



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

March 19th, 2014

**Crowne Plaza Monroe Township, NJ – at 11:00am – Please see board at Lobby
MEETING OF FUND COMMISSIONERS CALLED TO ORDER**

▪ MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER

▪ OPEN PUBLIC MEETING ACT STATEMENT

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

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

▪ PLEDGE OF ALLEGIANCE

▪ ROLL CALL OF FUND COMMISSIONERS

▪ APPROVAL OF MINUTES OF 2/26/14 MEETING

▪ ADOPTION OF RESOLUTIONS

- Resolution 12-14 – Approving Certain Disbursements – from February 26th Meeting.
- Resolution 15-14 – Approving Certain Disbursements
- Resolution 16-14 – Approving Claims Payments

REPORTS

▪ EXECUTIVE DIRECTOR – NIP GROUP (Earl Miller)

- Fast Track
- Risk Management Consultant Resolution
- Special Assessment

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

- Biggest Loser Challenge - *update*
- Safety First Pilot Program - *update*
- In2vate Initiative – *update*

▪ CLAIMS REPORT (Robert Persico)

- Claims Update and Reports

▪ 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**

February 26, 2014

Woodbridge Hilton Iselin, NJ in the Ballroom Lower Level at 11:00am

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

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS –

Jim Rodino – Chairman
Christopher Reid - Absent
Barbara Russo
Ted Ehrenberg - Absent
Brad Palatucci – Absent
Tom Czerniecki
Tim Dacey
Joanna Brewster
Theresa Casagrande
Eleanor McGovern
Peter Valesi
John DiStefano
Edward Forte - Absent
Lou Guarino
Paul Zarbetski
Joan Hullings
Quentin Wiest
Jeff Filiatreault
Michael Martello - Absent
Laura Reinertsten
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashield
Tim Quinn
Ann Cucci - Absent
Doug Marvin
Robert Lombard
Jasmine Lim
Frank Ruggiero
Joseph Wassel
Kathleen Green
Mark Krane
Mike Matheis

APPROVAL OF MINUTES

MOTION TO APPROVE MINUTES OF 1/22/14 MEETING

MOTION: Commr. Quinn

SECOND: Commr. Correa

ABSTAIN: Commr.'s Dacey, Valesi, Hullings &
Dashield

▪ MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER

▪ ADOPTION OF RESOLUTIONS

MOTION TO ADOPT RESOLUTIONS

- Resolution 12-14 – Approving Certain Disbursements totaling \$2,580,084.40

MOTION: Commr.

SECOND: Commr.

VOTE: ROLL CALL

To be voted on March 19th meeting – Check #1084 -Payment to Brown & Brown Metro for the amount of \$82,502.50 for risk manager fees. Pending correction of payment amount. Since Hoboken pays their risk manger fees directly and should not be included in payment.

- Resolution 13-14 - Approving Claims Payments totaling \$ 1,540,744

MOTION: Commr. Filiatreault

SECOND: Commr. Correa

VOTE: ROLL CALL

Jim Rodino – Chairman

Christopher Reid - Absent

Barbara Russo

Ted Ehrenberg - Absent

Brad Palatucci – Absent

Tom Czerniecki

Tim Dacey

Joanna Brewster

Theresa Casagrande

Eleanor McGovern

Peter Valesi

John DiStefano

Edward Forte - Absent

Lou Guarino

Paul Zarbetski

Joan Hullings

Quentin Wiest
Jeff Filiatreault
Michael Martello - Absent
Laura Reinertsten
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashield
Tim Quinn
Ann Cucci - Absent
Doug Marvin
Robert Lombard
Jasmine Lim
Frank Ruggiero
Joseph Wassel
Kathleen Green
Mark Krane
Mike Matheis

- Resolution 14-14 – Approving Fund Defense Counsel

MOTION: Commr. Lombard

SECOND: Commr. Correa

VOTE: ROLL CALL

Jim Rodino – Chairman
Christopher Reid - Absent
Barbara Russo
Ted Ehrenberg - Absent
Brad Palatucci – Absent
Tom Czerniecki
Tim Dacey
Joanna Brewster
Theresa Casagrande
Eleanor McGovern
Peter Valesi
John DiStefano
Edward Forte - Absent
Lou Guarino
Paul Zarbetski
Joan Hullings
Quentin Wiest
Jeff Filiatreault
Michael Martello - Absent
Laura Reinertsten
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa

Marc Dashield
Tim Quinn
Ann Cucci - Absent
Doug Marvin
Robert Lombard
Jasmine Lim
Frank Ruggiero
Joseph Wassel
Kathleen Green
Mark Krane
Mike Matheis – Absent from vote

Executive Director – NIP Group - E. Miller

- **Fast Track** – Mr. Miller advised that work with the actuary on the YE 2013 reserve study continued with focus on adverse development in the 2010, 2011 and 2012 years. The YE Fast Track will be provided at the March meeting.
- **Risk Management Consultants** – Mr. Miller reported that the executive Committee has been considering formalizing a requirement that all members of the GSMJIF retain a Risk Management Consultant as a condition of membership in the Fund. There are strong legal and administrative reasons for each member to be represented by an insurance professional in dealings with the Fund. The current bylaws do not require these services and amending the bylaws requires that $\frac{3}{4}$ of the members' governing bodies approve any change. After discussion, it was agreed that Mr. Miller would prepare a draft resolution indicating that it is the intent of the GSMJIF that each current and prospective member retain the services of a qualified insurance professional as a condition of membership. Such resolution to be presented at the 3/19 meeting for the Commissioners' consideration.
- **NJDOBI Audit** – The NJDOBI triennial audit is underway at NIP's offices, with no adverse findings to date. Once the final audit report is received and the Fund's response prepared, both will be distributed to the Fund Commissioners for review.

Wellness, Safety and EPL Training – A. Ven Graitis – Wellness, EPL and Safety

Interpersonal Relationships in the Workplace – W. Wiebalk - Wendy addressed the difference between lateral and hierarchical dating relationships and their legal ramifications and considerations of fraternization policies

- **EPL training update – A. Ven Graitis** – Live EPL training is available from PMA or EAJ. In addition, on-line training will be rolled out and available in March from In2vate to supplement live training
- **Wellness: Biggest Loser Competition – A. Ven Graitis** - The Wellness Committee is currently reviewing the program that will be rolled out in mid March to early April. The challenge will continue for 2-3 months and will be based on percent of body weight lost. Employees can compete in teams and prizes will be awarded. The goal is to increase the amount of participating member municipalities from 16 for the Walk to Win Competition, to 20 to 25 for the Biggest Loser Challenge.
- **Fleet Safety - A. Ven Graitis** - The Safety First Pilot program is going strong with meetings scheduled or already held at all participating member locations. Stickers will be placed on

vehicles in March for many members, officially starting the program. Future updates on progress and findings will be provided.

- **2014 Services – A. Ven Graitis-** Risk Control is available to provide many additional services and all members are encouraged to reach out for any needs. Suggestions on how to improve services are also welcomed.

Claims Update – Robert Persico – Bob brought the commissioners current on the IVOS implementation. On Monday March 3 there will be a go live date where IVOS will stand alone with no back up from the old AS-400 system. There have been disruptions by the system is functioning. Effective March 3, the acknowledgments will only contain one claim number which will start with 00 and end with seven digits. Once IVOS is installed for claim reporting there will be a training session for all members.

Bob also requested if there were any volunteers to join the Claims Committee. Anyone interested should contact him.

Treasurer's Report – Patrick DeBlasio - Mr. DeBlasio brought to everyone's attention his experience when his office discovered counterfeit \$100 dollar bills and the circulation thereof. He indicated on how surprised he is on how legitimate they are in look, feel, etc.

He 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. Rodino
SECOND: Commr. Correa
VOTE: Unanimous

ADJOURN TO PUBLIC SESSION

MOTION TO APPROVE CLAIMS

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

Claims:

Livingston Township WC Claim - Granted Settlement Authority
Howell Township Liability Claim - Granted Settlement Authority
Montclair Township Liability Claim - Granted Settlement Authority

MOTION: Commr. Correa

SECOND: Commr. Dacey

NEW BUSINESS

Mr. Miller advised that, further to Commissioner Casagrande's question on the special assessment last month, a revised plan will be developed once the 2013 actuarial study has been finalized. A draft plan will be presented at the March meeting.

OPEN FORUM

MOTION TO ADJOURN

Commissioner Rodino made a motion to adjourn the meeting at 12:13PM and Commissioner Correa seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

Earl Miller

James Rodino

ALSO PRESENT:

Earl Miller – NIP
Madeline Delgado – NIP
Steve Edwards – BGIA
David Springer - NIP
Robert Persico – NIP
James Renner – NIP
Jonathan Hall – NIP
Anthony Ven Graitis – NIP
Debbie Perillo - NIP
Robert Smith – NIP
Wendy Wiebalk – NIP
Brian Erlandsen - BGIA
Francis Kelly – NIP
George Crosby - BGIA
Janet Keebler – Risk Managers Inc.
Mike O'Connell- Pringle, Quinn, Anzano
Ilene Laursen – Conner Strong
Barbara Randall – Rutgers UMDNJ
Dale Ofei Ayisi – Rutgers/UMDNJ
Sonia Brown – North Brunswick
Mike Lovett – Warren Township
David Balken – Balken Risk
Jorge Casacuberta – Township of Berkeley Heights
Walter Reibrich – PMA
Patrick DeBlasio – Treasurer

Thea Spanella – First MCO
Judith Cannon – Qual-Lynx
Larry Graham – Fairview Insurance
Mark Boyles – PMAMC
Ken Child – PMAMC
Cynthia Lisa – Danskin
Jeremy Solomon – Bob Smith & Associates
Sanders Reynoso – Strategic Insurance Partners
Dominick Cinelli – Brown & Brown
Lou Beckerman – Beckerman & Co.
George Littler – AGA
LaTonya Jackson – GR Murray

Garden State Municipal Joint Insurance Fund Monthly Status Report

March 19, 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:

		January <u>2014</u>	February <u>2014</u>	
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 237,058.65	\$ 236,381.52	
	Claims Account-Bank of America	2,079,213.28	6,992,977.95	
	NJ Cash Management	126,386.83	126,393.28	
	Custodial-Investments	<u>30,188,113.74</u>	<u>30,213,252.49</u>	
	Total Balance	\$ 32,630,772.50	\$ 37,569,005.24	
 Receipts:				
	Interest Income	\$ 10,056.38	\$ 9,364.58	Totals YTD \$ 19,420.96
	Investment Income-Realized Gains (Losses)			
	Claims Account Receipts-TD Bank	\$ 1,125,528.00	\$ 1,934,146.65	
	Claims Account Receipts-Bank of America	\$ 6,893,537.94	\$ 4,439,651.08	
	NJ Cash Management Activity Receipts	\$ 6.45	\$ 5.86	
	BAC Custodial/Investments	<u>\$ 1,510,593.75</u>	<u>\$ 1,009,060.00</u>	
Total Receipts		\$ 9,529,666.14	\$ 7,382,863.59	
 Disbursements:				
	Claims Account Disbursements-TD Bank	\$ 1,126,205.13	\$ 1,934,903.53	
	Claims Account Disbursements-Bank of America	\$ 1,979,773.27	\$ 7,562,693.89	
	NJ Cash Management Activity Disbursements	\$ 1,485,455.00	\$ 991,953.14	
	BAC Custodial Account			
Total Disbursements		<u>\$ 4,591,433.40</u>	<u>\$ 10,489,550.56</u>	
Ending Cash Balance		<u>\$ 37,569,005.24</u>	<u>\$ 34,462,318.27</u>	
 <u>Analysis of Ending Cash Balance</u>				
	Total Cash	\$ 7,355,752.75	\$ 4,231,958.92	
	Total Investments (and Cash Equivalents)	<u>\$ 30,213,252.49</u>	<u>\$ 30,230,359.35</u>	
Ending Cash Balance		<u>\$ 37,569,005.24</u>	<u>\$ 34,462,318.27</u>	

BANK RECONCILIATION

ACCT.NAME State of New Jersey

BANK/ACCT# **Cash Management Fund**
From

DATE	02/01/14	02/28/14
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BOOK BALANCE AS OF	02/01/14	\$	126,393.28
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ADD DEPOSITS	5.86
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SUBTRACT:DISBURSEMENTS

BOOK BALANCE AS OF	02/28/14	\$	126,399.14
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BALANCE PER BANK STATEMENT	02/28/14	\$126,399.14
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ADD: DEPOSIT IN TRANSIT

DATE	AMOUNT
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TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
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TOTAL	0.00	0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

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

DATE	AMOUNT
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TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	02/28/14	126,399.14
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks

BANK RECONCILIATION

ACCT.NAME Bank of America

BANK/ACCT# Fiduciary Account -381029032587

From

To

DATE

02/01/14

02/28/14

BOOK BALANCE AS OF	02/01/14	\$	6,992,977.95
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ADD DEPOSITS			4,439,651.08
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SUBTRACT:DISBURSEMENTS			7,562,693.89
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BOOK BALANCE AS OF	02/28/14	\$	3,869,935.14
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BALANCE PER BANK STATEMENT	02/28/14		\$4,015,998.72
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ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
10/16/13	1033	240.00
02/20/14	1074	5.51
02/20/14	1075	16.24
02/20/14	1076	1,126.00
02/20/14	1077	1,250.00
02/20/14	1078	4,658.00
02/20/14	1081	385.00
02/20/14	1082	833.33
02/20/14	1083	2,500.00
02/20/14	1086	48,644.00
02/20/14	1087	40,978.50
02/20/14	1090	33,320.50
02/20/14	1092	12,106.50

TOTAL	146,063.58	(146,063.58)
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	02/28/14	3,869,935.14
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPAREVIEWED BY Mary Foulks

BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account -
From

To

DATE 02/01/14 02/28/14

BOOK BALANCE AS OF 02/01/14 \$ 30,213,252.49

ADD DEPOSITS 1,009,060.00

SUBTRACT:DISBURSEMENTS 991,953.14

BOOK BALANCE AS OF 02/28/14 \$ 30,230,359.35

BALANCE PER BANK STATEMENT 02/28/14 \$30,230,359.35

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 02/28/14 30,230,359.35

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

From

To

DATE

02/01/14

02/28/14

BOOK BALANCE AS OF	02/01/14	\$	236,381.52
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ADD DEPOSITS			1,934,146.65
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SUBTRACT:DISBURSEMENTS			1,934,903.53
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BOOK BALANCE AS OF	02/28/14	\$	235,624.64
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BALANCE PER BANK STATEMENT	02/28/14		\$518,865.18
	02/28/14		250.00

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
02/29/12		283,490.54

TOTAL	283,490.54	(283,490.54)
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	02/28/14	235,624.64
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPAREVIEWED BY Mary Foulks

March 19th, 2014 - GSMJIF Comissioners Meeting Bills List

Date: 3.4.14
Invoice #: 28



Notes	Description	COMMENTS	Check #	Amount
	Patrick DeBlasio	February Fees	#1092	\$1,458.33
	The Times	February Meeting Notice	#1093	\$4.93
	Rutgers /UMDNJ	EAP Services January thru December 2014 - Invoice #CY-14-47-Q1	#1095	\$14,006.79
	Capehart Scatchard	Various February 2014	#1096	\$1,250.00
	Earl Miller	February Woodbridge Hilton	#1097	\$2,402.64
	Princeton Public Affairs	Retainer Fee February Invoice	#1098	\$833.33
	Summit Training Source	Risk Control DVD amd Annual Rental Plan	#1099	\$2,000.00
	Dept. Of the Treasury	Investment Receivables	#1100	\$400.00
	Bob Smith & Associates	Litigation fees for years 2013 & 2012	#1101	\$66,666.60
	AON	Year End Reserve Study	#1102	\$12,500.00
	Pringle Quinn Anzano	36054-\$440, #36056-\$155, #36057-\$852.50 #36058 - \$914.50 & Fund attny professional Servcies	#1103	\$2,402.00
	Brown & Brown Metro	RM Fee for Kearny & Linden	#1104	\$51,029.00
	Conner Strong	RM Fees for Berkeley	#1105	\$30,069.00
	Fairview Insurance	RM Fee for Caldwell	#1106	\$9,337.00
	GR Murray	RM Fee North Brunswick	#1107	\$16,036.50
	Brekeley Township	Safety Incentive Award	#1108	\$1,000.00
	Berkeley Heights	Safety Incentive Award	#1109	\$500.00
	Bloomfield Township	Safety Incentive Award	#1110	\$500.00
	Borough of Caldwell	Safety Incentive Award	#1111	\$250.00
	Eastampton Township	Safety Incentive Award	#1112	\$500.00
	Ewing Township	Safety Incentive Award	#1113	\$500.00
	Borough of Fair Haven	Safety Incentive Award	#1114	\$1,000.00
	Borough of Fanwood	Safety Incentive Award	#1115	\$1,000.00
	Freehold Township	Safety Incentive Award	#1116	\$2,000.00
	Hamilton Township	Safety Incentive Award	#1117	\$2,100.00
	Town of Harrison	Safety Incentive Award	#1118	\$1,000.00
	Borough of Highland Park	Safety Incentive Award	#1119	\$1,000.00
	Howell Township	Safety Incentive Award	#1120	\$2,400.00
	Borough of Kenilworth	Safety Incentive Award	#1121	\$1,000.00
	Lawrence Township	Safety Incentive Award	#1122	\$1,300.00
	Linden, City of	Safety Incentive Award	#1123	\$1,000.00
	Township of Livingston	Safety Incentive Award	#1124	\$1,000.00
	Township of Maplewood	Safety Incentive Award	#1125	\$1,000.00
	Morris Township	Safety Incentive Award	#1126	\$1,000.00
	Borough of New Providence	Safety Incentive Award	#1127	\$1,400.00
	TWP. of North Brunswick	Safety Incentive Award	#1128	\$1,000.00
	Borough of North Planfield	Safety Incentive Award	#1129	\$1,000.00
	Twp. Parsippany-Troy Hills	Safety Incentive Award	#1130	\$1,000.00
	City of Rahway	Safety Incentive Award	#1131	\$1,000.00
	Union Township	Safety Incentive Award	#1132	\$1,000.00
	Warren Township	Safety Incentive Award	#1133	\$1,000.00
	West Orange Township	Safety Incentive Award	#1134	\$1,000.00
	Dynamic Testing	Invoice # 5850 for Bloomfield Drug testing & Invoice #6122 for Totowa	#1135	\$415.00
	The Star Ledger	Invoice I03695815-02172014 February Notice	#1136	\$18.56
	AGRIP	Assoc. of Governmetal Risk Pools yearly dues	#1137	\$2,509.32
		Total in Checks \$241,789.00		
		WIRE TRANSFERS		
		BGIA		
	BGIA	Invoice #193990 ACE Environmental Risk - Totowa	WT	\$2,492.23
	BGIA	RM Fee for Eastampton	WT	\$6,314.00

[illegible]

RESOLUTION NO. 15-14**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 \$466,549.85 payment.

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

Chairman

March 19th, 2014
Date

Secretary

March 19th, 2014
Date

RESOLUTION NO. 16-14

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 \$2,427,912 against the fund.

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

Chairman

March 19th, 2014
Date

Secretary

March 19th, 2014
Date

RESOLUTION NO. -14

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
(Hereinafter the "FUND")

ADOPTING FUND POSITION ON USE OF RISK MANAGEMENT PROFESSIONALS

WHEREAS, the retention of the services of a New Jersey-licensed Risk Management Professional by a Member of the Fund is deemed essential to the conduct of insurance transactions between the Member and the Fund; and

WHEREAS, all current Members of the Fund retain such professional services; and

WHEREAS, it is in the best interests of the Fund that any future Member retain such professional services;

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Fund Commissioners that any current and future Member of the GSMJIF must retain the services of a Risk Management Professional as a condition of membership.

Adopted: this day by the Board of Fund Commissioners

Chairman

Date

Secretary

Date

CURRENT LANGUAGE

Field Services:

1. Each member local unit may appoint an Insurance Producer as a Risk Management Consultant who shall not be a Fund Commissioner or employed by or under contract to the Fund as an Administrator or a servicing organization.
2. The Risk Management Consultant's specific responsibilities shall include, but not be limited to:
 - a) Evaluation of the member's exposures.
 - b) Explanation of the various coverages available from the Fund and assisting the member in the selection of proper coverage.
 - c) Preparation of applications, statements of values, etc. required by the Fund.
 - d) Review of the member's assessment and assisting in the preparation of the local unit's insurance budget.
 - e) Assisting in the claims settlement process.
 - f) Review of losses and engineering reports and providing assistance to the member's safety committee.
 - g) Attendance at the majority of meetings of the Fund Commissioners/Executive Committee.
 - h) Such other services as required by the members of the Fund.
3. The Risk Management Consultant(s) shall be appointed in conformance with the Public Contracts Law.
4. The Fund shall establish a commission rate that shall not exceed 7% of the member's annual assessment.
5. A member may elect to perform all or any portion of the duties of the Risk Management Consultant through its own staff.
 - a) If the member performs the services of the Risk Management Consultant itself, it shall agree to indemnify and hold harmless the Fund, Fund Commissioners and other Fund professionals, servants, agents and employees from any and all claims arising from its decision to act in such manner.

- b) The member's assessment shall be computed and billed net of the fee provided for in paragraph 4 above.

PROPOSED LANGUAGE

Field Services:

1. Each member local unit **must** appoint an Insurance Producer as a Risk Management Consultant who shall not be a Fund Commissioner or employed by or under contract to the Fund as an Administrator or a servicing organization.
2. The Risk Management Consultant's specific responsibilities shall include, but not be limited to:
 - a) Evaluation of the member's exposures.
 - b) Explanation of the various coverages available from the Fund and assisting the member in the selection of proper coverage.
 - c) Preparation of applications, statements of values, etc. required by the Fund.
 - d) Review of the member's assessment and assisting in the preparation of the local unit's insurance budget.
 - e) Assisting in the claims settlement process.
 - f) Review of losses and engineering reports and providing assistance to the member's safety committee.
 - g) Attendance at the majority of meetings of the Fund Commissioners/Executive Committee.
 - h) Such other services as required by the members of the Fund.
3. The Risk Management Consultant(s) shall be appointed in conformance with the Public Contracts Law.
4. The Fund shall establish a commission rate that shall not exceed 7% of the member's annual assessment.
5. ~~A member may elect to perform all or any portion of the duties of the Risk Management Consultant through its own staff.~~

- a) ~~If the member performs the services of the Risk Management Consultant itself, it shall agree to indemnify and hold harmless the Fund, Fund Commissioners and other Fund professionals, servants, agents and employees from any and all claims arising from its decision to act in such manner.~~
- b) ~~The member's assessment shall be computed and billed net of the fee provided for in paragraph 4 above.~~

DRAFT

February 26th, 2014 - GSMJIF Comissioners Meeting Bills List

Date: 2.7.14
Invoice #: 26

Notes	Description	COMMENTS	Check #/WT	Invoice Amt.
	Patrick DeBlasio	January Fees	#1072	\$1,458.33
	The Times	January Meeting Notice	#1073	\$5.51
	The Star Ledger	January meeting Notice	#1074	\$16.24
	Dynamic Testing	Bloomfield, Kearny & North Brunswick Drug Testing	#1075	\$1,126.00
	Capehart Scatchard	Various January 2014	#1076	\$1,250.00
	Valley Physician Services	Reimbursement for Random DOT Drug Testing -Parsippany Voided Payment from Jan. Re-issue check directly to Valley Physicians	#1077	\$4,658.00
	ASL Interpreter Referral	Snow Plow Training Sign Language Interpreter for Parsippany-Troy Hills	#1078	\$245.58
	Earl Miller	January Woodbridge Hilton	#1079	\$2,323.45
	PRIMA	Yearly Membership Fees Risk Control PRIMA	#1080	\$385.00
	Princeton Public Affairs	Retainer Fee January Invoice #0114	#1081	\$833.33
	Bank of America	Quarterly Fees	#1082	\$2,500.00
	Fairview Insurance	1st Installment Risk Mgr. Fees for Bloomfield , Livingston, New Providence, Parsippany Troy-Hills	#1083	\$98,030.50
	Brown & Brown Metro	1st Installment Risk Mgr. fee for Berkeley Heights, Ewing & Freehold	#1084	\$82,502.50
	Borden Perlman	1st Installment Risk Mgr. fee for Hamilton & Lawrence	#1085	\$48,644.00
	Danskin	1st Installment Risk Mgr. fee for Howell	#1086	\$40,978.50
	Amalgamated	1st Installment Risk Mgr. fee for Kenilworth	#1087	\$13,408.00
	Risk Managers Inc	1st Install for Haddon Heights	#1088	\$8,602.50
	Balken Risk	1st Install for Warren & Maplewood	#1089	\$33,320.50
	Advent Insurance	1st Install for Fair Haven, Morris & Morristown	#1090	\$49,658.00
	Strategic Partners	1st Install for Totowa	#1091	\$12,106.50
		Total in Checks \$402,052.44		
		WIRE TRANSFERS		
	NIP MGMT. SVS.	Loss Control Fee		\$153,085.00
	NIP MGMT. SVS.	Claims Management Fee		\$271,112.00
	NIP MGMT. SVS.	Admin Fee		\$766,923.00
	NIP MGMT. SVS.	TPA Fee		\$350,763.00
		TOTAL TO NIP \$1,541,883.00		
	BGIA	1st Install for North Plainfield		\$23,735.50
	BGIA	Invoice #192874 GSMJIF Underwriting Mgr. Fee Install 1 of 2		\$266,519.33
		TOTAL TO BGIA \$290,254.83		
	PMA	Large Loss Claim #L000005362 Patricia Freeman (Ewing Township) This has been paid via wire Transfer on 2/4/14		\$155,000.00
	PMA	Berkeley Township		\$11,631.96
	PMA	City of Rahway		\$8,680.62
	PMA	City of Hoboken		\$250.00
	PMA	City of Englewood		\$110,698.61
	PMA	City of Englewood (less Pre-Payment for Maye)		(\$72,332.84)
	PMA	Hamilton Township		\$56,325.52
	PMA	Livingston Township		\$14,381.25
	PMA	Montclair Township		\$1,047.78
	PMA	Township of Ewing		\$2,219.00
	PMA	Township of Howell		\$183.00
	PMA	Union Township		\$19,559.23
	PMA	Risk Control 2014 payment #1 of 12		\$38,250.00
		TOTAL TO PMA \$345,894.13		
		Subtotal	\$	2,580,084.40
		Total	\$	2,580,084.40

RESOLUTION NO. 12-14**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**
(Hereinafter the "FUND")**APPROVING CERTAIN DISBURSEMENTS**

WHEREAS, the Bylaws of the GSMJIF require that the Fund Commissioners approve all disbursements by a majority vote, and

WHEREAS, the attached bill of items sets forth certain bills or demands for monies;

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Fund Commissioners that the attached bill of items totaling **\$2,580,084.40** is approved for payment.

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

Chairman

February 26, 2014
Date

Secretary

February 26, 2014
Date



Garden State Municipal Joint Insurance Fund

March 2014

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

3/1/2014

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

3/1/2014

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

3/1/2014

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

3/1/2014

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

3/1/2014

Policy Year 2006

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

3/1/2014

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	0	\$15,688	\$654	17	0	242,108	\$14,242	0	0	\$0	\$0
Eastampton Township	1	0	\$500	\$500	1	0	22,991	\$22,991	0	0	\$0	\$0
Englewood, City of	19	0	\$14,589	\$768	38	0	349,414	\$9,195	6	0	\$24,292	\$4,049
Ewing Township	2	0	\$2,046	\$1,023	8	0	109,538	\$13,692	0	0	\$0	\$0
Hamilton Township	3	0	\$4,552	\$1,517	20	0	52,745	\$2,637	3	0	\$1,252	\$417
Harrison, Town of	12	0	\$50,120	\$4,177	12	0	63,941	\$5,328	1	0	\$0	\$0
Highland Park Borough	13	0	\$6,555	\$504	17	0	59,737	\$3,514	2	0	\$0	\$0
Hoboken, City of	35	0	\$269,130	\$7,689	45	0	1,015,929	\$22,576	1	0	\$316	\$316
Howell Township	12	0	\$11,108	\$926	20	1	661,603	\$33,080	3	0	\$13,802	\$4,601
Jackson Township	20	0	\$29,167	\$1,458	26	0	164,148	\$6,313	1	0	\$24,000	\$24,000
Kenilworth, Borough of	6	0	\$16,216	\$2,703	5	0	0	\$0	1	0	\$1,865	\$1,865
Livingston Township	19	0	\$39,943	\$2,102	29	0	32,876	\$1,134	2	0	\$4,020	\$2,010
Maplewood, Township of	17	0	\$8,450	\$497	28	0	39,954	\$1,427	2	0	\$2,400	\$1,200
Montclair Township	51	0	\$43,180	\$847	63	0	71,399	\$1,133	0	0	\$0	\$0
North Plainfield Boro	10	0	\$18,827	\$1,883	9	0	91,458	\$10,162	0	0	\$0	\$0
Rahway, City of	15	0	\$8,250	\$550	32	0	9,347	\$292	3	0	\$8,100	\$2,700
South Brunswick Township	12	0	\$61,392	\$5,116	12	0	24,989	\$2,082	1	0	\$0	\$0
Union Township	68	0	\$77,616	\$1,141	60	1	498,693	\$8,312	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	\$36,641	\$564	40	1	618,432	\$15,461	0	0	\$0	\$0
	404	0	\$713,970	\$1,767	482	3	\$4,129,302	\$8,567	27	0	\$104,295	\$3,863



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

3/1/2014

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	37,535	\$1,341	8	0	19,979	\$2,497	4	0	\$18,374	\$4,594
Caldwell Borough	2	0	500	\$250	8	0	0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	0	\$0	1	1	10,000	\$10,000	1	0	\$0	\$0
Englewood, City of	42	0	35,711	\$850	47	0	438,278	\$9,325	5	0	\$1,743	\$349
Ewing Township	5	0	10,618	\$2,124	6	1	125,000	\$20,833	0	0	\$0	\$0
Hamilton Township	0	0	0	\$0	20	1	136,887	\$6,844	0	0	\$0	\$0
Harrison, Town of	3	0	500	\$167	13	0	19,474	\$1,498	0	0	\$0	\$0
Highland Park Borough	9	1	10,197,905	\$1,133,101	9	0	15,119	\$1,680	2	0	\$3,982	\$1,991
Hoboken, City of	26	0	19,890	\$765	42	1	716,394	\$17,057	1	0	\$24,000	\$24,000
Howell Township	11	0	23,600	\$2,145	26	1	42,260	\$1,625	1	0	\$3,800	\$3,800
Kenilworth, Borough of	6	0	8,812	\$1,469	0	0	0	\$0	0	0	\$0	\$0
Livingston Township	11	0	9,624	\$875	50	0	49,614	\$992	6	0	\$4,586	\$764
Maplewood, Township of	13	0	18,607	\$1,431	13	1	41,575	\$3,198	8	0	\$49,709	\$6,214
Montclair Township	13	0	3,434	\$264	71	2	629,475	\$8,866	0	0	\$0	\$0
North Plainfield Boro	13	0	28,998	\$2,231	23	1	142,208	\$6,183	2	0	\$2,940	\$1,470
Rahway, City of	18	0	58,442	\$3,247	43	1	282,022	\$6,559	8	0	\$1,681	\$210
South Brunswick Township	21	0	25,131	\$1,197	19	1	102,866	\$5,414	1	0	\$0	\$0
Union Township	47	0	94,315	\$2,007	57	1	335,653	\$5,889	1	0	\$491	\$491
West Orange, Township of	59	0	22,312	\$378	45	1	247,656	\$5,503	1	0	\$2,154	\$2,154
	327	1	\$10,595,934	\$32,403	501	13	\$3,354,460	\$6,696	43	0	\$130,680	\$3,039



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

3/1/2014

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	231,257	\$38,543	23	2	1,420,214	\$61,748	0	0	\$0	\$0
Harrison, Town of	7	0	5,447	\$778	4	0	22,903	\$5,726	1	0	\$738	\$738
Highland Park Borough	15	0	10,905	\$727	19	1	158,417	\$8,338	3	0	\$0	\$0
Hoboken, City of	30	0	107,688	\$3,590	35	2	322,463	\$9,213	2	0	\$0	\$0
Howell Township	11	0	18,690	\$1,699	35	1	124,477	\$3,556	1	0	\$0	\$0
Kenilworth, Borough of	3	0	2,973	\$991	7	0	501	\$72	0	0	\$0	\$0
Livingston Township	14	0	23,977	\$1,713	50	0	57,423	\$1,148	6	0	\$0	\$0
Manalapan Township	13	0	21,817	\$1,678	24	1	318,516	\$13,272	0	0	\$0	\$0
Maplewood, Township of	7	0	27,106	\$3,872	10	1	115,373	\$11,537	2	0	\$4,689	\$2,345
Montclair Township	27	1	557,395	\$20,644	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	239,954	\$5,216	34	1	123,057	\$3,619	3	0	\$0	\$0
	326	3	\$2,526,147	\$7,749	468	10	\$4,694,979	\$10,032	38	0	\$41,699	\$1,097



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

3/1/2014

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	0	28,018	\$1,078	9	0	90,958	\$10,106	3	0	\$31,341	\$10,447
Caldwell Borough	6	0	15,752	\$2,625	9	0	17,765	\$1,974	5	0	\$18,853	\$3,771
Eastampton Township	4	0	5,426	\$1,357	4	1	425,734	\$106,434	1	0	\$116	\$116
Englewood, City of	26	0	47,460	\$1,825	39	2	281,723	\$7,224	12	0	\$19,885	\$1,657
Ewing Township	7	0	69,210	\$9,887	9	2	327,712	\$36,412	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	0	\$0	5	1	50,010	\$10,002	0	0	\$0	\$0
Frehold Township	19	0	36,483	\$1,920	10	1	136,348	\$13,635	1	0	\$4,096	\$4,096
Hamilton Township	7	0	9,335	\$1,334	13	0	6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	7,311	\$914	8	0	452,836	\$56,605	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	2,951	\$268	15	1	42,133	\$2,809	3	0	\$0	\$0
Hoboken, City of	19	0	81,284	\$4,278	53	1	590,156	\$11,135	1	0	\$0	\$0
Howell Township	10	0	44,201	\$4,420	59	2	95,905	\$1,626	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	1,285	\$428	4	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	138,896	\$4,481	53	2	463,443	\$8,744	2	0	\$10,523	\$5,262
Morris Township	14	0	16,916	\$1,208	14	1	47,674	\$3,405	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	452,620	\$15,087	0	0	\$0	\$0
Warren Township	16	0	93,201	\$5,825	7	0	7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	0	18,634	\$565	33	3	322,527	\$9,774	3	0	\$24,000	\$8,000
	388	1	\$810,847	\$2,090	529	21	\$4,463,007	\$8,437	56	0	\$260,379	\$4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

3/1/2014

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	744,601	\$20,124	14	0	\$10,028	\$716
Ewing Township	6	0	13,969	\$2,328	12	0	26,551	\$2,213	0	0	\$0	\$0
Fair Haven Borough	3	0	0	\$0	1	0	0	\$0	1	0	\$0	\$0
Fanwood Borough	4	0	2,454	\$614	4	1	32,604	\$8,151	1	0	\$24,000	\$24,000
Frehold Township	14	0	15,183	\$1,085	11	1	32,333	\$2,939	4	0	\$24,000	\$6,000
Hamilton Township	11	1	324,253	\$29,478	18	3	769,041	\$42,725	7	0	\$0	\$0
Harrison, Town of	7	0	6,872	\$982	8	2	146,514	\$18,314	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	5,333	\$485	6	2	70,100	\$11,683	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	7,522	\$342	51	2	241,517	\$4,736	1	0	\$0	\$0
Howell Township	4	0	1,455	\$364	23	1	209,444	\$9,106	2	0	\$10,791	\$5,396
Kenilworth, Borough of	11	0	13,482	\$1,226	11	0	2,733	\$248	1	0	\$6,500	\$6,500
Livingston Township	22	0	22,115	\$1,005	63	1	238,154	\$3,780	9	0	\$7,752	\$861
Manalapan Township	13	0	44,447	\$3,419	7	0	10,476	\$1,497	0	0	\$0	\$0
Maplewood, Township of	13	0	27,423	\$2,109	10	0	5,935	\$594	3	0	\$1,153	\$384
Middlesex Boro	11	0	11,711	\$1,065	10	0	1,707	\$171	1	0	\$0	\$0
Montclair Township	18	0	14,448	\$803	67	2	133,399	\$1,991	0	0	\$0	\$0
Morris Township	12	0	50,550	\$4,213	12	0	22,982	\$1,915	7	0	\$5,295	\$756
Morristown, Town of	26	0	27,224	\$1,047	17	0	18,387	\$1,082	5	0	\$4,868	\$974
North Brunswick Township	17	0	8,031	\$472	22	0	61,601	\$2,800	0	0	\$0	\$0
North Plainfield Boro	23	0	15,083	\$656	29	1	40,794	\$1,407	14	0	\$216,926	\$15,495
Rahway, City of	9	0	18,506	\$2,056	12	0	3,256	\$271	14	0	\$43,627	\$3,116
Union Township	42	1	101,649	\$2,420	39	2	38,104	\$977	7	0	\$24,001	\$3,429
Warren Township	9	0	20,764	\$2,307	9	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	\$833,278	\$2,315	555	23	\$3,128,779	\$5,637	113	0	\$475,251	\$4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2014

Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	\$1,169,117	44.2%	\$16,944	1,154,310	1	519,719	\$519,719
Hamilton Township	162	42.3%	\$843,887	31.9%	\$5,209	808,114	1	114,788	\$114,788
North Plainfield Borough	20	5.2%	\$87,679	3.3%	\$4,384	87,678	0	0	\$0
South Brunswick Township	40	10.4%	\$302,370	11.4%	\$7,559	302,371	0	0	\$0
Union Township	92	24.0%	\$239,800	9.1%	\$2,607	239,799	0	0	\$0
	383	100.0%	\$2,642,853	100.0%	\$6,900	\$2,592,272	2	\$634,507	\$317,254

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	0	0	\$0
Ewing, Township of	78	13.2%	911,900	21.2%	\$11,691	865,137	2	158,609	\$79,305
Hamilton Township	123	20.7%	838,339	19.5%	\$6,816	826,615	1	310,792	\$310,792
Howell, Township of	74	12.5%	405,297	9.4%	\$5,477	396,798	1	63,176	\$63,176
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	0	0	\$0
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	0	0	\$0
Rahway, City of	34	5.7%	217,282	5.0%	\$6,391	217,280	0	0	\$0
South Brunswick Township	52	8.8%	627,448	14.6%	\$12,066	627,448	0	0	\$0
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	0	0	\$0
	593	100.0%	\$4,306,903	100.0%	\$7,263	\$4,239,916	4	\$532,577	\$133,144



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2014

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%	687,545	12.3%	\$7,162	616,573	2	143,062	\$71,531
Eastampton Township	3	0.5%	162,683	2.9%	\$54,228	151,739	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	13.5%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	760,220	13.6%	\$4,936	724,734	1	221,515	\$221,515
Howell, Township of	35	5.5%	642,692	11.5%	\$18,363	489,130	2	532,932	\$266,466
Kenilworth Borough	10	1.6%	35,417	0.6%	\$3,542	35,415	0	0	\$0
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	0	0	\$0
North Plainfield Borough	20	3.2%	346,142	6.2%	\$17,307	346,142	0	0	\$0
Rahway, City of	53	8.4%	1,176,070	21.0%	\$22,190	1,112,062	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%	\$5,601,354	100.0%	\$8,877	\$5,266,381	7	\$1,943,459	\$277,637



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2014

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	680,774	9.1%	\$5,819	575,791	7	405,220	\$57,889
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	0	0	\$0
Englewood, City of	96	10.0%	903,650	12.0%	\$9,413	896,565	1	255,765	\$255,765
Ewing, Township of	64	6.7%	211,761	2.8%	\$3,309	211,757	0	0	\$0
Hamilton Township	173	18.0%	1,969,686	26.2%	\$11,385	1,698,655	1	1,331,418	\$1,331,418
Hoboken, City of	56	5.8%	937,987	12.5%	\$16,750	937,984	0	0	\$0
Howell, Township of	52	5.4%	515,512	6.9%	\$9,914	506,189	1	112,788	\$112,788
Jackson Township	29	3.0%	384,061	5.1%	\$13,243	374,531	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	554,235	1	191,145	\$191,145
Union Township	86	9.0%	573,032	7.6%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,522,200	100.0%	\$7,844	\$7,055,902	12	\$2,404,662	\$200,389



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2014

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	902,515	10.5%	\$7,584	789,289	7	561,140	\$80,163
Eastampton Township	1	0.1%	0	0.0%	\$0	0	0	0	\$0
Englewood, City of	128	10.0%	1,194,436	13.8%	\$9,332	1,073,774	2	482,088	\$241,044
Ewing, Township of	69	5.4%	423,888	4.9%	\$6,143	423,888	0	0	\$0
Hamilton Township	165	12.9%	773,622	9.0%	\$4,689	719,187	1	146,849	\$146,849
Harrison, Town of	45	3.5%	206,449	2.4%	\$4,588	175,243	1	48,545	\$48,545
Hoboken, City of	60	4.7%	355,495	4.1%	\$5,925	344,376	1	45,901	\$45,901
Howell, Township of	75	5.9%	1,046,138	12.1%	\$13,949	1,018,667	2	308,305	\$154,153
Jackson Township	41	3.2%	391,512	4.5%	\$9,549	343,120	2	233,456	\$116,728
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	0	0	\$0
Livingston Township	33	2.6%	186,028	2.2%	\$5,637	186,031	0	0	\$0
Maplewood, Township of	51	4.0%	179,532	2.1%	\$3,520	179,529	0	0	\$0
Montclair Township	92	7.2%	421,987	4.9%	\$4,587	415,739	1	54,505	\$54,505
North Plainfield Borough	30	2.3%	242,233	2.8%	\$8,074	242,236	0	0	\$0
Rahway, City of	42	3.3%	523,261	6.1%	\$12,459	521,806	1	160,670	\$160,670
South Brunswick Township	76	5.9%	161,217	1.9%	\$2,121	161,217	0	0	\$0
Union Township	150	11.7%	1,038,080	12.0%	\$6,921	991,950	2	319,704	\$159,852
West Orange, Township of	93	7.3%	580,560	6.7%	\$6,243	566,559	1	59,444	\$59,444
	1281	100.0%	\$8,631,263	100.0%	\$6,738	\$8,156,921	21	\$2,420,607	\$115,267



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2014

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%	1,040,400	11.8%	\$10,004	859,557	8	526,634	\$65,829
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	0	0	\$0
Englewood, City of	112	9.5%	781,438	8.8%	\$6,977	779,332	1	266,075	\$266,075
Ewing, Township of	57	4.9%	535,168	6.0%	\$9,389	480,685	1	158,540	\$158,540
Hamilton Township	138	11.7%	640,235	7.2%	\$4,639	579,287	3	141,052	\$47,017
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	0	0	\$0
Highland Park Borough	27	2.3%	150,205	1.7%	\$5,563	88,674	1	119,093	\$119,093
Hoboken, City of	71	6.0%	469,627	5.3%	\$6,614	434,797	3	52,086	\$17,362
Howell, Township of	59	5.0%	885,899	10.0%	\$15,015	769,355	4	378,407	\$94,602
Jackson Township	55	4.7%	476,490	5.4%	\$8,663	455,213	1	62,211	\$62,211
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	0	0	\$0
Livingston Township	52	4.4%	665,395	7.5%	\$12,796	630,693	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	3.9%	\$4,185	347,378	0	0	\$0
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	0	0	\$0
Rahway, City of	46	3.9%	517,456	5.8%	\$11,249	507,947	1	458,247	\$458,247
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	0	0	\$0
Union Township	118	10.0%	1,198,675	13.5%	\$10,158	1,113,195	3	433,472	\$144,491
West Orange, Township of	88	7.5%	667,576	7.5%	\$7,586	578,137	1	356,555	\$356,555
	1175	100.0%	\$8,848,050	100.0%	\$7,530	\$8,096,359	29	\$3,043,521	\$104,949



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2014

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%	962,552	12.9%	\$12,340	740,954	8	868,833	\$108,604
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	0	0	\$0
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	0	0	\$0
Englewood, City of	89	8.5%	839,275	11.3%	\$9,430	700,886	2	324,272	\$162,136
Ewing, Township of	77	7.3%	451,292	6.1%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	951,941	12.8%	\$6,565	638,904	5	733,599	\$146,720
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	0	0	\$0
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	0	0	\$0
Hoboken, City of	74	7.0%	410,957	5.5%	\$5,553	397,889	1	18,403	\$18,403
Howell, Township of	61	5.8%	1,249,809	16.8%	\$20,489	1,093,292	4	481,302	\$120,326
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	262,729	3.5%	\$6,737	212,618	1	67,487	\$67,487
Maplewood, Township of	54	5.1%	271,020	3.6%	\$5,019	271,018	0	0	\$0
Montclair Township	70	6.7%	255,790	3.4%	\$3,654	255,789	0	0	\$0
North Plainfield Borough	26	2.5%	350,470	4.7%	\$13,480	306,727	3	225,645	\$75,215
Rahway, City of	52	4.9%	125,893	1.7%	\$2,421	125,894	0	0	\$0
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	0	0	\$0
Union Township	88	8.4%	430,985	5.8%	\$4,898	403,466	1	34,411	\$34,411
West Orange, Township of	62	5.9%	330,512	4.4%	\$5,331	319,616	2	127,101	\$63,551
	1052	100.0%	\$7,440,366	100.0%	\$7,073	\$6,465,484	27	\$2,881,053	\$106,706



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2014

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,702,431	14.8%	\$19,346	1,251,881	10	1,273,805	\$127,381
Caldwell Borough	20	1.8%	624,909	5.4%	\$31,245	396,522	1	527,664	\$527,664
Eastampton Township	4	0.4%	140,894	1.2%	\$35,224	139,894	1	138,507	\$138,507
Englewood, City of	88	8.1%	1,591,610	13.8%	\$18,086	1,321,172	9	946,290	\$105,143
Ewing, Township of	89	8.2%	647,267	5.6%	\$7,273	551,831	5	245,190	\$49,038
Fanwood Borough	9	0.8%	47,194	0.4%	\$5,244	36,751	1	36,742	\$36,742
Hamilton Township	133	12.3%	1,073,134	9.3%	\$8,069	840,076	5	570,114	\$114,023
Harrison, Town of	38	3.5%	361,077	3.1%	\$9,502	361,079	0	0	\$0
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	0	0	\$0
Hoboken, City of	57	5.3%	865,553	7.5%	\$15,185	720,495	5	707,383	\$141,477
Howell, Township of	38	3.5%	309,048	2.7%	\$8,133	277,997	2	77,875	\$38,938
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	0	0	\$0
Livingston Township	39	3.6%	384,737	3.3%	\$9,865	267,165	1	271,528	\$271,528
Manalapan Township	23	2.1%	551,838	4.8%	\$23,993	320,942	3	324,423	\$108,141
Maplewood, Township of	43	4.0%	182,424	1.6%	\$4,242	165,484	1	21,772	\$21,772
Montclair Township	77	7.1%	561,731	4.9%	\$7,295	490,543	3	301,877	\$100,626
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	0	0	\$0
Rahway, City of	32	2.9%	235,546	2.0%	\$7,361	113,639	1	168,366	\$168,366
South Brunswick Township	63	5.8%	350,334	3.0%	\$5,561	259,331	1	243,727	\$243,727
Union Township	93	8.6%	1,335,238	11.6%	\$14,357	1,265,927	2	190,974	\$95,487
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	0	0	\$0
West Orange, Township of	78	7.2%	406,516	3.5%	\$5,212	395,999	1	60,640	\$60,640
	1085	100.0%	\$11,513,132	100.0%	\$10,611	\$9,318,378	52	\$6,106,877	\$117,440



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2014

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%	677,576	5.5%	\$9,034	457,707	9	422,015	\$46,891
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%	626,080	5.1%	\$9,938	597,801	4	369,117	\$92,279
Ewing, Township of	74	6.3%	548,333	4.4%	\$7,410	485,277	4	162,021	\$40,505
Fanwood Borough	13	1.1%	127,749	1.0%	\$9,827	113,076	1	75,786	\$75,786
Freehold Township	63	5.4%	692,258	5.6%	\$10,988	578,120	3	413,722	\$137,907
Hamilton Township	130	11.1%	1,834,922	14.8%	\$14,115	1,536,786	7	1,262,803	\$180,400
Harrison, Town of	29	2.5%	301,296	2.4%	\$10,390	285,479	2	249,211	\$124,606
Highland Park Borough	25	2.1%	42,130	0.3%	\$1,685	42,128	0	0	\$0
Hoboken, City of	79	6.8%	793,646	6.4%	\$10,046	509,624	13	498,226	\$38,325
Howell, Township of	62	5.3%	587,471	4.7%	\$9,475	538,497	1	81,921	\$81,921
Kenilworth Borough	16	1.4%	305,082	2.5%	\$19,068	274,536	1	177,597	\$177,597
Livingston Township	41	3.5%	946,185	7.6%	\$23,078	636,440	2	513,601	\$256,801
Manalapan Township	22	1.9%	21,519	0.2%	\$978	21,518	0	0	\$0
Maplewood, Township of	33	2.8%	221,677	1.8%	\$6,717	185,807	1	82,301	\$82,301
Middlesex Borough	12	1.0%	373,193	3.0%	\$31,099	162,024	1	365,844	\$365,844
Montclair Township	79	6.8%	670,760	5.4%	\$8,491	552,118	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%	182,330	1.5%	\$10,129	131,403	1	114,644	\$114,644
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	0	0	\$0
South Brunswick Township	64	5.5%	578,993	4.7%	\$9,047	450,363	3	334,987	\$111,662
Union Township	96	8.2%	1,934,969	15.6%	\$20,156	1,538,879	6	1,076,517	\$179,420
Warren Township	14	1.2%	158,283	1.3%	\$11,306	107,008	1	107,108	\$107,108
West Orange, Township of	56	4.8%	489,082	4.0%	\$8,734	376,353	2	209,131	\$104,566
	1166	100.0%	\$12,377,481	100.0%	\$10,615	\$9,844,889	67	\$6,868,308	\$102,512



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

3/1/2014

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	52	4.1%	375,196	3.1%	\$7,215	227,394	7	223,230	\$31,890
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	0	0	\$0
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	0	0	\$0
Englewood, City of	79	6.3%	503,046	4.2%	\$6,368	431,428	7	259,025	\$37,004
Ewing, Township of	87	6.9%	1,279,379	10.7%	\$14,706	880,357	6	961,740	\$160,290
Fair Haven Borough	8	0.6%	64,983	0.5%	\$8,123	64,982	0	0	\$0
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	0	0	\$0
Freehold Township	59	4.7%	93,440	0.8%	\$1,584	76,838	2	31,171	\$15,586
Hamilton Township	138	10.9%	2,132,548	17.9%	\$15,453	1,540,661	9	1,748,986	\$194,332
Harrison, Town of	23	1.8%	255,404	2.1%	\$11,105	164,391	2	134,879	\$67,440
Highland Park Borough	22	1.7%	37,628	0.3%	\$1,710	37,628	0	0	\$0
Hoboken, City of	98	7.8%	1,566,830	13.1%	\$15,988	836,293	10	1,410,013	\$141,001
Howell, Township of	48	3.8%	527,999	4.4%	\$11,000	439,864	3	276,119	\$92,040
Kenilworth Borough	10	0.8%	12,640	0.1%	\$1,264	12,641	0	0	\$0
Livingston Township	54	4.3%	922,372	7.7%	\$17,081	591,040	13	821,340	\$63,180
Manalapan Township	29	2.3%	138,898	1.2%	\$4,790	119,283	1	19,974	\$19,974
Maplewood, Township of	47	3.7%	319,854	2.7%	\$6,805	280,913	2	266,617	\$133,309
Middlesex Borough	22	1.7%	290,970	2.4%	\$13,226	234,616	2	133,911	\$66,956
Montclair Township	62	4.9%	603,505	5.1%	\$9,734	516,750	8	291,695	\$36,462
Morris Township	43	3.4%	301,050	2.5%	\$7,001	223,890	5	142,824	\$28,565
Morristown, Town of	38	3.0%	212,322	1.8%	\$5,587	193,427	1	160,114	\$160,114
New Providence Borough	23	1.8%	42,623	0.4%	\$1,853	42,624	0	0	\$0
North Brunswick Township	50	4.0%	210,122	1.8%	\$4,202	196,074	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%	375,949	3.2%	\$5,967	310,692	2	199,633	\$99,817
Union Township	74	5.9%	1,099,417	9.2%	\$14,857	723,642	6	849,266	\$141,544
Warren Township	11	0.9%	81,771	0.7%	\$7,434	41,625	1	68,336	\$68,336
West Orange, Township of	69	5.5%	332,735	2.8%	\$4,822	249,200	5	139,218	\$27,844
	1261	100.0%	\$11,931,851	100.0%	\$9,462	\$8,587,420	94	\$8,195,867	\$87,190



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2014

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2014

Year 2004

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

Year 2005

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2014

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2014

Year 2007

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2014

Year 2008

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2014

Year 2009

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2014

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%
GSMJIF	247	1166	21.18%	7575	3.26%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

3/1/2014

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	11	52	21.15%	277	3.97%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	7	59	11.86%	227	3.08%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	23	98	23.47%	732	3.14%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	19	54	35.19%	275	6.91%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	7	50	14.00%	326	2.15%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
GSMJIF	241	1261	19.11%	7605	3.17%



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

3/1/2014

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of March 1, 2014 for all policy years:	8
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$915,355
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$713,970
Total Incurred for 2008 Losses:	\$10,595,934
Total Incurred for 2009 Losses:	\$2,526,147
Total Incurred for 2010 Losses:	\$810,847
Total Incurred for 2011 Losses:	\$833,278
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of March 1, 2014 for all policy years:	73
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,038,418
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$3,018,244
Total Incurred for 2007 Losses:	\$4,129,302
Total Incurred for 2008 Losses:	\$3,354,460
Total Incurred for 2009 Losses:	\$4,694,979
Total Incurred for 2010 Losses:	\$4,463,007
Total Incurred for 2011 Losses:	\$3,128,779
Total Liability Claims / 1000 Population 2002:	0.442
Total Liability Claims / 1000 Population 2003:	0.628
Total Liability Claims / 1000 Population 2004:	0.767
Total Liability Claims / 1000 Population 2005:	0.876
Total Liability Claims / 1000 Population 2006:	0.780
Total Liability Claims / 1000 Population 2007:	0.759
Total Liability Claims / 1000 Population 2008:	0.846
Total Liability Claims / 1000 Population 2009:	0.682
Total Liability Claims / 1000 Population 2010:	0.725
Total Liability Claims / 1000 Population 2011:	0.711



Garden State Municipal Joint Insurance Fund

Executive Summary

3/1/2014

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

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

4.8

Average Paid By Reporting Time - 2002 to Present

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

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

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

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of March 1, 2014 for all policy years:	315
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,642,853
Total Incurred for 2003 Losses:	\$4,306,903
Total Incurred for 2004 Losses:	\$5,601,354
Total Incurred for 2005 Losses:	\$7,522,200
Total Incurred for 2006 Losses:	\$8,631,263
Total Incurred for 2007 Losses:	\$8,848,050
Total Incurred for 2008 Losses:	\$7,440,366
Total Incurred for 2009 Losses:	\$11,513,132
Total Incurred for 2010 Losses:	\$12,377,481
Total Incurred for 2011 Losses:	\$11,931,851
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166



Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 02/01/14 to 03/01/14

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	9,618.04	0.00	3,156.44	12,774.48
CITY OF ENGLEWOOD	2228377	0.00	52,270.06	8.00	52,278.06
CITY OF HOBOKEN	1249580	0.00	160.61	908.82	1,069.43
CITY OF RAHWAY	1236736	3,539.84	169.45	744.58	4,453.87
EASTAMPTON TOWNSHIP	2228252	0.00	114.04	0.00	114.04
EWING TOWNSHIP	8769580	11,767.00	0.00	1,549.49	13,316.49
FANWOOD BOROUGH	2499465	4,423.77	409.96	1,147.87	5,981.60
FREEHOLD TOWNSHIP	2500759	964.96	0.00	2,011.00	2,975.96
HAMILTON TOWNSHIP	3389434	32,763.52	12,201.37	2,059.31	47,024.20
HARRISON, TOWN OF	8772758	2,036.92	0.00	1,845.00	3,881.92
HOWELL TOWNSHIP	8769648	0.00	0.00	-7.76	-7.76
HOWELL TOWNSHIP	3394186	3,284.26	1,017.60	1,316.06	5,617.92
JACKSON TOWNSHIP	4179768	0.00	0.00	1,130.00	1,130.00
LIVINGSTON TOWNSHIP	4871323	2,500.00	89.00	1,709.42	4,298.42
MAPLEWOOD TOWNSHIP	5376157	0.00	0.00	14.00	14.00
MIDDLESEX BOROUGH	5384474	775.88	0.00	14.00	789.88
MONTCLAIR TOWNSHIP	5375340	963.84	105.00	4.00	1,072.84
MORRISTOWN, TOWN OF	0298612	1,035.72	0.00	0.00	1,035.72
NORTH BRUNSWICK TOWNSHIP	0298620	0.00	0.00	761.50	761.50
NORTH PLAINFIELD BORO	6283535	0.00	0.00	337.50	337.50
SOUTH BRUNSWICK TOWNSHIP	7635204	0.00	0.00	1,292.34	1,292.34
UNION TOWNSHIP	9125378	1,907.48	1,823.25	15.85	3,746.58
WEST ORANGE	9285339	1,896.00	0.00	0.00	1,896.00
		77,477.23	68,360.34	20,017.42	165,854.99

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

Type	WC
Policy Eff. Year	2014

Group Name	Count of SAfile#	Sum of Report to Emp/Ins. Vs. Rpt. Tpa	Average of Report to Emp/Ins. Vs. Rpt. Tpa
BERKELEY HEIGHTS	3	0	0.0
BERKELEY TOWNSHIP	3	14	4.7
BORO OF CALDWELL	1	5	5.0
BORO OF FANWOOD	2	4	2.0
BORO OF HIGHLAND PARK	1	2	2.0
BORO OF NEW PROVIDENCE	2	4	2.0
BORO OF NORTH PLAINFIELD	3	5	1.7
BOROUGH OF HADDON HEIGHTS	1	3	3.0
BOROUGH OF TOTOWA	2	4	2.0
CITY OF ENGLEWOOD	10	9	0.9
CITY OF HOBOKEN	11	59	5.4
CITY OF LINDEN	18	54	3.0
CITY OF RAHWAY	1	7	7.0
HOWELL TOWNSHIP	8	5	0.6
LIVINGSTON TOWNSHIP	8	14	1.8
TOWN OF GUTTENBERG	1	1	1.0
TOWN OF HARRISON	3	15	5.0
TOWN OF KEARNY	10	22	2.2
TOWN OF MORRISTOWN	4	14	3.5
TOWNSHIP OF EWING	6	11	1.8
TOWNSHIP OF FREEHOLD	4	59	14.8
TOWNSHIP OF HAMILTON	9	5	0.6
TOWNSHIP OF LAWERENCE	2	6	3.0
TOWNSHIP OF MAPLEWOOD	4	8	2.0
TOWNSHIP OF MONTCLAIR	8	24	3.0
TOWNSHIP OF MORRIS	4	2	0.5
TOWNSHIP OF UNION	14	26	1.9
TOWNSHIP OF WARREN	1	1	1.0
TWP OF NORTH BRUNSWICK	10	8	0.8
TWP OF WEST ORANGE	3	21	7.0
Grand Total	157	412	2.6

Garden State Muni Joint Insurance Fund

MONTHLY INVESTMENT REPORT

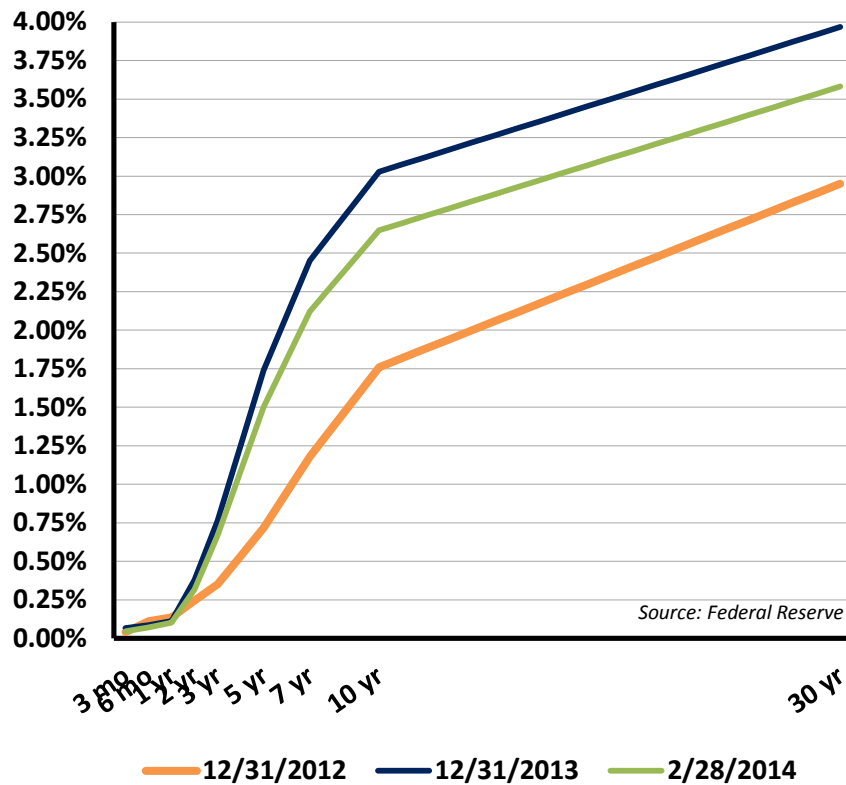
AS OF 2/28/2014



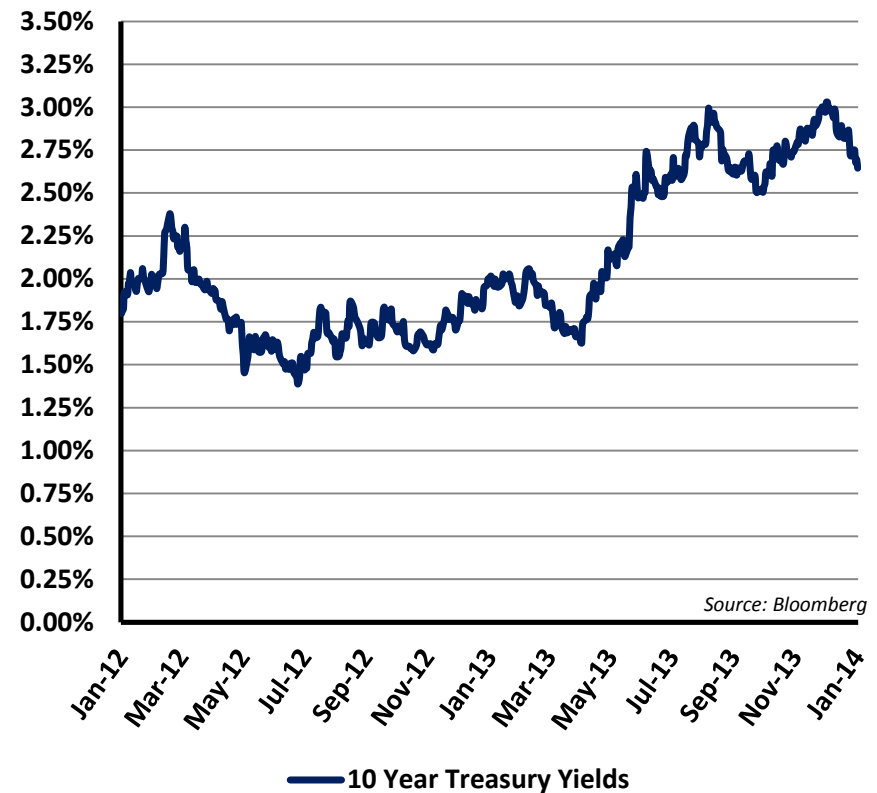
Prime Advisors, Inc.

Treasury Yield Curves and 10 Year Treasury Yield

Treasury Yield Curves



10 Year Treasury Yield



	US Treasury Yields	
	12/31/2012	2/28/2014
3 Month	0.04%	0.05%
2 Year	0.25%	0.33%
10 Year	1.76%	2.66%
30 Year	2.95%	3.59%

Key Economic Indicators

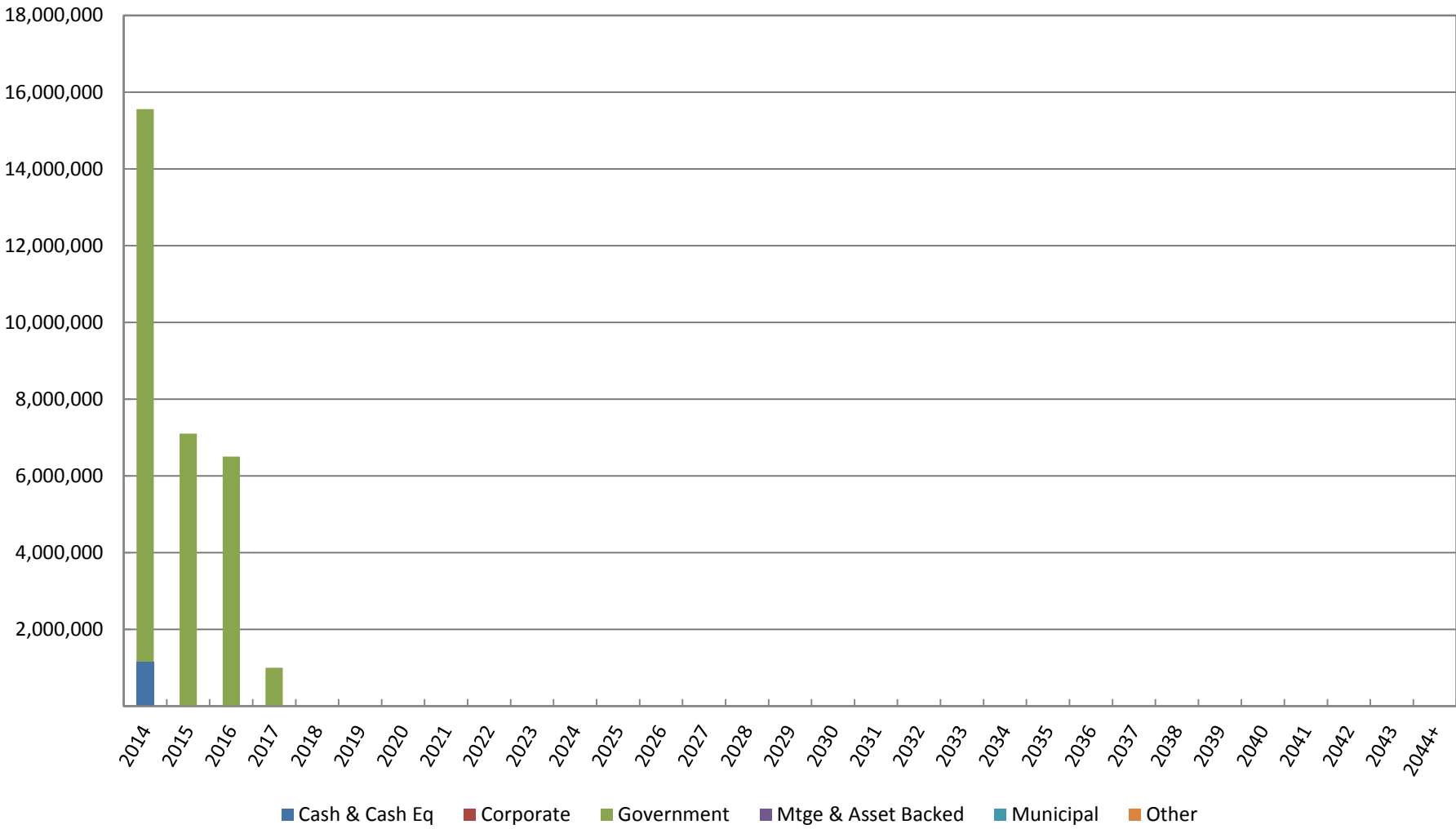
Inflation, Employment and Housing Data

	2012	Averages 2013	2014
Inflation			
PCE Price Index (%)	1.7%	1.2%	1.1%
Core CPI (%)	2.1%	1.8%	1.6%
Employment			
Unemployment Rate	8.1%	7.4%	6.7%
Nonfarm Payrolls Net Change (MoM)	182	187	152
Housing			
	Year End		
S&P/Case Shiller Home Price Index (YoY)	6.9%	13.42%	N/A

Key Market Rates and Fed Holdings

	Year End 2012	2013	As of 2/28/2014
Key Market Rates and Returns			
10 Year Treasury Yield	1.77%	3.04%	2.65%
30 Year Mortgage Rate	3.48%	4.53%	4.31%
S&P Returns	13.4%	29.6%	0.60%
Gold (\$/oz)	1,675	1,201	1,326
Federal Reserve Holdings (trillions)			
Treasury and Agency	1.74	2.26	2.30
Mortgage-backed	0.93	1.50	1.57
Total	2.67	3.76	3.87

Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	03/31/2013	06/30/2013	09/30/2013	12/31/2013	02/28/2014
Treasury Yields					
2 yr Treasury Yield	0.25%	0.36%	0.33%	0.39%	0.33%
5 yr Treasury Yield	0.78%	1.39%	1.39%	1.74%	1.51%
10 yr Treasury Yield	1.86%	2.48%	2.62%	3.01%	2.66%
Book Statistics					
Tax-Equivalent Book Yield	0.19%	0.20%	0.33%	0.34%	0.35%
Book Value (\$)	23,097,550	28,115,792	33,132,199	30,154,478	30,173,421
Projected Tax-Equivalent Income, next 12 months (\$)	42,751	54,881	108,424	101,160	105,502
Unrealized Gains/(Losses) (\$)	6,292	1,897	43,956	33,235	56,831
YTD Realized Gains/(Losses) (\$)	0	0	0	0	0
Portfolio Risk Statistics					
Effective Duration	0.64	0.80	1.26	1.12	1.12
Convexity	0.01	0.01	0.03	0.03	0.03
Weighted Average Life	0.63	0.80	1.26	1.12	1.13
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	93%	94%	100%	98%	96%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	7%	6%	0%	2%	4%

Performance

Tax-Equivalent Total Return
as of 02/28/2014
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Previous Month	0.05%	0.03%	0.02%
Quarter to Date	0.13%	0.08%	0.06%
Year to Date	0.13%	0.08%	0.06%
Since Inception	1.86%	1.43%	0.43%

Benchmark Composition:
100.0% Garden State Duration Matched Treasury

Bond Purchases

Trade Date	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
02/11/2014	912828A91	US TREASURY N/B	Treasury	AA+	Aaa	0.750	01/15/2017	N/A	100.22	1,002,191	0.67	0.67
02/11/2014	912828B41	US TREASURY N/B	Treasury	AA+	Aaa	0.375	01/31/2016	N/A	100.09	1,000,902	0.33	0.33
Total										2,003,093	0.50	0.50

Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
01/31/2014	Maturity	912828SB7	US TREASURY N/B	Treasury	AA+	Aaa	0.250	01/31/2014	01/31/2014	100.00	1,500,000	0	0.23	0.23
02/28/2014	Maturity	912828SG6	US TREASURY N/B	Treasury	AA+	Aaa	0.250	02/28/2014	02/28/2014	100.00	1,000,000	0	0.22	0.22
Total											2,500,000	0	0.23	0.23

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																	
99C001734	01/31/2014			1,155,520	BANK OF AMERICA/MERRILL LYNCH	0.00			1,155,520	1,155,520	1,155,520	0	0.00	0.00	0.00	0.00	
Total Money Market				1,155,520					1,155,520	1,155,520	1,155,520	0	0.00	0.00	0.00	0.00	0.00
Treasury																	
912828A91	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	01/15/2017	01/15/2017	1,002,191	1,002,158	1,002,940	782	0.67	0.65	2.86	2.88	0.10
912828B41	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.38	01/31/2016	01/31/2016	1,000,902	1,000,882	1,001,350	468	0.33	0.30	1.92	1.92	0.05
912828QU7	03/22/2013	AA+	Aaa	1,100,000	US TREASURY N/B	0.63	07/15/2014	07/15/2014	1,106,148	1,101,769	1,102,145	376	0.20	0.11	0.37	0.37	0.00
912828RB8	04/02/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.50	08/15/2014	08/15/2014	1,506,099	1,502,060	1,502,760	701	0.20	0.10	0.46	0.46	0.00
912828RG7	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	09/15/2014	09/15/2014	1,601,130	1,600,431	1,601,248	817	0.20	0.11	0.54	0.54	0.01
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,508,264	2,529,475	21,211	0.87	0.54	2.55	2.58	0.08
912828RM4	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	751,995	751,692	758,453	6,761	0.91	0.57	2.63	2.67	0.08
912828RU6	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	752,991	752,607	755,573	2,966	0.75	0.60	2.72	2.75	0.09
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,600,622	1,601,504	882	0.20	0.13	0.79	0.79	0.01
912828SL5	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	03/31/2014	03/31/2014	1,000,394	1,000,025	1,000,040	15	0.22	0.22	0.08	0.08	0.00
912828SR2	01/04/2013	AA+	Aaa	1,400,000	US TREASURY N/B	0.25	04/30/2014	04/30/2014	1,400,716	1,400,091	1,400,322	231	0.21	0.11	0.16	0.16	0.00
912828SW1	02/05/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	05/31/2014	05/31/2014	1,500,884	1,500,169	1,500,585	416	0.20	0.10	0.25	0.25	0.00
912828TA8	03/06/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	06/30/2014	06/30/2014	1,500,825	1,500,210	1,500,765	555	0.21	0.10	0.33	0.33	0.00
912828TU4	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	10/31/2014	10/31/2014	1,601,068	1,600,462	1,601,504	1,041	0.21	0.11	0.67	0.67	0.01
912828TZ3	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	11/30/2014	11/30/2014	1,601,005	1,600,465	1,601,568	1,103	0.21	0.12	0.75	0.75	0.00
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,177	1,601,552	1,375	0.24	0.14	0.92	0.92	0.01
912828UP3	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	0.25	02/28/2015	02/28/2015	2,498,837	2,499,231	2,502,450	3,219	0.28	0.15	1.00	1.00	0.01
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,042	751,973	1,931	0.37	0.18	1.33	1.33	0.02
912828VL1	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	747,864	748,305	752,948	4,643	0.72	0.46	2.36	2.37	0.07
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,433	750,743	1,310	0.30	0.18	1.41	1.42	0.03
912828VR8	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	750,354	750,291	752,505	2,214	0.61	0.49	2.44	2.46	0.07
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,516	751,950	2,435	0.42	0.20	1.50	1.50	0.03
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	749,002	750,382	1,381	0.33	0.22	1.58	1.58	0.03
Total Treasury				29,000,000					29,032,220	29,017,902	29,074,733	56,831	0.36	0.23	1.17	1.17	0.03
Grand Total				30,155,520					30,187,740	30,173,421	30,230,252	56,831	0.35	0.23	1.12	1.13	0.03

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 2/14/2014 to 3/6/2014				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION

City of Linden	2/24/2014	Evidence of Insurance	2013 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for Court Administrator Susan Sanchez effective 10/01/2013.
Township of Warren	3/3/2014	Warren Township Board of Education	2014 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy as respects the Township of Warren's use of various schools for their recreation program during 2014. *
Township of Freehold	2/19/2014	US Bank National Association Trust Department	2014 GL/AL/WC/ PROP	Evidence of Insurance as respects the 2013 MCIA lease purchasing agreement for a 2014 Ford F250 VIN #1FTBF2B62EEB28335 \$24,537 purchased on 2/18/14.
Town of Morristown	2/28/2014	NJ Transit	2014 GL	Evidence of Insurance as respects the Township's use of the Highlands Parking Garage from 3/2/2014 through 3/4/2014.
Borough of Fair Haven	2/21/2014	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 60 Forrest Avenue, Fair Haven, NJ on 2/25/14 for training purposes. *
City of Hoboken	3/5/2014	First Niagara Leasing, Inc. (ISAOA)	2014 GL/AL/WC/ PROP	The certificate holder is included additional insured (Lessor) & loss payee as respects lease agreement 17829, Hoboken's lease of Automatic License Plate Readers, Serial Numbers 540101,54100, D4T9L6IR, POJHIIYVGIY, G2260310021347335A, G2260310021347331A, S259900111347004, GS259900111347002, GS259900111347003 & GS259900111347001 total cost of equipment \$141,120. *
City of Hoboken	3/4/2014	City of Jersey City Dept. of Recreation One Chapel Avenue	2014 GL	Certificate holder is included as an Additional Insured (Equipment Owner) as respects the use of the certificate holder's Showmobile Stage for the Hoboken Memorial Day Parade on 5/21/2014. *
City of Hoboken	3/4/2014	Hudson County Office of Cultural and Heritage Affairs	2014 GL/AL/WC	Evidence of Insurance as respects Grant provided by the County of Hudson for expenses for the Hoboken Summer Concert Series 2014.
City of Hoboken	3/4/2014	Capital One Bank	2014 GL/AL/WC	Evidence of Insurance as respects the use of the parking lot located 301-311 Washington Street, Hoboken, NJ in conjunction with the Hoboken Arts & Music Festival to be held on 5/4/2014 & 9/28/14.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 2/14/2014 to 3/6/2014				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Hoboken	3/4/2014	County of Hudson Justice William Brennen Court	2014 GL/AL/WC	Evidence of Insurance as respects the use of the portable Showmobile Stage for Hoboken Spring & Fall Arts & Music Festivals 5/14/2014 & 9/28/2014.
City of Hoboken	3/4/2014	City of Jersey City Jersey City Recreation	2014 GL/AL/WC	Evidence of Insurance as respects City of Hoboken's use of certificate holder's Showmobile for Hoboken Spring & Fall Arts & Music Festivals 5/4/2014 & 9/28/2014.
City of Hoboken	3/4/2014	Walgreens Eastern Company, Inc	2014 GL/AL/WC	Evidence of Insurance with regard to the use of the parking lot located 101 Washington Street, Hoboken, NJ in conjunction with the Hoboken Arts & Music Festival on 5/4/2014 & 9/28/2014.
Township of North Brunswick	2/19/2014	Mercer County Police Academy	2014 GL/AL/WC	Evidence of Insurance as per the terms, conditions and exclusions of the General Liability policy, as respects the Township of North Brunswick Police Department training.
Township of West Orange	3/3/2014	Ripken Baseball LLC	2014 GL/AL	Evidence of insurance as respects West Orange Recreation Department sponsored 11U Travel Baseball Teams' participation in the certificate holder's leagues and tournaments.
Borough of New Providence	2/25/2014	705 Condominium Association & Preferred Management Inc	2014 GL/AL/WC	Evidence of Insurance as respects Municipal Alliance program for high school students, PA DUI Safety Bug, 6/4/2014.
Township of Livingston	2/21/2014	Eastman Management Corp 651 West Mount Pleasant Ave	2014 GL/AL/WC	Eastman Management Corp, Eisenhower TRS LLC, Livingston Circle Associates LP, LCA Holdings LLC, GFII/Eisenhower LLC C/O Pyramis Global Advisors Trust are included as additional insured (Premises Owner) as respects the use of 290 West Mount Pleasant Avenue, Livingston, NJ for police training from February through December 2014.
Township of Berkeley Heights	3/5/2014	Union County Board of Chosen Freeholders	2014 GL	Evidence of insurance for general liability coverage as respects the hanging of a banner across Springfield Avenue for May 11, 2014 through June 2, 2014 for the Berkeley Heights Rotary Club Rubber Duck Fundraiser.
Hamilton Township	2/25/2014	Evidence of Insurance	2014 STAT	Policy includes Employee Dishonesty coverage for 'non-statutory' employees, and scheduled 'statutory' employees.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 2/14/2014 to 3/6/2014

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Montclair	2/25/2014	NJ Transit	2014 GL/AL/WC	NJ Transit & State of NJ are included as an additional insured (Permit) for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions in the policies represented on this Certificate of Liability Insurance (but only as respects to the negligence of the Insured) for hanging of banner(s) on the train trestle on Park Street and Valley Road, in Montclair, NJ for the policy year. There are no exclusions in the liability policies for work performed within 50 feet of the railroad right of way.
City of Linden	2/18/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer Alexis Zack; Tax Collector Stacey L. Carron; Municipal Court Judge Daniel Roberts; Court Administrator Elizabeth Gavigan.
City of Linden	2/21/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer Alexis Zack; Tax Collector Stacey L. Carron; Municipal Court Judge Daniel Roberts; Court Administrator Susan Sanchez. This certificate supersedes the certificate issued 2/18/2014.
Berkeley Township	2/18/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Tax Collector Geraldine Dorso; CFO/Treasurer Frederick Ebenau; Municipal Court Judge John Sheehy; Municipal Court Administrator Aileen Alonzo; Deputy Municipal Court Administrator Cynthia Walsh.
Township of Berkeley Heights	2/18/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer (CFO) Michel Marceau; Tax Collector Rachele San Filippo.
Township of Bloomfield	2/18/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Finance Director Robert Renna; Tax Collector Cynthia Prochilo; Municipal Court Chief Judge John Paparazzo; Municipal Court Judge Joseph Connolly; Court Administrator/Clerk Robin Grasso; Municipal Clerk Louise Palagano.
Borough of Totowa	2/20/2014	County of Passaic Road Department	2014 GL	Evidence of Insurance as respects the Right of Way Road Opening Permit.
Berkeley Township	2/25/2014	Ocean County Board of Chosen Freeholders	2014 WC 2014 STAT POSITION BOND	Evidence of Workers Compensation insurance for Volunteer Firemen of the Bayville Volunteer Fire Company, Pinewald Pioneer Volunteer Fire Company and Manitou Park Volunteer Fire Company instructing at the Ocean County Fire Academy.
Eastampton Township	3/3/2014	Evidence of Insurance		Evidence of Statutory Bond Coverage for: Treasurer/Tax Collector Doris LaVacca.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 2/14/2014 to 3/6/2014

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Englewood	3/3/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Tax Collector Tamara Beamer; CFO Ronald Amorino; Treasurer Diana Patino; Library Treasurer Gerald Crane; Municipal Judge James Dow; Court Administrator Debbian Barr.
Township Of Ewing	3/3/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: CFO Joanna Mustafa; Tax Collector Thomas Hespe; Municipal Judge Roger Haley; Court Administrator Maryann Conveno
Borough of Fair Haven	3/3/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: CFO Denise Jawidzik; Tax Collector/Court Administrator Dale Connor; Municipal Judge James Newman.
Borough of Fanwood	3/3/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer/CFO Frederick Tomkins; Tax Collector Colleen Huehn; Municipal Judge Susan MacMullan; Court Administrator Joy Veeck; Borough Administrator Eleanor McGovern; Municipal Bookkeeper Patricia Celardo.
Township of Freehold	3/3/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer/Director of Finance Catherine Campbell; Tax Collector Elizabeth Kiernan; Municipal Judge Thomas Foley; Court Administrator Denise Yuhas.
Borough of Haddon Heights	3/3/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for; Treasurer Jeffrey Kasko; Tax Collector Andrea Penny; Library Treasurer David Sommerville and Municipal Judge Edward P. Epstein.
Borough of Highland Park	3/3/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer/CFO Kathleen Kovach; Deputy Tax Collector Anita Bansal; Borough Administrator Kathleen Kovach; Municipal Court Judge Edward Herman; Court Administrator Tracey Horan
City of Hoboken	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Tax Collector Sharon Curran; CFO George Destefano; Municipal Court Judge Cataldo Fazio; Court Administrator Rose Ann Gohde; Deputy Court Administrator Luigi Percontino; Court Judge Michael Mongiello.
Berkeley Township	3/3/2014	Ocean First bank	2014 GL/AL/WC/ APD	Certificate holder is included as Loss Payee (Lender) as respects the lease of a 2014 Chevy Tahoe VIN 1GNSK2E02ER191308 valued at \$26,000 for the Bayville Volunteer Fire Company #1.
Howell Township	3/3/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer/CFO Jeffrey Filiatrealt; Tax/Utilities Collector Susan Davison; Municipal Judge Allen Kaplan; Court Administrator Dominick Pondace.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 2/14/2014 to 3/6/2014

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Kenilworth	3/3/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Tax Collector/Treasurer/CFO Robert Ordway; Municipal Judge Thomas Vitale; Court Administrator Joanne Szelingiewicz.
Township of Livingston	3/4/2014	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 - Judith Nudelman.
Township of Maplewood	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: CFO/Tax/Utilities Collector Peter Fresulone; Municipal Judge Stanley Varon; Court Administrator Ryan Bancroft; Library Treasurer Jeff Markel; Tax Clerk Diane Rouse; Township Clerk Elizabeth Fritzen; Recreation Director George Rague.
Township of Montclair	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: CFO Frank Mason; Tax Collector Maureen Montesano; Treasurer Anthony Blasi; Water & Sewer Tax Collector Tracy Ottey; Municipal Judge Richard Insley; Court Administrator Joyce Hayes; Tax Assessor Joan Kozeniesky.
Township of Morris	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Tax Collector Rebecca Roth; CFO/Treasurer Marie Pardo; Board of Health Treasurer Karen Swetz.
Town of Morristown	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Tax Collector Linda Winstead; Treasurer/CFO Ann Cucci; Court Administrator Mary Ann Dillon; Municipal Court Judge Michael Noonan; Municipal Court Judge Gary Troxell.
Borough of New Providence	3/4/2014	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.
Township of North Brunswick	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer/CFO Kala Sriranganathan; Tax Collector Laurie Hammarstrom; Court Administrator Sheral Rossmann; Municipal Court Judge Earl Wright; Municipal Court Judge Christine Heitman.
Borough of North Plainfield	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer Kathleen A. Intravartolo, Tax Collector Nancy Nichols, Municipal Judge John Richardson, Court Administrator Jodi Hansen.
Township of Parsippany-	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for; Treasuer (CFO) Ruby Malcolm; Tax Collector Terence Whalen; Municipal Court Judge Anthony Frese; Municipal Court Judge Gerald Scala; and Court Administrator/Clerk Al Leal.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 2/14/2014 to 3/6/2014

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Rahway	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer (CFO) Frank Ruggiero; Municipal Judge Roman Montes; Court Administrator Marylene Sheppard; Deputy Court Administrator Yvonne Briggs.
Union Township	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer/CFO Debra Cyburt; Tax Collector Terri Malanda; Municipal Judge Jonathan Rosenbluth; Municipal Judge Kelly Waters; Municipal Judge Cassandra Corbett; Court Administrator Patricia Nasta.
Township of Warren	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Tax Collector Loree Saums; CFO S. Shaw Boswell; Municipal Judge Mark Adler; Court Administrator Lisa Reuter; Deputy Court Administrator Debbie Campanelli.
Township of West Orange	3/4/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: CFO/Treasurer John Gross; Tax Collector Joanne Gagliardo; Municipal Judge Margaret Padovano; Municipal Judge Harry Starrett; Court Administrator Edrie Daniels; Township Clerk Karen Carnevale.