1	1	0%
	CITY OF HOBOKEN	1		1	100%
	TOWNSHIP OF HAMILTON	2		2	100%
<b>2012 Total</b>		<b>3</b>	<b>1</b>	<b>4</b>	<b>75%</b>
2013	BERKELEY TOWNSHIP	2		2	100%
	BORO OF FAIR HAVEN		1	1	0%
	CITY OF HOBOKEN		4	4	0%
	HOWELL TOWNSHIP		1	1	0%
	LIVINGSTON TOWNSHIP		2	2	0%
	TOWN OF HARRISON	1		1	100%
	TOWNSHIP OF EWING		1	1	0%
	TOWNSHIP OF HAMILTON		2	2	0%
	TOWNSHIP OF MONTCLAIR	1		1	100%
	TOWNSHIP OF UNION		1	1	0%
	TWP OF NORTH BRUNSWICK	1		1	100%
	TWP OF WEST ORANGE		2	2	0%
<b>2013 Total</b>		<b>5</b>	<b>14</b>	<b>19</b>	<b>26%</b>
2014	BERKELEY HEIGHTS	1	7	8	13%
	BERKELEY TOWNSHIP	5	13	18	28%
	BORO OF CALDWELL		3	3	0%
	BORO OF FANWOOD	1	4	5	20%
	BORO OF HIGHLAND PARK	2	4	6	33%
	BORO OF NEW PROVIDENCE		6	6	0%
	BORO OF NORTH PLAINFIELD		7	7	0%
	BOROUGH OF HADDON HEIGHTS	1		1	100%
	BOROUGH OF KENILWORTH		6	6	0%
	BOROUGH OF TOTOWA	2	1	3	67%
	CITY OF ENGLEWOOD	3	15	18	17%
	CITY OF HOBOKEN	10	17	27	37%
	CITY OF LINDEN	12	58	70	17%
	CITY OF RAHWAY	1	9	10	10%
	HOWELL TOWNSHIP	5	10	15	33%
	LIVINGSTON TOWNSHIP	4	13	17	24%
	TOWN OF GUTTENBERG	2		2	100%
	TOWN OF HARRISON	2	3	5	40%
	TOWN OF KEARNY	7	14	21	33%
	TOWN OF MORRISTOWN	3	10	13	23%
	TOWNSHIP OF EWING	3	20	23	13%
	TOWNSHIP OF FREEHOLD	1	7	8	13%
	TOWNSHIP OF HAMILTON	6	29	35	17%
	TOWNSHIP OF LAWERENCE	1	5	6	17%
	TOWNSHIP OF MAPLEWOOD	1	11	12	8%
	TOWNSHIP OF MONTCLAIR	16	11	27	59%
	TOWNSHIP OF MORRIS	4	10	14	29%
	TOWNSHIP OF UNION	11	29	40	28%
	TOWNSHIP OF WARREN		4	4	0%
	TWP OF NORTH BRUNSWICK	3	18	21	14%
	TWP OF WEST ORANGE	5	9	14	36%
<b>2014 Total</b>		<b>112</b>	<b>353</b>	<b>465</b>	<b>24%</b>
<b>Grand Total</b>		<b>122</b>	<b>368</b>	<b>490</b>	<b>25%</b>



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

Data				
line	policy_effective_year	Count of claimant_number	Sum of Open Claims	Sum of total_incurred
AUTO LIABILITY	2010	3	1 \$	513,249.12
	2011	21	1 \$	37,576.66
	2012	213	12 \$	479,208.30
	2013	298	23 \$	422,247.01
	2014	278	69 \$	227,664.39
<b>AUTO LIABILITY Total</b>		<b>813</b>	<b>106 \$</b>	<b>1,679,945.48</b>
AUTO PHYSICAL DAMAGE	2010	2	0 \$	9,382.67
	2011	11	0 \$	41,909.88
	2012	405	2 \$	1,315,749.99
	2013	375	8 \$	932,917.62
	2014	324	67 \$	514,704.76
<b>AUTO PHYSICAL DAMAGE Total</b>		<b>1117</b>	<b>77 \$</b>	<b>2,814,664.92</b>
EMPLOYMENT PRACTICES	2011	2	2 \$	1,399,867.50
	2012	23	8 \$	3,093,728.22
	2013	33	16 \$	998,226.96
	2014	20	15 \$	1,292,793.00
<b>EMPLOYMENT PRACTICES Total</b>		<b>78</b>	<b>41 \$</b>	<b>6,784,615.68</b>
GENERAL LIABILITY	2006	1	0 \$	133.90
	2007	1	1 \$	627,148.61
	2008	1	0 \$	-
	2009	2	1 \$	46,440.15
	2010	23	4 \$	316,584.96
	2011	121	23 \$	1,424,025.22
	2012	582	35 \$	1,981,614.13
	2013	525	59 \$	1,658,501.68
	2014	320	117 \$	486,560.53
<b>GENERAL LIABILITY Total</b>		<b>1576</b>	<b>240 \$</b>	<b>6,541,009.18</b>
PROPERTY	2011	9	0 \$	9,819.11

Valued as of 06/30/14



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

Data					
line	policy_effective_year	Count of claimant_number	Sum of Open Claims	Sum of total_incurred	
PROPERTY	2012	214	0 \$	3,677,146.09	
	2013	93	6 \$	358,750.79	
	2014	55	15 \$	392,674.06	
<b>PROPERTY Total</b>		<b>371</b>	<b>21 \$</b>	<b>4,438,390.05</b>	
PUBLIC OFFICIALS LIABILITY	2012	45	2 \$	252,853.88	
	2013	52	11 \$	567,951.79	
	2014	22	10 \$	210,320.62	
<b>PUBLIC OFFICIALS LIABILITY Total</b>		<b>119</b>	<b>23 \$</b>	<b>1,031,126.29</b>	
WORKERS COMPENSATION	2006	2	2 \$	34,388.85	
	2009	2	2 \$	31,369.20	
	2010	9	7 \$	127,229.41	
	2011	12	6 \$	218,779.56	
	2012	985	157 \$	11,456,520.56	
	2013	993	347 \$	8,380,149.68	
	2014	550	464 \$	3,736,246.53	
<b>WORKERS COMPENSATION Total</b>		<b>2553</b>	<b>985 \$</b>	<b>23,984,683.79</b>	
<b>Grand Total</b>		<b>6627</b>	<b>1493 \$</b>	<b>47,274,435.39</b>	

Valued as of 06/30/14



**Garden State Municipal Joint Insurance Fund  
Open/Closed Report**

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
AUTO LIABILITY	2010	CITY OF HOBOKEN		1		1	
		CITY OF RAHWAY		1		1	
		TWP OF WEST ORANGE				1	1
	<b>2010 Total</b>			<b>2</b>	<b>1</b>	<b>3</b>	
	2011	BERKELEY TOWNSHIP		1			1
		BOROUGH OF MIDDLESEX		1			1
		CITY OF HOBOKEN		1			1
		CITY OF RAHWAY		3			3
		LIVINGSTON TOWNSHIP		2			2
		TOWN OF MORRISTOWN		1			1
		TOWNSHIP OF EWING		3			3
		TOWNSHIP OF FREEHOLD		1		1	2
		TOWNSHIP OF MAPLEWOOD		1			1
		TOWNSHIP OF MONTCLAIR		1			1
		TOWNSHIP OF UNION		4			4
		TWP OF WEST ORANGE		1			1
	<b>2011 Total</b>			<b>20</b>	<b>1</b>	<b>21</b>	
	2012	BERKELEY TOWNSHIP		11			11
		BORO OF CALDWELL		11			11
		BORO OF FANWOOD		1			1
		BORO OF HIGHLAND PARK		1		1	2
BORO OF NORTH PLAINFIELD			6			6	
BOROUGH OF HADDON HEIGHTS			1			1	
BOROUGH OF KENILWORTH			1			1	
BOROUGH OF MIDDLESEX			3			3	
CITY OF ENGLEWOOD			15		2	17	
CITY OF HOBOKEN			10		1	11	
CITY OF RAHWAY			6			6	
HOWELL TOWNSHIP			13		2	15	
LIVINGSTON TOWNSHIP			5			5	
TOWN OF HARRISON			2		1	3	
TOWN OF MORRISTOWN			4			4	
TOWNSHIP OF BLOOMFIELD			6			6	

Valued as of 06/30/14



**Garden State Municipal Joint Insurance Fund  
Open/Closed Report**

line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	2012	TOWNSHIP OF EASTAMPTON		4		4
		TOWNSHIP OF EWING		3		4
		TOWNSHIP OF FREEHOLD		8		8
		TOWNSHIP OF HAMILTON		2		2
		TOWNSHIP OF MAPLEWOOD		9		10
		TOWNSHIP OF MONTCLAIR		8		9
		TOWNSHIP OF MORRIS		8		8
		TOWNSHIP OF UNION		19		20
		TOWNSHIP OF WARREN		2		2
		TWP OF MANALAPAN		6		6
		TWP OF NORTH BRUNSWICK		10		10
		TWP OF PARSIPPANY		15		16
		TWP OF WEST ORANGE		11		11
		<b>2012 Total</b>			<b>201</b>	<b>11</b>
	2013	BERKELEY HEIGHTS		1		1
		BERKELEY TOWNSHIP		6		6
		BORO OF CALDWELL		13		13
		BORO OF FAIR HAVEN		3		3
		BORO OF HIGHLAND PARK		8		8
		BORO OF NORTH PLAINFIELD		10		10
		BOROUGH OF HADDON HEIGHTS		2		2
		BOROUGH OF KENILWORTH		2		2
		CITY OF ENGLEWOOD		7	10	17
		CITY OF HOBOKEN		16		16
		CITY OF LINDEN		25	1	26
		CITY OF RAHWAY		9	1	10
		HOWELL TOWNSHIP		5		5
		LIVINGSTON TOWNSHIP		5	1	6
		TOWN OF HARRISON		3		3
		TOWN OF MORRISTOWN		6		6
		TOWNSHIP OF BLOOMFIELD		6	1	7
		TOWNSHIP OF EWING		4		4
		TOWNSHIP OF FREEHOLD		10		10
		TOWNSHIP OF HAMILTON		2		2
		TOWNSHIP OF LAWERENCE		6		6
		TOWNSHIP OF MAPLEWOOD		12	2	14
		TOWNSHIP OF MONTCLAIR		27	4	31

Valued as of 06/30/14



**Garden State Municipal Joint Insurance Fund  
Open/Closed Report**

line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	2013	TOWNSHIP OF MORRIS		11		11
		TOWNSHIP OF UNION		18		18
		TOWNSHIP OF WARREN		4		4
		TWP OF NORTH BRUNSWICK		13		13
		TWP OF PARSIPPANY		28	2	30
		TWP OF WEST ORANGE		13	1	14
		<b>2013 Total</b>			<b>275</b>	<b>23</b>
	2014	BERKELEY TOWNSHIP		5	2	7
		BORO OF FAIR HAVEN		3		3
		BORO OF HIGHLAND PARK		2	1	3
		BORO OF NEW PROVIDENCE		1	1	2
		BORO OF NORTH PLAINFIELD		4	1	5
		BOROUGH OF HADDON HEIGHTS		1		1
		BOROUGH OF KENILWORTH		3	1	4
		BOROUGH OF TOTOWA		3	1	4
		CITY OF ENGLEWOOD		16	2	18
		CITY OF HOBOKEN		7	1	8
		CITY OF LINDEN		6		6
		CITY OF RAHWAY		8	3	11
		HOWELL TOWNSHIP		6	1	7
		LIVINGSTON TOWNSHIP		9	2	11
		TOWN OF GUTTENBERG		5	1	6
		TOWN OF KEARNY		10	9	19
		TOWN OF MORRISTOWN		7		7
		TOWNSHIP OF BLOOMFIELD		14	5	19
		TOWNSHIP OF EASTAMPTON		4	1	5
		TOWNSHIP OF EWING			3	3
		TOWNSHIP OF FREEHOLD		2	1	3
		TOWNSHIP OF HAMILTON		1		1
		TOWNSHIP OF LAWERENCE		3	2	5
		TOWNSHIP OF MAPLEWOOD		10	1	11
		TOWNSHIP OF MONTCLAIR		15	9	24
		TOWNSHIP OF MORRIS		3	2	5
		TOWNSHIP OF UNION		26	5	31
		TOWNSHIP OF WARREN		8	1	9
		TWP OF NORTH BRUNSWICK		1	1	2
		TWP OF PARSIPPANY		14	5	19

Valued as of 06/30/14





**Garden State Municipal Joint Insurance Fund  
Open/Closed Report**

line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	2014	TWP OF WEST ORANGE		12	7	19
	<b>2014 Total</b>			<b>209</b>	<b>69</b>	<b>278</b>
<b>AUTO LIABILITY Total</b>				<b>707</b>	<b>105</b>	<b>1</b>
AUTO PHYSICAL DAMAGE	2010	TWP OF WEST ORANGE		2		2
	<b>2010 Total</b>			<b>2</b>		<b>2</b>
	2011	BERKELEY TOWNSHIP		1		1
		BORO OF HIGHLAND PARK		1		1
		CITY OF HOBOKEN		1		1
		CITY OF RAHWAY		2		2
		LIVINGSTON TOWNSHIP		1		1
		TOWN OF MORRISTOWN		1		1
		TOWNSHIP OF FREEHOLD		1		1
		TOWNSHIP OF MAPLEWOOD		1		1
		TWP OF NORTH BRUNSWICK		1		1
		TWP OF WEST ORANGE		1		1
	<b>2011 Total</b>			<b>11</b>		<b>11</b>
	2012	BERKELEY TOWNSHIP		43		43
		BORO OF CALDWELL		7		7
		BORO OF FAIR HAVEN		9		9
		BORO OF FANWOOD		1		1
		BORO OF HIGHLAND PARK		17	1	18
		BORO OF NORTH PLAINFIELD		14		14
		BOROUGH OF HADDON HEIGHTS		2		2
		BOROUGH OF KENILWORTH		1		1
		BOROUGH OF MIDDLESEX		6		6
		CITY OF ENGLEWOOD		14		14
		CITY OF HOBOKEN		12		12
		CITY OF RAHWAY		5		5
		HOWELL TOWNSHIP		19		19
		LIVINGSTON TOWNSHIP		13		13
		TOWN OF HARRISON		6		6
		TOWN OF MORRISTOWN		7		7
		TOWNSHIP OF BLOOMFIELD		5		5
		TOWNSHIP OF EASTAMPTON		3		3
		TOWNSHIP OF EWING		4		4
		TOWNSHIP OF FREEHOLD		16		16

Valued as of 06/30/14



**Garden State Municipal Joint Insurance Fund  
Open/Closed Report**

line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF HAMILTON		7		7	
		TOWNSHIP OF MAPLEWOOD		18		18	
		TOWNSHIP OF MONTCLAIR		24		24	
		TOWNSHIP OF MORRIS		23		23	
		TOWNSHIP OF UNION		23		1	24
		TOWNSHIP OF WARREN		13			13
		TWP OF MANALAPAN		10			10
		TWP OF NORTH BRUNSWICK		27			27
		TWP OF PARSIPPANY		25			25
		TWP OF WEST ORANGE		29			29
<b>2012 Total</b>				<b>403</b>	<b>1</b>	<b>1</b>	<b>405</b>
	2013	BERKELEY HEIGHTS		6	2	8	
		BERKELEY TOWNSHIP		14		14	
		BORO OF CALDWELL		12		12	
		BORO OF FAIR HAVEN		5		5	
		BORO OF HIGHLAND PARK		7		7	
		BORO OF NEW PROVIDENCE		5		5	
		BORO OF NORTH PLAINFIELD		14		14	
		BOROUGH OF HADDON HEIGHTS		3		3	
		BOROUGH OF KENILWORTH		6		6	
		CITY OF ENGLEWOOD		12	1	13	
		CITY OF HOBOKEN		16		16	
		CITY OF LINDEN		26	1	27	
		CITY OF RAHWAY		8	1	9	
		HOWELL TOWNSHIP		7		7	
		LIVINGSTON TOWNSHIP		9		9	
		TOWN OF HARRISON		2	1	3	
		TOWN OF MORRISTOWN		13		13	
		TOWNSHIP OF BLOOMFIELD		5		5	
		TOWNSHIP OF EWING		8		8	
		TOWNSHIP OF FREEHOLD		11		11	
		TOWNSHIP OF HAMILTON		1		1	
		TOWNSHIP OF LAWERENCE		11		11	
		TOWNSHIP OF MAPLEWOOD		15		15	
		TOWNSHIP OF MONTCLAIR		24	1	1	26
		TOWNSHIP OF MORRIS		18		18	
		TOWNSHIP OF UNION		25		25	

Valued as of 06/30/14



**Garden State Municipal Joint Insurance Fund  
Open/Closed Report**

line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WARREN		10		10	
		TWP OF NORTH BRUNSWICK		19		19	
		TWP OF PARSIPPANY		30		30	
		TWP OF WEST ORANGE		25		25	
		<b>2013 Total</b>			<b>367</b>	<b>7</b>	<b>1</b>
	2014	BERKELEY HEIGHTS		2	1	3	
		BERKELEY TOWNSHIP		6		6	
		BORO OF CALDWELL		1		1	
		BORO OF FAIR HAVEN		3		3	
		BORO OF HIGHLAND PARK		5		5	
		BORO OF NEW PROVIDENCE		5	1	6	
		BORO OF NORTH PLAINFIELD		9	3	12	
		BOROUGH OF HADDON HEIGHTS		1		1	
		BOROUGH OF KENILWORTH		2	1	3	
		BOROUGH OF TOTOWA		5	2	7	
		CITY OF ENGLEWOOD		9	2	1	12
		CITY OF HOBOKEN		5	3	8	
		CITY OF LINDEN		1		1	
		CITY OF RAHWAY		12	1	13	
		HOWELL TOWNSHIP		4	1	5	
		LIVINGSTON TOWNSHIP		11	1	12	
		TOWN OF GUTTENBERG		7	1	8	
		TOWN OF KEARNY		14	3	17	
		TOWN OF MORRISTOWN		9	1	10	
		TOWNSHIP OF BLOOMFIELD		8	3	11	
		TOWNSHIP OF EASTAMPTON		6		6	
		TOWNSHIP OF EWING		1	1	2	
		TOWNSHIP OF FREEHOLD		7	1	8	
		TOWNSHIP OF HAMILTON		3		3	
		TOWNSHIP OF LAWERENCE		8	2	10	
		TOWNSHIP OF MAPLEWOOD		16	2	18	
		TOWNSHIP OF MONTCLAIR		20	5	25	
		TOWNSHIP OF MORRIS		11	2	13	
		TOWNSHIP OF UNION		26	7	33	
		TOWNSHIP OF WARREN		8	3	11	
		TWP OF NORTH BRUNSWICK		10	2	12	
TWP OF PARSIPPANY		10	8	18			

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line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
AUTO PHYSICAL DAMAGE	2014	TWP OF WEST ORANGE		12	8	1	21
	<b>2014 Total</b>			<b>257</b>	<b>65</b>	<b>2</b>	<b>324</b>
<b>AUTO PHYSICAL DAMAGE Total</b>				<b>1,040</b>	<b>73</b>	<b>4</b>	<b>1,117</b>
EMPLOYMENT PRACTICES	2011	CITY OF HOBOKEN			2		2
	<b>2011 Total</b>				<b>2</b>		<b>2</b>
	2012	BORO OF CALDWELL		1			1
		CITY OF ENGLEWOOD		1	1		2
		CITY OF HOBOKEN		1	2		3
		HOWELL TOWNSHIP		5			5
		TOWN OF MORRISTOWN		1	1		2
		TOWNSHIP OF BLOOMFIELD		1			1
		TOWNSHIP OF HAMILTON		2	1		3
		TOWNSHIP OF MONTCLAIR		1			1
		TOWNSHIP OF MORRIS			1		1
		TOWNSHIP OF UNION		1			1
		TOWNSHIP OF WARREN			1		1
		TWP OF PARSIPPANY		1			1
		TWP OF WEST ORANGE			1		1
	<b>2012 Total</b>			<b>15</b>	<b>8</b>		<b>23</b>
	2013	CITY OF ENGLEWOOD		1			1
		CITY OF HOBOKEN			5		5
		CITY OF LINDEN		2	1		3
		HOWELL TOWNSHIP		1			1
		LIVINGSTON TOWNSHIP		1	1		2
		TOWN OF MORRISTOWN		1			1
		TOWNSHIP OF BLOOMFIELD			6		6
		TOWNSHIP OF HAMILTON		3			3
		TOWNSHIP OF MAPLEWOOD		1			1
		TOWNSHIP OF MONTCLAIR		5	2		7
		TOWNSHIP OF MORRIS		2			2
		TWP OF NORTH BRUNSWICK			1		1
	<b>2013 Total</b>			<b>17</b>	<b>16</b>		<b>33</b>
	2014	CITY OF ENGLEWOOD			1		1
		CITY OF HOBOKEN			3		3
		TOWN OF GUTTENBERG		1			1
		TOWN OF HARRISON		1			1

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line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
<b>EMPLOYMENT PRACTICES</b>	2014	TOWNSHIP OF BLOOMFIELD			5	5	
		TOWNSHIP OF HAMILTON			1	1	
		TOWNSHIP OF MONTCLAIR		1		1	2
		TOWNSHIP OF MORRIS				2	2
		TWP OF PARSIPPANY		2		2	4
	<b>2014 Total</b>			<b>5</b>	<b>15</b>	<b>20</b>	
<b>EMPLOYMENT PRACTICES Total</b>			<b>37</b>	<b>41</b>	<b>78</b>		
<b>GENERAL LIABILITY</b>	2006	TOWNSHIP OF UNION		1		1	
	<b>2006 Total</b>		<b>1</b>			<b>1</b>	
	2007	TOWNSHIP OF HAMILTON			1	1	
	<b>2007 Total</b>				<b>1</b>	<b>1</b>	
	2008	CITY OF ENGLEWOOD		1		1	
	<b>2008 Total</b>		<b>1</b>			<b>1</b>	
	2009	BORO OF CALDWELL		1			1
		TWP OF MANALAPAN				1	1
	<b>2009 Total</b>		<b>1</b>		<b>1</b>	<b>2</b>	
	2010	BERKELEY TOWNSHIP		1			1
		BORO OF CALDWELL		1			1
		BORO OF NORTH PLAINFIELD		1			1
		BOROUGH OF KENILWORTH		1			1
		CITY OF ENGLEWOOD		2		1	3
		CITY OF HOBOKEN		2			2
		HOWELL TOWNSHIP				1	1
		TOWNSHIP OF EWING		2		1	3
		TOWNSHIP OF MAPLEWOOD		1			1
		TOWNSHIP OF MONTCLAIR		5			5
		TOWNSHIP OF MORRIS		1			1
		TOWNSHIP OF UNION		1			1
		TWP OF MANALAPAN		1			1
		TWP OF WEST ORANGE				1	1
<b>2010 Total</b>		<b>19</b>		<b>4</b>	<b>23</b>		
2011	BERKELEY TOWNSHIP		1		1	2	
	BORO OF CALDWELL		1		1	2	
	BORO OF HIGHLAND PARK		2		1	3	
	BOROUGH OF KENILWORTH		2			2	
	BOROUGH OF MIDDLESEX		2			2	

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line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total		
GENERAL LIABILITY	2011	CITY OF ENGLEWOOD		5	1	2	8	
		CITY OF HOBOKEN		11	3		14	
		CITY OF RAHWAY		2			2	
		HOWELL TOWNSHIP		1	1		2	
		LIVINGSTON TOWNSHIP		4			4	
		TOWN OF HARRISON				1	1	
		TOWN OF MORRISTOWN		2			1	3
		TOWNSHIP OF EWING				1		1
		TOWNSHIP OF FREEHOLD		5		1	1	7
		TOWNSHIP OF MAPLEWOOD		3				3
		TOWNSHIP OF MONTCLAIR		10			1	11
		TOWNSHIP OF UNION		12		3	1	16
		TOWNSHIP OF WARREN		1				1
		TWP OF MANALAPAN		6		1	2	9
		TWP OF NORTH BRUNSWICK		5				5
		TWP OF WEST ORANGE		23				23
		<b>2011 Total</b>				<b>98</b>	<b>15</b>	<b>8</b>
	2012	BERKELEY TOWNSHIP		6	1		7	
		BORO OF CALDWELL		13	2		15	
		BORO OF FAIR HAVEN		1			1	
		BORO OF FANWOOD		5			5	
		BORO OF HIGHLAND PARK		20			20	
		BORO OF NORTH PLAINFIELD		11		1	12	
		BOROUGH OF HADDON HEIGHTS		4			4	
		BOROUGH OF KENILWORTH		8			8	
		BOROUGH OF MIDDLESEX		3			3	
		CITY OF ENGLEWOOD		30	3	1	34	
		CITY OF HOBOKEN		50	2	6	58	
		CITY OF RAHWAY		27	3		30	
		HOWELL TOWNSHIP		18	2	1	21	
		LIVINGSTON TOWNSHIP		43			43	
		TOWN OF HARRISON		4		1	5	
		TOWN OF MORRISTOWN		21	1		22	
		TOWNSHIP OF BLOOMFIELD		25	3	1	29	
		TOWNSHIP OF EASTAMPTON		2			2	
		TOWNSHIP OF EWING		11			11	
		TOWNSHIP OF FREEHOLD		22	1		23	

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line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
<b>GENERAL LIABILITY</b>	2012	TOWNSHIP OF HAMILTON		10		10	
		TOWNSHIP OF MAPLEWOOD		20	1	21	
		TOWNSHIP OF MONTCLAIR		44	1	1	46
		TOWNSHIP OF MORRIS		8			8
		TOWNSHIP OF UNION		35	2		37
		TOWNSHIP OF WARREN		7			7
		TWP OF MANALAPAN		11			11
		TWP OF NORTH BRUNSWICK		25			25
		TWP OF PARSIPPANY		27		1	28
		TWP OF WEST ORANGE		36			36
<b>2012 Total</b>			<b>547</b>	<b>22</b>	<b>13</b>	<b>582</b>	
	2013	BERKELEY HEIGHTS		6		6	
		BERKELEY TOWNSHIP		5		5	
		BORO OF CALDWELL		14	1	15	
		BORO OF FAIR HAVEN		2		2	
		BORO OF FANWOOD		3		3	
		BORO OF HIGHLAND PARK		6	2	8	
		BORO OF NORTH PLAINFIELD		1		1	
		BOROUGH OF HADDON HEIGHTS		9		1	10
		BOROUGH OF KENILWORTH		4		4	
		CITY OF ENGLEWOOD		17	6	1	24
		CITY OF HOBOKEN		33	4	1	38
		CITY OF LINDEN		26	3		29
		CITY OF RAHWAY		26	1	2	29
		HOWELL TOWNSHIP		16	1		17
		LIVINGSTON TOWNSHIP		29	1		30
		TOWN OF HARRISON		14			14
		TOWN OF MORRISTOWN		9	1		10
		TOWNSHIP OF BLOOMFIELD		25	6		31
		TOWNSHIP OF EASTAMPTON		1			1
		TOWNSHIP OF EWING		8	1		9
		TOWNSHIP OF FREEHOLD		9			9
		TOWNSHIP OF HAMILTON		20	7		27
		TOWNSHIP OF LAWERENCE		11	3	1	15
		TOWNSHIP OF MAPLEWOOD		10	2		12
		TOWNSHIP OF MONTCLAIR		40	3		43
		TOWNSHIP OF MORRIS		4			4

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line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
GENERAL LIABILITY	2013	TOWNSHIP OF UNION		28	2	30	
		TOWNSHIP OF WARREN		2	1	3	
		TWP OF NORTH BRUNSWICK		19	2	21	
		TWP OF PARSIPPANY		43	2	1	46
		TWP OF WEST ORANGE		26	3		29
	<b>2013 Total</b>			<b>466</b>	<b>52</b>	<b>7</b>	<b>525</b>
	2014	BERKELEY HEIGHTS		4	1	5	
		BERKELEY TOWNSHIP		2		2	
		BORO OF CALDWELL		10		10	
		BORO OF FAIR HAVEN			1	1	
		BORO OF FANWOOD			2	2	
		BORO OF HIGHLAND PARK		4	1	5	
		BORO OF NEW PROVIDENCE		7	1	8	
		BORO OF NORTH PLAINFIELD			1	1	
		BOROUGH OF HADDON HEIGHTS		3	1	4	
		BOROUGH OF KENILWORTH		2	1	3	
		BOROUGH OF TOTOWA		4	2	6	
		CITY OF ENGLEWOOD		7	5	12	
		CITY OF HOBOKEN		12	8	20	
		CITY OF LINDEN		7	4	11	
		CITY OF RAHWAY		8	2	10	
		HOWELL TOWNSHIP		11	6	17	
		LIVINGSTON TOWNSHIP		8	5	13	
		TOWN OF GUTTENBERG		2	2	4	
		TOWN OF HARRISON		8	3	11	
		TOWN OF KEARNY		14	8	22	
		TOWN OF MORRISTOWN		6		6	
		TOWNSHIP OF BLOOMFIELD		8	7	15	
		TOWNSHIP OF EWING		7	14	21	
		TOWNSHIP OF FREEHOLD		8	3	11	
		TOWNSHIP OF HAMILTON		1	5	6	
		TOWNSHIP OF LAWERENCE		4	1	5	
		TOWNSHIP OF MAPLEWOOD		6	5	11	
	TOWNSHIP OF MONTCLAIR		11	10	21		
	TOWNSHIP OF UNION		16	5	21		
	TOWNSHIP OF WARREN		3		3		
	TWP OF NORTH BRUNSWICK		5	3	8		

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line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	2014	TWP OF PARSIPPANY		8	5	13
		TWP OF WEST ORANGE		7	5	12
	<b>2014 Total</b>			<b>203</b>	<b>117</b>	<b>320</b>
<b>GENERAL LIABILITY Total</b>				<b>1,336</b>	<b>212</b>	<b>28</b>
PROPERTY	2011	CITY OF RAHWAY		3		3
		LIVINGSTON TOWNSHIP		4		4
TOWN OF HARRISON			1		1	
TWP OF NORTH BRUNSWICK			1		1	
<b>2011 Total</b>			<b>9</b>		<b>9</b>	
PROPERTY	2012	BERKELEY TOWNSHIP		32		32
		BORO OF CALDWELL		5		5
		BORO OF FAIR HAVEN		5		5
		BORO OF FANWOOD		2		2
		BORO OF HIGHLAND PARK		7		7
		BORO OF NORTH PLAINFIELD		4		4
		BOROUGH OF HADDON HEIGHTS		3		3
		BOROUGH OF KENILWORTH		1		1
		BOROUGH OF MIDDLESEX		12		12
		CITY OF ENGLEWOOD		9		9
		CITY OF HOBOKEN		25		25
		CITY OF RAHWAY		29		29
		HOWELL TOWNSHIP		3		3
		LIVINGSTON TOWNSHIP		3		3
		TOWN OF HARRISON		9		9
		TOWN OF MORRISTOWN		1		1
		TOWNSHIP OF EASTAMPTON		1		1
		TOWNSHIP OF EWING		1		1
		TOWNSHIP OF FREEHOLD		5		5
		TOWNSHIP OF MAPLEWOOD		2		2
		TOWNSHIP OF MONTCLAIR		3		3
		TOWNSHIP OF MORRIS		5		5
		TOWNSHIP OF UNION		3		3
		TOWNSHIP OF WARREN		5		5
		TWP OF MANALAPAN		4		4
		TWP OF NORTH BRUNSWICK		18		18
		TWP OF PARSIPPANY		16		16

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line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
PROPERTY	2012	TWP OF WEST ORANGE		1		1
	<b>2012 Total</b>				<b>214</b>	
	2013	BERKELEY HEIGHTS		6		6
		BERKELEY TOWNSHIP		4	1	5
		BORO OF CALDWELL		3		3
		BORO OF FAIR HAVEN			1	1
		BORO OF HIGHLAND PARK		2		2
		BORO OF NEW PROVIDENCE		1		1
		BORO OF NORTH PLAINFIELD		1		1
		BOROUGH OF HADDON HEIGHTS		2		2
		CITY OF ENGLEWOOD		11	1	12
		CITY OF LINDEN		19	1	20
		CITY OF RAHWAY		4		4
		HOWELL TOWNSHIP		4		4
		LIVINGSTON TOWNSHIP		5		5
		TOWN OF HARRISON		2		2
		TOWN OF MORRISTOWN		2	1	3
		TOWNSHIP OF FREEHOLD		1		1
		TOWNSHIP OF HAMILTON		1		1
		TOWNSHIP OF LAWERENCE		1		1
		TOWNSHIP OF MONTCLAIR		1		1
		TOWNSHIP OF MORRIS		2		2
		TOWNSHIP OF UNION		1		1
		TWP OF NORTH BRUNSWICK		5		5
		TWP OF PARSIPPANY		7	1	8
		TWP OF WEST ORANGE		2		2
	<b>2013 Total</b>			<b>87</b>	<b>6</b>	<b>93</b>
	2014	BERKELEY HEIGHTS		2		2
		BERKELEY TOWNSHIP		2	1	3
		BORO OF CALDWELL		3	1	4
		BORO OF FAIR HAVEN		3	1	4
		BORO OF NEW PROVIDENCE		1	1	2
		BORO OF NORTH PLAINFIELD		1		1
		BOROUGH OF HADDON HEIGHTS		2		2
		BOROUGH OF TOTOWA		1		1
		CITY OF ENGLEWOOD		3	2	5

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line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
PROPERTY	2014	CITY OF LINDEN		2		2	
		LIVINGSTON TOWNSHIP		2		2	
		TOWN OF GUTTENBERG				1	1
		TOWN OF HARRISON		1		1	2
		TOWN OF KEARNY		1			1
		TOWN OF MORRISTOWN				2	2
		TOWNSHIP OF BLOOMFIELD		1			1
		TOWNSHIP OF LAWERENCE		1			1
		TOWNSHIP OF MAPLEWOOD		2		1	3
		TOWNSHIP OF MORRIS		1			1
		TOWNSHIP OF UNION		1		1	2
		TOWNSHIP OF WARREN		3		1	4
		TWP OF NORTH BRUNSWICK		1			1
		TWP OF PARSIPPANY		5		1	6
		TWP OF WEST ORANGE		1		1	2
		<b>2014 Total</b>			<b>40</b>	<b>15</b>	<b>55</b>
		<b>PROPERTY Total</b>			<b>350</b>	<b>21</b>	<b>371</b>
PUBLIC OFFICIALS LIABILITY	2012	BERKELEY TOWNSHIP		1		1	
		BORO OF CALDWELL		2		2	
		BORO OF FANWOOD		1		1	
		BORO OF HIGHLAND PARK		2		2	
		BORO OF NORTH PLAINFIELD		1		1	
		BOROUGH OF HADDON HEIGHTS				1	1
		BOROUGH OF KENILWORTH		1			1
		BOROUGH OF MIDDLESEX		1			1
		CITY OF ENGLEWOOD		1			1
		CITY OF HOBOKEN		18			18
		CITY OF RAHWAY		1			1
		TOWN OF MORRISTOWN		1			1
		TOWNSHIP OF MAPLEWOOD		1			1
		TOWNSHIP OF MONTCLAIR		2			2
		TOWNSHIP OF MORRIS		2			2
		TOWNSHIP OF UNION		3			3
		TOWNSHIP OF WARREN		1			1
		TWP OF PARSIPPANY		2			2
		TWP OF WEST ORANGE		1			1
					1	3	

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line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>2012 Total</b>			<b>43</b>	<b>1</b>	<b>1</b>	<b>45</b>
	2013	BERKELEY HEIGHTS		2			2
		BERKELEY TOWNSHIP		1			1
		BORO OF CALDWELL		1	1		2
		BORO OF FANWOOD		1			1
		BORO OF HIGHLAND PARK		2			2
		BORO OF NORTH PLAINFIELD		2			2
		CITY OF ENGLEWOOD		1			1
		CITY OF HOBOKEN		17	2		19
		CITY OF LINDEN		1			1
		CITY OF RAHWAY		1			1
		HOWELL TOWNSHIP		1			1
		LIVINGSTON TOWNSHIP			1		1
		TOWN OF MORRISTOWN		2	1		3
		TOWNSHIP OF EWING		1			1
		TOWNSHIP OF HAMILTON			1		1
		TOWNSHIP OF LAWERENCE		1			1
		TOWNSHIP OF MAPLEWOOD		1	1		2
		TOWNSHIP OF MONTCLAIR		2	3		5
		TOWNSHIP OF MORRIS		1			1
		TWP OF NORTH BRUNSWICK			1		1
		TWP OF PARSIPPANY		3			3
	<b>2013 Total</b>			<b>41</b>	<b>11</b>		<b>52</b>
	2014	BERKELEY TOWNSHIP		1			1
		BORO OF NORTH PLAINFIELD		1			1
		BOROUGH OF TOTOWA			1		1
		CITY OF ENGLEWOOD			2		2
		CITY OF HOBOKEN		5	2		7
		CITY OF LINDEN			2		2
		CITY OF RAHWAY		1			1
		HOWELL TOWNSHIP			2		2
		TOWN OF MORRISTOWN		1			1
		TOWNSHIP OF MONTCLAIR		2			2
		TOWNSHIP OF MORRIS			1		1
		TWP OF NORTH BRUNSWICK		1			1
	<b>2014 Total</b>			<b>12</b>	<b>10</b>		<b>22</b>

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Open/Closed Report**

line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
<b>PUBLIC OFFICIALS LIABILITY Total</b>			<b>96</b>	<b>22</b>	<b>1</b>	<b>119</b>
<b>WORKERS COMPENSATION</b>	2006	BERKELEY TOWNSHIP			1	1
		CITY OF RAHWAY			1	1
	<b>2006 Total</b>				<b>2</b>	<b>2</b>
	2009	CITY OF HOBOKEN			1	1
		TOWNSHIP OF MONTCLAIR			1	1
	<b>2009 Total</b>				<b>2</b>	<b>2</b>
	2010	BORO OF CALDWELL	1			1
		CITY OF HOBOKEN	1		6	7
		TOWNSHIP OF FREEHOLD			1	1
	<b>2010 Total</b>			<b>2</b>	<b>7</b>	<b>9</b>
	2011	CITY OF ENGLEWOOD	1			1
		CITY OF HOBOKEN			2	3
		HOWELL TOWNSHIP	1			1
		LIVINGSTON TOWNSHIP	2			2
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF MONTCLAIR			1	1
		TOWNSHIP OF UNION	1			1
		TWP OF NORTH BRUNSWICK			1	1
		TWP OF WEST ORANGE			1	1
	<b>2011 Total</b>			<b>6</b>	<b>5</b>	<b>1</b>
2012	BERKELEY TOWNSHIP	34		11	2	47
	BORO OF CALDWELL	13		1		14
	BORO OF FAIR HAVEN	5		1		6
	BORO OF FANWOOD	2		4		6
	BORO OF HIGHLAND PARK	13			2	15
	BORO OF NEW PROVIDENCE	8		1		9
	BORO OF NORTH PLAINFIELD	18		2	1	21
	BOROUGH OF HADDON HEIGHTS	6				6
	BOROUGH OF KENILWORTH	5				5
	BOROUGH OF MIDDLESEX	13		2		15
	CITY OF ENGLEWOOD	53		15	4	72
	CITY OF HOBOKEN	78		15	7	100
	CITY OF RAHWAY	29				29
	HOWELL TOWNSHIP	20		5	5	30
	LIVINGSTON TOWNSHIP	35		9	3	47

Valued as of 06/30/14



**Garden State Municipal Joint Insurance Fund  
Open/Closed Report**

line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
WORKERS COMPENSATION	2012	TOWN OF HARRISON		18		1	19
		TOWN OF MORRISTOWN		35	2		37
		TOWNSHIP OF EASTAMPTON		5			5
		TOWNSHIP OF EWING		47	4	1	52
		TOWNSHIP OF FREEHOLD		17	2	2	21
		TOWNSHIP OF HAMILTON		121	13	3	137
		TOWNSHIP OF MAPLEWOOD		26	2	1	29
		TOWNSHIP OF MONTCLAIR		52	9	4	65
		TOWNSHIP OF MORRIS		23	1	2	26
		TOWNSHIP OF UNION		56	4	2	62
		TOWNSHIP OF WARREN		12			12
		TWP OF MANALAPAN		14		2	16
		TWP OF NORTH BRUNSWICK		41		5	46
		TWP OF WEST ORANGE		29		5	36
		<b>2012 Total</b>				<b>828</b>	<b>115</b>
	2013	BERKELEY HEIGHTS		10	2		12
		BERKELEY TOWNSHIP		38	14	1	53
		BORO OF CALDWELL		7	3		10
		BORO OF FAIR HAVEN		5	1		6
		BORO OF FANWOOD		1	3		4
		BORO OF HIGHLAND PARK		7	4		11
		BORO OF NEW PROVIDENCE		10	1		11
		BORO OF NORTH PLAINFIELD		8	9		17
		BOROUGH OF HADDON HEIGHTS		7	5		12
		BOROUGH OF KENILWORTH		4	8		12
		CITY OF ENGLEWOOD		28	23	1	52
		CITY OF HOBOKEN		72	29		101
		CITY OF LINDEN		63	32	1	96
		CITY OF RAHWAY		10	12		22
		HOWELL TOWNSHIP		10	3	1	14
		LIVINGSTON TOWNSHIP		29	15	1	45
		TOWN OF HARRISON		9	7		16
		TOWN OF MORRISTOWN		13	11		24
		TOWNSHIP OF EASTAMPTON		1	1		2
		TOWNSHIP OF EWING		15	5		20
		TOWNSHIP OF FREEHOLD		21	11		32
TOWNSHIP OF HAMILTON		64	29	3	96		

Valued as of 06/30/14



**Garden State Municipal Joint Insurance Fund  
Open/Closed Report**

line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total		
<b>WORKERS COMPENSATION</b>	2013	TOWNSHIP OF LAWERENCE		18	6	24		
		TOWNSHIP OF MAPLEWOOD		29	9	38		
		TOWNSHIP OF MONTCLAIR		34	20	1	55	
		TOWNSHIP OF MORRIS		19	9	1	29	
		TOWNSHIP OF UNION		57	33	3	93	
		TOWNSHIP OF WARREN		6	3		9	
		TWP OF NORTH BRUNSWICK		23	9	1	33	
		TWP OF WEST ORANGE		28	15	1	44	
		<b>2013 Total</b>			<b>646</b>	<b>332</b>	<b>15</b>	<b>993</b>
			2014	BERKELEY HEIGHTS			8	8
		BERKELEY TOWNSHIP		5	18	23		
		BORO OF CALDWELL			3	3		
		BORO OF FANWOOD			5	5		
		BORO OF HIGHLAND PARK		4	6	10		
		BORO OF NEW PROVIDENCE		4	6	10		
		BORO OF NORTH PLAINFIELD		5	7	12		
		BOROUGH OF HADDON HEIGHTS			1	1		
		BOROUGH OF KENILWORTH			6	6		
		BOROUGH OF TOTOWA			3	3		
		CITY OF ENGLEWOOD		9	18	27		
		CITY OF HOBOKEN		8	26	34		
		CITY OF LINDEN		8	70	78		
		CITY OF RAHWAY		2	10	12		
		HOWELL TOWNSHIP		6	15	21		
		LIVINGSTON TOWNSHIP		1	17	18		
		TOWN OF GUTTENBERG		1	2	3		
		TOWN OF HARRISON		4	5	9		
		TOWN OF KEARNY		1	21	22		
		TOWN OF MORRISTOWN		3	13	16		
		TOWNSHIP OF EWING		1	23	24		
		TOWNSHIP OF FREEHOLD		4	8	12		
		TOWNSHIP OF HAMILTON		6	35	41		
		TOWNSHIP OF LAWERENCE		1	6	7		
		TOWNSHIP OF MAPLEWOOD		1	12	13		
		TOWNSHIP OF MONTCLAIR		2	27	29		
		TOWNSHIP OF MORRIS		3	14	17		
		TOWNSHIP OF UNION		1	40	41		

Valued as of 06/30/14



**Garden State Municipal Joint Insurance Fund  
Open/Closed Report**

line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
<b>WORKERS COMPENSATION</b>	2014	TOWNSHIP OF WARREN		2	4	6
		TWP OF NORTH BRUNSWICK		4	21	25
		TWP OF WEST ORANGE				14
	<b>2014 Total</b>			<b>86</b>	<b>464</b>	<b>550</b>
<b>WORKERS COMPENSATION Total</b>			<b>1,568</b>	<b>927</b>	<b>58</b>	<b>2,553</b>
<b>Grand Total</b>			<b>5,134</b>	<b>1,401</b>	<b>92</b>	<b>6,627</b>

Valued as of 06/30/14





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

line	policy_effective_year	insured	Data				
			Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred	
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	- \$	- \$	-	
		CITY OF RAHWAY	1	- \$	- \$	-	
		TWP OF WEST ORANGE	1	1 \$	513,249.12 \$	513,249.12	
	<b>2010 Total</b>			<b>3</b>	<b>1 \$</b>	<b>513,249.12 \$</b>	<b>171,083.04</b>
	2011	BERKELEY TOWNSHIP	1	- \$	500.00 \$	500.00	
		BOROUGH OF MIDDLESEX	1	- \$	- \$	-	
		CITY OF HOBOKEN	1	- \$	508.90 \$	508.90	
		CITY OF RAHWAY	3	- \$	1,284.65 \$	428.22	
		LIVINGSTON TOWNSHIP	2	- \$	- \$	-	
		TOWN OF MORRISTOWN	1	- \$	- \$	-	
		TOWNSHIP OF EWING	3	- \$	2,872.61 \$	957.54	
		TOWNSHIP OF FREEHOLD	2	1 \$	31,000.00 \$	15,500.00	
		TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-	
		TOWNSHIP OF MONTCLAIR	1	- \$	- \$	-	
		TOWNSHIP OF UNION	4	- \$	1,250.00 \$	312.50	
	TWP OF WEST ORANGE	1	- \$	160.50 \$	160.50		
	<b>2011 Total</b>			<b>21</b>	<b>1 \$</b>	<b>37,576.66 \$</b>	<b>1,789.36</b>
	2012	BERKELEY TOWNSHIP	11	- \$	1,281.87 \$	116.53	
		BORO OF CALDWELL	11	- \$	1,144.50 \$	104.05	
		BORO OF FANWOOD	1	- \$	- \$	-	
		BORO OF HIGHLAND PARK	2	1 \$	9.20 \$	4.60	
BORO OF NORTH PLAINFIELD		6	- \$	101.00 \$	16.83		
BOROUGH OF HADDON HEIGHTS		1	- \$	500.00 \$	500.00		
BOROUGH OF KENILWORTH		1	- \$	1,008.90 \$	1,008.90		
BOROUGH OF MIDDLESEX		3	- \$	819.45 \$	273.15		
CITY OF ENGLEWOOD		17	2 \$	3,550.00 \$	208.82		
CITY OF HOBOKEN		11	1 \$	32,301.00 \$	2,936.45		
CITY OF RAHWAY		6	- \$	4,472.10 \$	745.35		
HOWELL TOWNSHIP		15	2 \$	35,383.61 \$	2,358.91		
LIVINGSTON TOWNSHIP		5	- \$	500.00 \$	100.00		
TOWN OF HARRISON		3	1 \$	62,194.05 \$	20,731.35		
TOWN OF MORRISTOWN		4	- \$	1,709.29 \$	427.32		
TOWNSHIP OF BLOOMFIELD		6	- \$	13,487.36 \$	2,247.89		
TOWNSHIP OF EASTAMPTON		4	- \$	3,452.56 \$	863.14		
TOWNSHIP OF EWING		4	1 \$	49,935.32 \$	12,483.83		
TOWNSHIP OF FREEHOLD		8	- \$	500.00 \$	62.50		
TOWNSHIP OF HAMILTON	2	- \$	- \$	-			
TOWNSHIP OF MAPLEWOOD	10	1 \$	56,932.73 \$	5,693.27			
TOWNSHIP OF MONTCLAIR	9	1 \$	33,998.45 \$	3,777.61			

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2012	TOWNSHIP OF MORRIS	8	-	\$ 3,282.85	\$ 410.36
		TOWNSHIP OF UNION	20	1	\$ 28,255.09	\$ 1,412.75
		TOWNSHIP OF WARREN	2	-	\$ 2,441.48	\$ 1,220.74
		TWP OF MANALAPAN	6	-	\$ 3,949.65	\$ 658.28
		TWP OF NORTH BRUNSWICK	10	-	\$ 131.89	\$ 13.19
		TWP OF PARSIPPANY	16	1	\$ 137,290.95	\$ 8,580.68
		TWP OF WEST ORANGE	11	-	\$ 575.00	\$ 52.27
		<b>2012 Total</b>			<b>213</b>	<b>12</b>
	2013	BERKELEY HEIGHTS	1	-	\$ -	\$ -
		BERKELEY TOWNSHIP	6	-	\$ 1,500.00	\$ 250.00
		BORO OF CALDWELL	13	-	\$ 17,970.98	\$ 1,382.38
		BORO OF FAIR HAVEN	3	-	\$ 5,100.03	\$ 1,700.01
		BORO OF HIGHLAND PARK	8	-	\$ 2,421.11	\$ 302.64
		BORO OF NORTH PLAINFIELD	10	-	\$ 3,916.29	\$ 391.63
		BOROUGH OF HADDON HEIGHTS	2	-	\$ 500.00	\$ 250.00
		BOROUGH OF KENILWORTH	2	-	\$ 99.00	\$ 49.50
		CITY OF ENGLEWOOD	17	10	\$ 43,513.10	\$ 2,559.59
		CITY OF HOBOKEN	16	-	\$ 3,884.12	\$ 242.76
		CITY OF LINDEN	26	1	\$ 7,324.01	\$ 281.69
		CITY OF RAHWAY	10	1	\$ 4,100.00	\$ 410.00
		HOWELL TOWNSHIP	5	-	\$ 500.00	\$ 100.00
		LIVINGSTON TOWNSHIP	6	1	\$ 152,250.00	\$ 25,375.00
		TOWN OF HARRISON	3	-	\$ 31,572.15	\$ 10,524.05
		TOWN OF MORRISTOWN	6	-	\$ 2,224.07	\$ 370.68
		TOWNSHIP OF BLOOMFIELD	7	1	\$ 19,617.60	\$ 2,802.51
		TOWNSHIP OF EWING	4	-	\$ 629.80	\$ 157.45
		TOWNSHIP OF FREEHOLD	10	-	\$ 125.00	\$ 12.50
		TOWNSHIP OF HAMILTON	2	-	\$ -	\$ -
		TOWNSHIP OF LAWERENCE	6	-	\$ -	\$ -
		TOWNSHIP OF MAPLEWOOD	14	2	\$ 3,686.29	\$ 263.31
		TOWNSHIP OF MONTCLAIR	31	4	\$ 22,238.04	\$ 717.36
		TOWNSHIP OF MORRIS	11	-	\$ 2,750.00	\$ 250.00
		TOWNSHIP OF UNION	18	-	\$ 2,719.28	\$ 151.07
		TOWNSHIP OF WARREN	4	-	\$ 4,023.89	\$ 1,005.97
		TWP OF NORTH BRUNSWICK	13	-	\$ 19,350.71	\$ 1,488.52
TWP OF PARSIPPANY	30	2	\$ 67,323.34	\$ 2,244.11		
TWP OF WEST ORANGE	14	1	\$ 2,908.20	\$ 207.73		
<b>2013 Total</b>			<b>298</b>	<b>23</b>	<b>\$ 422,247.01</b>	<b>\$ 1,416.94</b>
	2014	BERKELEY TOWNSHIP	7	2	\$ 4,821.84	\$ 688.83
		BORO OF FAIR HAVEN	3	-	\$ -	\$ -
		BORO OF HIGHLAND PARK	3	1	\$ 1,000.00	\$ 333.33
		BORO OF NEW PROVIDENCE	2	1	\$ 2,600.00	\$ 1,300.00

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2014	BORO OF NORTH PLAINFIELD	5	1 \$	- \$	-
		BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	-
		BOROUGH OF KENILWORTH	4	1 \$	3,682.53 \$	920.63
		BOROUGH OF TOTOWA	4	1 \$	6,767.55 \$	1,691.89
		CITY OF ENGLEWOOD	18	2 \$	14,957.23 \$	830.96
		CITY OF HOBOKEN	8	1 \$	1,500.00 \$	187.50
		CITY OF LINDEN	6	- \$	2,425.00 \$	404.17
		CITY OF RAHWAY	11	3 \$	6,968.25 \$	633.48
		HOWELL TOWNSHIP	7	1 \$	2,620.00 \$	374.29
		LIVINGSTON TOWNSHIP	11	2 \$	20,297.91 \$	1,845.26
		TOWN OF GUTTENBERG	6	1 \$	4,547.90 \$	757.98
		TOWN OF KEARNY	19	9 \$	42,230.21 \$	2,222.64
		TOWN OF MORRISTOWN	7	- \$	2,850.00 \$	407.14
		TOWNSHIP OF BLOOMFIELD	19	5 \$	15,609.24 \$	821.54
		TOWNSHIP OF EASTAMPTON	5	1 \$	1,550.00 \$	310.00
		TOWNSHIP OF EWING	3	3 \$	32,500.00 \$	10,833.33
		TOWNSHIP OF FREEHOLD	3	1 \$	541.94 \$	180.65
		TOWNSHIP OF HAMILTON	1	- \$	- \$	-
		TOWNSHIP OF LAWERENCE	5	2 \$	2,500.00 \$	500.00
		TOWNSHIP OF MAPLEWOOD	11	1 \$	2,676.72 \$	243.34
		TOWNSHIP OF MONTCLAIR	24	9 \$	12,760.44 \$	531.69
		TOWNSHIP OF MORRIS	5	2 \$	2,500.00 \$	500.00
		TOWNSHIP OF UNION	31	5 \$	20,209.04 \$	651.90
		TOWNSHIP OF WARREN	9	1 \$	1,725.00 \$	191.67
		TWP OF NORTH BRUNSWICK	2	1 \$	500.00 \$	250.00
		TWP OF PARSIPPANY	19	5 \$	5,484.91 \$	288.68
		TWP OF WEST ORANGE	19	7 \$	11,838.68 \$	623.09
<b>2014 Total</b>			<b>278</b>	<b>69 \$</b>	<b>227,664.39 \$</b>	<b>818.94</b>
<b>AUTO LIABILITY Total</b>			<b>813</b>	<b>106 \$</b>	<b>1,679,945.48 \$</b>	<b>2,066.35</b>
AUTO PHYSICAL DAMAGE	2010	TWP OF WEST ORANGE	2	- \$	9,382.67 \$	4,691.34
		<b>2010 Total</b>			<b>2</b>	<b>- \$</b>
	2011	BERKELEY TOWNSHIP	1	- \$	9,613.18 \$	9,613.18
		BORO OF HIGHLAND PARK	1	- \$	523.23 \$	523.23
		CITY OF HOBOKEN	1	- \$	- \$	-
		CITY OF RAHWAY	2	- \$	823.75 \$	411.88
		LIVINGSTON TOWNSHIP	1	- \$	501.93 \$	501.93
		TOWN OF MORRISTOWN	1	- \$	2,404.14 \$	2,404.14
		TOWNSHIP OF FREEHOLD	1	- \$	11,205.00 \$	11,205.00
		TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	- \$	703.39 \$	703.39
		TWP OF WEST ORANGE	1	- \$	16,135.26 \$	16,135.26
<b>2011 Total</b>			<b>11</b>	<b>- \$</b>	<b>41,909.88 \$</b>	<b>3,809.99</b>

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2012	BERKELEY TOWNSHIP	43	- \$	138,686.59 \$	3,225.27 \$
		BORO OF CALDWELL	7	- \$	6,856.33 \$	979.48 \$
		BORO OF FAIR HAVEN	9	- \$	16,554.78 \$	1,839.42 \$
		BORO OF FANWOOD	1	- \$	- \$	- \$
		BORO OF HIGHLAND PARK	18	1 \$	12,139.29 \$	674.41 \$
		BORO OF NORTH PLAINFIELD	14	- \$	1,854.31 \$	132.45 \$
		BOROUGH OF HADDON HEIGHTS	2	- \$	7,535.71 \$	3,767.86 \$
		BOROUGH OF KENILWORTH	1	- \$	- \$	- \$
		BOROUGH OF MIDDLESEX	6	- \$	118,820.57 \$	19,803.43 \$
		CITY OF ENGLEWOOD	14	- \$	57,025.41 \$	4,073.24 \$
		CITY OF HOBOKEN	12	- \$	310,222.80 \$	25,851.90 \$
		CITY OF RAHWAY	5	- \$	6,284.63 \$	1,256.93 \$
		HOWELL TOWNSHIP	19	- \$	24,211.09 \$	1,274.27 \$
		LIVINGSTON TOWNSHIP	13	- \$	75,927.27 \$	5,840.56 \$
		TOWN OF HARRISON	6	- \$	108,952.89 \$	18,158.82 \$
		TOWN OF MORRISTOWN	7	- \$	14,033.21 \$	2,004.74 \$
		TOWNSHIP OF BLOOMFIELD	5	- \$	3,076.67 \$	615.33 \$
		TOWNSHIP OF EASTAMPTON	3	- \$	5,839.33 \$	1,946.44 \$
		TOWNSHIP OF EWING	4	- \$	1,909.69 \$	477.42 \$
		TOWNSHIP OF FREEHOLD	16	- \$	46,412.07 \$	2,900.75 \$
		TOWNSHIP OF HAMILTON	7	- \$	21,190.27 \$	3,027.18 \$
		TOWNSHIP OF MAPLEWOOD	18	- \$	34,457.25 \$	1,914.29 \$
		TOWNSHIP OF MONTCLAIR	24	- \$	17,857.04 \$	744.04 \$
		TOWNSHIP OF MORRIS	23	- \$	18,451.15 \$	802.22 \$
		TOWNSHIP OF UNION	24	1 \$	33,973.99 \$	1,415.58 \$
		TOWNSHIP OF WARREN	13	- \$	17,392.38 \$	1,337.88 \$
		TWP OF MANALAPAN	10	- \$	42,669.01 \$	4,266.90 \$
		TWP OF NORTH BRUNSWICK	27	- \$	51,303.22 \$	1,900.12 \$
		TWP OF PARSIPPANY	25	- \$	86,082.39 \$	3,443.30 \$
		TWP OF WEST ORANGE	29	- \$	36,030.65 \$	1,242.44 \$
<b>2012 Total</b>			<b>405</b>	<b>2 \$</b>	<b>1,315,749.99 \$</b>	<b>3,248.77 \$</b>
	2013	BERKELEY HEIGHTS	8	2 \$	5,017.74 \$	627.22 \$
		BERKELEY TOWNSHIP	14	- \$	228,620.38 \$	16,330.03 \$
		BORO OF CALDWELL	12	- \$	49,249.17 \$	4,104.10 \$
		BORO OF FAIR HAVEN	5	- \$	302.98 \$	60.60 \$
		BORO OF HIGHLAND PARK	7	- \$	20,276.07 \$	2,896.58 \$
		BORO OF NEW PROVIDENCE	5	- \$	11,175.78 \$	2,235.16 \$
		BORO OF NORTH PLAINFIELD	14	- \$	10,372.06 \$	740.86 \$
		BOROUGH OF HADDON HEIGHTS	3	- \$	- \$	- \$
		BOROUGH OF KENILWORTH	6	- \$	26,714.85 \$	4,452.48 \$
		CITY OF ENGLEWOOD	13	1 \$	31,757.63 \$	2,442.89 \$
		CITY OF HOBOKEN	16	- \$	1,775.13 \$	110.95 \$

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2013	CITY OF LINDEN	27	1 \$	740.10 \$	27.41
		CITY OF RAHWAY	9	1 \$	31,185.59 \$	3,465.07
		HOWELL TOWNSHIP	7	- \$	5,116.73 \$	730.96
		LIVINGSTON TOWNSHIP	9	- \$	28,669.31 \$	3,185.48
		TOWN OF HARRISON	3	1 \$	14,361.90 \$	4,787.30
		TOWN OF MORRISTOWN	13	- \$	18,054.61 \$	1,388.82
		TOWNSHIP OF BLOOMFIELD	5	- \$	29,188.74 \$	5,837.75
		TOWNSHIP OF EWING	8	- \$	76,908.92 \$	9,613.62
		TOWNSHIP OF FREEHOLD	11	- \$	21,859.65 \$	1,987.24
		TOWNSHIP OF HAMILTON	1	- \$	6,500.00 \$	6,500.00
		TOWNSHIP OF LAWERENCE	11	- \$	8,912.22 \$	810.20
		TOWNSHIP OF MAPLEWOOD	15	- \$	5,398.51 \$	359.90
		TOWNSHIP OF MONTCLAIR	26	2 \$	49,255.33 \$	1,894.44
		TOWNSHIP OF MORRIS	18	- \$	32,425.83 \$	1,801.44
		TOWNSHIP OF UNION	25	- \$	57,437.30 \$	2,297.49
		TOWNSHIP OF WARREN	10	- \$	30,460.19 \$	3,046.02
		TWP OF NORTH BRUNSWICK	19	- \$	44,504.96 \$	2,342.37
		TWP OF PARSIPPANY	30	- \$	58,025.12 \$	1,934.17
		TWP OF WEST ORANGE	25	- \$	28,650.82 \$	1,146.03
		<b>2013 Total</b>			<b>375</b>	<b>8 \$</b>
	2014	BERKELEY HEIGHTS	3	1 \$	19,609.22 \$	6,536.41
		BERKELEY TOWNSHIP	6	- \$	1,935.70 \$	322.62
		BORO OF CALDWELL	1	- \$	974.55 \$	974.55
		BORO OF FAIR HAVEN	3	- \$	8,999.30 \$	2,999.77
		BORO OF HIGHLAND PARK	5	- \$	4,817.18 \$	963.44
		BORO OF NEW PROVIDENCE	6	1 \$	15,019.09 \$	2,503.18
		BORO OF NORTH PLAINFIELD	12	3 \$	44,748.50 \$	3,729.04
		BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	-
		BOROUGH OF KENILWORTH	3	1 \$	1,199.00 \$	399.67
		BOROUGH OF TOTOWA	7	2 \$	10,863.42 \$	1,551.92
		CITY OF ENGLEWOOD	12	3 \$	15,919.20 \$	1,326.60
		CITY OF HOBOKEN	8	3 \$	2,335.92 \$	291.99
		CITY OF LINDEN	1	- \$	99.00 \$	99.00
		CITY OF RAHWAY	13	1 \$	5,321.26 \$	409.33
		HOWELL TOWNSHIP	5	1 \$	4,149.47 \$	829.89
		LIVINGSTON TOWNSHIP	12	1 \$	6,825.04 \$	568.75
		TOWN OF GUTTENBERG	8	1 \$	1,000.00 \$	125.00
		TOWN OF KEARNY	17	3 \$	53,162.88 \$	3,127.23
		TOWN OF MORRISTOWN	10	1 \$	10,023.57 \$	1,002.36
		TOWNSHIP OF BLOOMFIELD	11	3 \$	32,380.61 \$	2,943.69
TOWNSHIP OF EASTAMPTON	6	- \$	12,088.98 \$	2,014.83		
TOWNSHIP OF EWING	2	1 \$	13,000.00 \$	6,500.00		

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred	
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF FREEHOLD	8	1 \$	21,676.90 \$	2,709.61	
		TOWNSHIP OF HAMILTON	3	- \$	987.86 \$	329.29	
		TOWNSHIP OF LAWERENCE	10	2 \$	16,885.45 \$	1,688.55	
		TOWNSHIP OF MAPLEWOOD	18	2 \$	6,665.50 \$	370.31	
		TOWNSHIP OF MONTCLAIR	25	5 \$	27,336.56 \$	1,093.46	
		TOWNSHIP OF MORRIS	13	2 \$	13,098.92 \$	1,007.61	
		TOWNSHIP OF UNION	33	7 \$	34,488.51 \$	1,045.11	
		TOWNSHIP OF WARREN	11	3 \$	29,490.40 \$	2,680.95	
		TWP OF NORTH BRUNSWICK	12	2 \$	40,471.00 \$	3,372.58	
		TWP OF PARSIPPANY	18	8 \$	24,219.37 \$	1,345.52	
		TWP OF WEST ORANGE	21	9 \$	34,912.40 \$	1,662.50	
<b>2014 Total</b>			<b>324</b>	<b>67 \$</b>	<b>514,704.76 \$</b>	<b>1,588.59</b>	
<b>AUTO PHYSICAL DAMAGE Total</b>			<b>1,117</b>	<b>77 \$</b>	<b>2,814,664.92 \$</b>	<b>2,519.84</b>	
EMPLOYMENT PRACTICES	2011	CITY OF HOBOKEN	2	2 \$	1,399,867.50 \$	699,933.75	
		<b>2011 Total</b>			<b>2</b>	<b>2 \$</b>	<b>1,399,867.50 \$</b>
	2012	BORO OF CALDWELL	1	- \$	- \$	-	
		CITY OF ENGLEWOOD	2	1 \$	212,755.52 \$	106,377.76	
		CITY OF HOBOKEN	3	2 \$	271,459.00 \$	90,486.33	
		HOWELL TOWNSHIP	5	- \$	1,395,534.69 \$	279,106.94	
		TOWN OF MORRISTOWN	2	1 \$	182,331.04 \$	91,165.52	
		TOWNSHIP OF BLOOMFIELD	1	- \$	- \$	-	
		TOWNSHIP OF HAMILTON	3	1 \$	210,882.50 \$	70,294.17	
		TOWNSHIP OF MONTCLAIR	1	- \$	48,690.00 \$	48,690.00	
		TOWNSHIP OF MORRIS	1	1 \$	93,825.00 \$	93,825.00	
		TOWNSHIP OF UNION	1	- \$	104,328.17 \$	104,328.17	
		TOWNSHIP OF WARREN	1	1 \$	62,600.00 \$	62,600.00	
TWP OF PARSIPPANY	1	- \$	- \$	-			
TWP OF WEST ORANGE	1	1 \$	511,322.30 \$	511,322.30			
<b>2012 Total</b>			<b>23</b>	<b>8 \$</b>	<b>3,093,728.22 \$</b>	<b>134,509.92</b>	
2013	CITY OF ENGLEWOOD	1	- \$	103,514.98 \$	103,514.98		
	CITY OF HOBOKEN	5	5 \$	244,500.00 \$	48,900.00		
	CITY OF LINDEN	3	1 \$	115,500.00 \$	38,500.00		
	HOWELL TOWNSHIP	1	- \$	- \$	-		
	LIVINGSTON TOWNSHIP	2	1 \$	82,742.63 \$	41,371.32		
	TOWN OF MORRISTOWN	1	- \$	- \$	-		
	TOWNSHIP OF BLOOMFIELD	6	6 \$	240,063.00 \$	40,010.50		
	TOWNSHIP OF HAMILTON	3	- \$	5,906.35 \$	1,968.78		
	TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-		
	TOWNSHIP OF MONTCLAIR	7	2 \$	128,000.00 \$	18,285.71		
	TOWNSHIP OF MORRIS	2	- \$	- \$	-		
TWP OF NORTH BRUNSWICK	1	1 \$	78,000.00 \$	78,000.00			
<b>2013 Total</b>			<b>33</b>	<b>16 \$</b>	<b>998,226.96 \$</b>	<b>30,249.30</b>	

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred	
EMPLOYMENT PRACTICES	2014	CITY OF ENGLEWOOD	1	1 \$	- \$	-	
		CITY OF HOBOKEN	3	3 \$	151,000.00 \$	50,333.33	
		TOWN OF GUTTENBERG	1	- \$	- \$	-	
		TOWN OF HARRISON	1	- \$	- \$	-	
		TOWNSHIP OF BLOOMFIELD	5	5 \$	345,000.00 \$	69,000.00	
		TOWNSHIP OF HAMILTON	1	1 \$	151,000.00 \$	151,000.00	
		TOWNSHIP OF MONTCLAIR	2	1 \$	26,813.00 \$	13,406.50	
		TOWNSHIP OF MORRIS	2	2 \$	302,000.00 \$	151,000.00	
		TWP OF PARSIPPANY	4	2 \$	316,980.00 \$	79,245.00	
	<b>2014 Total</b>			<b>20</b>	<b>15 \$</b>	<b>1,292,793.00 \$</b>	<b>64,639.65</b>
<b>EMPLOYMENT PRACTICES Total</b>			<b>78</b>	<b>41 \$</b>	<b>6,784,615.68 \$</b>	<b>86,982.25</b>	
GENERAL LIABILITY	2006	TOWNSHIP OF UNION	1	- \$	133.90 \$	133.90	
		<b>2006 Total</b>	<b>1</b>	<b>- \$</b>	<b>133.90 \$</b>	<b>133.90</b>	
	2007	TOWNSHIP OF HAMILTON	1	1 \$	627,148.61 \$	627,148.61	
		<b>2007 Total</b>	<b>1</b>	<b>1 \$</b>	<b>627,148.61 \$</b>	<b>627,148.61</b>	
	2008	CITY OF ENGLEWOOD	1	- \$	- \$	-	
		<b>2008 Total</b>	<b>1</b>	<b>- \$</b>	<b>- \$</b>	<b>-</b>	
	2009	BORO OF CALDWELL	TWP OF MANALAPAN	1	- \$	- \$	-
			TWP OF MANALAPAN	1	1 \$	46,440.15 \$	46,440.15
		<b>2009 Total</b>	<b>2</b>	<b>1 \$</b>	<b>46,440.15 \$</b>	<b>23,220.08</b>	
	2010	BERKELEY TOWNSHIP BORO OF CALDWELL BORO OF NORTH PLAINFIELD BOROUGH OF KENILWORTH CITY OF ENGLEWOOD CITY OF HOBOKEN HOWELL TOWNSHIP TOWNSHIP OF EWING TOWNSHIP OF MAPLEWOOD TOWNSHIP OF MONTCLAIR TOWNSHIP OF MORRIS TOWNSHIP OF UNION TWP OF MANALAPAN TWP OF WEST ORANGE		1	- \$	3,408.86 \$	3,408.86
				1	- \$	2,606.10 \$	2,606.10
				1	- \$	8.90 \$	8.90
				1	- \$	4,131.58 \$	4,131.58
				3	1 \$	46,474.11 \$	15,491.37
				2	- \$	- \$	-
			1	1 \$	19,920.00 \$	19,920.00	
			3	1 \$	41,000.00 \$	13,666.67	
			1	- \$	2,280.42 \$	2,280.42	
			5	- \$	105,799.17 \$	21,159.83	
			1	- \$	719.10 \$	719.10	
			1	- \$	41,646.56 \$	41,646.56	
			1	- \$	3,640.16 \$	3,640.16	
	1	1 \$	44,950.00 \$	44,950.00			
<b>2010 Total</b>	<b>23</b>	<b>4 \$</b>	<b>316,584.96 \$</b>	<b>13,764.56</b>			
2011	BERKELEY TOWNSHIP BORO OF CALDWELL BORO OF HIGHLAND PARK BOROUGH OF KENILWORTH BOROUGH OF MIDDLESEX CITY OF ENGLEWOOD		2	1 \$	33,100.00 \$	16,550.00	
			2	1 \$	42,000.00 \$	21,000.00	
			3	1 \$	109,508.90 \$	36,502.97	
			2	- \$	22,178.11 \$	11,089.06	
			2	- \$	500.00 \$	250.00	
			8	3 \$	173,589.37 \$	21,698.67	

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2011	CITY OF HOBOKEN	14	3 \$	217,077.82 \$	15,505.56 \$
		CITY OF RAHWAY	2	- \$	- \$	- \$
		HOWELL TOWNSHIP	2	1 \$	31,464.97 \$	15,732.49 \$
		LIVINGSTON TOWNSHIP	4	- \$	- \$	- \$
		TOWN OF HARRISON	1	1 \$	87,000.00 \$	87,000.00 \$
		TOWN OF MORRISTOWN	3	1 \$	32,001.65 \$	10,667.22 \$
		TOWNSHIP OF EWING	1	1 \$	36,000.00 \$	36,000.00 \$
		TOWNSHIP OF FREEHOLD	7	2 \$	131,775.40 \$	18,825.06 \$
		TOWNSHIP OF MAPLEWOOD	3	- \$	- \$	- \$
		TOWNSHIP OF MONTCLAIR	11	1 \$	54,114.57 \$	4,919.51 \$
		TOWNSHIP OF UNION	16	4 \$	175,006.65 \$	10,937.92 \$
		TOWNSHIP OF WARREN	1	- \$	2,946.74 \$	2,946.74 \$
		TWP OF MANALAPAN	9	3 \$	230,623.10 \$	25,624.79 \$
		TWP OF NORTH BRUNSWICK	5	- \$	8,652.26 \$	1,730.45 \$
		TWP OF WEST ORANGE	23	- \$	36,485.68 \$	1,586.33 \$
		<b>2011 Total</b>			<b>121</b>	<b>23 \$</b>
	2012	BERKELEY TOWNSHIP	7	1 \$	34,594.31 \$	4,942.04 \$
		BORO OF CALDWELL	15	2 \$	115,381.31 \$	7,692.09 \$
		BORO OF FAIR HAVEN	1	- \$	3,199.10 \$	3,199.10 \$
		BORO OF FANWOOD	5	- \$	1,900.00 \$	380.00 \$
		BORO OF HIGHLAND PARK	20	- \$	12,157.94 \$	607.90 \$
		BORO OF NORTH PLAINFIELD	12	1 \$	42,929.08 \$	3,577.42 \$
		BOROUGH OF HADDON HEIGHTS	4	- \$	500.00 \$	125.00 \$
		BOROUGH OF KENILWORTH	8	- \$	8.90 \$	1.11 \$
		BOROUGH OF MIDDLESEX	3	- \$	871.21 \$	290.40 \$
		CITY OF ENGLEWOOD	34	4 \$	187,181.32 \$	5,505.33 \$
		CITY OF HOBOKEN	58	8 \$	322,252.93 \$	5,556.09 \$
		CITY OF RAHWAY	30	3 \$	182,231.70 \$	6,074.39 \$
		HOWELL TOWNSHIP	21	3 \$	196,470.19 \$	9,355.72 \$
		LIVINGSTON TOWNSHIP	43	- \$	142,715.08 \$	3,318.96 \$
		TOWN OF HARRISON	5	1 \$	32,290.55 \$	6,458.11 \$
		TOWN OF MORRISTOWN	22	1 \$	85,588.39 \$	3,890.38 \$
		TOWNSHIP OF BLOOMFIELD	29	4 \$	269,497.25 \$	9,293.01 \$
		TOWNSHIP OF EASTAMPTON	2	- \$	8.90 \$	4.45 \$
		TOWNSHIP OF EWING	11	- \$	3,229.23 \$	293.57 \$
		TOWNSHIP OF FREEHOLD	23	1 \$	78,635.91 \$	3,418.95 \$
		TOWNSHIP OF HAMILTON	10	- \$	27.30 \$	2.73 \$
		TOWNSHIP OF MAPLEWOOD	21	1 \$	15,653.65 \$	745.41 \$
		TOWNSHIP OF MONTCLAIR	46	2 \$	102,586.25 \$	2,230.14 \$
		TOWNSHIP OF MORRIS	8	- \$	7,880.05 \$	985.01 \$
		TOWNSHIP OF UNION	37	2 \$	69,298.33 \$	1,872.93 \$
		TOWNSHIP OF WARREN	7	- \$	5,689.91 \$	812.84 \$

Valued as of 06/30/14





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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred	
GENERAL LIABILITY	2012	TWP OF MANALAPAN	11	- \$	1,170.00 \$	106.36	
		TWP OF NORTH BRUNSWICK	25	- \$	16,916.23 \$	676.65	
		TWP OF PARSIPPANY	28	1 \$	33,227.45 \$	1,186.69	
		TWP OF WEST ORANGE	36	- \$	17,521.66 \$	486.71	
	<b>2012 Total</b>			<b>582</b>	<b>35 \$</b>	<b>1,981,614.13 \$</b>	<b>3,404.84</b>
	GENERAL LIABILITY	2013	BERKELEY HEIGHTS	6	- \$	- \$	-
			BERKELEY TOWNSHIP	5	- \$	1,763.08 \$	352.62
			BORO OF CALDWELL	15	1 \$	48,845.20 \$	3,256.35
			BORO OF FAIR HAVEN	2	- \$	913.86 \$	456.93
			BORO OF FANWOOD	3	- \$	994.70 \$	331.57
			BORO OF HIGHLAND PARK	8	2 \$	32,009.20 \$	4,001.15
			BORO OF NORTH PLAINFIELD	1	- \$	494.65 \$	494.65
			BOROUGH OF HADDON HEIGHTS	10	1 \$	8,654.29 \$	865.43
			BOROUGH OF KENILWORTH	4	- \$	1,971.85 \$	492.96
			CITY OF ENGLEWOOD	24	7 \$	172,693.53 \$	7,195.56
			CITY OF HOBOKEN	38	5 \$	136,447.50 \$	3,590.72
			CITY OF LINDEN	29	3 \$	88,266.55 \$	3,043.67
			CITY OF RAHWAY	29	3 \$	140,747.42 \$	4,853.36
			HOWELL TOWNSHIP	17	1 \$	33,858.24 \$	1,991.66
			LIVINGSTON TOWNSHIP	30	1 \$	22,825.88 \$	760.86
TOWN OF HARRISON			14	- \$	889.95 \$	63.57	
TOWN OF MORRISTOWN			10	1 \$	110,202.25 \$	11,020.23	
TOWNSHIP OF BLOOMFIELD			31	6 \$	155,894.31 \$	5,028.85	
TOWNSHIP OF EASTAMPTON			1	- \$	- \$	-	
TOWNSHIP OF EWING			9	1 \$	8,401.05 \$	933.45	
TOWNSHIP OF FREEHOLD			9	- \$	1,050.86 \$	116.76	
TOWNSHIP OF HAMILTON			27	7 \$	162,250.49 \$	6,009.28	
TOWNSHIP OF LAWERENCE			15	4 \$	49,807.88 \$	3,320.53	
TOWNSHIP OF MAPLEWOOD			12	2 \$	10,177.94 \$	848.16	
TOWNSHIP OF MONTCLAIR			43	3 \$	109,056.19 \$	2,536.19	
TOWNSHIP OF MORRIS			4	- \$	318.45 \$	79.61	
TOWNSHIP OF UNION			30	2 \$	141,084.58 \$	4,702.82	
TOWNSHIP OF WARREN			3	1 \$	25,500.00 \$	8,500.00	
TWP OF NORTH BRUNSWICK	21	2 \$	14,232.60 \$	677.74			
TWP OF PARSIPPANY	46	3 \$	136,375.53 \$	2,964.69			
TWP OF WEST ORANGE	29	3 \$	42,773.65 \$	1,474.95			
<b>2013 Total</b>			<b>525</b>	<b>59 \$</b>	<b>1,658,501.68 \$</b>	<b>3,159.05</b>	
GENERAL LIABILITY	2014	BERKELEY HEIGHTS	5	1 \$	500.00 \$	100.00	
		BERKELEY TOWNSHIP	2	- \$	1,148.10 \$	574.05	
		BORO OF CALDWELL	10	- \$	671.90 \$	67.19	
		BORO OF FAIR HAVEN	1	1 \$	1,000.00 \$	1,000.00	
		BORO OF FANWOOD	2	2 \$	1,500.00 \$	750.00	

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
<b>GENERAL LIABILITY</b>	2014	BORO OF HIGHLAND PARK	5	1 \$	1,000.00 \$	200.00
		BORO OF NEW PROVIDENCE	8	1 \$	1,484.60 \$	185.58
		BORO OF NORTH PLAINFIELD	1	1 \$	31,000.00 \$	31,000.00
		BOROUGH OF HADDON HEIGHTS	4	1 \$	500.00 \$	125.00
		BOROUGH OF KENILWORTH	3	1 \$	2,500.00 \$	833.33
		BOROUGH OF TOTOWA	6	2 \$	11,500.00 \$	1,916.67
		CITY OF ENGLEWOOD	12	5 \$	5,637.05 \$	469.75
		CITY OF HOBOKEN	20	8 \$	6,954.25 \$	347.71
		CITY OF LINDEN	11	4 \$	6,098.05 \$	554.37
		CITY OF RAHWAY	10	2 \$	33,460.20 \$	3,346.02
		HOWELL TOWNSHIP	17	6 \$	30,775.00 \$	1,810.29
		LIVINGSTON TOWNSHIP	13	5 \$	3,024.08 \$	232.62
		TOWN OF GUTTENBERG	4	2 \$	3,324.05 \$	831.01
		TOWN OF HARRISON	11	3 \$	2,662.70 \$	242.06
		TOWN OF KEARNY	22	8 \$	83,608.05 \$	3,800.37
		TOWN OF MORRISTOWN	6	- \$	163.05 \$	27.18
		TOWNSHIP OF BLOOMFIELD	15	7 \$	57,501.55 \$	3,833.44
		TOWNSHIP OF EWING	21	14 \$	72,000.00 \$	3,428.57
		TOWNSHIP OF FREEHOLD	11	3 \$	9,500.00 \$	863.64
		TOWNSHIP OF HAMILTON	6	5 \$	44,000.00 \$	7,333.33
		TOWNSHIP OF LAWERENCE	5	1 \$	748.92 \$	149.78
		TOWNSHIP OF MAPLEWOOD	11	5 \$	5,000.00 \$	454.55
		TOWNSHIP OF MONTCLAIR	21	10 \$	10,433.55 \$	496.84
		TOWNSHIP OF UNION	21	5 \$	3,350.00 \$	159.52
		TOWNSHIP OF WARREN	3	- \$	599.45 \$	199.82
		TWP OF NORTH BRUNSWICK	8	3 \$	31,500.00 \$	3,937.50
		TWP OF PARSIPPANY	13	5 \$	4,415.98 \$	339.69
TWP OF WEST ORANGE	12	5 \$	19,000.00 \$	1,583.33		
<b>2014 Total</b>			<b>320</b>	<b>117 \$</b>	<b>486,560.53 \$</b>	<b>1,520.50</b>
<b>GENERAL LIABILITY Total</b>			<b>1,576</b>	<b>240 \$</b>	<b>6,541,009.18 \$</b>	<b>4,150.39</b>
<b>PROPERTY</b>	2011	CITY OF RAHWAY	3	- \$	6,067.86 \$	2,022.62
		LIVINGSTON TOWNSHIP	4	- \$	2,815.00 \$	703.75
		TOWN OF HARRISON	1	- \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	- \$	936.25 \$	936.25
		<b>2011 Total</b>			<b>9</b>	<b>- \$</b>
	2012	BERKELEY TOWNSHIP	32	- \$	113,159.39 \$	3,536.23
		BORO OF CALDWELL	5	- \$	36,737.35 \$	7,347.47
		BORO OF FAIR HAVEN	5	- \$	22,621.84 \$	4,524.37
		BORO OF FANWOOD	2	- \$	8,850.00 \$	4,425.00
		BORO OF HIGHLAND PARK	7	- \$	2,044.00 \$	292.00
		BORO OF NORTH PLAINFIELD	4	- \$	500.00 \$	125.00
BOROUGH OF HADDON HEIGHTS	3	- \$	519.54 \$	173.18		

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2012	BOROUGH OF KENILWORTH	1	- \$	- \$	-
		BOROUGH OF MIDDLESEX	12	- \$	27,892.70 \$	2,324.39
		CITY OF ENGLEWOOD	9	- \$	621,999.27 \$	69,111.03
		CITY OF HOBOKEN	25	- \$	845,972.27 \$	33,838.89
		CITY OF RAHWAY	29	- \$	1,059,239.07 \$	36,525.49
		HOWELL TOWNSHIP	3	- \$	107,016.14 \$	35,672.05
		LIVINGSTON TOWNSHIP	3	- \$	9,836.55 \$	3,278.85
		TOWN OF HARRISON	9	- \$	258,991.70 \$	28,776.86
		TOWN OF MORRISTOWN	1	- \$	- \$	-
		TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
		TOWNSHIP OF EWING	1	- \$	- \$	-
		TOWNSHIP OF FREEHOLD	5	- \$	235,727.38 \$	47,145.48
		TOWNSHIP OF MAPLEWOOD	2	- \$	1,589.00 \$	794.50
		TOWNSHIP OF MONTCLAIR	3	- \$	551.55 \$	183.85
		TOWNSHIP OF MORRIS	5	- \$	5,715.28 \$	1,143.06
		TOWNSHIP OF UNION	3	- \$	5,616.37 \$	1,872.12
		TOWNSHIP OF WARREN	5	- \$	7,415.89 \$	1,483.18
		TWP OF MANALAPAN	4	- \$	2,871.12 \$	717.78
		TWP OF NORTH BRUNSWICK	18	- \$	77,834.57 \$	4,324.14
		TWP OF PARSIPPANY	16	- \$	224,445.11 \$	14,027.82
		TWP OF WEST ORANGE	1	- \$	- \$	-
<b>2012 Total</b>			<b>214</b>	<b>- \$</b>	<b>3,677,146.09 \$</b>	<b>17,182.93</b>
	2013	BERKELEY HEIGHTS	6	- \$	34,617.08 \$	5,769.51
		BERKELEY TOWNSHIP	5	1 \$	8,492.78 \$	1,698.56
		BORO OF CALDWELL	3	- \$	1,407.95 \$	469.32
		BORO OF FAIR HAVEN	1	1 \$	1,500.00 \$	1,500.00
		BORO OF HIGHLAND PARK	2	- \$	385.21 \$	192.61
		BORO OF NEW PROVIDENCE	1	- \$	1,422.46 \$	1,422.46
		BORO OF NORTH PLAINFIELD	1	- \$	1,990.00 \$	1,990.00
		BOROUGH OF HADDON HEIGHTS	2	- \$	2,280.75 \$	1,140.38
		CITY OF ENGLEWOOD	12	1 \$	17,327.84 \$	1,443.99
		CITY OF LINDEN	20	1 \$	6,014.37 \$	300.72
		CITY OF RAHWAY	4	- \$	5,638.21 \$	1,409.55
		HOWELL TOWNSHIP	4	- \$	- \$	-
		LIVINGSTON TOWNSHIP	5	- \$	14,490.56 \$	2,898.11
		TOWN OF HARRISON	2	- \$	2,616.94 \$	1,308.47
		TOWN OF MORRISTOWN	3	1 \$	18,950.00 \$	6,316.67
		TOWNSHIP OF FREEHOLD	1	- \$	79,708.96 \$	79,708.96
		TOWNSHIP OF HAMILTON	1	- \$	76,455.00 \$	76,455.00
		TOWNSHIP OF LAWERENCE	1	- \$	4,475.00 \$	4,475.00
		TOWNSHIP OF MONTCLAIR	1	- \$	3,254.05 \$	3,254.05
		TOWNSHIP OF MORRIS	2	- \$	2,525.88 \$	1,262.94

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred	
PROPERTY	2013	TOWNSHIP OF UNION	1	- \$	1,000.00 \$	1,000.00 \$	
		TWP OF NORTH BRUNSWICK	5	- \$	30,974.30 \$	6,194.86 \$	
		TWP OF PARSIPPANY	8	1 \$	36,728.45 \$	4,591.06 \$	
		TWP OF WEST ORANGE	2	- \$	6,495.00 \$	3,247.50 \$	
	<b>2013 Total</b>			<b>93</b>	<b>6 \$</b>	<b>358,750.79 \$</b>	<b>3,857.54 \$</b>
	2014	BERKELEY HEIGHTS	2	- \$	5,300.00 \$	2,650.00 \$	
		BERKELEY TOWNSHIP	3	1 \$	19,998.60 \$	6,666.20 \$	
		BORO OF CALDWELL	4	1 \$	1,000.00 \$	250.00 \$	
		BORO OF FAIR HAVEN	4	1 \$	3,579.12 \$	894.78 \$	
		BORO OF NEW PROVIDENCE	2	1 \$	47,573.10 \$	23,786.55 \$	
		BORO OF NORTH PLAINFIELD	1	- \$	- \$	- \$	
		BOROUGH OF HADDON HEIGHTS	2	- \$	16,089.17 \$	8,044.58 \$	
		BOROUGH OF TOTOWA	1	- \$	4,044.40 \$	4,044.40 \$	
		CITY OF ENGLEWOOD	5	2 \$	8,175.87 \$	1,635.17 \$	
		CITY OF LINDEN	2	- \$	- \$	- \$	
		LIVINGSTON TOWNSHIP	2	- \$	- \$	- \$	
		TOWN OF GUTTENBERG	1	1 \$	1,000.00 \$	1,000.00 \$	
		TOWN OF HARRISON	2	1 \$	8,467.84 \$	4,233.92 \$	
		TOWN OF KEARNY	1	- \$	5,345.00 \$	5,345.00 \$	
		TOWN OF MORRISTOWN	2	2 \$	7,500.00 \$	3,750.00 \$	
		TOWNSHIP OF BLOOMFIELD	1	- \$	6,875.00 \$	6,875.00 \$	
		TOWNSHIP OF LAWERENCE	1	- \$	59,959.16 \$	59,959.16 \$	
		TOWNSHIP OF MAPLEWOOD	3	1 \$	6,480.67 \$	2,160.22 \$	
		TOWNSHIP OF MORRIS	1	- \$	7,200.92 \$	7,200.92 \$	
		TOWNSHIP OF UNION	2	1 \$	4,059.00 \$	2,029.50 \$	
		TOWNSHIP OF WARREN	4	1 \$	135,636.98 \$	33,909.25 \$	
		TWP OF NORTH BRUNSWICK	1	- \$	150.00 \$	150.00 \$	
TWP OF PARSIPPANY		6	1 \$	43,439.23 \$	7,239.87 \$		
TWP OF WEST ORANGE	2	1 \$	800.00 \$	400.00 \$			
<b>2014 Total</b>			<b>55</b>	<b>15 \$</b>	<b>392,674.06 \$</b>	<b>7,139.53 \$</b>	
<b>PROPERTY Total</b>			<b>371</b>	<b>21 \$</b>	<b>4,438,390.05 \$</b>	<b>11,963.32 \$</b>	
PUBLIC OFFICIALS LIABILITY	2012	BERKELEY TOWNSHIP	1	- \$	580.00 \$	580.00 \$	
		BORO OF CALDWELL	2	- \$	3,000.00 \$	1,500.00 \$	
		BORO OF FANWOOD	1	- \$	- \$	- \$	
		BORO OF HIGHLAND PARK	2	- \$	2,500.00 \$	1,250.00 \$	
		BORO OF NORTH PLAINFIELD	2	1 \$	38,050.00 \$	19,025.00 \$	
		BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	- \$	
		BOROUGH OF KENILWORTH	1	- \$	27,889.92 \$	27,889.92 \$	
		BOROUGH OF MIDDLESEX	1	- \$	4,600.00 \$	4,600.00 \$	
		CITY OF ENGLEWOOD	1	- \$	4,154.85 \$	4,154.85 \$	
		CITY OF HOBOKEN	18	- \$	25,031.35 \$	1,390.63 \$	
		CITY OF RAHWAY	1	- \$	21,291.66 \$	21,291.66 \$	



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred		
PUBLIC OFFICIALS LIABILITY	2012	TOWN OF MORRISTOWN	1	- \$	950.00 \$	950.00		
		TOWNSHIP OF MAPLEWOOD	1	- \$	4,146.90 \$	4,146.90		
		TOWNSHIP OF MONTCLAIR	2	- \$	1,900.00 \$	950.00		
		TOWNSHIP OF MORRIS	2	- \$	1,026.50 \$	513.25		
		TOWNSHIP OF UNION	3	- \$	81,000.00 \$	27,000.00		
		TOWNSHIP OF WARREN	1	- \$	- \$	-		
		TWP OF PARSIPPANY	3	1 \$	36,732.70 \$	12,244.23		
		TWP OF WEST ORANGE	1	- \$	- \$	-		
		<b>2012 Total</b>			<b>45</b>	<b>2 \$</b>	<b>252,853.88 \$</b>	<b>5,618.98</b>
			2013	BERKELEY HEIGHTS	2	- \$	950.00 \$	475.00
BERKELEY TOWNSHIP	1			- \$	950.00 \$	950.00		
BORO OF CALDWELL	2			1 \$	31,950.00 \$	15,975.00		
BORO OF FANWOOD	1			- \$	950.00 \$	950.00		
BORO OF HIGHLAND PARK	2			- \$	950.00 \$	475.00		
BORO OF NORTH PLAINFIELD	2			- \$	1,708.50 \$	854.25		
CITY OF ENGLEWOOD	1			- \$	6,004.50 \$	6,004.50		
CITY OF HOBOKEN	19			2 \$	219,059.79 \$	11,529.46		
CITY OF LINDEN	1			- \$	- \$	-		
CITY OF RAHWAY	1			- \$	950.00 \$	950.00		
HOWELL TOWNSHIP	1			- \$	- \$	-		
LIVINGSTON TOWNSHIP	1			1 \$	30,000.00 \$	30,000.00		
TOWN OF MORRISTOWN	3			1 \$	6,950.00 \$	2,316.67		
TOWNSHIP OF EWING	1			- \$	950.00 \$	950.00		
TOWNSHIP OF HAMILTON	1			1 \$	21,000.00 \$	21,000.00		
TOWNSHIP OF LAWERENCE	1			- \$	629.00 \$	629.00		
TOWNSHIP OF MAPLEWOOD	2			1 \$	31,000.00 \$	15,500.00		
TOWNSHIP OF MONTCLAIR	5			3 \$	168,000.00 \$	33,600.00		
TOWNSHIP OF MORRIS	1			- \$	- \$	-		
TWP OF NORTH BRUNSWICK	1			1 \$	45,000.00 \$	45,000.00		
TWP OF PARSIPPANY	3	- \$	950.00 \$	316.67				
<b>2013 Total</b>			<b>52</b>	<b>11 \$</b>	<b>567,951.79 \$</b>	<b>10,922.15</b>		
	2014	BERKELEY TOWNSHIP	1	- \$	721.50 \$	721.50		
		BORO OF NORTH PLAINFIELD	1	- \$	2,238.50 \$	2,238.50		
		BOROUGH OF TOTOWA	1	1 \$	- \$	-		
		CITY OF ENGLEWOOD	2	2 \$	1,500.00 \$	750.00		
		CITY OF HOBOKEN	7	2 \$	188,995.62 \$	26,999.37		
		CITY OF LINDEN	2	2 \$	3,500.00 \$	1,750.00		
		CITY OF RAHWAY	1	- \$	684.50 \$	684.50		
		HOWELL TOWNSHIP	2	2 \$	7,000.00 \$	3,500.00		
		TOWN OF MORRISTOWN	1	- \$	2,035.00 \$	2,035.00		
		TOWNSHIP OF MONTCLAIR	2	- \$	592.00 \$	296.00		
		TOWNSHIP OF MORRIS	1	1 \$	1,000.00 \$	1,000.00		

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
<b>PUBLIC OFFICIALS LIABILITY</b>	2014	TWP OF NORTH BRUNSWICK	1	- \$	2,053.50 \$	2,053.50
<b>2014 Total</b>			<b>22</b>	<b>10 \$</b>	<b>210,320.62 \$</b>	<b>9,560.03</b>
<b>PUBLIC OFFICIALS LIABILITY Total</b>			<b>119</b>	<b>23 \$</b>	<b>1,031,126.29 \$</b>	<b>8,664.93</b>
<b>WORKERS COMPENSATION</b>	2006	BERKELEY TOWNSHIP	1	1 \$	8,510.65 \$	8,510.65
		CITY OF RAHWAY	1	1 \$	25,878.20 \$	25,878.20
<b>2006 Total</b>			<b>2</b>	<b>2 \$</b>	<b>34,388.85 \$</b>	<b>17,194.43</b>
	2009	CITY OF HOBOKEN	1	1 \$	19,869.20 \$	19,869.20
		TOWNSHIP OF MONTCLAIR	1	1 \$	11,500.00 \$	11,500.00
<b>2009 Total</b>			<b>2</b>	<b>2 \$</b>	<b>31,369.20 \$</b>	<b>15,684.60</b>
	2010	BORO OF CALDWELL	1	- \$	32,929.64 \$	32,929.64
		CITY OF HOBOKEN	7	6 \$	87,872.87 \$	12,553.27
		TOWNSHIP OF FREEHOLD	1	1 \$	6,426.90 \$	6,426.90
<b>2010 Total</b>			<b>9</b>	<b>7 \$</b>	<b>127,229.41 \$</b>	<b>14,136.60</b>
	2011	CITY OF ENGLEWOOD	1	- \$	957.08 \$	957.08
		CITY OF HOBOKEN	3	3 \$	68,641.37 \$	22,880.46
		HOWELL TOWNSHIP	1	- \$	9.20 \$	9.20
		LIVINGSTON TOWNSHIP	2	- \$	5,320.57 \$	2,660.29
		TOWNSHIP OF EWING	1	- \$	14.15 \$	14.15
		TOWNSHIP OF MONTCLAIR	1	1 \$	86,638.80 \$	86,638.80
		TOWNSHIP OF UNION	1	- \$	1,063.05 \$	1,063.05
		TWP OF NORTH BRUNSWICK	1	1 \$	37,175.34 \$	37,175.34
		TWP OF WEST ORANGE	1	1 \$	18,960.00 \$	18,960.00
<b>2011 Total</b>			<b>12</b>	<b>6 \$</b>	<b>218,779.56 \$</b>	<b>18,231.63</b>
	2012	BERKELEY TOWNSHIP	47	13 \$	1,414,852.52 \$	30,103.25
		BORO OF CALDWELL	14	1 \$	76,041.45 \$	5,431.53
		BORO OF FAIR HAVEN	6	1 \$	18,340.64 \$	3,056.77
		BORO OF FANWOOD	6	4 \$	120,060.65 \$	20,010.11
		BORO OF HIGHLAND PARK	15	2 \$	69,323.86 \$	4,621.59
		BORO OF NEW PROVIDENCE	9	1 \$	245,114.17 \$	27,234.91
		BORO OF NORTH PLAINFIELD	21	3 \$	96,482.65 \$	4,594.41
		BOROUGH OF HADDON HEIGHTS	6	- \$	26,497.32 \$	4,416.22
		BOROUGH OF KENILWORTH	5	- \$	5,294.16 \$	1,058.83
		BOROUGH OF MIDDLESEX	15	2 \$	397,584.24 \$	26,505.62
		CITY OF ENGLEWOOD	72	19 \$	978,229.06 \$	13,586.51
		CITY OF HOBOKEN	100	22 \$	1,499,215.87 \$	14,992.16
		CITY OF RAHWAY	29	- \$	67,983.28 \$	2,344.25
		HOWELL TOWNSHIP	30	10 \$	764,856.09 \$	25,495.20
		LIVINGSTON TOWNSHIP	47	12 \$	764,003.08 \$	16,255.38
		TOWN OF HARRISON	19	1 \$	135,404.79 \$	7,126.57
		TOWN OF MORRISTOWN	37	2 \$	159,871.81 \$	4,320.86
		TOWNSHIP OF EASTAMPTON	5	- \$	9,549.92 \$	1,909.98

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2012	TOWNSHIP OF EWING	52	5 \$	431,950.39 \$	8,306.74 \$
		TOWNSHIP OF FREEHOLD	21	4 \$	157,970.87 \$	7,522.42 \$
		TOWNSHIP OF HAMILTON	137	16 \$	1,393,262.51 \$	10,169.80 \$
		TOWNSHIP OF MAPLEWOOD	29	3 \$	126,872.27 \$	4,374.91 \$
		TOWNSHIP OF MONTCLAIR	65	13 \$	823,103.60 \$	12,663.13 \$
		TOWNSHIP OF MORRIS	26	3 \$	195,815.93 \$	7,531.38 \$
		TOWNSHIP OF UNION	62	6 \$	472,841.58 \$	7,626.48 \$
		TOWNSHIP OF WARREN	12	- \$	9,206.13 \$	767.18 \$
		TWP OF MANALAPAN	16	2 \$	197,351.60 \$	12,334.48 \$
		TWP OF NORTH BRUNSWICK	46	5 \$	359,063.34 \$	7,805.72 \$
		TWP OF WEST ORANGE	36	7 \$	440,376.78 \$	12,232.69 \$
<b>2012 Total</b>			<b>985</b>	<b>157 \$</b>	<b>11,456,520.56 \$</b>	<b>11,630.99 \$</b>
	2013	BERKELEY HEIGHTS	12	2 \$	10,707.62 \$	892.30 \$
		BERKELEY TOWNSHIP	53	15 \$	360,845.11 \$	6,808.40 \$
		BORO OF CALDWELL	10	3 \$	57,302.03 \$	5,730.20 \$
		BORO OF FAIR HAVEN	6	1 \$	4,341.29 \$	723.55 \$
		BORO OF FANWOOD	4	3 \$	71,654.67 \$	17,913.67 \$
		BORO OF HIGHLAND PARK	11	4 \$	22,016.11 \$	2,001.46 \$
		BORO OF NEW PROVIDENCE	11	1 \$	13,192.86 \$	1,199.35 \$
		BORO OF NORTH PLAINFIELD	17	9 \$	78,622.96 \$	4,624.88 \$
		BOROUGH OF HADDON HEIGHTS	12	5 \$	117,342.39 \$	9,778.53 \$
		BOROUGH OF KENILWORTH	12	8 \$	223,282.81 \$	18,606.90 \$
		CITY OF ENGLEWOOD	52	24 \$	616,557.72 \$	11,856.88 \$
		CITY OF HOBOKEN	101	29 \$	550,751.82 \$	5,452.99 \$
		CITY OF LINDEN	96	33 \$	962,395.55 \$	10,024.95 \$
		CITY OF RAHWAY	22	12 \$	95,543.60 \$	4,342.89 \$
		HOWELL TOWNSHIP	14	4 \$	113,406.30 \$	8,100.45 \$
		LIVINGSTON TOWNSHIP	45	16 \$	369,475.33 \$	8,210.56 \$
		TOWN OF HARRISON	16	7 \$	213,144.92 \$	13,321.56 \$
		TOWN OF MORRISTOWN	24	11 \$	166,507.87 \$	6,937.83 \$
		TOWNSHIP OF EASTAMPTON	2	1 \$	1,112.70 \$	556.35 \$
		TOWNSHIP OF EWING	20	5 \$	329,969.43 \$	16,498.47 \$
		TOWNSHIP OF FREEHOLD	32	11 \$	187,065.44 \$	5,845.80 \$
		TOWNSHIP OF HAMILTON	96	32 \$	649,906.97 \$	6,769.86 \$
		TOWNSHIP OF LAWERENCE	24	6 \$	273,511.39 \$	11,396.31 \$
		TOWNSHIP OF MAPLEWOOD	38	9 \$	250,626.97 \$	6,595.45 \$
		TOWNSHIP OF MONTCLAIR	55	21 \$	552,908.54 \$	10,052.88 \$
		TOWNSHIP OF MORRIS	29	10 \$	324,871.51 \$	11,202.47 \$
		TOWNSHIP OF UNION	93	36 \$	697,674.64 \$	7,501.88 \$
		TOWNSHIP OF WARREN	9	3 \$	14,707.01 \$	1,634.11 \$
		TWP OF NORTH BRUNSWICK	33	10 \$	350,325.32 \$	10,615.92 \$
		TWP OF WEST ORANGE	44	16 \$	700,378.80 \$	15,917.70 \$

Valued as of 06/30/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
<b>WORKERS COMPENSATION</b>	<b>2013 Total</b>		<b>993</b>	<b>347</b>	<b>\$ 8,380,149.68</b>	<b>\$ 8,439.22</b>
	2014	BERKELEY HEIGHTS	8	8	\$ 29,858.00	\$ 3,732.25
		BERKELEY TOWNSHIP	23	18	\$ 189,619.36	\$ 8,244.32
		BORO OF CALDWELL	3	3	\$ 4,700.00	\$ 1,566.67
		BORO OF FANWOOD	5	5	\$ 33,340.00	\$ 6,668.00
		BORO OF HIGHLAND PARK	10	6	\$ 54,286.61	\$ 5,428.66
		BORO OF NEW PROVIDENCE	10	6	\$ 9,100.00	\$ 910.00
		BORO OF NORTH PLAINFIELD	12	7	\$ 11,000.00	\$ 916.67
		BOROUGH OF HADDON HEIGHTS	1	1	\$ 12,912.00	\$ 12,912.00
		BOROUGH OF KENILWORTH	6	6	\$ 17,650.00	\$ 2,941.67
		BOROUGH OF TOTOWA	3	3	\$ 58,815.67	\$ 19,605.22
		CITY OF ENGLEWOOD	27	18	\$ 150,804.81	\$ 5,585.36
		CITY OF HOBOKEN	34	26	\$ 205,536.78	\$ 6,045.20
		CITY OF LINDEN	78	70	\$ 557,993.10	\$ 7,153.76
		CITY OF RAHWAY	12	10	\$ 59,216.00	\$ 4,934.67
		HOWELL TOWNSHIP	21	15	\$ 150,374.97	\$ 7,160.71
		LIVINGSTON TOWNSHIP	18	17	\$ 78,215.65	\$ 4,345.31
		TOWN OF GUTTENBERG	3	2	\$ 27,081.00	\$ 9,027.00
		TOWN OF HARRISON	9	5	\$ 41,241.19	\$ 4,582.35
		TOWN OF KEARNY	22	21	\$ 302,705.19	\$ 13,759.33
		TOWN OF MORRISTOWN	16	13	\$ 55,801.57	\$ 3,487.60
		TOWNSHIP OF EWING	24	23	\$ 101,318.36	\$ 4,221.60
		TOWNSHIP OF FREEHOLD	12	8	\$ 50,488.07	\$ 4,207.34
		TOWNSHIP OF HAMILTON	41	35	\$ 233,221.39	\$ 5,688.33
		TOWNSHIP OF LAWERENCE	7	6	\$ 15,586.00	\$ 2,226.57
		TOWNSHIP OF MAPLEWOOD	13	12	\$ 41,450.00	\$ 3,188.46
		TOWNSHIP OF MONTCLAIR	29	27	\$ 454,536.15	\$ 15,673.66
		TOWNSHIP OF MORRIS	17	14	\$ 256,145.53	\$ 15,067.38
		TOWNSHIP OF UNION	41	40	\$ 251,919.57	\$ 6,144.38
		TOWNSHIP OF WARREN	6	4	\$ 10,300.00	\$ 1,716.67
		TWP OF NORTH BRUNSWICK	25	21	\$ 77,636.97	\$ 3,105.48
		TWP OF WEST ORANGE	14	14	\$ 193,392.59	\$ 13,813.76
	<b>2014 Total</b>		<b>550</b>	<b>464</b>	<b>\$ 3,736,246.53</b>	<b>\$ 6,793.18</b>
<b>WORKERS COMPENSATION Total</b>			<b>2,553</b>	<b>985</b>	<b>\$ 23,984,683.79</b>	<b>\$ 9,394.71</b>
<b>Grand Total</b>			<b>6,627</b>	<b>1,493</b>	<b>\$ 47,274,435.39</b>	<b>\$ 7,133.61</b>



<b>COMM MEETING PAY SUMMARY REPORT</b>							
<b>July 2014 Report</b>		<b>JUNE paid</b>					
						JUNE	
WC FEB 2014					<b>GRAND TOTAL JUNE 2014</b>	<b>AMT</b>	<b>MAY</b>
<b>TWP</b>	<b>TPA</b>	<b>AMT</b>	<b>MAY</b>		Post 2012 CLAIMS	1,178,418	1,573,504
Par Troy Hills	DH	70501	27,444.00		PRIOR 2012 CLAIMS	190,908	312,428
Bloomfield	D&H	6349	6,821.00		<b>TOTAL PAID</b>	1,369,326	1,885,932
All Other	QL	835031	916,796.00				
<b>Total WC</b>		911881	951,061.00				
PAL 2014							
<b>ALL TWP</b>							
AL	QL	9196	72,122				
APD	QL	127579	146,430				
EPL	QL	36812	138,202				
GL	QL	51501	100,541				
POL	QL	25786	38,561				
PROP	QL	15663	126,587				
<b>Total PAL</b>		266537	622,443				
WC		911881	951,061				
PAL		266537	622,443				
<b>Grand Total post 2012</b>		1178418	1,573,504				
<b>PMA PRIOR 2012</b>							
WC		161410	167,303				
PAL		29498	145,125				
APD PROP		0	0				
<b>Total Prior 2012</b>		190908	312,428				

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 4/9/2014 to 5/9/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Lawrence Township	6/17/2014	Motor Vehicle Commission Business License Services PIF/PFF	2014 GL/AL	Evidence of Insurance
Borough of Caldwell	6/9/2014	Caldwell College	2014 GL/AL/WC	Certificate holder is included as an additional insured (Licensor) as respects the Borough of Caldwell's use of the Werner Hall Alumni Theatre Jennings Library on October 11, 2014. *
Town of Morristown	6/26/2014	Normandy Realty	2014 GL	Evidence of insurance as respects the Town of Morristown's use of the premises at 65 Maple Avenue Morristown, NJ from 6/30/14 to 7/15/14 for police officer training.
Town of Morristown	7/3/2014	Normandy Realty	2014 GL	LK Maple Associates II, LLC, Normandy Real Estate Partners, LLC and Normandy FundSub Management Co., their affiliates and subsidiaries, are included as additional insured (Premises Owner) as respects Morristown's use of 65 Maple Avenue, Morristown NJ for Tactical Training Exercises from 7/3/14 to 7/15/14. This certificate supersedes the certificate issued 6/26/14. *
Borough of Fair Haven	6/24/2014	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 240 Dartmouth Avenue, Fair Haven, NJ on 6/30/14 for training purposes. *
Township of North Brunswick	7/3/2014	Middlesex County Board of Chosen Freeholders Dept. of Park & Recreation	2014 GL	The County of Middlesex is included as an additional insured (Property Owner) as respects the Township of North Brunswick's use of Davidson Mill Pond Park for a Camp Canoe Program July 7, 2014 through August 8, 2014. *
Township of Maplewood	7/2/2014	ROWMAT, INC.	2014 GL/AL/WC/APD	Evidence of Insurance as respects the Township of Maplewood's rental of 2011 Ford E350 Van VIN...A97962 value at \$21,000 from 7/3/14 to 7/8/14.
Township of Parsippany	6/11/2014	NJ Fury Softball	2014 GL/AL/WC	Evidence of insurance as respects the Parsippany ICE 14U/16U teams' participation in the NJ Fury Softball Tournament.
Township of Parsippany	6/30/2014	Triple Crown Sports	2014 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored Titans 14U Baseball Teams' participation in the Triple Crown Baseball Tournament.
Township of Parsippany	7/2/2014	Rockaway Township Softball	2014 GL	Evidence of insurance as respects the Township of Parsippany-Troy Hills sponsored ICE 14U/16U teams participation in the Rockaway Softball Tournament.

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 4/9/2014 to 5/9/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany	7/9/2014	Bi-County Softball	2014 GL	Evidence of insurance as respects the Township of Parsippany-Troy Hills sponsored Pride 10U and Lightning 14U teams participation in the Bi-County Softball League.
Borough of Haddon Heights	6/12/2014	PSE&G Southern Division Headquarters	2014 GL/AL/WC	PSE&G is included as an additional insured (Licensor) as respects the Haddon Heights Streetscape Committee's painting of their decorative street light poles. *
Borough of Haddon Heights	6/19/2014	Haddon Heights Board of Education	2014 GL/AL/WC	Evidence of Insurance as respects the Borough of Haddon Height's use of the Atlantic Avenue School at 21 East Atlantic Avenue for a Town Hall Meeting.
Borough of Haddon Heights	6/30/2014	County of Camden Director of Public Works	2014 GL/AL/WC	County of Camden is included as an additional insured (Property Owner) as respects the Borough of Haddon Heights closure of County Roads, Station Avenue and 10th Avenue for the 4th of July Parade. *
Borough of New Providence	7/3/2014	Union County Alliance Coordinator, Division of Planning	2014 GL/AL/WC	The State of New Jersey and the County of Union are included as additional insured (Grantor) as respects the Borough of New Providence's participation in the Municipal Alliance Program. *
Town of Kearny	6/20/2014	City of Clifton	2014 GL/AL/WC	Certificate Holder is included as an additional insured (Premises Owner) as respects the Town of Kearny's use of facility at 144 Main Ave, Clifton, NJ 07013 for various training activities throughout 2014.
Town of Kearny	6/12/2014	Owens Corning	2014 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the Town of Kearny Fire Department's use the certificate holder's facility for training purposes from June 16 through June 19, 2014. *
Town of Kearny	6/13/2014	Township of Lyndhurst Department of Parks & Recreation	2014 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the Town of Kearny Recreation Department sponsored Kearny Minor League All Star's use of the certificate holder's facilities for a Little League Baseball Tournament from 6/28/14 through 7/31/14. *
Union Township	7/7/2014	Union County Alliance Coordinator, Division of Planning	2014 GL/AL/WC	The State of New Jersey and the County of Union are included as additional insured (Grantor) as respects the Township of Union's participation in the Municipal Alliance Program. *
Township of Livingston	6/30/2014	Crystal Plaza	2014 GL/AL/WC	Evidence of Insurance as respects the Township of Livingston Police Officers work as security and traffic control at Crystal Plaza for various functions.

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 4/9/2014 to 5/9/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Bloomfield	6/11/2014	Essex County Department of Public Works	2014 GL	Evidence of insurance as respects the Sunset Classic sign hanging from the bridge on Broad Street at State Street. Sign will be hung on 6/13/14 and removed on 6/27/14.
City of Linden	6/19/2014	Union County Department of Parks & Recreation	2014 GL	The County of Union, its Board of Chosen Freeholders, Officers, Employees, Agents and Servants are included as additional insured as respects the City of Linden's use of Wheeler Park for the Bicycle Jamboree on 6/25/14 with a rain date of 6/30/14.*
Township of Livingston	6/11/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for Comptroller Susan Strande, Tax Collector - Vibha Desai, Municipal Court Judge - William Williams, Court Administrator/Clerk - Walter Mollineaux, Municipal Clerk - Glenn Turtleaub, Library Treasurer - Barbara Bye.
Borough of New Providence	6/9/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer/CFO Kenneth DeRoberts; Tax Collector Monica Marino; Municipal Judge Donald Bogosia; Court Administrator Court Personnel.
Union Township	6/27/2014	JESCO INC.	2014 GL/AL/WC/PROP	Jesco Inc. is included as an additional insured (Lessor) and loss payee as respects the Township of Union's rental of a John Deere 310K Backhoe Loader serial number 247480, valued at \$148,000 from 6/24/14 to 7/31/14. *