



## GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

May 21<sup>st</sup>, 2014

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

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

#### ▪ OPEN PUBLIC MEETING ACT STATEMENT

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

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

#### ▪ PLEDGE OF ALLEGIANCE

#### ▪ ROLL CALL OF FUND COMMISSIONERS

#### ▪ APPROVAL OF MINUTES OF 4/23/14 MEETING

#### ▪ ADOPTION OF RESOLUTIONS

- Resolution 20-14 – Approving Certain Disbursements
- Resolution 21-14 – Approving Claims Payments
- Resolution 22-14 – Appointing Approved Counsel

### REPORTS

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

- Fast Track Report
- NJDOBI Audit
- Internal Audit
- Risk Manager Webinar (J. Hall)
- Bylaws Review

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

- In2vate Training – *Update* – A. Ven Gratis
- SERVE Training – *Update* – A. Ven Gratis
- Wellness-Biggest Loser Challenge – A. Ven Gratis
- EPL Training – A. Ven Gratis
- Emergency Preparation/Response – A. Ven Gratis
- The Legal Risks of Using Social Media and/or the Internet in Your Hiring Process – W. Wiebalk

#### ▪ CLAIMS REPORT (Robert Persico)

- Submission of Wage Statements
- Update AVIA Medication Program
- Direct Payment Program – APD Claims

#### ▪ 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  
April 23<sup>rd</sup>, 2014  
Woodbridge Hilton Iselin NJ at 11:00am**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:08 AM.**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF FUND COMMISSIONERS**

Jim Rodino – Chairman  
Mark Vannella  
Barbara Russo  
Ted Ehrenburg  
Brad Palatucci – Absent  
Tom Czerniecki - Absent  
Tim Dacey  
Hilary Hyser  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi  
John DiStefano  
Edward Forte - Absent  
John Barrett  
Paul Zarbetski  
Joan Hullings  
Quentin Wiest  
Jeff Filiatreault  
Michael Martello  
Laura Reinertsen  
Peter Kiriakatis  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashfield  
Tim Quinn  
Ann Cucci  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Pat Mizerek  
Joseph Wassel - Absent  
Kathleen Green



Mark Krane  
Mike Matheis

## **APPROVAL OF MINUTES**

### **MOTION TO APPROVE MINUTES OF 3/19/14 MEETING**

**MOTION:** Commr. Matheis

**SECOND:** Commr. Filiatreault

**ABSTAIN:** Commr. Vannella, Ehrenburg , Dacey, Zarbetski, Dashield, Cucci,  
Matheis

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

### **▪ ADOPTION OF RESOLUTIONS**

### **MOTION TO ADOPT RESOLUTIONS**

- Resolution 17-14 – Approving Certain Disbursements totaling \$825,443.77

**MOTION:** Commr. Jones

**SECOND:** Commr. Matheis

**VOTE: ROLL CALL**

Jim Rodino – Chairman  
Mark Vannella  
Barbara Russo  
Ted Ehrenburg  
Brad Palatucci – Absent  
Tom Czerniecki - Absent  
Tim Dacey  
Hilary Hyser  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi  
John DiStefano  
Edward Forte - Absent  
John Barrett  
Paul Zarbetski  
Joan Hullings  
Quentin Wiest  
Jeff Filiatreault  
Michael Martello  
Laura Reinertsen  
Peter Kiriakatis  
Nancy Koblis  
Russ Jones  
Cesar Correa



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

- Resolution 18-14 - Approving Certain Disbursement Payments totaling \$2,002,067

**MOTION:** Commr. Filiatreault

**SECOND:** Commr. Dacey

**VOTE: ROLL CALL**

Jim Rodino – Chairman  
Mark Vannella  
Barbara Russo  
Ted Ehrenburg  
Brad Palatucci – Absent  
Tom Czerniecki - Absent  
Tim Dacey  
Hilary Hyser  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi  
John DiStefano  
Edward Forte - Absent  
John Barrett  
Paul Zarbetski  
Joan Hullings  
Quentin Wiest  
Jeff Filiatreault  
Michael Martello  
Laura Reinertsen  
Peter Kiriakatis  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield  
Tim Quinn  
Ann Cucci  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Pat Mizerek



Joseph Wassel - Absent  
Kathleen Green  
Mark Krane  
Mike Matheis

- **Resolution 19-14** – Adopting Fund Position on use of Risk Management Professionals

**MOTION:** Commr. Krane  
**SECOND:** Commr. Matheis

**VOTE: ROLL CALL**

Jim Rodino – Chairman  
Mark Vannella  
Barbara Russo  
Ted Ehrenburg  
Brad Palatucci – Absent  
Tom Czerniecki - Absent  
Tim Dacey  
Hilary Hyser  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi  
John DiStefano  
Edward Forte - Absent  
John Barrett  
Paul Zarbetski  
Joan Hullings  
Quentin Wiest  
Jeff Filiatreault  
Michael Martello  
Laura Reinertsen  
Peter Kiriakatis  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield  
Tim Quinn  
Ann Cucci  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Pat Mizerek  
Joseph Wassel - Absent  
Kathleen Green  
Mark Krane  
Mike Matheis



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

- **Fast Track** - Mr. Miller Reviewed the Fast Track report and indicated that the overall surplus position is still holding at just over \$2 million.
- **Risk Management Consultants** – Mr. Miller reiterated the discussions from prior meetings regarding the importance of each member being represented by a NJ-licensed insurance professional in its interactions with the Fund in order to protect the mutual interests of all. He recommended that the Commissioners approve Resolution 19-14.
- **Supplemental Assessment-** Mr. Miller clarified that the Commissioners were not being asked to vote on the Supplemental Assessment, but that the plan was being presented for discussion purposes. Discussion ensued on the pros and cons of levying the assessment for the 2002-04 years vs. the 2002-06 years, the payoff terms and the timing of implementation. It was concluded that the Fund Administrator would prepare two assessment scenarios for the years in question and include three, five and seven year payback options. The plan will be presented to the Executive Committee after the May 21<sup>st</sup> Commissioners meeting for review. The Executive Committee will then make a final recommendation to the Fund Commissioners at the June 25<sup>th</sup> meeting.
- **Claims Settlement Approvals** – Mr. Miller clarified the Fund claims approval process. If a claim is being settled within a member's self-insured retention the member may unilaterally approve such settlement. If the settlement involves any GSMJIF contribution (regardless of amount), it must be reviewed by the Claims Committee and approved by the Fund Commissioners.

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

(Walter Reibrich of PMA spoke in Anthony Ven Graitis absence)

- **In2vate Training – Update - W. Reibrich**  
Announcement went out advising of available training. Administrators are being registered on the system. Once registered, general safety, EPL, and Police professional training modules can be assigned to an unlimited amount of employees. Contact your loss control professional if you have any questions.
- **Safety First Initiate – Update – W. Reibrich**  
You and Ken probably have the first hand info on where members are at. Please follow up with pilot program members so you can provide a time table to other members on the roll out of the stickers and when the program will be running. You should have all vehicle lists at this point or be able to mention those that are still outstanding.
- **SERVE Training – Update – W. Reibrich**  
Announcement went out advising of available driver training for emergency responders (Police, Fire, EMS). Over 325 seats have been already assigned in 2014. Contact your loss control professional if you would like more information.
- **Biggest Loser Challenge – Update – W. Reibrich**  
Over 35 teams and 125 employees have signed up to date. Employees can continue to sign up at any time as the competition ends on July 15. Weight does not have to be shared when results are reported, maintaining confidentiality which has been raised as an issue.
- **New Jersey Pregnant Worker's Fairness Act – W. Wiebalk**



Wendy spoke about the NJPWFA, the amendment to NJLAD to include same, and the potential ramifications for employers.

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

- **Claims Update – R. Persico**  
Bob advised NIP Claims Management Services hired a new Representative, Donna Garland who would be managing general liability, auto liability and some property claims. He also introduced a new APD Program, Direct Pay with the goals of preferred pricing, ease of service and overall greater efficiency. He then turned the presentation of the program highlights to Jim Renner.
- **Auto Physical Damage – Direct Payment Plan – R. Persico/J. Renner**  
Jim discussed the rollout of the program which will allow each town to select their own repair shop(s) to repair their damaged vehicles. NIP will issue payments for repair costs directly to these shops instead of to the township. This will take a step out of the process which will get payments to the shops quicker which should get the township vehicles repaired and back on the road sooner. The shops will send their estimates to our appraisal vendor, Ace, who will come to an “agreed price” with the shop for the repairs. These agreed prices are generally lower than the original estimates which should result in a cost savings to the townships.

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

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

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

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

**MOTION:** Commr. Correa  
**SECOND:** Commr. Martello  
**VOTE:** Unanimous

**ADJOURN TO PUBLIC SESSION**

**MOTION TO APPROVE CLAIMS**

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

**Claims:**

**Union Township Lia. Claim - Granted Settlement Authority**



**Morris Township – WC Claim – Granted Settlement Authority**  
**Livingston Township – WC Claim – Granted Settlement**  
**Township of West Orange – AL Claim – Granted Settlement**

**MOTION:** Commr. Ehrenburg  
**SECOND:** Commr. Cucci

**NEW BUSINESS**

Commissioner Ehrenburg suggested how all should take the opportunity to have an outside representative review and write/rewrite and/or review policies and procedures since most might be outdated and townships might be at risk to suffer a monetary loss due to its inadequate and/or outdated information.

**OPEN FORUM**

**MOTION TO ADJOURN**

Commissioner Valesi made a motion to adjourn the meeting at 11:52AM and Commissioner Filiatreault seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

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Earl Miller

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James Rodino

**ALSO PRESENT:**

Earl Miller – NIP  
Madeline Delgado – NIP  
Steve Edwards – BGIA  
Robert Persico – NIP  
James Renner – NIP  
Jonathan Hall – NIP  
Anthony Ven Graitis – NIP  
Robert Smith – NIP  
Wendy Wiebalk – NIP  
Brian Erlandsen – BGIA  
George Crosby - BGIA  
Francis Kelly – NIP  
Dominick Cinelli – Brown & Brown

Sanders Reynoso – Strategic Insurance Partners  
Lisa O’Neil – Caldwell





Mario BiFalco – Caldwell  
Fred Arnold – Caldwell  
Sonia Brown – North Brunswick  
Patrick DeBlasio - Treasurer  
BettyAnne Stinchcomb – New Providence  
Mike Lovett – Warren Township  
Thea Isabella – First MCO  
John Geaney – Capehart  
Cynthia Lisa – Danskin  
Ken Child – PMAMC  
Mark Boyles – PMAMC  
LaTonya Jackson – GR Murray  
Walter Reibrich – PMA  
Karen Carman – Morris Township  
Doug Borden – Borden Perlman  
Ilene Laursen – Conner Strong  
Larry Graham – Fairview Insurance  
Judith Cannon – Qual-Lynx  
Alice Lihou – Qual-Lynx  
Michael Martello – Town of Kearny  
George Littler – AGA  
Joanna Brewster – Ewing Township  
David Balken – Balken Risk  
Jessica Sheehy – Linden  
Glenn Jacobs – Fairview Insurance

# Garden State Municipal Joint Insurance Fund Monthly Status Report

May 21, 2014

MEMO TO: INSURANCE FUND CHAIRMAN RODINO

FROM: PATRICK J. DEBLASIO, CPA, CMFO, CGFM, -FUND TREASURER

Please be advised that the following is an update of the status of the Garden State Municipal Joint Insurance Fund:

	<u>March</u> 2014	<u>April</u> 2014	
Beginning Cash Balance	\$ 235,624.64	\$ 235,066.39	
Claims Accounts-TD Bank	3,869,935.14	5,519,152.55	
Claims Account-Bank of America	126,399.14	126,406.04	
NJ Cash Management	30,230,359.35	30,218,597.68	
Custodial-Investments	<u>\$ 34,462,318.27</u>	<u>\$ 36,099,222.66</u>	
Total Balance			
 <b>Receipts:</b>			
Interest Income	\$ 10,834.51	\$ 11,046.53	Totals YTD
Investment Income-Realized Gains (Losses)			\$ 41,302.00
Claims Account Receipts-TD Bank	\$ 1,084,459.17	\$ 1,288,319.68	
Claims/Operating Account Receipts-Bank of America	\$ 3,754,102.13	\$ 489,572.05	
NJ Cash Management Activity Receipts	\$ 6.90	\$ 6.53	
BAC Custodial/Investments	\$ 69,815.50	\$ 3,018,375.42	
Total Receipts	<u>\$ 4,908,383.70</u>	<u>\$ 4,796,273.68</u>	
 <b>Disbursements:</b>			
Claims Account Disbursements-TD Bank	\$ 1,085,017.42	\$ 1,288,764.91	
Claims Account Disbursements-Bank of America	\$ 1,671,485.56	\$ 2,065,503.93	
Operating Account Disbursements-Bank of America	\$ 433,399.16	\$ 3,455,655.64	
NJ Cash Management Activity Disbursements			
BAC Custodial Account	\$ 81,577.17		
Total Disbursements	<u>\$ 3,271,479.31</u>	<u>\$ 6,809,924.48</u>	
Ending Cash Balance	<u>\$ 36,099,222.66</u>	<u>\$ 34,085,571.86</u>	
 <b><u>Analysis of Ending Cash Balance</u></b>			
Total Cash	\$ 5,880,624.98	\$ 848,598.76	
Total Investments (and Cash Equivalents)	\$ 30,218,597.68	\$ 33,236,973.10	
Ending Cash Balance	<u>\$ 36,099,222.66</u>	<u>\$ 34,085,571.86</u>	

**BANK RECONCILIATION**

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account -

From

To

DATE 04/01/14 04/30/14

BOOK BALANCE AS OF 04/01/14 \$ 30,218,597.68

ADD DEPOSITS (PER BANK LEDGER) 3,018,375.42

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) \_\_\_\_\_

BOOK BALANCE AS OF 04/30/14 \$ 33,236,973.10

BALANCE PER BANK STATEMENT 04/30/14 \$33,236,973.10

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 04/30/14 33,236,973.10

Difference 0.00

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





**BANK RECONCILIATION**

ACCT.NAME Bank of America

BANK/ACCT# Fiduciary Account -381029032587

From 04/01/14 To 04/30/14

BOOK BALANCE AS OF	04/01/14	\$	5,519,152.55
ADD DEPOSITS (PER BANK LEDGER)			489,572.05
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			5,521,159.57
BOOK BALANCE AS OF	04/30/14	\$	487,565.03
BALANCE PER BANK STATEMENT	04/30/14		\$472,585.03

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

\$20,000.00

TOTAL 20,000.00 20,000.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
10/16/13	1033	240.00
03/13/14	1123	1,000.00
03/13/14	1131	1,000.00
03/13/14	1132	1,000.00
04/14/14	1142	1,250.00
04/14/14	1145	100.00
04/14/14	1147	270.00
04/14/14	1153	160.00

TOTAL 5,020.00 (5,020.00)

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 04/30/14 487,565.03

Difference 0.00

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

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
STATEMENT OF OPERATIONS BY FUND YEAR  
As of April 30, 2014**

	YTD 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Year Ended 2006	Year Ended 2005	Year Ended 2004	Year Ended 2003	Year Ended 2002	Fund Balance
<b>Underwriting Income</b>	9,143,735	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	13,363,866	11,387,783	7,922,382	5,593,345	3,396,135	185,588,112
<b>Claim Expenses</b>														
Losses	2,452,902	5,985,354	11,527,506	10,349,760	8,523,735	8,711,707	6,629,630	6,748,680	5,501,064	4,549,729	3,555,174	1,848,209	746,331	77,129,780
Loss Adjustment Expenses	618,991	1,236,841	2,346,265	3,168,176	3,336,414	3,326,157	3,114,704	3,413,801	2,570,500	2,169,605	2,362,843	767,999	287,483	28,719,779
IBNR	1,548,140	4,599,625	2,268,737	681,414	-	367,618	280,041	237,002	51,707	41,518	26,612	3,220	1,855	10,107,488
EPL Deductible & Co-Insurance	(294,600)	(595,209)	(696,277)	(404,427)	(638,154)	(156,270)	(240,729)	(222,743)	(197,428)	(208,910)	(259,649)	(48,080)	(65,918)	(4,028,393)
Excess Recoveries	(125,499)	(610,431)	(4,417,711)	(2,085,051)	(296,354)	(3,227,483)	(2,123,078)	(1,148,608)	(100,000)	(656,418)	(384,893)	-	(119,719)	(15,295,245)
WC	-	(591,473)	-	(577,857)	(43,217)	(140,187)	(56,001)	-	-	(656,418)	(384,893)	-	(119,719)	(2,569,765)
GL	-	-	-	(303,300)	-	(1,555,254)	-	(377,149)	-	-	-	-	-	(2,235,703)
AL	-	-	-	-	(110,834)	(988,969)	(1,750,000)	-	-	-	-	-	-	(2,849,803)
Property	(125,499)	(18,958)	(3,410,711)	(373,409)	(7,541)	-	-	-	-	-	-	-	-	(3,936,118)
EPL/POL	-	-	(1,007,000)	(830,485)	-	(128,186)	(245,338)	(691,343)	(100,000)	-	-	-	-	(3,002,352)
EPL/POL Aggregate Stop	-	-	-	-	-	(414,886)	(71,739)	(80,116)	-	-	-	-	-	(566,741)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	(134,762)	-	-	-	-	-	-	-	-	(134,762)
<b>Total Claim Expense</b>	4,199,933	10,616,179	11,028,521	11,709,873	10,925,640	9,021,729	7,660,569	9,028,132	7,825,842	5,895,524	5,300,088	2,571,348	850,033	96,633,410
<b>Expenses</b>														
Excess Premiums	2,210,857	6,173,018	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	3,586,174	4,594,367	3,757,561	2,282,855	1,129,093	47,404,392
General Administrative Expenses	2,267,390	6,314,015	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	3,072,388	2,385,474	1,778,528	1,253,350	791,916	42,903,864
<b>Total Expenses</b>	4,478,247	12,487,033	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	6,658,562	6,979,841	5,536,089	3,536,205	1,921,009	90,308,256
<b>Underwriting Profit/(Loss)</b>	465,555	1,811,532	1,458,335	377,168	720,930	(89,438)	201,269	(887,875)	(1,120,538)	(1,487,582)	(2,913,795)	(514,208)	625,093	(1,353,554)
Net Realized/Unrealized Gains/(Losses)	415	714	44,580	296,841	291,227	187,277	106,028	43,893	760	-	-	-	29,275	1,001,011
Interest Income	4,639	42,617	57,807	106,501	131,686	111,678	194,171	440,417	634,220	362,337	120,113	141,530	185,714	2,533,429
<b>Net Investment Income</b>	5,054	43,331	102,387	403,342	422,913	298,955	300,200	484,310	634,980	362,337	120,113	141,530	214,988	3,534,440
<b>Statutory Surplus (Deficit)</b>	<b>470,609</b>	<b>1,854,862</b>	<b>1,560,722</b>	<b>780,510</b>	<b>1,143,844</b>	<b>209,517</b>	<b>501,469</b>	<b>(403,566)</b>	<b>(485,558)</b>	<b>(1,125,245)</b>	<b>(2,793,682)</b>	<b>(372,678)</b>	<b>840,082</b>	<b>2,180,886</b>
at 12/31/2013	-	1,857,666	1,562,510	773,440	1,138,956	200,012	500,097	(402,681)	(285,413)	(1,125,245)	(2,793,498)	(372,678)	839,254	1,892,419
Variance	470,609	(2,803)	(1,788)	7,070	4,888	9,506	1,372	(885)	(200,145)	-	(183)	-	828	288,467
at Previous Month	351,156	1,859,042	1,559,023	777,202	1,141,642	203,173	500,655	(403,162)	(445,456)	(1,125,245)	(2,793,601)	(372,678)	839,680	2,091,430
Variance	119,453	(4,179)	1,699	3,308	2,202	6,344	814	(403)	(40,102)	-	(80)	-	402	89,456

**Note 1 : Ultimate losses based upon the 2013 year-end reserve study.**

**Note 2 : Fund years 2010 through 2014 include an aggregate stop loss protection to cap losses at ~\$10.9m in 2010, ~\$11.8m in 2011, ~\$13.4m in 2012, ~\$14.2m in 2013, and ~\$16.5m in 2014.**

**Note 3 : Dean vs. Highland Park - 2008 AL Claim. Total Incurred was reduced from \$10M to \$2M to match excess carrier reserves.**

**Overall Statistics**

Total Members	35	32	31	28	26	22	19	18	17	16	14	10	5	
Total Claims	1,115	2,581	2,777	2,518	2,237	1,963	1,992	2,119	2,260	1,949	1,344	1,074	601	24,530
Severity Rate	202	211	225	233	230	225	223	224	212	197	188	143	91	
Total Open Claims	606	529	232	149	98	65	43	32	25	13	8	4	2	1,806

\* Severity rate is calculated as total GSMJIF incurred loss per \$1,000,000 of total payroll for all member towns in aggregate.

May 21st, 2014 - GSMJIF Comissioners Meeting Bills List

Date: 5.1.14  
Invoice #: 30



Notes	Description	COMMENTS	Check #/WT	Invoice Amt.
	Patrick DeBlasio	April Professional Services	#1156	\$1,458.34
	The Times	Legal ad placed for April Meeting	#1157	\$4.64
	The Star Ledger	Legal ad placed for April Meeting	#1158	\$15.08
	Dynamic Testing	Invoice #6222 Bloomfield \$1,207, Inv.#6226 Berkeley Hgts. \$176.00, Inv#6272 Totowa \$258.00, Inv#6290 Kearny \$94.00, inv#6165 \$305	#1159	\$2,040.00
	Capehart Scatchard	Invoice for March 2014	#1160	\$1,250.00
	Princeton Public Affairs	Retainer Fee March Invoice #0314	#1161	\$833.33
	Earl Miller	April GSMJIF Meeting	#1162	\$2,623.81
	Pringle Quinn Anzano	Invoice #36466 Monthly Fund Attorney Fees	#1163	\$1,472.50
	Bank of America/Merrill Lynch	Quaterly Fees	#1164	\$1,250.00
	ASL	Interpreter Services for Parsippany-Troy Hills Training	#1165	\$481.60
	Balken Risk	1st Risk Manager Fee for 2014 for Highland Park	#1166	\$10,977.00
	EANJ, Inc.	Invoice #1665 EPL Training for Bloomfield	#1167	\$540.00
		<b>Total in Checks \$22,946.30</b>		
		<b>WIRE TRANSFERS</b>		
	BGIA	1st RM Fee Install for Rahway		\$30,664.00
		<b>TOTAL TO BGIA \$30,664.00</b>		
	PMA	Large Loss Andrew May Englewood Paid 4/21/14 Claim #W890610438		\$ 56,878.40
	PMA	2nd Large Loss payment for same claimant Andrew May Englewood Paid 4/23/14 Claim #W890610438		\$50,466.56
	PMA	Large Loss Claim for D. Peterson Manalapan Claim #W880960277		\$85,106.76
	PMA	Berkeley Township		\$36,142.13
	PMA	City of Rahway		\$4,398.54
	PMA	City of Hoboken		\$8,682.51
	PMA	City of Hoboken		\$4,904.31
	PMA	City of Englewood		\$77,280.84
	PMA	City of Englewood (less Payment for A. Maye)		(\$56,878.40)
	PMA	Hamilton Township		\$64,634.51
	PMA	Livingston Township		\$6,787.44
	PMA	Montclair Township		\$997.78
	PMA	South Brunswick Township		\$42,463.98
	PMA	South Brunswick Township (less payment Thopmson (Claims est. Larger than actual claim)		(\$46,383.16)
	PMA	Township of Ewing		\$27,267.12
	PMA	Township of Howell		\$19.98
	PMA	Union Township		\$9,834.83
	PMA	Risk control Fee Installment #6 of 12 for 2014		\$38,250.00
		<b>TOTAL TO PMA \$410,854.13</b>		
			Subtotal	\$ 464,464.43
			Total	\$ 464,464.43



**RESOLUTION NO. 20-14**

**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 \$464,464.43 payments.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

May 21<sup>st</sup>, 2014

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

May 21<sup>st</sup>, 2014



**RESOLUTION NO. 21-14**

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter referred to as the “FUND”)

**APPROVING CLAIMS PAYMENTS**

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling \$1,884,611 against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

May 21<sup>st</sup>, 2014

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

May 21<sup>st</sup>, 2014







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

May 2014

Jason Marett, Claims Service Manager



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

5/1/2014

### **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

5/1/2014

### 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

5/1/2014

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

5/1/2014

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

5/1/2014

Policy Year 2006

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	22	0	\$70,587	\$3,209	22	0	29,038	\$1,320	3	0	\$22,406	\$7,469
Eastampton Township	1	0	\$825	\$825	0	0		\$0	0	0	\$0	\$0
Englewood, City of	20	0	\$19,767	\$988	53	0	507,915	\$9,583	2	0	\$18,124	\$9,062
Ewing Township	13	0	\$8,926	\$687	5	0	0	\$0	0	0	\$0	\$0
Hamilton Township	7	0	\$31,953	\$4,565	9	0	147,666	\$16,407	0	0	\$0	\$0
Harrison, Town of	12	0	\$12,176	\$1,015	7	0	2,150	\$307	0	0	\$0	\$0
Hoboken, City of	23	0	\$30,182	\$1,312	46	2	1,402,692	\$30,493	0	0	\$0	\$0
Howell Township	13	0	\$251,908	\$19,378	27	1	119,248	\$4,417	1	0	\$0	\$0
Jackson Township	13	0	\$259,915	\$19,993	20	0	204,460	\$10,223	0	0	\$0	\$0
Kenilworth, Borough of	2	0	\$2,147	\$1,074	7	0	22,892	\$3,270	0	0	\$0	\$0
Livingston Township	30	0	\$27,942	\$931	31	0	43,469	\$1,402	4	0	\$33,724	\$8,431
Maplewood, Township of	19	0	\$163,269	\$8,593	22	0	1,690	\$77	4	0	\$15,136	\$3,784
Montclair Township	40	0	\$70,500	\$1,763	78	0	325,344	\$4,171	1	0	\$156,032	\$156,032
North Plainfield Boro	13	0	\$38,832	\$2,987	17	0	37,238	\$2,190	1	0	\$0	\$0
Rahway, City of	22	0	\$22,577	\$1,026	32	0	23,112	\$722	0	0	\$0	\$0
South Brunswick Township	20	0	\$20,698	\$1,035	13	0	45,075	\$3,467	1	0	\$2,272	\$2,272
Union Township	58	0	\$70,331	\$1,213	56	0	70,272	\$1,255	0	0	\$0	\$0
West Orange, Township of	68	0	\$60,584	\$891	39	0	36,059	\$925	1	0	\$0	\$0
	396	0	\$1,163,119	\$2,937	484	3	\$3,018,320	\$6,236	18	0	\$247,694	\$13,761



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2014

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	694,603	\$34,730	3	0	\$13,802	\$4,601
Jackson Township	20	0	\$29,167	\$1,458	26	0	164,148	\$6,313	1	0	\$24,000	\$24,000
Kenilworth, Borough of	6	0	\$16,216	\$2,703	5	0	0	\$0	1	0	\$1,865	\$1,865
Livingston Township	19	0	\$39,943	\$2,102	29	0	32,876	\$1,134	2	0	\$4,020	\$2,010
Maplewood, Township of	17	0	\$8,450	\$497	28	0	39,954	\$1,427	2	0	\$2,400	\$1,200
Montclair Township	51	0	\$43,180	\$847	63	0	71,399	\$1,133	0	0	\$0	\$0
North Plainfield Boro	10	0	\$18,827	\$1,883	9	0	91,458	\$10,162	0	0	\$0	\$0
Rahway, City of	15	0	\$8,250	\$550	32	0	9,347	\$292	3	0	\$8,100	\$2,700
South Brunswick Township	12	0	\$61,392	\$5,116	12	0	24,989	\$2,082	1	0	\$0	\$0
Union Township	68	0	\$77,616	\$1,141	60	1	478,693	\$7,978	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	\$36,641	\$564	40	1	618,432	\$15,461	0	0	\$0	\$0
	404	0	\$713,970	\$1,767	482	3	\$4,142,302	\$8,594	27	0	\$104,295	\$3,863



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2014

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	37,535	\$1,341	8	0	19,979	\$2,497	4	0	\$18,374	\$4,594
Caldwell Borough	2	0	500	\$250	8	0	0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	0	\$0	1	1	10,000	\$10,000	1	0	\$0	\$0
Englewood, City of	42	0	35,711	\$850	47	1	469,296	\$9,985	5	0	\$1,743	\$349
Ewing Township	5	0	10,618	\$2,124	6	1	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	29,484	\$2,268	23	1	149,708	\$6,509	2	0	\$2,940	\$1,470
Rahway, City of	18	0	58,442	\$3,247	43	1	282,022	\$6,559	8	0	\$1,681	\$210
South Brunswick Township	21	0	25,131	\$1,197	19	1	102,866	\$5,414	1	0	\$0	\$0
Union Township	47	0	94,315	\$2,007	57	1	335,653	\$5,889	1	0	\$491	\$491
West Orange, Township of	59	0	22,312	\$378	45	1	247,656	\$5,503	1	0	\$2,154	\$2,154
	327	1	\$10,596,420	\$32,405	501	14	\$3,392,978	\$6,772	43	0	\$130,680	\$3,039



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2014

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	232,257	\$38,710	23	2	1,432,214	\$62,270	0	0	\$0	\$0
Harrison, Town of	7	0	5,447	\$778	4	0	22,903	\$5,726	1	0	\$738	\$738
Highland Park Borough	15	0	10,905	\$727	19	1	158,417	\$8,338	3	0	\$0	\$0
Hoboken, City of	30	0	107,688	\$3,590	35	1	322,462	\$9,213	2	0	\$0	\$0
Howell Township	11	0	18,690	\$1,699	35	1	124,477	\$3,556	1	0	\$0	\$0
Kenilworth, Borough of	3	0	2,973	\$991	7	0	501	\$72	0	0	\$0	\$0
Livingston Township	14	0	23,977	\$1,713	50	0	57,423	\$1,148	6	0	\$0	\$0
Manalapan Township	13	0	21,817	\$1,678	24	1	318,516	\$13,272	0	0	\$0	\$0
Maplewood, Township of	7	0	27,106	\$3,872	10	0	115,373	\$11,537	2	0	\$4,689	\$2,345
Montclair Township	27	1	560,395	\$20,755	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	214,954	\$4,673	34	1	123,057	\$3,619	3	0	\$0	\$0
	326	3	\$2,505,147	\$7,685	468	8	\$4,706,978	\$10,058	38	0	\$41,699	\$1,097



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2014

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	0	28,018	\$1,078	9	0	90,958	\$10,106	3	0	\$31,341	\$10,447
Caldwell Borough	6	0	15,752	\$2,625	9	0	17,765	\$1,974	5	0	\$18,853	\$3,771
Eastampton Township	4	0	5,426	\$1,357	4	1	425,734	\$106,434	1	0	\$116	\$116
Englewood, City of	26	0	47,460	\$1,825	39	1	261,860	\$6,714	12	0	\$19,885	\$1,657
Ewing Township	7	0	69,210	\$9,887	9	2	352,712	\$39,190	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	144,348	\$14,435	1	0	\$4,096	\$4,096
Hamilton Township	7	0	9,335	\$1,334	13	0	6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	7,311	\$914	8	0	452,911	\$56,614	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	2,951	\$268	15	1	42,133	\$2,809	3	0	\$0	\$0
Hoboken, City of	19	0	81,311	\$4,280	53	1	590,290	\$11,138	1	0	\$0	\$0
Howell Township	10	0	44,201	\$4,420	59	1	105,905	\$1,795	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	1,285	\$428	4	0	155,960	\$38,990	0	0	\$0	\$0
Livingston Township	16	0	8,203	\$513	43	0	133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	12,364	\$1,236	7	1	140,100	\$20,014	0	0	\$0	\$0
Maplewood, Township of	5	0	4,219	\$844	16	0	34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	34,413	\$3,824	8	0	804	\$101	1	0	\$0	\$0
Montclair Township	31	1	188,896	\$6,093	53	2	463,443	\$8,744	2	0	\$10,523	\$5,262
Morris Township	14	0	16,916	\$1,208	14	1	52,674	\$3,762	1	0	\$0	\$0
North Plainfield Boro	16	0	6,205	\$388	16	0	18,168	\$1,136	1	0	\$467	\$467
Rahway, City of	21	0	28,725	\$1,368	32	0	15,710	\$491	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	25,220	\$1,146	33	0	152,153	\$4,611	3	0	\$35,190	\$11,730
Union Township	47	0	75,135	\$1,599	30	3	440,620	\$14,687	0	0	\$0	\$0
Warren Township	16	0	93,201	\$5,825	7	0	7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	0	18,634	\$565	33	3	322,527	\$9,774	3	0	\$24,000	\$8,000
<b>Total</b>	<b>388</b>	<b>1</b>	<b>\$860,874</b>	<b>\$2,219</b>	<b>529</b>	<b>19</b>	<b>\$4,479,353</b>	<b>\$8,468</b>	<b>56</b>	<b>0</b>	<b>\$260,379</b>	<b>\$4,650</b>



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

5/1/2014

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	745,601	\$20,151	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	38,333	\$3,485	4	0	\$24,000	\$6,000
Hamilton Township	11	1	334,253	\$30,387	18	3	771,041	\$42,836	7	0	\$0	\$0
Harrison, Town of	7	0	6,872	\$982	8	2	150,116	\$18,765	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	5,333	\$485	6	2	78,100	\$13,017	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	7,522	\$342	51	2	243,517	\$4,775	1	0	\$0	\$0
Howell Township	4	0	1,455	\$364	23	1	211,444	\$9,193	2	0	\$10,791	\$5,396
Kenilworth, Borough of	11	0	13,482	\$1,226	11	0	2,733	\$248	1	0	\$6,500	\$6,500
Livingston Township	22	0	22,115	\$1,005	63	1	250,154	\$3,971	9	0	\$7,752	\$861
Manalapan Township	13	0	44,447	\$3,419	7	0	10,476	\$1,497	0	0	\$0	\$0
Maplewood, Township of	13	0	27,423	\$2,109	10	0	5,935	\$594	3	0	\$1,153	\$384
Middlesex Boro	11	0	11,711	\$1,065	10	0	1,707	\$171	1	0	\$0	\$0
Montclair Township	18	0	14,448	\$803	67	2	193,399	\$2,887	0	0	\$0	\$0
Morris Township	12	0	50,550	\$4,213	12	0	22,982	\$1,915	7	0	\$5,295	\$756
Morristown, Town of	26	0	27,224	\$1,047	17	0	18,387	\$1,082	5	0	\$4,868	\$974
North Brunswick Township	17	0	8,031	\$472	22	0	61,601	\$2,800	0	0	\$0	\$0
North Plainfield Boro	23	0	15,083	\$656	29	1	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	\$843,278	\$2,342	555	23	\$3,225,381	\$5,811	113	0	\$475,251	\$4,206



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2014

### 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	1,156,197	1	519,719	\$519,719
Hamilton Township	162	42.3%	\$843,887	31.9%	\$5,209	808,118	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	\$2,594,163	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	866,253	2	158,609	\$79,305
Hamilton Township	123	20.7%	838,339	19.5%	\$6,816	826,748	1	310,792	\$310,792
Howell, Township of	74	12.5%	405,297	9.4%	\$5,477	397,354	1	63,176	\$63,176
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	0	0	\$0
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	0	0	\$0
Rahway, City of	34	5.7%	217,282	5.0%	\$6,391	217,280	0	0	\$0
South Brunswick Township	52	8.8%	627,448	14.6%	\$12,066	627,448	0	0	\$0
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	0	0	\$0
	593	100.0%	\$4,306,903	100.0%	\$7,263	\$4,241,721	4	\$532,577	\$133,144





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2014

**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%	689,356	12.3%	\$7,181	635,217	2	144,873	\$72,437
Eastampton Township	3	0.5%	162,683	2.9%	\$54,228	151,853	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	13.5%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	760,220	13.6%	\$4,936	726,906	1	221,515	\$221,515
Howell, Township of	35	5.5%	642,692	11.5%	\$18,363	489,921	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	1,116,846	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%	\$5,603,165	100.0%	\$8,880	\$5,292,886	7	\$1,945,270	\$277,896



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2014

### 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	576,474	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	898,094	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	1,740,717	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	506,501	1	112,788	\$112,788
Jackson Township	29	3.0%	384,061	5.1%	\$13,243	375,056	1	108,326	\$108,326
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	0	0	\$0
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	0	0	\$0
Montclair Township	87	9.1%	336,883	4.5%	\$3,872	336,866	0	0	\$0
North Plainfield Borough	27	2.8%	32,912	0.4%	\$1,219	32,908	0	0	\$0
Rahway, City of	75	7.8%	117,311	1.6%	\$1,564	117,313	0	0	\$0
South Brunswick Township	52	5.4%	618,535	8.2%	\$11,895	554,518	1	191,145	\$191,145
Union Township	86	9.0%	573,032	7.6%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,522,200	100.0%	\$7,844	\$7,101,296	12	\$2,404,662	\$200,389



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2014

### 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%	900,736	10.3%	\$7,569	791,528	7	559,361	\$79,909
Eastampton Township	1	0.1%	0	0.0%	\$0	0	0	0	\$0
Englewood, City of	128	10.0%	1,254,567	14.4%	\$9,801	1,150,865	2	542,219	\$271,110
Ewing, Township of	69	5.4%	423,888	4.9%	\$6,143	423,888	0	0	\$0
Hamilton Township	165	12.9%	773,622	8.9%	\$4,689	719,360	1	146,849	\$146,849
Harrison, Town of	45	3.5%	206,449	2.4%	\$4,588	175,318	1	48,545	\$48,545
Hoboken, City of	60	4.7%	355,495	4.1%	\$5,925	344,527	1	45,901	\$45,901
Howell, Township of	75	5.9%	1,067,112	12.3%	\$14,228	1,019,214	3	449,681	\$149,894
Jackson Township	41	3.2%	378,633	4.3%	\$9,235	343,218	1	46,011	\$46,011
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	0	0	\$0
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	0	0	\$0
Maplewood, Township of	51	4.0%	179,532	2.1%	\$3,520	179,529	0	0	\$0
Montclair Township	92	7.2%	421,987	4.8%	\$4,587	415,739	1	54,505	\$54,505
North Plainfield Borough	30	2.3%	242,233	2.8%	\$8,074	242,236	0	0	\$0
Rahway, City of	42	3.3%	526,261	6.0%	\$12,530	523,330	1	163,670	\$163,670
South Brunswick Township	76	5.9%	161,217	1.9%	\$2,121	161,217	0	0	\$0
Union Township	150	11.7%	1,047,452	12.0%	\$6,983	1,017,061	1	282,302	\$282,302
West Orange, Township of	93	7.3%	580,560	6.7%	\$6,243	566,819	1	59,444	\$59,444
	1281	100.0%	\$8,710,082	100.0%	\$6,799	\$8,264,190	20	\$2,398,488	\$119,924



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2014

### Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,043,400	11.8%	\$10,033	861,345	8	529,634	\$66,204
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	0	0	\$0
Englewood, City of	112	9.5%	781,438	8.8%	\$6,977	779,332	1	266,075	\$266,075
Ewing, Township of	57	4.9%	533,727	6.0%	\$9,364	502,741	1	157,099	\$157,099
Hamilton Township	138	11.7%	640,235	7.2%	\$4,639	580,956	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	89,043	1	119,093	\$119,093
Hoboken, City of	71	6.0%	469,627	5.3%	\$6,614	435,017	3	52,086	\$17,362
Howell, Township of	59	5.0%	886,899	10.0%	\$15,032	770,163	4	379,407	\$94,852
Jackson Township	55	4.7%	476,490	5.4%	\$8,663	455,581	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	631,517	2	91,149	\$45,575
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	0	0	\$0
Montclair Township	83	7.1%	347,383	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	508,094	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%	1,200,582	13.6%	\$10,174	1,119,611	2	287,515	\$143,758
West Orange, Township of	88	7.5%	667,576	7.5%	\$7,586	581,929	1	356,555	\$356,555
	1175	100.0%	\$8,852,516	100.0%	\$7,534	\$8,134,816	28	\$2,900,123	\$103,576



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2014

### Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	957,274	12.7%	\$12,273	856,056	7	681,837	\$97,405
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	11.2%	\$9,430	701,269	2	324,272	\$162,136
Ewing, Township of	77	7.3%	451,292	6.0%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	951,941	12.6%	\$6,565	649,575	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%	1,277,036	17.0%	\$20,935	1,097,800	5	800,332	\$160,066
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	267,142	3.5%	\$6,850	214,737	1	71,900	\$71,900
Maplewood, Township of	54	5.1%	271,020	3.6%	\$5,019	271,018	0	0	\$0
Montclair Township	70	6.7%	255,790	3.4%	\$3,654	255,789	0	0	\$0
North Plainfield Borough	26	2.5%	350,470	4.7%	\$13,480	307,501	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	5.7%	\$4,898	404,081	1	34,411	\$34,411
West Orange, Township of	62	5.9%	390,748	5.2%	\$6,302	321,024	2	187,337	\$93,669
	1052	100.0%	\$7,526,964	100.0%	\$7,155	\$6,601,064	27	\$3,077,736	\$113,990



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2014

**Policy Year 2009**

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,704,674	14.8%	\$19,371	1,267,215	9	1,244,065	\$138,229
Caldwell Borough	20	1.8%	629,909	5.5%	\$31,495	400,812	1	532,664	\$532,664
Eastampton Township	4	0.4%	140,894	1.2%	\$35,224	139,894	1	138,507	\$138,507
Englewood, City of	88	8.1%	1,582,564	13.7%	\$17,984	1,324,399	7	846,335	\$120,905
Ewing, Township of	89	8.2%	643,602	5.6%	\$7,231	554,007	4	159,970	\$39,993
Fanwood Borough	9	0.8%	47,194	0.4%	\$5,244	37,505	1	36,742	\$36,742
Hamilton Township	133	12.3%	1,148,255	9.9%	\$8,633	841,544	5	645,235	\$129,047
Harrison, Town of	38	3.5%	361,077	3.1%	\$9,502	361,079	1	57,422	\$57,422
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	723,071	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	268,390	1	271,528	\$271,528
Manalapan Township	23	2.1%	551,838	4.8%	\$23,993	322,311	3	324,423	\$108,141
Maplewood, Township of	43	4.0%	182,424	1.6%	\$4,242	165,637	1	21,772	\$21,772
Montclair Township	77	7.1%	561,731	4.9%	\$7,295	491,063	4	339,130	\$84,783
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	0	0	\$0
Rahway, City of	32	2.9%	235,546	2.0%	\$7,361	113,763	1	168,366	\$168,366
South Brunswick Township	63	5.8%	309,152	2.7%	\$4,907	301,885	1	202,545	\$202,545
Union Township	93	8.6%	1,335,783	11.6%	\$14,363	1,268,727	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%	406,576	3.5%	\$5,213	396,194	1	60,640	\$60,640
	1085	100.0%	\$11,542,208	100.0%	\$10,638	\$9,397,143	50	\$6,025,576	\$120,512



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2014

### 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%	640,593	5.2%	\$8,541	484,091	9	385,032	\$42,781
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	0	0	\$0
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	0	0	\$0
Englewood, City of	63	5.4%	622,049	5.1%	\$9,874	599,638	2	109,121	\$54,561
Ewing, Township of	74	6.3%	547,206	4.5%	\$7,395	486,134	3	129,561	\$43,187
Fanwood Borough	13	1.1%	127,749	1.0%	\$9,827	115,295	1	75,786	\$75,786
Freehold Township	63	5.4%	692,258	5.7%	\$10,988	582,245	4	414,005	\$103,501
Hamilton Township	130	11.1%	1,834,653	15.0%	\$14,113	1,540,312	6	1,238,790	\$206,465
Harrison, Town of	29	2.5%	301,296	2.5%	\$10,390	288,815	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%	793,104	6.5%	\$10,039	518,446	13	497,684	\$38,283
Howell, Township of	62	5.3%	587,886	4.8%	\$9,482	539,686	1	81,921	\$81,921
Kenilworth Borough	16	1.4%	305,082	2.5%	\$19,068	293,141	1	177,597	\$177,597
Livingston Township	41	3.5%	946,185	7.7%	\$23,078	638,581	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	186,465	1	82,301	\$82,301
Middlesex Borough	12	1.0%	373,193	3.1%	\$31,099	187,028	1	365,844	\$365,844
Montclair Township	79	6.8%	670,760	5.5%	\$8,491	554,048	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	131,488	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%	585,280	4.8%	\$9,145	452,622	3	341,274	\$113,758
Union Township	96	8.2%	1,821,209	14.9%	\$18,971	1,554,637	7	996,965	\$142,424
Warren Township	14	1.2%	158,283	1.3%	\$11,306	107,771	1	107,108	\$107,108
West Orange, Township of	56	4.8%	489,444	4.0%	\$8,740	377,345	2	209,131	\$104,566
	1166	100.0%	\$12,227,833	100.0%	\$10,487	\$9,965,379	65	\$6,441,332	\$99,097



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

5/1/2014

### 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%	373,046	3.1%	\$7,174	243,178	7	221,080	\$31,583
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%	489,310	4.1%	\$6,194	446,533	5	212,483	\$42,497
Ewing, Township of	87	6.9%	1,274,879	10.7%	\$14,654	917,698	6	957,240	\$159,540
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%	93,435	0.8%	\$1,584	76,833	2	31,171	\$15,586
Hamilton Township	138	10.9%	2,124,440	17.8%	\$15,394	1,561,950	8	1,710,800	\$213,850
Harrison, Town of	23	1.8%	255,404	2.1%	\$11,105	166,353	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	13.2%	\$15,988	919,674	10	1,410,013	\$141,001
Howell, Township of	48	3.8%	527,999	4.4%	\$11,000	441,731	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%	923,840	7.8%	\$17,108	599,577	13	812,519	\$62,501
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	280,989	1	57,041	\$57,041
Middlesex Borough	22	1.7%	292,356	2.5%	\$13,289	237,417	2	135,297	\$67,649
Montclair Township	62	4.9%	603,506	5.1%	\$9,734	519,351	8	291,696	\$36,462
Morris Township	43	3.4%	302,460	2.5%	\$7,034	229,378	5	144,234	\$28,847
Morristown, Town of	38	3.0%	212,322	1.8%	\$5,587	196,534	1	160,114	\$160,114
New Providence Borough	23	1.8%	43,680	0.4%	\$1,899	43,681	0	0	\$0
North Brunswick Township	50	4.0%	210,134	1.8%	\$4,203	196,085	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	313,675	2	199,633	\$99,817
Union Township	74	5.9%	1,094,790	9.2%	\$14,794	734,781	6	844,639	\$140,773
Warren Township	11	0.9%	81,771	0.7%	\$7,434	68,744	1	68,336	\$68,336
West Orange, Township of	69	5.5%	335,158	2.8%	\$4,857	252,799	5	141,641	\$28,328
	1261	100.0%	\$11,906,482	100.0%	\$9,442	\$8,832,662	90	\$7,886,685	\$87,630





## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

5/1/2014

#### Year 2002

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

#### Year 2003

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



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

5/1/2014

### Year 2004

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

### Year 2005

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



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

5/1/2014

Year 2006

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



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

5/1/2014

Year 2007

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

5/1/2014

Year 2008

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

5/1/2014

Year 2009

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

5/1/2014

Year 2010

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



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

5/1/2014

Year 2011

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





## The PMA Management Corporation Workers Compensation Timely Reporting

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

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

### GSMJIF CLAIMS REPORTING HISTORY

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

\* claim totals based on prior carrier data.





## Garden State Municipal Joint Insurance Fund

Executive Summary

5/1/2014

<b>Commercial Auto</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>3164</b>
Open Claims as of May 1, 2014 for all policy years:	<b>8</b>
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$106,134</b>
Total Incurred for 2003 Losses:	<b>\$267,367</b>
Total Incurred for 2004 Losses:	<b>\$584,066</b>
Total Incurred for 2005 Losses:	<b>\$915,355</b>
Total Incurred for 2006 Losses:	<b>\$1,163,119</b>
Total Incurred for 2007 Losses:	<b>\$713,970</b>
Total Incurred for 2008 Losses:	<b>\$10,596,420</b>
Total Incurred for 2009 Losses:	<b>\$2,505,147</b>
Total Incurred for 2010 Losses:	<b>\$860,874</b>
Total Incurred for 2011 Losses:	<b>\$843,278</b>
Total Auto Claims / Number of Vehicles 2002:	<b>0.117</b>
Total Auto Claims / Number of Vehicles 2003:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2004:	<b>0.131</b>
Total Auto Claims / Number of Vehicles 2005:	<b>0.156</b>
Total Auto Claims / Number of Vehicles 2006:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2007:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2008:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2009:	<b>0.113</b>
Total Auto Claims / Number of Vehicles 2010:	<b>0.115</b>
Total Auto Claims / Number of Vehicles 2011:	<b>0.099</b>

<b>General Liability/ Police / Professional Liability</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>4270</b>
Open Claims as of May 1, 2014 for all policy years:	<b>71</b>
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$508,648</b>
Total Incurred for 2003 Losses:	<b>\$1,066,780</b>
Total Incurred for 2004 Losses:	<b>\$3,038,418</b>
Total Incurred for 2005 Losses:	<b>\$2,517,871</b>
Total Incurred for 2006 Losses:	<b>\$3,018,320</b>
Total Incurred for 2007 Losses:	<b>\$4,142,302</b>
Total Incurred for 2008 Losses:	<b>\$3,392,978</b>
Total Incurred for 2009 Losses:	<b>\$4,706,978</b>
Total Incurred for 2010 Losses:	<b>\$4,479,353</b>
Total Incurred for 2011 Losses:	<b>\$3,225,381</b>
Total Liability Claims / 1000 Population 2002:	<b>0.442</b>
Total Liability Claims / 1000 Population 2003:	<b>0.628</b>
Total Liability Claims / 1000 Population 2004:	<b>0.767</b>
Total Liability Claims / 1000 Population 2005:	<b>0.876</b>
Total Liability Claims / 1000 Population 2006:	<b>0.780</b>
Total Liability Claims / 1000 Population 2007:	<b>0.759</b>
Total Liability Claims / 1000 Population 2008:	<b>0.846</b>
Total Liability Claims / 1000 Population 2009:	<b>0.682</b>
Total Liability Claims / 1000 Population 2010:	<b>0.725</b>
Total Liability Claims / 1000 Population 2011:	<b>0.711</b>



## Garden State Municipal Joint Insurance Fund

Executive Summary

5/1/2014

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

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	<b>9586</b>
Open Claims as of May 1, 2014 for all policy years:	<b>305</b>
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$2,642,853</b>
Total Incurred for 2003 Losses:	<b>\$4,306,903</b>
Total Incurred for 2004 Losses:	<b>\$5,603,165</b>
Total Incurred for 2005 Losses:	<b>\$7,522,200</b>
Total Incurred for 2006 Losses:	<b>\$8,710,082</b>
Total Incurred for 2007 Losses:	<b>\$8,852,516</b>
Total Incurred for 2008 Losses:	<b>\$7,526,964</b>
Total Incurred for 2009 Losses:	<b>\$11,542,208</b>
Total Incurred for 2010 Losses:	<b>\$12,227,833</b>
Total Incurred for 2011 Losses:	<b>\$11,906,482</b>
Total Claims / Full Time Employees (1,963) for 2002:	<b>0.195</b>
Total Claims / Full Time Employees (2,844) for 2003:	<b>0.209</b>
Total Claims / Full Time Employees (3,135) for 2004:	<b>0.201</b>
Total Claims / Full Time Employees (4,861) for 2005:	<b>0.197</b>
Total Claims / Full Time Employees (5,887) for 2006:	<b>0.218</b>
Total Claims / Full Time Employees (6,024) for 2007:	<b>0.195</b>
Total Claims / Full Time Employees (5,764) for 2008:	<b>0.183</b>
Total Claims / Full Time Employees (6,706) for 2009:	<b>0.162</b>
Total Claims / Full Time Employees (7,575) for 2010:	<b>0.154</b>
Total Claims / Full Time Employees (7,757) for 2011:	<b>0.166</b>

### Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

**4.8**

Average Paid By Reporting Time - 2002 to Present

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



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 04/01/14 to 05/01/14

### Workers' Compensation Claims

#### Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	32,118.04	0.00	7,214.48	39,332.52
CALDWELL BOROUGH	1244102	0.00	0.00	1,494.90	1,494.90
CITY OF ENGLEWOOD	2228377	0.00	58,574.33	18,706.51	77,280.84
CITY OF HOBOKEN	1249580	4,036.80	1,015.22	1,349.82	6,401.84
CITY OF RAHWAY	1236736	2,695.84	1,563.29	139.41	4,398.54
EWING TOWNSHIP	8769580	18,438.75	2,250.00	3,522.88	24,211.63
FANWOOD BOROUGH	2499465	0.00	0.00	1,299.50	1,299.50
FREEHOLD TOWNSHIP	2500759	964.96	0.00	930.00	1,894.96
HAMILTON TOWNSHIP	3389434	5,153.59	45,090.37	2,370.56	52,614.52
HARRISON, TOWN OF	8772758	1,037.20	0.00	2,036.66	3,073.86
HIGHLAND PARK BOROUGH	3394194	0.00	84.92	195.76	280.68
HOWELL TOWNSHIP	3394186	2,517.88	0.00	1,713.75	4,231.63
HOWELL TOWNSHIP	8769648	0.00	0.00	459.60	459.60
JACKSON TOWNSHIP	4179768	0.00	0.00	517.20	517.20
LIVINGSTON TOWNSHIP	4871323	0.00	551.30	6,653.32	7,204.62
MIDDLESEX BOROUGH	5384474	1,551.76	153.15	1,931.95	3,636.86
MONTCLAIR TOWNSHIP	5375340	963.84	33.94	0.00	997.78
MORRIS TOWNSHIP	5384508	0.00	0.00	4,832.59	4,832.59
MORRISTOWN, TOWN OF	0298612	1,035.72	0.00	0.00	1,035.72
NORTH PLAINFIELD BORO	6283535	0.00	0.00	858.60	858.60
SOUTH BRUNSWICK TOWNSHIP	7635204	41,556.18	0.00	1,190.85	42,747.03
UNION TOWNSHIP	9125378	1,907.48	5,522.37	2,404.98	9,834.83
WARREN TOWNSHIP	8778151	26,391.20	0.00	763.47	27,154.67
WEST ORANGE	9285339	1,896.00	0.00	0.00	1,896.00
		<b>142,265.24</b>	<b>114,838.89</b>	<b>60,586.79</b>	<b>317,690.92</b>



**Garden State Municipal Joint Insurance Fund**  
**Summary of Claims**  
**Qual-Lynx, Inc.**

line	Polic Year	Count of claim_number	Sum of Open Claims	Sum of total_incurred
AUTO LIABILITY	2010	3	1 \$	503,249.12
	2011	21	1 \$	37,576.66
	2012	208	9 \$	364,368.55
	2013	295	35 \$	401,168.28
	2014	224	111 \$	162,741.26
<b>AUTO LIABILITY Total</b>		<b>751</b>	<b>157 \$</b>	<b>1,469,103.87</b>
AUTO PHYSICAL DAMAGE	2010	2	0 \$	9,382.67
	2011	11	0 \$	41,909.88
	2012	404	2 \$	1,315,499.99
	2013	372	15 \$	916,386.19
	2014	225	77 \$	371,649.18
<b>AUTO PHYSICAL DAMAGE Total</b>		<b>1014</b>	<b>94 \$</b>	<b>2,654,827.91</b>
EMPLOYMENT PRACTICES	2011	2	2 \$	1,382,167.50
	2012	23	16 \$	2,814,994.84
	2013	32	26 \$	1,124,000.00
	2014	12	10 \$	1,072,000.00
<b>EMPLOYMENT PRACTICES Total</b>		<b>69</b>	<b>54 \$</b>	<b>6,393,162.34</b>
GENERAL LIABILITY	2006	1	0 \$	133.90
	2007	1	1 \$	627,148.61
	2008	1	0 \$	-
	2009	2	1 \$	34,500.00
	2010	22	6 \$	335,216.01
	2011	120	25 \$	1,311,787.88
	2012	580	39 \$	1,715,024.64
	2013	520	107 \$	1,700,059.66
	2014	165	75 \$	198,091.17
<b>GENERAL LIABILITY Total</b>		<b>1412</b>	<b>254 \$</b>	<b>5,921,961.87</b>

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund**  
**Summary of Claims**  
**Qual-Lynx, Inc.**

line	Polic Year	Count of claim_number	Sum of Open Claims	Sum of total_incurred
<b>PROPERTY</b>	2011	9	0 \$	9,819.11
	2012	214	1 \$	3,657,850.13
	2013	92	10 \$	359,542.22
	2014	39	20 \$	398,759.02
<b>PROPERTY Total</b>		<b>354</b>	<b>31 \$</b>	<b>4,425,970.48</b>
<b>PUBLIC OFFICIALS LIABILITY</b>	2012	45	4 \$	270,512.22
	2013	51	17 \$	455,508.50
	2014	16	15 \$	323,000.00
<b>PUBLIC OFFICIALS LIABILITY Total</b>		<b>112</b>	<b>36 \$</b>	<b>1,049,020.72</b>
<b>WORKERS COMPENSATION</b>	2006	2	2 \$	29,080.55
	2009	2	2 \$	31,369.20
	2010	9	7 \$	146,260.91
	2011	12	6 \$	218,655.34
	2012	983	156 \$	10,993,812.95
	2013	992	354 \$	8,050,163.50
	2014	357	303 \$	2,091,758.94
<b>WORKERS COMPENSATION Total</b>		<b>2357</b>	<b>830 \$</b>	<b>21,561,101.39</b>
<b>Grand Total</b>		<b>6069</b>	<b>1456 \$</b>	<b>43,475,148.58</b>

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Year to Date**  
**Qual-Lynx, Inc.**

report\_to\_tpa\_year      2014

Count of claim_number line	Polic Year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	2011	TOWNSHIP OF EWING		1		1
	<b>2011 Total</b>			<b>1</b>		<b>1</b>
	2012	TOWNSHIP OF EWING		1		1
	<b>2012 Total</b>			<b>1</b>		<b>1</b>
	2013	BERKELEY HEIGHTS		1		1
		CITY OF ENGLEWOOD		1	3	4
		CITY OF HOBOKEN		1		1
		CITY OF LINDEN		3		3
		TOWN OF MORRISTOWN		1		1
		TOWNSHIP OF BLOOMFIELD		1		1
		TOWNSHIP OF EWING		1	1	2
		TOWNSHIP OF MAPLEWOOD		1		1
		TOWNSHIP OF MONTCLAIR		1	2	3
		TOWNSHIP OF WARREN		1		1
		TWP OF PARSIPPANY		4		4
		TWP OF WEST ORANGE		2	1	3
	<b>2013 Total</b>			<b>18</b>	<b>7</b>	<b>25</b>
	2014	BERKELEY TOWNSHIP		4	1	5
		BORO OF FAIR HAVEN		2	1	3
		BORO OF HIGHLAND PARK		1	1	2
	BORO OF NEW PROVIDENCE			2	2	
	BORO OF NORTH PLAINFIELD		2	1	3	
	BOROUGH OF HADDON HEIGHTS		1		1	
	BOROUGH OF KENILWORTH		2	2	4	
	BOROUGH OF TOTOWA		3		3	
	CITY OF ENGLEWOOD		7	6	13	
	CITY OF HOBOKEN		1	5	6	
	CITY OF LINDEN		2	4	6	





**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Year to Date**  
**Qual-Lynx, Inc.**

Count of claim_number line	Polic Year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
		CITY OF RAHWAY		4	5	9
		HOWELL TOWNSHIP		2	4	6
		LIVINGSTON TOWNSHIP		5	5	10
		TOWN OF GUTTENBERG		4	1	5
		TOWN OF KEARNY		9	6	15
		TOWN OF MORRISTOWN		2	4	6
		TOWNSHIP OF BLOOMFIELD		6	8	14
		TOWNSHIP OF EASTAMPTON		3	1	4
		TOWNSHIP OF EWING			3	3
		TOWNSHIP OF FREEHOLD		1	1	2
		TOWNSHIP OF HAMILTON		1		1
		TOWNSHIP OF LAWERENCE		2	1	3
		TOWNSHIP OF MAPLEWOOD		4	6	10
		TOWNSHIP OF MONTCLAIR		7	10	17
		TOWNSHIP OF MORRIS		1	3	4
		TOWNSHIP OF UNION		16	11	27
		TOWNSHIP OF WARREN		4	2	6
		TWP OF NORTH BRUNSWICK		1	1	2
		TWP OF PARSIPPANY		9	6	15
		TWP OF WEST ORANGE		7	10	17
		<b>2014 Total</b>		<b>113</b>	<b>111</b>	<b>224</b>
<b>AUTO LIABILITY Total</b>				<b>133</b>	<b>118</b>	<b>251</b>
<b>AUTO PHYSICAL DAMAGE</b>						
	<b>2012</b>	TOWNSHIP OF EWING		1		1
	<b>2012 Total</b>			<b>1</b>		<b>1</b>
	<b>2013</b>	BERKELEY HEIGHTS		1		1
		CITY OF ENGLEWOOD		2		2
		CITY OF HOBOKEN		1		1
		TOWNSHIP OF BLOOMFIELD		2		2
		TOWNSHIP OF EWING		2		2
		TOWNSHIP OF HAMILTON			1	1
		TOWNSHIP OF MAPLEWOOD		2		2



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
Year to Date  
Qual-Lynx, Inc.**

Count of claim_number line	Polic Year	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
<b>AUTO PHYSICAL DAMAGE</b>	<b>2013</b>	TOWNSHIP OF MONTCLAIR			2	2	
		TOWNSHIP OF UNION			1	1	
		TOWNSHIP OF WARREN		1			1
		TWP OF NORTH BRUNSWICK		1			1
		TWP OF PARSIPPANY		3			3
		TWP OF WEST ORANGE		3			3
		<b>2013 Total</b>			<b>18</b>	<b>4</b>	<b>22</b>
	<b>2014</b>	BERKELEY HEIGHTS		1	1	2	
		BERKELEY TOWNSHIP		5			5
		BORO OF FAIR HAVEN		1		2	3
		BORO OF HIGHLAND PARK		2		1	3
		BORO OF NEW PROVIDENCE		3		2	5
		BORO OF NORTH PLAINFIELD		4		3	7
		BOROUGH OF HADDON HEIGHTS		1			1
		BOROUGH OF KENILWORTH		1		2	3
		BOROUGH OF TOTOWA		5			5
		CITY OF ENGLEWOOD		3		2	6
		CITY OF HOBOKEN		2		3	5
		CITY OF LINDEN				1	1
		CITY OF RAHWAY		7		4	11
		HOWELL TOWNSHIP		1		2	3
		LIVINGSTON TOWNSHIP		8		1	9
		TOWN OF GUTTENBERG		3		4	7
		TOWN OF KEARNY		5		3	8
		TOWN OF MORRISTOWN		4		3	7
		TOWNSHIP OF BLOOMFIELD		4		3	7
		TOWNSHIP OF EASTAMPTON		3		1	4
		TOWNSHIP OF EWING		1		1	2
		TOWNSHIP OF FREEHOLD		7			7
		TOWNSHIP OF HAMILTON		1		1	2
		TOWNSHIP OF LAWERENCE		4		1	5



**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Year to Date**  
**Qual-Lynx, Inc.**

Count of claim_number line	Polic Year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
		TOWNSHIP OF MAPLEWOOD		11	3	14
		TOWNSHIP OF MONTCLAIR		9	7	16
		TOWNSHIP OF MORRIS		9	2	11
		TOWNSHIP OF UNION		19	8	27
		TOWNSHIP OF WARREN		5	3	8
		TWP OF NORTH BRUNSWICK		5	2	7
		TWP OF PARSIPPANY		6	3	9
		TWP OF WEST ORANGE		8	7	15
	<b>2014 Total</b>			<b>148</b>	<b>76</b>	<b>1</b>
<b>AUTO PHYSICAL DAMAGE Total</b>				<b>167</b>	<b>80</b>	<b>1</b>
<b>EMPLOYMENT PRACTICES</b>	<b>2013</b>	TOWNSHIP OF BLOOMFIELD			2	2
	<b>2013 Total</b>				<b>2</b>	<b>2</b>
	<b>2014</b>	TOWN OF GUTTENBERG		1		1
		TOWNSHIP OF BLOOMFIELD			3	3
		TOWNSHIP OF HAMILTON			1	1
		TOWNSHIP OF MONTCLAIR			1	1
		TOWNSHIP OF MORRIS			2	2
		TWP OF PARSIPPANY		1	2	1
	<b>2014 Total</b>			<b>2</b>	<b>9</b>	<b>1</b>
<b>EMPLOYMENT PRACTICES Total</b>				<b>2</b>	<b>11</b>	<b>1</b>
<b>GENERAL LIABILITY</b>	<b>2011</b>	CITY OF HOBOKEN			1	1
	<b>2011 Total</b>				<b>1</b>	<b>1</b>
	<b>2012</b>	BORO OF NORTH PLAINFIELD		1		1
		TOWNSHIP OF BLOOMFIELD		1	4	5
		TOWNSHIP OF MAPLEWOOD		1		1
		TOWNSHIP OF UNION			1	1
	<b>2012 Total</b>			<b>3</b>	<b>5</b>	<b>8</b>
	<b>2013</b>	BORO OF CALDWELL		2		2
		BORO OF HIGHLAND PARK		1	2	3
		BOROUGH OF HADDON HEIGHTS			1	1



**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Year to Date**  
**Qual-Lynx, Inc.**

Count of claim_number line	Polic Year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
<b>GENERAL LIABILITY</b>	<b>2013</b>	CITY OF ENGLEWOOD			4	4
		CITY OF HOBOKEN		4	2	6
		CITY OF LINDEN		1	6	7
		CITY OF RAHWAY		3		3
		HOWELL TOWNSHIP		1	1	2
		LIVINGSTON TOWNSHIP			1	1
		TOWN OF HARRISON		1	2	3
		TOWNSHIP OF BLOOMFIELD		7	4	11
		TOWNSHIP OF EWING		1	2	3
		TOWNSHIP OF FREEHOLD		1		1
		TOWNSHIP OF HAMILTON		2	5	7
		TOWNSHIP OF LAWERENCE			1	1
		TOWNSHIP OF MAPLEWOOD		1		1
		TOWNSHIP OF MONTCLAIR		4		4
		TOWNSHIP OF UNION		3	1	4
		TWP OF NORTH BRUNSWICK		1		1
		TWP OF PARSIPPANY		2	3	5
		TWP OF WEST ORANGE		3	4	7
	<b>2013 Total</b>			<b>38</b>	<b>39</b>	<b>77</b>
	<b>2014</b>	BERKELEY HEIGHTS		3		3
		BERKELEY TOWNSHIP		1		1
		BORO OF CALDWELL		3	4	7
		BORO OF HIGHLAND PARK		1	1	2
		BORO OF NEW PROVIDENCE		6		6
		BOROUGH OF HADDON HEIGHTS			1	1
		BOROUGH OF KENILWORTH			1	1
		BOROUGH OF TOTOWA		1		1
		CITY OF ENGLEWOOD		4	6	10
		CITY OF HOBOKEN		6	2	8
		CITY OF RAHWAY		6		6
		HOWELL TOWNSHIP		7	3	10



**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Year to Date**  
**Qual-Lynx, Inc.**

Count of claim_number line	Polic Year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
		LIVINGSTON TOWNSHIP		1	5	6
		TOWN OF GUTTENBERG			1	1
		TOWN OF HARRISON		4	2	6
		TOWN OF KEARNY		5	11	16
		TOWN OF MORRISTOWN		2		2
		TOWNSHIP OF BLOOMFIELD		2	9	11
		TOWNSHIP OF EWING		6	3	9
		TOWNSHIP OF FREEHOLD			1	1
		TOWNSHIP OF HAMILTON			4	4
		TOWNSHIP OF LAWERENCE		2	1	3
		TOWNSHIP OF MAPLEWOOD		6	1	7
		TOWNSHIP OF MONTCLAIR		2	12	14
		TOWNSHIP OF UNION		11		11
		TOWNSHIP OF WARREN		1	1	2
		TWP OF NORTH BRUNSWICK		3	1	4
		TWP OF PARSIPPANY		5	2	7
		TWP OF WEST ORANGE		2	3	5
		<b>2014 Total</b>		<b>90</b>	<b>75</b>	<b>165</b>
<b>GENERAL LIABILITY Total</b>				<b>131</b>	<b>120</b>	<b>251</b>
<b>PROPERTY</b>	<b>2013</b>	BERKELEY TOWNSHIP			1	1
		BORO OF HIGHLAND PARK		1		1
		BORO OF NORTH PLAINFIELD		1		1
		CITY OF ENGLEWOOD			1	1
		CITY OF LINDEN		10		10
		TOWNSHIP OF MONTCLAIR		1		1
		TOWNSHIP OF UNION		1		1
		TWP OF NORTH BRUNSWICK			1	1
		TWP OF PARSIPPANY			1	1
		<b>2013 Total</b>		<b>14</b>	<b>4</b>	<b>18</b>
	<b>2014</b>	BERKELEY HEIGHTS			1	1
		BERKELEY TOWNSHIP				1



**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Year to Date**  
**Qual-Lynx, Inc.**

Count of claim_number line	Polic Year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
	<b>2014</b>	BORO OF CALDWELL		2	2	4
		BORO OF FAIR HAVEN		3	1	4
		BORO OF NEW PROVIDENCE		1		1
		BOROUGH OF HADDON HEIGHTS		2		2
		BOROUGH OF TOTOWA		1		1
		CITY OF ENGLEWOOD		1	1	2
		CITY OF LINDEN			2	2
		LIVINGSTON TOWNSHIP		1	1	2
		TOWN OF HARRISON		1	1	2
		TOWN OF MORRISTOWN			1	1
		TOWNSHIP OF BLOOMFIELD		1		1
		TOWNSHIP OF LAWERENCE			1	1
		TOWNSHIP OF MAPLEWOOD		1	1	2
		TOWNSHIP OF MORRIS		1		1
		TOWNSHIP OF UNION			1	1
		TOWNSHIP OF WARREN		1	2	3
		TWP OF NORTH BRUNSWICK			1	1
		TWP OF PARSIPPANY		2	3	5
		TWP OF WEST ORANGE		1		1
	<b>2014 Total</b>			<b>19</b>	<b>19</b>	<b>1</b>
<b>PROPERTY Total</b>				<b>33</b>	<b>23</b>	<b>1</b>
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>2013</b>	CITY OF HOBOKEN			1	1
		CITY OF RAHWAY			1	1
		TOWNSHIP OF HAMILTON			1	1
		TOWNSHIP OF MONTCLAIR			2	2
	<b>2013 Total</b>				<b>5</b>	<b>5</b>
	<b>2014</b>	BERKELEY TOWNSHIP			2	2
		BORO OF NORTH PLAINFIELD			1	1
		CITY OF HOBOKEN			6	6
		HOWELL TOWNSHIP			1	1
		TOWN OF GUTTENBERG			1	1



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
Year to Date  
Qual-Lynx, Inc.**

Count of claim_number line	Polic Year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>2014</b>	TOWN OF MORRISTOWN			1	1
		TOWNSHIP OF MONTCLAIR		1	1	2
		TOWNSHIP OF MORRIS			1	1
		TWP OF NORTH BRUNSWICK			1	1
	<b>2014 Total</b>			<b>1</b>	<b>15</b>	<b>16</b>
<b>PUBLIC OFFICIALS LIABILITY Total</b>			<b>1</b>		<b>20</b>	<b>21</b>
<b>WORKERS COMPENSATION</b>	<b>2010</b>	CITY OF HOBOKEN			1	1
		<b>2010 Total</b>			<b>1</b>	<b>1</b>
	<b>2011</b>	TWP OF WEST ORANGE			1	1
		<b>2011 Total</b>			<b>1</b>	<b>1</b>
	<b>2012</b>	TOWNSHIP OF HAMILTON			2	2
		<b>2012 Total</b>			<b>2</b>	<b>2</b>
	<b>2013</b>	BERKELEY TOWNSHIP			2	2
		BORO OF FAIR HAVEN			1	1
		CITY OF HOBOKEN		2	2	4
		HOWELL TOWNSHIP			1	1
		LIVINGSTON TOWNSHIP			2	2
		TOWN OF HARRISON			1	1
		TOWNSHIP OF EWING			1	1
		TOWNSHIP OF HAMILTON			2	2
		TOWNSHIP OF MONTCLAIR			1	1
TOWNSHIP OF UNION				1	1	
TWP OF WEST ORANGE			2	2		
<b>2013 Total</b>			<b>2</b>	<b>16</b>	<b>18</b>	
<b>2014</b>	BERKELEY HEIGHTS			5	5	
	BERKELEY TOWNSHIP		4	9	13	
	BORO OF CALDWELL			2	2	
	BORO OF FANWOOD			4	4	
	BORO OF HIGHLAND PARK		4	4	8	
	BORO OF NEW PROVIDENCE		2	2	4	



**Garden State Municipal Joint Insurance Fund  
 Claim Activity Report  
 Year to Date  
 Qual-Lynx, Inc.**

Count of claim_number line	Polic Year	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
	<b>2014</b>	BORO OF NORTH PLAINFIELD		3	6	9
		BOROUGH OF HADDON HEIGHTS			1	1
		BOROUGH OF KENILWORTH			1	1
		BOROUGH OF TOTOWA			2	2
		CITY OF ENGLEWOOD		4	14	18
		CITY OF HOBOKEN		6	19	25
		CITY OF LINDEN		7	47	54
		CITY OF RAHWAY		1	5	6
		HOWELL TOWNSHIP		1	11	12
		LIVINGSTON TOWNSHIP		1	13	14
		TOWN OF GUTTENBERG		1	1	2
		TOWN OF HARRISON		3	4	7
		TOWN OF KEARNY			13	13
		TOWN OF MORRISTOWN		2	9	11
		TOWNSHIP OF EWING		1	13	14
		TOWNSHIP OF FREEHOLD		1	5	6
		TOWNSHIP OF HAMILTON		4	22	26
		TOWNSHIP OF LAWERENCE		1	4	5
		TOWNSHIP OF MAPLEWOOD		1	9	10
		TOWNSHIP OF MONTCLAIR		2	15	17
		TOWNSHIP OF MORRIS		2	12	14
		TOWNSHIP OF UNION			26	26
		TOWNSHIP OF WARREN			5	5
		TWP OF NORTH BRUNSWICK		3	16	19
		TWP OF WEST ORANGE			4	4
	<b>2014 Total</b>			<b>54</b>	<b>303</b>	<b>357</b>
<b>WORKERS COMPENSATION Total</b>				<b>56</b>	<b>323</b>	<b>379</b>
<b>Grand Total</b>				<b>523</b>	<b>695</b>	<b>3 1221</b>





**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	0 \$	- \$	-
		CITY OF RAHWAY	1	0 \$	- \$	-
		TWP OF WEST ORANGE	1	1 \$	503,249.12 \$	503,249.12
	<b>2010 Total</b>		<b>3</b>	<b>1 \$</b>	<b>503,249.12 \$</b>	<b>167,749.71</b>
	2011	BERKELEY TOWNSHIP	1	0 \$	500.00 \$	500.00
		BOROUGH OF MIDDLESEX	1	0 \$	- \$	-
		CITY OF HOBOKEN	1	0 \$	508.90 \$	508.90
		CITY OF RAHWAY	3	0 \$	1,284.65 \$	428.22
		LIVINGSTON TOWNSHIP	2	0 \$	- \$	-
		TOWN OF MORRISTOWN	1	0 \$	- \$	-
		TOWNSHIP OF EWING	3	0 \$	2,872.61 \$	957.54
		TOWNSHIP OF FREEHOLD	2	1 \$	31,000.00 \$	15,500.00
		TOWNSHIP OF MAPLEWOOD	1	0 \$	- \$	-
		TOWNSHIP OF MONTCLAIR	1	0 \$	- \$	-
		TOWNSHIP OF UNION	4	0 \$	1,250.00 \$	312.50
TWP OF WEST ORANGE		1	0 \$	160.50 \$	160.50	
<b>2011 Total</b>		<b>21</b>	<b>1 \$</b>	<b>37,576.66 \$</b>	<b>1,789.36</b>	
2012	BERKELEY TOWNSHIP	11	0 \$	1,281.87 \$	116.53	
	BORO OF CALDWELL	11	0 \$	1,144.50 \$	104.05	
	BORO OF FANWOOD	1	0 \$	- \$	-	
	BORO OF HIGHLAND PARK	2	1 \$	9.20 \$	4.60	
	BORO OF NORTH PLAINFIELD	6	0 \$	101.00 \$	16.83	
	BOROUGH OF HADDON HEIGHTS	1	0 \$	500.00 \$	500.00	
	BOROUGH OF KENILWORTH	1	0 \$	1,008.90 \$	1,008.90	
	BOROUGH OF MIDDLESEX	3	0 \$	819.45 \$	273.15	
	CITY OF ENGLEWOOD	17	2 \$	3,550.00 \$	208.82	
	CITY OF HOBOKEN	9	0 \$	1,301.00 \$	144.56	
	CITY OF RAHWAY	6	0 \$	4,472.10 \$	745.35	
	HOWELL TOWNSHIP	13	1 \$	4,383.61 \$	337.20	
	LIVINGSTON TOWNSHIP	5	0 \$	500.00 \$	100.00	
	TOWN OF HARRISON	3	1 \$	62,194.05 \$	20,731.35	
	TOWN OF MORRISTOWN	4	0 \$	1,709.29 \$	427.32	
TOWNSHIP OF BLOOMFIELD	6	0 \$	13,487.36 \$	2,247.89		

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TOWNSHIP OF EASTAMPTON	4	0 \$	3,452.56 \$	863.14
		TOWNSHIP OF EWING	4	1 \$	49,935.32 \$	12,483.83
		TOWNSHIP OF FREEHOLD	8	0 \$	500.00 \$	62.50
		TOWNSHIP OF HAMILTON	2	0 \$	- \$	-
		TOWNSHIP OF MAPLEWOOD	10	1 \$	46,423.53 \$	4,642.35
		TOWNSHIP OF MONTCLAIR	9	1 \$	33,998.45 \$	3,777.61
		TOWNSHIP OF MORRIS	8	0 \$	3,282.85 \$	410.36
		TOWNSHIP OF UNION	19	0 \$	15,755.09 \$	829.22
		TOWNSHIP OF WARREN	2	0 \$	2,441.48 \$	1,220.74
		TWP OF MANALAPAN	6	0 \$	3,949.65 \$	658.28
		TWP OF NORTH BRUNSWICK	10	0 \$	131.89 \$	13.19
		TWP OF PARSIPPANY	16	1 \$	107,460.40 \$	6,716.28
		TWP OF WEST ORANGE	11	0 \$	575.00 \$	52.27
		<b>2012 Total</b>	<b>208</b>	<b>9 \$</b>	<b>364,368.55 \$</b>	<b>1,751.77</b>
	<b>2013</b>	BERKELEY HEIGHTS	1	0 \$	- \$	-
		BERKELEY TOWNSHIP	6	0 \$	1,500.00 \$	250.00
		BORO OF CALDWELL	13	0 \$	17,970.98 \$	1,382.38
		BORO OF FAIR HAVEN	3	1 \$	5,300.00 \$	1,766.67
		BORO OF HIGHLAND PARK	8	0 \$	2,421.11 \$	302.64
		BORO OF NORTH PLAINFIELD	10	0 \$	3,916.29 \$	391.63
		BOROUGH OF HADDON HEIGHTS	2	0 \$	500.00 \$	250.00
		BOROUGH OF KENILWORTH	2	0 \$	99.00 \$	49.50
		CITY OF ENGLEWOOD	16	12 \$	46,250.00 \$	2,890.63
		CITY OF HOBOKEN	16	1 \$	4,384.12 \$	274.01
		CITY OF LINDEN	26	2 \$	7,324.01 \$	281.69
		CITY OF RAHWAY	10	1 \$	4,100.00 \$	410.00
		HOWELL TOWNSHIP	5	0 \$	500.00 \$	100.00
		LIVINGSTON TOWNSHIP	6	1 \$	152,250.00 \$	25,375.00
		TOWN OF HARRISON	3	0 \$	572.15 \$	190.72
		TOWN OF MORRISTOWN	6	0 \$	2,224.07 \$	370.68
		TOWNSHIP OF BLOOMFIELD	7	2 \$	20,152.00 \$	2,878.86
		TOWNSHIP OF EWING	4	1 \$	3,629.80 \$	907.45
		TOWNSHIP OF FREEHOLD	10	0 \$	125.00 \$	12.50
		TOWNSHIP OF HAMILTON	2	0 \$	- \$	-
		TOWNSHIP OF LAWERENCE	6	1 \$	350.00 \$	58.33

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	<b>2013</b>	TOWNSHIP OF MAPLEWOOD	13	1 \$	3,686.29 \$	283.56
		TOWNSHIP OF MONTCLAIR	31	8 \$	23,838.04 \$	768.97
		TOWNSHIP OF MORRIS	11	0 \$	2,750.00 \$	250.00
		TOWNSHIP OF UNION	18	0 \$	2,719.28 \$	151.07
		TOWNSHIP OF WARREN	4	0 \$	4,023.89 \$	1,005.97
		TWP OF NORTH BRUNSWICK	13	0 \$	19,350.71 \$	1,488.52
		TWP OF PARSIPPANY	29	3 \$	68,323.34 \$	2,355.98
		TWP OF WEST ORANGE	14	1 \$	2,908.20 \$	207.73
	<b>2013 Total</b>		<b>295</b>	<b>35 \$</b>	<b>401,168.28 \$</b>	<b>1,359.89</b>
	<b>2014</b>	BERKELEY TOWNSHIP	5	1 \$	4,321.84 \$	864.37
		BORO OF FAIR HAVEN	3	1 \$	- \$	-
		BORO OF HIGHLAND PARK	2	1 \$	500.00 \$	250.00
		BORO OF NEW PROVIDENCE	2	2 \$	3,600.00 \$	1,800.00
		BORO OF NORTH PLAINFIELD	3	1 \$	1,000.00 \$	333.33
		BOROUGH OF HADDON HEIGHTS	1	0 \$	- \$	-
		BOROUGH OF KENILWORTH	4	2 \$	3,729.27 \$	932.32
		BOROUGH OF TOTOWA	3	0 \$	6,117.55 \$	2,039.18
		CITY OF ENGLEWOOD	13	6 \$	11,261.98 \$	866.31
		CITY OF HOBOKEN	6	5 \$	2,000.00 \$	333.33
		CITY OF LINDEN	6	4 \$	4,125.00 \$	687.50
		CITY OF RAHWAY	9	5 \$	3,971.26 \$	441.25
		HOWELL TOWNSHIP	6	4 \$	4,150.00 \$	691.67
		LIVINGSTON TOWNSHIP	10	5 \$	16,762.72 \$	1,676.27
		TOWN OF GUTTENBERG	5	1 \$	4,547.90 \$	909.58
		TOWN OF KEARNY	15	6 \$	11,103.08 \$	740.21
		TOWN OF MORRISTOWN	6	4 \$	3,400.00 \$	566.67
		TOWNSHIP OF BLOOMFIELD	14	8 \$	12,064.58 \$	861.76
		TOWNSHIP OF EASTAMPTON	4	1 \$	1,000.00 \$	250.00
		TOWNSHIP OF EWING	3	3 \$	8,000.00 \$	2,666.67
		TOWNSHIP OF FREEHOLD	2	1 \$	1,041.94 \$	520.97
		TOWNSHIP OF HAMILTON	1	0 \$	- \$	-
		TOWNSHIP OF LAWERENCE	3	1 \$	1,000.00 \$	333.33
		TOWNSHIP OF MAPLEWOOD	10	6 \$	2,500.00 \$	250.00
		TOWNSHIP OF MONTCLAIR	17	10 \$	10,560.85 \$	621.23
		TOWNSHIP OF MORRIS	4	3 \$	3,000.00 \$	750.00

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	<b>2014</b>	TOWNSHIP OF UNION	27	11 \$	18,996.90 \$	703.59
		TOWNSHIP OF WARREN	6	2 \$	1,225.00 \$	204.17
		TWP OF NORTH BRUNSWICK	2	1 \$	500.00 \$	250.00
		TWP OF PARSIPPANY	15	6 \$	10,811.39 \$	720.76
		TWP OF WEST ORANGE	17	10 \$	11,450.00 \$	673.53
	<b>2014 Total</b>		<b>224</b>	<b>111 \$</b>	<b>162,741.26 \$</b>	<b>726.52</b>
<b>AUTO LIABILITY Total</b>			<b>751</b>	<b>157 \$</b>	<b>1,469,103.87 \$</b>	<b>1,956.20</b>
<b>AUTO PHYSICAL DAMAGE</b>	<b>2010</b>	TWP OF WEST ORANGE	2	0 \$	9,382.67 \$	4,691.34
	<b>2010 Total</b>		<b>2</b>	<b>0 \$</b>	<b>9,382.67 \$</b>	<b>4,691.34</b>
	<b>2011</b>	BERKELEY TOWNSHIP	1	0 \$	9,613.18 \$	9,613.18
		BORO OF HIGHLAND PARK	1	0 \$	523.23 \$	523.23
		CITY OF HOBOKEN	1	0 \$	- \$	-
		CITY OF RAHWAY	2	0 \$	823.75 \$	411.88
		LIVINGSTON TOWNSHIP	1	0 \$	501.93 \$	501.93
		TOWN OF MORRISTOWN	1	0 \$	2,404.14 \$	2,404.14
		TOWNSHIP OF FREEHOLD	1	0 \$	11,205.00 \$	11,205.00
		TOWNSHIP OF MAPLEWOOD	1	0 \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	0 \$	703.39 \$	703.39
		TWP OF WEST ORANGE	1	0 \$	16,135.26 \$	16,135.26
	<b>2011 Total</b>		<b>11</b>	<b>0 \$</b>	<b>41,909.88 \$</b>	<b>3,809.99</b>
	<b>2012</b>	BERKELEY TOWNSHIP	43	0 \$	138,686.59 \$	3,225.27
		BORO OF CALDWELL	7	0 \$	6,856.33 \$	979.48
		BORO OF FAIR HAVEN	9	0 \$	16,554.78 \$	1,839.42
		BORO OF FANWOOD	1	0 \$	- \$	-
		BORO OF HIGHLAND PARK	18	2 \$	12,339.29 \$	685.52
		BORO OF NORTH PLAINFIELD	14	0 \$	1,854.31 \$	132.45
		BOROUGH OF HADDON HEIGHTS	2	0 \$	7,535.71 \$	3,767.86
		BOROUGH OF KENILWORTH	1	0 \$	- \$	-
		BOROUGH OF MIDDLESEX	6	0 \$	118,820.57 \$	19,803.43
		CITY OF ENGLEWOOD	14	0 \$	57,025.41 \$	4,073.24
		CITY OF HOBOKEN	11	0 \$	309,772.80 \$	28,161.16
		CITY OF RAHWAY	5	0 \$	6,284.63 \$	1,256.93
		HOWELL TOWNSHIP	19	0 \$	24,211.09 \$	1,274.27
		LIVINGSTON TOWNSHIP	13	0 \$	75,927.27 \$	5,840.56
		TOWN OF HARRISON	6	0 \$	108,952.89 \$	18,158.82

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TOWN OF MORRISTOWN	7	0 \$	14,033.21 \$	2,004.74
		TOWNSHIP OF BLOOMFIELD	5	0 \$	3,076.67 \$	615.33
		TOWNSHIP OF EASTAMPTON	3	0 \$	5,839.33 \$	1,946.44
		TOWNSHIP OF EWING	4	0 \$	1,909.69 \$	477.42
		TOWNSHIP OF FREEHOLD	16	0 \$	46,412.07 \$	2,900.75
		TOWNSHIP OF HAMILTON	7	0 \$	21,190.27 \$	3,027.18
		TOWNSHIP OF MAPLEWOOD	18	0 \$	34,457.25 \$	1,914.29
		TOWNSHIP OF MONTCLAIR	24	0 \$	17,857.04 \$	744.04
		TOWNSHIP OF MORRIS	23	0 \$	18,451.15 \$	802.22
		TOWNSHIP OF UNION	24	0 \$	33,973.99 \$	1,415.58
		TOWNSHIP OF WARREN	13	0 \$	17,392.38 \$	1,337.88
		TWP OF MANALAPAN	10	0 \$	42,669.01 \$	4,266.90
		TWP OF NORTH BRUNSWICK	27	0 \$	51,303.22 \$	1,900.12
		TWP OF PARSIPPANY	25	0 \$	86,082.39 \$	3,443.30
		TWP OF WEST ORANGE	29	0 \$	36,030.65 \$	1,242.44
	<b>2012 Total</b>		<b>404</b>	<b>2 \$</b>	<b>1,315,499.99 \$</b>	<b>3,256.19</b>
	<b>2013</b>	BERKELEY HEIGHTS	6	0 \$	4,017.74 \$	669.62
		BERKELEY TOWNSHIP	14	0 \$	208,106.38 \$	14,864.74
		BORO OF CALDWELL	12	0 \$	49,249.17 \$	4,104.10
		BORO OF FAIR HAVEN	5	0 \$	302.98 \$	60.60
		BORO OF HIGHLAND PARK	7	0 \$	20,276.07 \$	2,896.58
		BORO OF NEW PROVIDENCE	5	0 \$	11,175.78 \$	2,235.16
		BORO OF NORTH PLAINFIELD	14	0 \$	10,372.06 \$	740.86
		BOROUGH OF HADDON HEIGHTS	3	0 \$	- \$	-
		BOROUGH OF KENILWORTH	6	0 \$	26,714.85 \$	4,452.48
		CITY OF ENGLEWOOD	13	5 \$	33,693.30 \$	2,591.79
		CITY OF HOBOKEN	16	0 \$	1,775.13 \$	110.95
		CITY OF LINDEN	27	1 \$	497.00 \$	18.41
		CITY OF RAHWAY	9	2 \$	32,185.59 \$	3,576.18
		HOWELL TOWNSHIP	7	0 \$	5,116.73 \$	730.96
		LIVINGSTON TOWNSHIP	9	0 \$	28,669.31 \$	3,185.48
		TOWN OF HARRISON	3	1 \$	14,361.90 \$	4,787.30
		TOWN OF MORRISTOWN	13	0 \$	18,054.61 \$	1,388.82
		TOWNSHIP OF BLOOMFIELD	5	0 \$	29,188.74 \$	5,837.75
		TOWNSHIP OF EWING	8	0 \$	76,908.92 \$	9,613.62

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	<b>2013</b>	TOWNSHIP OF FREEHOLD	11	0 \$	21,859.65 \$	1,987.24
		TOWNSHIP OF HAMILTON	1	1 \$	6,500.00 \$	6,500.00
		TOWNSHIP OF LAWERENCE	11	0 \$	8,912.22 \$	810.20
		TOWNSHIP OF MAPLEWOOD	15	0 \$	5,398.51 \$	359.90
		TOWNSHIP OF MONTCLAIR	26	3 \$	51,045.33 \$	1,963.28
		TOWNSHIP OF MORRIS	18	1 \$	33,425.83 \$	1,856.99
		TOWNSHIP OF UNION	25	1 \$	56,937.30 \$	2,277.49
		TOWNSHIP OF WARREN	10	0 \$	30,460.19 \$	3,046.02
		TWP OF NORTH BRUNSWICK	19	0 \$	44,504.96 \$	2,342.37
		TWP OF PARSIPPANY	29	0 \$	58,025.12 \$	2,000.87
		TWP OF WEST ORANGE	25	0 \$	28,650.82 \$	1,146.03
	<b>2013 Total</b>		<b>372</b>	<b>15 \$</b>	<b>916,386.19 \$</b>	<b>2,463.40</b>
	<b>2014</b>	BERKELEY HEIGHTS	2	1 \$	7,925.70 \$	3,962.85
		BERKELEY TOWNSHIP	5	0 \$	1,935.70 \$	387.14
		BORO OF FAIR HAVEN	3	2 \$	2,319.30 \$	773.10
		BORO OF HIGHLAND PARK	3	1 \$	2,500.00 \$	833.33
		BORO OF NEW PROVIDENCE	5	2 \$	18,019.09 \$	3,603.82
		BORO OF NORTH PLAINFIELD	7	3 \$	38,549.50 \$	5,507.07
		BOROUGH OF HADDON HEIGHTS	1	0 \$	- \$	-
		BOROUGH OF KENILWORTH	3	2 \$	1,199.00 \$	399.67
		BOROUGH OF TOTOWA	5	0 \$	8,863.42 \$	1,772.68
		CITY OF ENGLEWOOD	6	3 \$	5,750.00 \$	958.33
		CITY OF HOBOKEN	5	3 \$	1,735.92 \$	347.18
		CITY OF LINDEN	1	1 \$	- \$	-
		CITY OF RAHWAY	11	4 \$	5,071.26 \$	461.02
		HOWELL TOWNSHIP	3	2 \$	4,900.00 \$	1,633.33
		LIVINGSTON TOWNSHIP	9	1 \$	1,599.00 \$	177.67
		TOWN OF GUTTENBERG	7	4 \$	3,500.00 \$	500.00
		TOWN OF KEARNY	8	3 \$	13,556.69 \$	1,694.59
		TOWN OF MORRISTOWN	7	3 \$	5,523.57 \$	789.08
		TOWNSHIP OF BLOOMFIELD	7	3 \$	16,060.00 \$	2,294.29
		TOWNSHIP OF EASTAMPTON	4	1 \$	12,301.65 \$	3,075.41
		TOWNSHIP OF EWING	2	1 \$	13,000.00 \$	6,500.00
		TOWNSHIP OF FREEHOLD	7	0 \$	19,176.90 \$	2,739.56
		TOWNSHIP OF HAMILTON	2	1 \$	1,635.00 \$	817.50

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred		
<b>AUTO PHYSICAL DAMAGE</b>	<b>2014</b>	TOWNSHIP OF LAWERENCE	5	1 \$	9,962.86 \$	1,992.57		
		TOWNSHIP OF MAPLEWOOD	14	3 \$	5,787.10 \$	413.36		
		TOWNSHIP OF MONTCLAIR	16	7 \$	29,830.43 \$	1,864.40		
		TOWNSHIP OF MORRIS	11	2 \$	9,573.92 \$	870.36		
		TOWNSHIP OF UNION	27	8 \$	26,892.63 \$	996.02		
		TOWNSHIP OF WARREN	8	3 \$	27,588.00 \$	3,448.50		
		TWP OF NORTH BRUNSWICK	7	2 \$	35,005.14 \$	5,000.73		
		TWP OF PARSIPPANY	9	3 \$	9,000.00 \$	1,000.00		
		TWP OF WEST ORANGE	15	7 \$	32,887.40 \$	2,192.49		
		<b>2014 Total</b>			<b>225</b>	<b>77 \$</b>	<b>371,649.18 \$</b>	<b>1,651.77</b>
<b>AUTO PHYSICAL DAMAGE Total</b>			<b>1014</b>	<b>94 \$</b>	<b>2,654,827.91 \$</b>	<b>2,618.17</b>		
<b>EMPLOYMENT PRACTICES</b>	<b>2011</b>	CITY OF HOBOKEN	2	2 \$	1,382,167.50 \$	691,083.75		
		<b>2011 Total</b>			<b>2</b>	<b>2 \$</b>	<b>1,382,167.50 \$</b>	<b>691,083.75</b>
<b>EMPLOYMENT PRACTICES</b>	<b>2012</b>	BORO OF CALDWELL	1	0 \$	- \$	-		
		CITY OF ENGLEWOOD	2	1 \$	210,212.10 \$	105,106.05		
		CITY OF HOBOKEN	3	2 \$	184,000.00 \$	61,333.33		
		HOWELL TOWNSHIP	5	4 \$	1,407,000.00 \$	281,400.00		
		TOWN OF MORRISTOWN	2	1 \$	182,331.04 \$	91,165.52		
		TOWNSHIP OF BLOOMFIELD	1	0 \$	- \$	-		
		TOWNSHIP OF HAMILTON	3	3 \$	302,588.40 \$	100,862.80		
		TOWNSHIP OF MONTCLAIR	1	1 \$	81,100.00 \$	81,100.00		
		TOWNSHIP OF MORRIS	1	1 \$	83,825.00 \$	83,825.00		
		TOWNSHIP OF UNION	1	1 \$	149,100.00 \$	149,100.00		
		TOWNSHIP OF WARREN	1	1 \$	62,600.00 \$	62,600.00		
		TWP OF PARSIPPANY	1	0 \$	- \$	-		
		TWP OF WEST ORANGE	1	1 \$	152,238.30 \$	152,238.30		
		<b>2012 Total</b>			<b>23</b>	<b>16 \$</b>	<b>2,814,994.84 \$</b>	<b>122,391.08</b>
		<b>EMPLOYMENT PRACTICES</b>	<b>2013</b>	CITY OF ENGLEWOOD	1	1 \$	112,000.00 \$	112,000.00
CITY OF HOBOKEN	6			6 \$	397,500.00 \$	66,250.00		
CITY OF LINDEN	3			2 \$	41,000.00 \$	13,666.67		
HOWELL TOWNSHIP	1			0 \$	- \$	-		
LIVINGSTON TOWNSHIP	2			2 \$	76,000.00 \$	38,000.00		
TOWN OF MORRISTOWN	1			0 \$	- \$	-		
TOWNSHIP OF BLOOMFIELD	4			4 \$	228,000.00 \$	57,000.00		
TOWNSHIP OF HAMILTON	3			2 \$	76,000.00 \$	25,333.33		

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	<b>2013</b>	TOWNSHIP OF MAPLEWOOD	1	1 \$	- \$	-
		TOWNSHIP OF MONTCLAIR	7	7 \$	117,500.00 \$	16,785.71
		TOWNSHIP OF MORRIS	2	0 \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	1 \$	76,000.00 \$	76,000.00
	<b>2013 Total</b>		<b>32</b>	<b>26 \$</b>	<b>1,124,000.00 \$</b>	<b>35,125.00</b>
	<b>2014</b>	TOWN OF GUTTENBERG	1	0 \$	- \$	-
		TOWNSHIP OF BLOOMFIELD	3	3 \$	313,000.00 \$	104,333.33
		TOWNSHIP OF HAMILTON	1	1 \$	151,000.00 \$	151,000.00
		TOWNSHIP OF MONTCLAIR	1	1 \$	2,000.00 \$	2,000.00
		TOWNSHIP OF MORRIS	2	2 \$	302,000.00 \$	151,000.00
		TWP OF PARSIPPANY	4	3 \$	304,000.00 \$	76,000.00
	<b>2014 Total</b>		<b>12</b>	<b>10 \$</b>	<b>1,072,000.00 \$</b>	<b>89,333.33</b>
<b>EMPLOYMENT PRACTICES Total</b>			<b>69</b>	<b>54 \$</b>	<b>6,393,162.34 \$</b>	<b>92,654.53</b>
<b>GENERAL LIABILITY</b>	<b>2006</b>	TOWNSHIP OF UNION	1	0 \$	133.90 \$	133.90
	<b>2006 Total</b>		<b>1</b>	<b>0 \$</b>	<b>133.90 \$</b>	<b>133.90</b>
	<b>2007</b>	TOWNSHIP OF HAMILTON	1	1 \$	627,148.61 \$	627,148.61
	<b>2007 Total</b>		<b>1</b>	<b>1 \$</b>	<b>627,148.61 \$</b>	<b>627,148.61</b>
	<b>2008</b>	CITY OF ENGLEWOOD	1	0 \$	- \$	-
	<b>2008 Total</b>		<b>1</b>	<b>0 \$</b>	<b>- \$</b>	<b>-</b>
	<b>2009</b>	BORO OF CALDWELL	1	0 \$	- \$	-
		TWP OF MANALAPAN	1	1 \$	34,500.00 \$	34,500.00
	<b>2009 Total</b>		<b>2</b>	<b>1 \$</b>	<b>34,500.00 \$</b>	<b>17,250.00</b>
	<b>2010</b>	BERKELEY TOWNSHIP	1	0 \$	3,348.68 \$	3,348.68
		BORO OF CALDWELL	1	0 \$	2,572.50 \$	2,572.50
		BORO OF NORTH PLAINFIELD	1	0 \$	8.90 \$	8.90
		BOROUGH OF KENILWORTH	1	0 \$	4,131.58 \$	4,131.58
		CITY OF ENGLEWOOD	2	1 \$	15,474.11 \$	7,737.06
		CITY OF HOBOKEN	2	0 \$	- \$	-
		HOWELL TOWNSHIP	1	1 \$	12,420.00 \$	12,420.00
		TOWNSHIP OF EWING	3	1 \$	41,000.00 \$	13,666.67
		TOWNSHIP OF MAPLEWOOD	1	0 \$	2,280.42 \$	2,280.42
		TOWNSHIP OF MONTCLAIR	5	1 \$	135,664.16 \$	27,132.83
		TOWNSHIP OF MORRIS	1	0 \$	719.10 \$	719.10
		TOWNSHIP OF UNION	1	0 \$	41,646.56 \$	41,646.56
		TWP OF MANALAPAN	1	1 \$	31,000.00 \$	31,000.00

Valued as of 04/30/14





**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	<b>2010</b>	TWP OF WEST ORANGE	1	1 \$	44,950.00 \$	44,950.00
	<b>2010 Total</b>		<b>22</b>	<b>6 \$</b>	<b>335,216.01 \$</b>	<b>15,237.09</b>
	<b>2011</b>	BERKELEY TOWNSHIP	1	0 \$	100.00 \$	100.00
		BORO OF CALDWELL	2	1 \$	42,000.00 \$	21,000.00
		BORO OF HIGHLAND PARK	3	1 \$	109,508.90 \$	36,502.97
		BOROUGH OF KENILWORTH	2	0 \$	21,336.61 \$	10,668.31
		BOROUGH OF MIDDLESEX	2	0 \$	500.00 \$	250.00
		CITY OF ENGLEWOOD	8	3 \$	173,589.37 \$	21,698.67
		CITY OF HOBOKEN	14	4 \$	216,355.77 \$	15,453.98
		CITY OF RAHWAY	2	0 \$	- \$	-
		HOWELL TOWNSHIP	2	1 \$	31,464.97 \$	15,732.49
		LIVINGSTON TOWNSHIP	4	0 \$	- \$	-
		TOWN OF HARRISON	1	1 \$	87,000.00 \$	87,000.00
		TOWN OF MORRISTOWN	3	2 \$	33,001.65 \$	11,000.55
		TOWNSHIP OF EWING	1	1 \$	36,000.00 \$	36,000.00
		TOWNSHIP OF FREEHOLD	7	2 \$	62,775.40 \$	8,967.91
		TOWNSHIP OF MAPLEWOOD	3	0 \$	- \$	-
		TOWNSHIP OF MONTCLAIR	11	1 \$	38,614.57 \$	3,510.42
		TOWNSHIP OF UNION	16	4 \$	175,006.65 \$	10,937.92
		TOWNSHIP OF WARREN	1	0 \$	2,946.74 \$	2,946.74
		TWP OF MANALAPAN	9	3 \$	230,623.10 \$	25,624.79
		TWP OF NORTH BRUNSWICK	5	0 \$	8,560.46 \$	1,712.09
		TWP OF WEST ORANGE	23	1 \$	42,403.69 \$	1,843.64
	<b>2011 Total</b>		<b>120</b>	<b>25 \$</b>	<b>1,311,787.88 \$</b>	<b>10,931.57</b>
	<b>2012</b>	BERKELEY TOWNSHIP	7	1 \$	17,718.25 \$	2,531.18
		BORO OF CALDWELL	15	2 \$	112,881.31 \$	7,525.42
		BORO OF FAIR HAVEN	1	0 \$	3,199.10 \$	3,199.10
		BORO OF FANWOOD	5	0 \$	1,900.00 \$	380.00
		BORO OF HIGHLAND PARK	20	0 \$	12,157.94 \$	607.90
		BORO OF NORTH PLAINFIELD	12	1 \$	42,929.08 \$	3,577.42
		BOROUGH OF HADDON HEIGHTS	4	0 \$	500.00 \$	125.00
		BOROUGH OF KENILWORTH	8	0 \$	8.90 \$	1.11
		BOROUGH OF MIDDLESEX	3	0 \$	871.21 \$	290.40
		CITY OF ENGLEWOOD	34	6 \$	152,181.32 \$	4,475.92
		CITY OF HOBOKEN	58	8 \$	292,252.93 \$	5,038.84

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	<b>2012</b>	CITY OF RAHWAY	30	3 \$	182,231.70 \$	6,074.39
		HOWELL TOWNSHIP	21	1 \$	64,470.19 \$	3,070.01
		LIVINGSTON TOWNSHIP	43	1 \$	166,717.53 \$	3,877.15
		TOWN OF HARRISON	5	1 \$	32,290.55 \$	6,458.11
		TOWN OF MORRISTOWN	22	1 \$	83,838.39 \$	3,810.84
		TOWNSHIP OF BLOOMFIELD	29	9 \$	284,089.55 \$	9,796.19
		TOWNSHIP OF EASTAMPTON	2	0 \$	8.90 \$	4.45
		TOWNSHIP OF EWING	11	0 \$	3,229.23 \$	293.57
		TOWNSHIP OF FREEHOLD	22	0 \$	2,591.15 \$	117.78
		TOWNSHIP OF HAMILTON	10	0 \$	27.30 \$	2.73
		TOWNSHIP OF MAPLEWOOD	20	0 \$	4,653.65 \$	232.68
		TOWNSHIP OF MONTCLAIR	46	2 \$	102,586.25 \$	2,230.14
		TOWNSHIP OF MORRIS	8	0 \$	7,880.05 \$	985.01
		TOWNSHIP OF UNION	37	2 \$	69,298.33 \$	1,872.93
		TOWNSHIP OF WARREN	7	0 \$	5,689.91 \$	812.84
		TWP OF MANALAPAN	11	0 \$	1,170.00 \$	106.36
		TWP OF NORTH BRUNSWICK	25	0 \$	16,916.23 \$	676.65
		TWP OF PARSIPPANY	28	1 \$	33,227.45 \$	1,186.69
		TWP OF WEST ORANGE	36	0 \$	17,508.24 \$	486.34
	<b>2012 Total</b>		<b>580</b>	<b>39 \$</b>	<b>1,715,024.64 \$</b>	<b>2,956.94</b>
	<b>2013</b>	BERKELEY HEIGHTS	6	0 \$	- \$	-
		BERKELEY TOWNSHIP	4	0 \$	1,763.08 \$	440.77
		BORO OF CALDWELL	16	3 \$	80,345.20 \$	5,021.58
		BORO OF FAIR HAVEN	2	1 \$	27,000.00 \$	13,500.00
		BORO OF FANWOOD	3	2 \$	1,805.55 \$	601.85
		BORO OF HIGHLAND PARK	8	3 \$	33,509.20 \$	4,188.65
		BORO OF NORTH PLAINFIELD	1	0 \$	494.65 \$	494.65
		BOROUGH OF HADDON HEIGHTS	10	1 \$	7,608.20 \$	760.82
		BOROUGH OF KENILWORTH	4	0 \$	1,971.85 \$	492.96
		CITY OF ENGLEWOOD	24	10 \$	234,421.78 \$	9,767.57
		CITY OF HOBOKEN	38	8 \$	154,171.60 \$	4,057.15
		CITY OF LINDEN	28	7 \$	123,854.10 \$	4,423.36
		CITY OF RAHWAY	29	3 \$	100,747.42 \$	3,474.05
		HOWELL TOWNSHIP	17	1 \$	4,358.24 \$	256.37
		LIVINGSTON TOWNSHIP	30	5 \$	28,027.08 \$	934.24

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	<b>2013</b>	TOWN OF HARRISON	14	5 \$	3,596.10 \$	256.86
		TOWN OF MORRISTOWN	10	2 \$	110,715.90 \$	11,071.59
		TOWNSHIP OF BLOOMFIELD	31	8 \$	131,514.96 \$	4,242.42
		TOWNSHIP OF EASTAMPTON	1	0 \$	- \$	-
		TOWNSHIP OF EWING	9	3 \$	38,805.68 \$	4,311.74
		TOWNSHIP OF FREEHOLD	9	0 \$	1,050.86 \$	116.76
		TOWNSHIP OF HAMILTON	23	11 \$	239,907.69 \$	10,430.77
		TOWNSHIP OF LAWERENCE	15	3 \$	18,807.88 \$	1,253.86
		TOWNSHIP OF MAPLEWOOD	12	3 \$	10,878.54 \$	906.55
		TOWNSHIP OF MONTCLAIR	43	6 \$	73,798.04 \$	1,716.23
		TOWNSHIP OF MORRIS	4	0 \$	318.45 \$	79.61
		TOWNSHIP OF UNION	30	8 \$	107,849.78 \$	3,594.99
		TOWNSHIP OF WARREN	3	1 \$	1,000.00 \$	333.33
		TWP OF NORTH BRUNSWICK	21	4 \$	14,338.65 \$	682.79
		TWP OF PARSIPPANY	46	3 \$	105,375.53 \$	2,290.77
		TWP OF WEST ORANGE	29	6 \$	42,023.65 \$	1,449.09
	<b>2013 Total</b>		<b>520</b>	<b>107 \$</b>	<b>1,700,059.66 \$</b>	<b>3,269.35</b>
	<b>2014</b>	BERKELEY HEIGHTS	3	0 \$	- \$	-
		BERKELEY TOWNSHIP	1	0 \$	846.00 \$	846.00
		BORO OF CALDWELL	7	4 \$	4,600.00 \$	657.14
		BORO OF HIGHLAND PARK	2	1 \$	1,000.00 \$	500.00
		BORO OF NEW PROVIDENCE	6	0 \$	1,233.05 \$	205.51
		BOROUGH OF HADDON HEIGHTS	1	1 \$	1,250.00 \$	1,250.00
		BOROUGH OF KENILWORTH	1	1 \$	1,000.00 \$	1,000.00
		BOROUGH OF TOTOWA	1	0 \$	- \$	-
		CITY OF ENGLEWOOD	10	6 \$	10,395.05 \$	1,039.51
		CITY OF HOBOKEN	8	2 \$	2,000.00 \$	250.00
		CITY OF RAHWAY	6	0 \$	1,859.60 \$	309.93
		HOWELL TOWNSHIP	10	3 \$	3,150.00 \$	315.00
		LIVINGSTON TOWNSHIP	6	5 \$	2,500.00 \$	416.67
		TOWN OF GUTTENBERG	1	1 \$	1,000.00 \$	1,000.00
		TOWN OF HARRISON	6	2 \$	1,000.00 \$	166.67
		TOWN OF KEARNY	16	11 \$	9,121.35 \$	570.08
		TOWN OF MORRISTOWN	2	0 \$	- \$	-
		TOWNSHIP OF BLOOMFIELD	11	9 \$	85,687.20 \$	7,789.75

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
<b>GENERAL LIABILITY</b>	<b>2014</b>	TOWNSHIP OF EWING	9	3 \$	32,500.00 \$	3,611.11
		TOWNSHIP OF FREEHOLD	1	1 \$	500.00 \$	500.00
		TOWNSHIP OF HAMILTON	4	4 \$	20,500.00 \$	5,125.00
		TOWNSHIP OF LAWERENCE	3	1 \$	1,748.92 \$	582.97
		TOWNSHIP OF MAPLEWOOD	7	1 \$	1,500.00 \$	214.29
		TOWNSHIP OF MONTCLAIR	14	12 \$	9,400.00 \$	671.43
		TOWNSHIP OF UNION	11	0 \$	- \$	-
		TOWNSHIP OF WARREN	2	1 \$	700.00 \$	350.00
		TWP OF NORTH BRUNSWICK	4	1 \$	500.00 \$	125.00
		TWP OF PARSIPPANY	7	2 \$	1,500.00 \$	214.29
		TWP OF WEST ORANGE	5	3 \$	2,600.00 \$	520.00
	<b>2014 Total</b>		<b>165</b>	<b>75 \$</b>	<b>198,091.17 \$</b>	<b>1,200.55</b>
<b>GENERAL LIABILITY Total</b>			<b>1412</b>	<b>254 \$</b>	<b>5,921,961.87 \$</b>	<b>4,194.02</b>
<b>PROPERTY</b>	<b>2011</b>	CITY OF RAHWAY	3	0 \$	6,067.86 \$	2,022.62
		LIVINGSTON TOWNSHIP	4	0 \$	2,815.00 \$	703.75
		TOWN OF HARRISON	1	0 \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	0 \$	936.25 \$	936.25
	<b>2011 Total</b>		<b>9</b>	<b>0 \$</b>	<b>9,819.11 \$</b>	<b>1,091.01</b>
	<b>2012</b>	BERKELEY TOWNSHIP	32	0 \$	113,159.39 \$	3,536.23
		BORO OF CALDWELL	5	0 \$	36,737.35 \$	7,347.47
		BORO OF FAIR HAVEN	5	0 \$	22,621.84 \$	4,524.37
		BORO OF FANWOOD	2	0 \$	8,850.00 \$	4,425.00
		BORO OF HIGHLAND PARK	7	0 \$	2,044.00 \$	292.00
		BORO OF NORTH PLAINFIELD	4	0 \$	500.00 \$	125.00
		BOROUGH OF HADDON HEIGHTS	3	0 \$	519.54 \$	173.18
		BOROUGH OF KENILWORTH	1	0 \$	- \$	-
		BOROUGH OF MIDDLESEX	12	0 \$	27,892.70 \$	2,324.39
		CITY OF ENGLEWOOD	9	0 \$	621,999.27 \$	69,111.03
		CITY OF HOBOKEN	25	0 \$	845,972.27 \$	33,838.89
		CITY OF RAHWAY	29	0 \$	1,059,239.07 \$	36,525.49
		HOWELL TOWNSHIP	3	0 \$	107,016.14 \$	35,672.05
		LIVINGSTON TOWNSHIP	3	0 \$	9,836.55 \$	3,278.85
		TOWN OF HARRISON	9	0 \$	258,991.70 \$	28,776.86
		TOWN OF MORRISTOWN	1	0 \$	- \$	-
		TOWNSHIP OF EASTAMPTON	1	0 \$	- \$	-

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TOWNSHIP OF EWING	1	0 \$	- \$	-
		TOWNSHIP OF FREEHOLD	5	1 \$	216,431.42 \$	43,286.28
		TOWNSHIP OF MAPLEWOOD	2	0 \$	1,589.00 \$	794.50
		TOWNSHIP OF MONTCLAIR	3	0 \$	551.55 \$	183.85
		TOWNSHIP OF MORRIS	5	0 \$	5,715.28 \$	1,143.06
		TOWNSHIP OF UNION	3	0 \$	5,616.37 \$	1,872.12
		TOWNSHIP OF WARREN	5	0 \$	7,415.89 \$	1,483.18
		TWP OF MANALAPAN	4	0 \$	2,871.12 \$	717.78
		TWP OF NORTH BRUNSWICK	18	0 \$	77,834.57 \$	4,324.14
		TWP OF PARSIPPANY	16	0 \$	224,445.11 \$	14,027.82
		TWP OF WEST ORANGE	1	0 \$	- \$	-
	<b>2012 Total</b>		<b>214</b>	<b>1 \$</b>	<b>3,657,850.13 \$</b>	<b>17,092.76</b>
	<b>2013</b>	BERKELEY HEIGHTS	6	0 \$	34,617.08 \$	5,769.51
		BERKELEY TOWNSHIP	5	1 \$	8,492.78 \$	1,698.56
		BORO OF CALDWELL	3	0 \$	1,407.95 \$	469.32
		BORO OF FAIR HAVEN	1	1 \$	1,500.00 \$	1,500.00
		BORO OF HIGHLAND PARK	2	0 \$	385.21 \$	192.61
		BORO OF NEW PROVIDENCE	1	0 \$	1,422.46 \$	1,422.46
		BORO OF NORTH PLAINFIELD	1	0 \$	1,990.00 \$	1,990.00
		BOROUGH OF HADDON HEIGHTS	2	0 \$	2,280.75 \$	1,140.38
		CITY OF ENGLEWOOD	11	1 \$	12,013.57 \$	1,092.14
		CITY OF LINDEN	20	3 \$	6,794.37 \$	339.72
		CITY OF RAHWAY	4	0 \$	5,638.21 \$	1,409.55
		HOWELL TOWNSHIP	4	0 \$	- \$	-
		LIVINGSTON TOWNSHIP	5	0 \$	14,490.56 \$	2,898.11
		TOWN OF HARRISON	2	0 \$	2,616.94 \$	1,308.47
		TOWN OF MORRISTOWN	3	1 \$	18,950.00 \$	6,316.67
		TOWNSHIP OF FREEHOLD	1	0 \$	79,708.96 \$	79,708.96
		TOWNSHIP OF HAMILTON	1	0 \$	76,455.00 \$	76,455.00
		TOWNSHIP OF LAWERENCE	1	0 \$	4,475.00 \$	4,475.00
		TOWNSHIP OF MONTCLAIR	1	0 \$	3,254.05 \$	3,254.05
		TOWNSHIP OF MORRIS	2	0 \$	2,525.88 \$	1,262.94
		TOWNSHIP OF UNION	1	0 \$	- \$	-
		TWP OF NORTH BRUNSWICK	5	2 \$	37,300.00 \$	7,460.00
		TWP OF PARSIPPANY	8	1 \$	36,728.45 \$	4,591.06

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2013	TWP OF WEST ORANGE	2	0 \$	6,495.00 \$	3,247.50
	<b>2013 Total</b>		<b>92</b>	<b>10 \$</b>	<b>359,542.22 \$</b>	<b>3,908.07</b>
	2014	BERKELEY HEIGHTS	1	1 \$	450.00 \$	450.00
		BERKELEY TOWNSHIP	1	1 \$	18,998.60 \$	18,998.60
		BORO OF CALDWELL	4	2 \$	1,500.00 \$	375.00
		BORO OF FAIR HAVEN	4	1 \$	3,579.12 \$	894.78
		BORO OF NEW PROVIDENCE	1	0 \$	14,573.10 \$	14,573.10
		BOROUGH OF HADDON HEIGHTS	2	0 \$	16,089.17 \$	8,044.58
		BOROUGH OF TOTOWA	1	0 \$	4,044.40 \$	4,044.40
		CITY OF ENGLEWOOD	2	1 \$	3,125.87 \$	1,562.94
		CITY OF LINDEN	2	2 \$	500.00 \$	250.00
		LIVINGSTON TOWNSHIP	2	1 \$	500.00 \$	250.00
		TOWN OF HARRISON	2	1 \$	8,467.84 \$	4,233.92
		TOWN OF MORRISTOWN	1	1 \$	1,000.00 \$	1,000.00
		TOWNSHIP OF BLOOMFIELD	1	0 \$	3,875.00 \$	3,875.00
		TOWNSHIP OF LAWERENCE	1	1 \$	82,500.00 \$	82,500.00
		TOWNSHIP OF MAPLEWOOD	2	1 \$	1,000.00 \$	500.00
		TOWNSHIP OF MORRIS	1	0 \$	7,200.92 \$	7,200.92
		TOWNSHIP OF UNION	1	1 \$	600.00 \$	600.00
		TOWNSHIP OF WARREN	3	2 \$	201,925.00 \$	67,308.33
		TWP OF NORTH BRUNSWICK	1	1 \$	250.00 \$	250.00
		TWP OF PARSIPPANY	5	3 \$	28,580.00 \$	5,716.00
		TWP OF WEST ORANGE	1	0 \$	- \$	-
	<b>2014 Total</b>		<b>39</b>	<b>20 \$</b>	<b>398,759.02 \$</b>	<b>10,224.59</b>
<b>PROPERTY Total</b>			<b>354</b>	<b>31 \$</b>	<b>4,425,970.48 \$</b>	<b>12,502.74</b>
<b>PUBLIC OFFICIALS LIABILITY</b>	2012	BERKELEY TOWNSHIP	1	0 \$	580.00 \$	580.00
		BORO OF CALDWELL	2	0 \$	3,000.00 \$	1,500.00
		BORO OF FANWOOD	1	0 \$	- \$	-
		BORO OF HIGHLAND PARK	2	0 \$	2,500.00 \$	1,250.00
		BORO OF NORTH PLAINFIELD	2	1 \$	38,050.00 \$	19,025.00
		BOROUGH OF HADDON HEIGHTS	1	0 \$	- \$	-
		BOROUGH OF KENILWORTH	1	0 \$	27,889.92 \$	27,889.92
		BOROUGH OF MIDDLESEX	1	0 \$	4,600.00 \$	4,600.00
		CITY OF ENGLEWOOD	1	0 \$	4,154.85 \$	4,154.85
		CITY OF HOBOKEN	18	1 \$	27,031.35 \$	1,501.74

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>2012</b>	CITY OF RAHWAY	1	1 \$	36,950.00 \$	36,950.00
		TOWN OF MORRISTOWN	1	0 \$	950.00 \$	950.00
		TOWNSHIP OF MAPLEWOOD	1	0 \$	4,146.90 \$	4,146.90
		TOWNSHIP OF MONTCLAIR	2	0 \$	1,900.00 \$	950.00
		TOWNSHIP OF MORRIS	2	0 \$	1,026.50 \$	513.25
		TOWNSHIP OF UNION	3	0 \$	81,000.00 \$	27,000.00
		TOWNSHIP OF WARREN	1	0 \$	- \$	-
		TWP OF PARSIPPANY	3	1 \$	36,732.70 \$	12,244.23
		TWP OF WEST ORANGE	1	0 \$	- \$	-
	<b>2012 Total</b>		<b>45</b>	<b>4 \$</b>	<b>270,512.22 \$</b>	<b>6,011.38</b>
	<b>2013</b>	BERKELEY HEIGHTS	2	0 \$	950.00 \$	475.00
		BERKELEY TOWNSHIP	1	0 \$	950.00 \$	950.00
		BORO OF CALDWELL	1	0 \$	950.00 \$	950.00
		BORO OF FANWOOD	1	0 \$	950.00 \$	950.00
		BORO OF HIGHLAND PARK	2	0 \$	950.00 \$	475.00
		BORO OF NORTH PLAINFIELD	2	0 \$	1,708.50 \$	854.25
		CITY OF ENGLEWOOD	1	1 \$	35,000.00 \$	35,000.00
		CITY OF HOBOKEN	18	5 \$	121,250.00 \$	6,736.11
		CITY OF LINDEN	1	0 \$	- \$	-
		CITY OF RAHWAY	2	1 \$	2,450.00 \$	1,225.00
		HOWELL TOWNSHIP	1	0 \$	- \$	-
		LIVINGSTON TOWNSHIP	1	1 \$	30,000.00 \$	30,000.00
		TOWN OF MORRISTOWN	3	1 \$	2,450.00 \$	816.67
		TOWNSHIP OF EWING	1	0 \$	950.00 \$	950.00
		TOWNSHIP OF HAMILTON	1	1 \$	21,000.00 \$	21,000.00
		TOWNSHIP OF LAWERENCE	1	1 \$	31,000.00 \$	31,000.00
		TOWNSHIP OF MAPLEWOOD	2	2 \$	32,000.00 \$	16,000.00
		TOWNSHIP OF MONTCLAIR	5	3 \$	141,000.00 \$	28,200.00
		TOWNSHIP OF MORRIS	1	0 \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	1 \$	31,000.00 \$	31,000.00
		TWP OF PARSIPPANY	3	0 \$	950.00 \$	316.67
	<b>2013 Total</b>		<b>51</b>	<b>17 \$</b>	<b>455,508.50 \$</b>	<b>8,931.54</b>
	<b>2014</b>	BERKELEY TOWNSHIP	2	2 \$	32,000.00 \$	16,000.00
		BORO OF NORTH PLAINFIELD	1	1 \$	1,500.00 \$	1,500.00
		CITY OF HOBOKEN	6	6 \$	251,500.00 \$	41,916.67

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	<b>2014</b>	HOWELL TOWNSHIP	1	1 \$	1,500.00 \$	1,500.00
		TOWN OF GUTTENBERG	1	1 \$	1,000.00 \$	1,000.00
		TOWN OF MORRISTOWN	1	1 \$	31,000.00 \$	31,000.00
		TOWNSHIP OF MONTCLAIR	2	1 \$	2,000.00 \$	1,000.00
		TOWNSHIP OF MORRIS	1	1 \$	1,000.00 \$	1,000.00
		TWP OF NORTH BRUNSWICK	1	1 \$	1,500.00 \$	1,500.00
	<b>2014 Total</b>		<b>16</b>	<b>15 \$</b>	<b>323,000.00 \$</b>	<b>20,187.50</b>
<b>PUBLIC OFFICIALS LIABILITY Total</b>			<b>112</b>	<b>36 \$</b>	<b>1,049,020.72 \$</b>	<b>9,366.26</b>
<b>WORKERS COMPENSATION</b>						
	<b>2006</b>	BERKELEY TOWNSHIP	1	1 \$	8,510.65 \$	8,510.65
		CITY OF RAHWAY	1	1 \$	20,569.90 \$	20,569.90
	<b>2006 Total</b>		<b>2</b>	<b>2 \$</b>	<b>29,080.55 \$</b>	<b>14,540.28</b>
	<b>2009</b>	CITY OF HOBOKEN	1	1 \$	19,869.20 \$	19,869.20
		TOWNSHIP OF MONTCLAIR	1	1 \$	11,500.00 \$	11,500.00
	<b>2009 Total</b>		<b>2</b>	<b>2 \$</b>	<b>31,369.20 \$</b>	<b>15,684.60</b>
	<b>2010</b>	BORO OF CALDWELL	1	0 \$	32,929.64 \$	32,929.64
		CITY OF HOBOKEN	7	6 \$	87,867.27 \$	12,552.47
		TOWNSHIP OF FREEHOLD	1	1 \$	25,464.00 \$	25,464.00
	<b>2010 Total</b>		<b>9</b>	<b>7 \$</b>	<b>146,260.91 \$</b>	<b>16,251.21</b>
	<b>2011</b>	CITY OF ENGLEWOOD	1	0 \$	832.86 \$	832.86
		CITY OF HOBOKEN	3	3 \$	68,641.37 \$	22,880.46
		HOWELL TOWNSHIP	1	0 \$	9.20 \$	9.20
		LIVINGSTON TOWNSHIP	2	0 \$	5,320.57 \$	2,660.29
		TOWNSHIP OF EWING	1	0 \$	14.15 \$	14.15
		TOWNSHIP OF MONTCLAIR	1	1 \$	86,638.80 \$	86,638.80
		TOWNSHIP OF UNION	1	0 \$	1,063.05 \$	1,063.05
		TWP OF NORTH BRUNSWICK	1	1 \$	37,175.34 \$	37,175.34
		TWP OF WEST ORANGE	1	1 \$	18,960.00 \$	18,960.00
	<b>2011 Total</b>		<b>12</b>	<b>6 \$</b>	<b>218,655.34 \$</b>	<b>18,221.28</b>
	<b>2012</b>	BERKELEY TOWNSHIP	47	14 \$	1,198,756.94 \$	25,505.47
		BORO OF CALDWELL	14	1 \$	76,041.45 \$	5,431.53
		BORO OF FAIR HAVEN	6	1 \$	18,340.64 \$	3,056.77
		BORO OF FANWOOD	5	3 \$	130,929.94 \$	26,185.99
		BORO OF HIGHLAND PARK	15	2 \$	83,830.96 \$	5,588.73
		BORO OF NEW PROVIDENCE	9	1 \$	245,114.17 \$	27,234.91
		BORO OF NORTH PLAINFIELD	21	3 \$	96,482.65 \$	4,594.41

Valued as of 04/30/14





**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		BOROUGH OF HADDON HEIGHTS	6	0 \$	26,497.32 \$	4,416.22
		BOROUGH OF KENILWORTH	5	0 \$	5,294.16 \$	1,058.83
		BOROUGH OF MIDDLESEX	15	2 \$	397,584.24 \$	26,505.62
		CITY OF ENGLEWOOD	72	18 \$	972,729.06 \$	13,510.13
		CITY OF HOBOKEN	99	21 \$	1,494,820.59 \$	15,099.20
		CITY OF RAHWAY	29	0 \$	67,983.28 \$	2,344.25
		HOWELL TOWNSHIP	30	10 \$	720,514.28 \$	24,017.14
		LIVINGSTON TOWNSHIP	47	12 \$	761,614.78 \$	16,204.57
		TOWN OF HARRISON	19	1 \$	135,404.79 \$	7,126.57
		TOWN OF MORRISTOWN	37	2 \$	157,268.35 \$	4,250.50
		TOWNSHIP OF EASTAMPTON	5	0 \$	9,549.92 \$	1,909.98
		TOWNSHIP OF EWING	52	5 \$	431,950.39 \$	8,306.74
		TOWNSHIP OF FREEHOLD	21	4 \$	157,470.87 \$	7,498.61
		TOWNSHIP OF HAMILTON	137	17 \$	1,207,197.97 \$	8,811.66
		TOWNSHIP OF MAPLEWOOD	29	3 \$	126,872.27 \$	4,374.91
		TOWNSHIP OF MONTCLAIR	65	13 \$	824,987.75 \$	12,692.12
		TOWNSHIP OF MORRIS	26	3 \$	195,815.93 \$	7,531.38
		TOWNSHIP OF UNION	62	6 \$	472,841.58 \$	7,626.48
		TOWNSHIP OF WARREN	12	0 \$	9,206.13 \$	767.18
		TWP OF MANALAPAN	16	2 \$	197,351.60 \$	12,334.48
		TWP OF NORTH BRUNSWICK	46	5 \$	330,984.16 \$	7,195.31
		TWP OF WEST ORANGE	36	7 \$	440,376.78 \$	12,232.69
	<b>2012 Total</b>		<b>983</b>	<b>156 \$</b>	<b>10,993,812.95 \$</b>	<b>11,183.94</b>
	<b>2013</b>	BERKELEY HEIGHTS	12	2 \$	10,707.62 \$	892.30
		BERKELEY TOWNSHIP	53	16 \$	362,227.18 \$	6,834.48
		BORO OF CALDWELL	10	4 \$	57,336.46 \$	5,733.65
		BORO OF FAIR HAVEN	6	2 \$	6,258.97 \$	1,043.16
		BORO OF FANWOOD	4	3 \$	84,077.24 \$	21,019.31
		BORO OF HIGHLAND PARK	11	4 \$	24,778.50 \$	2,252.59
		BORO OF NEW PROVIDENCE	11	1 \$	22,465.19 \$	2,042.29
		BORO OF NORTH PLAINFIELD	17	9 \$	76,365.57 \$	4,492.09
		BOROUGH OF HADDON HEIGHTS	12	5 \$	103,665.17 \$	8,638.76
		BOROUGH OF KENILWORTH	12	8 \$	210,452.55 \$	17,537.71
		CITY OF ENGLEWOOD	52	24 \$	644,749.38 \$	12,399.03
		CITY OF HOBOKEN	101	29 \$	550,876.30 \$	5,454.22

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		CITY OF LINDEN	96	33 \$	878,039.05 \$	9,146.24
		CITY OF RAHWAY	22	12 \$	94,463.60 \$	4,293.80
		HOWELL TOWNSHIP	14	4 \$	109,906.30 \$	7,850.45
		LIVINGSTON TOWNSHIP	45	16 \$	364,308.51 \$	8,095.74
		TOWN OF HARRISON	16	7 \$	212,791.01 \$	13,299.44
		TOWN OF MORRISTOWN	24	12 \$	136,622.93 \$	5,692.62
		TOWNSHIP OF EASTAMPTON	2	1 \$	1,112.70 \$	556.35
		TOWNSHIP OF EWING	20	5 \$	328,369.43 \$	16,418.47
		TOWNSHIP OF FREEHOLD	32	11 \$	183,985.44 \$	5,749.55
		TOWNSHIP OF HAMILTON	96	33 \$	651,384.91 \$	6,785.26
		TOWNSHIP OF LAWERENCE	24	6 \$	255,346.53 \$	10,639.44
		TOWNSHIP OF MAPLEWOOD	38	9 \$	211,750.51 \$	5,572.38
		TOWNSHIP OF MONTCLAIR	55	23 \$	542,656.35 \$	9,866.48
		TOWNSHIP OF MORRIS	29	11 \$	324,969.77 \$	11,205.85
		TOWNSHIP OF UNION	93	35 \$	547,641.13 \$	5,888.61
		TOWNSHIP OF WARREN	9	3 \$	13,567.01 \$	1,507.45
		TWP OF NORTH BRUNSWICK	32	10 \$	340,067.29 \$	10,627.10
		TWP OF WEST ORANGE	44	16 \$	699,220.90 \$	15,891.38
	<b>2013 Total</b>		<b>992</b>	<b>354 \$</b>	<b>8,050,163.50 \$</b>	<b>8,115.08</b>
	<b>2014</b>	BERKELEY HEIGHTS	5	5 \$	24,058.00 \$	4,811.60
		BERKELEY TOWNSHIP	13	9 \$	114,482.00 \$	8,806.31
		BORO OF CALDWELL	2	2 \$	3,200.00 \$	1,600.00
		BORO OF FANWOOD	4	4 \$	5,200.00 \$	1,300.00
		BORO OF HIGHLAND PARK	8	4 \$	24,205.50 \$	3,025.69
		BORO OF NEW PROVIDENCE	4	2 \$	2,200.00 \$	550.00
		BORO OF NORTH PLAINFIELD	9	6 \$	6,600.00 \$	733.33
		BOROUGH OF HADDON HEIGHTS	1	1 \$	12,912.00 \$	12,912.00
		BOROUGH OF KENILWORTH	1	1 \$	1,100.00 \$	1,100.00
		BOROUGH OF TOTOWA	2	2 \$	66,181.88 \$	33,090.94
		CITY OF ENGLEWOOD	18	14 \$	93,048.95 \$	5,169.39
		CITY OF HOBOKEN	25	19 \$	162,161.94 \$	6,486.48
		CITY OF LINDEN	54	47 \$	309,917.02 \$	5,739.20
		CITY OF RAHWAY	6	5 \$	6,300.00 \$	1,050.00
		HOWELL TOWNSHIP	12	11 \$	139,874.97 \$	11,656.25
		LIVINGSTON TOWNSHIP	14	13 \$	40,934.96 \$	2,923.93

Valued as of 04/30/14



**Garden State Municipal Joint Insurance Fund  
Claim Activity Report  
All Fund Years Report to Qual-Lynx**

line	Polic Year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TOWN OF GUTTENBERG	2	1 \$	12,537.00 \$	6,268.50
		TOWN OF HARRISON	7	4 \$	39,741.19 \$	5,677.31
		TOWN OF KEARNY	13	13 \$	251,971.80 \$	19,382.45
		TOWN OF MORRISTOWN	11	9 \$	12,400.00 \$	1,127.27
		TOWNSHIP OF EWING	14	13 \$	71,285.58 \$	5,091.83
		TOWNSHIP OF FREEHOLD	6	5 \$	44,558.09 \$	7,426.35
		TOWNSHIP OF HAMILTON	26	22 \$	86,546.72 \$	3,328.72
		TOWNSHIP OF LAWERENCE	5	4 \$	8,286.00 \$	1,657.20
		TOWNSHIP OF MAPLEWOOD	10	9 \$	33,450.00 \$	3,345.00
		TOWNSHIP OF MONTCLAIR	17	15 \$	283,367.89 \$	16,668.70
		TOWNSHIP OF MORRIS	14	12 \$	85,796.40 \$	6,128.31
		TOWNSHIP OF UNION	26	26 \$	79,397.97 \$	3,053.77
		TOWNSHIP OF WARREN	5	5 \$	7,300.00 \$	1,460.00
		TWP OF NORTH BRUNSWICK	19	16 \$	39,011.14 \$	2,053.22
		TWP OF WEST ORANGE	4	4 \$	23,731.94 \$	5,932.99
	<b>2014 Total</b>		<b>357</b>	<b>303 \$</b>	<b>2,091,758.94 \$</b>	<b>5,859.27</b>
<b>WORKERS COMPENSATION Total</b>			<b>2357</b>	<b>830 \$</b>	<b>21,561,101.39 \$</b>	<b>9,147.69</b>
<b>Grand Total</b>			<b>6069</b>	<b>1456 \$</b>	<b>43,475,148.58 \$</b>	<b>7,163.48</b>

Valued as of 04/30/14



Garden State Municipal Joint Insurance Fund  
 Lost Time Ratio Report  
 All Workers' Compensation Claims Reported to  
 Qual-Lynx  
 2014

report_to_tpa_year	2014
line	WORKERS COMPENSATION

Polic Year	insured	claimant_type		Grand Total	Lost Time Ratio
		INDEMNITY	MEDICAL ONLY		
	2010 CITY OF HOBOKEN	1		1	100%
<b>2010 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>
	2011 TWP OF WEST ORANGE	1		1	100%
<b>2011 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>
	2012 TOWNSHIP OF HAMILTON	2		2	100%
<b>2012 Total</b>		<b>2</b>		<b>2</b>	<b>100%</b>
	2013 BERKELEY TOWNSHIP	2		2	100%
	BORO OF FAIR HAVEN		1	1	0%
	CITY OF HOBOKEN		4	4	0%
	HOWELL TOWNSHIP		1	1	0%
	LIVINGSTON TOWNSHIP		2	2	0%
	TOWN OF HARRISON	1		1	100%
	TOWNSHIP OF EWING		1	1	0%
	TOWNSHIP OF HAMILTON		2	2	0%
	TOWNSHIP OF MONTCLAIR	1		1	100%
	TOWNSHIP OF UNION		1	1	0%
	TWP OF WEST ORANGE		2	2	0%
<b>2013 Total</b>		<b>4</b>	<b>14</b>	<b>18</b>	<b>22%</b>
	2014 BERKELEY HEIGHTS	1	4	5	20%
	BERKELEY TOWNSHIP	3	6	9	33%
	BORO OF CALDWELL		2	2	0%
	BORO OF FANWOOD	1	3	4	25%
	BORO OF HIGHLAND PARK	1	3	4	25%
	BORO OF NEW PROVIDENCE		2	2	0%
	BORO OF NORTH PLAINFIELD		6	6	0%
	BOROUGH OF HADDON HEIGHTS	1		1	100%
	BOROUGH OF KENILWORTH		1	1	0%
	BOROUGH OF TOTOWA	2		2	100%
	CITY OF ENGLEWOOD	3	11	14	21%
	CITY OF HOBOKEN	8	12	20	40%
	CITY OF LINDEN	8	39	47	17%
	CITY OF RAHWAY		5	5	0%
	HOWELL TOWNSHIP	5	6	11	45%
	LIVINGSTON TOWNSHIP	3	10	13	23%
	TOWN OF GUTTENBERG	1		1	100%
	TOWN OF HARRISON	1	3	4	25%
	TOWN OF KEARNY	6	7	13	46%
	TOWN OF MORRISTOWN	1	8	9	11%
	TOWNSHIP OF EWING	1	12	13	8%
	TOWNSHIP OF FREEHOLD		5	5	0%
	TOWNSHIP OF HAMILTON	3	19	22	14%
	TOWNSHIP OF LAWERENCE	1	3	4	25%
	TOWNSHIP OF MAPLEWOOD	1	8	9	11%
	TOWNSHIP OF MONTCLAIR	7	8	15	47%
	TOWNSHIP OF MORRIS	4	8	12	33%
	TOWNSHIP OF UNION	9	17	26	35%
	TOWNSHIP OF WARREN		4	4	0%
	TWP OF NORTH BRUNSWICK	1	15	16	6%
	TWP OF WEST ORANGE	1	3	4	25%
<b>2014 Total</b>		<b>73</b>	<b>230</b>	<b>303</b>	<b>24%</b>
<b>Grand Total</b>		<b>81</b>	<b>244</b>	<b>325</b>	<b>25%</b>

D&H Alternative Risk Solution, Inc.

### Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

AS OF

Policy Year 2012 & 2013

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total LTOpen Incurred	Avg LT Open Incurred
PARSIPPANY-TOY HILLS	220	unkown	\$ 2,692,721.22	unknown	\$ 12,239.64	\$ 1,054,669.84	10	\$ 2,022,024.95	\$ 202,202.50
BLOOMFIELD TOWNSHIP	115		\$ 1,398,547.12		\$ 12,161.28	\$ 1,026,397.63	9	\$ 1,025,013.34	\$ 113,890.37

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

***MONTHLY INVESTMENT REPORT***

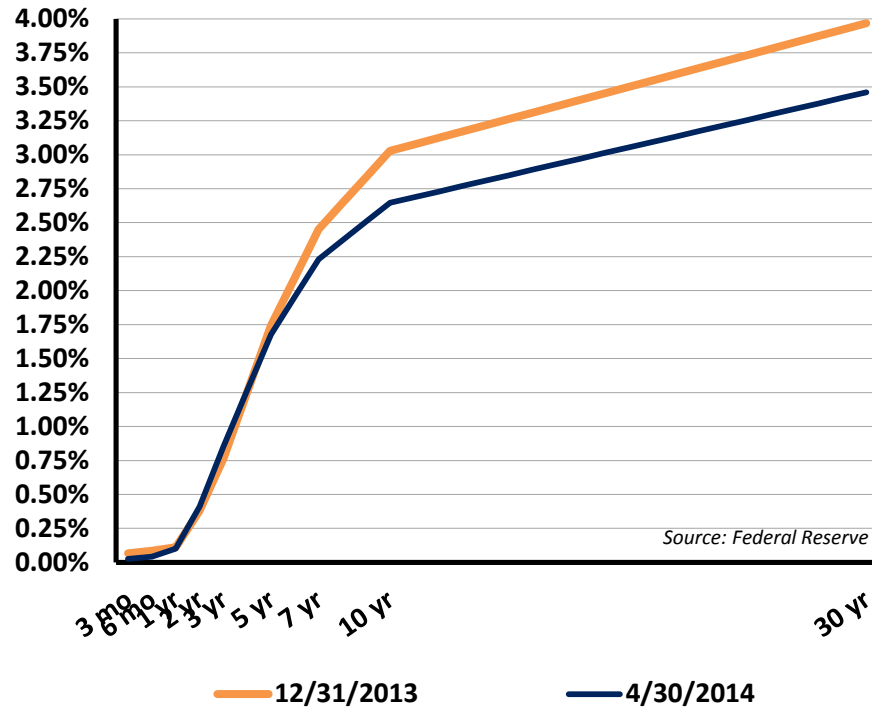
***AS OF 4/30/2014***



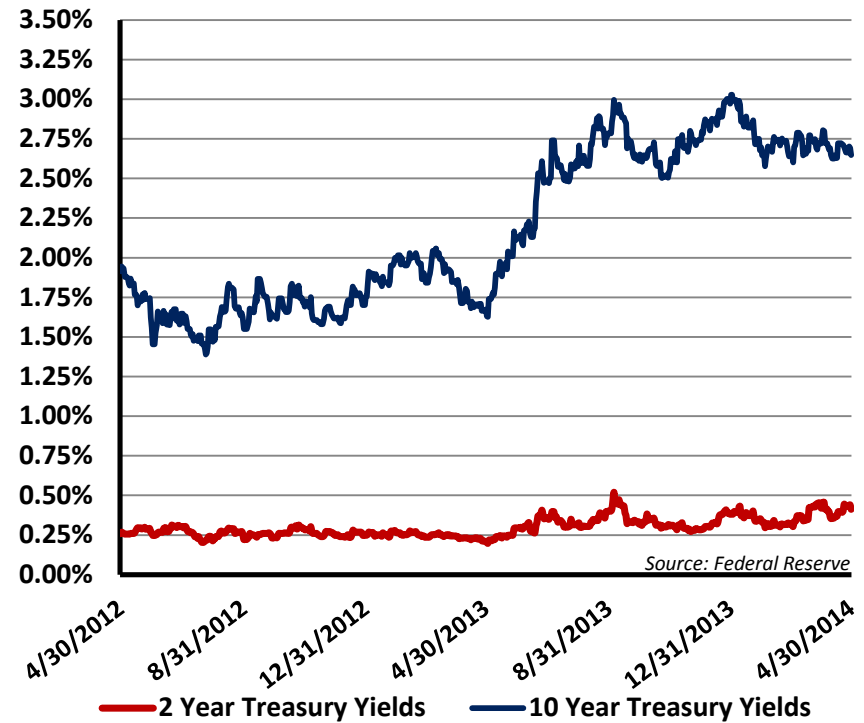
**Prime Advisors, Inc.**

# Treasury Yield Curves and Treasury Yields

## Treasury Yield Curves

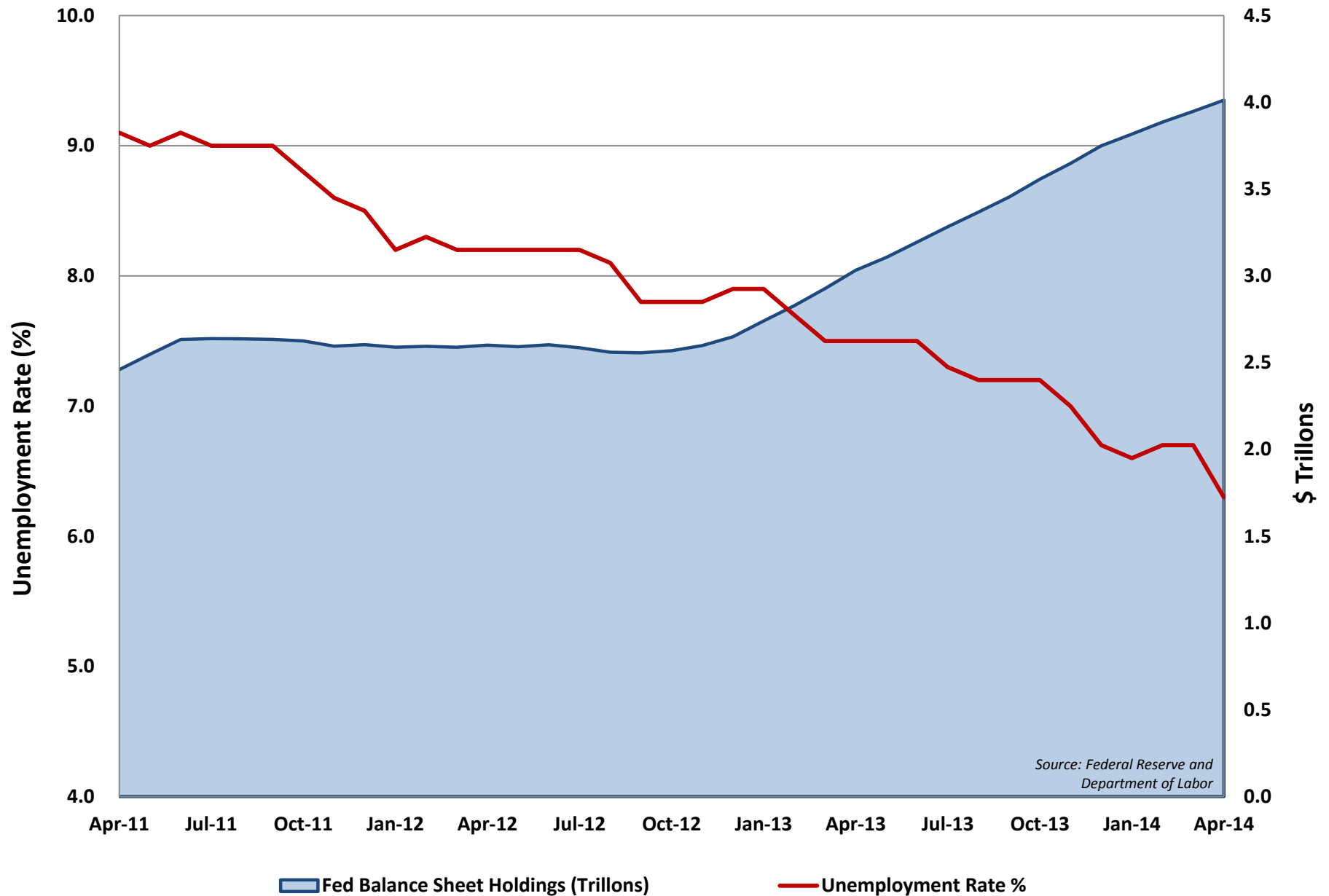


## 10 Year Treasury Yield



	US Treasury Yields	
	12/31/2013	4/30/2014
<b>3 Month</b>	0.07%	0.03%
<b>2 Year</b>	0.39%	0.42%
<b>10 Year</b>	3.01%	2.65%
<b>30 Year</b>	3.94%	3.46%

# Fed Holdings and Unemployment Rate





# Key Economic Indicators

## Inflation, Employment and Housing Data

	Averages		
	2012	2013	As of 4/30/2014
<b>Inflation</b>			
PCE Price Index (%)	1.7%	1.2%	1.1%
Core CPI (%)	2.1%	1.8%	1.6%
<b>Employment</b>			
Unemployment Rate	8.1%	7.4%	6.6%
Nonfarm Payrolls Net Change (MoM)	182	194	214
Participation Rate	63.7	63.3	63.0
<b>Housing</b>			
	Year End	4/30/2014	
S&P/Case Shiller Home Price Index (YoY)	6.9%	13.42%	13.24%*
30 Year Mortgage Rate (national average)	3.48%	4.53%	4.33%

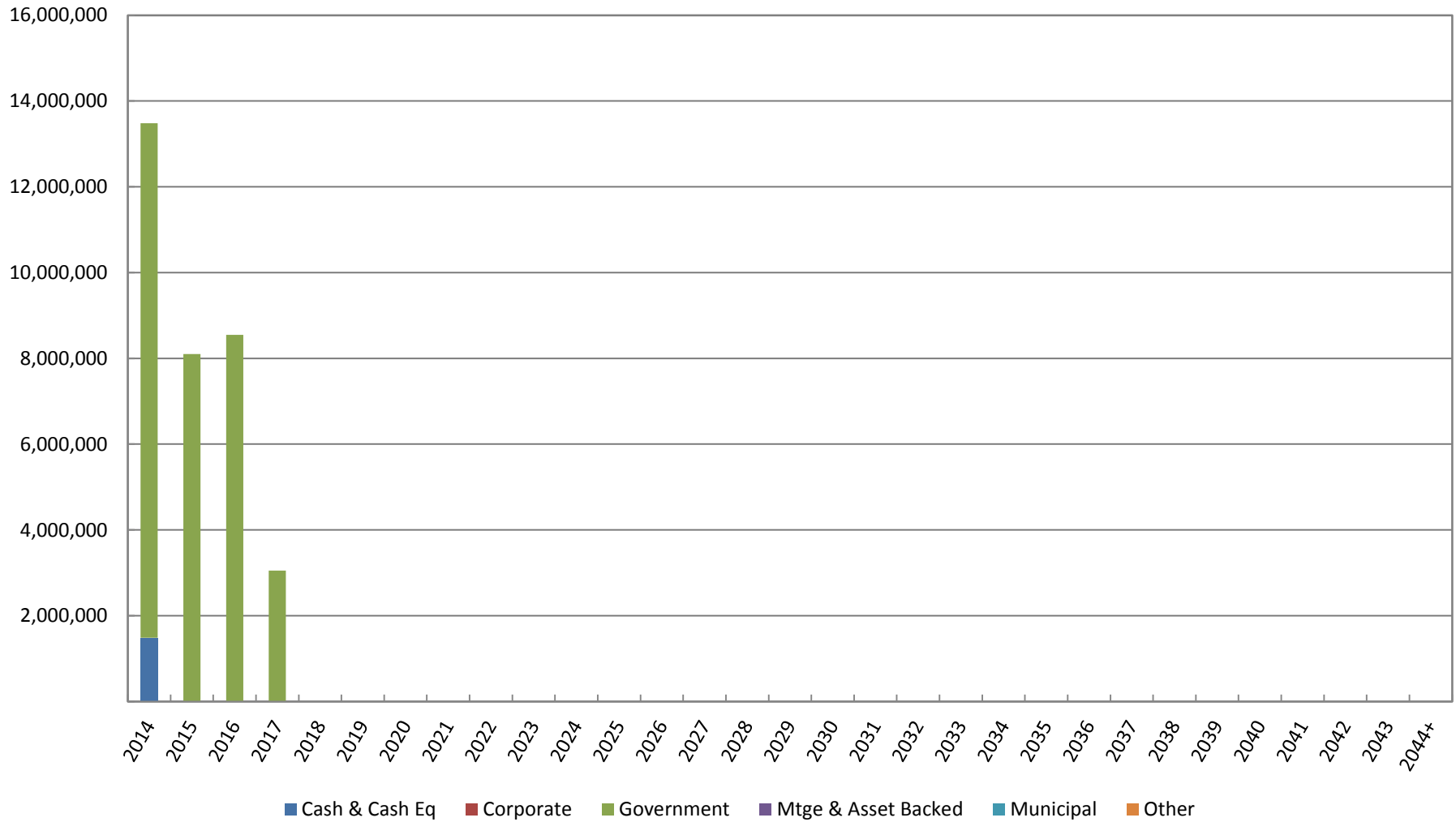
\*as of 02/29/14

## Key Market Rates and Global GDP

	Year End		YTD	
	2012	2013	4/30/2014	
<b>Key Market Rates and Returns</b>				
Dow Jones Industrial Return	7.3%	28.1%	0.25%	
S&P Return (YTD)	13.4%	29.6%	1.9%	
Gold (\$/oz)	1,675	1,201	1,292	
Oil	91.82	98.42	99.74	
	2012	2013	2014	2015
<b>Current GDP &amp; Future Expectations</b>				
United States	2.8	1.9	2.7	3.0
Eurozone	-0.7	-0.4	1.1	1.5
United Kingdom	0.3	1.7	2.8	2.4
China	7.7	7.7	7.3	7.2
Japan	1.5	1.5	1.4	1.3

Source: Bloomberg Composite

## Maturity Schedule By Weighted Average Life



## Portfolio Changes

Garden State Muni Joint Insurance Fund	06/30/2013	09/30/2013	12/31/2013	03/31/2014	04/30/2014
<b>Treasury Yields</b>					
2 yr Treasury Yield	0.36%	0.33%	0.39%	0.43%	0.42%
5 yr Treasury Yield	1.39%	1.39%	1.74%	1.73%	1.68%
10 yr Treasury Yield	2.48%	2.62%	3.01%	2.73%	2.65%
<b>Book Statistics</b>					
Tax-Equivalent Book Yield	0.20%	0.33%	0.34%	0.36%	0.38%
Book Value (\$)	28,115,792	33,132,199	30,154,478	30,188,438	33,194,089
Projected Tax-Equivalent Income, next 12 months (\$)	54,881	108,424	101,160	108,918	126,901
Unrealized Gains/(Losses) (\$)	1,897	43,956	33,235	30,139	42,721
YTD Realized Gains/(Losses) (\$)	0	0	0	0	0
<b>Portfolio Risk Statistics</b>					
Effective Duration	0.80	1.26	1.12	1.13	1.22
Convexity	0.01	0.03	0.03	0.03	0.03
Weighted Average Life	0.80	1.26	1.12	1.13	1.22
Average Rating	AA+	AA+	AA+	AA+	AA+
<b>Portfolio Sector Allocation</b>					
Treasury	94%	100%	98%	96%	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	6%	0%	2%	4%	4%

# Performance

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**Tax-Equivalent Total Return  
as of 04/30/2014  
Inception Date: 07/01/2010**

	<b>Prime</b>	<b>Benchmark</b>	<b>Difference</b>
Previous Month	0.07%	0.06%	0.01%
Quarter to Date	0.07%	0.06%	0.01%
Year to Date	0.15%	0.16%	-0.01%
Since Inception	1.78%	1.39%	0.39%

**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
04/08/2014	912828C32	US TREASURY N/B	Treasury	AA+	Aaa	0.750	03/15/2017	N/A	99.70	498,478	0.86	0.86
04/08/2014	912828C40	US TREASURY N/B	Treasury	AA+	Aaa	0.375	03/31/2016	N/A	99.95	499,748	0.40	0.40
04/16/2014	912828C73	US TREASURY N/B	Treasury	AA+	Aaa	0.875	04/15/2017	N/A	100.04	1,000,355	0.86	0.86
04/16/2014	912828TT7	US TREASURY N/B	Treasury	AA+	Aaa	0.250	10/15/2015	N/A	100.06	1,000,550	0.21	0.21
04/16/2014	912828UW8	US TREASURY N/B	Treasury	AA+	Aaa	0.250	04/15/2016	N/A	99.72	997,191	0.39	0.39
<b>Total</b>										<b>3,996,322</b>	<b>0.52</b>	<b>0.52</b>

## 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
04/30/2014	Maturity	912828SR2	US TREASURY N/B	Treasury	AA+	Aaa	0.250	04/30/2014	04/30/2014	100.00	1,400,000	0	0.21	0.21
<b>Total</b>											<b>1,400,000</b>	<b>0</b>	<b>0.21</b>	<b>0.21</b>

# *Appendix*

## Detailed Portfolio Report

# Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
<b>Money Market</b>																	
99C001734	04/16/2014			1,484,579	BANK OF AMERICA/MERRILL LYNCH	0.00			1,484,579	1,484,579	1,484,579	0	0.00	0.00	0.00	0.00	
<b>Total Money Market</b>				<b>1,484,579</b>					<b>1,484,579</b>	<b>1,484,579</b>	<b>1,484,579</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Treasury</b>																	
912828A91	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	01/15/2017	01/15/2017	1,002,191	1,002,033	1,000,050	(1,983)	0.67	0.75	2.69	2.71	0.09
912828B41	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.38	01/31/2016	01/31/2016	1,000,902	1,000,804	1,001,120	316	0.33	0.31	1.75	1.75	0.04
912828B74	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	548,928	548,983	547,597	(1,386)	0.69	0.78	2.78	2.80	0.09
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,187	549,093	(95)	0.33	0.34	1.83	1.83	0.04
912828C32	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	498,478	498,508	499,080	572	0.86	0.81	2.85	2.87	0.10
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,755	499,940	185	0.40	0.38	1.91	1.92	0.05
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,352	1,000,590	238	0.86	0.85	2.93	2.96	0.10
912828QU7	03/22/2013	AA+	Aaa	1,100,000	US TREASURY N/B	0.63	07/15/2014	07/15/2014	1,106,148	1,100,976	1,101,265	289	0.20	0.08	0.21	0.21	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	1,501,307	1,501,875	568	0.20	0.08	0.29	0.29	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	1,600,298	1,601,056	758	0.20	0.07	0.38	0.38	0.00
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,507,734	2,523,750	16,016	0.87	0.60	2.40	2.42	0.07
912828RM4	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	751,995	751,586	756,540	4,954	0.91	0.65	2.48	2.50	0.07
912828RU6	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	752,991	752,449	753,668	1,218	0.75	0.68	2.55	2.58	0.08
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,600,490	1,601,744	1,254	0.20	0.08	0.62	0.62	0.01
912828SW1	02/05/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	05/31/2014	05/31/2014	1,500,884	1,500,056	1,500,135	79	0.20	0.20	0.08	0.08	-0.01
912828TA8	03/06/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	06/30/2014	06/30/2014	1,500,825	1,500,104	1,500,390	286	0.21	0.10	0.16	0.16	0.00
912828TT7	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	10/15/2015	10/15/2015	1,000,550	1,000,540	1,000,510	(30)	0.21	0.21	1.45	1.46	0.03
912828TU4	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	10/31/2014	10/31/2014	1,601,068	1,600,346	1,601,440	1,094	0.21	0.07	0.50	0.50	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	1,600,361	1,601,680	1,319	0.21	0.07	0.58	0.58	0.01
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,145	1,602,000	1,855	0.24	0.08	0.75	0.75	0.02
912828UP3	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	0.25	02/28/2015	02/28/2015	2,498,837	2,499,359	2,503,125	3,766	0.28	0.10	0.83	0.83	0.01
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	997,229	997,110	(119)	0.39	0.40	1.96	1.96	0.05
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,036	752,048	2,011	0.37	0.14	1.16	1.16	0.02
912828VL1	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	747,864	748,424	751,778	3,353	0.72	0.52	2.19	2.21	0.06
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,500	750,877	1,377	0.30	0.16	1.25	1.25	0.02
912828VR8	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	750,354	750,271	751,268	996	0.61	0.55	2.28	2.29	0.06
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,569	751,965	2,396	0.42	0.18	1.33	1.33	0.02



# Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	749,107	750,540	1,433	0.33	0.20	1.41	1.42	0.03
<b>Total Treasury</b>				<b>31,700,000</b>					<b>31,725,481</b>	<b>31,709,510</b>	<b>31,752,232</b>	<b>42,721</b>	<b>0.40</b>	<b>0.29</b>	<b>1.27</b>	<b>1.28</b>	<b>0.03</b>
<b>Grand Total</b>				<b>33,184,579</b>					<b>33,210,060</b>	<b>33,194,089</b>	<b>33,236,811</b>	<b>42,721</b>	<b>0.38</b>	<b>0.27</b>	<b>1.22</b>	<b>1.22</b>	<b>0.03</b>

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

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Warren	5/9/2014	Somerset County Park Commission	2014 GL/AL/WC	The Somerset County Park Commission and The County of Somerset, its elected and appointed officers, agents, volunteers, and employees are included as additional insured (Lessor) as respects the Township's use of the Showmobile at the Warren Township Municipal Complex for concerts. *
Township of Freehold	4/16/2014	US Bank National Assn. Trust Department	2014 GL/AL/WC/APD	Evidence of Insurance as respects the 2014 MCIA Lease purchasing agreement for a 2014 International WorkStar Dump Truck VIN # 1HTDAAR8EH118004 valued at \$162,331.
Township of Freehold	5/5/2014	US Bank National Association Trust Department	2014 GL/AL/WC/APD	Evidence of Insurance as respects the 2014 MCIA Lease purchasing agreement for a 2014 RAM 1500 VIN# 1C6RR7KT6ES313439 valued at \$23,999.20.
Borough of Caldwell	4/17/2014	Municipal Asset Management Inc	2014 GL/AL/WC/PROP	Municipal Asset Management Inc. and its Assigns are included as additional insured (Lienholder) as to public liability and sole loss payee as to property coverage for fitness equipment valued at \$60,703.23. *
City of Englewood	4/30/2014	Englewood Board of Education	2014 GL	The certificate holder is included as an additional insured (Premises Owner) as respects the City of Englewood Police Department's use of the McCloud Elementary School for Junior Police Academy activities from June to July 2014. *
City of Linden	4/23/2014	County of Union	2014 GL/AL/WC	The County of Union is included as an additional insured (Grantor) as respects the 2014 Youth Services Commission Contract/Grant. This certificate supersedes the certificate issued 1/20/2014. *
Borough of Highland Park	4/22/2014	ACME Motors	2014 GL	Evidence of insurance as respects the Highland Park First Aid Squad's use of the certificate holder's vacant lot for parking.
Borough of Highland Park	5/6/2014	ACME Motors Inc.	2014 GL	Certificate holder is included as an additional insured (premises owner) as respects the Borough of Highland Park First Aid Squad's use of their vacant lot for parking. This certificate supersedes the certificate issued 4/22/2014. *
Township of Montclair	4/29/2014	USA Football Inc. Attn: NFL Flag	2014 GL	Evidence of insurance as respects the Montclair Flag Football League to be played at Bloomfield Foley Field on Sunday mornings from May 3rd to June 23rd.

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

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Montclair	5/6/2014	Montclair Board of Education	2014 GL	Certificate holder is included as an additional insured (premises owner) as respects the Township's use of the Montclair High School George Innes Annex for a public hearing on May 19, 2014. *
City of Hoboken	4/11/2014	Hoboken Board of Education	2014 GL	Hoboken Board of Education is included as an additional insured (Premises Owner) for liability coverage as respects the City of Hoboken Recreation athletic teams' use of the district's fields. *
Township of Parsippany	4/28/2014	Montville Baseball Association	2014 GL/AL/WC	Evidence of Insurance as respects the Parsippany Recreation Department sponsored ICE 14u/16u Softball Teams' participation in the Montville Baseball Association (MBA) softball tournament.
Township of Parsippany	5/7/2014	The Great Atlantic & Pacific Tea Company	2014 GL/AL/WC	A&P, its parent, affiliates and subsidiaries are included as an additional insured (Premises Owner) as respects the Township of Parsippany's Animal Control & Shelter's participation in the Pet Month Event on 5/17/14. *
Township of Parsippany	5/7/2014	All Jersey Baseball LLC	2014 GL	Evidence of insurance as respects the Township of Parsippany-Troy Hills sponsored ICE 10U teams participation in the All Jersey Softball Tournament.
Borough of Haddon Heights	5/5/2014	Haddon Heights Board of Education	2014 GL/AL/WC	Evidence of insurance as respects the Borough of Haddon Heights use of the 7th Street School All Purpose Room for their Parks and Recreation Program as a back up location in the event of rain from 6/24/14 through 7/24/14.
Borough of Totowa	4/30/2014	North Jersey Development Center, State of New Jersey	2014 GL/AL/WC	Evidence of insurance as respects the Borough of Totowa Fire Department's use of the certificate holder's facilities to conduct a training session at Cottage 5.
Howell Township	4/18/2014	US Bank Trust Department Re: Series 2007, 2011 & 2013	2014 GL/AL/WC/APD	Evidence of insurance as respects the Monmouth County Improvement Authority Capital Equipment Lease Program "Series 2007, 2011 & 2013", per the terms, conditions and limitations of the insurance policies.
Township of Livingston	4/11/2014	Ms. Tracy Goldenberg	2014 GL/AL/WC	Evidence of insurance as respects the Township of Livingston Fire Department's use of the vacant residence for a training drill on 4/15/2014, the structure will not be used for live fire training.

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

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Livingston	5/8/2014	Onyx Equities LLC & LTC Retail Owner LLC	2014 GL/AL/WC	Evidence of insurance as respects Livingston Youth Appreciation Week Musical Festival May 23, 2014 at the Town Center 4100/6100 Town Center Way at the intersection of East Mount Pleasant Avenue & North Livingston Avenue.
Township of Bloomfield	4/22/2014	Bloomfield Board of Education	2014 GL/AL/WC	Evidence of insurance as respects the Township of Bloomfield Recreation Department's use the Bloomfield Board of Education buildings or properties for the 2014 calendar year.
Township of Bloomfield	5/5/2014	Essex County	2014 GL	Evidence of Insurance as respects the Township of Bloomfield's hanging of three banners at the following locations for Bloomfield Restaurant Week 8/3/2014 through 8/9/2014. 412 Bloomfield Avenue, 648 Bloomfield Avenue & 936 Broad Street.
Township of Morris	4/21/2014	Morris County Parks	2014 GL	Evidence of insurance as respects the Township of Morris Fire Truck(s) being present at Lewis Morris Park, 270 Mendham Road for the "Tunes for Thomas" event on May 17, 2014.
Township of Morris	5/6/2014	Center for Domestic Preparedness	2014 GL/AL/WC	Evidence of insurance as respects Morris Township Sgt. Martin Tessmer and Lt. Mark DiCarlo attending tactical training from May 27, 2014 through May 31, 2014.
Hamilton Township	5/1/2014	NJ Department of Transportation Division of Support Services	2014 GL/AL/WC	Evidence of Insurance
Township of Berkeley Heights	5/1/2014	Union County Board of Chosen Freeholders	2014 GL	Evidence of Insurance as respects the Township's closing of Springfield Avenue between Snyder Avenue and Plainfield Avenue on June 29, 2014 for the Second Annual Street Fair.
Township of Berkeley Heights	5/1/2014	Union County Board of Chosen Freeholders	2014 GL	Evidence of Insurance as respects the Township's hanging a banner across Springfield Avenue from June 1, 2014 through June 29, 2014.

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

<b>JIF Member</b>	<b>ISSUED</b>	<b>CERT HOLDER</b>	<b>COVERAGE</b>	<b>HOLDER DESCRIPTION</b>
Borough of Haddon Heights	4/15/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for; Treasurer Christie Ehret; Tax Collector Andrea Penny; Library Treasurer David Sommerville; Municipal Judge Edward P. Epstein, Esq.; Court Administrator Cathy Lawson and Deputy Court Administrator Michelle Busarello.
City of Rahway	4/9/2014	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 Clarissa Johnson.
Township of West Orange	4/10/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Comptroller John Gross; Tax Collector Joanne Gagliardo; Municipal Judge Margaret Padovano; Municipal Judge Harry Starrett; Court Administrator Edrie Daniels; Township Clerk Karen Carnevale.
Lawrence Township	5/6/2014	Evidence of Insurance	2014 POLLUTION	Evidence of pollution liability insurance as respects the Township's above-ground storage tanks (schedule on file with the carrier) pursuant to the terms, conditions, limitations and exclusions of the JIF Insurance Policy.