



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA**  
**November 27<sup>th</sup>, 2013**  
**Woodbridge Hilton Iselin, NJ – at 10:30am – Please see board at Lobby**  
**MEETING OF FUND COMMISSIONERS CALLED TO ORDER**

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▪ **OPEN PUBLIC MEETING ACT STATEMENT**

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

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

▪ **PLEDGE OF ALLEGIANCE**

▪ **ROLL CALL OF FUND COMMISSIONERS**

▪ **APPROVAL OF MINUTES OF 10/23/13 MEETING**

▪ **ADOPTION OF RESOLUTIONS**

- Resolution 38-13 – Approving Disbursements
  - Resolution 39-13 – Approving Claims Payments
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**REPORTS**

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

- Fast Track
- Provisional 2014 Budget
- GSMJIF Prospects (**J. Hall**)

▪ **SAFETY DIRECTOR – PMA GROUP (Anthony Ven Graitis/Walt Reibrich)**

- Wellness, Fleet Safety, EPL Training- A. Ven Graitis
- Recap of Crossing Guard Safety – A. Ven Graitis
- Title 59 Sidewalk discussions held at Safety Meeting – A. Ven Graitis

▪ **CLAIMS REPORT (Robert Persico)**

- Claims update - R. Persico

▪ **TREASURER'S REPORT (Patrick DeBlasio)**

▪ **ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT**

▪ **NEW BUSINESS**

▪ **OPEN FORUM**

▪ **ADJOURNMENT**

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

**October 23, 2013**

**Crowne Plaza Monroe Township, NJ Jamesburg/Monroe Room at 11:00am**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO  
ORDER AT 11:13 AM.**

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

**PLEDGE OF ALLEGIANCE**

**- Introduction of Paul Anzano of Pringle, Quinn, Anzano**

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo - Absent  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki – Absent  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Fred Tompkins  
Peter Valesi  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest - Absent  
Jeff Filiatreault  
Captain W. Hannon  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero  
Kathleen Green  
Mark Krane  
Mike Matheis

**APPROVAL OF MINUTES**

## **MOTION TO APPROVE MINUTES OF 9/25/13 MEETING**

**MOTION:** Commr. Krane

**SECOND:** Commr. Valesi

Abstain: Ruggiero, Jones and Correa

### **▪ ADOPTION OF RESOLUTIONS**

#### **MOTION TO ADOPT RESOLUTIONS**

- **Resolution 35-13 – Approving Disbursements**

Bringing payment total to **\$405,831.49**

**MOTION:** Commr. Correa

**SECOND:** Commr. Valesi

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

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo - Absent  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki – Absent  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Fred Tompkins  
Peter Valesi  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest - Absent  
Jeff Filiatreault  
Captain W. Hannon  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashfield  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero  
Kathleen Green  
Mark Krane

Mike Matheis

- **Resolution 36-13 – Approving Claims Payments totaling \$1,805,534.00**

**MOTION:** Commr. McManimon

**SECOND:** Commr. Krane

**VOTE: ROLL CALL**

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo - Absent  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki – Absent  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Fred Tompkins  
Peter Valesi  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest - Absent  
Jeff Filiatreault  
Captain W. Hannon  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashfield  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero  
Kathleen Green  
Mark Krane  
Mike Matheis

- **Resolution 37-13 – Approving Designated Representative to Association of Governmental Risk Pools (AGRIP)**

**MOTION:** Commr. Krane

**SECOND:** Commr. Tompkins

## **VOTE: ROLL CALL**

Jim Rodino – Chairman  
Christopher Reid - Absent  
Barbara Russo - Absent  
Ted Ehrenberg  
Brad Palatucci – Absent  
Tom Czerniecki – Absent  
Tim Dacey - Absent  
Jim McManimon  
Theresa Casagrande  
Fred Tompkins  
Peter Valesi  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest - Absent  
Jeff Filiatreault  
Captain W. Hannon  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Marc Dashield  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Robert Lombard  
Paula Cozzarelli  
Frank Ruggiero  
Kathleen Green  
Mark Krane  
Mike Matheis

## **REPORTS**

**Executive Director – NIP Group E. Miller** – Mr. Miller reviewed the Fast Track report and explained the new breakout of surplus/deficits by Fund year which Commissioner Valesi had requested. This allows the Commissioners to track loss development by Fund year. The overall surplus position of the Fund continues to grow.

IVOS system implementation is on target for a January, 2014 launch date. Bi-weekly status meetings continue with close collaboration between the management teams.

The PEJIF project continues to progress and launch for 1/1/14 appears likely at this stage.

Mr. Miller reviewed the provisional 2014 budget, which shows an overall increase of 2.8%. This is the first time in several years when member exposures - payroll and property values - have increased. This is the primary driver of the budget increase because excess costs were negotiated to flat on liability, 7% on property and 10% on workers' compensation. Individual member changes varied according to exposure and loss experience changes. The final budget will be distributed for the November meeting.

**Safety Director – (Anthony Ven Graitis/Walt Reibrich/Wendy Wiebalk)**

**Wellness, Safety and EPL Training – A. Ven Graitis – Wellness –** Anthony presented awards to winning teams of the Walk to Win Competition while summarizing results which included 134 teams being created, over 650 employees participating, with a stepping distance that was equivalent to nearly a quarter of the way to the moon. The idea of a Wellness Committee was also raised with several members already volunteering for positions.

**Safety First - A. Ven Graitis –** Anthony indicated The GSMJIF Risk Control is continuing to look into supporting members' participation in a pilot program with Safety First. Risk Control will be reaching out to members that may be a good fit for the program based on past history, vehicle counts and management support.

**EPL Training - A. Ven Graitis –** Anthony discussed the need to train all supervisors every two years. Training can be provided by PMA or EANJ trainers at the member's choice. On-line training will also be investigated in an attempt to provide another convenient option for training newly hired employees, employees needing supplemental training, and those employees who could not attend live training.

**Social Media Issues & Policy Consideration – W. Wiebalk -** Wendy addressed various social media issues and concerns in the workplace, and associated with the workplace, and provided a sample Social Media Policy for member consideration.

**Claims Update – Robert Persico -** Bob provided an update on claims frequency through September 30, 2013. The update included all lines of business and subrogation. He then provided a comparison of claim frequency of 2012 to 2013 through three quarters.

**Treasurer's Report –** 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)**

**Claims:**

**ADJOURN TO PUBLIC SESSION**

**MOTION TO APPROVE CLAIMS**

**MOTION:** Commr. Marvin  
**SECOND:** Commr. Matheis

**Claims:**

**Township of Berkeley WC Claim - Granted Settlement Authority**  
**Township of Warren Liability Claim - Granted Settlement Authority**  
**Township of Hamilton Liability Claim - Granted Settlement Authority**

**MOTION:** Commr. Ruggiero  
**SECOND:** Commr. Filiatreault

**NEW BUSINESS**

**OPEN FORUM**

**MOTION TO ADJOURN**

Commissioner Rodino made a motion to adjourn the meeting at 11:50AM and Commissioner Matheis 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  
Robert Persico – NIP  
James Renner – NIP  
Jonathan Hall – NIP  
Anthony Ven Graitis – NIP  
Wendy Wiebalk – NIP  
Brian Erlandsen - BGIA  
Larry Graham – Fairview  
Cindy Lisa – Danskin Agency  
Betty Anne Stinchomb  
Allyson Cinquegrana – Borough of Fair Haven  
Ilene Laursen – Conner Strong  
Matthew Struck – Brown & Brown  
Linda D’Alessio – Balken Risk  
Walter Reibrich – PMA  
Ken Child – PMA  
Sonia Brown – Township of North Brunswick

# Garden State Municipal Joint Insurance Fund Monthly Status Report

November 27, 2013

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>September</u> <u>2013</u>		<u>October</u> <u>2013</u>	
Beginning Cash Balance	Custodial Accounts-TD Bank	\$ 240,382.41	\$	239,555.90	
	Claims Account-Bank of America	4,652,244.29		1,586,526.31	
	NJ Cash Management	626,323.18		626,348.23	
	Custodial-Investments	<u>33,125,156.67</u>		<u>33,178,624.44</u>	
	Total Balance	<u>\$ 38,644,106.55</u>	\$	<u>35,631,054.88</u>	
<b>Receipts:</b>					
	Interest Income	\$ 13,910.00	\$	11,359.18	Totals YTD
	Investment Income-Realized Gains (Losses)	\$ 2,158.00	\$	(884.00)	\$ 65,766.44
	Custodial Account Receipts-TD Bank	\$ 1,428,879.47	\$	1,454,849.62	
	Claims Account Receipts-Bank of America	\$ 1,240,922.06	\$	981,896.20	
	NJ Cash Management Activity Receipts	\$ 25.05	\$	25.18	
	BAC Custodial/Investments	\$ 1,517,999.77	\$	16,074.80	
	Total Receipts	<u>\$ 4,187,826.35</u>	\$	<u>2,452,845.80</u>	
<b>Disbursements:</b>					
	Custodial Account Disbursements-TD Bank	\$ 1,429,705.98	\$	1,455,713.12	
	Claims Account Disbursements-Bank of America	\$ 4,306,640.04	\$	2,378,901.66	
	NJ Cash Management Activity Disbursements	\$	\$	500,000.00	
	BAC Custodial Account	\$ 1,464,532.00			
	Total Disbursements	<u>\$ 7,200,878.02</u>	\$	<u>4,334,614.78</u>	
	Ending Cash Balance	<u>\$ 35,631,054.88</u>	\$	<u>33,749,285.90</u>	
<b><u>Analysis of Ending Cash Balance</u></b>					
	Total Cash	\$ 8,438,866.15	\$	554,586.66	
	Total Investments (and Cash Equivalents)	\$ 27,192,188.73	\$	33,194,699.24	
	Ending Cash Balance	<u>\$ 35,631,054.88</u>	\$	<u>33,749,285.90</u>	





**BANK RECONCILIATION**

ACCT.NAME	Bank of America		
BANK/ACCT#	Fiduciary Account -381029032574		
	From		To
DATE	10/01/13		10/31/13

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BOOK BALANCE AS OF	10/01/13	\$	1,586,526.31
ADD DEPOSITS (PER BANK LEDGER)			981,896.20
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			2,378,901.66
BOOK BALANCE AS OF	10/31/13	\$	189,520.85

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BALANCE PER BANK STATEMENT	10/31/13		\$196,756.18
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ADD: DEPOSIT IN TRANSIT  
DATE      AMOUNT

TOTAL	0.00		0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
09/20/13	1022	2,500.00
10/16/13	1027	833.33
10/16/13	1031	372.00
10/16/13	1033	240.00
10/16/13	1034	1,250.00
10/16/13	1036	180.00
10/16/13	1037	1,500.00
10/16/13	1038	360.00

TOTAL	7,235.33		(7,235.33)
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE      AMOUNT

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

DATE      AMOUNT

TOTAL	-		0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	10/31/13		189,520.85
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Difference	(0.00)
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PREPARED BY Patrick J. DeBlasio, CPA      REVIEWED BY Mary Foulks

**BANK RECONCILIATION**

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account  
From

DATE 10/01/13 To 10/31/13

BOOK BALANCE AS OF 10/01/13 \$ 33,178,624.44

ADD DEPOSITS (PER BANK LEDGER) 16,074.80

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)

BOOK BALANCE AS OF 10/31/13 \$ 33,194,699.24

BALANCE PER BANK STATEMENT 10/31/13 \$33,194,699.24

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 10/31/13 33,194,699.24

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks

**BANK RECONCILIATION**

	ACCT.NAME	TD Bank	
	BANK/ACCT#	Custody Account - Investments	
	DATE	From	To
		10/01/13	10/31/13
BOOK BALANCE AS OF	10/01/13	\$	239,555.90
ADD DEPOSITS (PER BANK LEDGER)			1,454,849.62
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,455,713.12
BOOK BALANCE AS OF	10/31/13	\$	238,692.40
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BALANCE PER BANK STATEMENT	10/31/13		\$738,797.71
			250.00
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
	list	500,355.31	
	<b>TOTAL</b>	<b>500,355.31</b>	<b>(500,355.31)</b>
LIST ITEMS IN LEDGER NOT ON STATEMENT			
DATE	AMOUNT		
	<b>TOTAL</b>	<b>\$ -</b>	<b>0.00</b>
LIST ITEMS ON STATEMENT NOT IN LEDGER			
DATE	AMOUNT		
	<b>TOTAL</b>	<b>-</b>	<b>0.00</b>
ADJUSTED BANK BALANCE(BOOK BAL)AS OF	10/31/13		238,692.40
			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 October 31, 2013

	YTD 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>	20,762,287	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	172,291,920
<b>Claim Expenses</b>													
Losses	3,095,250	13,142,782	8,731,496	8,054,728	7,935,425	6,624,798	6,448,089	5,330,095	4,545,160	3,536,222	1,849,991	744,582	70,038,618
Loss Adjustment Expenses	612,694	1,902,350	2,740,628	3,095,138	3,300,138	3,188,349	3,525,932	2,656,135	2,264,736	2,412,412	781,576	287,558	26,767,646
IBNR	5,999,421	2,511,644	1,292,714	457,350	250,445	354,696	272,113	152,614	1,061	12,349	15,278	3,419	11,323,104
EPL Deductible & Co-Insurance	(387,700)	(769,681)	(399,427)	(630,404)	(156,270)	(240,681)	(222,743)	(197,428)	(208,910)	(259,649)	(48,080)	(65,918)	(3,586,891)
Excess Recoveries	(30,709)	(6,733,803)	(1,044,037)	(50,758)	(2,568,303)	(2,123,078)	(748,874)	(100,000)	(656,418)	(384,893)	-	(119,719)	(14,560,592)
WC	-	-	(595,357)	(43,217)	(107,523)	(56,001)	-	-	(656,418)	(384,893)	-	(119,719)	(1,963,128)
GL	-	-	-	-	(870,254)	-	(10,415)	-	-	-	-	-	(880,669)
AL	-	-	-	-	(985,969)	(1,750,000)	-	-	-	-	-	-	(2,735,969)
Property	(30,709)	(5,752,487)	(373,409)	(7,541)	-	-	-	-	-	-	-	-	(6,164,146)
EPL/POL	-	(981,316)	(75,271)	-	(172,360)	(245,338)	(658,343)	(100,000)	-	-	-	-	(2,232,629)
EPL/POL Aggregate Stop	-	-	-	-	(432,197)	(71,739)	(80,116)	-	-	-	-	-	(584,052)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Claim Expense</b>	9,288,956	10,053,293	11,321,374	10,926,055	8,761,435	7,804,084	9,274,517	7,841,415	5,945,628	5,316,442	2,598,766	849,922	89,981,885
<b>Expenses</b>													
Excess Premiums	5,134,276	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	44,154,793
General Administrative Expenses	5,320,914	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	39,643,373
<b>Total Expenses</b>	10,455,190	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	83,798,166
<b>Underwriting Profit/(Loss)</b>	1,018,141	2,433,563	765,667	720,515	170,856	57,754	(1,134,260)	(1,136,111)	(1,537,686)	(2,930,149)	(541,626)	625,204	(1,488,131)
Net Realized/Unrealized Gains/(Losses)	6,481	50,524	301,029	294,251	188,917	106,972	43,962	760	-	-	-	29,691	1,022,587
Interest Income	21,203	44,121	97,831	125,236	107,849	191,991	440,190	634,220	362,337	120,113	141,530	184,623	2,471,244
<b>Net Investment Income</b>	27,685	94,645	398,859	419,488	296,767	298,963	484,152	634,980	362,337	120,113	141,530	214,313	3,493,832
<b>Statutory Surplus (Deficit)</b>	<b>1,045,826</b>	<b>2,528,208</b>	<b>1,164,526</b>	<b>1,140,003</b>	<b>467,622</b>	<b>356,717</b>	<b>(650,108)</b>	<b>(501,131)</b>	<b>(1,175,349)</b>	<b>(2,810,036)</b>	<b>(400,096)</b>	<b>839,518</b>	<b>2,005,700</b>
at 12/31/2012	-	2,491,926	1,707,615	1,299,139	391,131	86,003	(633,395)	(406,282)	(1,170,734)	(2,815,808)	(400,375)	836,428	1,385,648
Variance	1,045,826	36,282	(543,089)	(159,137)	76,492	270,714	(16,713)	(94,850)	(4,615)	5,772	280	3,090	620,052
at Previous Month	984,534	2,537,429	1,162,491	1,138,026	466,252	355,851	(650,099)	(501,126)	(1,175,182)	(2,810,032)	(400,096)	839,113	1,947,161
Variance	61,292	(9,221)	2,035	1,977	1,371	866	(8)	(5)	(167)	(4)	-	405	58,539

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

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

**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	32	31	28	26	22	19	18	17	16	14	10	5	
Total Claims	2,031	2,761	2,508	2,233	1,963	1,992	2,119	2,260	1,949	1,344	1,074	601	22,835
Total Claims per Member*	63	89	90	86	89	105	118	133	122	96	107	120	
Total Open Claims	668	293	160	117	73	47	36	28	13	8	5	2	1,450
Total Case Reserve Per Claim	2,954	13,953	26,747	28,796	28,507	21,821	27,219	24,547	12,557	28,134	5,737	6,396	13,044
Net Loss Ratio**	32.1%	91.4%	87.7%	91.6%	117.1%	118.2%	105.3%	109.8%	140.6%	186.8%	112.9%	54.3%	96.7%

\* 2013 year data is annualized based on current trends

\*\* Net loss ratios exclusive of IBNR.

**GSMJIF**  
**TOTAL ASSESSMENT BY MEMBER**  
**2014 PROVISIONAL BUDGET**  
**AS OF NOVEMBER 13, 2013**

Member Town	WC				GL				AL			
	Loss Fund	Excess	General Expenses	Total	Loss Fund	Excess	General Expenses	Total	Loss Fund	Excess	General Expenses	Total
Berkeley	393,634	50,749	142,871	587,254	81,747	36,927	39,433	158,107	67,298	26,958	31,319	125,576
Berkeley Heights	115,323	10,902	37,404	163,629	32,781	21,588	16,668	71,037	16,490	9,746	8,043	34,279
Bloomfield	66,251	84,419	61,967	212,638	29,255	66,361	39,968	135,584	15,679	22,462	15,943	54,085
Caldwell	105,860	8,876	31,591	146,327	32,438	15,814	13,750	62,001	10,351	2,852	3,762	16,966
Eastampton	98,152	3,674	27,038	128,864	14,205	6,925	5,816	26,946	5,010	1,711	1,850	8,572
Englewood	47,316	78,968	61,066	187,349	110,444	95,769	101,103	307,315	28,257	11,338	19,413	59,008
Ewing	455,197	52,326	172,363	679,886	27,327	55,226	28,988	111,541	13,314	15,896	10,257	39,467
Fair Haven	107,734	7,782	34,287	149,802	16,309	6,488	7,006	29,803	6,893	2,995	3,039	12,927
Fanwood	87,210	11,505	33,401	132,116	15,621	13,953	10,341	39,915	5,588	2,139	2,702	10,429
Freehold	516,035	40,867	162,235	719,138	151,831	35,750	56,564	244,146	22,087	10,768	9,907	42,762
Haddon Heights	95,083	7,394	29,482	131,958	34,392	8,967	12,913	56,272	9,264	4,516	4,104	17,884
Hamilton	354,578	105,481	193,847	653,906	62,117	92,206	66,912	221,235	16,078	30,828	20,338	67,244
Harrison	416,061	22,744	120,457	559,262	105,428	27,022	37,662	170,117	18,824	5,277	6,854	30,955
Highland Park	108,715	11,782	38,332	158,829	39,355	23,330	20,622	83,307	13,334	7,963	7,006	28,302
Hoboken	293,346	89,052	142,872	525,270	97,654	144,991	93,277	335,922	15,963	16,033	12,300	44,296
Howell	793,320	55,106	224,426	1,072,852	151,192	54,207	56,258	261,657	80,594	15,403	26,293	122,290
Kenilworth	189,346	9,836	55,166	254,348	27,971	11,686	11,379	51,036	17,191	3,993	6,079	27,263
Lawrence	52,341	24,029	33,529	109,900	15,565	28,549	19,866	63,980	1,926	10,839	5,749	18,514
Linden	-	109,316	36,363	145,680	-	90,731	30,181	120,911	-	25,566	8,504	34,070
Livingston	125,808	62,350	83,680	271,838	52,615	76,352	58,795	187,762	18,356	10,411	13,114	41,881
Maplewood	198,552	31,726	75,067	305,345	81,320	37,694	40,061	159,075	26,675	8,129	11,715	46,519
Montclair	105,686	62,090	64,273	232,049	161,173	96,124	100,894	358,191	41,488	20,226	24,200	85,914
Morris	506,679	29,520	149,911	686,110	67,876	27,484	27,616	122,976	33,270	10,126	12,567	55,964
Morristown	401,477	29,645	98,014	529,137	64,099	41,487	24,852	130,437	18,311	6,489	5,837	30,637
New Providence	161,104	14,314	53,122	228,541	37,038	23,419	18,945	79,402	10,970	5,348	5,114	21,432
North Brunswick	321,631	40,844	106,245	468,720	95,045	46,335	42,831	184,211	21,502	10,482	9,690	41,674
North Plainfield	348,332	15,557	97,993	461,882	78,119	27,359	29,436	134,913	18,602	7,606	7,314	33,523
Parsippany	59,468	91,502	52,711	203,681	136,574	66,581	71,970	275,125	56,887	40,408	34,468	131,763
Rahway	287,280	36,807	105,832	429,918	78,501	72,884	51,093	202,478	26,600	9,555	12,203	48,358
Union	539,950	96,862	230,485	867,298	237,349	88,897	121,862	448,108	45,588	27,100	27,151	99,839
Warren	103,082	12,556	32,727	148,365	29,599	14,918	13,024	57,541	10,052	8,557	5,444	24,054
West Orange	58,089	48,594	42,012	148,695	153,597	79,756	93,763	327,115	32,731	23,269	22,501	78,501
<b>Totals</b>	<b>7,512,643</b>	<b>1,357,174</b>	<b>2,830,768</b>	<b>11,700,585</b>	<b>2,318,535</b>	<b>1,535,780</b>	<b>1,363,851</b>	<b>5,218,166</b>	<b>725,175</b>	<b>414,992</b>	<b>394,781</b>	<b>1,534,947</b>

Member Town	Property				EPL/POL				Environmental Fees	EANJ Expense	2014 Provisional Assessment	2013 Total Assessment	% Variance
	Loss Fund	Excess	General Expenses	Total	Loss Fund	Excess	General Expenses	Total					
Berkeley	45,142	41,265	28,711	115,119	40,479	19,734	20,007	80,220	6,485	1,172	1,073,932	1,051,119	2.2%
Berkeley Heights	29,441	56,723	26,416	112,580	23,664	11,536	10,792	45,992	-	883	428,400	415,284	3.2%
Bloomfield	34,802	57,069	38,402	130,273	45,243	35,463	33,735	114,442	10,059	1,607	658,687	641,831	2.6%
Caldwell	16,825	50,044	19,055	85,924	10,401	5,070	4,409	19,880	2,419	724	334,240	333,726	0.2%
Eastampton	4,280	5,640	2,730	12,650	9,591	3,701	3,658	16,950	-	653	194,635	191,963	1.4%
Englewood	23,978	65,793	44,013	133,784	84,979	51,178	66,756	202,913	8,476	1,359	900,203	873,107	3.1%
Ewing	27,885	38,414	23,281	89,580	36,447	26,471	22,093	85,010	1,723	1,223	1,008,431	978,495	3.1%
Fair Haven	8,451	8,911	5,335	22,696	9,862	3,467	4,096	17,426	1,010	683	234,348	233,932	0.2%
Fanwood	8,265	13,513	7,615	29,393	16,677	4,474	7,396	28,546	5,625	655	246,679	239,398	3.0%
Freehold	40,765	56,442	29,312	126,520	65,188	19,105	25,418	109,711	7,701	1,045	1,251,022	1,214,778	3.0%
Haddon Heights	11,006	12,195	6,910	30,111	16,829	4,792	6,439	28,059	4,225	596	269,105	261,142	3.0%
Hamilton	21,139	101,872	53,336	176,348	70,124	80,661	65,378	216,164	20,466	-	1,355,362	1,313,342	3.2%
Harrison	24,057	42,017	18,790	84,864	43,032	20,491	18,065	81,588	-	985	927,770	899,531	3.1%
Highland Park	8,297	19,140	9,026	36,463	15,344	7,480	7,509	30,333	-	719	337,954	331,287	2.0%
Hoboken	54,694	87,757	54,760	197,212	130,346	77,482	79,893	287,721	-	2,322	1,392,741	1,336,749	4.2%
Howell	38,174	63,717	27,907	129,799	73,257	35,714	29,847	138,817	10,250	1,838	1,737,503	1,684,233	3.2%
Kenilworth	15,003	14,836	8,562	38,401	21,350	10,408	9,113	40,871	-	901	412,820	401,372	2.9%
Lawrence	19,443	65,654	38,322	123,419	-	15,257	6,871	22,127	8,960	1,231	348,131	340,407	2.3%
Linden	-	57,393	19,091	76,485	-	57,268	19,050	76,318	-	1,993	455,457	445,252	2.3%
Livingston	18,967	133,742	69,619	222,329	20,217	24,481	20,377	65,075	16,697	1,167	806,749	753,331	7.1%
Maplewood	35,139	64,155	33,423	132,718	53,569	20,144	24,812	98,525	-	1,487	743,670	721,260	3.1%
Montclair	42,507	124,005	65,294	231,806	80,934	38,481	46,827	166,242	8,476	1,498	1,084,175	1,059,311	2.3%
Morris	65,837	66,028	38,188	170,053	32,127	14,687	13,557	60,372	7,399	949	1,103,824	1,070,913	3.1%
Morristown	28,014	58,360	20,330	106,704	51,890	27,247	18,626	97,763	4,405	965	900,048	880,636	2.2%
New Providence	26,254	46,897	22,923	96,073	18,671	12,515	9,773	40,959	4,768	785	471,960	459,340	2.7%
North Brunswick	60,857	92,116	46,343	199,317	39,067	21,483	18,344	78,894	9,090	1,298	983,204	1,074,273	-8.5%
North Plainfield	18,620	28,422	13,128	60,170	21,494	8,772	8,446	38,712	2,399	847	732,445	716,842	2.2%
Parsippany	82,388	241,230	114,645	438,263	72,984	35,581	38,460	147,026	6,408	1,503	1,203,767	1,169,347	2.9%
Rahway	37,714	83,348	40,859	161,921	50,936	23,369	25,078	99,383	-	1,180	943,238	915,001	3.1%
Union	25,345	61,560	32,461	119,366	79,767	75,451	57,978	213,196	-	1,789	1,749,597	1,707,939	2.4%
Warren	17,190	68,834	25,167	111,192	21,254	13,286	10,105	44,645	11,926	701	398,424	386,928	3.0%
West Orange	31,720	59,644	36,710	128,074	65,287	30,853	38,630	134,770	15,417	1,526	834,098	812,676	2.6%
<b>Totals</b>	<b>922,198</b>	<b>1,986,739</b>	<b>1,020,668</b>	<b>3,929,605</b>	<b>1,321,008</b>	<b>836,105</b>	<b>771,538</b>	<b>2,928,651</b>	<b>174,381</b>	<b>36,284</b>	<b>25,522,620</b>	<b>24,914,744</b>	<b>2.44%</b>

**GSMJIF**  
**2014 vs 2013 BUDGET EXPENSE EXHIBIT**  
**2014 PROVISIONAL BUDGET**  
**AS OF NOVEMBER 13, 2013**

Expense	Budgeted Expenses		Variance	
	2014	2013	\$	%
Claims Adjusting - Qual Lynx	850,000	825,000	25,000	3.0%
Claims Adjusting - NIP	701,527	667,740	33,787	5.1%
Attorney	25,000	25,000	-	0.0%
Litigation Management	55,000	55,000	-	0.0%
Actuary	35,000	35,000	-	0.0%
Auditor/Claims Review	16,000	16,000	-	0.0%
NJMMA,AGRIP, PIAA	5,000	5,000	-	0.0%
Treasurer	22,500	22,500	-	0.0%
Safety Incentive	40,000	40,000	-	0.0%
Non-Contractual Expenses	40,000	45,000	(5,000)	-11.1%
Employee Assistance Program	15,000	20,000	(5,000)	-25.0%
Risk Control	459,000	420,000	39,000	9.3%
Coverage Counsel	15,000	15,000	-	0.0%
Cinch Access Fee	7,500	7,500	-	0.0%
Gov't Affairs Consultant	5,000	-	5,000	100.0%
Custodial Fee	10,000	10,000	-	0.0%
<b>Totals</b>	<b>2,301,527</b>	<b>2,208,740</b>	<b>92,787</b>	<b>4.2%</b>

## November 27th, 2013 - GSMJIF Comissioners Meeting Bills List

Date: 11.5.13  
Invoice #: 23

<u>Notes</u>	<u>Description</u>	<u>COMMENTS</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	Earl Miller	GSMJIF Meeting October 23rd - Crowne Plaza	#1040	\$2,091.46
	Patrick DeBlasio	November Fees	#1041	\$1,833.33
	The Times	GSMJIF Meeting Notice October & RFO Extension Due Date	#1042	\$60.32
	The Star Ledger	Meeting Notice October	#1043	\$17.40
	Dynamic Testing	Drug Testing for North Brunswick	#1044	\$270.00
	Pringle Quinn Anzano	Invoice #35084 - Services	#1045	\$651.00
	Princeton Public Affairs	Quarterly Fees (Oct.2013 Inv#1013 & Nov. 2013 Inv#1113)	#1046	\$1,666.66
	Capehart Scatchard	Contact PMA Various Issues October	#1047	\$1,250.00
4th QTR. Paid in Nov.	Rutgers/UMDNJ	Employee Assistance Program Invoice #CY13-47-Q3 - 3rd Qtr. Invoice and Final for year.	#1048	\$5,316.57
	NJMMA	NJMMA Affiliate Membership for year 2014	#1049	\$225.00
	Township of Freehold	Reimbursement for Employee Drug Testing	#1050	\$1,835.00
	AON	Mid-End Reserve Study June 30th 2013 - Invoice #273070-P0968	#1051	\$10,000.00
	Borough of New Providence	NJSACOP - SIP Program Reimbursement	#1052	\$1,500.00
	Township of Warren New Providence	NJSACOP - SIP Program Reimbursement	#1053	\$1,500.00
		<b>Total in Checks <u>\$25,216.74</u></b>		
		<b><u>WIRE TRANSFERS</u></b>		
	NIP Managemnt Svs.	Gift Cards Risk Control - Walk to Win		\$ 4,708.95
	PMA Insurance	City of Rahway prepayment Claim#W910620131 Claimant William McQueeney		\$ 115,463.53
	PMA Insurance	2013 Risk Control Installment #12 of #12		\$33,333.00
	PMA Insurance	Berkeley Township		\$30,257.19
	PMA Insurance	Berkeley Township - Pre-Paid amnt- Curry		(\$111,214.00)
	PMA Insurance	City of Rahway		\$18,624.23
	PMA Insurance	City of Hoboken		\$89,110.29
	PMA Insurance	City of Hoboken		\$1,225.25
	PMA Insurance	City o Englewood		\$5,844.11
	PMA Insurance	Hamilton Township		\$69,450.84
	PMA Insurance	Livingston Township		\$52,992.64
	PMA Insurance	Montclair Township		\$4,899.23
	PMA Insurance	Township of Maplewood		\$159,562.02
	PMA Insurance	Twp. Maplewood Pre-paid Amnt.		(\$156,817.16)
	PMA Insurance	South Brunswick Township		\$1,738.44
	PMA Insurance	Township of Ewing		\$31,797.19
	PMA Insurance	Township of Howell		\$10,882.03
	PMA Insurance	Union Township		\$23,304.42
	PMA Insurance	Union Townshp - Prepaid Amnt. Vargas		(\$68,825.00)
		<b>Total to PMA <u>\$311,628.25</u></b>		
Subtotal				\$ 344,553.94
Total				\$ 344,553.94





**RESOLUTION NO. 38-13**

**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 **\$344,553.94 payment**.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

November 27<sup>th</sup> 2013

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

November 27<sup>th</sup>, 2013

**RESOLUTION NO. 39-13**

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "FUND")

**APPROVING CLAIMS PAYMENTS**

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$2,436,132** against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
November 27<sup>th</sup>, 2013  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
November 27<sup>th</sup>, 2013  
Date



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

November 2013

Jason Marett, Claims Service Manager



## Garden State Municipal Joint Insurance Fund

Executive Summary

11/1/2013

<b>Commercial Auto</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>3164</b>
Open Claims as of November 1, 2013 for all policy years:	<b>14</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>\$10,608,997</b>
Total Incurred for 2009 Losses:	<b>\$2,519,864</b>
Total Incurred for 2010 Losses:	<b>\$1,031,328</b>
Total Incurred for 2011 Losses:	<b>\$882,441</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 November 1, 2013 for all policy years:	<b>88</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>\$2,995,844</b>
Total Incurred for 2007 Losses:	<b>\$4,125,156</b>
Total Incurred for 2008 Losses:	<b>\$3,348,658</b>
Total Incurred for 2009 Losses:	<b>\$3,998,924</b>
Total Incurred for 2010 Losses:	<b>\$4,229,930</b>
Total Incurred for 2011 Losses:	<b>\$2,821,504</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

11/1/2013

<b>Property</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>348</b>
Open Claims as of November 1, 2013 for all policy years:	<b>1</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>\$132,101</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 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>

<b>Worker's Compensation</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>9586</b>
Open Claims as of November 1, 2013 for all policy years:	<b>337</b>
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$2,640,853</b>
Total Incurred for 2003 Losses:	<b>\$4,308,928</b>
Total Incurred for 2004 Losses:	<b>\$5,577,830</b>
Total Incurred for 2005 Losses:	<b>\$7,517,161</b>
Total Incurred for 2006 Losses:	<b>\$8,438,973</b>
Total Incurred for 2007 Losses:	<b>\$8,838,023</b>
Total Incurred for 2008 Losses:	<b>\$7,442,727</b>
Total Incurred for 2009 Losses:	<b>\$11,359,353</b>
Total Incurred for 2010 Losses:	<b>\$12,248,699</b>
Total Incurred for 2011 Losses:	<b>\$12,055,444</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>



## Garden State Municipal Joint Insurance Fund

11/1/2013

### 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

11/1/2013

### 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

11/1/2013

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

11/1/2013

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

11/1/2013

Policy Year 2006

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	22	0	\$70,587	\$3,209	22	0	\$29,038	\$1,320	3	0	\$22,406	\$7,469
Eastampton Township	1	0	\$825	\$825	0	0	\$0	\$0	0	0	\$0	\$0
Englewood, City of	20	0	\$19,767	\$988	53	0	\$507,915	\$9,583	2	0	\$18,124	\$9,062
Ewing Township	13	0	\$8,926	\$687	5	0	\$0	\$0	0	0	\$0	\$0
Hamilton Township	7	0	\$31,953	\$4,565	9	0	\$147,666	\$16,407	0	0	\$0	\$0
Harrison, Town of	12	0	\$12,176	\$1,015	7	0	\$2,150	\$307	0	0	\$0	\$0
Hoboken, City of	23	0	\$30,182	\$1,312	46	2	\$1,380,292	\$30,006	0	0	\$0	\$0
Howell Township	13	0	\$251,908	\$19,378	27	0	\$119,172	\$4,414	1	0	\$0	\$0
Jackson Township	13	0	\$259,915	\$19,993	20	0	\$204,460	\$10,223	0	0	\$0	\$0
Kenilworth, Borough of	2	0	\$2,147	\$1,074	7	0	\$22,892	\$3,270	0	0	\$0	\$0
Livingston Township	30	0	\$27,942	\$931	31	0	\$43,469	\$1,402	4	0	\$33,724	\$8,431
Maplewood, Township of	19	0	\$163,269	\$8,593	22	0	\$1,690	\$77	4	0	\$15,136	\$3,784
Montclair Township	40	0	\$70,500	\$1,763	78	0	\$325,344	\$4,171	1	0	\$156,032	\$156,032
North Plainfield Boro	13	0	\$38,832	\$2,987	17	0	\$37,238	\$2,190	1	0	\$0	\$0
Rahway, City of	22	0	\$22,577	\$1,026	32	0	\$23,112	\$722	0	0	\$0	\$0
South Brunswick Township	20	0	\$20,698	\$1,035	13	0	\$45,075	\$3,467	1	0	\$2,272	\$2,272
Union Township	58	0	\$70,331	\$1,213	56	0	\$70,272	\$1,255	0	0	\$0	\$0
West Orange, Township of	68	0	\$60,584	\$891	39	0	\$36,059	\$925	1	0	\$0	\$0
	396	0	\$1,163,119	\$2,937	484	2	\$2,995,844	\$6,190	18	0	\$247,694	\$13,761



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2013

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	1	\$59,736	\$3,514	2	0	\$0	\$0
Hoboken, City of	35	0	\$269,130	\$7,689	45	0	\$1,015,929	\$22,576	1	0	\$316	\$316
Howell Township	12	0	\$11,108	\$926	20	1	\$661,603	\$33,080	3	0	\$13,802	\$4,601
Jackson Township	20	0	\$29,167	\$1,458	26	0	\$164,148	\$6,313	1	0	\$24,000	\$24,000
Kenilworth, Borough of	6	0	\$16,216	\$2,703	5	0	\$0	\$0	1	0	\$1,865	\$1,865
Livingston Township	19	0	\$39,943	\$2,102	29	0	\$32,876	\$1,134	2	0	\$4,020	\$2,010
Maplewood, Township of	17	0	\$8,450	\$497	28	0	\$39,954	\$1,427	2	0	\$2,400	\$1,200
Montclair Township	51	0	\$43,180	\$847	63	0	\$71,399	\$1,133	0	0	\$0	\$0
North Plainfield Boro	10	0	\$18,827	\$1,883	9	0	\$91,458	\$10,162	0	0	\$0	\$0
Rahway, City of	15	0	\$8,250	\$550	32	0	\$9,347	\$292	3	0	\$8,100	\$2,700
South Brunswick Township	12	0	\$61,392	\$5,116	12	0	\$24,989	\$2,082	1	0	\$0	\$0
Union Township	68	0	\$77,616	\$1,141	60	1	\$494,548	\$8,242	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	4	\$4,125,156	\$8,558	27	0	\$104,295	\$3,863



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2013

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	1	\$28,178	\$3,522	4	1	\$19,795	\$4,949
Caldwell Borough	2	0	\$500	\$250	8	0	\$0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	\$0	\$0	1	1	\$10,000	\$10,000	1	0	\$0	\$0
Englewood, City of	42	0	\$35,711	\$850	47	0	\$438,278	\$9,325	5	0	\$1,743	\$349
Ewing Township	5	0	\$10,618	\$2,124	6	1	\$115,000	\$19,167	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	2	\$42,259	\$1,625	1	0	\$3,800	\$3,800
Kenilworth, Borough of	6	0	\$8,812	\$1,469	0	0	\$0	\$0	0	0	\$0	\$0
Livingston Township	11	0	\$9,624	\$875	50	0	\$49,614	\$992	6	0	\$4,586	\$764
Maplewood, Township of	13	0	\$18,607	\$1,431	13	1	\$41,575	\$3,198	8	0	\$49,709	\$6,214
Montclair Township	13	0	\$3,434	\$264	71	2	\$629,475	\$8,866	0	0	\$0	\$0
North Plainfield Boro	13	1	\$42,061	\$3,235	23	1	\$138,208	\$6,009	2	0	\$2,940	\$1,470
Rahway, City of	18	0	\$58,442	\$3,247	43	1	\$282,022	\$6,559	8	0	\$1,681	\$210
South Brunswick Township	21	0	\$25,131	\$1,197	19	1	\$102,866	\$5,414	1	0	\$0	\$0
Union Township	47	0	\$94,315	\$2,007	57	1	\$335,653	\$5,889	1	0	\$491	\$491
West Orange, Township of	59	0	\$22,312	\$378	45	1	\$247,656	\$5,503	1	0	\$2,154	\$2,154
	327	2	\$10,608,997	\$32,443	501	15	\$3,348,658	\$6,684	43	1	\$132,101	\$3,072



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2013

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	1	\$66,114	\$2,280	50	2	\$426,879	\$8,538	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	\$225,597	\$37,600	23	2	\$1,419,214	\$61,705	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	\$322,370	\$9,211	2	0	\$0	\$0
Howell Township	11	0	\$18,690	\$1,699	35	1	\$129,477	\$3,699	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	2	\$362,690	\$15,112	0	0	\$0	\$0
Maplewood, Township of	7	0	\$27,106	\$3,872	10	0	\$115,267	\$11,527	2	0	\$4,689	\$2,345
Montclair Township	27	1	\$557,395	\$20,644	41	1	\$259,535	\$6,330	0	0	\$0	\$0
North Plainfield Boro	11	0	\$3,688	\$335	15	0	\$66,496	\$4,433	0	0	\$0	\$0
Rahway, City of	13	0	\$17,324	\$1,333	18	0	\$38,305	\$2,128	5	0	\$0	\$0
South Brunswick Township	12	0	\$14,924	\$1,244	12	0	\$17,142	\$1,429	4	0	\$24,375	\$6,094
Union Township	31	0	\$61,571	\$1,986	41	0	\$86,249	\$2,104	0	0	\$0	\$0
Warren Township	4	0	\$7,382	\$1,846	15	0	\$10,661	\$711	1	0	\$2,383	\$2,383
West Orange, Township of	46	1	\$239,954	\$5,216	34	1	\$123,057	\$3,619	3	0	\$0	\$0
	326	4	\$2,519,864	\$7,730	468	11	\$3,998,924	\$8,545	38	0	\$41,699	\$1,097



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2013

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	\$299,643	\$74,911	1	0	\$116	\$116
Englewood, City of	26	0	\$47,460	\$1,825	39	2	\$281,648	\$7,222	12	0	\$19,885	\$1,657
Ewing Township	7	0	\$69,210	\$9,887	9	3	\$412,177	\$45,797	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	\$0	\$0	5	1	\$50,010	\$10,002	0	0	\$0	\$0
Frehold Township	19	0	\$36,483	\$1,920	10	1	\$136,348	\$13,635	1	0	\$4,096	\$4,096
Hamilton Township	7	0	\$9,335	\$1,334	13	0	\$6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	\$7,311	\$914	8	0	\$451,332	\$56,417	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	1	\$89,333	\$4,702	53	3	\$716,116	\$13,512	1	0	\$0	\$0
Howell Township	10	0	\$44,201	\$4,420	59	2	\$95,905	\$1,626	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	\$1,285	\$428	4	1	\$152,255	\$38,064	0	0	\$0	\$0
Livingston Township	16	0	\$8,203	\$513	43	0	\$133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	\$12,364	\$1,236	7	1	\$140,100	\$20,014	0	0	\$0	\$0
Maplewood, Township of	5	0	\$4,219	\$844	16	0	\$34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	\$34,413	\$3,824	8	0	\$804	\$101	1	0	\$0	\$0
Montclair Township	31	1	\$138,896	\$4,481	53	2	\$214,443	\$4,046	2	0	\$10,523	\$5,262
Morris Township	14	0	\$16,916	\$1,208	14	1	\$41,674	\$2,977	1	0	\$0	\$0
North Plainfield Boro	16	0	\$6,205	\$388	16	0	\$18,168	\$1,136	1	0	\$467	\$467
Rahway, City of	21	0	\$28,725	\$1,368	32	0	\$15,710	\$491	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	\$25,220	\$1,146	33	1	\$159,819	\$4,843	3	0	\$35,190	\$11,730
Union Township	47	0	\$75,135	\$1,599	30	3	\$398,620	\$13,287	0	0	\$0	\$0
Warren Township	16	1	\$144,251	\$9,016	7	0	\$7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	1	\$180,016	\$5,455	33	3	\$311,734	\$9,446	3	0	\$24,000	\$8,000
	388	4	\$1,031,328	\$2,658	529	26	\$4,229,930	\$7,996	56	0	\$260,379	\$4,650



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2013

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	\$333,978	\$9,026	14	0	\$10,028	\$716
Ewing Township	6	0	\$13,969	\$2,328	12	1	\$32,051	\$2,671	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	\$26,388	\$1,885	11	1	\$30,333	\$2,758	4	0	\$24,000	\$6,000
Hamilton Township	11	2	\$362,211	\$32,928	18	3	\$662,271	\$36,793	7	0	\$0	\$0
Harrison, Town of	7	0	\$6,872	\$982	8	2	\$135,114	\$16,889	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	\$5,333	\$485	6	2	\$70,100	\$11,683	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	\$7,522	\$342	51	5	\$450,980	\$8,843	1	0	\$0	\$0
Howell Township	4	0	\$1,455	\$364	23	2	\$269,634	\$11,723	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	\$191,154	\$3,034	9	0	\$7,752	\$861
Manalapan Township	13	0	\$44,447	\$3,419	7	1	\$33,550	\$4,793	0	0	\$0	\$0
Maplewood, Township of	13	0	\$27,423	\$2,109	10	0	\$5,935	\$594	3	0	\$1,153	\$384
Middlesex Boro	11	0	\$11,711	\$1,065	10	0	\$1,707	\$171	1	0	\$0	\$0
Montclair Township	18	0	\$14,448	\$803	67	2	\$133,399	\$1,991	0	0	\$0	\$0
Morris Township	12	0	\$50,550	\$4,213	12	0	\$22,982	\$1,915	7	0	\$5,295	\$756
Morristown, Town of	26	0	\$27,224	\$1,047	17	0	\$18,387	\$1,082	5	0	\$4,868	\$974
North Brunswick Township	17	0	\$8,031	\$472	22	0	\$61,601	\$2,800	0	0	\$0	\$0
North Plainfield Boro	23	0	\$15,083	\$656	29	1	\$39,699	\$1,369	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	\$114,604	\$2,939	7	0	\$24,001	\$3,429
Warren Township	9	0	\$20,764	\$2,307	9	0	\$4,078	\$453	7	0	\$34,878	\$4,983
West Orange, Township of	19	0	\$21,350	\$1,124	47	2	\$146,932	\$3,126	4	0	\$90	\$23
	360	3	\$882,441	\$2,451	555	29	\$2,821,504	\$5,084	113	0	\$475,251	\$4,206





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2013

### 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	44.3%	\$16,944	\$1,144,246	1	\$519,719	\$519,719
Hamilton Township	162	42.3%	\$841,887	31.9%	\$5,197	\$807,588	1	\$112,788	\$112,788
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%	\$2,640,853	100.0%	\$6,895	\$2,581,682	2	\$632,507	\$316,254

### 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	11.2%	\$5,911	\$484,670	0	\$0	\$0
Ewing, Township of	78	13.2%	\$909,067	21.1%	\$11,655	\$864,558	2	\$155,776	\$77,888
Hamilton Township	123	20.7%	\$838,339	19.5%	\$6,816	\$826,391	1	\$310,792	\$310,792
Howell, Township of	74	12.5%	\$405,297	9.4%	\$5,477	\$396,798	1	\$63,176	\$63,176
Kenilworth Borough	19	3.2%	\$60,194	1.4%	\$3,168	\$60,194	0	\$0	\$0
North Plainfield Borough	22	3.7%	\$240,897	5.6%	\$10,950	\$240,897	0	\$0	\$0
Rahway, City of	34	5.7%	\$217,282	5.0%	\$6,391	\$217,280	0	\$0	\$0
South Brunswick Township	52	8.8%	\$632,306	14.7%	\$12,160	\$627,448	1	\$161,429	\$161,429
Union Township	109	18.4%	\$520,878	12.1%	\$4,779	\$520,877	0	\$0	\$0
	593	100.0%	\$4,308,928	100.0%	\$7,266	\$4,239,113	5	\$691,173	\$138,235



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2013

**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%	\$664,287	11.9%	\$6,920	\$614,541	2	\$119,804	\$59,902
Eastampton Township	3	0.5%	\$162,683	2.9%	\$54,228	\$151,386	1	\$161,057	\$161,057
Ewing, Township of	69	10.9%	\$753,631	13.5%	\$10,922	\$753,637	0	\$0	\$0
Hamilton Township	154	24.4%	\$760,220	13.6%	\$4,936	\$718,352	1	\$221,515	\$221,515
Howell, Township of	35	5.5%	\$642,503	11.5%	\$18,357	\$488,403	2	\$532,743	\$266,372
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	21.1%	\$22,190	\$1,082,892	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	14.4%	\$7,641	\$802,279	0	\$0	\$0
	631	100.0%	\$5,577,830	100.0%	\$8,840	\$5,227,641	7	\$1,920,012	\$274,287



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2013

### Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	\$680,774	9.1%	\$5,819	\$575,783	7	\$405,220	\$57,889
Eastampton Township	4	0.4%	\$30,059	0.4%	\$7,515	\$30,060	0	\$0	\$0
Englewood, City of	96	10.0%	\$903,650	12.0%	\$9,413	\$896,450	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	\$1,685,672	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	\$506,000	1	\$112,788	\$112,788
Jackson Township	29	3.0%	\$379,022	5.0%	\$13,070	\$371,341	1	\$103,287	\$103,287
Kenilworth Borough	3	0.3%	\$18,788	0.2%	\$6,263	\$18,787	0	\$0	\$0
Livingston Township	38	4.0%	\$191,249	2.5%	\$5,033	\$191,249	0	\$0	\$0
Montclair Township	87	9.1%	\$336,883	4.5%	\$3,872	\$336,866	0	\$0	\$0
North Plainfield Borough	27	2.8%	\$32,912	0.4%	\$1,219	\$32,908	0	\$0	\$0
Rahway, City of	75	7.8%	\$117,311	1.6%	\$1,564	\$117,313	0	\$0	\$0
South Brunswick Township	52	5.4%	\$618,535	8.2%	\$11,895	\$553,750	1	\$191,145	\$191,145
Union Township	86	9.0%	\$573,032	7.6%	\$6,663	\$573,012	0	\$0	\$0
	959	100.0%	\$7,517,161	100.0%	\$7,839	\$7,038,932	12	\$2,399,623	\$199,969



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2013

### 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%	\$898,330	10.6%	\$7,549	\$785,980	7	\$556,955	\$79,565
Eastampton Township	1	0.1%	\$0	0.0%	\$0	\$0	0	\$0	\$0
Englewood, City of	128	10.0%	\$943,768	11.2%	\$7,373	\$887,709	2	\$231,420	\$115,710
Ewing, Township of	69	5.4%	\$423,888	5.0%	\$6,143	\$423,888	0	\$0	\$0
Hamilton Township	165	12.9%	\$775,659	9.2%	\$4,701	\$718,841	2	\$211,810	\$105,905
Harrison, Town of	45	3.5%	\$206,449	2.4%	\$4,588	\$175,242	1	\$48,545	\$48,545
Hoboken, City of	60	4.7%	\$348,495	4.1%	\$5,808	\$343,300	1	\$38,901	\$38,901
Howell, Township of	75	5.9%	\$1,046,131	12.4%	\$13,948	\$1,018,464	2	\$308,298	\$154,149
Jackson Township	41	3.2%	\$391,512	4.6%	\$9,549	\$342,499	2	\$233,456	\$116,728
Kenilworth, Borough of	11	0.9%	\$4,310	0.1%	\$392	\$4,310	0	\$0	\$0
Livingston Township	33	2.6%	\$186,028	2.2%	\$5,637	\$186,031	0	\$0	\$0
Maplewood, Township of	51	4.0%	\$179,532	2.1%	\$3,520	\$179,529	0	\$0	\$0
Montclair Township	92	7.2%	\$423,194	5.0%	\$4,600	\$415,739	2	\$84,970	\$42,485
North Plainfield Borough	30	2.3%	\$242,233	2.9%	\$8,074	\$242,236	0	\$0	\$0
Rahway, City of	42	3.3%	\$603,729	7.2%	\$14,375	\$394,803	3	\$489,705	\$163,235
South Brunswick Township	76	5.9%	\$161,217	1.9%	\$2,121	\$161,217	0	\$0	\$0
Union Township	150	11.7%	\$1,038,080	12.3%	\$6,921	\$991,950	2	\$319,704	\$159,852
West Orange, Township of	93	7.3%	\$566,418	6.7%	\$6,091	\$566,421	0	\$0	\$0
	1281	100.0%	\$8,438,973	100.0%	\$6,588	\$7,838,159	24	\$2,523,764	\$105,157



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2013

### 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%	\$1,036,323	11.7%	\$9,965	\$857,230	8	\$522,557	\$65,320
Eastampton Township	5	0.4%	\$9,809	0.1%	\$1,962	\$9,810	0	\$0	\$0
Englewood, City of	112	9.5%	\$781,404	8.8%	\$6,977	\$778,738	1	\$266,041	\$266,041
Ewing, Township of	57	4.9%	\$534,591	6.0%	\$9,379	\$476,501	1	\$157,963	\$157,963
Hamilton Township	138	11.7%	\$637,759	7.2%	\$4,621	\$566,526	4	\$196,433	\$49,108
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	\$87,063	1	\$119,093	\$119,093
Hoboken, City of	71	6.0%	\$469,411	5.3%	\$6,611	\$432,867	3	\$52,086	\$17,362
Howell, Township of	59	5.0%	\$885,899	10.0%	\$15,015	\$768,789	4	\$378,407	\$94,602
Jackson Township	55	4.7%	\$476,490	5.4%	\$8,663	\$455,213	1	\$62,211	\$62,211
Kenilworth, Borough of	8	0.7%	\$5,808	0.1%	\$726	\$5,809	0	\$0	\$0
Livingston Township	52	4.4%	\$662,303	7.5%	\$12,737	\$630,495	2	\$88,149	\$44,075
Maplewood, Township of	36	3.1%	\$45,331	0.5%	\$1,259	\$45,330	0	\$0	\$0
Montclair Township	83	7.1%	\$347,383	3.9%	\$4,185	\$347,378	0	\$0	\$0
North Plainfield Borough	22	1.9%	\$98,207	1.1%	\$4,464	\$98,207	0	\$0	\$0
Rahway, City of	46	3.9%	\$514,956	5.8%	\$11,195	\$505,447	1	\$455,747	\$455,747
South Brunswick Township	64	5.4%	\$285,609	3.2%	\$4,463	\$285,612	0	\$0	\$0
Union Township	118	10.0%	\$1,201,620	13.6%	\$10,183	\$1,110,407	4	\$506,671	\$126,668
West Orange, Township of	88	7.5%	\$667,576	7.6%	\$7,586	\$570,079	1	\$356,555	\$356,555
	1175	100.0%	\$8,838,023	100.0%	\$7,522	\$8,058,842	31	\$3,161,913	\$101,997



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2013

### 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%	\$904,617	12.2%	\$11,598	\$726,914	7	\$794,581	\$113,512
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%	\$900,492	12.1%	\$10,118	\$699,526	2	\$385,489	\$192,745
Ewing, Township of	77	7.3%	\$450,992	6.1%	\$5,857	\$450,990	0	\$0	\$0
Hamilton Township	145	13.8%	\$950,691	12.8%	\$6,556	\$566,539	5	\$732,349	\$146,470
Harrison, Town of	32	3.0%	\$163,355	2.2%	\$5,105	\$163,355	0	\$0	\$0
Highland Park Borough	17	1.6%	\$23,337	0.3%	\$1,373	\$23,337	0	\$0	\$0
Hoboken, City of	74	7.0%	\$410,957	5.5%	\$5,553	\$397,847	1	\$18,403	\$18,403
Howell, Township of	61	5.8%	\$1,249,809	16.8%	\$20,489	\$1,085,195	4	\$481,302	\$120,326
Kenilworth, Borough of	10	1.0%	\$98,823	1.3%	\$9,882	\$98,823	0	\$0	\$0
Livingston Township	39	3.7%	\$262,729	3.5%	\$6,737	\$212,595	1	\$67,487	\$67,487
Maplewood, Township of	54	5.1%	\$271,020	3.6%	\$5,019	\$271,018	0	\$0	\$0
Montclair Township	70	6.7%	\$255,790	3.4%	\$3,654	\$255,789	0	\$0	\$0
North Plainfield Borough	26	2.5%	\$351,037	4.7%	\$13,501	\$304,177	3	\$226,212	\$75,404
Rahway, City of	52	4.9%	\$125,905	1.7%	\$2,421	\$125,894	1	\$45,847	\$45,847
South Brunswick Township	64	6.1%	\$207,713	2.8%	\$3,246	\$207,712	0	\$0	\$0
Union Township	88	8.4%	\$430,985	5.8%	\$4,898	\$403,466	1	\$34,411	\$34,411
West Orange, Township of	62	5.9%	\$330,512	4.4%	\$5,331	\$319,066	2	\$127,101	\$63,551
	1052	100.0%	\$7,442,727	100.0%	\$7,075	\$6,366,207	27	\$2,913,182	\$107,896



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2013

**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%	\$1,704,288	15.0%	\$19,367	\$1,226,937	11	\$1,309,987	\$119,090
Caldwell Borough	20	1.8%	\$565,781	5.0%	\$28,289	\$396,218	1	\$468,536	\$468,536
Eastampton Township	4	0.4%	\$140,894	1.2%	\$35,224	\$139,894	1	\$138,507	\$138,507
Englewood, City of	88	8.1%	\$1,573,564	13.9%	\$17,881	\$1,304,737	9	\$928,244	\$103,138
Ewing, Township of	89	8.2%	\$630,063	5.5%	\$7,079	\$550,245	6	\$269,128	\$44,855
Fanwood Borough	9	0.8%	\$47,194	0.4%	\$5,244	\$36,751	1	\$36,742	\$36,742
Hamilton Township	133	12.3%	\$1,072,008	9.4%	\$8,060	\$837,508	5	\$568,988	\$113,798
Harrison, Town of	38	3.5%	\$361,077	3.2%	\$9,502	\$361,079	0	\$0	\$0
Highland Park Borough	22	2.0%	\$53,424	0.5%	\$2,428	\$53,425	0	\$0	\$0
Hoboken, City of	57	5.3%	\$862,035	7.6%	\$15,123	\$712,052	5	\$703,865	\$140,773
Howell, Township of	38	3.5%	\$295,443	2.6%	\$7,775	\$277,983	1	\$21,881	\$21,881
Kenilworth Borough	15	1.4%	\$43,670	0.4%	\$2,911	\$43,670	0	\$0	\$0
Livingston Township	39	3.6%	\$383,237	3.4%	\$9,827	\$265,665	1	\$271,528	\$271,528
Manalapan Township	23	2.1%	\$541,948	4.8%	\$23,563	\$406,127	3	\$314,533	\$104,844
Maplewood, Township of	43	4.0%	\$182,424	1.6%	\$4,242	\$165,439	1	\$21,772	\$21,772
Montclair Township	77	7.1%	\$561,731	4.9%	\$7,295	\$489,962	3	\$301,877	\$100,626
North Plainfield Borough	25	2.3%	\$40,876	0.4%	\$1,635	\$40,874	0	\$0	\$0
Rahway, City of	32	2.9%	\$235,546	2.1%	\$7,361	\$113,223	1	\$168,366	\$168,366
South Brunswick Township	63	5.8%	\$316,867	2.8%	\$5,030	\$258,455	1	\$210,260	\$210,260
Union Township	93	8.6%	\$1,337,086	11.8%	\$14,377	\$1,264,039	3	\$298,139	\$99,380
Warren Township	11	1.0%	\$3,681	0.0%	\$335	\$3,681	0	\$0	\$0
West Orange, Township of	78	7.2%	\$406,516	3.6%	\$5,212	\$394,989	1	\$60,640	\$60,640
	1085	100.0%	\$11,359,353	100.0%	\$10,469	\$9,342,953	54	\$6,092,993	\$112,833



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2013

### 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%	\$669,530	5.5%	\$8,927	\$456,807	8	\$320,113	\$40,014
Caldwell Borough	18	1.5%	\$37,253	0.3%	\$2,070	\$34,697	1	\$18,987	\$18,987
Eastampton Township	6	0.5%	\$9,310	0.1%	\$1,552	\$9,310	0	\$0	\$0
Englewood, City of	63	5.4%	\$641,984	5.2%	\$10,190	\$520,414	5	\$394,439	\$78,888
Ewing, Township of	74	6.3%	\$539,970	4.4%	\$7,297	\$472,672	5	\$228,445	\$45,689
Fanwood Borough	13	1.1%	\$90,902	0.7%	\$6,992	\$80,516	1	\$38,939	\$38,939
Freehold Township	63	5.4%	\$686,953	5.6%	\$10,904	\$569,361	3	\$408,417	\$136,139
Hamilton Township	130	11.1%	\$1,873,583	15.3%	\$14,412	\$1,501,742	8	\$1,352,746	\$169,093
Harrison, Town of	29	2.5%	\$301,296	2.5%	\$10,390	\$276,294	2	\$249,211	\$124,606
Highland Park Borough	25	2.1%	\$42,130	0.3%	\$1,685	\$42,128	0	\$0	\$0
Hoboken, City of	79	6.8%	\$793,646	6.5%	\$10,046	\$504,697	13	\$498,226	\$38,325
Howell, Township of	62	5.3%	\$587,527	4.8%	\$9,476	\$535,420	2	\$251,837	\$125,919
Kenilworth Borough	16	1.4%	\$305,082	2.5%	\$19,068	\$272,337	1	\$177,597	\$177,597
Livingston Township	41	3.5%	\$954,702	7.8%	\$23,285	\$608,090	3	\$679,077	\$226,359
Manalapan Township	22	1.9%	\$21,519	0.2%	\$978	\$21,518	0	\$0	\$0
Maplewood, Township of	33	2.8%	\$221,677	1.8%	\$6,717	\$185,732	1	\$82,301	\$82,301
Middlesex Borough	12	1.0%	\$180,484	1.5%	\$15,040	\$152,088	1	\$173,135	\$173,135
Montclair Township	79	6.8%	\$668,960	5.5%	\$8,468	\$550,141	5	\$350,756	\$70,151
Morris Township	31	2.7%	\$112,540	0.9%	\$3,630	\$112,537	0	\$0	\$0
New Providence Borough	15	1.3%	\$33,504	0.3%	\$2,234	\$33,504	0	\$0	\$0
North Plainfield Borough	18	1.5%	\$181,952	1.5%	\$10,108	\$130,292	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%	\$579,791	4.7%	\$9,059	\$444,404	3	\$335,785	\$111,928
Union Township	96	8.2%	\$1,946,758	15.9%	\$20,279	\$1,525,841	8	\$1,383,010	\$172,876
Warren Township	14	1.2%	\$158,283	1.3%	\$11,306	\$106,941	1	\$107,108	\$107,108
West Orange, Township of	56	4.8%	\$535,470	4.4%	\$9,562	\$373,893	3	\$281,779	\$93,926
	1166	100.0%	\$12,248,699	100.0%	\$10,505	\$9,595,273	75	\$7,446,552	\$99,287





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2013

### Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	52	4.1%	\$375,327	3.1%	\$7,218	\$227,130	7	\$223,422	\$31,917
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%	\$511,694	4.2%	\$6,477	\$405,049	8	\$280,321	\$35,040
Ewing, Township of	87	6.9%	\$1,239,418	10.3%	\$14,246	\$861,752	7	\$937,515	\$133,931
Fair Haven Borough	8	0.6%	\$63,964	0.5%	\$7,996	\$63,963	0	\$0	\$0
Fanwood Borough	12	1.0%	\$39,486	0.3%	\$3,291	\$39,484	0	\$0	\$0
Freehold Township	59	4.7%	\$93,434	0.8%	\$1,584	\$76,832	1	\$30,977	\$30,977
Hamilton Township	138	10.9%	\$2,237,239	18.6%	\$16,212	\$1,443,692	11	\$1,891,526	\$171,957
Harrison, Town of	23	1.8%	\$326,598	2.7%	\$14,200	\$146,847	3	\$248,796	\$82,932
Highland Park Borough	22	1.7%	\$37,686	0.3%	\$1,713	\$37,484	1	\$214	\$214
Hoboken, City of	98	7.8%	\$1,599,786	13.3%	\$16,324	\$819,121	11	\$1,463,768	\$133,070
Howell, Township of	48	3.8%	\$531,502	4.4%	\$11,073	\$413,717	4	\$344,373	\$86,093
Kenilworth Borough	10	0.8%	\$12,640	0.1%	\$1,264	\$12,641	0	\$0	\$0
Livingston Township	54	4.3%	\$903,282	7.5%	\$16,727	\$576,567	12	\$763,038	\$63,587
Manalapan Township	29	2.3%	\$139,965	1.2%	\$4,826	\$117,721	2	\$126,701	\$63,351
Maplewood, Township of	47	3.7%	\$319,840	2.7%	\$6,805	\$280,409	1	\$57,041	\$57,041
Middlesex Borough	22	1.7%	\$278,903	2.3%	\$12,677	\$234,113	2	\$265,699	\$132,850
Montclair Township	62	4.9%	\$604,040	5.0%	\$9,743	\$508,089	8	\$353,921	\$44,240
Morris Township	43	3.4%	\$281,445	2.3%	\$6,545	\$220,473	5	\$123,219	\$24,644
Morristown, Town of	38	3.0%	\$212,322	1.8%	\$5,587	\$189,194	1	\$160,114	\$160,114
New Providence Borough	23	1.8%	\$42,623	0.4%	\$1,853	\$42,624	0	\$0	\$0
North Brunswick Township	50	4.0%	\$218,476	1.8%	\$4,370	\$192,775	2	\$39,345	\$19,673
North Plainfield Borough	20	1.6%	\$76,704	0.6%	\$3,835	\$76,705	0	\$0	\$0
Rahway, City of	63	5.0%	\$370,439	3.1%	\$5,880	\$300,374	2	\$194,123	\$97,062
Union Township	74	5.9%	\$1,069,129	8.9%	\$14,448	\$700,048	5	\$811,477	\$162,295
Warren Township	11	0.9%	\$95,992	0.8%	\$8,727	\$42,002	1	\$82,179	\$82,179
West Orange, Township of	69	5.5%	\$338,530	2.8%	\$4,906	\$245,265	6	\$237,262	\$39,544
	1261	100.0%	\$12,055,444	100.0%	\$9,560	\$8,309,049	100	\$8,635,031	\$86,350



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

11/1/2013

#### 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

11/1/2013

### 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

11/1/2013

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

11/1/2013

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

11/1/2013

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

11/1/2013

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

11/1/2013

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

11/1/2013

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	6	59	10.17%	227	2.64%
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	3	22	13.64%	150	2.00%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	17	74	22.97%	518	3.28%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
<b>GSMJIF</b>	239	1261	18.95%	7605	3.14%



## The PMA Management Corporation Workers Compensation Timely Reporting

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

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

### GSMJIF CLAIMS REPORTING HISTORY

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

Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
AL	2010	CITY OF HOBOKEN	1	0	0	0
		CITY OF RAHWAY	1	0	0	0
<b>2010 Total</b>			<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>
	2011	BERKELEY TOWNSHIP	1	0	500	500
		BOROUGH OF MIDDLESEX	1	0	0	0
		CITY OF HOBOKEN	1	0	508.9	508.9
		CITY OF RAHWAY	3	2	2284.65	761.55
		LIVINGSTON TOWNSHIP	2	0	0	0
		TOWN OF MORRISTOWN	1	0	0	0
		TOWNSHIP OF EWING	2	0	2872.61	1436.305
		TOWNSHIP OF MAPLEWOOD	1	0	0	0
		TOWNSHIP OF MONTCLAIR	1	0	0	0
		TOWNSHIP OF UNION	4	0	1250	312.5
		TWP OF WEST ORANGE	1	0	160.5	160.5
<b>2011 Total</b>			<b>18</b>	<b>2</b>	<b>7576.66</b>	<b>420.9255556</b>
	2012	BERKELEY TOWNSHIP	11	2	3400	309.0909091
		BORO OF CALDWELL	11	1	1903	173
		BORO OF FANWOOD	1	0	0	0
		BORO OF HIGHLAND PARK	3	1	9.2	3.066666667
		BORO OF NORTH PLAINFIELD	7	1	101	14.42857143
		BOROUGH OF HADDON HEIGHTS	1	0	500	500
		BOROUGH OF KENILWORTH	1	0	1008.9	1008.9
		BOROUGH OF MIDDLESEX	3	0	819.45	273.15
		CITY OF ENGLEWOOD	17	2	3550	208.8235294
		CITY OF HOBOKEN	9	0	1301	144.5555556
		CITY OF RAHWAY	7	1	9826.92	1403.845714
		HOWELL TOWNSHIP	13	1	4383.61	337.2007692
		LIVINGSTON TOWNSHIP	5	0	500	100
		TOWN OF HARRISON	3	2	2194.05	731.35
		TOWN OF MORRISTOWN	4	0	1709.29	427.3225

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Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
AL	2012	TOWNSHIP OF BLOOMFIELD	6	0	13487.36	2247.893333
		TOWNSHIP OF EASTAMPTON	4	0	3452.56	863.14
		TOWNSHIP OF EWING	3	1	47435.32	15811.77333
		TOWNSHIP OF FREEHOLD	10	0	5666.53	566.653
		TOWNSHIP OF HAMILTON	2	0	0	0
		TOWNSHIP OF MAPLEWOOD	11	2	13168.78	1197.161818
		TOWNSHIP OF MONTCLAIR	11	1	35823.74	3256.703636
		TOWNSHIP OF MORRIS	8	2	3282.85	410.35625
		TOWNSHIP OF UNION	20	0	23416.6	1170.83
		TOWNSHIP OF WARREN	2	0	2441.48	1220.74
		TWP OF MANALAPAN	6	0	3949.65	658.275
		TWP OF NORTH BRUNSWICK	12	0	1236.55	103.0458333
		TWP OF PARSIPPANY	16	1	106960.4	6685.025
		TWP OF WEST ORANGE	11	2	575	52.27272727
<b>2012 Total</b>			<b>218</b>	<b>20</b>	<b>292103.24</b>	<b>1339.923119</b>
	2013	BERKELEY TOWNSHIP	6	0	1500	250
		BORO OF CALDWELL	5	1	16021.35	3204.27
		BORO OF FAIR HAVEN	2	1	1000	500
		BORO OF HIGHLAND PARK	6	1	982.15	163.6916667
		BORO OF NORTH PLAINFIELD	10	2	500	50
		BOROUGH OF HADDON HEIGHTS	2	0	500	250
		BOROUGH OF KENILWORTH	2	1	99	49.5
		CITY OF ENGLEWOOD	5	4	500	100
		CITY OF HOBOKEN	12	1	3884.12	323.6766667
		CITY OF LINDEN	19	12	7707.83	405.6752632
		CITY OF RAHWAY	6	3	3000	500
		HOWELL TOWNSHIP	3	1	800	266.6666667
		LIVINGSTON TOWNSHIP	4	0	1250	312.5
		TOWN OF HARRISON	2	2	1100	550
		TOWN OF MORRISTOWN	5	1	1724.07	344.814
		TOWNSHIP OF BLOOMFIELD	4	0	2502	625.5
		TOWNSHIP OF EWING	2	1	1250	625

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Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
AL	2013	TOWNSHIP OF FREEHOLD	8	2	0	0
		TOWNSHIP OF HAMILTON	2	2	1500	750
		TOWNSHIP OF LAWERENCE	2	0	0	0
		TOWNSHIP OF MAPLEWOOD	10	3	4359.2	435.92
		TOWNSHIP OF MONTCLAIR	19	7	6112.12	321.6905263
		TOWNSHIP OF MORRIS	8	1	2750	343.75
		TOWNSHIP OF UNION	16	4	3494.28	218.3925
		TOWNSHIP OF WARREN	3	1	5023.89	1674.63
		TWP OF NORTH BRUNSWICK	12	2	19275.58	1606.298333
		TWP OF PARSIPPANY	22	5	16804.21	763.8277273
		TWP OF WEST ORANGE	8	2	2158.2	269.775
<b>2013 Total</b>			<b>205</b>	<b>60</b>	<b>105798</b>	<b>516.0878049</b>
<b>AL Total</b>			<b>443</b>	<b>82</b>	<b>405477.9</b>	<b>915.3</b>
AP	2011	BERKELEY TOWNSHIP	1	0	9613.18	9613.18
		BORO OF HIGHLAND PARK	1	0	523.23	523.23
		CITY OF HOBOKEN	1	0	0	0
		CITY OF RAHWAY	2	0	823.75	411.875
		LIVINGSTON TOWNSHIP	1	0	501.93	501.93
		TOWN OF MORRISTOWN	1	0	2404.14	2404.14
		TOWNSHIP OF MAPLEWOOD	1	0	0	0
		TWP OF NORTH BRUNSWICK	1	0	703.39	703.39
		TWP OF WEST ORANGE	1	0	16135.26	16135.26
<b>2011 Total</b>			<b>10</b>	<b>0</b>	<b>30704.88</b>	<b>3070.488</b>
	2012	BERKELEY TOWNSHIP	42	1	141056.97	3358.499286
		BORO OF CALDWELL	7	0	6856.33	979.4757143
		BORO OF FAIR HAVEN	2	0	0	0
		BORO OF FANWOOD	1	0	0	0
		BORO OF HIGHLAND PARK	17	2	12339.29	725.8405882
		BORO OF NORTH PLAINFIELD	13	0	1854.31	142.6392308
		BOROUGH OF HADDON HEIGHTS	2	0	7535.71	3767.855
		BOROUGH OF KENILWORTH	1	0	0	0
		BOROUGH OF MIDDLESEX	5	0	118820.57	23764.114

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Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
		CITY OF ENGLEWOOD	14	0	57025.41	4073.243571
		CITY OF HOBOKEN	11	2	1771935.25	161085.0227
		CITY OF RAHWAY	4	0	929.81	232.4525
		HOWELL TOWNSHIP	19	1	25211.09	1326.899474
		LIVINGSTON TOWNSHIP	13	1	77673.71	5974.900769
		TOWN OF HARRISON	6	0	108952.89	18158.815
		TOWN OF MORRISTOWN	7	0	14033.21	2004.744286
		TOWNSHIP OF BLOOMFIELD	5	0	3076.67	615.334
		TOWNSHIP OF EASTAMPTON	3	0	5839.33	1946.443333
		TOWNSHIP OF EWING	3	0	1909.69	636.5633333
		TOWNSHIP OF FREEHOLD	14	0	41245.54	2946.11
		TOWNSHIP OF HAMILTON	7	0	21190.27	3027.181429
		TOWNSHIP OF MAPLEWOOD	17	1	42321.28	2489.487059
		TOWNSHIP OF MONTCLAIR	21	0	16031.75	763.4166667
		TOWNSHIP OF MORRIS	23	0	18451.15	802.223913
		TOWNSHIP OF UNION	23	0	26312.48	1144.02087
		TOWNSHIP OF WARREN	13	0	17392.38	1337.875385
		TWP OF MANALAPAN	10	0	42669.01	4266.901
		TWP OF NORTH BRUNSWICK	25	0	50198.56	2007.9424
		TWP OF PARSIPPANY	25	1	86582.39	3463.2956
		TWP OF WEST ORANGE	29	0	36030.65	1242.436207
<b>2012 Total</b>			<b>382</b>	<b>9</b>	<b>2753475.7</b>	<b>7208.051571</b>
	<b>2013</b>	BERKELEY HEIGHTS	5	1	1982.08	396.416
		BERKELEY TOWNSHIP	13	1	29571.07	2274.697692
		BORO OF CALDWELL	9	2	41928.37	4658.707778
		BORO OF FAIR HAVEN	3	0	0	0
		BORO OF HIGHLAND PARK	5	1	4500	900
		BORO OF NEW PROVIDENCE	3	1	5190.17	1730.056667
		BORO OF NORTH PLAINFIELD	12	2	7166.06	597.1716667
		BOROUGH OF HADDON HEIGHTS	3	0	0	0
		BOROUGH OF KENILWORTH	6	2	27857.86	4642.976667
		CITY OF ENGLEWOOD	6	3	19886.93	3314.488333

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Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
		CITY OF HOBOKEN	13	0	350	26.92307692
		CITY OF LINDEN	29	17	10600	365.5172414
		CITY OF RAHWAY	6	3	8500	1416.666667
		HOWELL TOWNSHIP	6	1	5616.73	936.1216667
		LIVINGSTON TOWNSHIP	7	0	25728.42	3675.488571
		TOWN OF HARRISON	3	2	14044.07	4681.356667
		TOWN OF MORRISTOWN	11	2	14520.61	1320.055455
		TOWNSHIP OF BLOOMFIELD	1	0	0	0
		TOWNSHIP OF EWING	4	2	15300	3825
		TOWNSHIP OF FREEHOLD	9	2	18551.03	2061.225556
		TOWNSHIP OF HAMILTON	1	1	5500	5500
		TOWNSHIP OF LAWERENCE	6	3	4824.98	804.1633333
		TOWNSHIP OF MAPLEWOOD	11	1	3634.6	330.4181818
		TOWNSHIP OF MONTCLAIR	15	6	34255.51	2283.700667
		TOWNSHIP OF MORRIS	15	0	28770.63	1918.042
		TOWNSHIP OF UNION	23	3	56322.37	2448.798696
		TOWNSHIP OF WARREN	6	1	25823.32	4303.886667
		TWP OF NORTH BRUNSWICK	16	5	43929.31	2745.581875
		TWP OF PARSIPPANY	24	3	27509.92	1146.246667
		TWP OF WEST ORANGE	17	4	33072.93	1945.466471
<b>2013 Total</b>			<b>288</b>	<b>69</b>	<b>514936.97</b>	<b>1787.97559</b>
<b>AP Total</b>			<b>680</b>	<b>78</b>	<b>3299117.55</b>	<b>4851.643456</b>
<b>EP</b>	<b>2012</b>	BLOOMFIELD	1	0	0	0
		BORO OF CALDWELL	1	0	0	0
		CITY OF ENGLEWOOD	2	2	276000	138000
		CITY OF HOBOKEN	3	2	174000	58000
		HOWELL TOWNSHIP	5	4	1381316.3	276263.26
		TOWN OF MORRISTOWN	2	1	181821.04	90910.52
		TOWNSHIP OF HAMILTON	3	3	354188.4	118062.8
		TOWNSHIP OF MONTCLAIR	1	1	81100	81100
		TOWNSHIP OF MORRIS	1	1	83825	83825
		TOWNSHIP OF UNION	1	1	135100	135100

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Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
EP	2012	TOWNSHIP OF WARREN	1	1	52600	52600
		TWP OF PARSIPPANY	1	0	0	0
		TWP OF WEST ORANGE	1	1	147238.3	147238.3
	<b>2012 Total</b>		<b>23</b>	<b>17</b>	<b>2867189.04</b>	<b>124660.393</b>
EP	2013	BLOOMFIELD	2	2	82500	41250
		CITY OF ENGLEWOOD	1	1	112000	112000
		CITY OF HOBOKEN	2	2	243500	121750
		CITY OF LINDEN	3	2	42000	14000
		HOWELL TOWNSHIP	1	1	1000	1000
		LIVINGSTON TOWNSHIP	1	1	65500	65500
		TOWN OF MORRISTOWN	1	0	0	0
		TOWNSHIP OF HAMILTON	3	2	77000	25666.66667
		TOWNSHIP OF MAPLEWOOD	1	1	1000	1000
		TOWNSHIP OF MONTCLAIR	6	6	83000	13833.33333
		TOWNSHIP OF MORRIS	2	0	0	0
<b>2013 Total</b>		<b>23</b>	<b>18</b>	<b>707500</b>	<b>30760.86957</b>	
<b>EP Total</b>			<b>46</b>	<b>35</b>	<b>3574689.04</b>	<b>77710.6313</b>
GL	2006	TOWNSHIP OF UNION	1	0	133.9	133.9
		<b>2006 Total</b>	<b>1</b>	<b>0</b>	<b>133.9</b>	<b>133.9</b>
GL	2007	TOWNSHIP OF HAMILTON	1	1	260415	260415
		<b>2007 Total</b>	<b>1</b>	<b>1</b>	<b>260415</b>	<b>260415</b>
GL	2008	CITY OF ENGLEWOOD	1	0	0	0
		<b>2008 Total</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>
GL	2009	BORO OF CALDWELL	1	0	0	0
		TWP OF MANALAPAN	1	1	34500	34500
		<b>2009 Total</b>	<b>2</b>	<b>1</b>	<b>34500</b>	<b>17250</b>
GL	2010	BERKELEY TOWNSHIP	1	0	3348.68	3348.68
		BORO OF CALDWELL	1	0	2572.5	2572.5
		BORO OF NORTH PLAINFIELD	1	0	8.9	8.9
		BOROUGH OF KENILWORTH	1	0	4024.48	4024.48
		CITY OF ENGLEWOOD	2	1	82353.46	41176.73

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GL	2010	CITY OF HOBOKEN	2	0	0	0		
		HOWELL TOWNSHIP	1	1	6500	6500		
		TOWNSHIP OF EWING	3	1	31000	10333.33333		
		TOWNSHIP OF MAPLEWOOD	1	0	2280.42	2280.42		
		TOWNSHIP OF MONTCLAIR	5	1	131664.16	26332.832		
		TOWNSHIP OF MORRIS	1	0	719.1	719.1		
		TOWNSHIP OF UNION	1	1	82000	82000		
		TWP OF MANALAPAN	1	1	31000	31000		
		TWP OF WEST ORANGE	1	1	44950	44950		
<b>2010 Total</b>			<b>22</b>	<b>7</b>	<b>422421.7</b>	<b>19200.98636</b>		
	2011	BERKELEY TOWNSHIP	1	0	100	100		
		BORO OF CALDWELL	2	1	42000	21000		
		BORO OF HIGHLAND PARK	3	1	109508.9	36502.96667		
		BOROUGH OF KENILWORTH	2	1	60829.25	30414.625		
		BOROUGH OF MIDDLESEX	2	0	500	250		
		CITY OF ENGLEWOOD	7	2	62589.37	8941.338571		
		CITY OF HOBOKEN	12	4	126828.67	10569.05583		
		CITY OF RAHWAY	2	0	0	0		
		HOWELL TOWNSHIP	1	0	0	0		
		LIVINGSTON TOWNSHIP	4	0	0	0		
		TOWN OF HARRISON	1	1	77000	77000		
		TOWN OF MORRISTOWN	3	1	2001.65	667.2166667		
		TOWNSHIP OF EWING	1	1	31000	31000		
		TOWNSHIP OF FREEHOLD	7	2	62775.4	8967.914286		
		TOWNSHIP OF MAPLEWOOD	3	0	0	0		
		TOWNSHIP OF MONTCLAIR	11	1	38614.57	3510.415455		
		TOWNSHIP OF UNION	15	2	98006.65	6533.776667		
		TOWNSHIP OF WARREN	1	0	2946.74	2946.74		
		TWP OF MANALAPAN	9	2	33623.1	3735.9		
		TWP OF NORTH BRUNSWICK	4	0	7392.9	1848.225		
		TWP OF WEST ORANGE	23	2	48142.33	2093.144783		
		<b>2011 Total</b>			<b>114</b>	<b>21</b>	<b>803859.53</b>	<b>7051.399386</b>

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Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
	<b>2012</b>	BERKELEY TOWNSHIP	7	1	17718.25	2531.178571
		BORO OF CALDWELL	15	2	106381.31	7092.087333
		BORO OF FAIR HAVEN	1	0	3199.1	3199.1
		BORO OF FANWOOD	5	0	1900	380
		BORO OF HIGHLAND PARK	19	0	5425.04	285.5284211
		BORO OF NORTH PLAINFIELD	11	1	42929.08	3902.643636
		BOROUGH OF HADDON HEIGHTS	4	0	500	125
		BOROUGH OF KENILWORTH	8	0	8.9	1.1125
		BOROUGH OF MIDDLESEX	3	0	871.21	290.4033333
		CITY OF ENGLEWOOD	33	5	97681.32	2960.04
		CITY OF HOBOKEN	58	12	309914.86	5343.359655
		CITY OF RAHWAY	30	3	155281.7	5176.056667
		HOWELL TOWNSHIP	21	5	114989.36	5475.68381
		LIVINGSTON TOWNSHIP	43	1	166627.53	3875.058837
		TOWN OF HARRISON	5	0	1290.55	258.11
		TOWN OF MORRISTOWN	22	1	63377.79	2880.808636
		TOWNSHIP OF BLOOMFIELD	24	6	45219.65	1884.152083
		TOWNSHIP OF EASTAMPTON	2	0	8.9	4.45
		TOWNSHIP OF EWING	11	2	29108.54	2646.230909
		TOWNSHIP OF FREEHOLD	22	0	2591.15	117.7795455
		TOWNSHIP OF HAMILTON	10	1	1008.9	100.89
		TOWNSHIP OF MAPLEWOOD	19	3	37034.45	1949.181579
		TOWNSHIP OF MONTCLAIR	46	1	71586.25	1556.222826
		TOWNSHIP OF MORRIS	8	0	7880.05	985.00625
		TOWNSHIP OF UNION	36	2	39298.33	1091.620278
		TOWNSHIP OF WARREN	7	0	5689.91	812.8442857
		TWP OF MANALAPAN	11	1	2161.1	196.4636364
		TWP OF NORTH BRUNSWICK	24	0	16916.23	704.8429167
		TWP OF PARSIPPANY	28	0	2227.45	79.55178571
		TWP OF WEST ORANGE	36	3	37212.04	1033.667778
	<b>2012 Total</b>		<b>569</b>	<b>50</b>	<b>1386038.95</b>	<b>2435.920826</b>
	<b>2013</b>	BERKELEY HEIGHTS	6	1	1000	166.6666667

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		BERKELEY TOWNSHIP	3	1	2752.04	917.3466667
		BORO OF CALDWELL	13	6	81902.85	6300.219231
		BORO OF FAIR HAVEN	2	1	2500	1250
		BORO OF FANWOOD	2	1	1805.55	902.775
		BORO OF HIGHLAND PARK	4	0	9.2	2.3
		BORO OF NORTH PLAINFIELD	1	1	1000	1000
		BOROUGH OF HADDON HEIGHTS	7	0	800	114.2857143
		BOROUGH OF KENILWORTH	4	1	2485	621.25
		CITY OF ENGLEWOOD	16	6	82458	5153.625
		CITY OF HOBOKEN	27	12	29446.03	1090.593704
		CITY OF LINDEN	15	5	40561.4	2704.093333
		CITY OF RAHWAY	22	7	102522.62	4660.119091
		HOWELL TOWNSHIP	13	0	1858.24	142.9415385
		LIVINGSTON TOWNSHIP	25	8	25037.88	1001.5152
		TOWN OF HARRISON	10	6	2000	200
		TOWN OF MORRISTOWN	8	5	6150	768.75
		TOWNSHIP OF BLOOMFIELD	14	5	61111.55	4365.110714
		TOWNSHIP OF EASTAMPTON	1	0	0	0
		TOWNSHIP OF EWING	4	3	2300	575
		TOWNSHIP OF FREEHOLD	8	3	3000	375
		TOWNSHIP OF HAMILTON	14	7	32280.09	2305.720714
		TOWNSHIP OF LAWERENCE	11	6	4000	363.6363636
		TOWNSHIP OF MAPLEWOOD	9	3	4524.35	502.7055556
		TOWNSHIP OF MONTCLAIR	31	11	23740.19	765.8125806
		TOWNSHIP OF MORRIS	4	0	318.45	79.6125
		TOWNSHIP OF UNION	17	8	15647.5	920.4411765
		TOWNSHIP OF WARREN	2	0	0	0
		TWP OF NORTH BRUNSWICK	14	4	4820.25	344.3035714
		TWP OF PARSIPPANY	38	15	108928.33	2866.535
		TWP OF WEST ORANGE	15	6	5500	366.6666667
<b>2013 Total</b>			<b>360</b>	<b>132</b>	<b>650459.52</b>	<b>1806.832</b>
<b>GL Total</b>			<b>1070</b>	<b>212</b>	<b>3557828.6</b>	<b>3325.073458</b>

Valued as of 10/31/13



**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Inception to Date**

Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
PO	2012	BERKELEY TOWNSHIP	1	0	580	580
		BORO OF CALDWELL	2	0	3000	1500
		BORO OF FANWOOD	1	0	0	0
		BORO OF HIGHLAND PARK	2	0	2500	1250
		BORO OF NORTH PLAINFIELD	2	1	38050	19025
		BOROUGH OF HADDON HEIGHTS	1	0	0	0
		BOROUGH OF KENILWORTH	1	0	27889.92	27889.92
		BOROUGH OF MIDDLESEX	1	0	4600	4600
		CITY OF ENGLEWOOD	1	0	3899.85	3899.85
		CITY OF HOBOKEN	18	0	25031.35	1390.630556
		CITY OF RAHWAY	1	1	36950	36950
		TOWN OF MORRISTOWN	1	0	950	950
		TOWNSHIP OF MAPLEWOOD	1	0	4146.9	4146.9
		TOWNSHIP OF MONTCLAIR	2	0	1900	950
		TOWNSHIP OF MORRIS	2	1	16451.5	8225.75
		TOWNSHIP OF UNION	3	0	81000	27000
		TOWNSHIP OF WARREN	1	0	0	0
		TWP OF PARSIPPANY	3	1	36732.7	12244.23333
		TWP OF WEST ORANGE	1	0	0	0
		<b>2012 Total</b>			<b>45</b>	<b>4</b>
	2013	BERKELEY HEIGHTS	2	0	950	475
		BERKELEY TOWNSHIP	1	0	950	950
		BORO OF CALDWELL	1	0	950	950
		BORO OF FANWOOD	1	0	950	950
		BORO OF HIGHLAND PARK	2	0	950	475
		BORO OF NORTH PLAINFIELD	1	0	950	950
		BOROUGH OF MIDDLESEX	1	0	0	0
		CITY OF ENGLEWOOD	1	1	35000	35000
		CITY OF HOBOKEN	12	2	83850	6987.5
		CITY OF LINDEN	1	1	1000	1000
		CITY OF RAHWAY	1	0	950	950
		HOWELL TOWNSHIP	1	0	0	0

Valued as of 10/31/13



**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Inception to Date**

Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
PO	2013	TOWN OF MORRISTOWN	2	0	950	475
		TOWNSHIP OF EWING	1	0	950	950
		TOWNSHIP OF MAPLEWOOD	1	1	31000	31000
		TOWNSHIP OF MONTCLAIR	3	1	31000	10333.33333
		TOWNSHIP OF MORRIS	1	0	0	0
		TWP OF MANALAPAN	1	0	0	0
		TWP OF PARSIPPANY	3	0	0	0
		<b>2013 Total</b>			<b>37</b>	<b>6</b>
<b>PO Total</b>			<b>82</b>	<b>10</b>	<b>474082.22</b>	<b>5781.490488</b>
PR	2011	CITY OF RAHWAY	3	0	6067.86	2022.62
		LIVINGSTON TOWNSHIP	4	0	2815	703.75
		TOWN OF HARRISON	1	0	0	0
		TWP OF NORTH BRUNSWICK	1	0	936.25	936.25
<b>2011 Total</b>			<b>9</b>	<b>0</b>	<b>9819.11</b>	<b>1091.012222</b>
	2012	BERKELEY TOWNSHIP	32	0	113159.39	3536.230938
		BORO OF CALDWELL	5	0	36737.35	7347.47
		BORO OF FAIR HAVEN	12	0	39176.62	3264.718333
		BORO OF FANWOOD	2	0	8850	4425
		BORO OF HIGHLAND PARK	7	0	2044	292
		BORO OF NORTH PLAINFIELD	4	0	500	125
		BOROUGH OF HADDON HEIGHTS	3	0	519.54	173.18
		BOROUGH OF KENILWORTH	1	0	0	0
		BOROUGH OF MIDDLESEX	12	0	27892.7	2324.391667
		CITY OF ENGLEWOOD	9	3	522738.41	58082.04556
		CITY OF HOBOKEN	25	7	2550175.34	102007.0136
		CITY OF RAHWAY	29	12	1591365.6	54874.67586
		HOWELL TOWNSHIP	3	1	117126.86	39042.28667
		LIVINGSTON TOWNSHIP	3	0	9836.55	3278.85
		TOWN OF HARRISON	9	0	258991.7	28776.85556
		TOWN OF MORRISTOWN	1	0	0	0
		TOWNSHIP OF EASTAMPTON	1	0	0	0
		TOWNSHIP OF EWING	1	0	0	0

Valued as of 10/31/13



**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Inception to Date**

Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred		
PR	2012	TOWNSHIP OF FREEHOLD	5	0	169431.42	33886.284		
		TOWNSHIP OF MAPLEWOOD	2	0	1589	794.5		
		TOWNSHIP OF MONTCLAIR	4	0	551.55	137.8875		
		TOWNSHIP OF MORRIS	5	0	5715.28	1143.056		
		TOWNSHIP OF UNION	3	0	5616.37	1872.123333		
		TOWNSHIP OF WARREN	5	0	7415.89	1483.178		
		TWP OF MANALAPAN	4	0	2871.12	717.78		
		TWP OF NORTH BRUNSWICK	18	0	77834.57	4324.142778		
		TWP OF PARSIPPANY	15	1	391239.75	26082.65		
		TWP OF WEST ORANGE	1	0	0	0		
<b>2012 Total</b>			<b>221</b>	<b>24</b>	<b>5941379.01</b>	<b>26884.06792</b>		
	2013	BERKELEY HEIGHTS	6	1	34142.08	5690.346667		
		BERKELEY TOWNSHIP	4	2	14500	3625		
		BORO OF CALDWELL	3	0	1407.95	469.3166667		
		BORO OF HIGHLAND PARK	1	0	0	0		
		BORO OF NEW PROVIDENCE	1	0	1422.46	1422.46		
		BOROUGH OF HADDON HEIGHTS	2	0	2280.75	1140.375		
		CITY OF ENGLEWOOD	9	3	6368.26	707.5844444		
		CITY OF LINDEN	5	3	7694.37	1538.874		
		CITY OF RAHWAY	4	0	5638.21	1409.5525		
		HOWELL TOWNSHIP	3	0	0	0		
		LIVINGSTON TOWNSHIP	5	0	14490.56	2898.112		
		TOWN OF MORRISTOWN	3	2	16600	5533.333333		
		TOWNSHIP OF FREEHOLD	1	0	79708.96	79708.96		
		TOWNSHIP OF LAWERENCE	1	0	4475	4475		
		TOWNSHIP OF MORRIS	2	0	2525.88	1262.94		
		TWP OF NORTH BRUNSWICK	3	1	10800	3600		
		TWP OF PARSIPPANY	6	2	20306	3384.333333		
		TWP OF WEST ORANGE	2	0	6495	3247.5		
		<b>2013 Total</b>			<b>61</b>	<b>14</b>	<b>228855.48</b>	<b>3751.72918</b>
		<b>PR Total</b>			<b>291</b>	<b>38</b>	<b>6180053.6</b>	<b>21237.29759</b>
WC	2006	BERKELEY TOWNSHIP	1	1	8510.65	8510.65		

Valued as of 10/31/13



**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Inception to Date**

Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
WC	2006	CITY OF RAHWAY	1	1	8508.9	8508.9
	<b>2006 Total</b>		<b>2</b>	<b>2</b>	<b>17019.55</b>	<b>8509.775</b>
	2009	CITY OF HOBOKEN	1	1	16110	16110
		TOWNSHIP OF MONTCLAIR	1	1	11500	11500
	<b>2009 Total</b>		<b>2</b>	<b>2</b>	<b>27610</b>	<b>13805</b>
	2010	BORO OF CALDWELL	1	1	37261.31	37261.31
		CITY OF HOBOKEN	5	4	45825.92	9165.184
		TOWNSHIP OF FREEHOLD	1	1	25464	25464
	<b>2010 Total</b>		<b>7</b>	<b>6</b>	<b>108551.23</b>	<b>15507.31857</b>
	2011	CITY OF ENGLEWOOD	1	0	832.86	832.86
		CITY OF HOBOKEN	3	2	51641.37	17213.79
		HOWELL TOWNSHIP	1	0	9.2	9.2
		LIVINGSTON TOWNSHIP	2	0	5320.57	2660.285
		TOWNSHIP OF EWING	1	0	14.15	14.15
		TOWNSHIP OF MONTCLAIR	1	1	86638.8	86638.8
		TOWNSHIP OF UNION	1	0	1063.05	1063.05
		TWP OF NORTH BRUNSWICK	1	1	37175.34	37175.34
	<b>2011 Total</b>		<b>11</b>	<b>4</b>	<b>182695.34</b>	<b>16608.66727</b>
	2012	BERKELEY TOWNSHIP	47	16	851343.76	18113.69702
		BORO OF CALDWELL	14	2	75757.75	5411.267857
		BORO OF FAIR HAVEN	6	1	18340.64	3056.773333
		BORO OF FANWOOD	5	3	117233.01	23446.602
		BORO OF HIGHLAND PARK	15	2	60030.47	4002.031333
		BORO OF NEW PROVIDENCE	9	1	165788.3	18420.92222
		BORO OF NORTH PLAINFIELD	21	3	89329.1	4253.766667
		BOROUGH OF HADDON HEIGHTS	6	0	26497.32	4416.22
		BOROUGH OF KENILWORTH	5	0	5294.16	1058.832
		BOROUGH OF MIDDLESEX	15	2	338927.73	22595.182
		CITY OF ENGLEWOOD	72	19	920389.33	12783.18514
		CITY OF HOBOKEN	99	22	1356530.09	13702.32414
		CITY OF RAHWAY	29	0	67705.54	2334.673793
		HOWELL TOWNSHIP	30	10	579328.21	19310.94033

Valued as of 10/31/13





**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Inception to Date**

Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
WC	2012	LIVINGSTON TOWNSHIP	47	12	661958.43	14084.22191
		TOWN OF HARRISON	19	2	135404.79	7126.567895
		TOWN OF MORRISTOWN	37	2	154414.68	4173.36973
		TOWNSHIP OF EASTAMPTON	5	0	9549.92	1909.984
		TOWNSHIP OF EWING	52	5	376506.25	7240.504808
		TOWNSHIP OF FREEHOLD	21	3	82215.95	3915.045238
		TOWNSHIP OF HAMILTON	135	19	1086714.78	8049.739111
		TOWNSHIP OF MAPLEWOOD	29	3	85713.62	2955.642069
		TOWNSHIP OF MONTCLAIR	65	11	754187.07	11602.878
		TOWNSHIP OF MORRIS	26	3	190515.93	7327.535769
		TOWNSHIP OF UNION	62	7	460627.8	7429.480645
		TOWNSHIP OF WARREN	12	0	9206.13	767.1775
		TWP OF MANALAPAN	16	3	197775.84	12360.99
		TWP OF NORTH BRUNSWICK	46	6	300797.46	6539.075217
		TWP OF WEST ORANGE	36	6	417390.78	11594.18833
<b>2012 Total</b>			<b>981</b>	<b>163</b>	<b>9595474.84</b>	<b>9781.319918</b>
	2013	BERKELEY HEIGHTS	10	4	12370.26	1237.026
		BERKELEY TOWNSHIP	50	26	278031.7	5560.634
		BORO OF CALDWELL	7	4	81231.92	11604.56
		BORO OF FAIR HAVEN	5	2	6245.9	1249.18
		BORO OF FANWOOD	4	4	79167.78	19791.945
		BORO OF HIGHLAND PARK	8	5	9076.2	1134.525
		BORO OF NEW PROVIDENCE	9	2	10762.75	1195.861111
		BORO OF NORTH PLAINFIELD	9	4	58742.36	6526.928889
		BOROUGH OF HADDON HEIGHTS	10	7	57323.83	5732.383
		BOROUGH OF KENILWORTH	12	10	137078.46	11423.205
		CITY OF ENGLEWOOD	50	31	472659.48	9453.1896
		CITY OF HOBOKEN	87	44	404495.76	4649.376552
		CITY OF LINDEN	86	50	497938.82	5789.986279
		CITY OF RAHWAY	18	13	67605.29	3755.849444
		HOWELL TOWNSHIP	12	1	46115.91	3842.9925
		LIVINGSTON TOWNSHIP	38	19	241650.42	6359.221579

Valued as of 10/31/13



**Garden State Municipal Joint Insurance Fund**  
**Claim Activity Report**  
**Inception to Date**

Type	Polict Effective Year	Group Name	Count of SAfile#	Sum of Open Claims	Sum of TotIncurred	Average of TotIncurred
WC	2013	TOWN OF HARRISON	14	6	122896.38	8778.312857
		TOWN OF MORRISTOWN	21	12	81489.02	3880.429524
		TOWNSHIP OF EASTAMPTON	1	0	12.7	12.7
		TOWNSHIP OF EWING	18	9	231165.07	12842.50389
		TOWNSHIP OF FREEHOLD	25	8	53459.92	2138.3968
		TOWNSHIP OF HAMILTON	79	34	376350.77	4763.933797
		TOWNSHIP OF LAWERENCE	18	6	40814.98	2267.498889
		TOWNSHIP OF MAPLEWOOD	32	8	126310.53	3947.204063
		TOWNSHIP OF MONTCLAIR	44	20	258678.67	5879.060682
		TOWNSHIP OF MORRIS	24	10	268105.75	11171.07292
		TOWNSHIP OF UNION	80	40	302508.31	3781.353875
		TOWNSHIP OF WARREN	8	4	15183.4	1897.925
		TWP OF NORTH BRUNSWICK	26	13	272978.9	10499.18846
		TWP OF WEST ORANGE	37	15	390717.99	10559.94568
<b>2013 Total</b>			<b>842</b>	<b>411</b>	<b>5001169.23</b>	<b>5939.630914</b>
<b>WC Total</b>			<b>1845</b>	<b>588</b>	<b>14932520.19</b>	<b>8093.506878</b>
<b>Grand Total</b>			<b>4457</b>	<b>1043</b>	<b>32423769.1</b>	<b>7274.796747</b>

Valued as of 10/31/13



**Garden State Municipal Joint Insurance Fund**  
**Summary of Claims**  
**Inception to Date**

Type	Polict Effective Year	Count of SAIfile#	Sum of Open Claims	Sum of TotIncurred
AL	2010	2	0	0
	2011	18	2	7576.66
	2012	218	20	292103.24
	2013	205	60	105798
<b>AL Total</b>		<b>443</b>	<b>82</b>	<b>405477.9</b>
AP	2011	10	0	30704.88
	2012	382	9	2753475.7
	2013	288	69	514936.97
<b>AP Total</b>		<b>680</b>	<b>78</b>	<b>3299117.55</b>
EP	2012	23	17	2867189.04
	2013	23	18	707500
<b>EP Total</b>		<b>46</b>	<b>35</b>	<b>3574689.04</b>
GL	2006	1	0	133.9
	2007	1	1	260415
	2008	1	0	0
	2009	2	1	34500
	2010	22	7	422421.7
	2011	114	21	803859.53
	2012	569	50	1386038.95
	2013	360	132	650459.52
<b>GL Total</b>		<b>1070</b>	<b>212</b>	<b>3557828.6</b>
PO	2012	45	4	283682.22
	2013	37	6	190400
<b>PO Total</b>		<b>82</b>	<b>10</b>	<b>474082.22</b>
PR	2011	9	0	9819.11
	2012	221	24	5941379.01
	2013	61	14	228855.48
<b>PR Total</b>		<b>291</b>	<b>38</b>	<b>6180053.6</b>
WC	2006	2	2	17019.55
	2009	2	2	27610
	2010	7	6	108551.23
	2011	11	4	182695.34
	2012	981	163	9595474.84
	2013	842	411	5001169.23
<b>WC Total</b>		<b>1845</b>	<b>588</b>	<b>14932520.19</b>
<b>Grand Total</b>		<b>4457</b>	<b>1043</b>	<b>32423769.1</b>

Valued as of 10/31/13



**Garden State Municipal Joint Insurance Fund**  
**Lost Time Ratio Report**  
**Year to Date**  
**All Workers' Compensation Claims**

Count of SAfile# Polict Effective Year	Group Name	Covr		Grand Total	Lost Ratio Report
		IND	MED		
<b>2006</b>	BERKELEY TOWNSHIP	1		1	100%
	CITY OF RAHWAY	1		1	100%
<b>2006 Total</b>		<b>2</b>		<b>2</b>	<b>100%</b>
<b>2009</b>	CITY OF HOBOKEN	1		1	100%
	TOWNSHIP OF MONTCLAIR	1		1	100%
<b>2009 Total</b>		<b>2</b>		<b>2</b>	<b>100%</b>
<b>2010</b>	BORO OF CALDWELL	1		1	100%
	CITY OF HOBOKEN	5		5	100%
	TOWNSHIP OF FREEHOLD	1		1	100%
<b>2010 Total</b>		<b>7</b>		<b>7</b>	<b>100%</b>
<b>2011</b>	CITY OF ENGLEWOOD		1	1	0%
	CITY OF HOBOKEN	3		3	100%
	HOWELL TOWNSHIP		1	1	0%
	LIVINGSTON TOWNSHIP	1	1	2	50%
	TOWNSHIP OF EWING		1	1	0%
	TOWNSHIP OF MONTCLAIR	1		1	100%
	TOWNSHIP OF UNION		1	1	0%
	TWP OF NORTH BRUNSWICK	1		1	100%
<b>2011 Total</b>		<b>6</b>	<b>5</b>	<b>11</b>	<b>55%</b>
<b>2012</b>	BERKELEY TOWNSHIP	13	34	47	28%
	BORO OF CALDWELL	4	10	14	29%
	BORO OF FAIR HAVEN	1	5	6	17%
	BORO OF FANWOOD	3	2	5	60%
	BORO OF HIGHLAND PARK	2	13	15	13%
	BORO OF NEW PROVIDENCE	4	5	9	44%
	BORO OF NORTH PLAINFIELD	6	15	21	29%
	BOROUGH OF HADDON HEIGHTS	1	5	6	17%
	BOROUGH OF KENILWORTH		5	5	0%
	BOROUGH OF MIDDLESEX	5	10	15	33%
	CITY OF ENGLEWOOD	32	40	72	44%
	CITY OF HOBOKEN	26	73	99	26%
	CITY OF RAHWAY	1	28	29	3%
	HOWELL TOWNSHIP	11	19	30	37%
	LIVINGSTON TOWNSHIP	13	34	47	28%
	TOWN OF HARRISON	5	14	19	26%
	TOWN OF MORRISTOWN	7	30	37	19%
	TOWNSHIP OF EASTAMPTON		5	5	0%
	TOWNSHIP OF EWING	8	44	52	15%

Valued as of 10/31/13



Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

Year to Date

All Workers' Compensation Claims

Count of SAfile#		Covr		Grand Total	Lost Ratio Report
Polict Effective Year	Group Name	IND	MED		
	TOWNSHIP OF FREEHOLD	3	18	21	14%
	TOWNSHIP OF HAMILTON	22	113	135	16%
	TOWNSHIP OF MAPLEWOOD	4	25	29	14%
	TOWNSHIP OF MONTCLAIR	34	31	65	52%
	TOWNSHIP OF MORRIS	7	19	26	27%
	TOWNSHIP OF UNION	15	47	62	24%
	TOWNSHIP OF WARREN		12	12	0%
	TWP OF MANALAPAN	2	14	16	13%
	TWP OF NORTH BRUNSWICK	9	37	46	20%
	TWP OF WEST ORANGE	11	25	36	31%
<b>2012 Total</b>		<b>249</b>	<b>732</b>	<b>981</b>	<b>25%</b>
<b>2013</b>	BERKELEY HEIGHTS		10	10	0%
	BERKELEY TOWNSHIP	7	43	50	14%
	BORO OF CALDWELL	2	5	7	29%
	BORO OF FAIR HAVEN		5	5	0%
	BORO OF FANWOOD	3	1	4	75%
	BORO OF HIGHLAND PARK		8	8	0%
	BORO OF NEW PROVIDENCE	1	8	9	11%
	BORO OF NORTH PLAINFIELD	1	8	9	11%
	BOROUGH OF HADDON HEIGHTS	1	9	10	10%
	BOROUGH OF KENILWORTH	6	6	12	50%
	CITY OF ENGLEWOOD	20	30	50	40%
	CITY OF HOBOKEN	13	74	87	15%
	CITY OF LINDEN	18	68	86	21%
	CITY OF RAHWAY	3	15	18	17%
	HOWELL TOWNSHIP	1	11	12	8%
	LIVINGSTON TOWNSHIP	8	30	38	21%
	TOWN OF HARRISON	2	12	14	14%
	TOWN OF MORRISTOWN	4	17	21	19%
	TOWNSHIP OF EASTAMPTON		1	1	0%
	TOWNSHIP OF EWING	3	15	18	17%
	TOWNSHIP OF FREEHOLD	1	24	25	4%
	TOWNSHIP OF HAMILTON	8	71	79	10%
	TOWNSHIP OF LAWERENCE		18	18	0%
	TOWNSHIP OF MAPLEWOOD	7	25	32	22%
	TOWNSHIP OF MONTCLAIR	12	32	44	27%
	TOWNSHIP OF MORRIS	7	17	24	29%
	TOWNSHIP OF UNION	9	71	80	11%
	TOWNSHIP OF WARREN	1	7	8	13%
	TWP OF NORTH BRUNSWICK	7	19	26	27%

Valued as of 10/31/13



Garden State Municipal Joint Insurance Fund  
Lost Time Ratio Report  
Year to Date  
All Workers' Compensation Claims

Count of SAfile#		Covr			Grand Total	Lost Ratio Report
Polict Effective Year	Group Name	IND	MED			
2013	TWP OF WEST ORANGE	12	25	37	32%	
<b>2013 Total</b>		<b>157</b>	<b>685</b>	<b>842</b>	<b>19%</b>	
<b>Grand Total</b>		<b>423</b>	<b>1,422</b>	<b>1,845</b>	<b>23%</b>	

Valued as of 10/31/13



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

Group	Group Name	Count of SAfile#	Sum of DOL vs. Report to Employer/Insured	Average of DOL vs. Report to Employer/Insured
1	BERKELEY TOWNSHIP	50	75	1.5
2	TOWNSHIP OF EASTAMPTON	1	0	0.0
3	BORO OF FAIR HAVEN	5	2	0.4
4	TOWNSHIP OF FREEHOLD	25	5	0.2
5	TOWN OF HARRISON	14	8	0.6
6	CITY OF HOBOKEN	87	53	0.6
7	BOROUGH OF KENILWORTH	12	5	0.4
10	TOWNSHIP OF MORRIS	24	4	0.2
11	BORO OF NEW PROVIDENCE	9	1	0.1
12	BORO OF NORTH PLAINFIELD	9	3	0.3
13	BORO OF CALDWELL	7	6	0.9
14	CITY OF ENGLEWOOD	50	22	0.4
15	BORO OF FANWOOD	4	3	0.8
16	TOWNSHIP OF HAMILTON	79	98	1.2
17	BORO OF HIGHLAND PARK	8	5	0.6
18	HOWELL TOWNSHIP	12	6	0.5
19	LIVINGSTON TOWNSHIP	38	73	1.9
20	TOWNSHIP OF UNION	80	21	0.3
21	TWP OF WEST ORANGE	37	49	1.3
22	TOWNSHIP OF MAPLEWOOD	32	74	2.3
23	TOWNSHIP OF MONTCLAIR	44	84	1.9
24	TOWN OF MORRISTOWN	21	3	0.1
25	TWP OF NORTH BRUNSWICK	26	40	1.5
26	CITY OF RAHWAY	18	5	0.3
27	TOWNSHIP OF WARREN	8	1	0.1
28	TOWNSHIP OF EWING	18	1	0.1
31	BOROUGH OF HADDON HEIGHTS	10	25	2.5
34	BERKELEY HEIGHTS	10	55	5.5
35	CITY OF LINDEN	86	377	4.4
36	TOWNSHIP OF LAWERENCE	18	7	0.4
<b>Grand Total</b>		<b>842</b>	<b>1,111</b>	<b>1.3</b>

Valued as of 10/31/13



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

Group	Group Name	Count of SAfile#	Sum of Report to Employer/Insured vs. Report to TPA	Average of Report to Employer/Insured vs. Report to TPA
1	BERKELEY TOWNSHIP	50	523	10.5
2	TOWNSHIP OF EASTAMPTON	1	26	26.0
3	BORO OF FAIR HAVEN	5	22	4.4
4	TOWNSHIP OF FREEHOLD	25	37	1.5
5	TOWN OF HARRISON	14	99	7.1
6	CITY OF HOBOKEN	87	872	10.0
7	BOROUGH OF KENILWORTH	12	38	3.2
10	TOWNSHIP OF MORRIS	24	24	1.0
11	BORO OF NEW PROVIDENCE	9	14	1.6
12	BORO OF NORTH PLAINFIELD	9	20	2.2
13	BORO OF CALDWELL	7	15	2.1
14	CITY OF ENGLEWOOD	50	55	1.1
15	BORO OF FANWOOD	4	7	1.8
16	TOWNSHIP OF HAMILTON	79	62	0.8
17	BORO OF HIGHLAND PARK	8	22	2.8
18	HOWELL TOWNSHIP	12	8	0.7
19	LIVINGSTON TOWNSHIP	38	106	2.8
20	TOWNSHIP OF UNION	80	366	4.6
21	TWP OF WEST ORANGE	37	114	3.1
22	TOWNSHIP OF MAPLEWOOD	32	27	0.8
23	TOWNSHIP OF MONTCLAIR	44	68	1.5
24	TOWN OF MORRISTOWN	21	140	6.7
25	TWP OF NORTH BRUNSWICK	26	96	3.7
26	CITY OF RAHWAY	18	63	3.5
27	TOWNSHIP OF WARREN	8	9	1.1
28	TOWNSHIP OF EWING	18	128	7.1
31	BOROUGH OF HADDON HEIGHTS	10	19	1.9
34	BERKELEY HEIGHTS	10	7	0.7
35	CITY OF LINDEN	86	197	2.3
36	TOWNSHIP OF LAWERENCE	18	92	5.1
<b>Grand Total</b>		<b>842</b>	<b>3,276</b>	<b>3.9</b>

Valued as of 10/31/13





## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile# Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
AL	2010	CITY OF HOBOKEN	1			1
		CITY OF RAHWAY	1			1
<b>2010 Total</b>			<b>2</b>			<b>2</b>
	2011	BERKELEY TOWNSHIP	1			1
		BOROUGH OF MIDDLESEX	1			1
		CITY OF HOBOKEN	1			1
		CITY OF RAHWAY	1	2		3
		LIVINGSTON TOWNSHIP	2			2
		TOWN OF MORRISTOWN	1			1
		TOWNSHIP OF EWING	2			2
		TOWNSHIP OF MAPLEWOOD	1			1
		TOWNSHIP OF MONTCLAIR	1			1
		TOWNSHIP OF UNION	4			4
		TWP OF WEST ORANGE	1			1
<b>2011 Total</b>			<b>16</b>	<b>2</b>		<b>18</b>
	2012	BERKELEY TOWNSHIP	9	2		11
		BORO OF CALDWELL	10	1		11
		BORO OF FANWOOD	1			1
		BORO OF HIGHLAND PARK	2	1		3
		BORO OF NORTH PLAINFIELD	6	1		7
		BOROUGH OF HADDON HEIGHTS	1			1
		BOROUGH OF KENILWORTH	1			1
		BOROUGH OF MIDDLESEX	3			3
		CITY OF ENGLEWOOD	15	2		17
		CITY OF HOBOKEN	9			9
	CITY OF RAHWAY	6	1		7	

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile# Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
AL	2012	HOWELL TOWNSHIP	12	1		13
		LIVINGSTON TOWNSHIP	5			5
		TOWN OF HARRISON	1	2		3
		TOWN OF MORRISTOWN	4			4
		TOWNSHIP OF BLOOMFIELD	6			6
		TOWNSHIP OF EASTAMPTON	4			4
		TOWNSHIP OF EWING	2		1	3
		TOWNSHIP OF FREEHOLD	10			10
		TOWNSHIP OF HAMILTON	2			2
		TOWNSHIP OF MAPLEWOOD	9	2		11
		TOWNSHIP OF MONTCLAIR	10	1		11
		TOWNSHIP OF MORRIS	6	2		8
		TOWNSHIP OF UNION	20			20
		TOWNSHIP OF WARREN	2			2
		TWP OF MANALAPAN	6			6
		TWP OF NORTH BRUNSWICK	12			12
		TWP OF PARSIPPANY	15	1		16
TWP OF WEST ORANGE	9	2		11		
<b>2012 Total</b>			<b>198</b>	<b>19</b>	<b>1</b>	<b>218</b>
	2013	BERKELEY TOWNSHIP	6			6
		BORO OF CALDWELL	4	1		5
		BORO OF FAIR HAVEN	1	1		2
		BORO OF HIGHLAND PARK	5	1		6
		BORO OF NORTH PLAINFIELD	8	2		10
		BOROUGH OF HADDON HEIGHTS	2			2
		BOROUGH OF KENILWORTH	1	1		2
		CITY OF ENGLEWOOD	1	4		5
		CITY OF HOBOKEN	11	1		12
		CITY OF LINDEN	7	12		19

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile#	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
AL	2013	CITY OF RAHWAY	3	3		6
		HOWELL TOWNSHIP	2	1		3
		LIVINGSTON TOWNSHIP	4			4
		TOWN OF HARRISON		2		2
		TOWN OF MORRISTOWN	4	1		5
		TOWNSHIP OF BLOOMFIELD	4			4
		TOWNSHIP OF EWING	1	1		2
		TOWNSHIP OF FREEHOLD	6	2		8
		TOWNSHIP OF HAMILTON		2		2
		TOWNSHIP OF LAWERENCE	2			2
		TOWNSHIP OF MAPLEWOOD	7	3		10
		TOWNSHIP OF MONTCLAIR	12	7		19
		TOWNSHIP OF MORRIS	7	1		8
		TOWNSHIP OF UNION	12	4		16
		TOWNSHIP OF WARREN	2	1		3
		TWP OF NORTH BRUNSWICK	10	2		12
		TWP OF PARSIPPANY	17	5		22
		TWP OF WEST ORANGE	6	2		8
<b>2013 Total</b>			<b>145</b>	<b>60</b>		<b>205</b>
<b>AL Total</b>			<b>361</b>	<b>81</b>	<b>1</b>	<b>443</b>
AP	2011	BERKELEY TOWNSHIP	1			1
		BORO OF HIGHLAND PARK	1			1
		CITY OF HOBOKEN	1			1
		CITY OF RAHWAY	2			2
		LIVINGSTON TOWNSHIP	1			1
		TOWN OF MORRISTOWN	1			1
		TOWNSHIP OF MAPLEWOOD	1			1
		TWP OF NORTH BRUNSWICK	1			1

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile# Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
AP	2011	TWP OF WEST ORANGE	1			1
<b>2011 Total</b>			<b>10</b>			<b>10</b>
	2012	BERKELEY TOWNSHIP	41	1		42
		BORO OF CALDWELL	7			7
		BORO OF FAIR HAVEN	2			2
		BORO OF FANWOOD	1			1
		BORO OF HIGHLAND PARK	15	2		17
		BORO OF NORTH PLAINFIELD	13			13
		BOROUGH OF HADDON HEIGHTS	2			2
		BOROUGH OF KENILWORTH	1			1
		BOROUGH OF MIDDLESEX	5			5
		CITY OF ENGLEWOOD	14			14
		CITY OF HOBOKEN	9	2		11
		CITY OF RAHWAY	4			4
		HOWELL TOWNSHIP	18	1		19
		LIVINGSTON TOWNSHIP	12	1		13
		TOWN OF HARRISON	6			6
		TOWN OF MORRISTOWN	7			7
		TOWNSHIP OF BLOOMFIELD	5			5
		TOWNSHIP OF EASTAMPTON	3			3
		TOWNSHIP OF EWING	3			3
		TOWNSHIP OF FREEHOLD	14			14
		TOWNSHIP OF HAMILTON	7			7
		TOWNSHIP OF MAPLEWOOD	16	1		17
		TOWNSHIP OF MONTCLAIR	21			21
		TOWNSHIP OF MORRIS	23			23
		TOWNSHIP OF UNION	23			23
		TOWNSHIP OF WARREN	13			13
		TWP OF MANALAPAN	10			10

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile# Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
AP	2012	TWP OF NORTH BRUNSWICK	25			25
		TWP OF PARSIPPANY	24	1		25
		TWP OF WEST ORANGE	29			29
<b>2012 Total</b>			<b>373</b>	<b>9</b>		<b>382</b>
	2013	BERKELEY HEIGHTS	4	1		5
		BERKELEY TOWNSHIP	12	1		13
		BORO OF CALDWELL	7	2		9
		BORO OF FAIR HAVEN	3			3
		BORO OF HIGHLAND PARK	4	1		5
		BORO OF NEW PROVIDENCE	2	1		3
		BORO OF NORTH PLAINFIELD	10	2		12
		BOROUGH OF HADDON HEIGHTS	3			3
		BOROUGH OF KENILWORTH	4	2		6
		CITY OF ENGLEWOOD	3	3		6
		CITY OF HOBOKEN	13			13
		CITY OF LINDEN	12	17		29
		CITY OF RAHWAY	3	3		6
		HOWELL TOWNSHIP	5	1		6
		LIVINGSTON TOWNSHIP	7			7
		TOWN OF HARRISON	1	2		3
		TOWN OF MORRISTOWN	9	2		11
		TOWNSHIP OF BLOOMFIELD	1			1
		TOWNSHIP OF EWING	2	2		4
		TOWNSHIP OF FREEHOLD	7	2		9
	TOWNSHIP OF HAMILTON		1		1	
	TOWNSHIP OF LAWERENCE	3	3		6	
	TOWNSHIP OF MAPLEWOOD	10	1		11	
	TOWNSHIP OF MONTCLAIR	9	6		15	
	TOWNSHIP OF MORRIS	15			15	

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile#	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
AP	2013	TOWNSHIP OF UNION	20	3		23
		TOWNSHIP OF WARREN	5	1		6
		TWP OF NORTH BRUNSWICK	11	5		16
		TWP OF PARSIPPANY	21	3		24
		TWP OF WEST ORANGE	13	4		17
<b>2013 Total</b>			<b>219</b>	<b>69</b>		<b>288</b>
<b>AP Total</b>			<b>602</b>	<b>78</b>		<b>680</b>
EP	2012	BLOOMFIELD	1			1
		BORO OF CALDWELL	1			1
		CITY OF ENGLEWOOD		2		2
		CITY OF HOBOKEN	1	2		3
		HOWELL TOWNSHIP	1	4		5
		TOWN OF MORRISTOWN	1	1		2
		TOWNSHIP OF HAMILTON		3		3
		TOWNSHIP OF MONTCLAIR		1		1
		TOWNSHIP OF MORRIS		1		1
		TOWNSHIP OF UNION		1		1
		TOWNSHIP OF WARREN		1		1
		TWP OF PARSIPPANY	1			1
		TWP OF WEST ORANGE		1		1
<b>2012 Total</b>			<b>6</b>	<b>17</b>		<b>23</b>
	2013	BLOOMFIELD		2		2
		CITY OF ENGLEWOOD		1		1
		CITY OF HOBOKEN		2		2
		CITY OF LINDEN	1	2		3
		HOWELL TOWNSHIP		1		1
		LIVINGSTON TOWNSHIP		1		1
		TOWN OF MORRISTOWN	1			1

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile#	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
EP	2013	TOWNSHIP OF HAMILTON	1	2		3
		TOWNSHIP OF MAPLEWOOD		1		1
		TOWNSHIP OF MONTCLAIR		6		6
		TOWNSHIP OF MORRIS	2			2
<b>2013 Total</b>			<b>5</b>	<b>18</b>		<b>23</b>
<b>EP Total</b>			<b>11</b>	<b>35</b>		<b>46</b>
GL	2006	TOWNSHIP OF UNION	1			1
<b>2006 Total</b>			<b>1</b>			<b>1</b>
	2007	TOWNSHIP OF HAMILTON		1		1
<b>2007 Total</b>				<b>1</b>		<b>1</b>
	2008	CITY OF ENGLEWOOD	1			1
<b>2008 Total</b>			<b>1</b>			<b>1</b>
	2009	BORO OF CALDWELL	1			1
		TWP OF MANALAPAN		1		1
<b>2009 Total</b>			<b>1</b>	<b>1</b>		<b>2</b>
	2010	BERKELEY TOWNSHIP	1			1
		BORO OF CALDWELL	1			1
		BORO OF NORTH PLAINFIELD	1			1
		BOROUGH OF KENILWORTH	1			1
		CITY OF ENGLEWOOD	1	1		2
		CITY OF HOBOKEN	2			2
		HOWELL TOWNSHIP		1		1
		TOWNSHIP OF EWING	2		1	3
		TOWNSHIP OF MAPLEWOOD	1			1
		TOWNSHIP OF MONTCLAIR	4	1		5
		TOWNSHIP OF MORRIS	1			1
		TOWNSHIP OF UNION		1		1
		TWP OF MANALAPAN		1		1

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile#	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
GL	2010	TWP OF WEST ORANGE		1		1
<b>2010 Total</b>			<b>15</b>	<b>6</b>	<b>1</b>	<b>22</b>
	2011	BERKELEY TOWNSHIP	1			1
		BORO OF CALDWELL	1	1		2
		BORO OF HIGHLAND PARK	2	1		3
		BOROUGH OF KENILWORTH	1	1		2
		BOROUGH OF MIDDLESEX	2			2
		CITY OF ENGLEWOOD	5		2	7
		CITY OF HOBOKEN	8	3	1	12
		CITY OF RAHWAY	2			2
		HOWELL TOWNSHIP	1			1
		LIVINGSTON TOWNSHIP	4			4
		TOWN OF HARRISON		1		1
		TOWN OF MORRISTOWN	2	1		3
		TOWNSHIP OF EWING		1		1
		TOWNSHIP OF FREEHOLD	5	1	1	7
		TOWNSHIP OF MAPLEWOOD	3			3
		TOWNSHIP OF MONTCLAIR	10		1	11
		TOWNSHIP OF UNION	13	2		15
		TOWNSHIP OF WARREN	1			1
		TWP OF MANALAPAN	7	1	1	9
		TWP OF NORTH BRUNSWICK	4			4
		TWP OF WEST ORANGE	21	1	1	23
<b>2011 Total</b>			<b>93</b>	<b>14</b>	<b>7</b>	<b>114</b>
	2012	BERKELEY TOWNSHIP	6	1		7
		BORO OF CALDWELL	13	2		15
		BORO OF FAIR HAVEN	1			1
		BORO OF FANWOOD	5			5

Valued as of 10/31/13





## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile# Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
GL	2012	BORO OF HIGHLAND PARK	19			19
		BORO OF NORTH PLAINFIELD	10		1	11
		BOROUGH OF HADDON HEIGHTS	4			4
		BOROUGH OF KENILWORTH	8			8
		BOROUGH OF MIDDLESEX	3			3
		CITY OF ENGLEWOOD	28	5		33
		CITY OF HOBOKEN	46	8	4	58
		CITY OF RAHWAY	27	3		30
		HOWELL TOWNSHIP	16	5		21
		LIVINGSTON TOWNSHIP	42	1		43
		TOWN OF HARRISON	5			5
		TOWN OF MORRISTOWN	21	1		22
		TOWNSHIP OF BLOOMFIELD	18	5	1	24
		TOWNSHIP OF EASTAMPTON	2			2
		TOWNSHIP OF EWING	9	1	1	11
		TOWNSHIP OF FREEHOLD	22			22
		TOWNSHIP OF HAMILTON	9	1		10
		TOWNSHIP OF MAPLEWOOD	16	2	1	19
		TOWNSHIP OF MONTCLAIR	45	1		46
		TOWNSHIP OF MORRIS	8			8
		TOWNSHIP OF UNION	34	2		36
		TOWNSHIP OF WARREN	7			7
		TWP OF MANALAPAN	10	1		11
		TWP OF NORTH BRUNSWICK	24			24
		TWP OF PARSIPPANY	28			28
		TWP OF WEST ORANGE	33	2	1	36
<b>2012 Total</b>			<b>519</b>	<b>41</b>	<b>9</b>	<b>569</b>
	2013	BERKELEY HEIGHTS	5	1		6
		BERKELEY TOWNSHIP	2	1		3

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile# Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
	2013	BORO OF CALDWELL	7	5	1	13
		BORO OF FAIR HAVEN	1	1		2
		BORO OF FANWOOD	1	1		2
		BORO OF HIGHLAND PARK	4			4
		BORO OF NORTH PLAINFIELD		1		1
		BOROUGH OF HADDON HEIGHTS	7			7
		BOROUGH OF KENILWORTH	3	1		4
		CITY OF ENGLEWOOD	10	6		16
		CITY OF HOBOKEN	15	12		27
		CITY OF LINDEN	10	5		15
		CITY OF RAHWAY	15	6	1	22
		HOWELL TOWNSHIP	13			13
		LIVINGSTON TOWNSHIP	17	8		25
		TOWN OF HARRISON	4	6		10
		TOWN OF MORRISTOWN	3	5		8
		TOWNSHIP OF BLOOMFIELD	9	5		14
		TOWNSHIP OF EASTAMPTON	1			1
		TOWNSHIP OF EWING	1	3		4
		TOWNSHIP OF FREEHOLD	5	3		8
		TOWNSHIP OF HAMILTON	7	7		14
		TOWNSHIP OF LAWERENCE	5	6		11
		TOWNSHIP OF MAPLEWOOD	6	3		9
		TOWNSHIP OF MONTCLAIR	20	11		31
		TOWNSHIP OF MORRIS	4			4
		TOWNSHIP OF UNION	9	8		17
		TOWNSHIP OF WARREN	2			2
		TWP OF NORTH BRUNSWICK	10	4		14
		TWP OF PARSIPPANY	23	15		38
		TWP OF WEST ORANGE	9	6		15

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile#			Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total	
GL	2013 Total		228	130	2	360	
<b>GL Total</b>			<b>858</b>	<b>193</b>	<b>19</b>	<b>1,070</b>	
PO	2012	BERKELEY TOWNSHIP	1			1	
		BORO OF CALDWELL	2			2	
		BORO OF FANWOOD	1			1	
		BORO OF HIGHLAND PARK	2			2	
		BORO OF NORTH PLAINFIELD	1	1		2	
		BOROUGH OF HADDON HEIGHTS	1			1	
		BOROUGH OF KENILWORTH	1			1	
		BOROUGH OF MIDDLESEX	1			1	
		CITY OF ENGLEWOOD	1			1	
		CITY OF HOBOKEN	18			18	
		CITY OF RAHWAY		1		1	
		TOWN OF MORRISTOWN	1			1	
		TOWNSHIP OF MAPLEWOOD	1			1	
		TOWNSHIP OF MONTCLAIR	2			2	
		TOWNSHIP OF MORRIS	1	1		2	
		TOWNSHIP OF UNION	3			3	
		TOWNSHIP OF WARREN	1			1	
		TWP OF PARSIPPANY	2			1	3
		TWP OF WEST ORANGE	1				1
		<b>2012 Total</b>			<b>41</b>	<b>3</b>	<b>1</b>
	2013	BERKELEY HEIGHTS	2			2	
		BERKELEY TOWNSHIP	1			1	
		BORO OF CALDWELL	1			1	
		BORO OF FANWOOD	1			1	
		BORO OF HIGHLAND PARK	2			2	
		BORO OF NORTH PLAINFIELD	1			1	

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile# Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
PO	2013	BOROUGH OF MIDDLESEX	1			1
		CITY OF ENGLEWOOD		1		1
		CITY OF HOBOKEN	10	2		12
		CITY OF LINDEN		1		1
		CITY OF RAHWAY	1			1
		HOWELL TOWNSHIP	1			1
		TOWN OF MORRISTOWN	2			2
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF MAPLEWOOD		1		1
		TOWNSHIP OF MONTCLAIR	2	1		3
		TOWNSHIP OF MORRIS	1			1
		TWP OF MANALAPAN	1			1
		TWP OF PARSIPPANY	3			3
<b>2013 Total</b>			<b>31</b>	<b>6</b>		<b>37</b>
<b>PO Total</b>			<b>72</b>	<b>9</b>	<b>1</b>	<b>82</b>
PR	2011	CITY OF RAHWAY	3			3
		LIVINGSTON TOWNSHIP	4			4
		TOWN OF HARRISON	1			1
		TWP OF NORTH BRUNSWICK	1			1
<b>2011 Total</b>			<b>9</b>			<b>9</b>
	2012	BERKELEY TOWNSHIP	32			32
		BORO OF CALDWELL	5			5
		BORO OF FAIR HAVEN	12			12
		BORO OF FANWOOD	2			2
		BORO OF HIGHLAND PARK	7			7
		BORO OF NORTH PLAINFIELD	4			4
		BOROUGH OF HADDON HEIGHTS	3			3
		BOROUGH OF KENILWORTH	1			1

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile# Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
		BOROUGH OF MIDDLESEX	12			12
		CITY OF ENGLEWOOD	6	2	1	9
		CITY OF HOBOKEN	18	6	1	25
		CITY OF RAHWAY	17	12		29
		HOWELL TOWNSHIP	2	1		3
		LIVINGSTON TOWNSHIP	3			3
		TOWN OF HARRISON	9			9
		TOWN OF MORRISTOWN	1			1
		TOWNSHIP OF EASTAMPTON	1			1
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF FREEHOLD	5			5
		TOWNSHIP OF MAPLEWOOD	2			2
		TOWNSHIP OF MONTCLAIR	4			4
		TOWNSHIP OF MORRIS	5			5
		TOWNSHIP OF UNION	3			3
		TOWNSHIP OF WARREN	5			5
		TWP OF MANALAPAN	4			4
		TWP OF NORTH BRUNSWICK	18			18
		TWP OF PARSIPPANY	14	1		15
		TWP OF WEST ORANGE	1			1
<b>2012 Total</b>			<b>197</b>	<b>22</b>	<b>2</b>	<b>221</b>
	<b>2013</b>	BERKELEY HEIGHTS	5	1		6
		BERKELEY TOWNSHIP	2	2		4
		BORO OF CALDWELL	3			3
		BORO OF HIGHLAND PARK	1			1
		BORO OF NEW PROVIDENCE	1			1
		BOROUGH OF HADDON HEIGHTS	2			2
		CITY OF ENGLEWOOD	6	3		9
		CITY OF LINDEN	2	3		5

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile#	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
<b>PR</b>	<b>2013</b>	CITY OF RAHWAY	4			4
		HOWELL TOWNSHIP	3			3
		LIVINGSTON TOWNSHIP	5			5
		TOWN OF MORRISTOWN	1	2		3
		TOWNSHIP OF FREEHOLD	1			1
		TOWNSHIP OF LAWERENCE	1			1
		TOWNSHIP OF MORRIS	2			2
		TWP OF NORTH BRUNSWICK	2	1		3
		TWP OF PARSIPPANY	4	2		6
		TWP OF WEST ORANGE	2			2
<b>2013 Total</b>			<b>47</b>	<b>14</b>		<b>61</b>
<b>PR Total</b>			<b>253</b>	<b>36</b>	<b>2</b>	<b>291</b>
<b>WC</b>	<b>2006</b>	BERKELEY TOWNSHIP		1		1
		CITY OF RAHWAY		1		1
<b>2006 Total</b>				<b>2</b>		<b>2</b>
	<b>2009</b>	CITY OF HOBOKEN		1		1
		TOWNSHIP OF MONTCLAIR		1		1
<b>2009 Total</b>				<b>2</b>		<b>2</b>
	<b>2010</b>	BORO OF CALDWELL		1		1
		CITY OF HOBOKEN	1	4		5
		TOWNSHIP OF FREEHOLD		1		1
<b>2010 Total</b>			<b>1</b>	<b>6</b>		<b>7</b>
	<b>2011</b>	CITY OF ENGLEWOOD	1			1
		CITY OF HOBOKEN	1	2		3
		HOWELL TOWNSHIP	1			1
		LIVINGSTON TOWNSHIP	2			2
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF MONTCLAIR		1		1

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile# Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
WC	2011	TOWNSHIP OF UNION	1			1
		TWP OF NORTH BRUNSWICK		1		1
<b>2011 Total</b>			<b>7</b>	<b>4</b>		<b>11</b>
	2012	BERKELEY TOWNSHIP	31	13	3	47
		BORO OF CALDWELL	12	2		14
		BORO OF FAIR HAVEN	5	1		6
		BORO OF FANWOOD	2	2	1	5
		BORO OF HIGHLAND PARK	13	1	1	15
		BORO OF NEW PROVIDENCE	8	1		9
		BORO OF NORTH PLAINFIELD	18	2	1	21
		BOROUGH OF HADDON HEIGHTS	6			6
		BOROUGH OF KENILWORTH	5			5
		BOROUGH OF MIDDLESEX	13	2		15
		CITY OF ENGLEWOOD	53	16	3	72
		CITY OF HOBOKEN	77	16	6	99
		CITY OF RAHWAY	29			29
		HOWELL TOWNSHIP	20	6	4	30
		LIVINGSTON TOWNSHIP	35	10	2	47
		TOWN OF HARRISON	17		2	19
		TOWN OF MORRISTOWN	35	2		37
		TOWNSHIP OF EASTAMPTON	5			5
		TOWNSHIP OF EWING	47	4	1	52
		TOWNSHIP OF FREEHOLD	18	2	1	21
		TOWNSHIP OF HAMILTON	116	16	3	135
	TOWNSHIP OF MAPLEWOOD	26	3		29	
	TOWNSHIP OF MONTCLAIR	54	9	2	65	
	TOWNSHIP OF MORRIS	23	1	2	26	
	TOWNSHIP OF UNION	55	5	2	62	
	TOWNSHIP OF WARREN	12			12	

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile# Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
		TWP OF MANALAPAN	13	3		16
		TWP OF NORTH BRUNSWICK	40	5	1	46
		TWP OF WEST ORANGE	30	5	1	36
<b>2012 Total</b>			<b>818</b>	<b>127</b>	<b>36</b>	<b>981</b>
	<b>2013</b>	BERKELEY HEIGHTS	6	4		10
		BERKELEY TOWNSHIP	24	25	1	50
		BORO OF CALDWELL	3	4		7
		BORO OF FAIR HAVEN	3	2		5
		BORO OF FANWOOD		4		4
		BORO OF HIGHLAND PARK	3	5		8
		BORO OF NEW PROVIDENCE	7	2		9
		BORO OF NORTH PLAINFIELD	5	4		9
		BOROUGH OF HADDON HEIGHTS	3	7		10
		BOROUGH OF KENILWORTH	2	10		12
		CITY OF ENGLEWOOD	19	31		50
		CITY OF HOBOKEN	43	42	2	87
		CITY OF LINDEN	36	49	1	86
		CITY OF RAHWAY	5	13		18
		HOWELL TOWNSHIP	11	1		12
		LIVINGSTON TOWNSHIP	19	18	1	38
		TOWN OF HARRISON	8	6		14
		TOWN OF MORRISTOWN	9	12		21
		TOWNSHIP OF EASTAMPTON	1			1
		TOWNSHIP OF EWING	9	9		18
		TOWNSHIP OF FREEHOLD	17	8		25
		TOWNSHIP OF HAMILTON	45	32	2	79
		TOWNSHIP OF LAWERENCE	12	6		18
		TOWNSHIP OF MAPLEWOOD	24	8		32
		TOWNSHIP OF MONTCLAIR	24	20		44

Valued as of 10/31/13





## Garden State Municipal Joint Insurance Fund

Year to Date

### Open/Closed Report

Count of SAIfile# Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
WC	2013	TOWNSHIP OF MORRIS	14	9	1	24
		TOWNSHIP OF UNION	40	40		80
		TOWNSHIP OF WARREN	4	4		8
		TWP OF NORTH BRUNSWICK	13	11	2	26
		TWP OF WEST ORANGE	22	14	1	37
<b>2013 Total</b>			<b>431</b>	<b>400</b>	<b>11</b>	<b>842</b>
<b>WC Total</b>			<b>1,257</b>	<b>541</b>	<b>47</b>	<b>1,845</b>
<b>Grand Total</b>			<b>3,414</b>	<b>973</b>	<b>70</b>	<b>4,457</b>

Valued as of 10/31/13



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 10/01/13 to 11/01/13

### Workers' Compensation Claims

#### Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	19,634.04	6,195.52	5,758.23	31,587.79
BOROUGH OF KENILWORTH	8769655	0.00	504.08	1,207.71	1,711.79
CALDWELL BOROUGH	1244102	0.00	915.00	2,406.74	3,321.74
CITY OF ENGLEWOOD	2228377	0.00	5,477.00	367.11	5,844.11
CITY OF HOBOKEN	1249580	0.00	832.75	1,125.10	1,957.85
CITY OF RAHWAY	1236736	6,562.43	-47,807.52	5,335.69	-35,909.40
EASTAMPTON TOWNSHIP	2228252	0.00	216.36	1,195.00	1,411.36
EWING TOWNSHIP	8769580	26,457.00	0.00	4,453.12	30,910.12
FANWOOD BOROUGH	2499465	0.00	0.00	2,804.62	2,804.62
FREEHOLD TOWNSHIP	2500759	964.96	0.00	272.34	1,237.30
HAMILTON TOWNSHIP	3389434	19,999.56	51,386.02	10,849.26	82,234.84
HARRISON, TOWN OF	8772758	2,036.92	0.00	2,257.71	4,294.63
HIGHLAND PARK BOROUGH	3394194	0.00	171.00	0.00	171.00
HOWELL TOWNSHIP	8769648	0.00	1,754.00	9,128.03	10,882.03
HOWELL TOWNSHIP	3394186	24,268.26	0.00	6,169.54	30,437.80
JACKSON TOWNSHIP	4179768	0.00	0.00	463.08	463.08
LIVINGSTON TOWNSHIP	4871323	21,578.00	19,189.85	12,300.24	53,068.09
MAPLEWOOD TOWNSHIP	5376157	200,000.00	0.00	2,744.86	202,744.86
MIDDLESEX BOROUGH	5384474	23,686.38	8,227.10	2,799.51	34,712.99
MONTCLAIR TOWNSHIP	5375340	4,159.69	33.94	-14.40	4,179.23
MORRIS TOWNSHIP	5384508	0.00	0.00	2,601.00	2,601.00
MORRISTOWN, TOWN OF	0298612	29,689.56	0.00	795.60	30,485.16
NORTH BRUNSWICK TOWNSHIP	0298620	0.00	0.00	384.21	384.21
NORTH PLAINFIELD BORO	6283535	3,776.66	0.00	4,202.10	7,978.76
SOUTH BRUNSWICK TOWNSHIP	7635204	0.00	0.00	1,297.94	1,297.94
UNION TOWNSHIP	9125378	26,667.11	5,717.24	465.85	32,850.20
WARREN TOWNSHIP	8778151	0.00	0.00	1,145.46	1,145.46
WEST ORANGE	9285339	2,370.00	0.00	0.00	2,370.00
		<b>411,850.57</b>	<b>52,812.34</b>	<b>82,515.65</b>	<b>547,178.56</b>



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 10/01/13 to 11/01/13

### Account Summary

#### Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

#### AL / GL / PL

Account Name	Account Number	Payment Amount
BERKELEY TOWNSHIP	0345637	4,404.30
BOROUGH OF KENILWORTH	8769655	65,388.89
CITY OF ENGLEWOOD	8771339	143,095.11
CITY OF HOBOKEN	1238468	94,211.25
EASTAMPTON TOWNSHIP	2228252	9,641.01
FANWOOD BOROUGH	2499465	3,205.57
FREEHOLD TOWNSHIP	2500759	6,037.00
HAMILTON TOWNSHIP	3389434	13,972.10
HARRISON, TOWN OF	8772758	8,310.30
HIGHLAND PARK BOROUGH	3394194	25,083.98
HOWELL TOWNSHIP	3394186	8,715.15
LIVINGSTON TOWNSHIP	4871315	6,077.45
MANALAPAN TOWNSHIP	5381579	50.00
MONTCLAIR TOWNSHIP	5375357	33,606.44
MORRIS TOWNSHIP	5384508	1,576.20
NORTH PLAINFIELD BORO	6283535	3,414.85
UNION TOWNSHIP	9125386	19,879.25
WARREN TOWNSHIP	8778151	52,242.20
WEST ORANGE TOWNSHIP	9279688	30,212.30
		<b>529,123.35</b>

Property /Automobile Physical Damage includes policy symbol 89, and policy symbol 19 with loss lines 12-15

AL/GL/PL includes policy symbol 19 excluding LL 12-15, policy symbol 38 and policy symbol 69

Note: Claim totals shown reflect multiple loss lines under one claim number where applicable.

D&H Alternative Risk Solution, Inc.

**Garden State Municipal Joint Insurance Fund**  
Claim Activity Report - Workers' Compensation Claims  
AS OF 10/31/2013

**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	179	unkown	\$ 1,574,081.58	unknown	\$ 8,793.75	\$ 645,390.29	9	\$ 1,118,635.11	\$ 124,292.79
BLOOMFIELD TOWNSHIP	83		\$ 1,233,015.15		\$ 14,855.60	\$ 803,723.25	8	\$ 1,025,406.89	\$ 128,175.86

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/11/2013 to 11/08/2013**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of North Brunswick	10/16/2013	New Jersey Water Supply Authority	2013 GL	New Jersey Water Supply Authority is included as an additional insured as respects Water Purchase Contract - RBS-5A between North Brunswick and the certificate holder. *
Township of Parsippany-	10/16/2013	William Jr. & Kathryn Masters	2013 GL	Evidence of Liability insurance as respects the Township's use of the certificate holder's property for storage of equipment and materials, start date 10/16/13.
Township of Parsippany-	10/25/2013	Lincoln Park PAL	2013 GL	Evidence of Insurance as respects the Township sponsored Girls Pacers travel basketball use of the certificate holder's facilities.
Township of Parsippany-	10/15/2013	NJ Department of Health Office of EMS	2013 GL/CA/WC/ PROP	
City of Englewood	10/29/2013	Englewood Board of Education	2013 GL/AL/WC	Englewood Board of Education is included as an additional insured (Premises Owner) as respects the Englewood Fire Department's use of the Dwight Morrow High School for a Halloween Party on 10/31/2013. *
Borough of Caldwell	11/5/2013	PSE&G	2013 GL/AL/WC/ PROP	Certificate holder is included as additional insured (licensor) as respects the Borough's attachment of Holiday Decorations, Banners and Signs to poles. *
Town of Morristown	10/23/2013	NJ Dept. of Health & Senior Services, Office of Emergency Medical Services	2013 GL/AL/WC	Evidence of insurance as respects Morristown NJ Fire Bureau EMS renewal. General Liability insurance includes medical malpractice liability for EMS operations. Subject to policy terms and conditions.
Town of Morristown	10/25/2013	Morris School District	2013 GL	Evidence of Insurance as respects the Township's use of the certificate holder's facilities during 2013.
Lawrence Township	10/30/2013	The Lawrenceville School	2013 GL/AL	Evidence of insurance as respects the Township's use of any/all facilities owned or operated by the Certificate Holder, for all Township Recreation Department activities.
Borough of Haddon Heights	10/17/2013	New Jersey Historic Trust	2013 GL/AL/WC	Evidence of Liability Insurance

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/11/2013 to 11/08/2013**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Fair Haven	10/25/2013	County of Monmouth	2013 GL/AL/WC	The County of Monmouth is included as an additional insured as respects the Borough of Fair Haven's application for a Historic Preservation Grant through the County of Monmouth. *
City of Hoboken	10/17/2013	New Jersey Historic Trust	2013 GL/AL/WC	New Jersey Historic Trust is included as an additional insured (Grantor) as respects Project #2012.0044 the preservation of Hoboken City Hall. *
Township of Livingston	10/16/2013	The Silverman Group	2013 GL/AL/WC	Evidence of insurance as respects the Township's use of the property at 75 E. Northfield Road, Livingston for Police/ESU Training between 10/10/13 and 11/30/13.
Township of Livingston	10/16/2013	Eastman Management Corp Camelot Associates	2013 GL/AL/WC	Evidence of insurance as respects traffic control by Township Police Department at 70 South Orange Avenue.
Township of Livingston	11/1/2013	Livingston Mall Venture	2013 GL/AL/WC	Livingston Mall Venture, a NJ general partnership, its Managing Agent, Simon Property Group Inc and their respective officers, directors, shareholders, members, partners, parents, subsidiaries, related and affiliated entities, agents and employees are included as additional insureds as respects Township sponsored SYLS Dance Event on 12/15/13 at Livingston Mall. *
Howell Township	10/16/2013	Certified Auto Mall Inc	2013 GL/AL/WC/APD	Certificate holder is included as an additional insured and loss payee as respects the Township's use of the following vehicles. 1999 Nissan Altima VIN 125871 valued at \$15,000 and 1998 Chevy Malibu VIN 270286 valued at \$15,000. *
Borough of Fanwood	10/15/2013	Fanwood Rescue Squad	2013 GL/AL/WC	
Township of Berkeley Heights	11/1/2013	The Church of the Little Flower	2013 GL	Evidence of Insurance as respects the Township's use of the certificate holder's kitchen facilities for the Santa Visit on December 7, 2013.
Borough of Fair Haven	10/11/2013	Fair Haven Fire Department	2013 GL	Evidence of insurance as respects the Borough's use of premises at 645 River Road Fair Haven, NJ 07704 during 2013.
Borough of Kenilworth	10/11/2013	Leaf Capital Funding LLC and/or Its Assigns	2013 GL/PROP	Certificate holder is included as additional insured (Lessor) and loss payee as respects the Borough's lease of a Sharp MX M363N Copier System valued at \$21,390.72. *
Town of Morristown	11/8/2013	Garden State Basketball League	2013 GL	Evidence of insurance as respects Morristown Recreation Travel Basketball Teams' (Township Sponsored) participation in the Garden State Basketball League.

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

***MONTHLY INVESTMENT REPORT***

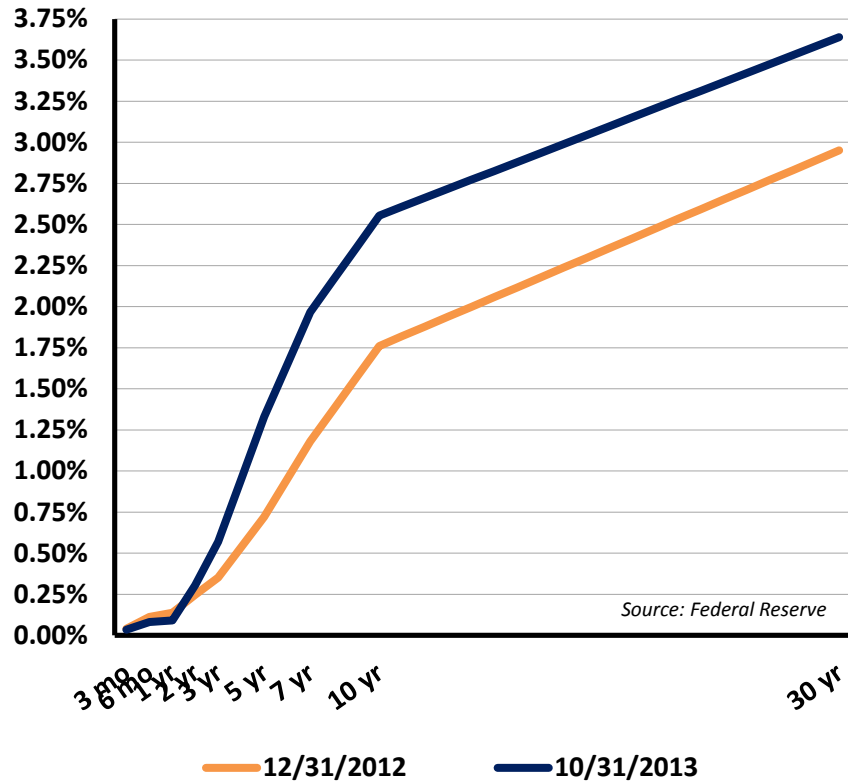
***AS OF 10/31/2013***



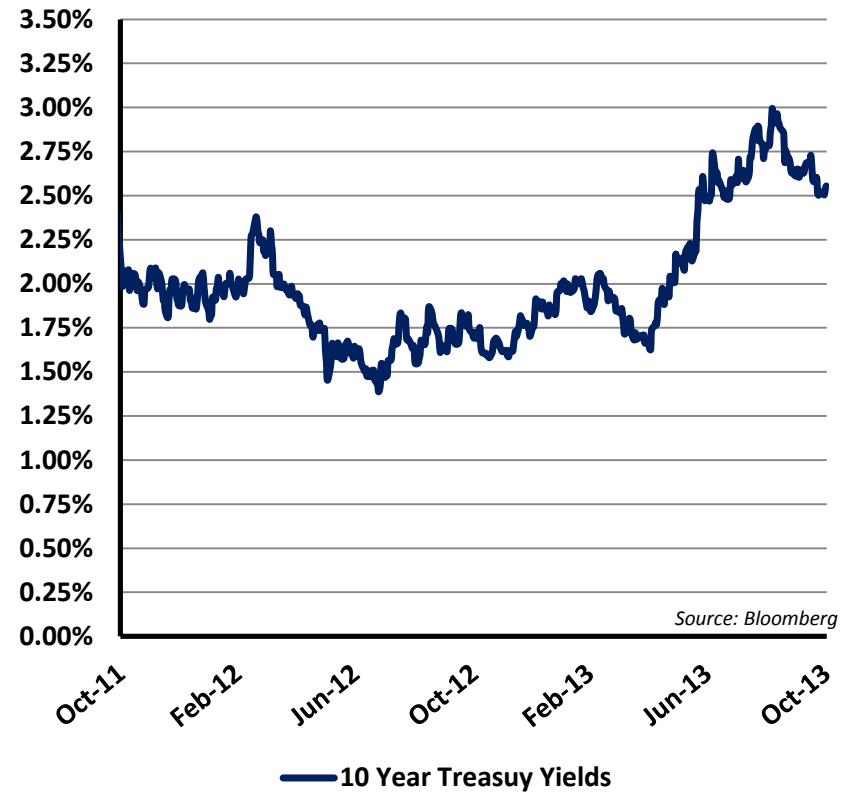
**Prime Advisors, Inc.**

# Treasury Yield Curves and 10 Year Treasury Yield

Treasury Yield Curves



10 Year Treasury Yield



US Treasury Yields		
	12/31/2012	10/31/2013
3 Month	0.04%	0.04%
2 Year	0.25%	0.31%
10 Year	1.76%	2.55%
30 Year	2.95%	3.64%



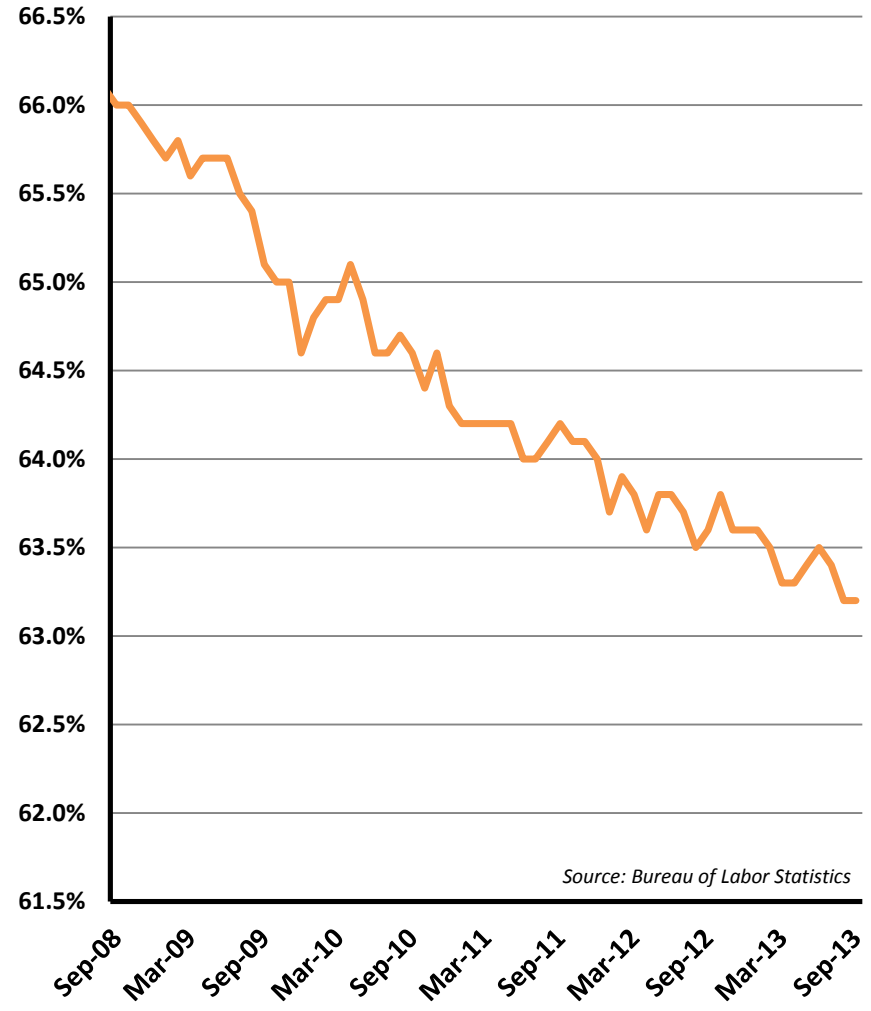
# Employment

## Unemployment Rate



— US Unemployment Rate

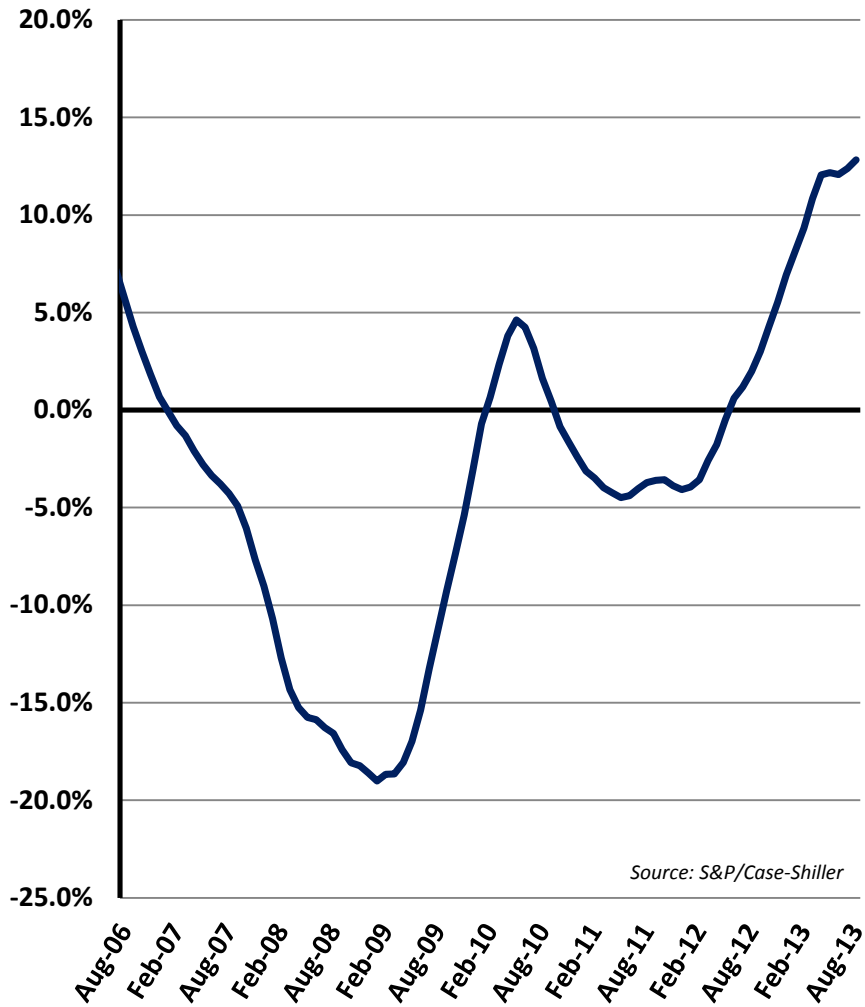
## Labor Force Participation Rate



— US Labor Force Participation Rate

# Housing and Mortgage Rates

## S&P/Case Shiller Home Price Index



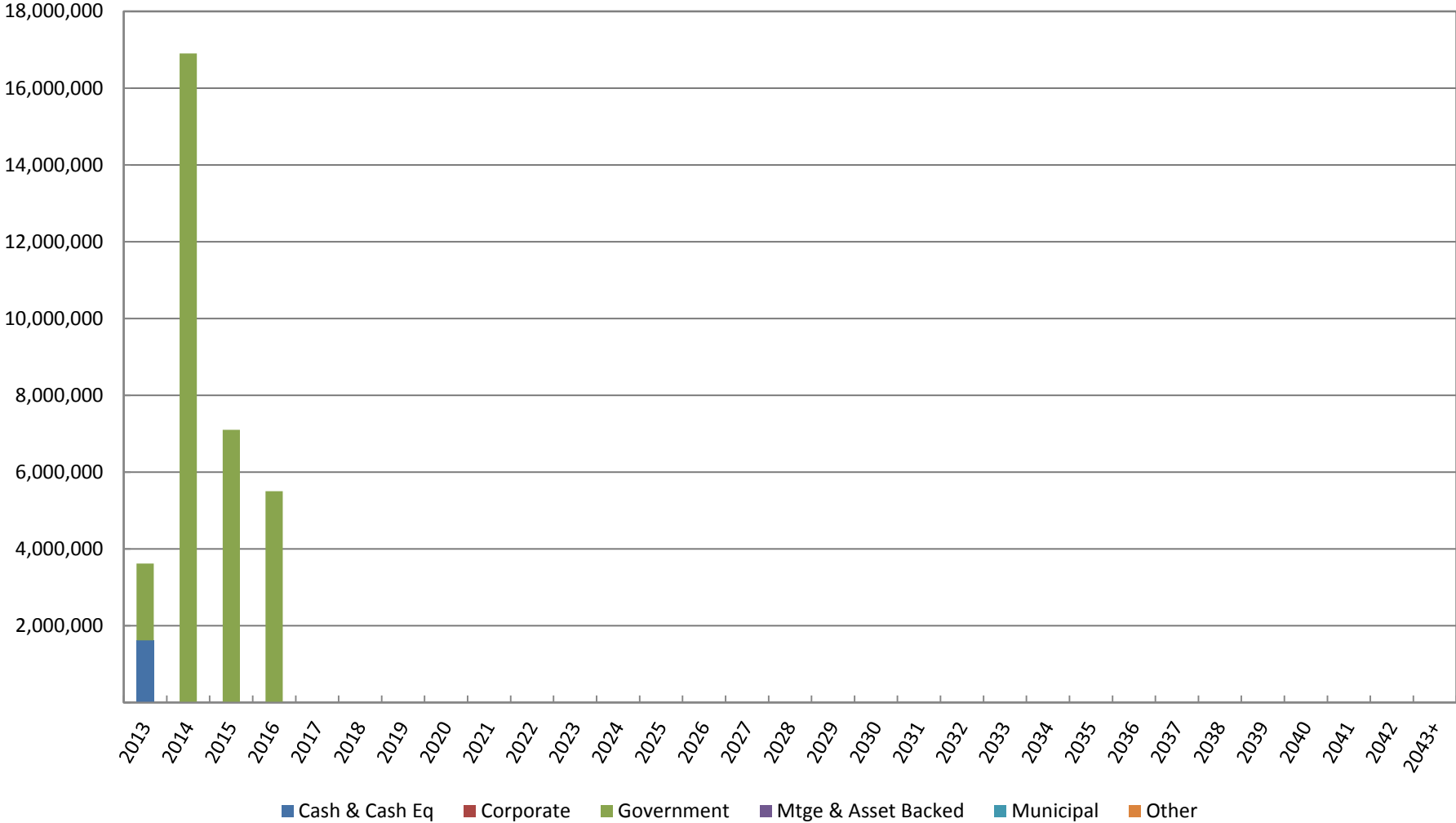
— S&P/Case-Shiller Composite-20 City Home Price Index (YOY)

## 30 Year Mortgage Rates



— US Home Mortgage 30 yr Rate

# Maturity Schedule By Weighted Average Life



## Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2012	03/31/2013	06/30/2013	09/30/2013	10/31/2013
<b>Treasury Yields</b>					
2 yr Treasury Yield	0.25%	0.25%	0.36%	0.33%	0.31%
5 yr Treasury Yield	0.72%	0.78%	1.39%	1.39%	1.31%
10 yr Treasury Yield	1.75%	1.86%	2.48%	2.62%	2.54%
<b>Book Statistics</b>					
Tax-Equivalent Book Yield	0.18%	0.19%	0.20%	0.33%	0.32%
Book Value (\$)	22,095,140	23,097,550	28,115,792	33,132,199	33,139,382
Projected Tax-Equivalent Income, next 12 months (\$)	38,802	42,751	54,881	108,424	105,381
Unrealized Gains/(Losses) (\$)	4,340	6,292	1,897	43,956	54,756
YTD Realized Gains/(Losses) (\$)	141,406	0	0	0	0
<b>Portfolio Risk Statistics</b>					
Effective Duration	0.58	0.64	0.80	1.26	1.17
Convexity	0.01	0.01	0.01	0.03	0.03
Weighted Average Life	0.57	0.63	0.80	1.26	1.17
Average Rating	AA+	AA+	AA+	AA+	AA+
<b>Portfolio Sector Allocation</b>					
Treasury	93%	93%	94%	100%	95%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	7%	7%	6%	0%	5%

# Performance

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**Tax-Equivalent Total Return  
as of 10/31/2013  
Inception Date: 07/01/2010**

	<b>Prime</b>	<b>Benchmark</b>	<b>Difference</b>
Previous Month	0.06%	0.02%	0.04%
Quarter to Date	0.06%	0.02%	0.04%
Year to Date	0.33%	0.28%	0.05%
Since Inception	2.01%	1.54%	0.47%

**Benchmark Composition:**

100.0% Garden State Duration Matched Treasury

## *Bond Purchases*

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There were no purchases during this period.

## Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
10/31/2013	Maturity	912828RN2	US TREASURY N/B	Treasury	AA+	Aaa	0.250	10/31/2013	10/31/2013	100.00	1,500,000	0	0.20	0.20
<b>Total</b>											<b>1,500,000</b>	<b>0</b>	<b>0.20</b>	<b>0.20</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	09/30/2013			1,618,192	BANK OF AMERICA/MERRILL LYNCH	0.00			1,618,192	1,618,192	1,618,192	0	0.00	0.00	0.00	0.00	
<b>Total Money Market</b>				<b>1,618,192</b>					<b>1,618,192</b>	<b>1,618,192</b>	<b>1,618,192</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>																	
912828PL8	08/01/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	12/15/2013	12/15/2013	1,007,347	1,000,647	1,000,730	83	0.21	0.16	0.12	0.12	0.00
912828PU8	08/01/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.50	11/15/2013	11/15/2013	1,003,714	1,000,110	1,000,080	(30)	0.21	0.21	0.04	0.04	0.00
912828QU7	03/22/2013	AA+	Aaa	1,100,000	US TREASURY N/B	0.63	07/15/2014	07/15/2014	1,106,148	1,103,314	1,103,872	559	0.20	0.13	0.70	0.70	0.01
912828RB8	04/02/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.50	08/15/2014	08/15/2014	1,506,099	1,503,517	1,504,335	818	0.20	0.13	0.78	0.79	0.01
912828RG7	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	09/15/2014	09/15/2014	1,601,130	1,600,697	1,601,648	951	0.20	0.13	0.87	0.87	0.01
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,509,305	2,531,050	21,745	0.87	0.57	2.88	2.91	0.10
912828RM4	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	751,995	751,900	758,918	7,018	0.91	0.60	2.96	3.00	0.10
912828RU6	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	752,991	752,915	755,543	2,628	0.75	0.63	3.04	3.08	0.11
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,600,880	1,601,632	752	0.20	0.16	1.12	1.12	0.02
912828SB7	10/09/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	01/31/2014	01/31/2014	1,500,298	1,500,057	1,500,705	648	0.23	0.06	0.25	0.25	0.00
912828SG6	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	02/28/2014	02/28/2014	1,000,394	1,000,107	1,000,460	353	0.22	0.11	0.33	0.33	0.01
912828SL5	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	03/31/2014	03/31/2014	1,000,394	1,000,125	1,000,500	375	0.22	0.13	0.41	0.41	0.00
912828SR2	01/04/2013	AA+	Aaa	1,400,000	US TREASURY N/B	0.25	04/30/2014	04/30/2014	1,400,716	1,400,272	1,400,868	596	0.21	0.13	0.49	0.49	0.00
912828SW1	02/05/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	05/31/2014	05/31/2014	1,500,884	1,500,391	1,501,110	719	0.20	0.12	0.58	0.58	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	1,500,417	1,501,275	858	0.21	0.12	0.66	0.66	0.00
912828TU4	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	10/31/2014	10/31/2014	1,601,068	1,600,693	1,602,000	1,307	0.21	0.12	1.00	1.00	0.02
912828TZ3	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	11/30/2014	11/30/2014	1,601,005	1,600,669	1,601,680	1,011	0.21	0.15	1.08	1.08	0.02
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,240	1,601,456	1,216	0.24	0.18	1.25	1.25	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	2,498,977	2,501,500	2,523	0.28	0.20	1.33	1.33	0.02
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,052	751,538	1,486	0.37	0.25	1.65	1.66	0.04
912828VL1	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	747,864	748,073	752,505	4,432	0.72	0.50	2.68	2.70	0.09
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,302	749,873	570	0.30	0.26	1.74	1.74	0.04
912828VR8	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	750,354	750,329	752,063	1,733	0.61	0.53	2.77	2.79	0.09
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,409	751,282	1,874	0.42	0.28	1.82	1.83	0.04
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	748,795	749,325	530	0.33	0.30	1.91	1.91	0.05
<b>Total Treasury</b>				<b>31,500,000</b>					<b>31,540,881</b>	<b>31,521,190</b>	<b>31,575,946</b>	<b>54,756</b>	<b>0.33</b>	<b>0.23</b>	<b>1.23</b>	<b>1.23</b>	<b>0.03</b>
<b>Grand Total</b>				<b>33,118,192</b>					<b>33,159,073</b>	<b>33,139,382</b>	<b>33,194,138</b>	<b>54,756</b>	<b>0.32</b>	<b>0.22</b>	<b>1.17</b>	<b>1.17</b>	<b>0.03</b>