



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

**November 12<sup>th</sup> 2014**

**The Woodbridge Hotel at Metro Park**

**Iselin, NJ – at 11:00am – See Lobby for Room**

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

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

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

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

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

#### **▪ PLEDGE OF ALLEGIANCE**

- Swearing in of new Fund Commissioner for Montclair Township – Timothy Strafford

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

#### **▪ APPROVAL OF MINUTES OF 10/22/14 MEETING**

#### **▪ ADOPTION OF RESOLUTIONS**

- Resolution 34-14 – Approving Certain Disbursements
- Resolution 35-14 – Approving Claims Payments

### **REPORTS**

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

- Meeting Venues – E. Miller
- Fast Track – E. Miller
- 2015 Draft Assessment Budget – E. Miller
- 2015 Service Provider RFQ's – E. Miller
- Member Renewals – J. Hall
- Prospects – J. Hall

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

- Wellness Programs – A. Ven Graitis
- Police Professional Action Plan – A. Ven Graitis
- Member Surveys – W. Wiebalk

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

- New case law involving parking lot accidents, compensable or not? – 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 22<sup>nd</sup>, 2014**

**The Crowne Plaza in Monroe Township, NJ at 11:00am**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:15 AM.**

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

**PLEDGE OF ALLEGIANCE**

Jim Rodino  
Chris Reid  
Barbara Russo - Absent  
Ted Ehrenburg  
Lisa O'Neill  
Chris Muraglia - Absent  
Tim Dacey - Absent  
Joanna Mustafa  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi  
John DiStefano - Absent  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest - Absent  
Jeff Filiatreault  
Michael Martello  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Cesar Correa  
Tim Strafford  
Tim Quinn  
Ann Cucci - Absent  
Doug Marvin  
Sonia Brown  
Paula Cozzarelli  
Frank Ruggiero - Absent  
Joseph Wassel  
Karen Caulfield  
Mark Krane  
Mike Matheis



## **APPROVAL OF MINUTES**

### **MOTION TO APPROVE MINUTES OF 9/17/14 MEETING**

**MOTION:** Commr. Correa

**SECOND:** Commr. Valesi

**ABSTAIN:** Commr. Jones, Koblis, Martello, Caulfield, Brewster, Wassel

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

### **▪ ADOPTION OF RESOLUTIONS**

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

- **Resolution 31-14 – Approving Certain Disbursements totaling \$414,772 and;**
- **Resolution 32-14 – Approving Claims Payments totaling \$1,265,564**

**MOTION:** Commr. Guarino

**SECOND:** Commr. Hullings

**ABSTAIN:** Caulfield

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

Jim Rodino

Chris Reid

Barbara Russo - Absent

Ted Ehrenburg

Lisa O'Neill

Chris Muraglia - Absent

Tim Dacey - Absent

Joanna Mustafa

Theresa Casagrande

Eleanor McGovern

Peter Valesi

John DiStefano - Absent

Edward Forte - Absent

Lou Guarino

Paul Zarbetski - Absent

Joan Hullings

Quentin Wiest - Absent

Jeff Filiatreault

Michael Martello

Laura Reinertsen

Greg Whitehead

Nancy Koblis

Russ Jones

Cesar Correa

Tim Strafford

Tim Quinn

Ann Cucci - Absent

Doug Marvin



Sonia Brown  
Paula Cozzarelli  
Frank Ruggiero - Absent  
Joseph Wassel  
Karen Caulfield  
Mark Krane  
Mike Matheis

- **Resolution 33-14** – Concerning a Supplemental Assessment - Commissioner Casagrande spoke in opposition to the resolution and there was considerable discussion among the Commissioners on the merits of deferring further consideration of a supplemental assessment until the 4<sup>th</sup> quarter of 2016. Commissioner Reid moved the motion, Commissioner Ehrenberg seconded and the vote was as follows:

**VOTE: YAY**

Reid  
O'Neil  
Valesi  
Guarino  
Filiatreault  
Jones  
Correa  
Marvin  
Rodino  
Matheis

**VOTE: NAY**

Ehrenberg  
Mustafa  
Casagrande  
McGovern  
Hullings  
Martello  
Reinertsen  
Whitehead  
Quinn  
Brown  
Cozzarelli  
Krane

**ABSTAIN:**

Koblis  
Stafford  
Wassel  
Caulfield

**ABSENT VOTE Not Counted:**

Berkeley Heights  
Eastampton  
Englewood  
Guttenberg  
Haddon Heights  
Harrison  
Hoboken  
Morristown  
Rahway

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

- **Financial Fast Track** – Mr. Miller reported that there had been small surplus changes in the Fast Track result since last month, but the overall change was minimal at (\$4,798).
- **Pro Forma 2015 Assessment Budget** – Mr. Miller reviewed the pro forma 2015 assessment budget, noting an overall YOY increase of 2.7%. Negotiations are still underway with excess carriers that may reduce the excess insurance expense further. Commissioner Krane requested an expense exhibit and Mr. Miller advised that one would be presented to the Finance and Budget Committee in conjunction with the budget review at its November meeting. There were no other questions on the budget.
- **Prospects (J. Hall)** – Underwriting is in process for Belleville Township, Cinnaminson Township, Freehold Borough, Roxbury Township, Borough of South River, Vernon Township, and Vernon Township MUA.
- **Renewal (J. Hall)** – We have received renewal submissions from all members, with only a few missing individual applications. If any members desire Pollution coverage through the GSMJIF, and are not currently participating, please work with your Risk Managers to secure and submit all information as soon as possible.



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

- **Police Action Plan - A. Ven Graitis** – The Police Action Plan is in place. An announcement regarding the Police Subcommittee meeting date will be made shortly but will likely be for either late November or early December. Details on handcuff-restraint and verbal de-escalation training will be provided at the subcommittee meeting.
- **Wellness- A. Ven Graitis** – It has been agreed that a formal Wellness Committee will be formed to support and enhance wellness activities sponsored by the GSMJIF. The Wellness Committee will serve as the focal point for communication on issues pertaining to current and emerging Wellness and Employee Health activities, contests, programs, and to support member efforts in creating a local wellness program. Nominees for wellness committee member positions will be considered and results announced at the next Fund Safety meeting.
- **EPL – A. Ven Graitis** - All members should take advantage of available EPL training offered through PMA, the EANJ and available on-line through In2vate. Training must be provided to all employees at least every two years, preferably every year.
- **Dissemination of Model Jury charge Survey and Discussion – W. Wiebalk** - Wendy circulated a 5 question questionnaire for the members to fill out in regard to their EPL policies and procedures.

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

- **Proper Identification for proper hospital billing - R. Persico** – Bob reviewed how injured employees should identify themselves at medical facilities so that billing will be sent directly to Qual-lynx and not to the employees' residence or private health care carrier. Subsequently identification cards were provided to those members who wanted them so they can be used or given to hospital admissions by employees when treatment is provided.

**Treasurer's Report – Patrick DeBlasio**

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

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

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

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

**ADJOURN TO PUBLIC SESSION**

**MOTION TO APPROVE CLAIMS**



**MOTION:** Commr. Ehrenburg

**SECOND:** Commr. Cozzarelli

**VOTE:** Unanimous

**Claims:**

**North Brunswick WC Claim- Granted Settlement Authority  
Livingston Township – WC Claim – Granted Settlement**

**MOTION:** Commr. Brown

**SECOND:** Commr. Valesi

**NEW BUSINESS**

**OPEN FORUM**

**MOTION TO ADJOURN**

Commissioner Rodino made a motion to adjourn the meeting at 12:18PM and Commissioner Stinchcomb seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

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Earl Miller

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James Rodino

**ALSO PRESENT:**

Earl Miller – NIP

Madeline Delgado – NIP

Steve Edwards – BGIA

Robert Persico – NIP

James Renner – NIP

Jonathan Hall – NIP

Anthony Ven Graitis – NIP

Robert Smith – NIP

Wendy Wiebalk – NIP

Brian Erlandsen – BGIA

George Crosby - BGIA

Francis Kelly – NIP

Patrick DeBlasio – Treasurer

Michael O'Connell – PQA

Walt Reibrich – PMA

Steve Daveggia – NIP

Cindy Lisa – Danskin



David Balken – Balken Risk  
Dom Cinelli – Brown & Brown Metro  
Ken Child – PMAMC  
David Weightman – PMAMC  
Ilene Laursen – CS & Buckelew  
Ray Vaughn – AGA  
LaTonya Jackson – GR Murray  
Judith Cannon – Qual-Lynx  
Mike Lovett – Warren Township  
Lt. Jim Andrinopoulos - Caldwell  
Glenn Jacobs – Fairview Insurance  
Larry Graham – Fairview Insurance  
Gregory Whitehead – Lawrence Township



November 12, 2014

MEMO TO: INSURANCE FUND CHAIRMAN RODINO

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

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

		September <u>2014</u>	October <u>2014</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 301,697.69	\$ 300,253.79
	Claims Account-Bank of America	3,686,817.46	1,269,781.83
	NJ Cash Management	126,434.76	126,439.95
	Custodial Account-Bank of America	41,420.49	176,060.06
	Total Balance	\$ 4,156,370.40	\$ 1,872,535.63
<b>Receipts:</b>			
	Claims Account Receipts-TD Bank	\$ 1,071,187.69	\$ 942,604.43
	Claims/Operating Account Receipts-Bank of America	1,831,323.17	1,223,104.92
	NJ Cash Management Activity Receipts	5.19	6.28
	Custodial Account-Bank of America	134,639.57	1,617,937.50
Total Receipts		\$ 3,037,155.62	\$ 3,783,653.13
<b>Disbursements:</b>			
	Claims Account Disbursements-TD Bank	\$ (1,072,631.59)	\$ (1,141,369.76)
	Claims Account Disbursements-Bank of America	(1,702,643.53)	(1,198,288.03)
	Operating Account Disbursements-Bank of America	(2,545,715.27)	(456,581.01)
	NJ Cash Management Activity Disbursements	-	-
	Custodial Account-Bank of America	-	-
Total Disbursements		\$ (5,320,990.39)	\$ (2,796,238.80)
Ending Cash Balance	Claims Accounts-TD Bank	\$ 300,253.79	\$ 101,488.46
	Claims Account-Bank of America	1,269,781.83	838,017.71
	NJ Cash Management	126,439.95	126,446.23
	Custodial-Investments	176,060.06	1,793,997.56
	Total Balance	\$ 1,872,535.63	\$ 2,859,949.96
Beginning Investment Balance		\$ 35,235,721.50	\$ 35,093,376.00
Change in Accrued Income		(8,113.52)	(1,937.24)
Change in Unrealized Gain		(31,200.63)	65,241.86
Income Received		24,625.06	17,937.50
Realized Gain/(Loss)		(1,130.36)	(1,067.86)
Transfer to/from Custodial Account-Bank of America		(126,526.05)	(1,616,000.26)
Total Investment Account		\$ 35,093,376.00	\$ 33,557,550.00
Ending Cash Balance		\$ 36,965,911.63	\$ 36,417,499.96





# BANK RECONCILIATION

ACCT.NAME      Bank of America

BANK/ACCT#      Fiduciary Account -381029032587

From

To

DATE

10/01/14

10/31/14

BOOK BALANCE AS OF

10/01/14 \$

1,269,781.83

ADD DEPOSITS (PER BANK LEDGER)

1,223,104.92

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)

1,654,869.04

BOOK BALANCE AS OF

10/31/14 \$

838,017.71

BALANCE PER BANK STATEMENT

10/31/14

\$877,176.89

ADD: DEPOSIT IN TRANSIT

DATE      AMOUNT

TOTAL

0.00

0.00

SUBTRACT: CHECKS OUTSTANDING

DATE

CHECK#

AMOUNT

09/05/14

1210

15,659.18

09/05/14

1228

500.00

10/13/14

1258

10,500.00

10/13/14

1261

12,500.00

TOTAL

39,159.18

(39,159.18)

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

10/31/14

838,017.71

Difference

0.00

PREPARED BY

Patrick J. DeBlasio, CPA

REVIEWED BY

Mary Foulks



# BANK RECONCILIATION

	ACCT.NAME	TD Bank	
	BANK/ACCT#	Claims Account - 426-7723934	
		From	To
	DATE	10/01/14	10/31/14
BOOK BALANCE AS OF	10/01/14	\$	300,253.79
ADD DEPOSITS (PER BANK LEDGER)			942,604.43
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,141,369.76
BOOK BALANCE AS OF	10/31/14	\$	101,488.46
BALANCE PER BANK STATEMENT	10/31/14	Not yet rec'd	\$101,488.46
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
Various	list		
	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	10/31/14		101,488.46
		Difference	(0.00)

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



# BANK RECONCILIATION

	ACCT.NAME	State of New Jersey	
	BANK/ACCT#	Cash Management Fund	
		From	To
	DATE	10/01/14	10/31/14
BOOK BALANCE AS OF	10/01/14 \$		126,439.95
ADD DEPOSITS (PER BANK LEDGER)			6.28
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			
BOOK BALANCE AS OF	10/31/14 \$		126,446.23
BALANCE PER BANK STATEMENT	10/31/14		\$126,446.23
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	10/31/14		126,446.23
		Difference	0.00

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



# BANK RECONCILIATION

	ACCT.NAME	Bank of America/Prime	
	BANK/ACCT#	Custody Account	
		From	To
	DATE	10/01/14	10/31/14
BOOK BALANCE AS OF	10/01/14 \$	35,269,436.06	
ADD DEPOSITS (PER BANK LEDGER)		1,617,937.50	
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		1,535,826.00	
BOOK BALANCE AS OF	10/31/14 \$	35,351,547.56	
BALANCE PER BANK STATEMENT	10/31/14	\$35,351,547.56	
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	10/31/14	35,351,547.56	
		Difference	0.00

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

**GSMJIF**  
**2015 vs 2014 BUDGET EXPENSE EXHIBIT**  
**2015 PROVISIONAL BUDGET**  
**As Of November 4, 2014**

<b>Expense</b>	<b>Budgeted Expenses</b>		<b>Variance</b>	
	<b>2015</b>	<b>2014</b>	<b>\$</b>	<b>%</b>
Claims Adjusting - Qual Lynx	875,000	850,000	25,000	2.9%
Claims Adjusting - NIP	746,658	729,549	17,108	2.3%
Attorney	20,000	25,000	(5,000)	-20.0%
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	17,500	17,500	-	0.0%
Non-Contractual Expenses	40,000	40,000	-	0.0%
Risk Control	459,000	459,000	-	0.0%
Coverage Counsel	-	15,000	(15,000)	-100.0%
Cinch Access Fee	7,500	7,500	-	0.0%
Gov't Affairs Consultant	10,000	10,000	-	0.0%
Custodial Fee	10,000	10,000	-	0.0%
Prime Advisors	24,000	31,858	(7,858)	-24.7%
<b>Subtotal</b>	<b>2,320,658</b>	<b>2,306,407</b>	<b>14,250</b>	<b>0.6%</b>

**Voluntary Member Benefits**

Safety Incentive	90,000	40,000	50,000	125.0%
Employee Assistance Program	70,000	20,000	50,000	250.0%
<b>Subtotal</b>	<b>160,000</b>	<b>60,000</b>	<b>100,000</b>	<b>166.7%</b>

<b>Total</b>	<b>2,480,658</b>	<b>2,366,407</b>	<b>114,250</b>	<b>4.8%</b>
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Note:

2014 NIP Claims Adjusting expenses reported pro forma of pricing concessions.

**GSMJIF 2015 Draft Budget**  
November 4, 2014

<b>GSMJIF</b>	<b>2015</b>					<b>2014</b>		
<b>Members</b>	<b>Loss Fund</b>	<b>Excess</b>	<b>Expenses</b>	<b>Envir/EANJ Costs</b>	<b>Total Assessment</b>	<b>Total Assessment</b>	<b>\$ Variance</b>	<b>% Variance</b>
Berkeley	638,413.05	178,817.00	271,165.59	7,689.00	1,096,084.63	1,073,968.46	22,116.16	2.1%
Berkeley Heights	229,714.63	104,676.33	106,231.43	9,358.60	449,980.99	436,876.33	13,104.66	3.0%
Bloomfield	209,340.38	280,422.58	170,785.00	11,875.21	672,423.17	658,900.13	13,523.04	2.1%
Caldwell	182,181.51	80,021.07	79,096.27	3,206.72	344,505.57	334,303.21	10,202.36	3.1%
Eastampton	133,907.29	20,966.92	45,095.11	653.00	200,622.32	194,634.81	5,987.51	3.1%
Englewood	324,630.01	309,213.21	283,993.46	9,680.83	927,517.51	900,052.43	27,465.08	3.1%
Ewing	610,593.91	161,802.28	253,955.76	3,140.10	1,029,492.05	1,008,626.33	20,865.72	2.1%
Fair Haven	144,350.12	29,405.66	53,254.97	1,674.65	228,685.41	224,093.00	4,592.41	2.0%
Fanwood	143,205.90	42,308.54	62,255.25	6,275.93	254,045.61	246,674.31	7,371.31	3.0%
Freehold	802,315.55	163,145.10	296,205.68	8,606.34	1,270,272.67	1,244,625.07	25,647.60	2.1%
Guttenberg	290,138.89	45,697.46	104,496.16	2,225.00	442,557.51	429,361.31	13,196.20	3.1%
Haddon Heights	168,637.00	36,657.06	64,479.23	4,743.97	274,517.27	269,027.68	5,489.59	2.0%
Hamilton	593,088.03	396,525.47	386,598.42	19,811.91	1,396,023.83	1,354,710.46	41,313.37	3.0%
Harrison	603,168.51	122,800.49	220,315.66	985.00	947,269.65	927,769.58	19,500.07	2.1%
Highland Park	194,286.67	66,627.51	86,723.44	5,486.53	353,124.15	342,721.26	10,402.89	3.0%
Hoboken	597,624.80	445,047.61	404,427.78	10,797.60	1,457,897.78	1,401,221.41	56,676.37	4.0%
Howell	1,186,135.21	210,967.94	381,515.16	12,364.07	1,790,982.37	1,737,782.13	53,200.25	3.1%
Kearny	625,828.50	231,382.91	301,961.22	-	1,159,172.62	1,124,450.38	34,722.25	3.1%
Kenilworth	263,590.84	55,304.67	101,582.40	901.00	421,378.91	412,818.60	8,560.31	2.1%
Lawrence	105,057.33	138,551.89	101,413.82	10,143.49	355,166.53	348,086.44	7,080.09	2.0%
Linden	-	344,891.05	107,524.03	1,993.00	454,408.08	445,252.08	9,156.00	2.1%
Livingston	325,405.77	275,336.28	236,546.65	18,123.49	855,412.19	807,009.54	48,402.65	6.0%
Maplewood	394,150.08	169,378.60	194,247.78	1,487.00	759,263.46	743,674.97	15,588.49	2.1%
Montclair	429,984.77	366,977.43	321,266.58	9,819.83	1,128,048.61	1,084,021.68	44,026.93	4.1%
Morris	713,923.61	143,364.77	261,041.51	8,370.71	1,126,700.60	1,103,851.52	22,849.09	2.1%
Morristown	569,167.71	165,384.27	178,642.27	5,374.35	918,568.59	900,056.93	18,511.66	2.1%
New Providence	273,773.05	90,612.04	111,833.38	5,466.03	481,684.49	471,876.46	9,808.03	2.1%
North Brunswick	568,063.30	193,218.49	208,166.54	10,222.87	979,671.20	959,816.70	19,854.50	2.1%
North Plainfield	504,438.36	73,480.95	166,630.34	3,202.17	747,751.82	732,403.67	15,348.15	2.1%
Parsippany	438,971.40	473,074.94	308,618.87	7,837.88	1,228,503.10	1,203,697.66	24,805.44	2.1%
Rahway	494,639.43	221,502.94	245,592.61	4,245.34	965,980.31	946,308.15	19,672.17	2.1%
Totowa	225,748.38	62,535.86	95,168.55	8,476.00	391,928.79	380,414.67	11,514.12	3.0%
Union	968,495.06	345,702.51	487,592.97	1,789.00	1,803,579.54	1,749,596.97	53,982.57	3.1%
Warren	192,440.45	108,140.43	89,441.02	12,579.92	402,601.83	398,376.77	4,225.06	1.1%
West Orange	401,568.54	210,801.98	229,868.94	16,985.44	859,224.90	834,144.36	25,080.53	3.0%
<b>Totals</b>	<b>14,546,978.03</b>	<b>6,364,744.22</b>	<b>7,017,733.84</b>	<b>245,591.96</b>	<b>28,175,048.05</b>	<b>27,431,205.44</b>	<b>743,842.62</b>	<b>2.7%</b>

**RESOLUTION NO. 34-14****GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter the "FUND")**APPROVING CERTAIN DISBURSEMENTS**

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

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

**NOW, THEREFORE BE IT RESOLVED**, by the FUND's Board of Fund Commissioners that the attached bill of items totaling \$199,043.64.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
November 12, 2014  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
November 12, 2014  
Date

# November 12th, 2014 - GSMJIF Comissioners Meeting Bills List

Date: 11.1.14  
Bills List #: 35



<u>Notes</u>	<u>PAYABLE TO</u>	<u>DESCRIPTION</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	Patrick DeBlasio	Treasurer November	#1262	\$1,458.34
	The Star Ledger	September Meeting Notice	#1263	\$292.32
	The Times	September RFQ \$25.00, RFQ Extension \$60.03 and Meeting Notice \$5.22 October RFQ \$62.64, meeting ad \$4.06	#1264	\$96.92
	Princeton Public Affairs	Retainer Fee for November	#1265	\$833.33
	Earl Miller	Meeting Venue The Crowne Plaza	#1266	\$1,845.75
	Pringle Quinn Anzano	Fund Attorney Services	#1267	\$1,705.00
	Dynamic Testing	Invoice(s) #6716 Highland PK. #6717 N. Brunswick; #6718 Fair Haven; #6759 Kearny; #6758 Berkeley Heights	#1268	\$1,542.00
	Bank of America/ Merrill Lynch	Quarterly Fees	#1269	\$1,250.00
	State of NJ - DOBI	Professional Services - Audit	#1270	\$1,598.32
	Caphart Scatchard	Invoice for October	#1271	\$1,250.00
		<b><u>Total in Checks \$11,871.98</u></b>		
		<b><u>Wire Transfers</u></b>		
	PMA	Risk Control Services Insyallment #12 or 12 for 2014	WT	\$ 38,250.00
	PMA	Berkeley Township	WT	\$ 32,745.34
	PMA	City of Rahway	WT	\$197,947.61
	PMA	City of Rahway - Less Pre-fund Eastman	WT	(\$145,216.77)
	PMA	City of Hoboken	WT	\$88,153.46
	PMA	City of Hoboken Less Pre-Fund Jones	WT	(\$88,074.33)
	PMA	City of Hoboken	WT	\$2,108.40
	PMA	City of Englewood	WT	\$15,605.79
	PMA	Hamilton Township	WT	\$19,358.71
	PMA	Livingston Township	WT	\$11,622.32
	PMA	Montclair Township	WT	\$997.78
	PMA	Township of Maplewood	WT	\$1,174.15
	PMA	Township of Ewing	WT	\$2,093.95
	PMA	Township of Howell	WT	\$1,569.88
	PMA	Union Township	WT	\$8,835.37
		<b><u>TOTAL TO PMA \$187,171.66</u></b>		
			Subtotal	\$ 199,043.64
			Total	\$ 199,043.64



**RESOLUTION NO. 35-14****GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "FUND")

**APPROVING CLAIMS PAYMENTS**

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that confirmation and authorization approval is made in issuance of the attached claims payments totaling \$2,155,181 against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
November 12<sup>th</sup>, 2014  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
November 12<sup>th</sup>, 2014  
Date



# GSMJIF - COMM MEETING PAY SUMMARY REPORT

November 2014 Report

October Paid

<b>WC</b>					<b>Grand Total October 2014</b>	<b>AMT</b>	
<b>TWP</b>	<b>TPA</b>	<b>AMT</b>			Post 2012 CLAIMS	1,554,152	
Par Troy Hills	D&H	66,410			Prior 2012 CLAIMS	601,029	
Bloomfield	D&H	3,077			<b>TOTAL PAID</b>	2,155,181	
All Other	QL	687,452					
<b>Total WC</b>		756,939					
<b>PAL</b>							
<b>ALL TWP</b>							
AL	QL	53,714					
APD	QL	18,648					
EPL	QL	76,699					
GL	QL	580,209					
POL	QL	14,298					
PROP	QL	53,645					
<b>Total PAL</b>		797,213					
WC		756,939					
PAL		797,213					
<b>Grand Total post 2012</b>		1,554,152					
<b>PMA PRIOR 2012</b>							
WC	PMA	297,782					
PAL	PMA	303,247					
APD PROP	PMA	0					
<b>Total Prior 2012</b>		601,029					



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

November 2014

Jason Marett, Claims Service Manager



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

11/1/2014

### **Index of Reports**

Property, Auto & Liability Claim Activity Report - 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011

Workers Compensation Claims Activity Report - 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2014

### Policy Year 2002

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	17	0	\$8,621	\$507	16	0	\$35,802	\$2,238	0	0	\$0	\$0
Hamilton Township	3	0	\$38,055	\$12,685	26	0	\$277,959	\$10,691	1	0	\$0	\$0
North Plainfield Borough	5	0	\$21,132	\$4,226	17	0	\$21,474	\$1,263	0	0	\$0	\$0
South Brunswick Township	8	0	\$1,674	\$209	13	0	\$121,547	\$9,350	0	0	\$0	\$0
Union Township	65	0	\$36,652	\$564	33	0	\$51,866	\$1,572	2	0	\$0	\$0
	98	0	\$106,134	\$1,083	105	0	\$508,648	\$4,844	3	0	\$0	\$0

### Policy Year 2003

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	36	0	\$68,113	\$1,892	26	0	\$6,549	\$252	4	0	\$13,683	\$3,421
Ewing, Township of	11	0	\$21,144	\$1,922	8	0	\$0	\$0	0	0	\$0	\$0
Hamilton Township	7	0	\$29,515	\$4,216	20	0	\$25,102	\$1,255	2	0	\$3,505	\$1,753
Howell, Township of	4	0	\$3,697	\$924	39	0	\$88,686	\$2,274	0	0	\$0	\$0
Kenilworth Borough	7	0	\$22,156	\$3,165	4	0	\$535	\$134	0	0	\$0	\$0
North Plainfield Borough	14	0	\$10,323	\$737	19	0	\$194,134	\$10,218	2	0	\$3,136	\$1,568
Rahway, City of	14	0	\$22,080	\$1,577	22	0	\$215,420	\$9,792	0	0	\$0	\$0
South Brunswick Township	30	0	\$23,401	\$780	24	0	\$160,499	\$6,687	2	0	\$4,972	\$2,486
Union Township	72	0	\$63,666	\$884	85	0	\$321,572	\$3,783	2	0	\$27,928	\$13,964
West Orange, Township of	6	0	\$3,272	\$545	5	0	\$54,283	\$10,857	0	0	\$0	\$0
	201	0	\$267,367	\$1,330	252	0	\$1,066,780	\$4,233	12	0	\$53,224	\$4,435



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2014

Policy Year 2004

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	0	\$35,781	\$1,193	30	0	266,882	\$8,896	6	0	\$27,305	\$4,551
Eastampton Township	0	0	\$0	\$0	1	0	0	\$0	0	0	\$0	\$0
Englewood, City of	16	0	\$45,084	\$2,818	59	0	102,506	\$1,737	1	0	\$1,760	\$1,760
Ewing, Township of	19	0	\$51,513	\$2,711	4	0	0	\$0	0	0	\$0	\$0
Hamilton Township	1	0	\$1,000	\$1,000	19	0	123,078	\$6,478	2	0	\$3,178	\$1,589
Hoboken, City of	18	0	\$27,565	\$1,531	35	0	675,524	\$19,301	1	0	\$3,985	\$3,985
Howell, Township of	9	0	\$57,919	\$6,435	42	0	250,978	\$5,976	2	0	\$25,000	\$12,500
Kenilworth Borough	7	0	\$5,044	\$721	11	0	164,117	\$14,920	0	0	\$0	\$0
Livingston Township	7	0	\$5,587	\$798	28	0	508,015	\$18,143	0	0	\$0	\$0
North Plainfield Borough	11	0	\$0	\$0	10	0	1,273	\$127	1	0	\$323	\$323
Rahway, City of	26	0	\$8,330	\$320	30	0	13,945	\$465	1	0	\$1,040	\$1,040
South Brunswick Township	27	0	\$30,043	\$1,113	20	0	42,836	\$2,142	0	0	\$0	\$0
Union Township	53	0	\$259,739	\$4,901	54	0	300,730	\$5,569	0	0	\$0	\$0
West Orange, Township of	54	0	\$56,461	\$1,046	41	0	577,834	\$14,094	2	0	\$0	\$0
	278	0	\$584,066	\$2,101	384	0	\$3,027,718	\$7,885	16	0	\$62,591	\$3,912



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2014

Policy Year 2005

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	23	0	17,140	\$745	23	0	5,371	\$234	4	0	\$19,642	\$4,911
Eastampton Township	2	0	5,081	\$2,541	1	0	0	\$0	0	0	\$0	\$0
Englewood, City of	15	0	48,636	\$3,242	86	0	695,872	\$8,092	1	0	\$10,723	\$10,723
Ewing, Township of	20	0	14,711	\$736	10	0	2,452	\$245	1	0	\$1,695	\$1,695
Hamilton Township	10	0	13,106	\$1,311	12	0	41,710	\$3,476	2	0	\$24,754	\$12,377
Hoboken, City of	31	0	78,638	\$2,537	56	0	875,973	\$15,642	0	0	\$0	\$0
Howell, Township of	16	0	201,474	\$12,592	29	0	147,398	\$5,083	1	0	\$0	\$0
Jackson Township	20	0	15,538	\$777	31	0	293,988	\$9,483	0	0	\$0	\$0
Kenilworth Borough	7	0	49,176	\$7,025	2	0	0	\$0	0	0	\$0	\$0
Livingston Township	17	0	25,244	\$1,485	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	0	\$905,121	\$2,345	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

11/1/2014

Policy Year 2006

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	22	0	70,587	\$3,209	22	0	29,038	\$1,320	3	0	\$22,406	\$7,469
Eastampton Township	1	0	825	\$825	0	0	0	\$0	0	0	\$0	\$0
Englewood, City of	20	0	19,767	\$988	53	0	507,915	\$9,583	2	0	\$18,124	\$9,062
Ewing Township	13	0	8,926	\$687	5	0	0	\$0	0	0	\$0	\$0
Hamilton Township	7	0	31,953	\$4,565	9	0	147,666	\$16,407	0	0	\$0	\$0
Harrison, Town of	12	0	12,176	\$1,015	7	0	2,150	\$307	0	0	\$0	\$0
Hoboken, City of	23	0	30,182	\$1,312	46	0	1,205,460	\$26,206	0	0	\$0	\$0
Howell Township	13	0	251,908	\$19,378	27	0	118,647	\$4,394	1	0	\$0	\$0
Jackson Township	13	0	259,915	\$19,993	20	0	204,450	\$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	0	\$2,820,477	\$5,827	18	0	\$247,694	\$13,761





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2014

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	0	15,688	\$654	17	0	242,108	\$14,242	0	0	\$0	\$0
Eastampton Township	1	0	500	\$500	1	0	22,991	\$22,991	0	0	\$0	\$0
Englewood, City of	19	0	14,589	\$768	38	0	349,414	\$9,195	6	0	\$24,292	\$4,049
Ewing Township	2	0	2,046	\$1,023	8	0	109,538	\$13,692	0	0	\$0	\$0
Hamilton Township	3	0	4,552	\$1,517	20	0	52,745	\$2,637	3	0	\$1,252	\$417
Harrison, Town of	12	0	50,120	\$4,177	12	0	63,941	\$5,328	1	0	\$0	\$0
Highland Park Borough	13	0	6,555	\$504	17	0	59,833	\$3,520	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	0	11,567	\$578	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	0	475,852	\$7,931	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	36,641	\$564	40	1	621,432	\$15,536	0	0	\$0	\$0
	404	0	\$713,970	\$1,767	482	1	\$3,459,521	\$7,177	27	0	\$104,295	\$3,863



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2014

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	37,535	\$1,341	8	0	19,979	\$2,497	4	0	\$18,374	\$4,594
Caldwell Borough	2	0	500	\$250	8	0	0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	0	\$0	1	1	10,000	\$10,000	1	0	\$0	\$0
Englewood, City of	42	0	35,711	\$850	47	1	469,296	\$9,985	5	0	\$1,743	\$349
Ewing Township	5	0	10,618	\$2,124	6	1	120,000	\$20,000	0	0	\$0	\$0
Hamilton Township	0	0	0	\$0	20	1	136,887	\$6,844	0	0	\$0	\$0
Harrison, Town of	3	0	500	\$167	13	0	19,474	\$1,498	0	0	\$0	\$0
Highland Park Borough	9	1	10,197,905	\$1,133,101	9	0	15,119	\$1,680	2	0	\$3,982	\$1,991
Hoboken, City of	26	0	19,890	\$765	42	1	716,394	\$17,057	1	0	\$24,000	\$24,000
Howell Township	11	0	23,600	\$2,145	26	1	42,260	\$1,625	1	0	\$3,800	\$3,800
Kenilworth, Borough of	6	0	8,812	\$1,469	0	0		\$0	0	0	\$0	\$0
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	1	128,476	\$1,810	0	0	\$0	\$0
North Plainfield Boro	13	0	29,492	\$2,269	23	1	158,208	\$6,879	2	0	\$2,940	\$1,470
Rahway, City of	18	0	58,442	\$3,247	43	1	282,022	\$6,559	8	0	\$1,681	\$210
South Brunswick Township	21	0	25,131	\$1,197	19	1	102,866	\$5,414	1	0	\$0	\$0
Union Township	47	0	94,315	\$2,007	57	1	335,653	\$5,889	1	0	\$491	\$491
West Orange, Township of	59	0	22,312	\$378	45	1	247,656	\$5,503	1	0	\$2,154	\$2,154
	327	1	\$10,596,428	\$32,405	501	13	\$2,895,479	\$5,779	43	0	\$130,680	\$3,039



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2014

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	0	1,090,170	\$36,339	12	0	290,851	\$24,238	0	0	\$0	\$0
Caldwell Borough	4	0	145	\$36	7	0	6,419	\$917	0	0	\$0	\$0
Eastampton Township	4	0	16,524	\$4,131	1	0	2,500	\$2,500	0	0	\$0	\$0
Englewood, City of	29	0	66,737	\$2,301	50	1	1,191,164	\$23,823	9	0	\$9,514	\$1,057
Ewing Township	5	0	378	\$76	9	0	43,865	\$4,874	1	0	\$0	\$0
Fanwood Borough	4	0	95	\$24	6	0	38,703	\$6,451	0	0	\$0	\$0
Hamilton Township	6	1	446,757	\$74,460	23	1	1,458,705	\$63,422	0	0	\$0	\$0
Harrison, Town of	7	0	5,447	\$778	4	0	22,903	\$5,726	1	0	\$738	\$738
Highland Park Borough	15	0	10,905	\$727	19	1	158,417	\$8,338	3	0	\$0	\$0
Hoboken, City of	30	0	107,688	\$3,590	35	1	322,462	\$9,213	2	0	\$0	\$0
Howell Township	11	0	18,690	\$1,699	35	0	116,452	\$3,327	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	0	312,731	\$13,030	0	0	\$0	\$0
Maplewood, Township of	7	0	27,106	\$3,872	10	0	115,373	\$11,537	2	0	\$4,689	\$2,345
Montclair Township	27	0	367,418	\$13,608	41	0	239,265	\$5,836	0	0	\$0	\$0
North Plainfield Boro	11	0	3,688	\$335	15	0	66,496	\$4,433	0	0	\$0	\$0
Rahway, City of	13	0	17,324	\$1,333	18	0	38,366	\$2,131	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	0	217,938	\$4,738	34	0	97,193	\$2,859	3	0	\$0	\$0
	326	1	\$2,529,654	\$7,760	468	4	\$4,693,841	\$10,030	38	0	\$41,699	\$1,097



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2014

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	0	28,018	\$1,078	9	0	90,958	\$10,106	3	0	\$31,341	\$10,447
Caldwell Borough	6	0	15,752	\$2,625	9	0	17,765	\$1,974	5	0	\$18,853	\$3,771
Eastampton Township	4	0	5,426	\$1,357	4	1	465,734	\$116,434	1	0	\$116	\$116
Englewood, City of	26	0	47,460	\$1,825	39	0	195,870	\$5,022	12	0	\$19,885	\$1,657
Ewing Township	7	0	69,210	\$9,887	9	1	618,891	\$68,766	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	0	\$0	5	1	57,510	\$11,502	0	0	\$0	\$0
Frehold Township	19	0	36,483	\$1,920	10	1	309,246	\$30,925	1	0	\$4,096	\$4,096
Hamilton Township	7	0	9,335	\$1,334	13	0	6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	7,311	\$914	8	0	452,911	\$56,614	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	2,951	\$268	15	1	69,633	\$4,642	3	0	\$0	\$0
Hoboken, City of	19	0	81,311	\$4,280	53	0	531,493	\$10,028	1	0	\$0	\$0
Howell Township	10	0	44,201	\$4,420	59	1	113,905	\$1,931	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	1,285	\$428	4	0	155,960	\$38,990	0	0	\$0	\$0
Livingston Township	16	0	8,203	\$513	43	0	133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	12,364	\$1,236	7	1	140,100	\$20,014	0	0	\$0	\$0
Maplewood, Township of	5	0	4,219	\$844	16	0	34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	34,413	\$3,824	8	0	804	\$101	1	0	\$0	\$0
Montclair Township	31	1	198,896	\$6,416	53	0	263,721	\$4,976	2	0	\$10,523	\$5,262
Morris Township	14	0	16,916	\$1,208	14	1	142,674	\$10,191	1	0	\$0	\$0
North Plainfield Boro	16	0	6,205	\$388	16	0	18,168	\$1,136	1	0	\$467	\$467
Rahway, City of	21	0	28,725	\$1,368	32	0	15,710	\$491	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	25,220	\$1,146	33	0	152,153	\$4,611	3	0	\$35,190	\$11,730
Union Township	47	0	75,135	\$1,599	30	2	625,890	\$20,863	0	0	\$0	\$0
Warren Township	16	0	93,201	\$5,825	7	0	7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	0	18,634	\$565	33	0	206,581	\$6,260	3	0	\$24,000	\$8,000
	388	1	\$870,874	\$2,245	529	10	\$4,828,245	\$9,127	56	0	\$260,379	\$4,650



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2014

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	0	19,170	\$2,396	14	0	1,504	\$107	4	0	\$2,686	\$672
Caldwell Borough	3	0	2,576	\$859	14	0	22,418	\$1,601	3	0	\$24,644	\$8,215
Eastampton Township	1	0	1,542	\$1,542	1	0	500	\$500	0	0	\$0	\$0
Englewood, City of	21	0	36,166	\$1,722	37	1	694,062	\$18,758	14	0	\$10,028	\$716
Ewing Township	6	0	13,969	\$2,328	12	0	26,658	\$2,222	0	0	\$0	\$0
Fair Haven Borough	3	0	0	\$0	1	0	0	\$0	1	0	\$0	\$0
Fanwood Borough	4	0	2,454	\$614	4	0	16,864	\$4,216	1	0	\$24,000	\$24,000
Frehold Township	14	0	15,183	\$1,085	11	1	60,433	\$5,494	4	0	\$24,000	\$6,000
Hamilton Township	11	1	329,364	\$29,942	18	2	784,848	\$43,603	7	0	\$0	\$0
Harrison, Town of	7	0	6,872	\$982	8	1	148,860	\$18,608	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	5,333	\$485	6	1	79,737	\$13,290	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	7,522	\$342	51	1	317,227	\$6,220	1	0	\$0	\$0
Howell Township	4	0	1,455	\$364	23	1	741,444	\$32,237	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	227,154	\$3,606	9	0	\$7,752	\$861
Manalapan Township	13	0	44,447	\$3,419	7	0	10,476	\$1,497	0	0	\$0	\$0
Maplewood, Township of	13	0	27,423	\$2,109	10	0	5,935	\$594	3	0	\$1,153	\$384
Middlesex Boro	11	0	11,711	\$1,065	10	0	1,707	\$171	1	0	\$0	\$0
Montclair Township	18	0	14,448	\$803	67	0	36,691	\$548	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	77,987	\$2,689	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	0	98,197	\$2,338	39	0	14,034	\$360	7	0	\$24,001	\$3,429
Warren Township	9	0	20,764	\$2,307	9	1	40,298	\$4,478	7	0	\$34,878	\$4,983
West Orange, Township of	19	0	21,350	\$1,124	47	1	220,046	\$4,682	4	0	\$90	\$23
	360	1	\$834,937	\$2,319	555	12	\$3,637,842	\$6,555	113	0	\$475,251	\$4,206



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2014

### Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	\$1,161,391	44.4%	\$16,832	1,156,197	1	511,993	\$511,993
Hamilton Township	162	42.3%	\$821,642	31.4%	\$5,072	821,653	1	92543	\$92,543
North Plainfield Borough	20	5.2%	\$87,679	3.4%	\$4,384	87,678	0	0	\$0
South Brunswick Township	40	10.4%	\$302,370	11.6%	\$7,559	302,371	0	0	\$0
Union Township	92	24.0%	\$239,800	9.2%	\$2,607	239,799	0	0	\$0
	383	100.0%	\$2,612,882	100.0%	\$6,822	\$2,607,698	2	\$604,536	\$302,268

### Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	0	0	\$0
Ewing, Township of	78	13.2%	911,900	21.2%	\$11,691	867,231	2	158,609	\$79,305
Hamilton Township	123	20.7%	838,339	19.5%	\$6,816	827,258	1	310,792	\$310,792
Howell, Township of	74	12.5%	405,297	9.4%	\$5,477	397,527	1	63,176	\$63,176
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	0	0	\$0
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	0	0	\$0
Rahway, City of	34	5.7%	217,282	5.0%	\$6,391	217,280	0	0	\$0
South Brunswick Township	52	8.8%	627,448	14.6%	\$12,066	627,448	0	0	\$0
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	0	0	\$0
	593	100.0%	\$4,306,903	100.0%	\$7,263	\$4,243,382	4	\$532,577	\$133,144



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2014

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	684,941	12.0%	\$7,135	644,973	2	140,458	\$70,229
Eastampton Township	3	0.5%	162,683	2.9%	\$54,228	151,853	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	13.2%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	775,088	13.6%	\$5,033	734,725	1	236,383	\$236,383
Howell, Township of	35	5.5%	648,112	11.4%	\$18,517	492,570	2	538,352	\$269,176
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	6.1%	\$17,307	346,142	0	0	\$0
Rahway, City of	53	8.4%	1,246,176	21.9%	\$23,513	1,163,130	1	954,999	\$954,999
South Brunswick Township	71	11.3%	217,327	3.8%	\$3,061	217,324	0	0	\$0
Union Township	105	16.6%	802,280	14.1%	\$7,641	802,279	0	0	\$0
	631	100.0%	\$5,689,144	100.0%	\$9,016	\$5,359,394	7	\$2,031,249	\$290,178



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2014

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	690,988	9.0%	\$5,906	581,985	7	415,434	\$59,348
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	0	0	\$0
Englewood, City of	96	10.0%	930,214	12.1%	\$9,690	924,027	1	282,329	\$282,329
Ewing, Township of	64	6.7%	211,761	2.8%	\$3,309	211,757	0	0	\$0
Hamilton Township	173	18.0%	2,082,115	27.1%	\$12,035	1,744,171	1	1,443,847	\$1,443,847
Hoboken, City of	56	5.8%	937,987	12.2%	\$16,750	937,984	0	0	\$0
Howell, Township of	52	5.4%	522,722	6.8%	\$10,052	522,715	0	0	\$0
Jackson Township	29	3.0%	384,061	5.0%	\$13,243	375,938	1	108,326	\$108,326
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	0	0	\$0
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	0	0	\$0
Montclair Township	87	9.1%	336,883	4.4%	\$3,872	336,866	0	0	\$0
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	0	0	\$0
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	0	0	\$0
South Brunswick Township	52	5.4%	618,535	8.1%	\$11,895	554,829	1	191,145	\$191,145
Union Township	86	9.0%	573,032	7.5%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,678,831	100.0%	\$8,007	\$7,153,814	11	\$2,441,081	\$221,916





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2014

### Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	916,471	10.4%	\$7,701	805,910	7	575,096	\$82,157
Eastampton Township	1	0.1%	0	0.0%	\$0	0	0	0	\$0
Englewood, City of	128	10.0%	1,301,120	14.8%	\$10,165	1,250,749	1	553,705	\$553,705
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	0	0	\$0
Hamilton Township	165	12.9%	773,622	8.8%	\$4,689	720,023	1	146,849	\$146,849
Harrison, Town of	45	3.5%	206,449	2.3%	\$4,588	175,790	1	48,545	\$48,545
Hoboken, City of	60	4.7%	355,521	4.0%	\$5,925	344,985	1	45,901	\$45,901
Howell, Township of	75	5.9%	1,072,560	12.2%	\$14,301	1,023,851	3	455,129	\$151,710
Jackson Township	41	3.2%	378,798	4.3%	\$9,239	344,009	1	46,011	\$46,011
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	0	0	\$0
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	0	0	\$0
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	0	0	\$0
Montclair Township	92	7.2%	420,193	4.8%	\$4,567	420,196	0	0	\$0
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	0	0	\$0
Rahway, City of	42	3.3%	541,072	6.1%	\$12,883	526,624	2	240,436	\$120,218
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	0	0	\$0
Union Township	150	11.7%	1,047,452	11.9%	\$6,983	1,019,980	1	282,302	\$282,302
West Orange, Township of	93	7.3%	599,710	6.8%	\$6,448	567,827	2	212,169	\$106,085
	1281	100.0%	\$8,810,176	100.0%	\$6,878	\$8,397,155	20	\$2,606,143	\$130,307



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2014

### Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,032,066	11.6%	\$9,924	890,777	7	464,280	\$66,326
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	0	0	\$0
Englewood, City of	112	9.5%	781,352	8.8%	\$6,976	779,907	1	265,989	\$265,989
Ewing, Township of	57	4.9%	503,152	5.7%	\$8,827	503,156	0	0	\$0
Hamilton Township	138	11.7%	652,851	7.4%	\$4,731	612,821	2	117,586	\$58,793
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	0	0	\$0
Highland Park Borough	27	2.3%	195,212	2.2%	\$7,230	190,325	1	164,100	\$164,100
Hoboken, City of	71	6.0%	524,636	5.9%	\$7,389	436,014	3	107,095	\$35,698
Howell, Township of	59	5.0%	928,909	10.5%	\$15,744	776,086	3	363,656	\$121,219
Jackson Township	55	4.7%	477,403	5.4%	\$8,680	456,946	1	63,124	\$63,124
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	0	0	\$0
Livingston Township	52	4.4%	665,395	7.5%	\$12,796	632,399	2	91,149	\$45,575
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	0	0	\$0
Montclair Township	83	7.1%	347,320	3.9%	\$4,185	347,314	0	0	\$0
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	0	0	\$0
Rahway, City of	46	3.9%	517,456	5.8%	\$11,249	505,594	1	458,247	\$458,247
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	0	0	\$0
Union Township	118	10.0%	1,199,824	13.5%	\$10,168	1,120,333	2	287,515	\$143,758
West Orange, Township of	88	7.5%	583,822	6.6%	\$6,634	583,825	0	0	\$0
	1175	100.0%	\$8,881,501	100.0%	\$7,559	\$8,307,606	23	\$2,382,741	\$103,597



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2014

### Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	930,394	12.4%	\$11,928	875,626	5	198,499	\$39,700
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	0	0	\$0
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	0	0	\$0
Englewood, City of	89	8.5%	842,946	11.2%	\$9,471	730,330	1	293,986	\$293,986
Ewing, Township of	77	7.3%	451,292	6.0%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	939,621	12.5%	\$6,480	667,050	4	680,479	\$170,120
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	0	0	\$0
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	0	0	\$0
Hoboken, City of	74	7.0%	406,853	5.4%	\$5,498	398,010	1	14,299	\$14,299
Howell, Township of	61	5.8%	1,277,128	17.0%	\$20,937	1,096,923	5	800,332	\$160,066
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	267,195	3.6%	\$6,851	216,565	1	71,900	\$71,900
Maplewood, Township of	54	5.1%	270,953	3.6%	\$5,018	270,952	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%	396,355	5.3%	\$15,244	314,014	3	271,530	\$90,510
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	0	0	\$0
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	0	0	\$0
Union Township	88	8.4%	425,209	5.7%	\$4,832	422,302	1	28,635	\$28,635
West Orange, Township of	62	5.9%	387,954	5.2%	\$6,257	351,200	1	144,824	\$144,824
	1052	100.0%	\$7,524,736	100.0%	\$7,153	\$6,723,099	22	\$2,504,484	\$113,840



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2014

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,722,953	14.9%	\$19,579	1,296,227	9	1,345,496	\$149,500
Caldwell Borough	20	1.8%	749,084	6.5%	\$37,454	402,709	1	652,040	\$652,040
Eastampton Township	4	0.4%	155,710	1.3%	\$38,928	141,714	1	153,323	\$153,323
Englewood, City of	88	8.1%	1,540,751	13.3%	\$17,509	1,327,300	7	804,522	\$114,932
Ewing, Township of	89	8.2%	632,196	5.5%	\$7,103	560,712	4	148,964	\$37,241
Fanwood Borough	9	0.8%	40,664	0.4%	\$4,518	40,665	0	0	\$0
Hamilton Township	133	12.3%	1,168,838	10.1%	\$8,788	954,942	5	666,018	\$133,204
Harrison, Town of	38	3.5%	361,485	3.1%	\$9,513	361,487	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%	871,409	7.5%	\$15,288	729,484	5	713,239	\$142,648
Howell, Township of	38	3.5%	309,076	2.7%	\$8,134	279,734	2	77,903	\$38,952
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	0	0	\$0
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	0	0	\$0
Manalapan Township	23	2.1%	451,468	3.9%	\$19,629	412,242	2	53,007	\$26,504
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	0	0	\$0
Montclair Township	77	7.1%	557,626	4.8%	\$7,242	494,522	2	276,755	\$138,378
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	0	0	\$0
Rahway, City of	32	2.9%	256,314	2.2%	\$8,010	213,605	1	189,134	\$189,134
South Brunswick Township	63	5.8%	305,787	2.6%	\$4,854	305,786	0	0	\$0
Union Township	93	8.6%	1,335,783	11.6%	\$14,363	1,269,722	2	190,974	\$95,487
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	0	0	\$0
West Orange, Township of	78	7.2%	410,797	3.6%	\$5,267	406,199	1	64,903	\$64,903
	1085	100.0%	\$11,549,931	100.0%	\$10,645	\$9,877,036	42	\$5,336,278	\$127,054



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2014

### Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	725,786	6.0%	\$9,677	539,118	10	510,027	\$51,003
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	0	0	\$0
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	0	0	\$0
Englewood, City of	63	5.4%	613,091	5.1%	\$9,732	599,725	1	21,458	\$21,458
Ewing, Township of	74	6.3%	547,158	4.5%	\$7,394	486,086	3	129,561	\$43,187
Fanwood Borough	13	1.1%	128,793	1.1%	\$9,907	116,511	1	78,473	\$78,473
Freehold Township	63	5.4%	693,400	5.8%	\$11,006	587,717	1	292,423	\$292,423
Hamilton Township	130	11.1%	1,719,996	14.3%	\$13,231	1,528,078	2	400,883	\$200,442
Harrison, Town of	29	2.5%	296,057	2.5%	\$10,209	295,019	1	125,973	\$125,973
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	0	0	\$0
Hoboken, City of	79	6.8%	772,800	6.4%	\$9,782	562,511	14	519,923	\$37,137
Howell, Township of	62	5.3%	587,630	4.9%	\$9,478	539,636	1	81,921	\$81,921
Kenilworth Borough	16	1.4%	295,535	2.5%	\$18,471	295,538	0	0	\$0
Livingston Township	41	3.5%	943,269	7.8%	\$23,007	651,671	1	491,345	\$491,345
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	0	0	\$0
Maplewood, Township of	33	2.8%	231,565	1.9%	\$7,017	189,149	1	92,189	\$92,189
Middlesex Borough	12	1.0%	268,397	2.2%	\$22,366	193,819	1	261,506	\$261,506
Montclair Township	79	6.8%	638,592	5.3%	\$8,083	579,725	3	277,023	\$92,341
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	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%	176,213	1.5%	\$9,790	176,213	1	108,527	\$108,527
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	0	0	\$0
South Brunswick Township	64	5.5%	593,082	4.9%	\$9,267	465,082	2	255,284	\$127,642
Union Township	96	8.2%	1,797,211	14.9%	\$18,721	1,579,362	4	733,820	\$183,455
Warren Township	14	1.2%	175,954	1.5%	\$12,568	108,856	1	124,833	\$124,833
West Orange, Township of	56	4.8%	498,198	4.1%	\$8,896	378,491	3	242,235	\$80,745
	1166	100.0%	\$12,030,185	100.0%	\$10,317	\$10,199,761	51	\$4,747,404	\$93,086



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2014

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	371,357	3.2%	\$7,007	255,127	7	201,832	\$28,833
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%	482,045	4.1%	\$6,102	449,480	4	84,299	\$21,075
Ewing, Township of	87	6.9%	1,255,619	10.8%	\$14,432	943,028	5	926,519	\$185,304
Fair Haven Borough	8	0.6%	65,046	0.6%	\$8,131	65,046	0	0	\$0
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	0	0	\$0
Freehold Township	59	4.7%	90,255	0.8%	\$1,530	83,443	2	32,517	\$16,259
Hamilton Township	138	10.9%	2,131,226	18.3%	\$15,444	1,576,265	8	1,725,304	\$215,663
Harrison, Town of	23	1.8%	259,978	2.2%	\$11,303	182,125	1	88,568	\$88,568
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	0	0	\$0
Hoboken, City of	98	7.8%	1,349,855	11.6%	\$13,774	951,635	9	1,170,873	\$130,097
Howell, Township of	48	3.8%	515,430	4.4%	\$10,738	443,445	2	184,378	\$92,189
Kenilworth Borough	10	0.8%	12,531	0.1%	\$1,253	12,532	0	0	\$0
Livingston Township	54	4.3%	931,993	8.0%	\$17,259	703,217	9	692,225	\$76,914
Manalapan Township	29	2.3%	144,860	1.2%	\$4,995	126,220	1	25,974	\$25,974
Maplewood, Township of	47	3.7%	320,824	2.8%	\$6,826	318,431	1	58,592	\$58,592
Middlesex Borough	22	1.7%	348,009	3.0%	\$15,819	266,201	2	192,050	\$96,025
Montclair Township	62	4.9%	589,318	5.1%	\$9,505	535,667	5	259,163	\$51,833
Morris Township	43	3.4%	311,823	2.7%	\$7,252	289,037	3	96,069	\$32,023
Morristown, Town of	38	3.0%	211,937	1.8%	\$5,577	202,364	1	160,114	\$160,114
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	0	0	\$0
North Brunswick Township	50	4.0%	252,874	2.2%	\$5,057	200,983	3	103,492	\$34,497
North Plainfield Borough	20	1.6%	76,699	0.7%	\$3,835	76,700	0	0	\$0
Rahway, City of	63	5.0%	394,308	3.4%	\$6,259	335,279	1	119,584	\$119,584
Union Township	74	5.9%	980,420	8.4%	\$13,249	677,842	5	633,744	\$126,749
Warren Township	11	0.9%	81,345	0.7%	\$7,395	75,486	1	68,336	\$68,336
West Orange, Township of	69	5.5%	312,355	2.7%	\$4,527	275,834	4	93,492	\$23,373
	1262	100.0%	\$11,645,627	100.0%	\$9,228	\$9,200,905	74	\$6,917,125	\$93,475



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

11/1/2014

#### Year 2002

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

#### Year 2003

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

11/1/2014

#### Year 2004

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

#### Year 2005

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





## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

11/1/2014

Year 2006

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

11/1/2014

Year 2007

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

11/1/2014

Year 2008

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

11/1/2014

Year 2009

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

11/1/2014

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	14	75	18.67%	277	5.05%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	13	63	20.63%	350	3.71%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	30	79	37.97%	746	4.02%
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		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>	245	1166	21.01%	7575	3.23%



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

11/1/2014

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	12	53	22.64%	277	4.33%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	7	59	11.86%	227	3.08%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	23	98	23.47%	732	3.14%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	15	54	27.78%	275	5.45%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	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	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
<b>GSMJIF</b>	239	1262	18.94%	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

Executive Summary

11/1/2014

<b>Commercial Auto</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>3164</b>
Open Claims as of Nov 1, 2014 for all policy years:	<b>4</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>\$905,121</b>
Total Incurred for 2006 Losses:	<b>\$1,163,119</b>
Total Incurred for 2007 Losses:	<b>\$713,970</b>
Total Incurred for 2008 Losses:	<b>\$10,596,428</b>
Total Incurred for 2009 Losses:	<b>\$2,529,654</b>
Total Incurred for 2010 Losses:	<b>\$870,874</b>
Total Incurred for 2011 Losses:	<b>\$834,937</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 Nov 1, 2014 for all policy years:	<b>40</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>\$3,027,718</b>
Total Incurred for 2005 Losses:	<b>\$2,517,871</b>
Total Incurred for 2006 Losses:	<b>\$2,820,477</b>
Total Incurred for 2007 Losses:	<b>\$3,459,521</b>
Total Incurred for 2008 Losses:	<b>\$2,895,479</b>
Total Incurred for 2009 Losses:	<b>\$4,693,841</b>
Total Incurred for 2010 Losses:	<b>\$4,828,245</b>
Total Incurred for 2011 Losses:	<b>\$3,637,842</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

11/1/2014

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

### Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

**4.8**

Average Paid By Reporting Time - 2002 to Present

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

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

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

<b>Worker's Compensation</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>9587</b>
Open Claims as of Nov 1, 2014 for all policy years:	<b>256</b>
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$2,612,882</b>
Total Incurred for 2003 Losses:	<b>\$4,306,903</b>
Total Incurred for 2004 Losses:	<b>\$5,689,144</b>
Total Incurred for 2005 Losses:	<b>\$7,678,831</b>
Total Incurred for 2006 Losses:	<b>\$8,810,176</b>
Total Incurred for 2007 Losses:	<b>\$8,881,501</b>
Total Incurred for 2008 Losses:	<b>\$7,524,736</b>
Total Incurred for 2009 Losses:	<b>\$11,549,931</b>
Total Incurred for 2010 Losses:	<b>\$12,030,185</b>
Total Incurred for 2011 Losses:	<b>\$11,645,627</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 - GSMJIF

Payments Over SIR - Checks Issued 10/01/14 to 11/01/14

### Account Summary

#### Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

#### AL / GL / PL

Account Name	Account Number	Payment Amount
CITY OF ENGLEWOOD	8771339	2,851.30
CITY OF HOBOKEN	1238468	100,061.20
CITY OF RAHWAY	1236744	30,160.37
EASTAMPTON TOWNSHIP	2228252	11,743.75
EWING TOWNSHIP	8769580	489.60
FANWOOD BOROUGH	2499465	2,925.99
FREEHOLD TOWNSHIP	2500759	4,237.11
HAMILTON TOWNSHIP	3389434	4,618.93
HIGHLAND PARK BOROUGH	3394194	20,477.73
HOWELL TOWNSHIP	3394186	15,384.22
LIVINGSTON TOWNSHIP	4871315	86,935.09
MAPLEWOOD TOWNSHIP	5376165	260.12
MONTCLAIR TOWNSHIP	5375357	3,396.09
MORRIS TOWNSHIP	5384508	2,187.90
NORTH PLAINFIELD BORO	6283535	3,897.36
UNION TOWNSHIP	9125386	5,066.60
WEST ORANGE TOWNSHIP	9279688	8,553.88
		<b>303,247.24</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.



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 10/01/14 to 11/01/14

### Property / Automobile Physical Damage

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request Date	Tax ID	Payee	Payment Amount
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Claim Types: All Property (Pol Sym 89) and Auto (Pol Sym 19; Loss Lines 12-15)

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



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 10/01/14 to 11/01/14

### Workers' Compensation Claims

#### Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	27,573.20	708.85	4,463.29	32,745.34
CALDWELL BOROUGH	1244102	0.00	0.00	321.30	321.30
CITY OF ENGLEWOOD	2228377	0.00	33,869.20	-18,263.41	15,605.79
CITY OF HOBOKEN	1249580	2,018.40	558.51	90.00	2,666.91
CITY OF RAHWAY	1236736	112,633.17	36,691.40	2,805.44	152,130.01
EASTAMPTON TOWNSHIP	2228252	0.00	1,245.00	33.55	1,278.55
EWING TOWNSHIP	8769580	0.00	0.00	2,509.35	2,509.35
FANWOOD BOROUGH	2499465	0.00	714.60	1,140.20	1,854.80
FREEHOLD TOWNSHIP	2500759	0.00	0.00	192.00	192.00
HAMILTON TOWNSHIP	3389434	2,403.80	7,740.82	3,395.16	13,539.78
HARRISON, TOWN OF	8772758	1,037.20	400.00	7.50	1,444.70
HOWELL TOWNSHIP	3394186	3,615.00	-126.00	-8.00	3,481.00
HOWELL TOWNSHIP	8769648	0.00	1,152.00	523.36	1,675.36
LIVINGSTON TOWNSHIP	4871323	4,203.72	1,081.39	6,337.21	11,622.32
MAPLEWOOD TOWNSHIP	5376157	1,174.15	0.00	0.00	1,174.15
MIDDLESEX BOROUGH	5384474	775.88	68.94	1,252.99	2,097.81
MONTCLAIR TOWNSHIP	5375340	963.84	33.94	0.00	997.78
MORRIS TOWNSHIP	5384508	11,030.28	0.00	1,757.70	12,787.98
MORRISTOWN, TOWN OF	0298612	1,035.72	0.00	0.00	1,035.72
NORTH PLAINFIELD BORO	6283535	0.00	858.89	592.41	1,451.30
UNION TOWNSHIP	9125378	34,022.48	1,912.47	301.75	36,236.70
WARREN TOWNSHIP	8778151	933.80	0.00	0.00	933.80
		<b>203,420.64</b>	<b>86,910.01</b>	<b>7,451.80</b>	<b>297,782.45</b>

Garden State Municipal Joint Insurance Fund  
Summary of Claims

line	policy_effective_year	Count of claim_number	Sum of Open Claims	Sum of total_incurred
AUTO LIABILITY	2010	3	1	\$ 513,249.12
	2011	21	-	\$ 7,863.51
	2012	213	8	\$ 509,102.18
	2013	299	21	\$ 1,356,497.66
	2014	391	56	\$ 300,552.97
AUTO LIABILITY Total		927	86	\$ 2,687,265.44
AUTO PHYSICAL DAMAGE	2010	2	-	\$ 9,382.67
	2011	11	-	\$ 41,909.88
	2012	405	1	\$ 1,319,157.58
	2013	376	4	\$ 905,682.24
	2014	464	60	\$ 829,375.74
AUTO PHYSICAL DAMAGE Total		1,258	65	\$ 3,105,508.11
EMPLOYMENT PRACTICES	2011	2	1	\$ 1,176,170.79
	2012	23	6	\$ 3,263,450.21
	2013	34	16	\$ 1,421,198.68
	2014	28	21	\$ 1,713,460.40
EMPLOYMENT PRACTICES Total		87	44	\$ 7,574,280.08
GENERAL LIABILITY	2006	1	-	\$ 133.90
	2007	1	1	\$ 627,148.61
	2008	1	-	\$ -
	2009	2	1	\$ 72,440.15
	2010	23	4	\$ 326,783.86
	2011	121	19	\$ 1,256,380.97
	2012	584	40	\$ 2,622,586.37
	2013	537	47	\$ 2,721,471.59
	2014	517	102	\$ 1,403,081.32
GENERAL LIABILITY Total		1,787	214	\$ 9,030,026.77
PROPERTY	2011	9	-	\$ 9,819.11
	2012	214	-	\$ 3,677,146.09
	2013	94	4	\$ 384,275.21
	2014	89	16	\$ 586,878.33
PROPERTY Total		406	20	\$ 4,658,118.74
PUBLIC OFFICIALS LIABILITY	2008	1	1	\$ 495,338.00
	2012	48	3	\$ 353,668.46
	2013	53	6	\$ 359,774.91
	2014	48	21	\$ 309,483.00
PUBLIC OFFICIALS LIABILITY Total		150	31	\$ 1,518,264.37
WORKERS COMPENSATION	2006	2	2	\$ 34,388.85
	2009	3	3	\$ 37,869.20
	2010	9	6	\$ 134,254.41
	2011	13	6	\$ 222,076.73
	2012	986	140	\$ 11,523,478.03
	2013	996	172	\$ 8,747,919.10
	2014	846	661	\$ 7,230,286.67
WORKERS COMPENSATION Total		2,855	990	\$ 27,930,272.99
Grand Total		7,470	1,450	\$ 56,503,736.50

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

report\_to\_tpa\_year      2014

Count of claim_number		claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	2011	TOWNSHIP OF EWING		1		1
		<b>2011 Total</b>		<b>1</b>		<b>1</b>
	2012	CITY OF HOBOKEN		1	1	2
		HOWELL TOWNSHIP		2		2
		TOWNSHIP OF EWING		1		1
		TOWNSHIP OF UNION			1	1
		<b>2012 Total</b>		<b>4</b>	<b>2</b>	<b>6</b>
	2013	BERKELEY HEIGHTS		1		1
		CITY OF ENGLEWOOD		2	3	5
		CITY OF HOBOKEN		1		1
		CITY OF LINDEN		3		3
		LIVINGSTON TOWNSHIP		1		1
		TOWN OF MORRISTOWN		1		1
		TOWNSHIP OF BLOOMFIELD		1		1
		TOWNSHIP OF EWING		2		2
		TOWNSHIP OF MAPLEWOOD		2		2
		TOWNSHIP OF MONTCLAIR		3		3
		TOWNSHIP OF WARREN		1		1
		TWP OF PARSIPPANY		5	1	6
		TWP OF WEST ORANGE		2	1	3
		<b>2013 Total</b>		<b>25</b>	<b>5</b>	<b>30</b>
	2014	BERKELEY TOWNSHIP		13		13
		BORO OF CALDWELL			2	2
		BORO OF FAIR HAVEN		4		4
		BORO OF FANWOOD		2		2
		BORO OF HIGHLAND PARK		2	1	3
		BORO OF NEW PROVIDENCE		1	2	3
		BORO OF NORTH PLAINFIELD		7	1	8
		BOROUGH OF HADDON HEIGHTS		2		2
		BOROUGH OF KENILWORTH		5	1	6
		BOROUGH OF TOTOWA		5		5
		CITY OF ENGLEWOOD		22		22
		CITY OF HOBOKEN		14	5	19
		CITY OF LINDEN		9	1	10
		CITY OF RAHWAY		13	2	15
		HOWELL TOWNSHIP		11		11

Valued as of 10/31/14

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

report_to_tpa_year	2014
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Count of claim_number line	policy_effective_year	insured	claimant_status		Grand Total
			Closed	Open	
		LIVINGSTON TOWNSHIP		13	13
		TOWN OF GUTTENBERG		7	8
		TOWN OF HARRISON			1
		TOWN OF KEARNY		12	20
		TOWN OF MORRISTOWN		13	16
		TOWNSHIP OF BLOOMFIELD		21	21
		TOWNSHIP OF EASTAMPTON		5	5
		TOWNSHIP OF EWING		2	10
		TOWNSHIP OF FREEHOLD		6	8
		TOWNSHIP OF HAMILTON		1	2
		TOWNSHIP OF LAWRENCE		5	5
		TOWNSHIP OF MAPLEWOOD		13	16
		TOWNSHIP OF MONTCLAIR		31	35
		TOWNSHIP OF MORRIS		8	9
		TOWNSHIP OF UNION		32	33
		TOWNSHIP OF WARREN		9	10
		TWP OF NORTH BRUNSWICK		3	4
		TWP OF PARSIPPANY		24	26
		TWP OF WEST ORANGE		20	24
		<b>2014 Total</b>		<b>335</b>	<b>391</b>
<b>AUTO LIABILITY Total</b>				<b>365</b>	<b>428</b>
<b>AUTO PHYSICAL DAMAGE</b>					
	<b>2012</b>	CITY OF HOBOKEN		1	1
		TOWNSHIP OF EWING		1	1
	<b>2012 Total</b>			<b>2</b>	<b>2</b>
	<b>2013</b>	BERKELEY HEIGHTS		3	3
		CITY OF ENGLEWOOD		2	2
		CITY OF HOBOKEN		1	1
		LIVINGSTON TOWNSHIP		1	1
		TOWNSHIP OF BLOOMFIELD		2	2
		TOWNSHIP OF EWING		2	2
		TOWNSHIP OF HAMILTON		1	1
		TOWNSHIP OF MAPLEWOOD		2	2
		TOWNSHIP OF MONTCLAIR		2	2
		TOWNSHIP OF UNION		1	1
		TOWNSHIP OF WARREN		1	1
		TWP OF NORTH BRUNSWICK		1	1

Valued as of 10/31/14



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

report_to_tpa_year	2014
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Count of claim_number line	policy_effective_year	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
	<b>2013</b>	TWP OF PARSIPPANY		4		4
		TWP OF WEST ORANGE		3		3
	<b>2013 Total</b>			<b>26</b>		<b>26</b>
	<b>2014</b>	BERKELEY HEIGHTS		4		4
		BERKELEY TOWNSHIP		12	4	16
		BORO OF CALDWELL		2	2	4
		BORO OF FAIR HAVEN		4		4
		BORO OF FANWOOD			2	2
		BORO OF HIGHLAND PARK		5		5
		BORO OF NEW PROVIDENCE		6	1	7
		BORO OF NORTH PLAINFIELD		17	2	19
		BOROUGH OF HADDON HEIGHTS		2		2
		BOROUGH OF KENILWORTH		5		5
		BOROUGH OF TOTOWA		8	1	9
		CITY OF ENGLEWOOD		15	2	18
		CITY OF HOBOKEN		14	2	16
		CITY OF LINDEN		6		6
		CITY OF RAHWAY		17	1	18
		HOWELL TOWNSHIP		9	1	10
		LIVINGSTON TOWNSHIP		13	2	15
		TOWN OF GUTTENBERG		7	3	10
		TOWN OF HARRISON			1	1
		TOWN OF KEARNY		16	2	18
		TOWN OF MORRISTOWN		14	2	16
		TOWNSHIP OF BLOOMFIELD		12	2	14
		TOWNSHIP OF EASTAMPTON		6		6
		TOWNSHIP OF EWING		2	3	5
		TOWNSHIP OF FREEHOLD		13	1	14
		TOWNSHIP OF HAMILTON		3	1	4
		TOWNSHIP OF LAWRENCE		11		11
		TOWNSHIP OF MAPLEWOOD		19	2	21
		TOWNSHIP OF MONTCLAIR		28	5	33
		TOWNSHIP OF MORRIS		19	1	20
		TOWNSHIP OF UNION		34	4	38
		TOWNSHIP OF WARREN		13	1	14
		TWP OF NORTH BRUNSWICK		15	2	17

Valued as of 10/31/14

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

report_to_tpa_year	2014
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Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
AUTO PHYSICAL DAMAGE	2014	TWP OF PARSIPPANY		24	3	27	
		TWP OF WEST ORANGE		29	6	35	
	2014 Total			404	59	1	464
AUTO PHYSICAL DAMAGE Total				432	59	1	492
EMPLOYMENT PRACTICES	2013	BORO OF HIGHLAND PARK			1	1	
		TOWNSHIP OF BLOOMFIELD			4	4	
	2013 Total				5	5	
	2014	BERKELEY HEIGHTS				1	1
		CITY OF ENGLEWOOD				3	3
		CITY OF HOBOKEN				5	5
		TOWN OF GUTTENBERG		1			1
		TOWN OF HARRISON		1			1
		TOWNSHIP OF BLOOMFIELD		1		5	6
		TOWNSHIP OF HAMILTON				1	1
		TOWNSHIP OF MAPLEWOOD		1			1
		TOWNSHIP OF MONTCLAIR		1		2	3
		TOWNSHIP OF MORRIS				2	2
	TWP OF PARSIPPANY		2		2	4	
	2014 Total			7	21	28	
	EMPLOYMENT PRACTICES Total				7	26	33
GENERAL LIABILITY	2010	CITY OF ENGLEWOOD			1	1	
		2010 Total				1	1
	2011	BERKELEY TOWNSHIP		1		1	
		CITY OF HOBOKEN			1	1	
	2011 Total			1	1	2	
	2012	BORO OF NORTH PLAINFIELD		1		1	
		TOWNSHIP OF BLOOMFIELD		3		4	7
		TOWNSHIP OF FREEHOLD				1	1
		TOWNSHIP OF MAPLEWOOD		1		1	2
		TOWNSHIP OF MONTCLAIR		1			1
		TOWNSHIP OF UNION				1	1
	2012 Total			6	7	13	
	2013	BERKELEY TOWNSHIP					1
BORO OF CALDWELL			2			2	
BORO OF HIGHLAND PARK			2		1	3	

Valued as of 10/31/14

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

report_to_tpa_year	2014
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Count of claim_number		claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
	<b>2013</b>	BOROUGH OF HADDON HEIGHTS		1		1
		CITY OF ENGLEWOOD		3		4
		CITY OF HOBOKEN		6		7
		CITY OF LINDEN		8		8
		CITY OF RAHWAY		3		3
		HOWELL TOWNSHIP		2		2
		LIVINGSTON TOWNSHIP		1		1
		TOWN OF HARRISON		3		3
		TOWN OF MORRISTOWN		1		1
		TOWNSHIP OF BLOOMFIELD		10	1	11
		TOWNSHIP OF EWING		2		3
		TOWNSHIP OF FREEHOLD		1		1
		TOWNSHIP OF HAMILTON		12	1	13
		TOWNSHIP OF LAWRENCE			1	1
		TOWNSHIP OF MAPLEWOOD		1	1	2
		TOWNSHIP OF MONTCLAIR		5	3	8
		TOWNSHIP OF UNION		4		4
		TWP OF NORTH BRUNSWICK		2		2
		TWP OF PARSIPPANY		4	1	5
		TWP OF WEST ORANGE		9		9
	<b>2013 Total</b>			<b>82</b>	<b>9</b>	<b>95</b>
	<b>2014</b>	BERKELEY HEIGHTS		9	1	10
		BERKELEY TOWNSHIP		2	2	4
		BORO OF CALDWELL		11	3	14
		BORO OF FAIR HAVEN		1	1	2
		BORO OF FANWOOD		2	2	4
		BORO OF HIGHLAND PARK		7	1	8
		BORO OF NEW PROVIDENCE		10	1	11
		BORO OF NORTH PLAINFIELD		1	1	2
		BOROUGH OF HADDON HEIGHTS		9	4	13
		BOROUGH OF KENILWORTH		6		6
		BOROUGH OF TOTOWA		6	1	7
		CITY OF ENGLEWOOD		15	6	21
		CITY OF HOBOKEN		27	7	34
		CITY OF LINDEN		14	10	24
		CITY OF RAHWAY		15	2	18

Valued as of 10/31/14

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

report_to_tpa_year	2014
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Count of claim_number		claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
		HOWELL TOWNSHIP	17	5		22
		LIVINGSTON TOWNSHIP	20	8		28
		TOWN OF GUTTENBERG	4			4
		TOWN OF HARRISON	10		1	11
		TOWN OF KEARNY	36	4		40
		TOWN OF MORRISTOWN	7			7
		TOWNSHIP OF BLOOMFIELD	21	3		24
		TOWNSHIP OF EWING	20	4		24
		TOWNSHIP OF FREEHOLD	13	2		15
		TOWNSHIP OF HAMILTON	7	6		13
		TOWNSHIP OF LAWRENCE	5	2		7
		TOWNSHIP OF MAPLEWOOD	14	1		15
		TOWNSHIP OF MONTCLAIR	27	10		37
		TOWNSHIP OF MORRIS	2	1		3
		TOWNSHIP OF UNION	31	4		35
		TOWNSHIP OF WARREN	3			3
		TWP OF NORTH BRUNSWICK	9	1		10
		TWP OF PARSIPPANY	22	4		26
		TWP OF WEST ORANGE	12	2	1	15
	<b>2014 Total</b>		<b>415</b>	<b>99</b>	<b>3</b>	<b>517</b>
<b>GENERAL LIABILITY Total</b>			<b>504</b>	<b>117</b>	<b>7</b>	<b>628</b>
<b>PROPERTY</b>						
	<b>2013</b>	BERKELEY TOWNSHIP	1			1
		BORO OF HIGHLAND PARK	1			1
		BORO OF NORTH PLAINFIELD	1			1
		CITY OF ENGLEWOOD	2			2
		CITY OF LINDEN	10			10
		TOWNSHIP OF HAMILTON		1		1
		TOWNSHIP OF MONTCLAIR	1			1
		TOWNSHIP OF UNION	1			1
		TWP OF NORTH BRUNSWICK	1			1
		TWP OF PARSIPPANY	1			1
	<b>2013 Total</b>		<b>19</b>	<b>1</b>		<b>20</b>
	<b>2014</b>	BERKELEY HEIGHTS	3			3
		BERKELEY TOWNSHIP	5			5
		BORO OF CALDWELL	5			5
		BORO OF FAIR HAVEN	3	1		4

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

report_to_tpa_year	2014
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Count of claim_number line	policy_effective_year	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
	<b>2014</b>	BORO OF NEW PROVIDENCE		2		2
		BORO OF NORTH PLAINFIELD		1		1
		BOROUGH OF HADDON HEIGHTS		2	1	3
		BOROUGH OF TOTOWA		1	2	3
		CITY OF ENGLEWOOD		8		8
		CITY OF LINDEN		2	1	3
		CITY OF RAHWAY		1	1	2
		LIVINGSTON TOWNSHIP		3		3
		TOWN OF GUTTENBERG		1		1
		TOWN OF HARRISON		2	1	3
		TOWN OF KEARNY		3		3
		TOWN OF MORRISTOWN			2	2
		TOWNSHIP OF BLOOMFIELD		1		1
		TOWNSHIP OF EWING		1		1
		TOWNSHIP OF FREEHOLD		1		1
		TOWNSHIP OF LAWRENCE		1		1
		TOWNSHIP OF MAPLEWOOD		2	1	4
		TOWNSHIP OF MORRIS		2		2
		TOWNSHIP OF UNION		5		5
		TOWNSHIP OF WARREN		4		4
		TWP OF NORTH BRUNSWICK		3	1	4
		TWP OF PARSIPPANY		8	3	11
		TWP OF WEST ORANGE		3	1	4
	<b>2014 Total</b>			<b>73</b>	<b>15</b>	<b>89</b>
<b>PROPERTY Total</b>				<b>92</b>	<b>16</b>	<b>109</b>
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>2008</b>	TOWNSHIP OF MONTCLAIR			1	1
	<b>2008 Total</b>				<b>1</b>	<b>1</b>
	<b>2012</b>	BOROUGH OF MIDDLESEX		1		1
		TWP OF MANALAPAN		1		1
	<b>2012 Total</b>			<b>2</b>		<b>2</b>
	<b>2013</b>	CITY OF HOBOKEN		1		1
		TOWNSHIP OF MONTCLAIR		2		2
		TWP OF NORTH BRUNSWICK			1	1
		TWP OF PARSIPPANY			1	1
	<b>2013 Total</b>			<b>3</b>	<b>2</b>	<b>5</b>

Valued as of 10/31/14

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

report_to_tpa_year	2014
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Count of claim_number		claimant_status					
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY HEIGHTS		1	1	2	
		BERKELEY TOWNSHIP		1		1	
		BORO OF HIGHLAND PARK				1	1
		BORO OF NORTH PLAINFIELD		1	1	2	
		BOROUGH OF TOTOWA		1		1	
		CITY OF ENGLEWOOD		3	1	4	
		CITY OF HOBOKEN		6	4	10	
		CITY OF LINDEN		2		2	
		CITY OF RAHWAY		1		1	
		HOWELL TOWNSHIP		1	3	4	
		LIVINGSTON TOWNSHIP			1	1	
		TOWN OF MORRISTOWN		1		1	
		TOWNSHIP OF BLOOMFIELD		1	1	2	
		TOWNSHIP OF HAMILTON			1	1	
		TOWNSHIP OF LAWRENCE		1		1	
		TOWNSHIP OF MONTCLAIR		3	3	6	
		TOWNSHIP OF MORRIS		1		1	
		TOWNSHIP OF WARREN			1	1	
		TWP OF NORTH BRUNSWICK		1		1	
		TWP OF PARSIPPANY		2	3	5	
		2014 Total			27	21	48
PUBLIC OFFICIALS LIABILITY Total			32	24	56		
WORKERS COMPENSATION	2009	CITY OF HOBOKEN			1	1	
		2009 Total			1	1	
	2010	CITY OF HOBOKEN			1	1	
		2010 Total			1	1	
	2011	BERKELEY TOWNSHIP			1	1	
		TWP OF WEST ORANGE			1	1	
		2011 Total			2	2	
	2012	BERKELEY TOWNSHIP			1	1	
		BORO OF FANWOOD			1	1	
		CITY OF HOBOKEN			1	1	
		TOWNSHIP OF HAMILTON			2	2	
	2012 Total				5	5	
	2013	BERKELEY TOWNSHIP			2	2	

Valued as of 10/31/14

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

report_to_tpa_year	2014
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Count of claim_number		claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
	<b>2013</b>	BORO OF FAIR HAVEN		1		1
		CITY OF HOBOKEN		2	3	6
		HOWELL TOWNSHIP		1		1
		LIVINGSTON TOWNSHIP		1	1	2
		TOWN OF HARRISON		1		1
		TOWNSHIP OF EWING		1		1
		TOWNSHIP OF HAMILTON		2		2
		TOWNSHIP OF MONTCLAIR		1		1
		TOWNSHIP OF UNION		1		1
		TWP OF NORTH BRUNSWICK			1	1
		TWP OF WEST ORANGE		2		2
	<b>2013 Total</b>			<b>13</b>	<b>7</b>	<b>21</b>
	<b>2014</b>	BERKELEY HEIGHTS		4	8	12
		BERKELEY TOWNSHIP		6	37	43
		BORO OF CALDWELL		4	5	9
		BORO OF FAIR HAVEN			1	1
		BORO OF FANWOOD		3	7	10
		BORO OF HIGHLAND PARK		4	3	7
		BORO OF NEW PROVIDENCE		5	5	10
		BORO OF NORTH PLAINFIELD		1	11	12
		BOROUGH OF HADDON HEIGHTS		1	1	2
		BOROUGH OF KENILWORTH			7	7
		BOROUGH OF TOTOWA		2	3	5
		CITY OF ENGLEWOOD		5	25	30
		CITY OF HOBOKEN		18	46	64
		CITY OF LINDEN		29	79	108
		CITY OF RAHWAY		1	18	19
		HOWELL TOWNSHIP		6	19	25
		LIVINGSTON TOWNSHIP		6	28	34
		TOWN OF GUTTENBERG		1	5	6
		TOWN OF HARRISON			12	12
		TOWN OF KEARNY		9	23	32
		TOWN OF MORRISTOWN		4	22	26
		TOWNSHIP OF EASTAMPTON		1	2	3
		TOWNSHIP OF EWING		7	33	40
		TOWNSHIP OF FREEHOLD		2	18	20

Valued as of 10/31/14



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

report\_to\_tpa\_year      2014

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON		18	53		71
		TOWNSHIP OF LAWRENCE		1	9		10
		TOWNSHIP OF MAPLEWOOD		6	20		26
		TOWNSHIP OF MONTCLAIR		10	28		38
		TOWNSHIP OF MORRIS		4	21	1	26
		TOWNSHIP OF UNION		10	53		63
		TOWNSHIP OF WARREN		3	7		10
		TWP OF NORTH BRUNSWICK		12	31		43
		TWP OF WEST ORANGE		2	19	1	22
		2014 Total		185	659	2	846
WORKERS COMPENSATION Total			198	675	3	876	
Grand Total			1,630	980	12	2,622	

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**Garden State Municipal Joint Insurance Fund**  
**Lost Time Ratio Report**  
**All Workers' Compensation**

report_to_tpa_year	2014
line	WORKERS COMPENSATION

Count of claim_number policy_effective_year	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
	<b>2009</b> CITY OF HOBOKEN	1		1	100%
<b>2009 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>
	<b>2010</b> CITY OF HOBOKEN	1		1	100%
<b>2010 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>
	<b>2011</b> BERKELEY TOWNSHIP		1	1	0%
	TWP OF WEST ORANGE	1		1	100%
<b>2011 Total</b>		<b>1</b>	<b>1</b>	<b>2</b>	<b>50%</b>
	<b>2012</b> BERKELEY TOWNSHIP	1		1	100%
	BORO OF FANWOOD		1	1	0%
	CITY OF HOBOKEN	1		1	100%
	TOWNSHIP OF HAMILTON	2		2	100%
<b>2012 Total</b>		<b>4</b>	<b>1</b>	<b>5</b>	<b>80%</b>
	<b>2013</b> BERKELEY TOWNSHIP	2		2	100%
	BORO OF FAIR HAVEN		1	1	0%
	CITY OF HOBOKEN	3	3	6	50%
	HOWELL TOWNSHIP		1	1	0%
	LIVINGSTON TOWNSHIP	1	1	2	50%
	TOWN OF HARRISON	1		1	100%
	TOWNSHIP OF EWING		1	1	0%
	TOWNSHIP OF HAMILTON		2	2	0%
	TOWNSHIP OF MONTCLAIR	1		1	100%
	TOWNSHIP OF UNION		1	1	0%
	TWP OF NORTH BRUNSWICK	1		1	100%
	TWP OF WEST ORANGE		2	2	0%
<b>2013 Total</b>		<b>9</b>	<b>12</b>	<b>21</b>	<b>43%</b>
	<b>2014</b> BERKELEY HEIGHTS	2	10	12	17%
	BERKELEY TOWNSHIP	7	36	43	16%
	BORO OF CALDWELL		9	9	0%
	BORO OF FAIR HAVEN		1	1	0%
	BORO OF FANWOOD	4	6	10	40%
	BORO OF HIGHLAND PARK	2	5	7	29%
	BORO OF NEW PROVIDENCE	2	8	10	20%
	BORO OF NORTH PLAINFIELD	2	10	12	17%
	BOROUGH OF HADDON HEIGHTS	1	1	2	50%

Valued as of 10/31/14

**Garden State Municipal Joint Insurance Fund**  
**Lost Time Ratio Report**  
**All Workers' Compensation**

report_to_tpa_year	2014
line	WORKERS COMPENSATION

Count of claim_number policy_effective_year	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
	BOROUGH OF KENILWORTH		7	7	0%
	BOROUGH OF TOTOWA	2	3	5	40%
	CITY OF ENGLEWOOD	7	23	30	23%
	CITY OF HOBOKEN	16	47	63	25%
	CITY OF LINDEN	14	94	108	13%
	CITY OF RAHWAY	3	16	19	16%
	HOWELL TOWNSHIP	9	16	25	36%
	LIVINGSTON TOWNSHIP	7	27	34	21%
	TOWN OF GUTTENBERG	3	3	6	50%
	TOWN OF HARRISON	3	9	12	25%
	TOWN OF KEARNY	9	23	32	28%
	TOWN OF MORRISTOWN	10	16	26	38%
	TOWNSHIP OF EASTAMPTON		3	3	0%
	TOWNSHIP OF EWING	9	31	40	23%
	TOWNSHIP OF FREEHOLD	4	16	20	20%
	TOWNSHIP OF HAMILTON	10	61	71	14%
	TOWNSHIP OF LAWRENCE	1	9	10	10%
	TOWNSHIP OF MAPLEWOOD	3	23	26	12%
	TOWNSHIP OF MONTCLAIR	20	18	38	53%
	TOWNSHIP OF MORRIS	8	18	26	31%
	TOWNSHIP OF UNION	18	45	63	29%
	TOWNSHIP OF WARREN	1	9	10	10%
	TWP OF NORTH BRUNSWICK	7	34	41	17%
	TWP OF WEST ORANGE	6	16	22	27%
<b>2014 Total</b>		<b>190</b>	<b>653</b>	<b>843</b>	<b>23%</b>
<b>Grand Total</b>		<b>206</b>	<b>667</b>	<b>873</b>	<b>24%</b>

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	- \$	- \$	-
		CITY OF RAHWAY	1	- \$	- \$	-
		TWP OF WEST ORANGE	1	1 \$	513,249.12 \$	513,249.12
		<b>2010 Total</b>	<b>3</b>	<b>1 \$</b>	<b>513,249.12 \$</b>	<b>171,083.04</b>
	2011	BERKELEY TOWNSHIP	1	- \$	500.00 \$	500.00
		BOROUGH OF MIDDLESEX	1	- \$	- \$	-
		CITY OF HOBOKEN	1	- \$	508.90 \$	508.90
		CITY OF RAHWAY	3	- \$	1,284.65 \$	428.22
		LIVINGSTON TOWNSHIP	2	- \$	- \$	-
		TOWN OF MORRISTOWN	1	- \$	- \$	-
		TOWNSHIP OF EWING	3	- \$	2,872.61 \$	957.54
		TOWNSHIP OF FREEHOLD	2	- \$	1,286.85 \$	643.43
		TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
		TOWNSHIP OF MONTCLAIR	1	- \$	- \$	-
		TOWNSHIP OF UNION	4	- \$	1,250.00 \$	312.50
		TWP OF WEST ORANGE	1	- \$	160.50 \$	160.50
		<b>2011 Total</b>	<b>21</b>	<b>- \$</b>	<b>7,863.51 \$</b>	<b>374.45</b>
	2012	BERKELEY TOWNSHIP	11	- \$	1,281.87 \$	116.53
		BORO OF CALDWELL	11	- \$	1,144.50 \$	104.05
		BORO OF FANWOOD	1	- \$	- \$	-
		BORO OF HIGHLAND PARK	2	- \$	9.20 \$	4.60
		BORO OF NORTH PLAINFIELD	6	- \$	101.00 \$	16.83
		BOROUGH OF HADDON HEIGHTS	1	- \$	500.00 \$	500.00
		BOROUGH OF KENILWORTH	1	- \$	1,008.90 \$	1,008.90
		BOROUGH OF MIDDLESEX	3	- \$	819.45 \$	273.15
		CITY OF ENGLEWOOD	17	1 \$	33,525.05 \$	1,972.06
		CITY OF HOBOKEN	11	1 \$	32,301.00 \$	2,936.45
		CITY OF RAHWAY	6	- \$	4,472.10 \$	745.35
		HOWELL TOWNSHIP	15	1 \$	55,682.89 \$	3,712.19
		LIVINGSTON TOWNSHIP	5	- \$	500.00 \$	100.00
		TOWN OF HARRISON	3	1 \$	62,194.05 \$	20,731.35
		TOWN OF MORRISTOWN	4	- \$	1,709.29 \$	427.32
		TOWNSHIP OF BLOOMFIELD	6	- \$	13,487.36 \$	2,247.89
		TOWNSHIP OF EASTAMPTON	4	- \$	3,452.56 \$	863.14
		TOWNSHIP OF EWING	4	- \$	29,554.87 \$	7,388.72
		TOWNSHIP OF FREEHOLD	8	- \$	500.00 \$	62.50
		TOWNSHIP OF HAMILTON	2	- \$	- \$	-
		TOWNSHIP OF MAPLEWOOD	10	1 \$	56,932.73 \$	5,693.27
		TOWNSHIP OF MONTCLAIR	9	1 \$	33,998.45 \$	3,777.61
		TOWNSHIP OF MORRIS	8	- \$	3,282.85 \$	410.36
		TOWNSHIP OF UNION	20	1 \$	28,255.09 \$	1,412.75
		TOWNSHIP OF WARREN	2	- \$	2,441.48 \$	1,220.74
		TWP OF MANALAPAN	6	- \$	3,949.65 \$	658.28
		TWP OF NORTH BRUNSWICK	10	- \$	131.89 \$	13.19
		TWP OF PARSIPPANY	16	1 \$	137,290.95 \$	8,580.68

Valued as of 10/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TWP OF WEST ORANGE	11	- \$	575.00 \$	52.27
	<b>2012 Total</b>		<b>213</b>	<b>8 \$</b>	<b>509,102.18 \$</b>	<b>2,390.15</b>
	<b>2013</b>	BERKELEY HEIGHTS	1	- \$	- \$	-
		BERKELEY TOWNSHIP	6	- \$	1,500.00 \$	250.00
		BORO OF CALDWELL	13	- \$	17,970.98 \$	1,382.38
		BORO OF FAIR HAVEN	3	- \$	5,100.03 \$	1,700.01
		BORO OF HIGHLAND PARK	8	- \$	2,421.11 \$	302.64
		BORO OF NORTH PLAINFIELD	10	- \$	3,916.29 \$	391.63
		BOROUGH OF HADDON HEIGHTS	2	- \$	500.00 \$	250.00
		BOROUGH OF KENILWORTH	2	- \$	99.00 \$	49.50
		CITY OF ENGLEWOOD	17	10 \$	44,861.00 \$	2,638.88
		CITY OF HOBOKEN	16	- \$	3,884.12 \$	242.76
		CITY OF LINDEN	26	- \$	7,324.01 \$	281.69
		CITY OF RAHWAY	10	1 \$	4,100.00 \$	410.00
		HOWELL TOWNSHIP	5	- \$	500.00 \$	100.00
		LIVINGSTON TOWNSHIP	7	1 \$	1,055,684.75 \$	150,812.11
		TOWN OF HARRISON	3	1 \$	31,572.15 \$	10,524.05
		TOWN OF MORRISTOWN	6	- \$	2,224.07 \$	370.68
		TOWNSHIP OF BLOOMFIELD	7	1 \$	19,617.60 \$	2,802.51
		TOWNSHIP OF EWING	4	- \$	629.80 \$	157.45
		TOWNSHIP OF FREEHOLD	10	- \$	99.00 \$	9.90
		TOWNSHIP OF HAMILTON	2	- \$	- \$	-
		TOWNSHIP OF LAWRENCE	6	- \$	- \$	-
		TOWNSHIP OF MAPLEWOOD	14	- \$	9,186.29 \$	656.16
		TOWNSHIP OF MONTCLAIR	31	4 \$	36,232.04 \$	1,168.78
		TOWNSHIP OF MORRIS	11	- \$	2,750.00 \$	250.00
		TOWNSHIP OF UNION	18	- \$	2,719.28 \$	151.07
		TOWNSHIP OF WARREN	4	- \$	4,023.89 \$	1,005.97
		TWP OF NORTH BRUNSWICK	13	- \$	19,350.71 \$	1,488.52
		TWP OF PARSIPPANY	30	2 \$	67,323.34 \$	2,244.11
		TWP OF WEST ORANGE	14	1 \$	12,908.20 \$	922.01
	<b>2013 Total</b>		<b>299</b>	<b>21 \$</b>	<b>1,356,497.66 \$</b>	<b>4,536.78</b>
	<b>2014</b>	BERKELEY TOWNSHIP	13	- \$	4,821.84 \$	370.91
		BORO OF CALDWELL	2	2 \$	1,000.00 \$	500.00
		BORO OF FAIR HAVEN	4	- \$	910.13 \$	227.53
		BORO OF FANWOOD	2	- \$	- \$	-
		BORO OF HIGHLAND PARK	3	1 \$	1,000.00 \$	333.33
		BORO OF NEW PROVIDENCE	3	2 \$	3,100.00 \$	1,033.33
		BORO OF NORTH PLAINFIELD	8	1 \$	- \$	-
		BOROUGH OF HADDON HEIGHTS	2	- \$	5,465.60 \$	2,732.80
		BOROUGH OF KENILWORTH	6	1 \$	7,808.42 \$	1,301.40
		BOROUGH OF TOTOWA	5	- \$	6,252.55 \$	1,250.51
		CITY OF ENGLEWOOD	22	- \$	14,406.40 \$	654.84
		CITY OF HOBOKEN	19	5 \$	15,572.57 \$	819.61
		CITY OF LINDEN	10	1 \$	2,921.00 \$	292.10
		CITY OF RAHWAY	15	2 \$	9,468.25 \$	631.22

Valued as of 10/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		HOWELL TOWNSHIP	11	- \$	1,700.00 \$	154.55
		LIVINGSTON TOWNSHIP	13	- \$	20,782.96 \$	1,598.69
		TOWN OF GUTTENBERG	8	1 \$	2,547.90 \$	318.49
		TOWN OF HARRISON	1	1 \$	1,250.00 \$	1,250.00
		TOWN OF KEARNY	20	8 \$	56,095.21 \$	2,804.76
		TOWN OF MORRISTOWN	16	3 \$	4,350.00 \$	271.88
		TOWNSHIP OF BLOOMFIELD	21	- \$	14,979.88 \$	713.33
		TOWNSHIP OF EASTAMPTON	5	- \$	4,370.95 \$	874.19
		TOWNSHIP OF EWING	10	8 \$	35,000.00 \$	3,500.00
		TOWNSHIP OF FREEHOLD	8	2 \$	2,141.94 \$	267.74
		TOWNSHIP OF HAMILTON	2	1 \$	500.00 \$	250.00
		TOWNSHIP OF LAWRENCE	5	- \$	1,500.00 \$	300.00
		TOWNSHIP OF MAPLEWOOD	16	3 \$	4,176.72 \$	261.05
		TOWNSHIP OF MONTCLAIR	35	4 \$	17,497.81 \$	499.94
		TOWNSHIP OF MORRIS	9	1 \$	5,908.54 \$	656.50
		TOWNSHIP OF UNION	33	1 \$	18,209.04 \$	551.79
		TOWNSHIP OF WARREN	10	1 \$	1,725.00 \$	172.50
		TWP OF NORTH BRUNSWICK	4	1 \$	1,250.00 \$	312.50
		TWP OF PARSIPPANY	26	2 \$	21,398.65 \$	823.03
		TWP OF WEST ORANGE	24	4 \$	12,441.61 \$	518.40
	<b>2014 Total</b>		<b>391</b>	<b>56 \$</b>	<b>300,552.97 \$</b>	<b>768.68</b>
<b>AUTO LIABILITY Total</b>			<b>927</b>	<b>86 \$</b>	<b>2,687,265.44 \$</b>	<b>2,898.88</b>
<b>AUTO PHYSICAL DAMAGE</b>						
	<b>2010</b>	TWP OF WEST ORANGE	2	- \$	9,382.67 \$	4,691.34
	<b>2010 Total</b>		<b>2</b>	<b>- \$</b>	<b>9,382.67 \$</b>	<b>4,691.34</b>
	<b>2011</b>	BERKELEY TOWNSHIP	1	- \$	9,613.18 \$	9,613.18
		BORO OF HIGHLAND PARK	1	- \$	523.23 \$	523.23
		CITY OF HOBOKEN	1	- \$	- \$	-
		CITY OF RAHWAY	2	- \$	823.75 \$	411.88
		LIVINGSTON TOWNSHIP	1	- \$	501.93 \$	501.93
		TOWN OF MORRISTOWN	1	- \$	2,404.14 \$	2,404.14
		TOWNSHIP OF FREEHOLD	1	- \$	11,205.00 \$	11,205.00
		TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	- \$	703.39 \$	703.39
		TWP OF WEST ORANGE	1	- \$	16,135.26 \$	16,135.26
	<b>2011 Total</b>		<b>11</b>	<b>- \$</b>	<b>41,909.88 \$</b>	<b>3,809.99</b>
	<b>2012</b>	BERKELEY TOWNSHIP	43	- \$	138,686.59 \$	3,225.27
		BORO OF CALDWELL	7	- \$	6,856.33 \$	979.48
		BORO OF FAIR HAVEN	9	- \$	16,554.78 \$	1,839.42
		BORO OF FANWOOD	1	- \$	- \$	-
		BORO OF HIGHLAND PARK	18	- \$	12,139.29 \$	674.41
		BORO OF NORTH PLAINFIELD	14	- \$	1,854.31 \$	132.45
		BOROUGH OF HADDON HEIGHTS	2	- \$	7,535.71 \$	3,767.86
		BOROUGH OF KENILWORTH	1	- \$	- \$	-
		BOROUGH OF MIDDLESEX	6	- \$	118,820.57 \$	19,803.43
		CITY OF ENGLEWOOD	14	- \$	58,774.51 \$	4,198.18
		CITY OF HOBOKEN	12	- \$	310,989.97 \$	25,915.83

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	<b>2012</b>	CITY OF RAHWAY	5	-	\$ 6,284.63	\$ 1,256.93
		HOWELL TOWNSHIP	19	-	\$ 24,211.09	\$ 1,274.27
		LIVINGSTON TOWNSHIP	13	-	\$ 75,923.27	\$ 5,840.25
		TOWN OF HARRISON	6	-	\$ 108,952.89	\$ 18,158.82
		TOWN OF MORRISTOWN	7	-	\$ 14,033.21	\$ 2,004.74
		TOWNSHIP OF BLOOMFIELD	5	-	\$ 3,076.67	\$ 615.33
		TOWNSHIP OF EASTAMPTON	3	-	\$ 5,839.33	\$ 1,946.44
		TOWNSHIP OF EWING	4	-	\$ 2,805.01	\$ 701.25
		TOWNSHIP OF FREEHOLD	16	-	\$ 46,412.07	\$ 2,900.75
		TOWNSHIP OF HAMILTON	7	-	\$ 21,190.27	\$ 3,027.18
		TOWNSHIP OF MAPLEWOOD	18	-	\$ 34,457.25	\$ 1,914.29
		TOWNSHIP OF MONTCLAIR	24	-	\$ 17,857.04	\$ 744.04
		TOWNSHIP OF MORRIS	23	-	\$ 18,451.15	\$ 802.22
		TOWNSHIP OF UNION	24	1	\$ 33,973.99	\$ 1,415.58
		TOWNSHIP OF WARREN	13	-	\$ 17,392.38	\$ 1,337.88
		TWP OF MANALAPAN	10	-	\$ 42,669.01	\$ 4,266.90
		TWP OF NORTH BRUNSWICK	27	-	\$ 51,303.22	\$ 1,900.12
		TWP OF PARSIPPANY	25	-	\$ 86,082.39	\$ 3,443.30
		TWP OF WEST ORANGE	29	-	\$ 36,030.65	\$ 1,242.44
	<b>2012 Total</b>		<b>405</b>	<b>1</b>	<b>\$ 1,319,157.58</b>	<b>\$ 3,257.18</b>
	<b>2013</b>	BERKELEY HEIGHTS	8	-	\$ 5,017.74	\$ 627.22
		BERKELEY TOWNSHIP	14	-	\$ 227,120.69	\$ 16,222.91
		BORO OF CALDWELL	12	-	\$ 49,249.17	\$ 4,104.10
		BORO OF FAIR HAVEN	5	-	\$ 302.98	\$ 60.60
		BORO OF HIGHLAND PARK	7	-	\$ 20,276.07	\$ 2,896.58
		BORO OF NEW PROVIDENCE	5	-	\$ 11,157.83	\$ 2,231.57
		BORO OF NORTH PLAINFIELD	14	-	\$ 10,372.06	\$ 740.86
		BOROUGH OF HADDON HEIGHTS	3	-	\$ -	\$ -
		BOROUGH OF KENILWORTH	6	-	\$ 26,714.85	\$ 4,452.48
		CITY OF ENGLEWOOD	13	-	\$ 30,257.63	\$ 2,327.51
		CITY OF HOBOKEN	16	-	\$ 1,775.13	\$ 110.95
		CITY OF LINDEN	27	-	\$ 737.10	\$ 27.30
		CITY OF RAHWAY	9	1	\$ 31,185.59	\$ 3,465.07
		HOWELL TOWNSHIP	7	-	\$ 5,116.73	\$ 730.96
		LIVINGSTON TOWNSHIP	10	-	\$ 30,087.24	\$ 3,008.72
		TOWN OF HARRISON	3	1	\$ 14,361.90	\$ 4,787.30
		TOWN OF MORRISTOWN	13	-	\$ 19,054.61	\$ 1,465.74
		TOWNSHIP OF BLOOMFIELD	5	-	\$ 29,188.74	\$ 5,837.75
		TOWNSHIP OF EWING	8	-	\$ 47,404.92	\$ 5,925.62
		TOWNSHIP OF FREEHOLD	11	-	\$ 21,859.65	\$ 1,987.24
		TOWNSHIP OF HAMILTON	1	-	\$ 5,056.80	\$ 5,056.80
		TOWNSHIP OF LAWRENCE	11	-	\$ 8,912.22	\$ 810.20
		TOWNSHIP OF MAPLEWOOD	15	-	\$ 5,398.51	\$ 359.90
		TOWNSHIP OF MONTCLAIR	26	1	\$ 48,879.39	\$ 1,879.98
		TOWNSHIP OF MORRIS	18	-	\$ 32,425.83	\$ 1,801.44
		TOWNSHIP OF UNION	25	-	\$ 57,063.15	\$ 2,282.53

Valued as of 10/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2013	TOWNSHIP OF WARREN	10	- \$	30,460.19 \$	3,046.02
		TWP OF NORTH BRUNSWICK	19	- \$	43,754.96 \$	2,302.89
		TWP OF PARSIPPANY	30	1 \$	58,254.73 \$	1,941.82
		TWP OF WEST ORANGE	25	- \$	34,235.83 \$	1,369.43
	<b>2013 Total</b>		<b>376</b>	<b>4 \$</b>	<b>905,682.24 \$</b>	<b>2,408.73</b>
	2014	BERKELEY HEIGHTS	4	- \$	18,109.22 \$	4,527.31
		BERKELEY TOWNSHIP	16	4 \$	91,318.95 \$	5,707.43
		BORO OF CALDWELL	4	2 \$	2,808.08 \$	702.02
		BORO OF FAIR HAVEN	4	- \$	8,999.30 \$	2,249.83
		BORO OF FANWOOD	2	2 \$	21,500.00 \$	10,750.00
		BORO OF HIGHLAND PARK	5	- \$	4,817.18 \$	963.44
		BORO OF NEW PROVIDENCE	7	1 \$	15,891.74 \$	2,270.25
		BORO OF NORTH PLAINFIELD	19	2 \$	49,292.26 \$	2,594.33
		BOROUGH OF HADDON HEIGHTS	2	- \$	- \$	-
		BOROUGH OF KENILWORTH	5	- \$	1,123.65 \$	224.73
		BOROUGH OF TOTOWA	9	1 \$	31,075.20 \$	3,452.80
		CITY OF ENGLEWOOD	18	3 \$	17,708.12 \$	983.78
		CITY OF HOBOKEN	16	2 \$	1,884.07 \$	117.75
		CITY OF LINDEN	6	- \$	99.00 \$	16.50
		CITY OF RAHWAY	18	1 \$	33,518.64 \$	1,862.15
		HOWELL TOWNSHIP	10	1 \$	28,507.08 \$	2,850.71
		LIVINGSTON TOWNSHIP	15	2 \$	7,476.26 \$	498.42
		TOWN OF GUTTENBERG	10	3 \$	4,654.46 \$	465.45
		TOWN OF HARRISON	1	1 \$	500.00 \$	500.00
		TOWN OF KEARNY	18	2 \$	54,559.99 \$	3,031.11
		TOWN OF MORRISTOWN	16	2 \$	52,105.93 \$	3,256.62
		TOWNSHIP OF BLOOMFIELD	14	2 \$	30,463.97 \$	2,176.00
		TOWNSHIP OF EASTAMPTON	6	- \$	12,088.98 \$	2,014.83
		TOWNSHIP OF EWING	5	3 \$	14,000.00 \$	2,800.00
		TOWNSHIP OF FREEHOLD	14	1 \$	32,751.98 \$	2,339.43
		TOWNSHIP OF HAMILTON	4	1 \$	2,487.86 \$	621.97
		TOWNSHIP OF LAWRENCE	11	- \$	13,185.45 \$	1,198.68
		TOWNSHIP OF MAPLEWOOD	21	2 \$	12,662.05 \$	602.95
		TOWNSHIP OF MONTCLAIR	33	5 \$	35,287.15 \$	1,069.31
		TOWNSHIP OF MORRIS	20	1 \$	16,697.76 \$	834.89
		TOWNSHIP OF UNION	38	4 \$	46,535.58 \$	1,224.62
		TOWNSHIP OF WARREN	14	1 \$	32,491.54 \$	2,320.82
		TWP OF NORTH BRUNSWICK	17	2 \$	48,267.07 \$	2,839.24
		TWP OF PARSIPPANY	27	3 \$	31,018.26 \$	1,148.82
		TWP OF WEST ORANGE	35	6 \$	55,488.96 \$	1,585.40
	<b>2014 Total</b>		<b>464</b>	<b>60 \$</b>	<b>829,375.74 \$</b>	<b>1,787.45</b>
<b>AUTO PHYSICAL DAMAGE Total</b>			<b>1,258</b>	<b>65 \$</b>	<b>3,105,508.11 \$</b>	<b>2,468.61</b>
<b>EMPLOYMENT PRACTICES</b>	2011	CITY OF HOBOKEN	2	1 \$	1,176,170.79 \$	588,085.40
	<b>2011 Total</b>		<b>2</b>	<b>1 \$</b>	<b>1,176,170.79 \$</b>	<b>588,085.40</b>
	2012	BORO OF CALDWELL	1	- \$	- \$	-
		CITY OF ENGLEWOOD	2	1 \$	212,755.52 \$	106,377.76

Valued as of 10/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	2012	CITY OF HOBOKEN	3	2	\$ 271,459.00	\$ 90,486.33
		HOWELL TOWNSHIP	5	-	\$ 1,397,921.49	\$ 279,584.30
		TOWN OF MORRISTOWN	2	1	\$ 182,331.04	\$ 91,165.52
		TOWNSHIP OF BLOOMFIELD	1	-	\$ -	\$ -
		TOWNSHIP OF HAMILTON	3	-	\$ 207,709.38	\$ 69,236.46
		TOWNSHIP OF MONTCLAIR	1	-	\$ 48,693.30	\$ 48,693.30
		TOWNSHIP OF MORRIS	1	1	\$ 251,439.00	\$ 251,439.00
		TOWNSHIP OF UNION	1	-	\$ 123,884.51	\$ 123,884.51
		TOWNSHIP OF WARREN	1	-	\$ 55,934.67	\$ 55,934.67
		TWP OF PARSIPPANY	1	-	\$ -	\$ -
		TWP OF WEST ORANGE	1	1	\$ 511,322.30	\$ 511,322.30
	2012 Total		23	6	\$ 3,263,450.21	\$ 141,889.14
	2013	BORO OF HIGHLAND PARK	1	1	\$ -	\$ -
		CITY OF ENGLEWOOD	1	-	\$ 105,030.48	\$ 105,030.48
		CITY OF HOBOKEN	5	5	\$ 447,817.00	\$ 89,563.40
		CITY OF LINDEN	3	1	\$ 115,500.00	\$ 38,500.00
		HOWELL TOWNSHIP	1	-	\$ -	\$ -
		LIVINGSTON TOWNSHIP	2	1	\$ 127,742.63	\$ 63,871.32
		TOWN OF MORRISTOWN	1	-	\$ -	\$ -
		TOWNSHIP OF BLOOMFIELD	6	5	\$ 343,132.22	\$ 57,188.70
		TOWNSHIP OF HAMILTON	3	-	\$ 5,906.35	\$ 1,968.78
		TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
		TOWNSHIP OF MONTCLAIR	7	2	\$ 141,000.00	\$ 20,142.86
		TOWNSHIP OF MORRIS	2	-	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	1	\$ 135,070.00	\$ 135,070.00
	2013 Total		34	16	\$ 1,421,198.68	\$ 41,799.96
	2014	BERKELEY HEIGHTS	1	1	\$ 151,000.00	\$ 151,000.00
		CITY OF ENGLEWOOD	3	3	\$ 131,000.00	\$ 43,666.67
		CITY OF HOBOKEN	5	5	\$ 503,000.00	\$ 100,600.00
		TOWN OF GUTTENBERG	1	-	\$ -	\$ -
		TOWN OF HARRISON	1	-	\$ -	\$ -
		TOWNSHIP OF BLOOMFIELD	6	5	\$ 209,331.10	\$ 34,888.52
		TOWNSHIP OF HAMILTON	1	1	\$ 76,000.00	\$ 76,000.00
		TOWNSHIP OF MAPLEWOOD	1	-	\$ 277.50	\$ 277.50
		TOWNSHIP OF MONTCLAIR	3	2	\$ 97,871.80	\$ 32,623.93
		TOWNSHIP OF MORRIS	2	2	\$ 302,000.00	\$ 151,000.00
		TWP OF PARSIPPANY	4	2	\$ 242,980.00	\$ 60,745.00
	2014 Total		28	21	\$ 1,713,460.40	\$ 61,195.01
EMPLOYMENT PRACTICES Total			87	44	\$ 7,574,280.08	\$ 87,060.69
GENERAL LIABILITY	2006	TOWNSHIP OF UNION	1	-	\$ 133.90	\$ 133.90
		2006 Total		1	-	\$ 133.90
	2007	TOWNSHIP OF HAMILTON	1	1	\$ 627,148.61	\$ 627,148.61
		2007 Total		1	1	\$ 627,148.61
	2008	CITY OF ENGLEWOOD	1	-	\$ -	\$ -
2008 Total		1	-	\$ -	\$ -	



Garden State Municipal Joint Insurance Fund  
Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2009	BORO OF CALDWELL	1	- \$	- \$	-
		TWP OF MANALAPAN	1	1 \$	72,440.15 \$	72,440.15
	<b>2009 Total</b>		<b>2</b>	<b>1 \$</b>	<b>72,440.15 \$</b>	<b>36,220.08</b>
	2010	BERKELEY TOWNSHIP	1	- \$	3,408.86 \$	3,408.86
		BORO OF CALDWELL	1	- \$	2,606.10 \$	2,606.10
		BORO OF NORTH PLAINFIELD	1	- \$	8.90 \$	8.90
		BOROUGH OF KENILWORTH	1	- \$	4,131.58 \$	4,131.58
		CITY OF ENGLEWOOD	3	1 \$	46,474.11 \$	15,491.37
		CITY OF HOBOKEN	2	- \$	- \$	-
		HOWELL TOWNSHIP	1	1 \$	19,920.00 \$	19,920.00
		TOWNSHIP OF EWING	3	1 \$	51,000.00 \$	17,000.00
		TOWNSHIP OF MAPLEWOOD	1	- \$	2,280.42 \$	2,280.42
		TOWNSHIP OF MONTCLAIR	5	- \$	105,998.07 \$	21,199.61
		TOWNSHIP OF MORRIS	1	- \$	719.10 \$	719.10
		TOWNSHIP OF UNION	1	- \$	41,646.56 \$	41,646.56
		TWP OF MANALAPAN	1	- \$	3,640.16 \$	3,640.16
		TWP OF WEST ORANGE	1	1 \$	44,950.00 \$	44,950.00
	<b>2010 Total</b>		<b>23</b>	<b>4 \$</b>	<b>326,783.86 \$</b>	<b>14,207.99</b>
	2011	BERKELEY TOWNSHIP	2	- \$	4,087.09 \$	2,043.55
		BORO OF CALDWELL	2	1 \$	42,000.00 \$	21,000.00
		BORO OF HIGHLAND PARK	3	- \$	31,801.45 \$	10,600.48
		BOROUGH OF KENILWORTH	2	- \$	22,178.11 \$	11,089.06
		BOROUGH OF MIDDLESEX	2	- \$	500.00 \$	250.00
		CITY OF ENGLEWOOD	8	3 \$	146,839.37 \$	18,354.92
		CITY OF HOBOKEN	14	3 \$	217,665.05 \$	15,547.50
		CITY OF RAHWAY	2	- \$	- \$	-
		HOWELL TOWNSHIP	2	1 \$	31,464.97 \$	15,732.49
		LIVINGSTON TOWNSHIP	4	- \$	- \$	-
		TOWN OF HARRISON	1	1 \$	88,000.00 \$	88,000.00
		TOWN OF MORRISTOWN	3	1 \$	32,001.65 \$	10,667.22
		TOWNSHIP OF EWING	1	1 \$	51,000.00 \$	51,000.00
		TOWNSHIP OF FREEHOLD	7	2 \$	131,775.40 \$	18,825.06
		TOWNSHIP OF MAPLEWOOD	3	- \$	- \$	-
		TOWNSHIP OF MONTCLAIR	11	- \$	34,934.11 \$	3,175.83
		TOWNSHIP OF UNION	16	3 \$	140,925.99 \$	8,807.87
		TOWNSHIP OF WARREN	1	- \$	2,946.74 \$	2,946.74
		TWP OF MANALAPAN	9	3 \$	233,123.10 \$	25,902.57
		TWP OF NORTH BRUNSWICK	5	- \$	8,652.26 \$	1,730.45
		TWP OF WEST ORANGE	23	- \$	36,485.68 \$	1,586.33
	<b>2011 Total</b>		<b>121</b>	<b>19 \$</b>	<b>1,256,380.97 \$</b>	<b>10,383.31</b>
	2012	BERKELEY TOWNSHIP	7	1 \$	34,594.31 \$	4,942.04
		BORO OF CALDWELL	15	2 \$	134,381.31 \$	8,958.75
		BORO OF FAIR HAVEN	1	- \$	3,199.10 \$	3,199.10
		BORO OF FANWOOD	5	- \$	1,900.00 \$	380.00
		BORO OF HIGHLAND PARK	20	- \$	12,157.94 \$	607.90
		BORO OF NORTH PLAINFIELD	12	1 \$	42,929.08 \$	3,577.42

Valued as of 10/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		BOROUGH OF HADDON HEIGHTS	4	- \$	500.00 \$	125.00
		BOROUGH OF KENILWORTH	8	- \$	8.90 \$	1.11
		BOROUGH OF MIDDLESEX	3	- \$	871.21 \$	290.40
		CITY OF ENGLEWOOD	34	5 \$	304,181.32 \$	8,946.51
		CITY OF HOBOKEN	58	10 \$	531,845.44 \$	9,169.75
		CITY OF RAHWAY	30	1 \$	145,354.14 \$	4,845.14
		HOWELL TOWNSHIP	21	4 \$	229,970.19 \$	10,950.96
		LIVINGSTON TOWNSHIP	43	- \$	142,715.08 \$	3,318.96
		TOWN OF HARRISON	5	1 \$	32,290.55 \$	6,458.11
		TOWN OF MORRISTOWN	22	2 \$	116,588.39 \$	5,299.47
		TOWNSHIP OF BLOOMFIELD	31	5 \$	385,379.25 \$	12,431.59
		TOWNSHIP OF EASTAMPTON	2	- \$	8.90 \$	4.45
		TOWNSHIP OF EWING	11	- \$	3,229.23 \$	293.57
		TOWNSHIP OF FREEHOLD	23	2 \$	111,135.91 \$	4,832.00
		TOWNSHIP OF HAMILTON	10	1 \$	31,027.30 \$	3,102.73
		TOWNSHIP OF MAPLEWOOD	21	1 \$	15,653.65 \$	745.41
		TOWNSHIP OF MONTCLAIR	46	2 \$	112,586.25 \$	2,447.53
		TOWNSHIP OF MORRIS	8	- \$	7,880.05 \$	985.01
		TOWNSHIP OF UNION	37	2 \$	162,798.33 \$	4,399.95
		TOWNSHIP OF WARREN	7	- \$	5,689.91 \$	812.84
		TWP OF MANALAPAN	11	- \$	1,170.00 \$	106.36
		TWP OF NORTH BRUNSWICK	25	- \$	19,416.23 \$	776.65
		TWP OF PARSIPPANY	28	- \$	15,602.74 \$	557.24
		TWP OF WEST ORANGE	36	- \$	17,521.66 \$	486.71
	<b>2012 Total</b>		<b>584</b>	<b>40 \$</b>	<b>2,622,586.37 \$</b>	<b>4,490.73</b>
	<b>2013</b>	BERKELEY HEIGHTS	6	- \$	- \$	-
		BERKELEY TOWNSHIP	5	1 \$	141,763.08 \$	28,352.62
		BORO OF CALDWELL	15	1 \$	48,845.20 \$	3,256.35
		BORO OF FAIR HAVEN	2	1 \$	3,413.86 \$	1,706.93
		BORO OF FANWOOD	3	- \$	994.70 \$	331.57
		BORO OF HIGHLAND PARK	8	2 \$	62,009.20 \$	7,751.15
		BORO OF NORTH PLAINFIELD	1	- \$	494.65 \$	494.65
		BOROUGH OF HADDON HEIGHTS	10	- \$	4,743.29 \$	474.33
		BOROUGH OF KENILWORTH	4	- \$	1,971.85 \$	492.96
		CITY OF ENGLEWOOD	24	6 \$	172,680.43 \$	7,195.02
		CITY OF HOBOKEN	39	4 \$	181,955.94 \$	4,665.54
		CITY OF LINDEN	29	- \$	3,099.17 \$	106.87
		CITY OF RAHWAY	29	3 \$	154,247.42 \$	5,318.88
		HOWELL TOWNSHIP	17	- \$	3,999.24 \$	235.25
		LIVINGSTON TOWNSHIP	30	- \$	26,475.88 \$	882.53
		TOWN OF HARRISON	14	- \$	889.95 \$	63.57
		TOWN OF MORRISTOWN	11	1 \$	110,202.25 \$	10,018.39
		TOWNSHIP OF BLOOMFIELD	31	6 \$	281,393.56 \$	9,077.21
		TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
		TOWNSHIP OF EWING	9	1 \$	76,276.25 \$	8,475.14
		TOWNSHIP OF FREEHOLD	9	- \$	1,050.86 \$	116.76

Valued as of 10/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2013	TOWNSHIP OF HAMILTON	29	5 \$	165,769.69 \$	5,716.20
		TOWNSHIP OF LAWRENCE	15	4 \$	49,807.88 \$	3,320.53
		TOWNSHIP OF MAPLEWOOD	13	1 \$	41,177.94 \$	3,167.53
		TOWNSHIP OF MONTCLAIR	47	5 \$	798,326.24 \$	16,985.66
		TOWNSHIP OF MORRIS	4	- \$	318.45 \$	79.61
		TOWNSHIP OF UNION	30	2 \$	143,083.58 \$	4,769.45
		TOWNSHIP OF WARREN	3	- \$	459.15 \$	153.05
		TWP OF NORTH BRUNSWICK	22	1 \$	13,232.60 \$	601.48
		TWP OF PARSIPPANY	46	2 \$	135,173.23 \$	2,938.55
		TWP OF WEST ORANGE	31	1 \$	97,616.05 \$	3,148.90
	<b>2013 Total</b>		<b>537</b>	<b>47 \$</b>	<b>2,721,471.59 \$</b>	<b>5,067.92</b>
	2014	BERKELEY HEIGHTS	10	1 \$	4,461.60 \$	446.16
		BERKELEY TOWNSHIP	4	2 \$	3,648.10 \$	912.03
		BORO OF CALDWELL	14	3 \$	53,771.90 \$	3,840.85
		BORO OF FAIR HAVEN	2	1 \$	1,000.00 \$	500.00
		BORO OF FANWOOD	4	2 \$	1,500.00 \$	375.00
		BORO OF HIGHLAND PARK	8	1 \$	1,412.35 \$	176.54
		BORO OF NEW PROVIDENCE	11	1 \$	1,360.10 \$	123.65
		BORO OF NORTH PLAINFIELD	2	1 \$	1,000.00 \$	500.00
		BOROUGH OF HADDON HEIGHTS	13	4 \$	3,000.00 \$	230.77
		BOROUGH OF KENILWORTH	6	- \$	- \$	-
		BOROUGH OF TOTOWA	7	1 \$	11,000.00 \$	1,571.43
		CITY OF ENGLEWOOD	21	6 \$	14,862.50 \$	707.74
		CITY OF HOBOKEN	34	7 \$	57,923.65 \$	1,703.64
		CITY OF LINDEN	24	10 \$	70,104.05 \$	2,921.00
		CITY OF RAHWAY	18	3 \$	65,710.20 \$	3,650.57
		HOWELL TOWNSHIP	22	5 \$	560,529.32 \$	25,478.61
		LIVINGSTON TOWNSHIP	28	8 \$	6,750.69 \$	241.10
		TOWN OF GUTTENBERG	4	- \$	907.45 \$	226.86
		TOWN OF HARRISON	11	1 \$	32,127.85 \$	2,920.71
		TOWN OF KEARNY	40	4 \$	7,298.33 \$	182.46
		TOWN OF MORRISTOWN	7	- \$	163.05 \$	23.29
		TOWNSHIP OF BLOOMFIELD	24	3 \$	6,878.20 \$	286.59
		TOWNSHIP OF EWING	24	4 \$	94,000.00 \$	3,916.67
		TOWNSHIP OF FREEHOLD	15	2 \$	1,500.00 \$	100.00
		TOWNSHIP OF HAMILTON	13	6 \$	90,564.84 \$	6,966.53
		TOWNSHIP OF LAWRENCE	7	2 \$	32,498.92 \$	4,642.70
		TOWNSHIP OF MAPLEWOOD	15	1 \$	2,277.85 \$	151.86
		TOWNSHIP OF MONTCLAIR	37	10 \$	86,791.40 \$	2,345.71
		TOWNSHIP OF MORRIS	3	1 \$	500.00 \$	166.67
		TOWNSHIP OF UNION	35	4 \$	129,335.95 \$	3,695.31
		TOWNSHIP OF WARREN	3	- \$	599.45 \$	199.82
		TWP OF NORTH BRUNSWICK	10	1 \$	34,750.00 \$	3,475.00
		TWP OF PARSIPPANY	26	4 \$	5,216.42 \$	200.63
		TWP OF WEST ORANGE	15	3 \$	19,637.15 \$	1,309.14
	<b>2014 Total</b>		<b>517</b>	<b>102 \$</b>	<b>1,403,081.32 \$</b>	<b>2,713.89</b>

Valued as of 10/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
<b>GENERAL LIABILITY Total</b>			<b>1,787</b>	<b>214</b>	<b>\$ 9,030,026.77</b>	<b>\$ 5,053.18</b>
<b>PROPERTY</b>						
	<b>2011</b>	CITY OF RAHWAY	3	-	\$ 6,067.86	\$ 2,022.62
		LIVINGSTON TOWNSHIP	4	-	\$ 2,815.00	\$ 703.75
		TOWN OF HARRISON	1	-	\$ -	\$ -
		TWP OF NORTH BRUNSWICK	1	-	\$ 936.25	\$ 936.25
	<b>2011 Total</b>		<b>9</b>	<b>-</b>	<b>\$ 9,819.11</b>	<b>\$ 1,091.01</b>
	<b>2012</b>	BERKELEY TOWNSHIP	32	-	\$ 113,159.39	\$ 3,536.23
		BORO OF CALDWELL	5	-	\$ 36,737.35	\$ 7,347.47
		BORO OF FAIR HAVEN	5	-	\$ 22,621.84	\$ 4,524.37
		BORO OF FANWOOD	2	-	\$ 8,850.00	\$ 4,425.00
		BORO OF HIGHLAND PARK	7	-	\$ 2,044.00	\$ 292.00
		BORO OF NORTH PLAINFIELD	4	-	\$ 500.00	\$ 125.00
		BOROUGH OF HADDON HEIGHTS	3	-	\$ 519.54	\$ 173.18
		BOROUGH OF KENILWORTH	1	-	\$ -	\$ -
		BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
		CITY OF ENGLEWOOD	9	-	\$ 621,999.27	\$ 69,111.03
		CITY OF HOBOKEN	25	-	\$ 845,972.27	\$ 33,838.89
		CITY OF RAHWAY	29	-	\$ 1,059,239.07	\$ 36,525.49
		HOWELL TOWNSHIP	3	-	\$ 107,016.14	\$ 35,672.05
		LIVINGSTON TOWNSHIP	3	-	\$ 9,836.55	\$ 3,278.85
		TOWN OF HARRISON	9	-	\$ 258,991.70	\$ 28,776.86
		TOWN OF MORRISTOWN	1	-	\$ -	\$ -
		TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
		TOWNSHIP OF EWING	1	-	\$ -	\$ -
		TOWNSHIP OF FREEHOLD	5	-	\$ 235,727.38	\$ 47,145.48
		TOWNSHIP OF MAPLEWOOD	2	-	\$ 1,589.00	\$ 794.50
		TOWNSHIP OF MONTCLAIR	3	-	\$ 551.55	\$ 183.85
		TOWNSHIP OF MORRIS	5	-	\$ 5,715.28	\$ 1,143.06
		TOWNSHIP OF UNION	3	-	\$ 5,616.37	\$ 1,872.12
		TOWNSHIP OF WARREN	5	-	\$ 7,415.89	\$ 1,483.18
		TWP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
		TWP OF NORTH BRUNSWICK	18	-	\$ 77,834.57	\$ 4,324.14
		TWP OF PARSIPPANY	16	-	\$ 224,445.11	\$ 14,027.82
		TWP OF WEST ORANGE	1	-	\$ -	\$ -
	<b>2012 Total</b>		<b>214</b>	<b>-</b>	<b>\$ 3,677,146.09</b>	<b>\$ 17,182.93</b>
	<b>2013</b>	BERKELEY HEIGHTS	6	-	\$ 34,617.08	\$ 5,769.51
		BERKELEY TOWNSHIP	5	-	\$ 8,992.78	\$ 1,798.56
		BORO OF CALDWELL	3	-	\$ 1,407.95	\$ 469.32
		BORO OF FAIR HAVEN	1	-	\$ 7,930.00	\$ 7,930.00
		BORO OF HIGHLAND PARK	2	-	\$ 385.21	\$ 192.61
		BORO OF NEW PROVIDENCE	1	-	\$ 1,422.46	\$ 1,422.46
		BORO OF NORTH PLAINFIELD	1	-	\$ 1,990.00	\$ 1,990.00
		BOROUGH OF HADDON HEIGHTS	2	-	\$ 2,280.75	\$ 1,140.38
		CITY OF ENGLEWOOD	12	-	\$ 18,304.16	\$ 1,525.35
		CITY OF LINDEN	20	2	\$ 6,233.37	\$ 311.67
		CITY OF RAHWAY	4	-	\$ 5,638.21	\$ 1,409.55

Valued as of 10/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2013	HOWELL TOWNSHIP	4	- \$	- \$	-
		LIVINGSTON TOWNSHIP	5	- \$	14,490.56 \$	2,898.11
		TOWN OF HARRISON	2	- \$	2,616.94 \$	1,308.47
		TOWN OF MORRISTOWN	3	1 \$	18,950.00 \$	6,316.67
		TOWNSHIP OF FREEHOLD	1	- \$	79,708.96 \$	79,708.96
		TOWNSHIP OF HAMILTON	2	1 \$	92,455.00 \$	46,227.50
		TOWNSHIP OF LAWRENCE	1	- \$	4,475.00 \$	4,475.00
		TOWNSHIP OF MONTCLAIR	1	- \$	3,245.05 \$	3,245.05
		TOWNSHIP OF MORRIS	2	- \$	2,525.88 \$	1,262.94
		TOWNSHIP OF UNION	1	- \$	1,860.00 \$	1,860.00
		TWP OF NORTH BRUNSWICK	5	- \$	30,974.30 \$	6,194.86
		TWP OF PARSIPPANY	8	- \$	37,276.55 \$	4,659.57
		TWP OF WEST ORANGE	2	- \$	6,495.00 \$	3,247.50
	<b>2013 Total</b>		<b>94</b>	<b>4 \$</b>	<b>384,275.21 \$</b>	<b>4,088.03</b>
	2014	BERKELEY HEIGHTS	3	- \$	12,289.84 \$	4,096.61
		BERKELEY TOWNSHIP	5	- \$	39,810.73 \$	7,962.15
		BORO OF CALDWELL	5	- \$	- \$	-
		BORO OF FAIR HAVEN	4	1 \$	3,579.12 \$	894.78
		BORO OF NEW PROVIDENCE	2	- \$	47,290.30 \$	23,645.15
		BORO OF NORTH PLAINFIELD	1	- \$	- \$	-
		BOROUGH OF HADDON HEIGHTS	3	1 \$	17,089.17 \$	5,696.39
		BOROUGH OF TOTOWA	3	2 \$	17,544.40 \$	5,848.13
		CITY OF ENGLEWOOD	8	- \$	14,915.84 \$	1,864.48
		CITY OF LINDEN	3	1 \$	1,000.00 \$	333.33
		CITY OF RAHWAY	2	1 \$	4,126.38 \$	2,063.19
		LIVINGSTON TOWNSHIP	3	- \$	267.87 \$	89.29
		TOWN OF GUTTENBERG	1	- \$	- \$	-
		TOWN OF HARRISON	3	1 \$	29,127.60 \$	9,709.20
		TOWN OF KEARNY	3	- \$	14,890.50 \$	4,963.50
		TOWN OF MORRISTOWN	2	2 \$	12,000.00 \$	6,000.00
		TOWNSHIP OF BLOOMFIELD	1	- \$	4,875.00 \$	4,875.00
		TOWNSHIP OF EWING	1	- \$	- \$	-
		TOWNSHIP OF FREEHOLD	1	- \$	183.50 \$	183.50
		TOWNSHIP OF LAWRENCE	1	- \$	58,817.24 \$	58,817.24
		TOWNSHIP OF MAPLEWOOD	4	2 \$	4,902.67 \$	1,225.67
		TOWNSHIP OF MORRIS	2	- \$	27,161.02 \$	13,580.51
		TOWNSHIP OF UNION	5	- \$	2,593.62 \$	518.72
		TOWNSHIP OF WARREN	4	- \$	152,883.66 \$	38,220.92
		TWP OF NORTH BRUNSWICK	4	1 \$	44,952.05 \$	11,238.01
		TWP OF PARSIPPANY	11	3 \$	56,789.98 \$	5,162.73
		TWP OF WEST ORANGE	4	1 \$	19,787.84 \$	4,946.96
	<b>2014 Total</b>		<b>89</b>	<b>16 \$</b>	<b>586,878.33 \$</b>	<b>6,594.14</b>
<b>PROPERTY Total</b>			<b>406</b>	<b>20 \$</b>	<b>4,658,118.74 \$</b>	<b>11,473.20</b>
<b>PUBLIC OFFICIALS LIABILITY</b>	2008	TOWNSHIP OF MONTCLAIR	1	1 \$	495,338.00 \$	495,338.00
	<b>2008 Total</b>		<b>1</b>	<b>1 \$</b>	<b>495,338.00 \$</b>	<b>495,338.00</b>
	2012	BERKELEY TOWNSHIP	1	- \$	580.00 \$	580.00

Valued as of 10/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2012	BORO OF CALDWELL	2	- \$	3,000.00 \$	1,500.00
		BORO OF FANWOOD	1	- \$	- \$	-
		BORO OF HIGHLAND PARK	2	- \$	2,500.00 \$	1,250.00
		BORO OF NORTH PLAINFIELD	2	1 \$	38,050.00 \$	19,025.00
		BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	-
		BOROUGH OF KENILWORTH	1	- \$	27,889.92 \$	27,889.92
		BOROUGH OF MIDDLESEX	2	- \$	4,600.00 \$	2,300.00
		CITY OF ENGLEWOOD	1	- \$	4,154.85 \$	4,154.85
		CITY OF HOBOKEN	18	- \$	25,031.35 \$	1,390.63
		CITY OF RAHWAY	1	- \$	21,106.24 \$	21,106.24
		TOWN OF MORRISTOWN	1	- \$	950.00 \$	950.00
		TOWNSHIP OF MAPLEWOOD	1	- \$	4,146.90 \$	4,146.90
		TOWNSHIP OF MONTCLAIR	3	1 \$	92,900.00 \$	30,966.67
		TOWNSHIP OF MORRIS	2	- \$	1,026.50 \$	513.25
		TOWNSHIP OF UNION	3	- \$	81,000.00 \$	27,000.00
		TOWNSHIP OF WARREN	1	- \$	- \$	-
		TWP OF MANALAPAN	1	- \$	- \$	-
		TWP OF PARSIPPANY	3	1 \$	46,732.70 \$	15,577.57
		TWP OF WEST ORANGE	1	- \$	- \$	-
		<b>2012 Total</b>	<b>48</b>	<b>3 \$</b>	<b>353,668.46 \$</b>	<b>7,368.09</b>
	2013	BERKELEY HEIGHTS	2	- \$	950.00 \$	475.00
		BERKELEY TOWNSHIP	1	- \$	950.00 \$	950.00
		BORO OF CALDWELL	2	- \$	5,228.99 \$	2,614.50
		BORO OF FANWOOD	1	- \$	950.00 \$	950.00
		BORO OF HIGHLAND PARK	2	- \$	950.00 \$	475.00
		BORO OF NORTH PLAINFIELD	2	- \$	1,708.50 \$	854.25
		CITY OF ENGLEWOOD	1	- \$	6,067.56 \$	6,067.56
		CITY OF HOBOKEN	19	1 \$	189,025.82 \$	9,948.73
		CITY OF LINDEN	1	- \$	- \$	-
		CITY OF RAHWAY	1	- \$	950.00 \$	950.00
		HOWELL TOWNSHIP	1	- \$	- \$	-
		LIVINGSTON TOWNSHIP	1	1 \$	30,500.00 \$	30,500.00
		TOWN OF MORRISTOWN	3	- \$	5,821.18 \$	1,940.39
		TOWNSHIP OF EWING	1	- \$	950.00 \$	950.00
		TOWNSHIP OF LAWRENCE	1	- \$	629.00 \$	629.00
		TOWNSHIP OF MAPLEWOOD	2	- \$	7,240.13 \$	3,620.07
		TOWNSHIP OF MONTCLAIR	5	1 \$	20,903.73 \$	4,180.75
		TOWNSHIP OF MORRIS	1	- \$	- \$	-
		TWP OF NORTH BRUNSWICK	2	2 \$	86,000.00 \$	43,000.00
		TWP OF PARSIPPANY	4	1 \$	950.00 \$	237.50
		<b>2013 Total</b>	<b>53</b>	<b>6 \$</b>	<b>359,774.91 \$</b>	<b>6,788.21</b>
	2014	BERKELEY HEIGHTS	2	1 \$	60.00 \$	30.00
		BERKELEY TOWNSHIP	1	- \$	721.50 \$	721.50
		BORO OF HIGHLAND PARK	1	1 \$	31,000.00 \$	31,000.00
		BORO OF NORTH PLAINFIELD	2	1 \$	38,238.50 \$	19,119.25
		BOROUGH OF TOTOWA	1	- \$	950.00 \$	950.00

Valued as of 10/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	<b>2014</b>	CITY OF ENGLEWOOD	4	1	\$ 32,943.50	\$ 8,235.88
		CITY OF HOBOKEN	10	4	\$ 41,773.12	\$ 4,177.31
		CITY OF LINDEN	2	-	\$ 860.00	\$ 430.00
		CITY OF RAHWAY	1	-	\$ 684.50	\$ 684.50
		HOWELL TOWNSHIP	4	3	\$ 14,823.00	\$ 3,705.75
		LIVINGSTON TOWNSHIP	1	1	\$ 2,000.00	\$ 2,000.00
		TOWN OF MORRISTOWN	1	-	\$ 2,035.00	\$ 2,035.00
		TOWNSHIP OF BLOOMFIELD	2	1	\$ 820.00	\$ 410.00
		TOWNSHIP OF HAMILTON	1	1	\$ 500.00	\$ 500.00
		TOWNSHIP OF LAWRENCE	1	-	\$ 185.78	\$ 185.78
		TOWNSHIP OF MONTCLAIR	6	3	\$ 63,612.00	\$ 10,602.00
		TOWNSHIP OF MORRIS	1	-	\$ -	\$ -
		TOWNSHIP OF WARREN	1	1	\$ 76,000.00	\$ 76,000.00
		TWP OF NORTH BRUNSWICK	1	-	\$ 2,053.50	\$ 2,053.50
		TWP OF PARSIPPANY	5	3	\$ 222.60	\$ 44.52
	<b>2014 Total</b>		<b>48</b>	<b>21</b>	<b>\$ 309,483.00</b>	<b>\$ 6,447.56</b>
<b>PUBLIC OFFICIALS LIABILITY Total</b>			<b>150</b>	<b>31</b>	<b>\$ 1,518,264.37</b>	<b>\$ 10,121.76</b>
<b>WORKERS COMPENSATION</b>	<b>2006</b>	BERKELEY TOWNSHIP	1	1	\$ 8,510.65	\$ 8,510.65
		CITY OF RAHWAY	1	1	\$ 25,878.20	\$ 25,878.20
	<b>2006 Total</b>		<b>2</b>	<b>2</b>	<b>\$ 34,388.85</b>	<b>\$ 17,194.43</b>
	<b>2009</b>	CITY OF HOBOKEN	2	2	\$ 24,369.20	\$ 12,184.60
		TOWNSHIP OF MONTCLAIR	1	1	\$ 13,500.00	\$ 13,500.00
	<b>2009 Total</b>		<b>3</b>	<b>3</b>	<b>\$ 37,869.20</b>	<b>\$ 12,623.07</b>
	<b>2010</b>	BORO OF CALDWELL	1	-	\$ 32,929.64	\$ 32,929.64
		CITY OF HOBOKEN	7	6	\$ 94,897.87	\$ 13,556.84
		TOWNSHIP OF FREEHOLD	1	-	\$ 6,426.90	\$ 6,426.90
	<b>2010 Total</b>		<b>9</b>	<b>6</b>	<b>\$ 134,254.41</b>	<b>\$ 14,917.16</b>
	<b>2011</b>	BERKELEY TOWNSHIP	1	1	\$ 1,500.00	\$ 1,500.00
		CITY OF ENGLEWOOD	1	-	\$ 957.08	\$ 957.08
		CITY OF HOBOKEN	3	3	\$ 68,641.37	\$ 22,880.46
		HOWELL TOWNSHIP	1	-	\$ 9.20	\$ 9.20
		LIVINGSTON TOWNSHIP	2	-	\$ 5,320.57	\$ 2,660.29
		TOWNSHIP OF EWING	1	-	\$ 14.15	\$ 14.15
		TOWNSHIP OF MONTCLAIR	1	1	\$ 86,638.80	\$ 86,638.80
		TOWNSHIP OF UNION	1	-	\$ 1,063.05	\$ 1,063.05
		TWP OF NORTH BRUNSWICK	1	-	\$ 38,972.51	\$ 38,972.51
		TWP OF WEST ORANGE	1	1	\$ 18,960.00	\$ 18,960.00
	<b>2011 Total</b>		<b>13</b>	<b>6</b>	<b>\$ 222,076.73</b>	<b>\$ 17,082.83</b>
	<b>2012</b>	BERKELEY TOWNSHIP	48	13	\$ 1,430,388.73	\$ 29,799.77
		BORO OF CALDWELL	14	1	\$ 76,041.45	\$ 5,431.53
		BORO OF FAIR HAVEN	6	1	\$ 18,340.64	\$ 3,056.77
		BORO OF FANWOOD	6	1	\$ 75,802.93	\$ 12,633.82
		BORO OF HIGHLAND PARK	15	1	\$ 69,353.24	\$ 4,623.55
		BORO OF NEW PROVIDENCE	9	1	\$ 245,114.17	\$ 27,234.91
		BORO OF NORTH PLAINFIELD	21	3	\$ 96,482.65	\$ 4,594.41

Valued as of 10/31/14

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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		BOROUGH OF HADDON HEIGHTS	6	- \$	26,497.32 \$	4,416.22
		BOROUGH OF KENILWORTH	5	- \$	5,294.16 \$	1,058.83
		BOROUGH OF MIDDLESEX	15	1 \$	394,095.17 \$	26,273.01
		CITY OF ENGLEWOOD	72	17 \$	1,034,056.36 \$	14,361.89
		CITY OF HOBOKEN	100	23 \$	1,536,399.86 \$	15,364.00
		CITY OF RAHWAY	29	- \$	67,983.28 \$	2,344.25
		HOWELL TOWNSHIP	30	8 \$	750,464.19 \$	25,015.47
		LIVINGSTON TOWNSHIP	47	10 \$	760,559.58 \$	16,182.12
		TOWN OF HARRISON	19	1 \$	135,822.62 \$	7,148.56
		TOWN OF MORRISTOWN	37	1 \$	148,406.73 \$	4,010.99
		TOWNSHIP OF EASTAMPTON	5	- \$	9,549.92 \$	1,909.98
		TOWNSHIP OF EWING	52	5 \$	433,910.09 \$	8,344.42
		TOWNSHIP OF FREEHOLD	21	4 \$	187,079.00 \$	8,908.52
		TOWNSHIP OF HAMILTON	137	14 \$	1,387,359.92 \$	10,126.71
		TOWNSHIP OF MAPLEWOOD	29	2 \$	124,760.31 \$	4,302.08
		TOWNSHIP OF MONTCLAIR	65	12 \$	816,626.76 \$	12,563.49
		TOWNSHIP OF MORRIS	26	3 \$	238,502.15 \$	9,173.16
		TOWNSHIP OF UNION	62	5 \$	455,193.79 \$	7,341.84
		TOWNSHIP OF WARREN	12	- \$	9,206.13 \$	767.18
		TWP OF MANALAPAN	16	2 \$	197,351.60 \$	12,334.48
		TWP OF NORTH BRUNSWICK	46	5 \$	359,693.90 \$	7,819.43
		TWP OF WEST ORANGE	36	6 \$	433,141.38 \$	12,031.71
	<b>2012 Total</b>		<b>986</b>	<b>140 \$</b>	<b>11,523,478.03 \$</b>	<b>11,687.10</b>
	<b>2013</b>	BERKELEY HEIGHTS	12	1 \$	9,408.27 \$	784.02
		BERKELEY TOWNSHIP	53	9 \$	349,983.10 \$	6,603.45
		BORO OF CALDWELL	10	1 \$	56,965.39 \$	5,696.54
		BORO OF FAIR HAVEN	6	1 \$	3,394.14 \$	565.69
		BORO OF FANWOOD	4	1 \$	60,664.54 \$	15,166.14
		BORO OF HIGHLAND PARK	11	- \$	18,303.01 \$	1,663.91
		BORO OF NEW PROVIDENCE	11	- \$	13,152.86 \$	1,195.71
		BORO OF NORTH PLAINFIELD	17	2 \$	66,908.82 \$	3,935.81
		BOROUGH OF HADDON HEIGHTS	12	2 \$	121,304.10 \$	10,108.68
		BOROUGH OF KENILWORTH	12	5 \$	217,709.95 \$	18,142.50
		CITY OF ENGLEWOOD	52	10 \$	544,491.48 \$	10,470.99
		CITY OF HOBOKEN	103	16 \$	647,725.78 \$	6,288.60
		CITY OF LINDEN	96	22 \$	991,440.37 \$	10,327.50
		CITY OF RAHWAY	22	5 \$	132,664.53 \$	6,030.21
		HOWELL TOWNSHIP	14	3 \$	112,409.25 \$	8,029.23
		LIVINGSTON TOWNSHIP	45	13 \$	470,554.44 \$	10,456.77
		TOWN OF HARRISON	17	4 \$	218,546.26 \$	12,855.66
		TOWN OF MORRISTOWN	24	3 \$	228,798.09 \$	9,533.25
		TOWNSHIP OF EASTAMPTON	2	- \$	932.65 \$	466.33
		TOWNSHIP OF EWING	20	4 \$	327,128.79 \$	16,356.44
		TOWNSHIP OF FREEHOLD	32	3 \$	231,313.51 \$	7,228.55
		TOWNSHIP OF HAMILTON	96	11 \$	657,330.53 \$	6,847.19
		TOWNSHIP OF LAWRENCE	24	4 \$	381,632.63 \$	15,901.36

Valued as of 10/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2013	TOWNSHIP OF MAPLEWOOD	38	3	\$ 308,974.17	\$ 8,130.90
		TOWNSHIP OF MONTCLAIR	55	9	\$ 526,413.68	\$ 9,571.16
		TOWNSHIP OF MORRIS	29	6	\$ 284,370.25	\$ 9,805.87
		TOWNSHIP OF UNION	93	17	\$ 670,002.68	\$ 7,204.33
		TOWNSHIP OF WARREN	9	-	\$ 12,943.80	\$ 1,438.20
		TWP OF NORTH BRUNSWICK	33	5	\$ 342,907.63	\$ 10,391.14
		TWP OF WEST ORANGE	44	12	\$ 739,544.40	\$ 16,807.83
	<b>2013 Total</b>		<b>996</b>	<b>172</b>	<b>\$ 8,747,919.10</b>	<b>\$ 8,783.05</b>
	2014	BERKELEY HEIGHTS	12	8	\$ 34,683.88	\$ 2,890.32
		BERKELEY TOWNSHIP	43	37	\$ 465,368.94	\$ 10,822.53
		BORO OF CALDWELL	9	5	\$ 7,304.77	\$ 811.64
		BORO OF FAIR HAVEN	1	1	\$ 2,500.00	\$ 2,500.00
		BORO OF FANWOOD	10	7	\$ 52,503.25	\$ 5,250.33
		BORO OF HIGHLAND PARK	7	3	\$ 55,568.17	\$ 7,938.31
		BORO OF NEW PROVIDENCE	10	5	\$ 27,297.78	\$ 2,729.78
		BORO OF NORTH PLAINFIELD	12	11	\$ 105,179.92	\$ 8,764.99
		BOROUGH OF HADDON HEIGHTS	2	1	\$ 7,144.17	\$ 3,572.09
		BOROUGH OF KENILWORTH	7	7	\$ 27,613.00	\$ 3,944.71
		BOROUGH OF TOTOWA	5	3	\$ 62,929.66	\$ 12,585.93
		CITY OF ENGLEWOOD	30	25	\$ 264,481.12	\$ 8,816.04
		CITY OF HOBOKEN	64	46	\$ 336,614.84	\$ 5,259.61
		CITY OF LINDEN	108	79	\$ 733,466.83	\$ 6,791.36
		CITY OF RAHWAY	19	18	\$ 165,044.52	\$ 8,686.55
		HOWELL TOWNSHIP	25	19	\$ 272,560.26	\$ 10,902.41
		LIVINGSTON TOWNSHIP	34	28	\$ 239,295.08	\$ 7,038.09
		TOWN OF GUTTENBERG	6	5	\$ 36,132.00	\$ 6,022.00
		TOWN OF HARRISON	12	12	\$ 51,006.38	\$ 4,250.53
		TOWN OF KEARNY	32	23	\$ 314,879.34	\$ 9,839.98
		TOWN OF MORRISTOWN	26	22	\$ 281,773.83	\$ 10,837.46
		TOWNSHIP OF EASTAMPTON	3	2	\$ 5,026.98	\$ 1,675.66
		TOWNSHIP OF EWING	40	33	\$ 256,851.89	\$ 6,421.30
		TOWNSHIP OF FREEHOLD	20	18	\$ 140,742.68	\$ 7,037.13
		TOWNSHIP OF HAMILTON	71	53	\$ 413,076.27	\$ 5,817.98
		TOWNSHIP OF LAWRENCE	10	9	\$ 24,449.96	\$ 2,445.00
		TOWNSHIP OF MAPLEWOOD	26	20	\$ 72,733.37	\$ 2,797.44
		TOWNSHIP OF MONTCLAIR	38	28	\$ 1,432,495.68	\$ 37,697.25
		TOWNSHIP OF MORRIS	26	22	\$ 365,355.45	\$ 14,052.13
		TOWNSHIP OF UNION	63	53	\$ 431,052.62	\$ 6,842.11
		TOWNSHIP OF WARREN	10	7	\$ 43,403.27	\$ 4,340.33
		TWP OF NORTH BRUNSWICK	43	31	\$ 266,205.52	\$ 6,190.83
		TWP OF WEST ORANGE	22	20	\$ 235,545.24	\$ 10,706.60
	<b>2014 Total</b>		<b>846</b>	<b>661</b>	<b>\$ 7,230,286.67</b>	<b>\$ 8,546.44</b>
<b>WORKERS COMPENSATION Total</b>			<b>2,855</b>	<b>990</b>	<b>\$ 27,930,272.99</b>	<b>\$ 9,782.93</b>
<b>Grand Total</b>			<b>7,470</b>	<b>1,450</b>	<b>\$ 56,503,736.50</b>	<b>\$ 7,564.09</b>

Valued as of 10/31/14

D&H Alternative Risk Solutions, Inc.

**Garden State Municipal Joint Insurance Fund**

Claim Activity Report - Workers' Compensation Claims

AS OF

[Policy Year 2012 & 2013 & 2014](#)

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	275	unknown	\$ 3,035,811.26	unknown	\$ 11,039.31	\$ 1,439,832.54	11	\$ 2,199,953.85	\$ 199,995.80
BLOOMFIELD TOWNSHIP	141		\$ 1,595,619.36		\$ 11,316.45	\$ 1,121,582.23	10	\$ 1,145,042.09	\$ 114,504.21

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/8/2014 to 10/30/2014				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION

City of Rahway	10/17/2014	SDI Technology, Inc.	2014 GL/AL/WC	Evidence of Insurance as respects the City's use of certificate holder's parking lot, for overflow parking during 10/25/14 event (at Rec. Center).
Township of Freehold	10/16/2014	Monmouth County Hall of Records	2014 GL/AL/WC	Evidence of Insurance as respects the Township Health Officer's and Board of Health's use of a meeting room on 11/6/14 at the Monmouth County Agricultural Building.
Borough of Caldwell	10/9/2014	Mount Saint Dominic Academy	2014 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the Borough of Caldwell's use of Mount Saint Dominic Academy on 10/11/2014. *
Borough of Kenilworth	10/23/2014	Leaf Capital Funding, LLC ISAOA c/o Insurance Service Center	2014 GL/PROP	Certificate holder is included as loss payee as respects the Borough of Kenilworth's lease of Sharp MX-M363 copy machine, serial number 05005081, valued at \$21,391, lease agreement number 236107. *
Borough of Kenilworth	10/14/2014	County of Union	2014 GL/AL/WC	Evidence of insurance as respects the road closing for the Kenilworth Street Fair.
City of Englewood	10/20/2014	Peirce-Eagle Equipment Co	2014 GL/AL/WC/PROP	Certificate holder is included as additional insured (Property Owner) and loss payee as respects the City of Englewood's rental of a 2012 Leaf Collector Xtreme Vac Model SCL65TM30 from 10/14/2014 to 1/1/15 (purchase price \$28,900). *
City of Englewood	10/30/2014	County of Bergen	2014 GL/AL/WC	The County of Bergen and its Officials and Employees are included as additional insured (Grantor) as respects Contract PS-ENGLEWOODHEART14 between Englewood Health Department and the County of Bergen for the Heart Health Program for Seniors in the amount of \$4,755.*
Borough of Highland Park	10/24/2014	Midlantic Property Management Inc.	2014 GL	Evidence of insurance as respects Highland Park Police Department's use of the property at 315 Raritan Avenue, Highland Park, NJ 08904 for the Park It Celebration Weekend on 10/25/2014 & 10/26/2014.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/8/2014 to 10/30/2014				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Highland Park	10/24/2014	Provident Bank	2014 GL	Evidence of insurance as respects Highland Park Police Department's use of the certificate holder's parking lot for the Park It Celebration Weekend on 10/25/2014 & 10/26/2014.
Borough of Highland Park	10/24/2014	Rebarber Family Chiropractic	2014 GL	Evidence of insurance as respects Highland Park Police Department's use of the certificate holder's parking lot at 307 Raritan Avenue, Highland Park, NJ 08904 for the Park It Celebration Weekend on 10/25/2014 & 10/26/2014.
Borough of Highland Park	10/24/2014	Make Me Take Me	2014 GL	Evidence of insurance as respects Highland Park Police Department's use of the property at 248 Raritan Avenue, Highland Park, NJ 08904 for the Park It Celebration Weekend on 10/25/2014 & 10/26/2014.
Township of Maplewood	10/22/2014	County of Essex, Division of Health & Rehabilitation	2014 GL	Certificate holder is included as an additional insured (Grantor) as respects the Municipal Alliance Grant Contract between the Township and the certificate holder. *
Township of Maplewood	10/22/2014	Verizon New Jersey, Inc	2014 GL/AL/WC	Evidence of insurance as respects the Maplewood Police Department's placement of transmitters/repeaters on the following poles - #61187 MD, #62859 MD, #61565 MD, #61188 MD, #61189, #61190 MD, #61191, #60897 MD, #63149 MD, #63150 MD, #63151 MD.
Township of West Orange	10/24/2014	AMC Dine In Theatre	2014 GL/AL/WC	Evidence of insurance only.
Eastampton Township	10/9/2014	Donald Richard Wolfe Lone Wolfe Farm Market	2014 GL/AL/WC	Certificate holder is included as an additional insured (Donor) as respects the Eastampton Township's use of the certificate holder's wagon from 10/13/14 to 10/20/14. *
Borough of New Providence	10/20/2014	LexisNexis, A Division of Reed Elsevier Inc	2014 GL/AL/WC	The certificate holder is included as an additional insured (Premise Owner) as respects the Borough of New Providence's use of the certificate holder's parking lot for voting activities on November 4, 2014. *
Union Township	10/30/2014	Garden State Basketball League	2014 GL/AL/WC	Evidence of Insurance as respects the Township of Union Recreation Department 5th & 6th grade Traveling Basketball League.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/8/2014 to 10/30/2014				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Livingston	10/15/2014	Steve Shapiro	2014 GL/AL/WC	Evidence of insurance as respects Township of Livingston police/ESU training from 10/15/14 through 10/25/14.
Hamilton Township	10/20/2014	Trenton Catholic Academy	2014 GL/AL/WC	Evidence of insurance as respects the Township's use of the certificate holder's parking lot.
City of Linden	10/8/2014	Linden Public Schools Administration Building	2014 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the City of Linden Dept. of Public Property & Community Services use of the Linden High School gymnasium for the N.J State Finals Diamond Gloves on 10/9/2014 & 10/10/2014. *
Township of Parsippany	10/30/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for; Treasurer (CFO) Ann Cucci; Tax Collector Terence Whalen; Municipal Court Judge Anthony Frese; Municipal Court Judge Gerald Scala; and Court Administrator/Clerk Al Leal. Change effective 9/2/2014, this certificate supersedes the certificate issued 4/8/2014.
Lawrence Township	10/28/2014	HOFFMAN EQUIPMENT, INC.	2014 GL/AL/WC/PROP	Hoffman Equipment Co. is included as an additional insured (Lessor) and loss payee as respects Lawrence Township's rental of a 2013 JCB Loader Model 535 -140, Serial Number 2174813, valued at \$170,000 from 10/29/2014 to 11/28/2014. *
Borough of Kenilworth	10/10/2014	Union County Alliance Coordinator, Div of Planning	2014 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. As respects the Borough of Kenilworth's participation in the Union County Municipal Alliance Program.*

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/8/2014 to 10/30/2014**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Linden	10/8/2014	Union County Alliance Coordinator, Div of Planning	2014 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. As respects the City of Linden's participation in the Union County Municipal Alliance Program. *
Township of Berkeley Heights	10/8/2014	Union County Alliance Coordinator, Div of Planning	2014 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. As respects the Township of Berkeley Heights Participation in the Union County Municipal Alliance Program. *
Union Township	10/10/2014	Union County Alliance Coordinator, Div of Planning	2014 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. As respects the Township of Union's participation in the Union County Municipal Alliance Program. *
Township of West Orange	10/30/2014	Ford Motor Credit Company	2014 AL/APD	Certificate holder is included as loss payee as respects the Township of West Orange purchase of three 2014 Ford Explorers VIN C61207, C61208 & C61209 purchase price \$45,462 each.

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

***MONTHLY INVESTMENT REPORT***

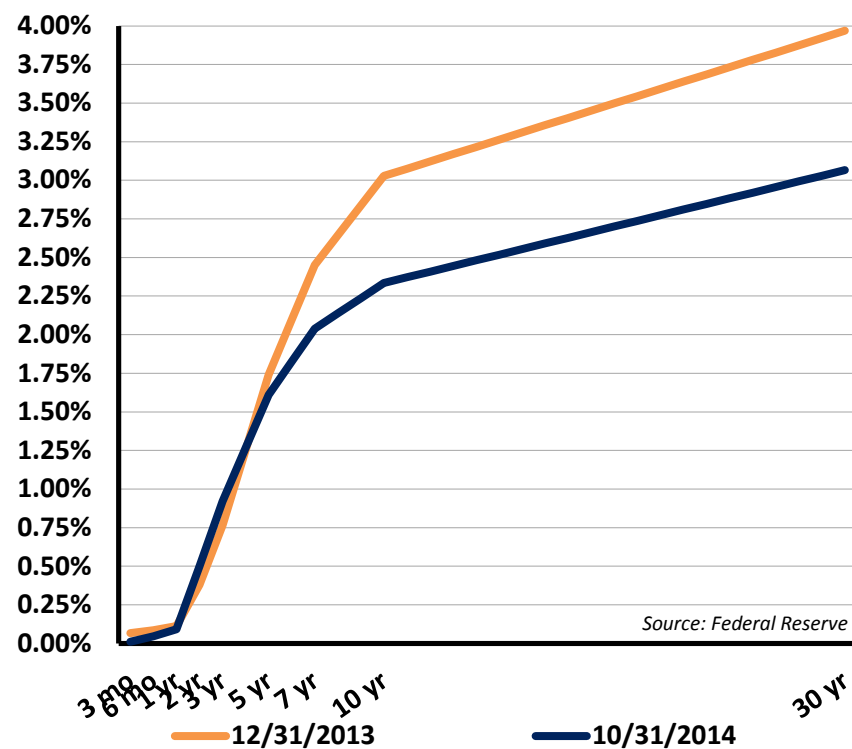
***AS OF 10/31/2014***



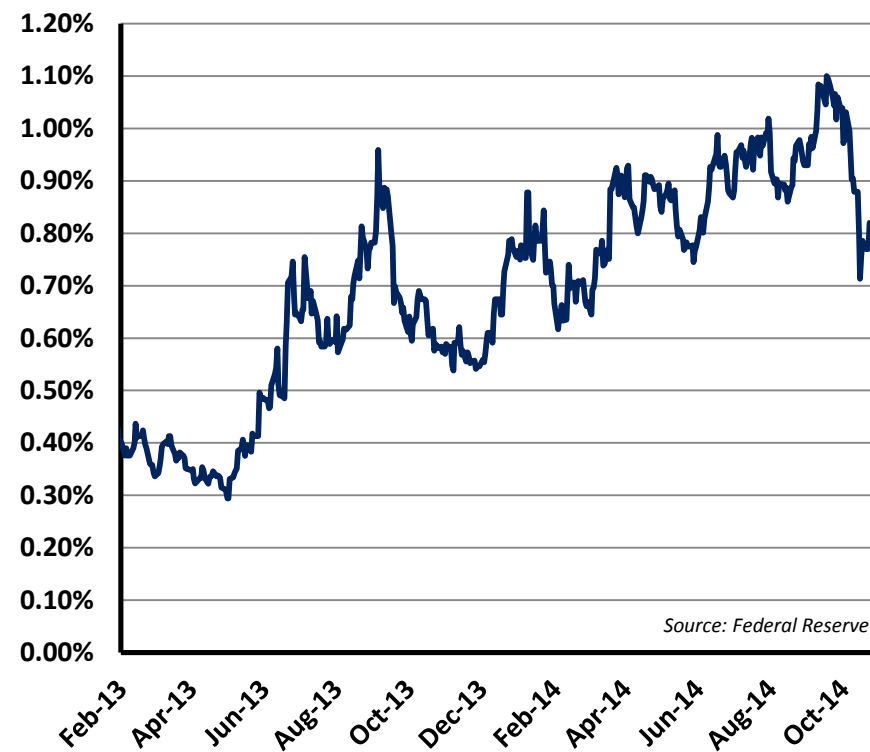
**Prime Advisors, Inc.**

# Treasury Yield Curves and 3 Year Treasury Yields

## US Treasury Yield Curves



## 3 Year Treasury Yields

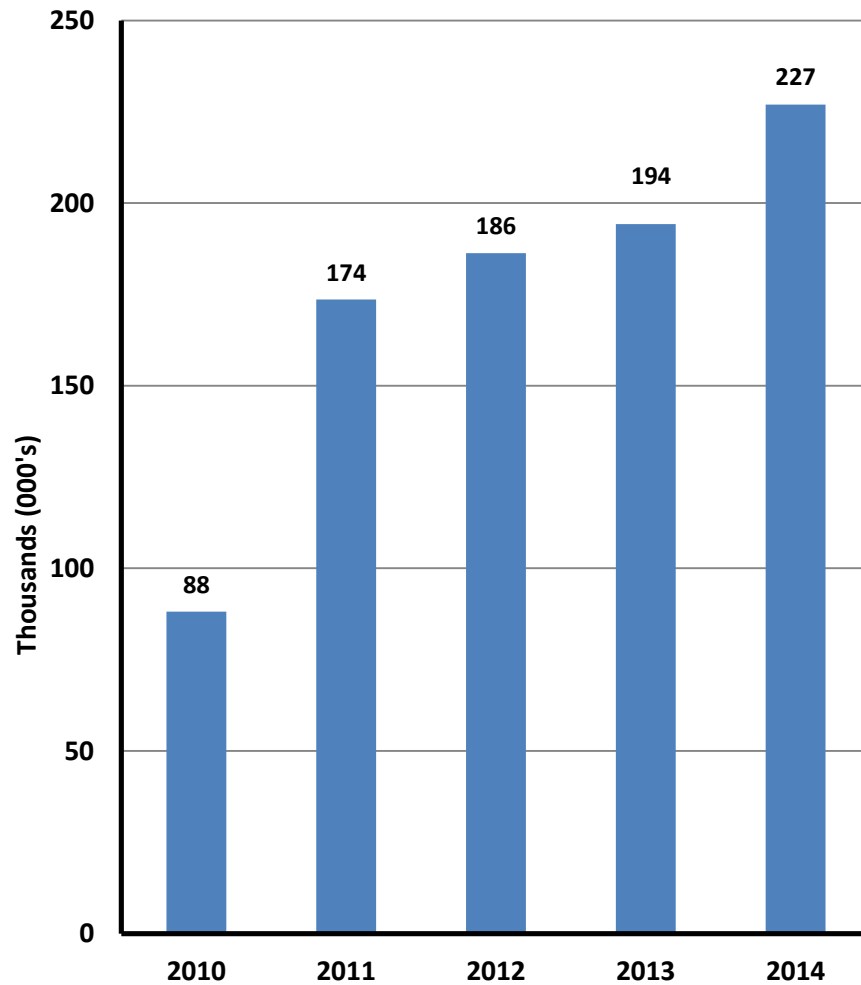


	US Treasury Yields	
	12/31/2013	10/31/2014
3 Month	0.07%	0.01%
2 Year	0.39%	0.50%
3 Year	0.76%	0.92%
10 Year	3.01%	2.33%
30 Year	3.94%	3.06%



## US Payrolls and GDP

### Avg. Monthly Change in NonFarm Payrolls



Source: Bureau of Labor Statistics

### GDP Forecasts (YoY)

GDP Forecasts (%)	2014	2015	2016
US	2.2	3.0	2.9
Eurozone	0.8	1.2	1.5
China	7.4	7.0	7.0
Japan	1.1	1.2	0.8

Source: Bloomberg Composite

## World Bond Yields and US Treasury Debt

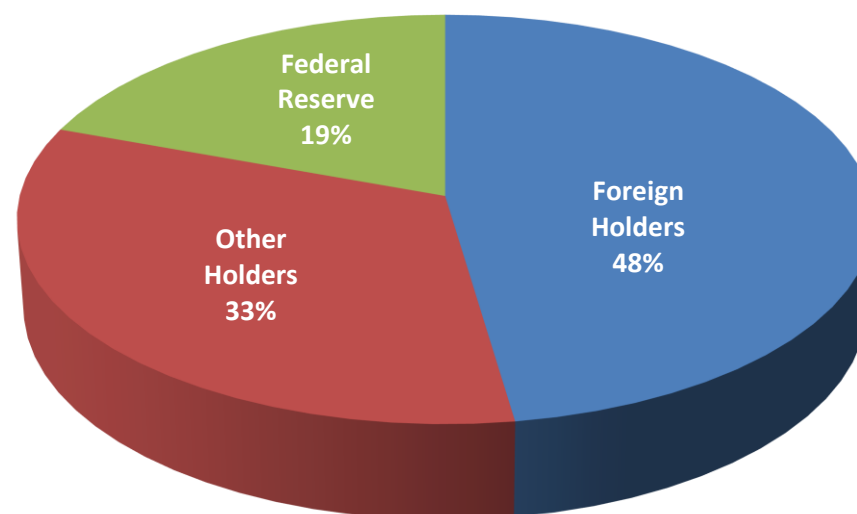
### Current World Bond Yields

As of 10/31/2014	2 Year	10 Year
US	0.50%	2.33%
UK	0.66%	2.25%
Germany	-0.06%	0.84%
France	-0.01%	1.18%
Italy	0.69%	2.35%
Spain	0.54%	2.07%
Portugal	0.86%	3.21%
Japan	0.03%	0.45%

Source: Federal Reserve, Bloomberg

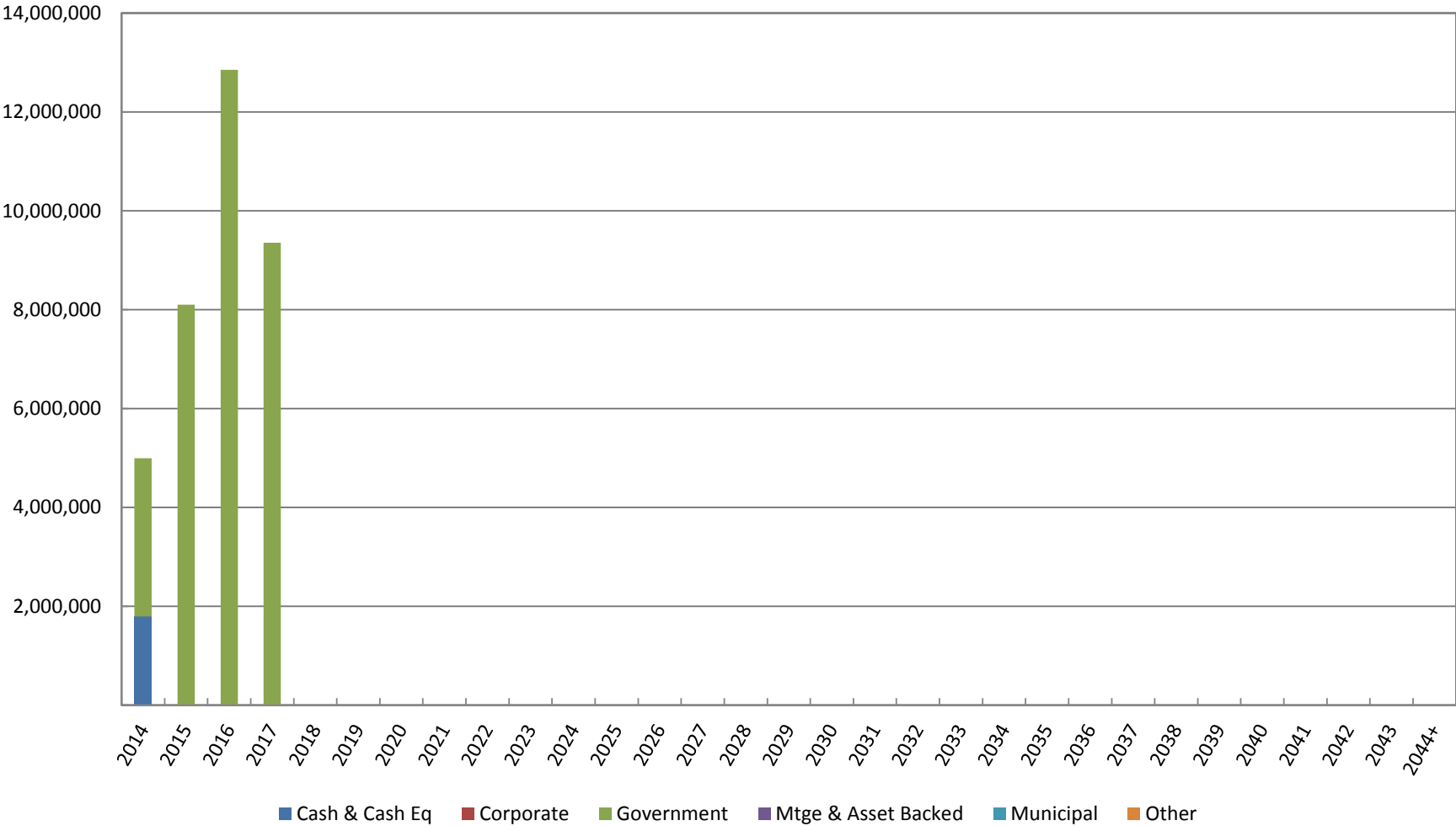
### US Treasury Debt

**\$12.8 Trillion Outstanding  
as of October 31, 2014**



Source: Federal Reserve

# Maturity Schedule By Weighted Average Life



## Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2013	03/31/2014	06/30/2014	09/30/2014	10/31/2014
<b>Treasury Yields</b>					
2 yr Treasury Yield	0.39%	0.43%	0.46%	0.59%	0.50%
5 yr Treasury Yield	1.74%	1.73%	1.63%	1.78%	1.61%
10 yr Treasury Yield	3.01%	2.73%	2.52%	2.51%	2.33%
<b>Book Statistics</b>					
Tax-Equivalent Book Yield	0.34%	0.36%	0.41%	0.56%	0.55%
Book Value (\$)	30,154,478	30,188,438	31,704,382	35,243,772	35,262,495
Projected Tax-Equivalent Income, next 12 months (\$)	101,160	108,918	129,883	198,401	195,106
Unrealized Gains/(Losses) (\$)	33,235	30,139	50,882	25,354	89,905
YTD Realized Gains/(Losses) (\$)	0	0	95	95	95
<b>Portfolio Risk Statistics</b>					
Effective Duration	1.12	1.13	1.21	1.53	1.45
Convexity	0.03	0.03	0.03	0.04	0.04
Weighted Average Life	1.12	1.13	1.22	1.54	1.46
Average Rating	AA+	AA+	AA+	AA+	AA+
<b>Portfolio Sector Allocation</b>					
Treasury	98%	96%	95%	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	2%	4%	5%	0%	5%

# Performance

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**Tax-Equivalent Total Return**  
**as of 10/31/2014**  
**Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Previous Month	0.23%	0.15%	0.08%
Quarter to Date	0.23%	0.15%	0.08%
Year to Date	0.52%	0.42%	0.10%
Since Inception	1.66%	1.29%	0.37%

**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
10/31/2014	Maturity	912828TU4	US TREASURY N/B	Treasury	AA+	Aaa	0.250	10/31/2014	10/31/2014	100.00	1,600,000	0	0.21	0.21
Total											1,600,000	0	0.21	0.21

# *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	09/15/2014			1,793,998	BANK OF AMERICA/MERRILL LYNCH	0.00			1,793,998	1,793,998	1,793,998	0	0.00	0.00	0.00	0.00	
<b>Total Money Market</b>				<b>1,793,998</b>					<b>1,793,998</b>	<b>1,793,998</b>	<b>1,793,998</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>Treasury</b>																	
912828A59	08/21/2014	AA+	Aaa	750,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	749,329	749,383	750,975	1,592	0.66	0.56	2.11	2.12	0.06
912828A91	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	01/15/2017	01/15/2017	1,002,191	1,001,658	1,003,090	1,432	0.67	0.61	2.20	2.21	0.06
912828B41	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.38	01/31/2016	01/31/2016	1,000,902	1,000,573	1,001,990	1,417	0.33	0.22	1.25	1.25	0.02
912828B74	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	548,928	549,165	549,758	593	0.69	0.64	2.28	2.29	0.06
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,410	550,077	667	0.33	0.24	1.33	1.33	0.02
912828C32	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	498,478	498,766	501,065	2,299	0.86	0.66	2.35	2.37	0.07
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,819	500,615	796	0.40	0.29	1.41	1.41	0.03
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,293	1,004,150	3,857	0.86	0.70	2.44	2.45	0.07
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,506,136	2,524,225	18,089	0.87	0.49	1.90	1.91	0.05
912828RM4	09/03/2013	AA+	Aaa	1,250,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	1,255,551	1,254,629	1,262,100	7,471	0.81	0.51	1.99	2.00	0.05
912828RU6	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	752,991	751,976	755,018	3,042	0.75	0.55	2.06	2.08	0.05
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,600,095	1,600,256	161	0.20	0.12	0.12	0.12	0.00
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	987,508	992,230	4,722	1.07	0.90	2.81	2.83	0.09
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	986,050	991,180	5,130	1.11	0.93	2.90	2.91	0.10
912828TT7	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	10/15/2015	10/15/2015	1,000,550	1,000,354	1,001,050	696	0.21	0.14	0.95	0.95	0.01
912828TW0	08/21/2014	AA+	Aaa	750,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	742,503	742,933	745,155	2,222	1.07	0.97	2.97	3.00	0.10
912828TZ3	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	11/30/2014	11/30/2014	1,601,005	1,600,049	1,600,128	79	0.21	0.15	0.08	0.08	0.01
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,048	1,600,752	704	0.24	0.06	0.25	0.25	0.00
912828UP3	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	0.25	02/28/2015	02/28/2015	2,498,837	2,499,747	2,501,450	1,704	0.28	0.07	0.33	0.33	0.00
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	997,940	999,330	1,390	0.39	0.30	1.45	1.45	0.03
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	698,186	699,090	904	0.42	0.33	1.53	1.54	0.03
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,021	751,380	1,359	0.37	0.10	0.66	0.66	0.00
912828VL1	07/10/2013	AA+	Aaa	1,350,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	1,349,038	1,349,793	1,355,171	5,378	0.63	0.40	1.69	1.70	0.04
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,701	750,848	1,146	0.30	0.10	0.74	0.74	0.01
912828VR8	08/07/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	1,250,844	1,250,641	1,254,250	3,609	0.60	0.43	1.78	1.79	0.04
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,732	751,613	1,881	0.42	0.12	0.83	0.83	0.01
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	749,424	750,907	1,483	0.33	0.12	0.91	0.91	0.01

## 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
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,198,945	1,203,504	4,559	0.91	0.76	2.51	2.54	0.08
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,248,584	1,252,800	4,216	0.92	0.79	2.59	2.62	0.08
912828WQ9	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	1,250,405	1,250,335	1,252,575	2,240	0.48	0.38	1.65	1.66	0.04
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,096,605	1,101,672	5,067	0.99	0.82	2.68	2.70	0.09
<b>Total Treasury</b>				<b>33,500,000</b>					<b>33,469,780</b>	<b>33,468,498</b>	<b>33,558,403</b>	<b>89,905</b>	<b>0.58</b>	<b>0.41</b>	<b>1.53</b>	<b>1.54</b>	<b>0.04</b>
<b>Grand Total</b>				<b>35,293,998</b>					<b>35,263,778</b>	<b>35,262,495</b>	<b>35,352,400</b>	<b>89,905</b>	<b>0.55</b>	<b>0.39</b>	<b>1.45</b>	<b>1.46</b>	<b>0.04</b>