



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA
October 22nd 2014
The Crowne Plaza
Monroe Township NJ – at 11:00am – See Lobby for Room
MEETING OF FUND COMMISSIONERS CALLED TO ORDER

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

▪ **OPEN PUBLIC MEETING ACT STATEMENT**

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

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

▪ **PLEDGE OF ALLEGIANCE**

▪ **ROLL CALL OF FUND COMMISSIONERS**

▪ **APPROVAL OF MINUTES OF 9/17/14 MEETING**

▪ **ADOPTION OF RESOLUTIONS**

- Resolution 31-14 – Approving Certain Disbursements
- Resolution 32-14 – Approving Claims Payments

REPORTS

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

- Fast Track – E. Miller
- Pro Forma 2015 Budget – E. Miller
- Member Renewals – J. Hall
- Prospects – J. Hall

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

- Police Action Plan – A. Ven Graitis
- Wellness – A. Ven Graitis
- EPL – A. Ven Graitis
- Dissemination of Model Jury Charge Survey and Discussion – W. Wiebalk

▪ **CLAIMS REPORT (Robert Persico)**

- Proper identification for proper hospital billing – 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
September 18th, 2014**

The Hotel Woodbridge at Metropark, Iselin, NJ at 11:00am The Sunset Room 3rd Floor

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:10 AM.

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

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



APPROVAL OF MINUTES

MOTION TO APPROVE MINUTES OF 723/14 MEETING

MOTION: Commr. Krane

SECOND: Commr. Matheis

ABSTAIN: Commr. Casagrande, Ruggiero, Guarino, Reid, O'Neill,

▪ MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER

▪ ADOPTION OF RESOLUTIONS

MOTION TO ADOPT RESOLUTIONS

- **Resolution 28-14 – Approving Certain Disbursements totaling \$3,032,052.63 and;**
- **Resolution 29-14 – Approving Claims Payments totaling \$3,472,674**

MOTION: Commr. Matheis

SECOND: Commr. Ruggiero

VOTE: ROLL CALL

Jim Rodino

Chris Reid

Barbara Russo

Ted Ehrenburg

Lisa O'Neill

Tom Czerniecki - Absent

Tim Dacey - Absent

Joanna Mustafa

Theresa Casagrande

Eleanor McGovern

Peter Valesi

John DiStefano

Edward Forte - Absent

Lou Guarino

Paul Zarbetski

Joan Hullings

Quentin Wiest - Absent

Jeff Filiatreault

Michael Martello - Absent

Laura Reinertsen

Greg Whitehead

Nancy Koblis - Absent

Russ Jones - Absent

Cesar Correa

Marc Dashield

Tim Quinn

Ann Cucci - Absent

BettyAnn Stinchcomb



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

- **Resolution 30-14 – Approving Fund Defense Counsel**

MOTION: Commr. Matheis

SECOND: Commr. Valesi

VOTE ROLL CALL

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



Executive Director – NIP Group - E. Miller

- **Financial Fast Track** – The 7/31/14 Fast Track has been updated using the June 30, 2014 actuarial report. The following points were the key points on the revised report:
 - 950k increase in ultimate reserves on 2012 and 2013 due to adjustment of projected loss ratio and LDF's
 - Fast track is always an estimate based on expected loss ratio
 - Actuarial report “trues up” development and may result in upward or downward adjustment of ultimate reserves
 - GL and EPL are driving the development
 - WC holding steady – good news!
 - \$400k increase in ultimates on 2014 year
 - WC frequency of severity grew YOY 2014 vs 2013
 - WC @ 6/30/14 - 15 claims for a total of \$1,153,505 vs. 4 claims for a total of \$485,081 @ 6/30/13
 - Comparing 6/30/14 actuarial report to 12/31/13 report shows \$600k adjustment to surplus - \$1.8 mm to \$1.2 mm
 - A .3% change as a function of total fund balance

- **“Draft” Resolution for Supplemental Assessment** – Mr. Miller reviewed the draft resolution and asked for comments or questions from the Commissioners.
 - Commissioner Casagrande opined that the Fund should not delay the implementation of the Supplemental Assessment because it is in the best interests of the Fund from both a financial and marketing standpoint. It would further strengthen the Fund's balance sheet and make the GSMJIF a more attractive option for prospective members. Commissioners Valesi and Ruggiero felt that the Fund's current financial position was secure and that it was still a strong option for other municipalities seeking membership. Chairman Rodino and Commissioner Krane supported that view as well. After some further discussion, it was agreed to put a final resolution on the October meeting agenda for an up or down vote by the Fund Commissioners.

- **2015 RFQ Posting** – The 2015 Service Provider RFQ's were posted and responses have been coming in. The Fund Administrator will provide the Executive Committee with an overview of all submissions by category in the same manner as in 2013, with the Executive Committee making its recommendations to the Commissioners at the November Fund meeting.

- **PEJIF Status** – The City of East Orange joined the PEJIF effective 9/15/14, bringing total membership to six. Members are making strong use of the risk control and claims management services provided by the JIF.

- **DCA- FDS Filing** – It was noted that DCA has some problems with its website that caused some Commissioners difficulties in successfully registering. All issues have been resolved.

- **Prospects (J. Hall)** – Submissions have been received for Belleville Township, Cinnaminson Township, Freehold Borough, Roxbury Township, Borough of South River, Vernon Township, and Vernon Township MUA

- **Renewal (J. Hall)** - Reminder that we are missing renewal information from a number of members. 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

- **Wellness, Biggest Loser, Wellness Incentive Awards - A. Ven Gratis** – Congratulations to the winners of the Biggest Loser Challenge. Winners from 5th to 1st place are: Team Ham Head from Union finished in 5th place winning \$100 with an average percent of body loss of 10.99%, Team SouperFatPats from Parsippany finished in 4th place winning \$200 with an average percent of body loss of 11.94%, Team Feather Weights from Parsippany finished in 3rd place winning \$300 with an average percent of body loss of 12.47, Team S.O.R.E. Losers from Union finished in 2nd place winning \$400 with an average percent of body loss of 12.63%, and team IPP from Union finished in first place winning \$500 with an average percent of body loss of 12.85%.

The following member municipalities were awarded Wellness Incentive Program awards: North Plainfield -\$1,500, West Orange-\$500, Livingston-\$500, Highland Park-\$500, Maplewood-\$1,500, Parsippany Troy Hills-\$1,250, Montclair-\$1,250, Ewing -\$250, Caldwell-\$250, North Brunswick-\$1,500, Fanwood-\$250, Freehold-\$500, Bloomfield-\$250, Howell-\$500, Englewood-\$1,500, Union \$1,500, Lawrence-\$500, and New Providence-\$500.

The Wellness Incentive Program will be continued for the 2014-15 year. The goal is to have all members join as 18 out of the 35 current members were awarded WIP awards for the 2013-14 year. The next completion will be a “Wellness Idea Competition” to encourage members to suggest events that are of most interest to them. Another Walk to Win competition will take place as well.

- **Police Professional- A. Ven Graitis** - The police action plan will create a notification procedure between the Risk Control and Claims group. This will allow instant follow up for Risk Control including bringing in experts such as Response Law, Frank Rodgers Group, RGI, or other professional firms. In addition, we will address recent police LEL issues at all SCM’s. Risk Control will also provide confirmation letters to formalize discussions, recommendations and risk control actions.
- **Training** - Members must continue to schedule EPL training and make sure all employees are trained at least once every two years or sooner.

Claims Update – Robert Persico Vice President Claims

Jet-Vac, Sewer Cleaning Equipment Case Review - R. Persico – Bob presented a case study on the inherent dangers regarding sewer cleaning equipment. Specifically the use of a Jet-Vac pressure hose and nozzle when maintaining the township’s sewer system. The injuries this equipment could cause are severe and include fatalities.

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:

Union Township WC Claim- Granted Settlement Authority
Township of Hamilton – WC Claim – Granted Settlement
City of Hoboken – Lia. Claim – Granted Settlement
Township of Bloomfield – EPL Claim – Granted Settlement
Howell Township – WC. Claim – Granted Settlement
Union Township – WC Claim – Granted Settlement
Township of Livingston – Lia. – Granted Settlement
Union 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.

Earl Miller



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
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
Dom Cinelli – Brown & Brown Metro
Gregory Whitehead – Lawrence Township
David Balken – Balken Risk

Garden State Municipal Joint Insurance Fund Monthly Status Report



October 22, 2014

MEMO TO: INSURANCE FUND CHAIRMAN RODINO

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

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

| | | <u>August</u> <u>2014</u> | | <u>September</u> <u>2014</u> | |
|---|--------------------------------|------------------------------|-----------|---------------------------------|-------------------|
| Beginning Cash Balance | Claims Accounts-TD Bank | \$ 111,136.50 | \$ | 301,697.69 | |
| | Claims Account-Bank of America | 1,102,208.81 | | 3,686,817.46 | |
| | NJ Cash Management | 126,429.50 | | 126,434.76 | |
| | Custodial-Investments | 35,234,121.38 | | 35,277,141.99 | |
| | Total Balance | \$ 36,573,896.19 | \$ | \$ 39,392,091.90 | |
| | | | | | |
| Receipts: | | | | | |
| | | | | | Totals YTD |
| Interest Income | | \$ 13,581.29 | \$ | 16,517.19 | \$ 108,445.06 |
| Investment Income-Realized Gains (Losses) | | | | | |
| Claims Account Receipts-TD Bank | | \$ 1,422,035.18 | \$ | 1,071,187.69 | |
| Claims/Operating Account Receipts-Bank of America | | \$ 4,328,500.07 | \$ | 1,831,323.17 | |
| NJ Cash Management Activity Receipts | | \$ 5.26 | \$ | 5.19 | |
| BAC Custodial/Investments | | \$ 43,020.61 | \$ | 134,639.57 | |
| Total Receipts | | \$ 5,793,561.12 | \$ | \$ 3,037,155.62 | |
| | | | | | |
| Disbursements: | | | | | |
| Claims Account Disbursements-TD Bank | | \$ 1,231,473.99 | \$ | 1,072,631.59 | |
| Claims Account Disbursements-Bank of America | | \$ 1,231,025.95 | \$ | 1,702,643.53 | |
| Operating Account Disbursements-Bank of America | | \$ 512,865.47 | \$ | 2,545,715.27 | |
| NJ Cash Management Activity Disbursements | | | | | |
| BAC Custodial Account | | | | \$ 142,345.50 | |
| Total Disbursements | | \$ 2,975,365.41 | \$ | \$ 5,463,335.89 | |
| | | | | | |
| Ending Cash Balance | | \$ 39,392,091.90 | \$ | \$ 36,965,911.63 | |
| | | | | | |
| <u>Analysis of Ending Cash Balance</u> | | | | | |
| Total Cash | | \$ 4,114,949.91 | \$ | 1,696,475.57 | |
| Total Investments (and Cash Equivalents) | | \$ 35,277,141.99 | \$ | 35,269,436.06 | |
| Ending Cash Balance | | \$ 39,392,091.90 | \$ | \$ 36,965,911.63 | |



BANK RECONCILIATION

| | ACCT.NAME | TD Bank | |
|---|------------|------------------------------|--------------|
| | BANK/ACCT# | Claims Account - 426-7723934 | |
| | DATE | From | To |
| | | 09/01/14 | 09/30/14 |
| BOOK BALANCE AS OF | 09/01/14 | \$ | 301,697.69 |
| ADD DEPOSITS (PER BANK LEDGER) | | | 1,071,187.69 |
| SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) | | | 1,072,631.59 |
| BOOK BALANCE AS OF | 09/30/14 | \$ | 300,253.79 |
| <hr/> | | | |
| BALANCE PER BANK STATEMENT | 09/30/14 | | \$722,950.07 |
| | | | 250.00 |
| ADD: DEPOSIT IN TRANSIT | | | |
| DATE | AMOUNT | | |
| | | | |
| | TOTAL | 0.00 | 0.00 |
| SUBTRACT: CHECKS OUTSTANDING | | | |
| DATE | CHECK# | AMOUNT | |
| various | list | 422,946.28 | |
| | TOTAL | 422,946.28 | (422,946.28) |
| 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 | 09/30/14 | | 300,253.79 |
| | | | Difference |
| | | | 0.00 |

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

GSMJIF 2015 Budget
October 16, 2014

| GSMJIF Members | 2015 | | | | | 2014 | | |
|------------------|----------------------|---------------------|---------------------|-------------------|----------------------|----------------------|-------------------|-------------|
| | Loss Fund | Excess | Expenses | Envir/EANJ Costs | Total Assessment | Total Assessment | \$ Variance | % Variance |
| Berkeley | 641,162.48 | 178,817.00 | 267,923.88 | 7,689.00 | 1,095,592.35 | 1,073,968.46 | 21,623.89 | 2.0% |
| Berkeley Heights | 233,794.06 | 104,676.33 | 102,042.54 | 9,358.60 | 449,871.54 | 436,876.33 | 12,995.21 | 3.0% |
| Bloomfield | 187,696.18 | 280,422.58 | 191,921.04 | 11,875.21 | 671,915.01 | 658,900.13 | 13,014.88 | 2.0% |
| Caldwell | 185,344.07 | 80,021.07 | 75,746.95 | 3,206.72 | 344,318.80 | 334,303.21 | 10,015.60 | 3.0% |
| Eastampton | 137,012.47 | 20,966.92 | 41,975.42 | 653.00 | 200,607.81 | 194,634.81 | 5,973.00 | 3.1% |
| Englewood | 308,402.08 | 309,213.21 | 299,863.05 | 9,680.83 | 927,159.16 | 900,052.43 | 27,106.73 | 3.0% |
| Ewing | 613,626.86 | 161,802.28 | 250,157.23 | 3,140.10 | 1,028,726.47 | 1,008,626.33 | 20,100.14 | 2.0% |
| Fair Haven | 146,322.22 | 29,405.66 | 51,206.01 | 1,674.65 | 228,608.55 | 224,093.00 | 4,515.55 | 2.0% |
| Fanwood | 144,543.55 | 42,308.54 | 60,890.90 | 6,275.93 | 254,018.92 | 246,674.31 | 7,344.61 | 3.0% |
| Freehold | 817,137.15 | 163,145.10 | 281,038.29 | 8,606.34 | 1,269,926.88 | 1,244,625.07 | 25,301.81 | 2.0% |
| Guttenberg | 294,787.34 | 45,697.46 | 99,630.61 | 2,225.00 | 442,340.41 | 429,361.31 | 12,979.10 | 3.0% |
| Haddon Heights | 171,304.03 | 36,657.06 | 61,679.48 | 4,743.97 | 274,384.54 | 269,027.68 | 5,356.86 | 2.0% |
| Hamilton | 579,510.81 | 396,525.47 | 399,696.90 | 19,811.91 | 1,395,545.09 | 1,354,710.46 | 40,834.63 | 3.0% |
| Harrison | 614,728.93 | 122,800.49 | 208,179.47 | 985.00 | 946,693.89 | 927,769.58 | 18,924.31 | 2.0% |
| Highland Park | 196,428.22 | 66,627.51 | 84,571.95 | 5,486.53 | 353,114.21 | 342,721.26 | 10,392.95 | 3.0% |
| Hoboken | 577,939.59 | 445,047.61 | 422,244.71 | 10,797.60 | 1,456,029.51 | 1,401,221.41 | 54,808.09 | 3.9% |
| Howell | 1,208,904.17 | 210,967.94 | 358,275.55 | 12,364.07 | 1,790,511.72 | 1,737,782.13 | 52,729.60 | 3.0% |
| Kearny | 627,951.98 | 231,382.91 | 299,796.05 | - | 1,159,130.93 | 1,124,450.38 | 34,680.56 | 3.1% |
| Kenilworth | 267,370.90 | 55,304.67 | 97,648.54 | 901.00 | 421,225.12 | 412,818.60 | 8,406.52 | 2.0% |
| Lawrence | 101,043.03 | 138,551.89 | 105,278.79 | 10,143.49 | 355,017.20 | 348,086.44 | 6,930.76 | 2.0% |
| Linden | - | 344,891.05 | 107,688.87 | 1,993.00 | 454,572.92 | 445,252.08 | 9,320.84 | 2.1% |
| Livingston | 319,263.69 | 275,336.28 | 242,122.33 | 18,123.49 | 854,845.79 | 807,009.54 | 47,836.26 | 5.9% |
| Maplewood | 396,689.54 | 169,378.60 | 191,583.09 | 1,487.00 | 759,138.23 | 743,674.97 | 15,463.26 | 2.1% |
| Montclair | 420,107.35 | 366,977.43 | 330,912.85 | 9,819.83 | 1,127,817.45 | 1,084,021.68 | 43,795.77 | 4.0% |
| Morris | 727,832.85 | 143,364.77 | 247,018.68 | 8,370.71 | 1,126,587.02 | 1,103,851.52 | 22,735.50 | 2.1% |
| Morristown | 576,290.99 | 165,384.27 | 171,097.22 | 5,374.35 | 918,146.82 | 900,056.93 | 18,089.90 | 2.0% |
| New Providence | 279,371.96 | 90,612.04 | 106,133.94 | 5,466.03 | 481,583.97 | 471,876.46 | 9,707.50 | 2.1% |
| North Brunswick | 575,062.80 | 193,218.49 | 200,821.27 | 10,222.87 | 979,325.43 | 959,816.70 | 19,508.73 | 2.0% |
| North Plainfield | 516,453.51 | 73,480.95 | 154,454.17 | 3,202.17 | 747,590.80 | 732,403.67 | 15,187.14 | 2.1% |
| Parsippany | 423,011.89 | 473,074.94 | 324,352.66 | 7,837.88 | 1,228,277.37 | 1,203,697.66 | 24,579.71 | 2.0% |
| Rahway | 498,004.10 | 221,502.94 | 241,800.74 | 4,245.34 | 965,553.12 | 946,308.15 | 19,244.97 | 2.0% |
| Totowa | 228,204.25 | 62,535.86 | 92,578.52 | 8,476.00 | 391,794.63 | 380,414.67 | 11,379.96 | 3.0% |
| Union | 964,264.33 | 345,702.51 | 491,287.44 | 1,789.00 | 1,803,043.28 | 1,749,596.97 | 53,446.30 | 3.1% |
| Warren | 194,783.55 | 108,140.43 | 86,556.01 | 12,579.92 | 402,059.92 | 398,376.77 | 3,683.15 | 0.9% |
| West Orange | 398,694.60 | 210,801.98 | 232,346.08 | 16,985.44 | 858,828.10 | 834,144.36 | 24,683.74 | 3.0% |
| Totals | 14,573,045.54 | 6,364,744.22 | 6,980,521.25 | 245,591.96 | 28,163,902.97 | 27,431,205.44 | 732,697.53 | 2.7% |

October 22nd, 2014 - GSMJIF Comissioners Meeting Bills List

Date: 10.1.14
Bills List #: 34



| <u>Notes</u> | <u>PAYABLE TO</u> | <u>DESCRIPTION</u> | <u>Check #/WT</u> | <u>Invoice Amt.</u> |
|--------------|----------------------------|--|-------------------|---------------------|
| | Patrick DeBlasio | Treasurer October | #1241 | \$1,458.34 |
| | The Star Ledger | September Meeting Notice | #1242 | \$15.08 |
| | The Times | September RFQ \$25.00, RFQ Extension \$60.03 and Meeting Notice \$5.22 | #1243 | \$99.53 |
| | Capehart Scatchard | September Invoice | #1244 | \$1,250.00 |
| | Princeton Public Affairs | Retainer Fee for September | #1245 | \$833.33 |
| | Earl Miller | Meeting Venue The Woodbridge @ MetroPark | #1246 | \$2,164.00 |
| | Pringle Quinn Anzano | Invoice #37187 Fund Attorney Services | #1247 | \$558.00 |
| | William Connolly | 2nd Install Risk Manager Fee - Harrison | #1248 | \$30,167.00 |
| | Brown & Brown Metro | RM Fee for Guttenberg 2 of 2 for 2014 for | #1249 | \$13,903.50 |
| | Rutgers/UMDNJ | Employee Assistance Program | #1250 | \$18,186.81 |
| | Care Station Medical Group | Drug Testing (DOT) for Township of West Orange - J.Wysocki | #1261 | \$48.00 |
| | Dynamic Testing | Drug Testing for New Providence #6661, Totowa #6657 and Kearney #6678 | #1262 | \$602.00 |
| | City of Hoboken | WC Payment J. Cirillo | #1263 | \$12,500.00 |
| | AON | Mid Year Reserve | #1264 | \$10,500.00 |
| | Prime Advisors | Investment Advisors Services | #1265 | \$8,817.00 |
| | Bob Smith & Assoc. | Litigation Fees for September | #1266 | \$3,333.33 |
| | | Total in Checks \$104,435.92 | | |
| | | Wire Transfers | | |
| | BGIA | Risk Manager Fees for Estampton | WT | 6,314.00 |
| | BGIA | Credit on Account | WT | (13.00) |
| | BGIA | Invoice #203250 SP4049752 Safety National Excess WC Installment 4 of 4 for | WT | 221,171.00 |
| | | TOTAL TO BGIA \$227,472.00 | | |
| | PMA | Risk Control Installment 11 of 12 for 2014 | | \$ 38,250.00 |
| | PMA | Berkeley Township | | \$ 7,744.32 |
| | PMA | City of Rahway | | \$1,168.68 |
| | PMA | City of Hoboken | | (\$1,175.00) |
| | PMA | City of Hoboken | | \$2,018.40 |
| | PMA | City of Engewood | | \$1,080.06 |
| | PMA | Hamilton Township | | \$1,503.26 |
| | PMA | Livingston Township | | \$4,872.63 |
| | PMA | Montclair Township | | \$1,040.34 |
| | PMA | Township of Maplewood | | \$872.79 |
| | PMA | Township of Ewing | | \$20,484.58 |
| | PMA | Township of Howell | | \$37.50 |
| | PMA | Union Township | | \$4,966.61 |
| | | TOTAL TO PMA \$82,864.17 | | |
| | | | Subtotal | \$ 414,772.09 |
| | | | Total | \$ 414,772.09 |

RESOLUTION NO. 31-14

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 \$414,772.09.

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

Chairman

Date

October 22nd, 2014

Secretary

Date

October 22nd, 2014



GSMJIF - COMM MEETING PAY SUMMARY REPORT

October 2014 Report

September Paid

| WC | TPA | AMT |
|-----------------|------------|----------------|
| TWP | | |
| Par Troy Hills | D&H | 45,017 |
| Bloomfield | D&H | 4,402 |
| All Other | QL | 719,734 |
| Total WC | | 769,153 |

| PAL | | |
|------------------|----|----------------|
| ALL TWP | | |
| AL | QL | 37,960 |
| APD | QL | 5,778 |
| EPL | QL | 151,868 |
| GL | QL | 121,556 |
| POL | QL | 2,096 |
| PROP | QL | -6,021 |
| Total PAL | | 313,237 |

| GRAND TOTAL SEPTEMBER 2014 | AMT |
|-----------------------------------|------------------|
| Post 2012 CLAIMS | 1,082,390 |
| Prior 2012 CLAIMS | 183,174 |
| TOTAL PAID | 1,265,564 |

| | |
|------------------------------|------------------|
| WC | 769,153 |
| PAL | 313,237 |
| Grand Total post 2012 | 1,082,390 |

| PMA PRIOR 2012 | | |
|-------------------------|-----|----------------|
| WC | PMA | 102,457 |
| PAL | PMA | 80,717 |
| APD PROP | PMA | 0 |
| Total Prior 2012 | | 183,174 |



RESOLUTION NO. 32-14

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

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that confirmation and authorization approval is made in issuance of the attached claims payments totaling \$1,265,564 against the fund.

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

Chairman

October 22nd, 2014
Date

Secretary

October 22nd, 2014
Date



Garden State Municipal Joint Insurance Fund

October 2014

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

10/1/2014

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

10/1/2014

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

10/1/2014

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

10/1/2014

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

10/1/2014

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 | 1,205,492 | \$26,206 | 0 | 0 | \$0 | \$0 |
| Howell Township | 13 | 0 | 251,908 | \$19,378 | 27 | 0 | 119,245 | \$4,416 | 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 | \$2,821,107 | \$5,829 | 18 | 0 | \$247,694 | \$13,761 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

10/1/2014

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 | 1 | 544,603 | \$27,230 | 3 | 0 | \$13,802 | \$4,601 |
| Jackson Township | 20 | 0 | 29,167 | \$1,458 | 26 | 0 | 164,148 | \$6,313 | 1 | 0 | \$24,000 | \$24,000 |
| Kenilworth, Borough of | 6 | 0 | 16,216 | \$2,703 | 5 | 0 | 0 | \$0 | 1 | 0 | \$1,865 | \$1,865 |
| Livingston Township | 19 | 0 | 39,943 | \$2,102 | 29 | 0 | 32,876 | \$1,134 | 2 | 0 | \$4,020 | \$2,010 |
| Maplewood, Township of | 17 | 0 | 8,450 | \$497 | 28 | 0 | 39,954 | \$1,427 | 2 | 0 | \$2,400 | \$1,200 |
| Montclair Township | 51 | 0 | 43,180 | \$847 | 63 | 0 | 71,399 | \$1,133 | 0 | 0 | \$0 | \$0 |
| North Plainfield Boro | 10 | 0 | 18,827 | \$1,883 | 9 | 0 | 91,458 | \$10,162 | 0 | 0 | \$0 | \$0 |
| Rahway, City of | 15 | 0 | 8,250 | \$550 | 32 | 0 | 9,347 | \$292 | 3 | 0 | \$8,100 | \$2,700 |
| South Brunswick Township | 12 | 0 | 61,392 | \$5,116 | 12 | 0 | 24,989 | \$2,082 | 1 | 0 | \$0 | \$0 |
| Union Township | 68 | 0 | 77,616 | \$1,141 | 60 | 0 | 475,852 | \$7,931 | 1 | 0 | \$24,248 | \$24,248 |
| West Orange, Township of | 65 | 0 | 36,641 | \$564 | 40 | 1 | 606,432 | \$15,161 | 0 | 0 | \$0 | \$0 |
| | 404 | 0 | \$713,970 | \$1,767 | 482 | 2 | \$3,977,557 | \$8,252 | 27 | 0 | \$104,295 | \$3,863 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

10/1/2014

Policy Year 2008

| Member | Commercial Auto | | | | Liability | | | | Property | | | |
|--------------------------|-----------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|--------------|-------------|----------------|--------------|
| | Total Claims | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred | Total Claims | Open Claims | Total Incurred | Avg Incurred |
| Berkeley Township | 28 | 0 | 37,535 | \$1,341 | 8 | 0 | 19,979 | \$2,497 | 4 | 0 | \$18,374 | \$4,594 |
| Caldwell Borough | 2 | 0 | 500 | \$250 | 8 | 0 | 0 | \$0 | 2 | 0 | \$17,220 | \$8,610 |
| Eastampton Township | 0 | 0 | 0 | \$0 | 1 | 1 | 10,000 | \$10,000 | 1 | 0 | \$0 | \$0 |
| Englewood, City of | 42 | 0 | 35,711 | \$850 | 47 | 1 | 469,296 | \$9,985 | 5 | 0 | \$1,743 | \$349 |
| Ewing Township | 5 | 0 | 10,618 | \$2,124 | 6 | 1 | 120,000 | \$20,000 | 0 | 0 | \$0 | \$0 |
| Hamilton Township | 0 | 0 | 0 | \$0 | 20 | 1 | 136,887 | \$6,844 | 0 | 0 | \$0 | \$0 |
| Harrison, Town of | 3 | 0 | 500 | \$167 | 13 | 0 | 19,474 | \$1,498 | 0 | 0 | \$0 | \$0 |
| Highland Park Borough | 9 | 1 | 10,197,905 | \$1,133,101 | 9 | 0 | 15,119 | \$1,680 | 2 | 0 | \$3,982 | \$1,991 |
| Hoboken, City of | 26 | 0 | 19,890 | \$765 | 42 | 1 | 716,394 | \$17,057 | 1 | 0 | \$24,000 | \$24,000 |
| Howell Township | 11 | 0 | 23,600 | \$2,145 | 26 | 1 | 42,260 | \$1,625 | 1 | 0 | \$3,800 | \$3,800 |
| Kenilworth, Borough of | 6 | 0 | 8,812 | \$1,469 | 0 | 0 | 0 | \$0 | 0 | 0 | \$0 | \$0 |
| Livingston Township | 11 | 0 | 9,624 | \$875 | 50 | 0 | 49,614 | \$992 | 6 | 0 | \$4,586 | \$764 |
| Maplewood, Township of | 13 | 0 | 18,607 | \$1,431 | 13 | 1 | 41,575 | \$3,198 | 8 | 0 | \$49,709 | \$6,214 |
| Montclair Township | 13 | 0 | 3,434 | \$264 | 71 | 2 | 629,475 | \$8,866 | 0 | 0 | \$0 | \$0 |
| North Plainfield Boro | 13 | 0 | 29,492 | \$2,269 | 23 | 1 | 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 | 14 | \$3,396,478 | \$6,779 | 43 | 0 | \$130,680 | \$3,039 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

10/1/2014

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 | 1,413,705 | \$61,465 | 0 | 0 | \$0 | \$0 |
| Harrison, Town of | 7 | 0 | 5,447 | \$778 | 4 | 0 | 22,903 | \$5,726 | 1 | 0 | \$738 | \$738 |
| Highland Park Borough | 15 | 0 | 10,905 | \$727 | 19 | 1 | 158,417 | \$8,338 | 3 | 0 | \$0 | \$0 |
| Hoboken, City of | 30 | 0 | 107,688 | \$3,590 | 35 | 1 | 322,462 | \$9,213 | 2 | 0 | \$0 | \$0 |
| Howell Township | 11 | 0 | 18,690 | \$1,699 | 35 | 1 | 124,477 | \$3,556 | 1 | 0 | \$0 | \$0 |
| Kenilworth, Borough of | 3 | 0 | 2,973 | \$991 | 7 | 0 | 501 | \$72 | 0 | 0 | \$0 | \$0 |
| Livingston Township | 14 | 0 | 23,977 | \$1,713 | 50 | 0 | 57,423 | \$1,148 | 6 | 0 | \$0 | \$0 |
| Manalapan Township | 13 | 0 | 21,817 | \$1,678 | 24 | 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 | 1 | 388,395 | \$14,385 | 41 | 0 | 239,280 | \$5,836 | 0 | 0 | \$0 | \$0 |
| North Plainfield Boro | 11 | 0 | 3,688 | \$335 | 15 | 0 | 66,496 | \$4,433 | 0 | 0 | \$0 | \$0 |
| Rahway, City of | 13 | 0 | 17,324 | \$1,333 | 18 | 0 | 38,305 | \$2,128 | 5 | 0 | \$0 | \$0 |
| South Brunswick Township | 12 | 0 | 14,924 | \$1,244 | 12 | 0 | 17,142 | \$1,429 | 4 | 0 | \$24,375 | \$6,094 |
| Union Township | 31 | 0 | 61,571 | \$1,986 | 41 | 0 | 86,249 | \$2,104 | 0 | 0 | \$0 | \$0 |
| Warren Township | 4 | 0 | 7,382 | \$1,846 | 15 | 0 | 10,661 | \$711 | 1 | 0 | \$2,383 | \$2,383 |
| West Orange, Township of | 46 | 1 | 227,954 | \$4,956 | 34 | 0 | 97,193 | \$2,859 | 3 | 0 | \$0 | \$0 |
| | 326 | 3 | \$2,560,647 | \$7,855 | 468 | 5 | \$4,656,820 | \$9,950 | 38 | 0 | \$41,699 | \$1,097 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

10/1/2014

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 | 613,891 | \$68,210 | 2 | 0 | \$9,794 | \$4,897 |
| Fanwood Borough | 2 | 0 | 0 | \$0 | 5 | 1 | 55,010 | \$11,002 | 0 | 0 | \$0 | \$0 |
| Frehold Township | 19 | 0 | 36,483 | \$1,920 | 10 | 1 | 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 | 52,674 | \$3,762 | 1 | 0 | \$0 | \$0 |
| North Plainfield Boro | 16 | 0 | 6,205 | \$388 | 16 | 0 | 18,168 | \$1,136 | 1 | 0 | \$467 | \$467 |
| Rahway, City of | 21 | 0 | 28,725 | \$1,368 | 32 | 0 | 15,710 | \$491 | 3 | 0 | \$9,000 | \$3,000 |
| South Brunswick Township | 22 | 0 | 25,220 | \$1,146 | 33 | 0 | 152,153 | \$4,611 | 3 | 0 | \$35,190 | \$11,730 |
| Union Township | 47 | 0 | 75,135 | \$1,599 | 30 | 2 | 611,890 | \$20,396 | 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 |
| Total | 388 | 1 | \$870,874 | \$2,245 | 529 | 10 | \$4,716,745 | \$8,916 | 56 | 0 | \$260,379 | \$4,650 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

10/1/2014

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 | 354,364 | \$32,215 | 18 | 3 | 806,041 | \$44,780 | 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 | 69,737 | \$11,623 | 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 | 1 | 39,267 | \$586 | 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 | 152,987 | \$5,275 | 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 | \$859,937 | \$2,389 | 555 | 14 | \$3,726,611 | \$6,715 | 113 | 0 | \$475,251 | \$4,206 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2014

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 | 44.7% | \$16,832 | 1,156,197 | 1 | 511,993 | \$511,993 |
| Hamilton Township | 162 | 42.3% | \$809,142 | 31.1% | \$4,995 | 809,153 | 0 | 0 | \$0 |
| 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% | \$2,600,382 | 100.0% | \$6,790 | \$2,595,198 | 1 | \$511,993 | \$511,993 |

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 | 867,024 | 2 | 158,609 | \$79,305 |
| Hamilton Township | 123 | 20.7% | 838,339 | 19.5% | \$6,816 | 827,064 | 1 | 310,792 | \$310,792 |
| Howell, Township of | 74 | 12.5% | 405,297 | 9.4% | \$5,477 | 397,495 | 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 | \$4,242,949 | 4 | \$532,577 | \$133,144 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2014

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 | 12.2% | \$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 | 13.4% | \$10,923 | 753,713 | 0 | 0 | \$0 |
| Hamilton Township | 154 | 24.4% | 775,088 | 13.8% | \$5,033 | 732,767 | 1 | 236,383 | \$236,383 |
| Howell, Township of | 35 | 5.5% | 648,112 | 11.5% | \$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 | 6.2% | \$17,307 | 346,142 | 0 | 0 | \$0 |
| Rahway, City of | 53 | 8.4% | 1,176,070 | 20.9% | \$22,190 | 1,126,873 | 1 | 884,893 | \$884,893 |
| South Brunswick Township | 71 | 11.3% | 217,327 | 3.9% | \$3,061 | 217,324 | 0 | 0 | \$0 |
| Union Township | 105 | 16.6% | 802,280 | 14.3% | \$7,641 | 802,279 | 0 | 0 | \$0 |
| | 631 | 100.0% | \$5,619,038 | 100.0% | \$8,905 | \$5,321,179 | 7 | \$1,961,143 | \$280,163 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2014

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 | 581,364 | 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% | 927,214 | 12.1% | \$9,658 | 917,389 | 1 | 279,329 | \$279,329 |
| 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 | 1,741,404 | 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% | 525,512 | 6.8% | \$10,106 | 522,715 | 1 | 122,788 | \$122,788 |
| 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% | \$7,678,621 | 100.0% | \$8,007 | \$7,143,788 | 12 | \$2,560,869 | \$213,406 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2014

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 | 10.5% | \$7,701 | 804,503 | 7 | 575,096 | \$82,157 |
| Eastampton Township | 1 | 0.1% | 0 | 0.0% | \$0 | 0 | 0 | 0 | \$0 |
| Englewood, City of | 128 | 10.0% | 1,257,463 | 14.4% | \$9,824 | 1,241,781 | 1 | 510,048 | \$510,048 |
| 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 | 719,646 | 1 | 146,849 | \$146,849 |
| Harrison, Town of | 45 | 3.5% | 206,449 | 2.4% | \$4,588 | 175,790 | 1 | 48,545 | \$48,545 |
| Hoboken, City of | 60 | 4.7% | 355,521 | 4.1% | \$5,925 | 344,985 | 1 | 45,901 | \$45,901 |
| Howell, Township of | 75 | 5.9% | 1,072,560 | 12.3% | \$14,301 | 1,022,208 | 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 | 2.1% | \$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 | 2.8% | \$8,074 | 242,236 | 0 | 0 | \$0 |
| Rahway, City of | 42 | 3.3% | 528,261 | 6.0% | \$12,578 | 525,128 | 1 | 165,670 | \$165,670 |
| 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 | 12.0% | \$6,983 | 1,019,980 | 1 | 282,302 | \$282,302 |
| West Orange, Township of | 93 | 7.3% | 599,710 | 6.9% | \$6,448 | 567,833 | 2 | 212,169 | \$106,085 |
| | 1281 | 100.0% | \$8,753,708 | 100.0% | \$6,833 | \$8,383,270 | 19 | \$2,487,720 | \$130,933 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2014

Policy Year 2007

| Account Name | Total Claims | % Frequency | Total Incurred | % of Incurred Losses | Avg Incurred | Total Paid | LT Open Claims | Total Open Incurred | Avg LT Open Incurred |
|--------------------------|--------------|-------------|----------------|----------------------|--------------|-------------|----------------|---------------------|----------------------|
| Berkeley Township | 104 | 8.9% | 1,043,400 | 11.7% | \$10,033 | 865,273 | 8 | 529,634 | \$66,204 |
| Eastampton Township | 5 | 0.4% | 9,809 | 0.1% | \$1,962 | 9,810 | 0 | 0 | \$0 |
| Englewood, City of | 112 | 9.5% | 781,352 | 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% | 654,860 | 7.4% | \$4,745 | 612,151 | 3 | 155,677 | \$51,892 |
| Harrison, Town of | 30 | 2.6% | 27,339 | 0.3% | \$911 | 27,341 | 0 | 0 | \$0 |
| Highland Park Borough | 27 | 2.3% | 204,352 | 2.3% | \$7,569 | 190,325 | 1 | 173,240 | \$173,240 |
| Hoboken, City of | 71 | 6.0% | 524,636 | 5.9% | \$7,389 | 435,914 | 3 | 107,095 | \$35,698 |
| Howell, Township of | 59 | 5.0% | 928,909 | 10.4% | \$15,744 | 772,471 | 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 | 631,779 | 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 | 508,094 | 1 | 458,247 | \$458,247 |
| South Brunswick Township | 64 | 5.4% | 285,609 | 3.2% | \$4,463 | 285,612 | 0 | 0 | \$0 |
| Union Township | 118 | 10.0% | 1,199,824 | 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% | \$8,903,984 | 100.0% | \$7,578 | \$8,279,597 | 25 | \$2,495,326 | \$99,813 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2014

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 | 874,681 | 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 | 663,590 | 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 | 215,662 | 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% | 371,260 | 4.9% | \$14,279 | 312,563 | 3 | 246,435 | \$82,145 |
| 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% | 425,909 | 5.7% | \$4,840 | 405,002 | 1 | 29,335 | \$29,335 |
| West Orange, Township of | 62 | 5.9% | 387,954 | 5.2% | \$6,257 | 346,483 | 1 | 144,824 | \$144,824 |
| | 1052 | 100.0% | \$7,500,341 | 100.0% | \$7,130 | \$6,694,323 | 22 | \$2,480,089 | \$112,731 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2014

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% | 1,723,674 | 14.9% | \$19,587 | 1,282,823 | 10 | 1,362,788 | \$136,279 |
| Caldwell Borough | 20 | 1.8% | 749,084 | 6.5% | \$37,454 | 402,388 | 1 | 652,040 | \$652,040 |
| Eastampton Township | 4 | 0.4% | 155,710 | 1.3% | \$38,928 | 140,436 | 1 | 153,323 | \$153,323 |
| Englewood, City of | 88 | 8.1% | 1,540,304 | 13.3% | \$17,503 | 1,327,292 | 6 | 612,072 | \$102,012 |
| Ewing, Township of | 89 | 8.2% | 632,596 | 5.5% | \$7,108 | 559,527 | 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% | 1,166,044 | 10.1% | \$8,767 | 951,116 | 5 | 663,024 | \$132,605 |
| Harrison, Town of | 38 | 3.5% | 361,077 | 3.1% | \$9,502 | 361,079 | 0 | 0 | \$0 |
| Highland Park Borough | 22 | 2.0% | 53,424 | 0.5% | \$2,428 | 53,425 | 0 | 0 | \$0 |
| Hoboken, City of | 57 | 5.3% | 871,409 | 7.5% | \$15,288 | 728,656 | 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 | 411,492 | 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% | 558,629 | 4.8% | \$7,255 | 494,522 | 3 | 298,775 | \$99,592 |
| North Plainfield Borough | 25 | 2.3% | 40,876 | 0.4% | \$1,635 | 40,874 | 0 | 0 | \$0 |
| Rahway, City of | 32 | 2.9% | 303,518 | 2.6% | \$9,485 | 115,592 | 1 | 236,338 | \$236,338 |
| 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 | 11.5% | \$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% | 410,851 | 3.5% | \$5,267 | 406,253 | 1 | 64,903 | \$64,903 |
| | 1085 | 100.0% | \$11,595,664 | 100.0% | \$10,687 | \$9,757,069 | 43 | \$5,227,350 | \$121,566 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2014

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% | 725,558 | 6.0% | \$9,674 | 535,241 | 9 | 458,087 | \$50,899 |
| 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% | 613,245 | 5.1% | \$9,734 | 599,879 | 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% | 128,078 | 1.1% | \$9,852 | 114,656 | 1 | 77,758 | \$77,758 |
| Freehold Township | 63 | 5.4% | 693,400 | 5.7% | \$11,006 | 587,717 | 1 | 292,423 | \$292,423 |
| Hamilton Township | 130 | 11.1% | 1,719,996 | 14.2% | \$13,231 | 1,527,751 | 2 | 400,883 | \$200,442 |
| Harrison, Town of | 29 | 2.5% | 297,648 | 2.5% | \$10,264 | 293,982 | 1 | 127,564 | \$127,564 |
| Highland Park Borough | 25 | 2.1% | 42,078 | 0.3% | \$1,683 | 42,076 | 0 | 0 | \$0 |
| Hoboken, City of | 79 | 6.8% | 787,666 | 6.5% | \$9,970 | 557,478 | 14 | 534,789 | \$38,199 |
| Howell, Township of | 62 | 5.3% | 587,764 | 4.8% | \$9,480 | 539,770 | 1 | 81,921 | \$81,921 |
| Kenilworth Borough | 16 | 1.4% | 295,535 | 2.4% | \$18,471 | 295,538 | 0 | 0 | \$0 |
| Livingston Township | 41 | 3.5% | 943,269 | 7.8% | \$23,007 | 650,388 | 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% | 231,451 | 1.9% | \$7,014 | 188,101 | 1 | 92,075 | \$92,075 |
| Middlesex Borough | 12 | 1.0% | 372,735 | 3.1% | \$31,061 | 192,225 | 1 | 365,844 | \$365,844 |
| Montclair Township | 79 | 6.8% | 638,774 | 5.3% | \$8,086 | 579,150 | 4 | 311,380 | \$77,845 |
| 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 | 0 | 0 | \$0 |
| 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% | 1,798,423 | 14.8% | \$18,734 | 1,577,440 | 4 | 735,032 | \$183,758 |
| Warren Township | 14 | 1.2% | 158,229 | 1.3% | \$11,302 | 108,856 | 1 | 107,108 | \$107,108 |
| West Orange, Township of | 56 | 4.8% | 498,198 | 4.1% | \$8,896 | 378,124 | 3 | 242,235 | \$80,745 |
| | 1166 | 100.0% | \$12,133,880 | 100.0% | \$10,406 | \$10,181,131 | 50 | \$4,724,747 | \$94,495 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2014

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% | 373,861 | 3.2% | \$7,054 | 254,445 | 7 | 204,336 | \$29,191 |
| Caldwell Borough | 15 | 1.2% | 28,194 | 0.2% | \$1,880 | 28,192 | 0 | 0 | \$0 |
| Eastampton Township | 5 | 0.4% | 6,786 | 0.1% | \$1,357 | 6,786 | 0 | 0 | \$0 |
| Englewood, City of | 79 | 6.3% | 487,085 | 4.2% | \$6,166 | 447,084 | 4 | 89,339 | \$22,335 |
| Ewing, Township of | 87 | 6.9% | 1,254,069 | 10.8% | \$14,415 | 942,104 | 4 | 822,851 | \$205,713 |
| 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% | 96,066 | 0.8% | \$1,628 | 83,251 | 2 | 38,328 | \$19,164 |
| Hamilton Township | 138 | 10.9% | 2,131,226 | 18.3% | \$15,444 | 1,575,585 | 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% | 1,339,925 | 11.5% | \$13,673 | 933,102 | 9 | 1,160,937 | \$128,993 |
| 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% | 933,988 | 8.0% | \$17,296 | 690,556 | 9 | 694,220 | \$77,136 |
| Manalapan Township | 29 | 2.3% | 144,860 | 1.2% | \$4,995 | 120,595 | 1 | 25,974 | \$25,974 |
| Maplewood, Township of | 47 | 3.7% | 321,550 | 2.8% | \$6,841 | 317,257 | 1 | 59,318 | \$59,318 |
| Middlesex Borough | 22 | 1.7% | 348,009 | 3.0% | \$15,819 | 265,697 | 2 | 192,050 | \$96,025 |
| Montclair Township | 62 | 4.9% | 585,073 | 5.0% | \$9,437 | 534,538 | 6 | 218,859 | \$36,477 |
| Morris Township | 43 | 3.4% | 309,685 | 2.7% | \$7,202 | 276,249 | 4 | 133,336 | \$33,334 |
| Morristown, Town of | 38 | 3.0% | 211,937 | 1.8% | \$5,577 | 201,328 | 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% | 218,497 | 1.9% | \$4,370 | 200,983 | 3 | 69,115 | \$23,038 |
| 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 | 316,415 | 1 | 119,584 | \$119,584 |
| Union Township | 74 | 5.9% | 983,808 | 8.5% | \$13,295 | 660,778 | 5 | 637,091 | \$127,418 |
| Warren Township | 11 | 0.9% | 81,345 | 0.7% | \$7,395 | 74,553 | 1 | 68,336 | \$68,336 |
| West Orange, Township of | 69 | 5.5% | 331,292 | 2.8% | \$4,801 | 264,294 | 4 | 112,429 | \$28,107 |
| | 1262 | 100.0% | \$11,631,788 | 100.0% | \$9,217 | \$9,094,180 | 75 | \$6,804,467 | \$90,726 |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2014

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2014

Year 2004

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

Year 2005

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2014

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2014

Year 2007

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2014

Year 2008

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2014

Year 2009

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2014

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% |
| GSMJIF | 245 | 1166 | 21.01% | 7575 | 3.23% |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2014

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 | 16 | 54 | 29.63% | 275 | 5.82% |
| 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% |
| GSMJIF | 240 | 1262 | 19.02% | 7605 | 3.16% |



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

10/1/2014

| Commercial Auto | |
|---|---------------------|
| Claims reported for the GSMJIF since March 1, 2002: | 3164 |
| Open Claims as of Oct 1, 2014 for all policy years: | 6 |
| Commercial auto claims to date in 2012: | |
| Total Incurred for 2002 Losses: | \$106,134 |
| Total Incurred for 2003 Losses: | \$267,367 |
| Total Incurred for 2004 Losses: | \$584,066 |
| Total Incurred for 2005 Losses: | \$905,121 |
| Total Incurred for 2006 Losses: | \$1,163,119 |
| Total Incurred for 2007 Losses: | \$713,970 |
| Total Incurred for 2008 Losses: | \$10,596,428 |
| Total Incurred for 2009 Losses: | \$2,560,647 |
| Total Incurred for 2010 Losses: | \$870,874 |
| Total Incurred for 2011 Losses: | \$859,937 |
| Total Auto Claims / Number of Vehicles 2002: | 0.117 |
| Total Auto Claims / Number of Vehicles 2003: | 0.122 |
| Total Auto Claims / Number of Vehicles 2004: | 0.131 |
| Total Auto Claims / Number of Vehicles 2005: | 0.156 |
| Total Auto Claims / Number of Vehicles 2006: | 0.146 |
| Total Auto Claims / Number of Vehicles 2007: | 0.146 |
| Total Auto Claims / Number of Vehicles 2008: | 0.122 |
| Total Auto Claims / Number of Vehicles 2009: | 0.113 |
| Total Auto Claims / Number of Vehicles 2010: | 0.115 |
| Total Auto Claims / Number of Vehicles 2011: | 0.099 |

| General Liability/ Police / Professional Liability | |
|---|--------------------|
| Claims reported for the GSMJIF since March 1, 2002: | 4270 |
| Open Claims as of Oct 1, 2014 for all policy years: | 45 |
| GL / PL claims to date in 2012: | |
| Total Incurred for 2002 Losses: | \$508,648 |
| Total Incurred for 2003 Losses: | \$1,066,780 |
| Total Incurred for 2004 Losses: | \$3,027,718 |
| Total Incurred for 2005 Losses: | \$2,517,871 |
| Total Incurred for 2006 Losses: | \$2,821,107 |
| Total Incurred for 2007 Losses: | \$3,977,557 |
| Total Incurred for 2008 Losses: | \$3,396,478 |
| Total Incurred for 2009 Losses: | \$4,656,820 |
| Total Incurred for 2010 Losses: | \$4,716,745 |
| Total Incurred for 2011 Losses: | \$3,726,611 |
| Total Liability Claims / 1000 Population 2002: | 0.442 |
| Total Liability Claims / 1000 Population 2003: | 0.628 |
| Total Liability Claims / 1000 Population 2004: | 0.767 |
| Total Liability Claims / 1000 Population 2005: | 0.876 |
| Total Liability Claims / 1000 Population 2006: | 0.780 |
| Total Liability Claims / 1000 Population 2007: | 0.759 |
| Total Liability Claims / 1000 Population 2008: | 0.846 |
| Total Liability Claims / 1000 Population 2009: | 0.682 |
| Total Liability Claims / 1000 Population 2010: | 0.725 |
| Total Liability Claims / 1000 Population 2011: | 0.711 |



Garden State Municipal Joint Insurance Fund

Executive Summary

10/1/2014

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

| Worker's Compensation | |
|--|---------------------|
| Claims reported for the GSMJIF since March 1, 2002: | 9587 |
| Open Claims as of Oct 1, 2014 for all policy years: | 258 |
| Worker's compensation claims to date in 2012: | |
| Total Incurred for 2002 Losses: | \$2,600,382 |
| Total Incurred for 2003 Losses: | \$4,306,903 |
| Total Incurred for 2004 Losses: | \$5,619,038 |
| Total Incurred for 2005 Losses: | \$7,678,621 |
| Total Incurred for 2006 Losses: | \$8,753,708 |
| Total Incurred for 2007 Losses: | \$8,903,984 |
| Total Incurred for 2008 Losses: | \$7,500,341 |
| Total Incurred for 2009 Losses: | \$11,595,664 |
| Total Incurred for 2010 Losses: | \$12,133,880 |
| Total Incurred for 2011 Losses: | \$11,631,788 |
| Total Claims / Full Time Employees (1,963) for 2002: | 0.195 |
| Total Claims / Full Time Employees (2,844) for 2003: | 0.209 |
| Total Claims / Full Time Employees (3,135) for 2004: | 0.201 |
| Total Claims / Full Time Employees (4,861) for 2005: | 0.197 |
| Total Claims / Full Time Employees (5,887) for 2006: | 0.218 |
| Total Claims / Full Time Employees (6,024) for 2007: | 0.195 |
| Total Claims / Full Time Employees (5,764) for 2008: | 0.183 |
| Total Claims / Full Time Employees (6,706) for 2009: | 0.162 |
| Total Claims / Full Time Employees (7,575) for 2010: | 0.154 |
| Total Claims / Full Time Employees (7,757) for 2011: | 0.166 |

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**



**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 | 11 \$ | 558,683.35 |
| | 2013 | 299 | 23 \$ | 426,997.66 |
| | 2014 | 330 | 64 \$ | 274,870.46 |
| AUTO LIABILITY Total | | 866 | 99 \$ | 1,781,664.10 |
| AUTO PHYSICAL DAMAGE | 2010 | 2 | - \$ | 9,382.67 |
| | 2011 | 11 | - \$ | 41,909.88 |
| | 2012 | 405 | 2 \$ | 1,316,997.48 |
| | 2013 | 376 | 5 \$ | 900,679.30 |
| | 2014 | 386 | 67 \$ | 651,254.86 |
| AUTO PHYSICAL DAMAGE Total | | 1,180 | 74 \$ | 2,920,224.19 |
| EMPLOYMENT PRACTICES | 2011 | 2 | 1 \$ | 1,175,315.79 |
| | 2012 | 23 | 6 \$ | 3,263,450.21 |
| | 2013 | 34 | 17 \$ | 1,506,113.96 |
| | 2014 | 23 | 17 \$ | 1,139,124.10 |
| EMPLOYMENT PRACTICES Total | | 82 | 41 \$ | 7,084,004.06 |
| GENERAL LIABILITY | 2006 | 1 | - \$ | 133.90 |
| | 2007 | 1 | 1 \$ | 627,148.61 |
| | 2008 | 1 | - \$ | - |
| | 2009 | 2 | 1 \$ | 72,440.15 |
| | 2010 | 23 | 4 \$ | 316,783.86 |
| | 2011 | 121 | 22 \$ | 1,421,781.79 |
| | 2012 | 582 | 40 \$ | 2,566,183.14 |
| | 2013 | 534 | 56 \$ | 2,454,895.87 |
| | 2014 | 416 | 95 \$ | 622,062.82 |
| GENERAL LIABILITY Total | | 1,681 | 219 \$ | 8,081,430.14 |
| PROPERTY | 2011 | 9 | - \$ | 9,819.11 |
| | 2012 | 214 | - \$ | 3,677,146.09 |
| | 2013 | 93 | 5 \$ | 364,551.16 |
| | 2014 | 76 | 18 \$ | 577,722.97 |
| PROPERTY Total | | 392 | 23 \$ | 4,629,239.33 |
| PUBLIC OFFICIALS LIABILITY | 2012 | 45 | 2 \$ | 252,668.46 |
| | 2013 | 53 | 7 \$ | 367,928.28 |
| | 2014 | 38 | 19 \$ | 165,457.12 |
| PUBLIC OFFICIALS LIABILITY Total | | 136 | 28 \$ | 786,053.86 |
| WORKERS COMPENSATION | 2006 | 2 | 2 \$ | 34,388.85 |
| | 2009 | 2 | 2 \$ | 31,369.20 |
| | 2010 | 9 | 7 \$ | 132,229.41 |
| | 2011 | 13 | 7 \$ | 220,279.56 |
| | 2012 | 985 | 158 \$ | 11,403,681.57 |
| | 2013 | 994 | 349 \$ | 8,629,700.54 |
| | 2014 | 818 | 680 \$ | 5,554,309.74 |
| WORKERS COMPENSATION Total | | 2,823 | 1,205 \$ | 26,005,958.87 |
| Grand Total | | 7,160 | 1,689 \$ | 51,288,574.55 |



**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 | |
| | | 2011 Total | | 1 | | 1 | |
| | 2012 | CITY OF HOBOKEN | | 1 | | 1 | 2 |
| | | HOWELL TOWNSHIP | | 1 | | 1 | 2 |
| | | TOWNSHIP OF EWING | | 1 | | | 1 |
| | | TOWNSHIP OF UNION | | | | 1 | 1 |
| | | 2012 Total | | 3 | | 3 | 6 |
| | 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 | | 1 | | 1 | 2 |
| | | TOWNSHIP OF MONTCLAIR | | 3 | | | 3 |
| | | TOWNSHIP OF WARREN | | 1 | | | 1 |
| | | TWP OF PARSIPPANY | | 5 | | 1 | 6 |
| | | TWP OF WEST ORANGE | | 2 | | 1 | 3 |
| | | 2013 Total | | 24 | | 6 | 30 |
| 2014 | BERKELEY TOWNSHIP | | 7 | | 3 | 10 | |
| | BORO OF FAIR HAVEN | | 3 | | | 3 | |
| | BORO OF FANWOOD | | 1 | | | 1 | |
| | BORO OF HIGHLAND PARK | | 2 | | 1 | 3 | |
| | BORO OF NEW PROVIDENCE | | 1 | | 1 | 2 | |
| | BORO OF NORTH PLAINFIELD | | 5 | | 1 | 6 | |
| | BOROUGH OF HADDON HEIGHTS | | 2 | | | 2 | |
| | BOROUGH OF KENILWORTH | | 4 | | 1 | 5 | |

Valued as of 08/31/14



**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 |
| | | BOROUGH OF TOTOWA | | 4 | | 4 |
| | | CITY OF ENGLEWOOD | | 19 | 1 | 20 |
| | | CITY OF HOBOKEN | | 8 | 5 | 13 |
| | | CITY OF LINDEN | | 6 | | 6 |
| | | CITY OF RAHWAY | | 10 | 1 | 11 |
| | | HOWELL TOWNSHIP | | 6 | 2 | 8 |
| | | LIVINGSTON TOWNSHIP | | 13 | | 13 |
| | | TOWN OF GUTTENBERG | | 6 | | 6 |
| | | TOWN OF KEARNY | | 12 | 8 | 20 |
| | | TOWN OF MORRISTOWN | | 8 | | 8 |
| | | TOWNSHIP OF BLOOMFIELD | | 19 | 2 | 21 |
| | | TOWNSHIP OF EASTAMPTON | | 5 | | 5 |
| | | TOWNSHIP OF EWING | | 2 | 8 | 10 |
| | | TOWNSHIP OF FREEHOLD | | 3 | 1 | 4 |
| | | TOWNSHIP OF HAMILTON | | 1 | 1 | 2 |
| | | TOWNSHIP OF LAWRENCE | | 3 | 2 | 5 |
| | | TOWNSHIP OF MAPLEWOOD | | 12 | 4 | 16 |
| | | TOWNSHIP OF MONTCLAIR | | 21 | 8 | 29 |
| | | TOWNSHIP OF MORRIS | | 4 | 2 | 6 |
| | | TOWNSHIP OF UNION | | 30 | 1 | 31 |
| | | TOWNSHIP OF WARREN | | 9 | 1 | 10 |
| | | TWP OF NORTH BRUNSWICK | | 3 | | 3 |
| | | TWP OF PARSIPPANY | | 19 | 5 | 24 |
| | | TWP OF WEST ORANGE | | 18 | 5 | 23 |
| | | 2014 Total | | 266 | 64 | 330 |
| AUTO LIABILITY Total | | | | 294 | 73 | 367 |
| AUTO PHYSICAL DAMAGE | 2012 | CITY OF HOBOKEN | | 1 | | 1 |
| | | TOWNSHIP OF EWING | | 1 | | 1 |
| | | 2012 Total | | 2 | | 2 |

Valued as of 08/31/14



**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 | | |
| AUTO PHYSICAL DAMAGE | 2013 | 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 | | |
| | | TWP OF PARSIPPANY | | 4 | | 4 | | |
| | | TWP OF WEST ORANGE | | 3 | | 3 | | |
| | | 2013 Total | | | 26 | | 26 | |
| | | | 2014 | BERKELEY HEIGHTS | | 2 | 2 | 4 |
| | | | | BERKELEY TOWNSHIP | | 7 | 3 | 10 |
| BORO OF CALDWELL | | | | 2 | | 2 | | |
| BORO OF FAIR HAVEN | | | | 3 | | 3 | | |
| BORO OF FANWOOD | | | | | | 1 | 1 | |
| BORO OF HIGHLAND PARK | | | | 5 | | 5 | | |
| BORO OF NEW PROVIDENCE | | | | 5 | | 1 | 6 | |
| BORO OF NORTH PLAINFIELD | | | | 13 | | 2 | 15 | |
| BOROUGH OF HADDON HEIGHTS | | | | 2 | | | 2 | |
| BOROUGH OF KENILWORTH | | | | 4 | | | 4 | |
| BOROUGH OF TOTOWA | | | | 7 | | | 7 | |
| CITY OF ENGLEWOOD | | | | 11 | | 3 | 1 | 15 |
| CITY OF HOBOKEN | | | | 9 | | 2 | 11 | |
| CITY OF LINDEN | | | | 1 | | | 1 | |

Valued as of 08/31/14



**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 | |
| | | CITY OF RAHWAY | | 12 | 1 | 13 | |
| | | HOWELL TOWNSHIP | | 5 | 2 | 7 | |
| | | LIVINGSTON TOWNSHIP | | 12 | 2 | 14 | |
| | | TOWN OF GUTTENBERG | | 7 | 1 | 8 | |
| | | TOWN OF KEARNY | | 16 | 2 | 18 | |
| | | TOWN OF MORRISTOWN | | 11 | 2 | 13 | |
| | | TOWNSHIP OF BLOOMFIELD | | 10 | 3 | 13 | |
| | | TOWNSHIP OF EASTAMPTON | | 6 | | 6 | |
| | | TOWNSHIP OF EWING | | 1 | 3 | 4 | |
| | | TOWNSHIP OF FREEHOLD | | 7 | 2 | 9 | |
| | | TOWNSHIP OF HAMILTON | | 3 | 1 | 4 | |
| | | TOWNSHIP OF LAWRENCE | | 11 | | 11 | |
| | | TOWNSHIP OF MAPLEWOOD | | 19 | 2 | 21 | |
| | | TOWNSHIP OF MONTCLAIR | | 24 | 5 | 29 | |
| | | TOWNSHIP OF MORRIS | | 14 | 2 | 16 | |
| | | TOWNSHIP OF UNION | | 29 | 5 | 34 | |
| | | TOWNSHIP OF WARREN | | 10 | 4 | 14 | |
| | | TWP OF NORTH BRUNSWICK | | 13 | 1 | 14 | |
| | | TWP OF PARSIPPANY | | 17 | 5 | 22 | |
| | | TWP OF WEST ORANGE | | 21 | 8 | 1 | 30 |
| | | 2014 Total | | 319 | 65 | 2 | 386 |
| AUTO PHYSICAL DAMAGE Total | | | | 347 | 65 | 2 | 414 |
| 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 | | | 1 | 1 | |
| | | CITY OF HOBOKEN | | | 4 | 4 | |
| | | TOWN OF GUTTENBERG | | 1 | | 1 | |

Valued as of 08/31/14



**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 | | |
| EMPLOYMENT PRACTICES | 2014 | TOWN OF HARRISON | | 1 | | 1 | | |
| | | TOWNSHIP OF BLOOMFIELD | | 1 | 4 | 5 | | |
| | | TOWNSHIP OF HAMILTON | | | | 1 | 1 | |
| | | TOWNSHIP OF MAPLEWOOD | | | | 1 | 1 | |
| | | TOWNSHIP OF MONTCLAIR | | 1 | | 1 | 2 | |
| | | TOWNSHIP OF MORRIS | | | | 2 | 2 | |
| | | TWP OF PARSIPPANY | | | 2 | 2 | 4 | |
| | | 2014 Total | | | 6 | 17 | 23 | |
| EMPLOYMENT PRACTICES Total | | | 6 | 22 | 28 | | | |
| GENERAL LIABILITY | 2010 | CITY OF ENGLEWOOD | | | 1 | 1 | | |
| | | 2010 Total | | | 1 | 1 | | |
| | 2011 | BERKELEY TOWNSHIP | | | | 1 | 1 | |
| | | CITY OF HOBOKEN | | | | 1 | 1 | |
| | 2011 Total | | | | 2 | 2 | | |
| | 2012 | BORO OF NORTH PLAINFIELD | | 1 | | | 1 | |
| | | TOWNSHIP OF BLOOMFIELD | | 2 | | 3 | 5 | |
| | | TOWNSHIP OF FREEHOLD | | | | 1 | 1 | |
| | | TOWNSHIP OF MAPLEWOOD | | 1 | | 1 | 2 | |
| | | TOWNSHIP OF UNION | | | | 1 | 1 | |
| 2012 Total | | | 4 | 6 | 10 | | | |
| 2013 | BERKELEY TOWNSHIP | | | | | 1 | 1 | |
| | BORO OF CALDWELL | | 2 | | | | 2 | |
| | BORO OF HIGHLAND PARK | | 2 | | 1 | | 3 | |
| | BOROUGH OF HADDON HEIGHTS | | 1 | | | | 1 | |
| | CITY OF ENGLEWOOD | | 3 | | 1 | | 4 | |
| | CITY OF HOBOKEN | | 6 | | | | 1 | 7 |
| | CITY OF LINDEN | | 8 | | | | | 8 |
| | CITY OF RAHWAY | | 3 | | | | | 3 |

Valued as of 08/31/14



**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 | |
| | | HOWELL TOWNSHIP | | 1 | 1 | 2 | |
| | | LIVINGSTON TOWNSHIP | | 1 | | 1 | |
| | | TOWN OF HARRISON | | 3 | | 3 | |
| | | TOWNSHIP OF BLOOMFIELD | | 10 | 1 | 11 | |
| | | TOWNSHIP OF EWING | | 2 | | 1 | 3 |
| | | TOWNSHIP OF FREEHOLD | | 1 | | | 1 |
| | | TOWNSHIP OF HAMILTON | | 11 | 2 | | 13 |
| | | TOWNSHIP OF LAWRENCE | | | 1 | | 1 |
| | | TOWNSHIP OF MAPLEWOOD | | 1 | | | 1 |
| | | TOWNSHIP OF MONTCLAIR | | 4 | 4 | | 8 |
| | | TOWNSHIP OF UNION | | 4 | | | 4 |
| | | TWP OF NORTH BRUNSWICK | | 1 | | | 1 |
| | | TWP OF PARSIPPANY | | 4 | 1 | | 5 |
| | | TWP OF WEST ORANGE | | 6 | 3 | | 9 |
| 2013 Total | | | | 74 | 15 | 3 | 92 |
| | 2014 | BERKELEY HEIGHTS | | 7 | 1 | | 8 |
| | | BERKELEY TOWNSHIP | | 2 | 1 | | 3 |
| | | BORO OF CALDWELL | | 11 | 3 | | 14 |
| | | BORO OF FAIR HAVEN | | 1 | | | 1 |
| | | BORO OF FANWOOD | | 2 | | | 2 |
| | | BORO OF HIGHLAND PARK | | 6 | 2 | | 8 |
| | | BORO OF NEW PROVIDENCE | | 8 | 1 | | 9 |
| | | BORO OF NORTH PLAINFIELD | | | 1 | | 1 |
| | | BOROUGH OF HADDON HEIGHTS | | 6 | 2 | | 8 |
| | | BOROUGH OF KENILWORTH | | 6 | | | 6 |
| | | BOROUGH OF TOTOWA | | 6 | 1 | | 7 |
| | | CITY OF ENGLEWOOD | | 12 | 3 | | 15 |
| | | CITY OF HOBOKEN | | 23 | 6 | | 29 |
| | | CITY OF LINDEN | | 9 | 2 | | 11 |

Valued as of 08/31/14



**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 |
| | | CITY OF RAHWAY | | 14 | 2 | 16 |
| | | HOWELL TOWNSHIP | | 13 | 5 | 18 |
| | | LIVINGSTON TOWNSHIP | | 13 | 6 | 19 |
| | | TOWN OF GUTTENBERG | | 3 | 1 | 4 |
| | | TOWN OF HARRISON | | 11 | | 11 |
| | | TOWN OF KEARNY | | 27 | 6 | 33 |
| | | TOWN OF MORRISTOWN | | 6 | 1 | 7 |
| | | TOWNSHIP OF BLOOMFIELD | | 15 | 4 | 19 |
| | | TOWNSHIP OF EWING | | 9 | 15 | 24 |
| | | TOWNSHIP OF FREEHOLD | | 12 | | 12 |
| | | TOWNSHIP OF HAMILTON | | 3 | 5 | 8 |
| | | TOWNSHIP OF LAWRENCE | | 5 | 1 | 6 |
| | | TOWNSHIP OF MAPLEWOOD | | 10 | 4 | 14 |
| | | TOWNSHIP OF MONTCLAIR | | 20 | 10 | 30 |
| | | TOWNSHIP OF UNION | | 25 | 4 | 29 |
| | | TOWNSHIP OF WARREN | | 3 | | 3 |
| | | TWP OF NORTH BRUNSWICK | | 8 | 1 | 9 |
| | | TWP OF PARSIPPANY | | 15 | 3 | 18 |
| | | TWP OF WEST ORANGE | | 10 | 3 | 14 |
| | | 2014 Total | | 321 | 94 | 1 |
| | | | | | | 416 |
| GENERAL LIABILITY Total | | | | 399 | 118 | 4 |
| | | | | | | 521 |
| PROPERTY | 2013 | 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 MONTCLAIR | | 1 | | 1 |
| | | TOWNSHIP OF UNION | | 1 | | 1 |
| | | TWP OF NORTH BRUNSWICK | | 1 | | 1 |

Valued as of 08/31/14



**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 |
| PROPERTY | 2013 | TWP OF PARSIPPANY | | | 1 | 1 |
| | 2013 Total | | | 18 | 1 | 19 |
| | 2014 | BERKELEY HEIGHTS | | 2 | 1 | 3 |
| | | BERKELEY TOWNSHIP | | 3 | 2 | 5 |
| | | BORO OF CALDWELL | | 4 | 1 | 5 |
| | | BORO OF FAIR HAVEN | | 3 | 1 | 4 |
| | | BORO OF NEW PROVIDENCE | | 2 | | 2 |
| | | BORO OF NORTH PLAINFIELD | | 1 | | 1 |
| | | BOROUGH OF HADDON HEIGHTS | | 2 | | 2 |
| | | BOROUGH OF TOTOWA | | 1 | 1 | 2 |
| | | CITY OF ENGLEWOOD | | 7 | 1 | 8 |
| | | CITY OF LINDEN | | 2 | | 2 |
| | | CITY OF RAHWAY | | | 1 | 1 |
| | | LIVINGSTON TOWNSHIP | | 2 | 1 | 3 |
| | | TOWN OF GUTTENBERG | | | 1 | 1 |
| | | TOWN OF HARRISON | | 1 | 1 | 2 |
| | | TOWN OF KEARNY | | 2 | 1 | 3 |
| | | TOWN OF MORRISTOWN | | | 1 | 1 |
| | | TOWNSHIP OF BLOOMFIELD | | 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 | | 2 | 2 | 4 |
| | | TWP OF PARSIPPANY | | 6 | 1 | 7 |
| | | TWP OF WEST ORANGE | | 2 | | 2 |
| | 2014 Total | | | 58 | 17 | 1 |
| | | | | | | 76 |

Valued as of 08/31/14



**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 | |
| PROPERTY Total | | | | 76 | 18 | 1 | 95 |
| PUBLIC OFFICIALS LIABILITY | 2013 | CITY OF HOBOKEN | 1 | | | 1 | |
| | | TOWNSHIP OF HAMILTON | | | 1 | 1 | |
| | | TOWNSHIP OF MONTCLAIR | 1 | | 1 | 2 | |
| | | TWP OF PARSIPPANY | | | 1 | 1 | |
| | 2013 Total | | | 2 | | 3 | 5 |
| | 2014 | BERKELEY HEIGHTS | | | | 1 | 1 |
| | | BERKELEY TOWNSHIP | | 1 | | | 1 |
| | | BORO OF HIGHLAND PARK | | | | 1 | 1 |
| | | BORO OF NORTH PLAINFIELD | | 1 | | | 1 |
| | | BOROUGH OF TOTOWA | | | | 1 | 1 |
| | | CITY OF ENGLEWOOD | | 2 | | 2 | 4 |
| | | CITY OF HOBOKEN | | 5 | | 4 | 9 |
| | | CITY OF LINDEN | | 2 | | | 2 |
| | | CITY OF RAHWAY | | 1 | | | 1 |
| | | HOWELL TOWNSHIP | | 1 | | 2 | 3 |
| | | LIVINGSTON TOWNSHIP | | | | 1 | 1 |
| | | TOWN OF MORRISTOWN | | 1 | | | 1 |
| | | TOWNSHIP OF BLOOMFIELD | | | | 1 | 1 |
| | | TOWNSHIP OF LAWRENCE | | | | 1 | 1 |
| | | TOWNSHIP OF MONTCLAIR | | 3 | | 3 | 6 |
| TOWNSHIP OF MORRIS | | | 1 | | | 1 | |
| TWP OF NORTH BRUNSWICK | | 1 | | | 1 | | |
| TWP OF PARSIPPANY | | | | 2 | 2 | | |
| 2014 Total | | | 19 | | 19 | 38 | |
| PUBLIC OFFICIALS LIABILITY Total | | | 21 | | 22 | 43 | |
| WORKCOMP RECORD ONLY | 2009 | CITY OF HOBOKEN | | | 1 | 1 | |
| | | 2009 Total | | | | 1 | 1 |

Valued as of 08/31/14



**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 |
| WORKCOMP RECORD ONLY | 2013 | TOWNSHIP OF HAMILTON | | 1 | | 1 |
| | 2013 Total | | | 1 | | 1 |
| | 2014 | BERKELEY HEIGHTS | | 1 | | 1 |
| | | BERKELEY TOWNSHIP | | 3 | 1 | 4 |
| | | BORO OF HIGHLAND PARK | | 1 | | 1 |
| | | BORO OF NEW PROVIDENCE | | 6 | | 6 |
| | | BORO OF NORTH PLAINFIELD | | 3 | 1 | 4 |
| | | BOROUGH OF HADDON HEIGHTS | | 1 | | 1 |
| | | CITY OF ENGLEWOOD | | 2 | | 2 |
| | | CITY OF HOBOKEN | | 3 | | 3 |
| | | CITY OF LINDEN | | 10 | | 10 |
| | | CITY OF RAHWAY | | 5 | | 5 |
| | | HOWELL TOWNSHIP | | 3 | | 3 |
| | | TOWNSHIP OF EASTAMPTON | | 1 | | 1 |
| | | TOWNSHIP OF FREEHOLD | | 9 | | 9 |
| | | TOWNSHIP OF HAMILTON | | 3 | 4 | 7 |
| | | TOWNSHIP OF LAWRENCE | | 1 | 1 | 2 |
| | | TOWNSHIP OF MAPLEWOOD | | 4 | | 4 |
| | | TOWNSHIP OF MONTCLAIR | | 4 | | 4 |
| | | TOWNSHIP OF MORRIS | | 5 | | 5 |
| | | TWP OF NORTH BRUNSWICK | | 2 | | 2 |
| | 2014 Total | | | 67 | 7 | 74 |
| WORKCOMP RECORD ONLY Total | | | | 68 | 8 | 76 |
| WORKERS COMPENSATION | 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 |

Valued as of 08/31/14



**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 |
| | 2012 | BORO OF FANWOOD | | | 1 | 1 |
| | | CITY OF HOBOKEN | | | 1 | 1 |
| | | TOWNSHIP OF HAMILTON | | | 2 | 2 |
| | 2012 Total | | | | 4 | 4 |
| | 2013 | BERKELEY TOWNSHIP | | | 2 | 2 |
| | | BORO OF FAIR HAVEN | | | 1 | 1 |
| | | CITY OF HOBOKEN | | 2 | 3 | 5 |
| | | HOWELL TOWNSHIP | | | 1 | 1 |
| | | LIVINGSTON TOWNSHIP | | | 2 | 2 |
| | | TOWN OF HARRISON | | | 1 | 1 |
| | | TOWNSHIP OF EWING | | | 1 | 1 |
| | | TOWNSHIP OF HAMILTON | | | 2 | 2 |
| | | TOWNSHIP OF MONTCLAIR | | | 1 | 1 |
| | | TOWNSHIP OF UNION | | | 1 | 1 |
| | | TWP OF NORTH BRUNSWICK | | | 1 | 1 |
| | | TWP OF WEST ORANGE | | | 2 | 2 |
| | 2013 Total | | | 2 | 18 | 20 |
| | 2014 | BERKELEY HEIGHTS | | | 11 | 11 |
| | | BERKELEY TOWNSHIP | | 8 | 34 | 42 |
| | | BORO OF CALDWELL | | 1 | 8 | 9 |
| | | BORO OF FANWOOD | | 1 | 6 | 7 |
| | | BORO OF HIGHLAND PARK | | 5 | 7 | 12 |
| | | BORO OF NEW PROVIDENCE | | 5 | 9 | 14 |
| | | BORO OF NORTH PLAINFIELD | | 8 | 9 | 17 |
| | | BOROUGH OF HADDON HEIGHTS | | | 1 | 1 |
| | | BOROUGH OF KENILWORTH | | | 7 | 7 |
| | | BOROUGH OF TOTOWA | | | 5 | 5 |
| | | CITY OF ENGLEWOOD | | 12 | 23 | 35 |
| | | CITY OF HOBOKEN | | 11 | 49 | 60 |

Valued as of 08/31/14



**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 | |
| | | CITY OF LINDEN | | 14 | 84 | 98 | |
| | | CITY OF RAHWAY | | 2 | 15 | 17 | |
| | | HOWELL TOWNSHIP | | 9 | 21 | 30 | |
| | | LIVINGSTON TOWNSHIP | | 1 | 30 | 31 | |
| | | TOWN OF GUTTENBERG | | 1 | 4 | 5 | |
| | | TOWN OF HARRISON | | 9 | 10 | 19 | |
| | | TOWN OF KEARNY | | 3 | 26 | 29 | |
| | | TOWN OF MORRISTOWN | | 3 | 20 | 23 | |
| | | TOWNSHIP OF EASTAMPTON | | | 3 | 3 | |
| | | TOWNSHIP OF EWING | | 1 | 33 | 34 | |
| | | TOWNSHIP OF FREEHOLD | | 8 | 18 | 26 | |
| | | TOWNSHIP OF HAMILTON | | 12 | 54 | 66 | |
| | | TOWNSHIP OF LAWRENCE | | 2 | 6 | 8 | |
| | | TOWNSHIP OF MAPLEWOOD | | 1 | 19 | 20 | |
| | | TOWNSHIP OF MONTCLAIR | | 2 | 32 | 34 | |
| | | TOWNSHIP OF MORRIS | | 7 | 21 | 29 | |
| | | TOWNSHIP OF UNION | | 1 | 56 | 57 | |
| | | TOWNSHIP OF WARREN | | 2 | 6 | 8 | |
| | | TWP OF NORTH BRUNSWICK | | 6 | 34 | 40 | |
| | | TWP OF WEST ORANGE | | 3 | 18 | 21 | |
| | 2014 Total | | | 138 | 679 | 1 | 818 |
| WORKERS COMPENSATION Total | | | | 140 | 704 | 1 | 845 |
| Grand Total | | | | 1351 | 1030 | 8 | 2389 |

Valued as of 08/31/14



Garden State Municipal Joint Insurance Fund
Lost Time Ratio Report
Worker's 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 |
|--|---------------------------|----------------------------|--------------|-------------|-----------------|
| 2010 | CITY OF HOBOKEN | 1 | | 1 | 100.00% |
| 2010 Total | | 1 | | 1 | 100.00% |
| 2011 | BERKELEY TOWNSHIP | | 1 | 1 | 0.00% |
| | TWP OF WEST ORANGE | 1 | | 1 | 100.00% |
| 2011 Total | | 1 | 1 | 2 | 50.00% |
| 2012 | BORO OF FANWOOD | | 1 | 1 | 0.00% |
| | CITY OF HOBOKEN | 1 | | 1 | 100.00% |
| | TOWNSHIP OF HAMILTON | 2 | | 2 | 100.00% |
| 2012 Total | | 3 | 1 | 4 | 75.00% |
| 2013 | BERKELEY TOWNSHIP | 2 | | 2 | 100.00% |
| | BORO OF FAIR HAVEN | | 1 | 1 | 0.00% |
| | CITY OF HOBOKEN | 1 | 4 | 5 | 20.00% |
| | HOWELL TOWNSHIP | | 1 | 1 | 0.00% |
| | LIVINGSTON TOWNSHIP | 1 | 1 | 2 | 50.00% |
| | TOWN OF HARRISON | 1 | | 1 | 100.00% |
| | TOWNSHIP OF EWING | | 1 | 1 | 0.00% |
| | TOWNSHIP OF HAMILTON | | 2 | 2 | 0.00% |
| | TOWNSHIP OF MONTCLAIR | 1 | | 1 | 100.00% |
| | TOWNSHIP OF UNION | | 1 | 1 | 0.00% |
| | TWP OF NORTH BRUNSWICK | 1 | | 1 | 100.00% |
| | TWP OF WEST ORANGE | | 2 | 2 | 0.00% |
| 2013 Total | | 7 | 13 | 20 | 35.00% |
| 2014 | BERKELEY HEIGHTS | 2 | 9 | 11 | 18.18% |
| | BERKELEY TOWNSHIP | 6 | 28 | 34 | 17.65% |
| | BORO OF CALDWELL | | 8 | 8 | 0.00% |
| | BORO OF FANWOOD | 1 | 5 | 6 | 16.67% |
| | BORO OF HIGHLAND PARK | 2 | 5 | 7 | 28.57% |
| | BORO OF NEW PROVIDENCE | 2 | 7 | 9 | 22.22% |
| | BORO OF NORTH PLAINFIELD | | 9 | 9 | 0.00% |
| | BOROUGH OF HADDON HEIGHTS | 1 | | 1 | 100.00% |
| | BOROUGH OF KENILWORTH | | 7 | 7 | 0.00% |
| | BOROUGH OF TOTOWA | 2 | 3 | 5 | 40.00% |
| | CITY OF ENGLEWOOD | 4 | 19 | 23 | 17.39% |
| | CITY OF HOBOKEN | 13 | 37 | 50 | 26.00% |
| | CITY OF LINDEN | 12 | 72 | 84 | 14.29% |
| | CITY OF RAHWAY | 2 | 13 | 15 | 13.33% |
| | HOWELL TOWNSHIP | 8 | 13 | 21 | 38.10% |
| | LIVINGSTON TOWNSHIP | 6 | 24 | 30 | 20.00% |
| | TOWN OF GUTTENBERG | 2 | 2 | 4 | 50.00% |
| | TOWN OF HARRISON | 3 | 7 | 10 | 30.00% |
| | TOWN OF KEARNY | 9 | 17 | 26 | 34.62% |
| | TOWN OF MORRISTOWN | 6 | 14 | 20 | 30.00% |
| | TOWNSHIP OF EASTAMPTON | | 3 | 3 | 0.00% |
| | TOWNSHIP OF EWING | 7 | 25 | 32 | 21.88% |
| | TOWNSHIP OF FREEHOLD | 1 | 17 | 18 | 5.56% |
| | TOWNSHIP OF HAMILTON | 7 | 46 | 53 | 13.21% |
| | TOWNSHIP OF LAWRENCE | 1 | 5 | 6 | 16.67% |
| | TOWNSHIP OF MAPLEWOOD | 1 | 18 | 19 | 5.26% |
| | TOWNSHIP OF MONTCLAIR | 18 | 13 | 31 | 58.06% |
| | TOWNSHIP OF MORRIS | 7 | 15 | 22 | 31.82% |
| | TOWNSHIP OF UNION | 14 | 42 | 56 | 25.00% |
| | TOWNSHIP OF WARREN | 1 | 5 | 6 | 16.67% |
| | TWP OF NORTH BRUNSWICK | 5 | 28 | 33 | 15.15% |
| | TWP OF WEST ORANGE | 5 | 13 | 18 | 27.78% |
| 2014 Total | | 148 | 529 | 677 | 21.86% |
| Grand Total | | 160 | 544 | 704 | 23% |



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred | |
|-----------------------|-----------------------|---------------------------|-----------------------|--------------------|-----------------------|---------------------------|--------|
| AUTO LIABILITY | 2010 | CITY OF HOBOKEN | 1 | - \$ | - \$ | - | |
| | | CITY OF RAHWAY | 1 | - \$ | - \$ | - | |
| | | TWP OF WEST ORANGE | 1 | 1 \$ | 513,249.12 \$ | 513,249.12 | |
| | 2010 Total | | 3 | 1 \$ | 513,249.12 \$ | 171,083.04 | |
| | 2011 | 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 | |
| 2011 Total | | 21 | - \$ | 7,863.51 \$ | 374.45 | | |
| 2012 | 2012 | BERKELEY TOWNSHIP | 11 | - \$ | 1,281.87 \$ | 116.53 | |
| | | BORO OF CALDWELL | 11 | - \$ | 1,144.50 \$ | 104.05 | |
| | | BORO OF FANWOOD | 1 | - \$ | - \$ | - | |
| | | BORO OF HIGHLAND PARK | 2 | 1 \$ | 9.20 \$ | 4.60 | |
| | | BORO OF NORTH PLAINFIELD | 6 | - \$ | 101.00 \$ | 16.83 | |
| | | BOROUGH OF HADDON HEIGHTS | 1 | - \$ | 500.00 \$ | 500.00 | |
| | | BOROUGH OF KENILWORTH | 1 | - \$ | 1,008.90 \$ | 1,008.90 | |
| | | BOROUGH OF MIDDLESEX | 3 | - \$ | 819.45 \$ | 273.15 | |
| | | CITY OF ENGLEWOOD | 17 | 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 | 2 \$ | 84,883.61 \$ | 5,658.91 | |
| | | LIVINGSTON TOWNSHIP | 5 | - \$ | 500.00 \$ | 100.00 | |
| | | TOWN OF HARRISON | 3 | 1 \$ | 62,194.05 \$ | 20,731.35 | |
| | | TOWN OF MORRISTOWN | 4 | - \$ | 1,709.29 \$ | 427.32 | |
| | | TOWNSHIP OF BLOOMFIELD | 6 | - \$ | 13,487.36 \$ | 2,247.89 | |
| | | TOWNSHIP OF EASTAMPTON | 4 | - \$ | 3,452.56 \$ | 863.14 | |
| | | TOWNSHIP OF EWING | 4 | 1 \$ | 49,935.32 \$ | 12,483.83 | |
| | | TOWNSHIP OF FREEHOLD | 8 | - \$ | 500.00 \$ | 62.50 | |
| | | TOWNSHIP OF HAMILTON | 2 | - \$ | - \$ | - | |
| | | TOWNSHIP OF MAPLEWOOD | 10 | 1 \$ | 56,932.73 \$ | 5,693.27 | |
| | | TOWNSHIP OF MONTCLAIR | 9 | 1 \$ | 33,998.45 \$ | 3,777.61 | |
| | | 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 | |

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|------|-----------------------|---------------------------|-----------------------|--------------------|-----------------------|---------------------------|
| | | TWP OF PARSIPPANY | 16 | 1 \$ | 137,290.95 \$ | 8,580.68 |
| | | TWP OF WEST ORANGE | 11 | - \$ | 575.00 \$ | 52.27 |
| | 2012 Total | | 213 | 11 \$ | 558,683.35 \$ | 2,622.93 |
| | 2013 | BERKELEY HEIGHTS | 1 | - \$ | - \$ | - |
| | | BERKELEY TOWNSHIP | 6 | - \$ | 1,500.00 \$ | 250.00 |
| | | BORO OF CALDWELL | 13 | - \$ | 17,970.98 \$ | 1,382.38 |
| | | BORO OF FAIR HAVEN | 3 | - \$ | 5,100.03 \$ | 1,700.01 |
| | | BORO OF HIGHLAND PARK | 8 | - \$ | 2,421.11 \$ | 302.64 |
| | | BORO OF NORTH PLAINFIELD | 10 | - \$ | 3,916.29 \$ | 391.63 |
| | | BOROUGH OF HADDON HEIGHTS | 2 | - \$ | 500.00 \$ | 250.00 |
| | | BOROUGH OF KENILWORTH | 2 | - \$ | 99.00 \$ | 49.50 |
| | | CITY OF ENGLEWOOD | 17 | 10 \$ | 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 \$ | 155,684.75 \$ | 22,240.68 |
| | | 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 | 2 \$ | 3,686.29 \$ | 263.31 |
| | | TOWNSHIP OF MONTCLAIR | 31 | 4 \$ | 21,732.04 \$ | 701.03 |
| | | 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 \$ | 3,408.20 \$ | 243.44 |
| | 2013 Total | | 299 | 23 \$ | 426,997.66 \$ | 1,428.09 |
| | 2014 | BERKELEY TOWNSHIP | 10 | 3 \$ | 5,821.84 \$ | 582.18 |
| | | BORO OF FAIR HAVEN | 3 | - \$ | - \$ | - |
| | | BORO OF FANWOOD | 1 | - \$ | - \$ | - |
| | | BORO OF HIGHLAND PARK | 3 | 1 \$ | 1,000.00 \$ | 333.33 |
| | | BORO OF NEW PROVIDENCE | 2 | 1 \$ | 2,600.00 \$ | 1,300.00 |
| | | BORO OF NORTH PLAINFIELD | 6 | 1 \$ | - \$ | - |
| | | BOROUGH OF HADDON HEIGHTS | 2 | - \$ | - \$ | - |
| | | BOROUGH OF KENILWORTH | 5 | 1 \$ | 4,182.53 \$ | 836.51 |
| | | BOROUGH OF TOTOWA | 4 | - \$ | 6,252.55 \$ | 1,563.14 |
| | | CITY OF ENGLEWOOD | 20 | 1 \$ | 14,406.40 \$ | 720.32 |
| | | CITY OF HOBOKEN | 13 | 5 \$ | 15,500.00 \$ | 1,192.31 |
| | | CITY OF LINDEN | 6 | - \$ | 1,921.00 \$ | 320.17 |
| | | CITY OF RAHWAY | 11 | 1 \$ | 6,468.25 \$ | 588.02 |

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|-----------------------------|-----------------------|---------------------------|-----------------------|--------------------|------------------------|---------------------------|
| | 2014 | HOWELL TOWNSHIP | 8 | 2 \$ | 3,220.00 \$ | 402.50 |
| | | LIVINGSTON TOWNSHIP | 13 | - \$ | 20,782.96 \$ | 1,598.69 |
| | | TOWN OF GUTTENBERG | 6 | - \$ | 2,047.90 \$ | 341.32 |
| | | TOWN OF KEARNY | 20 | 8 \$ | 56,095.21 \$ | 2,804.76 |
| | | TOWN OF MORRISTOWN | 8 | - \$ | 2,850.00 \$ | 356.25 |
| | | TOWNSHIP OF BLOOMFIELD | 21 | 2 \$ | 13,443.51 \$ | 640.17 |
| | | TOWNSHIP OF EASTAMPTON | 5 | - \$ | 3,709.05 \$ | 741.81 |
| | | TOWNSHIP OF EWING | 10 | 8 \$ | 35,000.00 \$ | 3,500.00 |
| | | TOWNSHIP OF FREEHOLD | 4 | 1 \$ | 1,641.94 \$ | 410.49 |
| | | TOWNSHIP OF HAMILTON | 2 | 1 \$ | 500.00 \$ | 250.00 |
| | | TOWNSHIP OF LAWRENCE | 5 | 2 \$ | 2,500.00 \$ | 500.00 |
| | | TOWNSHIP OF MAPLEWOOD | 16 | 4 \$ | 4,176.72 \$ | 261.05 |
| | | TOWNSHIP OF MONTCLAIR | 29 | 8 \$ | 14,229.23 \$ | 490.66 |
| | | TOWNSHIP OF MORRIS | 6 | 2 \$ | 3,000.00 \$ | 500.00 |
| | | TOWNSHIP OF UNION | 31 | 1 \$ | 17,709.04 \$ | 571.26 |
| | | TOWNSHIP OF WARREN | 10 | 1 \$ | 1,725.00 \$ | 172.50 |
| | | TWP OF NORTH BRUNSWICK | 3 | - \$ | 750.00 \$ | 250.00 |
| | | TWP OF PARSIPPANY | 24 | 5 \$ | 22,648.65 \$ | 943.69 |
| | | TWP OF WEST ORANGE | 23 | 5 \$ | 10,688.68 \$ | 464.73 |
| | 2014 Total | | 330 | 64 \$ | 274,870.46 \$ | 832.94 |
| AUTO LIABILITY Total | | | 866 | 99 \$ | 1,781,664.10 \$ | 2,057.35 |
| AUTO PHYSICAL DAMAGE | 2010 | TWP OF WEST ORANGE | 2 | - \$ | 9,382.67 \$ | 4,691.34 |
| | 2010 Total | | 2 | - \$ | 9,382.67 \$ | 4,691.34 |
| | 2011 | BERKELEY TOWNSHIP | 1 | - \$ | 9,613.18 \$ | 9,613.18 |
| | | BORO OF HIGHLAND PARK | 1 | - \$ | 523.23 \$ | 523.23 |
| | | CITY OF HOBOKEN | 1 | - \$ | - \$ | - |
| | | CITY OF RAHWAY | 2 | - \$ | 823.75 \$ | 411.88 |
| | | LIVINGSTON TOWNSHIP | 1 | - \$ | 501.93 \$ | 501.93 |
| | | TOWN OF MORRISTOWN | 1 | - \$ | 2,404.14 \$ | 2,404.14 |
| | | TOWNSHIP OF FREEHOLD | 1 | - \$ | 11,205.00 \$ | 11,205.00 |
| | | TOWNSHIP OF MAPLEWOOD | 1 | - \$ | - \$ | - |
| | | TWP OF NORTH BRUNSWICK | 1 | - \$ | 703.39 \$ | 703.39 |
| | | TWP OF WEST ORANGE | 1 | - \$ | 16,135.26 \$ | 16,135.26 |
| | 2011 Total | | 11 | - \$ | 41,909.88 \$ | 3,809.99 |
| | 2012 | BERKELEY TOWNSHIP | 43 | - \$ | 138,686.59 \$ | 3,225.27 |
| | | BORO OF CALDWELL | 7 | - \$ | 6,856.33 \$ | 979.48 |
| | | BORO OF FAIR HAVEN | 9 | - \$ | 16,554.78 \$ | 1,839.42 |
| | | BORO OF FANWOOD | 1 | - \$ | - \$ | - |
| | | BORO OF HIGHLAND PARK | 18 | 1 \$ | 12,139.29 \$ | 674.41 |
| | | BORO OF NORTH PLAINFIELD | 14 | - \$ | 1,854.31 \$ | 132.45 |
| | | BOROUGH OF HADDON HEIGHTS | 2 | - \$ | 7,535.71 \$ | 3,767.86 |
| | | BOROUGH OF KENILWORTH | 1 | - \$ | - \$ | - |
| | | BOROUGH OF MIDDLESEX | 6 | - \$ | 118,820.57 \$ | 19,803.43 |
| | | CITY OF ENGLEWOOD | 14 | - \$ | 57,025.41 \$ | 4,073.24 |
| | | CITY OF HOBOKEN | 12 | - \$ | 310,578.97 \$ | 25,881.58 |
| | | CITY OF RAHWAY | 5 | - \$ | 6,284.63 \$ | 1,256.93 |

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|------|-----------------------|---------------------------|-----------------------|--------------------|------------------------|---------------------------|
| | | 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 |
| | | 2012 Total | 405 | 2 \$ | 1,316,997.48 \$ | 3,251.85 |
| | 2013 | 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 | - \$ | 28,669.31 \$ | 2,866.93 |
| | | TOWN OF HARRISON | 3 | 1 \$ | 14,361.90 \$ | 4,787.30 |
| | | TOWN OF MORRISTOWN | 13 | - \$ | 20,054.61 \$ | 1,542.66 |
| | | 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 |
| | | TOWNSHIP OF WARREN | 10 | - \$ | 30,460.19 \$ | 3,046.02 |

Valued as of 08/31/2014



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

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|-----------------------------------|-----------------------|---------------------------|-----------------------|--------------------|------------------------|---------------------------|
| | 2013 | 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 | 1 \$ | 29,650.82 \$ | 1,186.03 |
| | 2013 Total | | 376 | 5 \$ | 900,679.30 \$ | 2,395.42 |
| | 2014 | BERKELEY HEIGHTS | 4 | 2 \$ | 20,609.22 \$ | 5,152.31 |
| | | BERKELEY TOWNSHIP | 10 | 3 \$ | 8,935.70 \$ | 893.57 |
| | | BORO OF CALDWELL | 2 | - \$ | 1,808.08 \$ | 904.04 |
| | | BORO OF FAIR HAVEN | 3 | - \$ | 8,999.30 \$ | 2,999.77 |
| | | BORO OF FANWOOD | 1 | 1 \$ | 20,500.00 \$ | 20,500.00 |
| | | BORO OF HIGHLAND PARK | 5 | - \$ | 4,817.18 \$ | 963.44 |
| | | BORO OF NEW PROVIDENCE | 6 | 1 \$ | 15,019.09 \$ | 2,503.18 |
| | | BORO OF NORTH PLAINFIELD | 15 | 2 \$ | 45,611.37 \$ | 3,040.76 |
| | | BOROUGH OF HADDON HEIGHTS | 2 | - \$ | - \$ | - |
| | | BOROUGH OF KENILWORTH | 4 | - \$ | 1,123.65 \$ | 280.91 |
| | | BOROUGH OF TOTOWA | 7 | - \$ | 13,885.20 \$ | 1,983.60 |
| | | CITY OF ENGLEWOOD | 15 | 4 \$ | 19,868.26 \$ | 1,324.55 |
| | | CITY OF HOBOKEN | 11 | 2 \$ | 1,335.92 \$ | 121.45 |
| | | CITY OF LINDEN | 1 | - \$ | 99.00 \$ | 99.00 |
| | | CITY OF RAHWAY | 13 | 1 \$ | 24,570.26 \$ | 1,890.02 |
| | | HOWELL TOWNSHIP | 7 | 2 \$ | 8,552.27 \$ | 1,221.75 |
| | | LIVINGSTON TOWNSHIP | 14 | 2 \$ | 7,325.04 \$ | 523.22 |
| | | TOWN OF GUTTENBERG | 8 | 1 \$ | 979.46 \$ | 122.43 |
| | | TOWN OF KEARNY | 18 | 2 \$ | 54,559.99 \$ | 3,031.11 |
| | | TOWN OF MORRISTOWN | 13 | 2 \$ | 47,441.85 \$ | 3,649.37 |
| | | TOWNSHIP OF BLOOMFIELD | 13 | 3 \$ | 30,963.97 \$ | 2,381.84 |
| | | TOWNSHIP OF EASTAMPTON | 6 | - \$ | 12,088.98 \$ | 2,014.83 |
| | | TOWNSHIP OF EWING | 4 | 3 \$ | 14,000.00 \$ | 3,500.00 |
| | | TOWNSHIP OF FREEHOLD | 9 | 2 \$ | 21,676.90 \$ | 2,408.54 |
| | | 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 | 29 | 5 \$ | 32,189.65 \$ | 1,109.99 |
| | | TOWNSHIP OF MORRIS | 16 | 2 \$ | 16,875.17 \$ | 1,054.70 |
| | | TOWNSHIP OF UNION | 34 | 5 \$ | 40,290.37 \$ | 1,185.01 |
| | | TOWNSHIP OF WARREN | 14 | 4 \$ | 33,565.81 \$ | 2,397.56 |
| | | TWP OF NORTH BRUNSWICK | 14 | 1 \$ | 40,103.63 \$ | 2,864.55 |
| | | TWP OF PARSIPPANY | 22 | 5 \$ | 29,630.56 \$ | 1,346.84 |
| | | TWP OF WEST ORANGE | 30 | 9 \$ | 45,493.62 \$ | 1,516.45 |
| | 2014 Total | | 386 | 67 \$ | 651,254.86 \$ | 1,687.19 |
| AUTO PHYSICAL DAMAGE Total | | | 1,180 | 74 \$ | 2,920,224.19 \$ | 2,474.77 |
| EMPLOYMENT PRACTICES | 2011 | CITY OF HOBOKEN | 2 | 1 \$ | 1,175,315.79 \$ | 587,657.90 |
| | 2011 Total | | 2 | 1 \$ | 1,175,315.79 \$ | 587,657.90 |
| | 2012 | BORO OF CALDWELL | 1 | - \$ | - \$ | - |
| | | CITY OF ENGLEWOOD | 2 | 1 \$ | 212,755.52 \$ | 106,377.76 |
| | | CITY OF HOBOKEN | 3 | 2 \$ | 271,459.00 \$ | 90,486.33 |
| | | HOWELL TOWNSHIP | 5 | - \$ | 1,397,921.49 \$ | 279,584.30 |

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|-----------------------------------|-----------------------|------------------------|-----------------------|--------------------|------------------------|---------------------------|
| EMPLOYMENT PRACTICES | | | | | | |
| | 2012 | 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 | - \$ | 103,514.98 \$ | 103,514.98 |
| | | 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 \$ | 82,742.63 \$ | 41,371.32 |
| | | TOWN OF MORRISTOWN | 1 | - \$ | - \$ | - |
| | | TOWNSHIP OF BLOOMFIELD | 6 | 6 \$ | 474,563.00 \$ | 79,093.83 |
| | | 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 | 17 \$ | 1,506,113.96 \$ | 44,297.47 |
| | 2014 | BERKELEY HEIGHTS | 1 | 1 \$ | - \$ | - |
| | | CITY OF ENGLEWOOD | 1 | 1 \$ | 81,000.00 \$ | 81,000.00 |
| | | CITY OF HOBOKEN | 4 | 4 \$ | 201,000.00 \$ | 50,250.00 |
| | | TOWN OF GUTTENBERG | 1 | - \$ | - \$ | - |
| | | TOWN OF HARRISON | 1 | - \$ | - \$ | - |
| | | TOWNSHIP OF BLOOMFIELD | 5 | 4 \$ | 209,331.10 \$ | 41,866.22 |
| | | TOWNSHIP OF HAMILTON | 1 | 1 \$ | 76,000.00 \$ | 76,000.00 |
| | | TOWNSHIP OF MAPLEWOOD | 1 | 1 \$ | - \$ | - |
| | | TOWNSHIP OF MONTCLAIR | 2 | 1 \$ | 26,813.00 \$ | 13,406.50 |
| | | TOWNSHIP OF MORRIS | 2 | 2 \$ | 302,000.00 \$ | 151,000.00 |
| | | TWP OF PARSIPPANY | 4 | 2 \$ | 242,980.00 \$ | 60,745.00 |
| | 2014 Total | | 23 | 17 \$ | 1,139,124.10 \$ | 49,527.13 |
| EMPLOYMENT PRACTICES Total | | | 82 | 41 \$ | 7,084,004.06 \$ | 86,390.29 |
| GENERAL LIABILITY | | | | | | |
| | 2006 | TOWNSHIP OF UNION | 1 | - \$ | 133.90 \$ | 133.90 |
| | 2006 Total | | 1 | - \$ | 133.90 \$ | 133.90 |
| | 2007 | TOWNSHIP OF HAMILTON | 1 | 1 \$ | 627,148.61 \$ | 627,148.61 |
| | 2007 Total | | 1 | 1 \$ | 627,148.61 \$ | 627,148.61 |
| | 2008 | CITY OF ENGLEWOOD | 1 | - \$ | - \$ | - |
| | 2008 Total | | 1 | - \$ | - \$ | - |
| | 2009 | BORO OF CALDWELL | 1 | - \$ | - \$ | - |
| | | TWP OF MANALAPAN | 1 | 1 \$ | 72,440.15 \$ | 72,440.15 |



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|------|-----------------------|---------------------------|-----------------------|--------------------|------------------------|---------------------------|
| | 2009 Total | | 2 | 1 | \$ 72,440.15 | \$ 36,220.08 |
| | 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 | \$ 41,000.00 | \$ 13,666.67 |
| | | 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 |
| | 2010 Total | | 23 | 4 | \$ 316,783.86 | \$ 13,773.21 |
| | 2011 | BERKELEY TOWNSHIP | 2 | 1 | \$ 33,100.00 | \$ 16,550.00 |
| | | BORO OF CALDWELL | 2 | 1 | \$ 42,000.00 | \$ 21,000.00 |
| | | BORO OF HIGHLAND PARK | 3 | 1 | \$ 109,508.90 | \$ 36,502.97 |
| | | BOROUGH OF KENILWORTH | 2 | - | \$ 22,178.11 | \$ 11,089.06 |
| | | BOROUGH OF MIDDLESEX | 2 | - | \$ 500.00 | \$ 250.00 |
| | | CITY OF ENGLEWOOD | 8 | 3 | \$ 188,839.37 | \$ 23,604.92 |
| | | 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 | 1 | \$ 59,114.57 | \$ 5,374.05 |
| | | TOWNSHIP OF UNION | 16 | 3 | \$ 135,925.99 | \$ 8,495.37 |
| | | TOWNSHIP OF WARREN | 1 | - | \$ 2,946.74 | \$ 2,946.74 |
| | | TWP OF MANALAPAN | 9 | 3 | \$ 230,623.10 | \$ 25,624.79 |
| | | TWP OF NORTH BRUNSWICK | 5 | - | \$ 8,652.26 | \$ 1,730.45 |
| | | TWP OF WEST ORANGE | 23 | - | \$ 36,485.68 | \$ 1,586.33 |
| | 2011 Total | | 121 | 22 | \$ 1,421,781.79 | \$ 11,750.26 |
| | 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 |
| | | BOROUGH OF HADDON HEIGHTS | 4 | - | \$ 500.00 | \$ 125.00 |
| | | BOROUGH OF KENILWORTH | 8 | - | \$ 8.90 | \$ 1.11 |



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|------|-----------------------|------------------------------|-----------------------|--------------------|------------------------|---------------------------|
| | | BOROUGH OF MIDDLESEX | 3 | - \$ | 871.21 \$ | 290.40 |
| | | CITY OF ENGLEWOOD | 34 | 5 \$ | 293,181.32 \$ | 8,622.98 |
| | | CITY OF HOBOKEN | 58 | 11 \$ | 545,817.50 \$ | 9,410.65 |
| | | CITY OF RAHWAY | 30 | 1 \$ | 145,354.14 \$ | 4,845.14 |
| | | HOWELL TOWNSHIP | 21 | 3 \$ | 198,970.19 \$ | 9,474.77 |
| | | 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 | 29 | 4 \$ | 349,379.25 \$ | 12,047.56 |
| | | 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 \$ | 102,586.25 \$ | 2,230.14 |
| | | 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 | 1 \$ | 33,227.45 \$ | 1,186.69 |
| | | TWP OF WEST ORANGE | 36 | - \$ | 17,521.66 \$ | 486.71 |
| | | 2012 Total | 582 | 40 \$ | 2,566,183.14 \$ | 4,409.25 |
| | | 2013 BERKELEY HEIGHTS | 6 | - \$ | - \$ | - |
| | | BERKELEY TOWNSHIP | 5 | 1 \$ | 131,763.08 \$ | 26,352.62 |
| | | BORO OF CALDWELL | 15 | 1 \$ | 48,845.20 \$ | 3,256.35 |
| | | BORO OF FAIR HAVEN | 2 | - \$ | 913.86 \$ | 456.93 |
| | | BORO OF FANWOOD | 3 | - \$ | 994.70 \$ | 331.57 |
| | | BORO OF HIGHLAND PARK | 8 | 1 \$ | 31,009.20 \$ | 3,876.15 |
| | | 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 | 7 \$ | 172,693.53 \$ | 7,195.56 |
| | | CITY OF HOBOKEN | 39 | 4 \$ | 182,405.94 \$ | 4,677.08 |
| | | CITY OF LINDEN | 29 | - \$ | 2,266.55 \$ | 78.16 |
| | | CITY OF RAHWAY | 29 | 3 \$ | 154,247.42 \$ | 5,318.88 |
| | | HOWELL TOWNSHIP | 17 | 1 \$ | 33,858.24 \$ | 1,991.66 |
| | | LIVINGSTON TOWNSHIP | 30 | - \$ | 21,825.88 \$ | 727.53 |
| | | TOWN OF HARRISON | 14 | - \$ | 889.95 \$ | 63.57 |
| | | TOWN OF MORRISTOWN | 10 | 1 \$ | 110,202.25 \$ | 11,020.23 |
| | | 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 |
| | | TOWNSHIP OF HAMILTON | 29 | 7 \$ | 176,250.49 \$ | 6,077.60 |
| | | TOWNSHIP OF LAWRENCE | 15 | 4 \$ | 49,807.88 \$ | 3,320.53 |

Valued as of 08/31/2014



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

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|------|--------------------------------|---------------------------|-----------------------|--------------------|------------------------|---------------------------|
| | 2013 | TOWNSHIP OF MAPLEWOOD | 12 | 1 \$ | 9,177.94 \$ | 764.83 |
| | | TOWNSHIP OF MONTCLAIR | 47 | 7 \$ | 552,647.64 \$ | 11,758.46 |
| | | TOWNSHIP OF MORRIS | 4 | - \$ | 318.45 \$ | 79.61 |
| | | TOWNSHIP OF UNION | 30 | 2 \$ | 142,083.58 \$ | 4,736.12 |
| | | TOWNSHIP OF WARREN | 3 | - \$ | 459.15 \$ | 153.05 |
| | | TWP OF NORTH BRUNSWICK | 21 | 2 \$ | 14,232.60 \$ | 677.74 |
| | | TWP OF PARSIPPANY | 46 | 2 \$ | 135,098.23 \$ | 2,936.92 |
| | | TWP OF WEST ORANGE | 31 | 5 \$ | 116,973.65 \$ | 3,773.34 |
| | 2013 Total | | 534 | 56 \$ | 2,454,895.87 \$ | 4,597.18 |
| | 2014 | BERKELEY HEIGHTS | 8 | 1 \$ | 1,961.60 \$ | 245.20 |
| | | BERKELEY TOWNSHIP | 3 | 1 \$ | 2,148.10 \$ | 716.03 |
| | | BORO OF CALDWELL | 14 | 3 \$ | 3,671.90 \$ | 262.28 |
| | | BORO OF FAIR HAVEN | 1 | - \$ | - \$ | - |
| | | BORO OF FANWOOD | 2 | - \$ | - \$ | - |
| | | BORO OF HIGHLAND PARK | 8 | 2 \$ | 1,912.35 \$ | 239.04 |
| | | BORO OF NEW PROVIDENCE | 9 | 1 \$ | 36,484.60 \$ | 4,053.84 |
| | | BORO OF NORTH PLAINFIELD | 1 | 1 \$ | 36,000.00 \$ | 36,000.00 |
| | | BOROUGH OF HADDON HEIGHTS | 8 | 2 \$ | 2,100.00 \$ | 262.50 |
| | | BOROUGH OF KENILWORTH | 6 | - \$ | - \$ | - |
| | | BOROUGH OF TOTOWA | 7 | 1 \$ | 11,000.00 \$ | 1,571.43 |
| | | CITY OF ENGLEWOOD | 15 | 3 \$ | 14,462.90 \$ | 964.19 |
| | | CITY OF HOBOKEN | 29 | 6 \$ | 55,468.80 \$ | 1,912.72 |
| | | CITY OF LINDEN | 11 | 2 \$ | 2,598.05 \$ | 236.19 |
| | | CITY OF RAHWAY | 16 | 2 \$ | 34,210.20 \$ | 2,138.14 |
| | | HOWELL TOWNSHIP | 18 | 5 \$ | 54,150.00 \$ | 3,008.33 |
| | | LIVINGSTON TOWNSHIP | 19 | 6 \$ | 3,674.08 \$ | 193.37 |
| | | TOWN OF GUTTENBERG | 4 | 1 \$ | 1,597.50 \$ | 399.38 |
| | | TOWN OF HARRISON | 11 | - \$ | 1,127.85 \$ | 102.53 |
| | | TOWN OF KEARNY | 33 | 6 \$ | 7,410.02 \$ | 224.55 |
| | | TOWN OF MORRISTOWN | 7 | 1 \$ | 663.05 \$ | 94.72 |
| | | TOWNSHIP OF BLOOMFIELD | 19 | 4 \$ | 5,971.50 \$ | 314.29 |
| | | TOWNSHIP OF EWING | 24 | 15 \$ | 72,500.00 \$ | 3,020.83 |
| | | TOWNSHIP OF FREEHOLD | 12 | - \$ | - \$ | - |
| | | TOWNSHIP OF HAMILTON | 8 | 5 \$ | 64,970.68 \$ | 8,121.34 |
| | | TOWNSHIP OF LAWRENCE | 6 | 1 \$ | 31,248.92 \$ | 5,208.15 |
| | | TOWNSHIP OF MAPLEWOOD | 14 | 4 \$ | 5,375.65 \$ | 383.98 |
| | | TOWNSHIP OF MONTCLAIR | 30 | 10 \$ | 85,383.55 \$ | 2,846.12 |
| | | TOWNSHIP OF UNION | 29 | 4 \$ | 28,236.95 \$ | 973.69 |
| | | TOWNSHIP OF WARREN | 3 | - \$ | 599.45 \$ | 199.82 |
| | | TWP OF NORTH BRUNSWICK | 9 | 1 \$ | 34,750.00 \$ | 3,861.11 |
| | | TWP OF PARSIPPANY | 18 | 3 \$ | 3,066.42 \$ | 170.36 |
| | | TWP OF WEST ORANGE | 14 | 4 \$ | 19,318.70 \$ | 1,379.91 |
| | 2014 Total | | 416 | 95 \$ | 622,062.82 \$ | 1,495.34 |
| | GENERAL LIABILITY Total | | 1,681 | 219 \$ | 8,081,430.14 \$ | 4,807.51 |
| | 2011 | CITY OF RAHWAY | 3 | - \$ | 6,067.86 \$ | 2,022.62 |
| | | LIVINGSTON TOWNSHIP | 4 | - \$ | 2,815.00 \$ | 703.75 |

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|----------|-----------------------|---------------------------|-----------------------|--------------------|------------------------|---------------------------|
| PROPERTY | 2011 | TOWN OF HARRISON | 1 | - \$ | - \$ | - |
| | | TWP OF NORTH BRUNSWICK | 1 | - \$ | 936.25 \$ | 936.25 |
| | 2011 Total | | 9 | - \$ | 9,819.11 \$ | 1,091.01 |
| | 2012 | BERKELEY TOWNSHIP | 32 | - \$ | 113,159.39 \$ | 3,536.23 |
| | | BORO OF CALDWELL | 5 | - \$ | 36,737.35 \$ | 7,347.47 |
| | | BORO OF FAIR HAVEN | 5 | - \$ | 22,621.84 \$ | 4,524.37 |
| | | BORO OF FANWOOD | 2 | - \$ | 8,850.00 \$ | 4,425.00 |
| | | BORO OF HIGHLAND PARK | 7 | - \$ | 2,044.00 \$ | 292.00 |
| | | BORO OF NORTH PLAINFIELD | 4 | - \$ | 500.00 \$ | 125.00 |
| | | BOROUGH OF HADDON HEIGHTS | 3 | - \$ | 519.54 \$ | 173.18 |
| | | 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 | - \$ | - \$ | - |
| | 2012 Total | | 214 | - \$ | 3,677,146.09 \$ | 17,182.93 |
| | 2013 | 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 | 1 \$ | 1,500.00 \$ | 1,500.00 |
| | | BORO OF HIGHLAND PARK | 2 | - \$ | 385.21 \$ | 192.61 |
| | | BORO OF NEW PROVIDENCE | 1 | - \$ | 1,422.46 \$ | 1,422.46 |
| | | BORO OF NORTH PLAINFIELD | 1 | - \$ | 1,990.00 \$ | 1,990.00 |
| | | BOROUGH OF HADDON HEIGHTS | 2 | - \$ | 2,280.75 \$ | 1,140.38 |
| | | CITY OF ENGLEWOOD | 12 | - \$ | 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 |
| | | HOWELL TOWNSHIP | 4 | - \$ | - \$ | - |
| | | LIVINGSTON TOWNSHIP | 5 | - \$ | 14,490.56 \$ | 2,898.11 |
| | | TOWN OF HARRISON | 2 | - \$ | 2,616.94 \$ | 1,308.47 |

Valued as of 08/31/2014



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

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|------|-----------------------|-----------------------------------|-----------------------|--------------------|------------------------|---------------------------|
| | | TOWN OF MORRISTOWN | 3 | 1 \$ | 18,950.00 \$ | 6,316.67 |
| | | TOWNSHIP OF FREEHOLD | 1 | - \$ | 79,708.96 \$ | 79,708.96 |
| | | TOWNSHIP OF HAMILTON | 1 | - \$ | 76,455.00 \$ | 76,455.00 |
| | | TOWNSHIP OF LAWRENCE | 1 | - \$ | 4,475.00 \$ | 4,475.00 |
| | | TOWNSHIP OF MONTCLAIR | 1 | - \$ | 6,499.10 \$ | 6,499.10 |
| | | 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 | 1 \$ | 36,728.45 \$ | 4,591.06 |
| | | TWP OF WEST ORANGE | 2 | - \$ | 6,495.00 \$ | 3,247.50 |
| | | 2013 Total | 93 | 5 \$ | 364,551.16 \$ | 3,919.90 |
| | 2014 | BERKELEY HEIGHTS | 3 | 1 \$ | 6,800.00 \$ | 2,266.67 |
| | | BERKELEY TOWNSHIP | 5 | 2 \$ | 20,523.60 \$ | 4,104.72 |
| | | BORO OF CALDWELL | 5 | 1 \$ | 1,000.00 \$ | 200.00 |
| | | BORO OF FAIR HAVEN | 4 | 1 \$ | 3,579.12 \$ | 894.78 |
| | | BORO OF NEW PROVIDENCE | 2 | - \$ | 45,490.30 \$ | 22,745.15 |
| | | BORO OF NORTH PLAINFIELD | 1 | - \$ | - \$ | - |
| | | BOROUGH OF HADDON HEIGHTS | 2 | - \$ | 16,089.17 \$ | 8,044.58 |
| | | BOROUGH OF TOTOWA | 2 | 1 \$ | 14,044.40 \$ | 7,022.20 |
| | | CITY OF ENGLEWOOD | 8 | 1 \$ | 14,153.02 \$ | 1,769.13 |
| | | CITY OF LINDEN | 2 | - \$ | - \$ | - |
| | | CITY OF RAHWAY | 1 | 1 \$ | 3,000.00 \$ | 3,000.00 |
| | | LIVINGSTON TOWNSHIP | 3 | 1 \$ | 400.00 \$ | 133.33 |
| | | TOWN OF GUTTENBERG | 1 | 1 \$ | 1,000.00 \$ | 1,000.00 |
| | | TOWN OF HARRISON | 2 | 1 \$ | 8,467.84 \$ | 4,233.92 |
| | | TOWN OF KEARNY | 3 | 1 \$ | 14,345.00 \$ | 4,781.67 |
| | | TOWN OF MORRISTOWN | 1 | 1 \$ | 5,000.00 \$ | 5,000.00 |
| | | TOWNSHIP OF BLOOMFIELD | 1 | - \$ | 4,875.00 \$ | 4,875.00 |
| | | 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 | - \$ | 107,001.42 \$ | 53,500.71 |
| | | TOWNSHIP OF UNION | 5 | - \$ | 2,593.62 \$ | 518.72 |
| | | TOWNSHIP OF WARREN | 4 | - \$ | 152,823.66 \$ | 38,205.92 |
| | | TWP OF NORTH BRUNSWICK | 4 | 2 \$ | 45,454.55 \$ | 11,363.64 |
| | | TWP OF PARSIPPANY | 7 | 1 \$ | 46,289.98 \$ | 6,612.85 |
| | | TWP OF WEST ORANGE | 2 | - \$ | 888.88 \$ | 444.44 |
| | | 2014 Total | 76 | 18 \$ | 577,722.97 \$ | 7,601.62 |
| | | PROPERTY Total | 392 | 23 \$ | 4,629,239.33 \$ | 11,809.28 |
| | | PUBLIC OFFICIALS LIABILITY | 2012 | | | |
| | | BERKELEY TOWNSHIP | 1 | - \$ | 580.00 \$ | 580.00 |
| | | BORO OF CALDWELL | 2 | - \$ | 3,000.00 \$ | 1,500.00 |
| | | BORO OF FANWOOD | 1 | - \$ | - \$ | - |
| | | BORO OF HIGHLAND PARK | 2 | - \$ | 2,500.00 \$ | 1,250.00 |
| | | BORO OF NORTH PLAINFIELD | 2 | 1 \$ | 38,050.00 \$ | 19,025.00 |
| | | BOROUGH OF HADDON HEIGHTS | 1 | - \$ | - \$ | - |
| | | BOROUGH OF KENILWORTH | 1 | - \$ | 27,889.92 \$ | 27,889.92 |

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|----------------------------|-----------------------|--------------------------|-----------------------|--------------------|-----------------------|---------------------------|
| PUBLIC OFFICIALS LIABILITY | 2012 | BOROUGH OF MIDDLESEX | 1 | - \$ | 4,600.00 \$ | 4,600.00 |
| | | CITY OF ENGLEWOOD | 1 | - \$ | 4,154.85 \$ | 4,154.85 |
| | | CITY OF HOBOKEN | 18 | - \$ | 25,031.35 \$ | 1,390.63 |
| | | CITY OF RAHWAY | 1 | - \$ | 21,106.24 \$ | 21,106.24 |
| | | TOWN OF MORRISTOWN | 1 | - \$ | 950.00 \$ | 950.00 |
| | | TOWNSHIP OF MAPLEWOOD | 1 | - \$ | 4,146.90 \$ | 4,146.90 |
| | | TOWNSHIP OF MONTCLAIR | 2 | - \$ | 1,900.00 \$ | 950.00 |
| | | TOWNSHIP OF MORRIS | 2 | - \$ | 1,026.50 \$ | 513.25 |
| | | TOWNSHIP OF UNION | 3 | - \$ | 81,000.00 \$ | 27,000.00 |
| | | TOWNSHIP OF WARREN | 1 | - \$ | - \$ | - |
| | | TWP OF PARSIPPANY | 3 | 1 \$ | 36,732.70 \$ | 12,244.23 |
| | | TWP OF WEST ORANGE | 1 | - \$ | - \$ | - |
| 2012 Total | | | 45 | 2 \$ | 252,668.46 \$ | 5,614.85 |
| | 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 | 2 \$ | 219,059.79 \$ | 11,529.46 |
| | | CITY OF LINDEN | 1 | - \$ | - \$ | - |
| | | CITY OF RAHWAY | 1 | - \$ | 950.00 \$ | 950.00 |
| | | HOWELL TOWNSHIP | 1 | - \$ | - \$ | - |
| | | LIVINGSTON TOWNSHIP | 1 | 1 \$ | 30,500.00 \$ | 30,500.00 |
| | | TOWN OF MORRISTOWN | 3 | - \$ | 5,821.18 \$ | 1,940.39 |
| | | TOWNSHIP OF EWING | 1 | - \$ | 950.00 \$ | 950.00 |
| | | TOWNSHIP OF HAMILTON | 1 | 1 \$ | 21,000.00 \$ | 21,000.00 |
| | | TOWNSHIP OF LAWRENCE | 1 | - \$ | 629.00 \$ | 629.00 |
| | | TOWNSHIP OF MAPLEWOOD | 2 | - \$ | 7,209.53 \$ | 3,604.77 |
| | | TOWNSHIP OF MONTCLAIR | 5 | 1 \$ | 19,053.73 \$ | 3,810.75 |
| | | TOWNSHIP OF MORRIS | 1 | - \$ | - \$ | - |
| | | TWP OF NORTH BRUNSWICK | 1 | 1 \$ | 45,000.00 \$ | 45,000.00 |
| | | TWP OF PARSIPPANY | 4 | 1 \$ | 950.00 \$ | 237.50 |
| 2013 Total | | | 53 | 7 \$ | 367,928.28 \$ | 6,942.04 |
| | 2014 | BERKELEY HEIGHTS | 1 | 1 \$ | 2,500.00 \$ | 2,500.00 |
| | | BERKELEY TOWNSHIP | 1 | - \$ | 721.50 \$ | 721.50 |
| | | BORO OF HIGHLAND PARK | 1 | 1 \$ | 31,000.00 \$ | 31,000.00 |
| | | BORO OF NORTH PLAINFIELD | 1 | - \$ | 2,238.50 \$ | 2,238.50 |
| | | BOROUGH OF TOTOWA | 1 | 1 \$ | 1,000.00 \$ | 1,000.00 |
| | | CITY OF ENGLEWOOD | 4 | 2 \$ | 943.50 \$ | 235.88 |
| | | CITY OF HOBOKEN | 9 | 4 \$ | 41,495.62 \$ | 4,610.62 |
| | | CITY OF LINDEN | 2 | - \$ | 860.00 \$ | 430.00 |
| | | CITY OF RAHWAY | 1 | - \$ | 684.50 \$ | 684.50 |
| | | HOWELL TOWNSHIP | 3 | 2 \$ | 12,833.00 \$ | 4,277.67 |
| | | LIVINGSTON TOWNSHIP | 1 | 1 \$ | 2,000.00 \$ | 2,000.00 |

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|---|-----------------------|---------------------------|-----------------------|--------------------|-----------------------|---------------------------|
| | 2014 | TOWN OF MORRISTOWN | 1 | - \$ | 2,035.00 \$ | 2,035.00 |
| | | TOWNSHIP OF BLOOMFIELD | 1 | 1 \$ | 31,000.00 \$ | 31,000.00 |
| | | TOWNSHIP OF LAWRENCE | 1 | 1 \$ | - \$ | - |
| | | TOWNSHIP OF MONTCLAIR | 6 | 3 \$ | 31,592.00 \$ | 5,265.33 |
| | | TOWNSHIP OF MORRIS | 1 | - \$ | - \$ | - |
| | | TWP OF NORTH BRUNSWICK | 1 | - \$ | 2,053.50 \$ | 2,053.50 |
| | | TWP OF PARSIPPANY | 2 | 2 \$ | 2,500.00 \$ | 1,250.00 |
| | 2014 Total | | 38 | 19 \$ | 165,457.12 \$ | 4,354.13 |
| PUBLIC OFFICIALS LIABILITY Total | | | 136 | 28 \$ | 786,053.86 \$ | 5,779.81 |
| WORKERS COMPENSATION | | | | | | |
| | 2006 | BERKELEY TOWNSHIP | 1 | 1 \$ | 8,510.65 \$ | 8,510.65 |
| | | CITY OF RAHWAY | 1 | 1 \$ | 25,878.20 \$ | 25,878.20 |
| | 2006 Total | | 2 | 2 \$ | 34,388.85 \$ | 17,194.43 |
| | 2009 | CITY OF HOBOKEN | 1 | 1 \$ | 19,869.20 \$ | 19,869.20 |
| | | TOWNSHIP OF MONTCLAIR | 1 | 1 \$ | 11,500.00 \$ | 11,500.00 |
| | 2009 Total | | 2 | 2 \$ | 31,369.20 \$ | 15,684.60 |
| | 2010 | BORO OF CALDWELL | 1 | - \$ | 32,929.64 \$ | 32,929.64 |
| | | CITY OF HOBOKEN | 7 | 6 \$ | 92,872.87 \$ | 13,267.55 |
| | | TOWNSHIP OF FREEHOLD | 1 | 1 \$ | 6,426.90 \$ | 6,426.90 |
| | 2010 Total | | 9 | 7 \$ | 132,229.41 \$ | 14,692.16 |
| | 2011 | 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 | 1 \$ | 37,175.34 \$ | 37,175.34 |
| | | TWP OF WEST ORANGE | 1 | 1 \$ | 18,960.00 \$ | 18,960.00 |
| | 2011 Total | | 13 | 7 \$ | 220,279.56 \$ | 16,944.58 |
| | 2012 | BERKELEY TOWNSHIP | 47 | 13 \$ | 1,415,587.27 \$ | 30,118.88 |
| | | BORO OF CALDWELL | 14 | 1 \$ | 76,041.45 \$ | 5,431.53 |
| | | BORO OF FAIR HAVEN | 6 | 1 \$ | 18,340.64 \$ | 3,056.77 |
| | | BORO OF FANWOOD | 6 | 4 \$ | 99,156.26 \$ | 16,526.04 |
| | | BORO OF HIGHLAND PARK | 15 | 2 \$ | 69,543.86 \$ | 4,636.26 |
| | | BORO OF NEW PROVIDENCE | 9 | 1 \$ | 245,114.17 \$ | 27,234.91 |
| | | BORO OF NORTH PLAINFIELD | 21 | 3 \$ | 96,482.65 \$ | 4,594.41 |
| | | BOROUGH OF HADDON HEIGHTS | 6 | - \$ | 26,497.32 \$ | 4,416.22 |
| | | BOROUGH OF KENILWORTH | 5 | - \$ | 5,294.16 \$ | 1,058.83 |
| | | BOROUGH OF MIDDLESEX | 15 | 2 \$ | 397,584.24 \$ | 26,505.62 |
| | | CITY OF ENGLEWOOD | 72 | 19 \$ | 971,801.02 \$ | 13,497.24 |
| | | CITY OF HOBOKEN | 100 | 22 \$ | 1,496,479.86 \$ | 14,964.80 |
| | | CITY OF RAHWAY | 29 | - \$ | 67,983.28 \$ | 2,344.25 |
| | | HOWELL TOWNSHIP | 30 | 10 \$ | 764,031.13 \$ | 25,467.70 |
| | | LIVINGSTON TOWNSHIP | 47 | 12 \$ | 760,569.58 \$ | 16,182.33 |
| | | TOWN OF HARRISON | 19 | 1 \$ | 135,822.62 \$ | 7,148.56 |

Valued as of 08/31/2014



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

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|------|-----------------------|---------------------------|-----------------------|--------------------|-------------------------|---------------------------|
| | | TOWN OF MORRISTOWN | 37 | 2 \$ | 146,258.21 \$ | 3,952.92 |
| | | TOWNSHIP OF EASTAMPTON | 5 | - \$ | 9,549.92 \$ | 1,909.98 |
| | | TOWNSHIP OF EWING | 52 | 5 \$ | 432,015.27 \$ | 8,307.99 |
| | | TOWNSHIP OF FREEHOLD | 21 | 4 \$ | 157,970.87 \$ | 7,522.42 |
| | | TOWNSHIP OF HAMILTON | 137 | 17 \$ | 1,394,762.51 \$ | 10,180.75 |
| | | TOWNSHIP OF MAPLEWOOD | 29 | 3 \$ | 125,354.67 \$ | 4,322.57 |
| | | TOWNSHIP OF MONTCLAIR | 65 | 13 \$ | 839,144.60 \$ | 12,909.92 |
| | | TOWNSHIP OF MORRIS | 26 | 3 \$ | 195,815.93 \$ | 7,531.38 |
| | | TOWNSHIP OF UNION | 62 | 6 \$ | 453,147.79 \$ | 7,308.84 |
| | | 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 \$ | 356,397.78 \$ | 7,747.78 |
| | | TWP OF WEST ORANGE | 36 | 7 \$ | 440,376.78 \$ | 12,232.69 |
| | | 2012 Total | 985 | 158 \$ | 11,403,681.57 \$ | 11,577.34 |
| | 2013 | BERKELEY HEIGHTS | 12 | 2 \$ | 9,428.27 \$ | 785.69 |
| | | BERKELEY TOWNSHIP | 53 | 15 \$ | 351,193.02 \$ | 6,626.28 |
| | | BORO OF CALDWELL | 10 | 3 \$ | 56,725.25 \$ | 5,672.53 |
| | | BORO OF FAIR HAVEN | 6 | 2 \$ | 4,375.36 \$ | 729.23 |
| | | BORO OF FANWOOD | 4 | 3 \$ | 60,734.54 \$ | 15,183.64 |
| | | BORO OF HIGHLAND PARK | 11 | 4 \$ | 19,012.62 \$ | 1,728.42 |
| | | BORO OF NEW PROVIDENCE | 11 | 1 \$ | 13,192.86 \$ | 1,199.35 |
| | | BORO OF NORTH PLAINFIELD | 17 | 9 \$ | 66,787.72 \$ | 3,928.69 |
| | | BOROUGH OF HADDON HEIGHTS | 12 | 5 \$ | 116,303.34 \$ | 9,691.95 |
| | | BOROUGH OF KENILWORTH | 12 | 8 \$ | 250,340.95 \$ | 20,861.75 |
| | | CITY OF ENGLEWOOD | 52 | 22 \$ | 572,552.40 \$ | 11,010.62 |
| | | CITY OF HOBOKEN | 102 | 30 \$ | 604,117.39 \$ | 5,922.72 |
| | | CITY OF LINDEN | 96 | 33 \$ | 977,662.66 \$ | 10,183.99 |
| | | CITY OF RAHWAY | 22 | 12 \$ | 133,123.82 \$ | 6,051.08 |
| | | HOWELL TOWNSHIP | 14 | 4 \$ | 113,406.30 \$ | 8,100.45 |
| | | LIVINGSTON TOWNSHIP | 45 | 16 \$ | 406,538.20 \$ | 9,034.18 |
| | | TOWN OF HARRISON | 16 | 7 \$ | 211,612.11 \$ | 13,225.76 |
| | | TOWN OF MORRISTOWN | 24 | 11 \$ | 159,535.45 \$ | 6,647.31 |
| | | TOWNSHIP OF EASTAMPTON | 2 | 1 \$ | 1,112.70 \$ | 556.35 |
| | | TOWNSHIP OF EWING | 20 | 6 \$ | 327,264.75 \$ | 16,363.24 |
| | | TOWNSHIP OF FREEHOLD | 32 | 11 \$ | 212,820.00 \$ | 6,650.63 |
| | | TOWNSHIP OF HAMILTON | 96 | 32 \$ | 663,580.78 \$ | 6,912.30 |
| | | TOWNSHIP OF LAWRENCE | 24 | 6 \$ | 381,533.72 \$ | 15,897.24 |
| | | TOWNSHIP OF MAPLEWOOD | 38 | 10 \$ | 318,466.69 \$ | 8,380.70 |
| | | TOWNSHIP OF MONTCLAIR | 55 | 21 \$ | 530,981.73 \$ | 9,654.21 |
| | | TOWNSHIP OF MORRIS | 29 | 11 \$ | 284,913.26 \$ | 9,824.60 |
| | | TOWNSHIP OF UNION | 93 | 35 \$ | 679,589.72 \$ | 7,307.42 |
| | | TOWNSHIP OF WARREN | 9 | 3 \$ | 13,053.78 \$ | 1,450.42 |
| | | TWP OF NORTH BRUNSWICK | 33 | 10 \$ | 343,920.05 \$ | 10,421.82 |
| | | TWP OF WEST ORANGE | 44 | 16 \$ | 745,821.10 \$ | 16,950.48 |
| | | 2013 Total | 994 | 349 \$ | 8,629,700.54 \$ | 8,681.79 |
| | 2014 | BERKELEY HEIGHTS | 11 | 11 \$ | 36,228.83 \$ | 3,293.53 |

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

| line | policy_effective_year | insured | Count of claim_number | Sum of Open Claims | Sum of total_incurred | Average of total_incurred |
|------|-----------------------------------|---------------------------|-----------------------|--------------------|-------------------------|---------------------------|
| | 2014 | BERKELEY TOWNSHIP | 42 | 34 \$ | 286,468.73 \$ | 6,820.68 |
| | | BORO OF CALDWELL | 9 | 8 \$ | 10,721.86 \$ | 1,191.32 |
| | | BORO OF FANWOOD | 7 | 6 \$ | 33,608.61 \$ | 4,801.23 |
| | | BORO OF HIGHLAND PARK | 12 | 7 \$ | 55,866.20 \$ | 4,655.52 |
| | | BORO OF NEW PROVIDENCE | 14 | 9 \$ | 28,095.73 \$ | 2,006.84 |
| | | BORO OF NORTH PLAINFIELD | 17 | 9 \$ | 19,200.00 \$ | 1,129.41 |
| | | BOROUGH OF HADDON HEIGHTS | 1 | 1 \$ | 12,912.00 \$ | 12,912.00 |
| | | BOROUGH OF KENILWORTH | 7 | 7 \$ | 22,415.00 \$ | 3,202.14 |
| | | BOROUGH OF TOTOWA | 5 | 5 \$ | 63,019.49 \$ | 12,603.90 |
| | | CITY OF ENGLEWOOD | 35 | 23 \$ | 165,195.65 \$ | 4,719.88 |
| | | CITY OF HOBOKEN | 60 | 49 \$ | 317,393.83 \$ | 5,289.90 |
| | | CITY OF LINDEN | 98 | 84 \$ | 594,787.73 \$ | 6,069.26 |
| | | CITY OF RAHWAY | 17 | 15 \$ | 112,768.51 \$ | 6,633.44 |
| | | HOWELL TOWNSHIP | 30 | 21 \$ | 212,842.32 \$ | 7,094.74 |
| | | LIVINGSTON TOWNSHIP | 31 | 30 \$ | 130,921.71 \$ | 4,223.28 |
| | | TOWN OF GUTTENBERG | 5 | 4 \$ | 35,982.00 \$ | 7,196.40 |
| | | TOWN OF HARRISON | 19 | 10 \$ | 46,056.38 \$ | 2,424.02 |
| | | TOWN OF KEARNY | 29 | 26 \$ | 293,535.58 \$ | 10,121.92 |
| | | TOWN OF MORRISTOWN | 23 | 20 \$ | 107,624.91 \$ | 4,679.34 |
| | | TOWNSHIP OF EASTAMPTON | 3 | 3 \$ | 4,500.00 \$ | 1,500.00 |
| | | TOWNSHIP OF EWING | 34 | 33 \$ | 125,805.43 \$ | 3,700.16 |
| | | TOWNSHIP OF FREEHOLD | 26 | 18 \$ | 76,666.31 \$ | 2,948.70 |
| | | TOWNSHIP OF HAMILTON | 66 | 54 \$ | 285,012.92 \$ | 4,318.38 |
| | | TOWNSHIP OF LAWRENCE | 8 | 6 \$ | 19,689.96 \$ | 2,461.25 |
| | | TOWNSHIP OF MAPLEWOOD | 20 | 19 \$ | 50,968.72 \$ | 2,548.44 |
| | | TOWNSHIP OF MONTCLAIR | 34 | 32 \$ | 1,331,441.78 \$ | 39,160.05 |
| | | TOWNSHIP OF MORRIS | 29 | 22 \$ | 284,231.45 \$ | 9,801.08 |
| | | TOWNSHIP OF UNION | 57 | 56 \$ | 334,890.49 \$ | 5,875.27 |
| | | TOWNSHIP OF WARREN | 8 | 6 \$ | 35,196.80 \$ | 4,399.60 |
| | | TWP OF NORTH BRUNSWICK | 40 | 34 \$ | 212,856.91 \$ | 5,321.42 |
| | | TWP OF WEST ORANGE | 21 | 18 \$ | 207,403.90 \$ | 9,876.38 |
| | 2014 Total | | 818 | 680 \$ | 5,554,309.74 \$ | 6,790.11 |
| | WORKERS COMPENSATION Total | | 2,823 | 1,205 \$ | 26,005,958.87 \$ | 9,212.17 |
| | Grand Total | | 7,160 | 1,689 \$ | 51,288,574.55 \$ | 7,163.21 |

Valued as of 08/31/2014

Garden State Muni Joint Insurance Fund

QUARTERLY INVESTMENT REPORT

AS OF 9/30/2014



Prime Advisors, Inc.

Table of Contents

| | |
|---|-----------|
| Executive Summary | 3 |
| Economic Outlook | 4 |
| Portfolio Statistics | 9 |
| Performance | 11 |
| Bond Purchases | 12 |
| Bond Sales, Calls & Maturities | 13 |
| Appendix | 14 |
| <i>Detailed Portfolio Holdings Report</i> | 15 |
| Glossary of Terms | 17 |
| Appendix | 20 |
| <i>Presentation Overview</i> | 21 |
| <i>Portfolio Changes</i> | 25 |

Executive Summary

TRANSACTIONS:

| Action | Total | Comments | Average Tax-Equivalent Yield |
|------------------------------|-------------|----------|------------------------------|
| Sales, Calls, and Maturities | \$4,200,000 | | 0.20% |
| Purchases | \$9,163,238 | | 0.84% |

PORTFOLIO STATISTICS:

| Quarter Ending: | 06/30/2014 | 09/30/2014 |
|--|--------------|--------------|
| Tax-Equivalent Book Yield | 0.41% | 0.56% |
| Book Value | \$31,704,382 | \$35,243,772 |
| Projected Tax-Equivalent Annual Income | \$129,883 | \$198,401 |
| Unrealized Gain | \$50,882 | \$25,354 |
| YTD Realized Gain | \$95 | \$95 |
| Portfolio Duration | 1.21 | 1.53 |
| Average Credit Quality | AA+ | AA+ |

PORTFOLIO ALLOCATION:

| Sector | 06/30/2014 | 09/30/2014 |
|--------------|------------|------------|
| Treasury | 95% | 100% |
| Agency | 0% | 0% |
| Credit | 0% | 0% |
| Exempt Muni | 0% | 0% |
| Taxable Muni | 0% | 0% |
| MPT | 0% | 0% |
| CMO | 0% | 0% |
| ABS | 0% | 0% |
| CMBS | 0% | 0% |
| Short-Term | 5% | 0% |

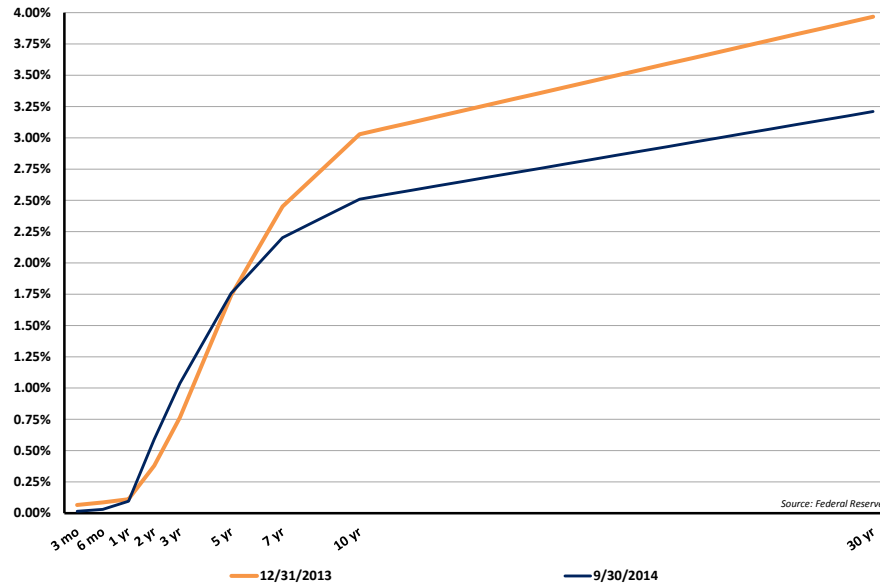
PERFORMANCE:

| Tax-equivalent Performance | Portfolio | Target/Benchmark | Difference |
|----------------------------|-----------|------------------|------------|
| YTD Booked Income | \$100,210 | \$77,028 | \$23,182 |
| QTD Total Return | 0.05% | 0.05% | 0.00% |
| YTD Total Return | 0.29% | 0.26% | 0.03% |

COMMENTARY:

Economic Outlook

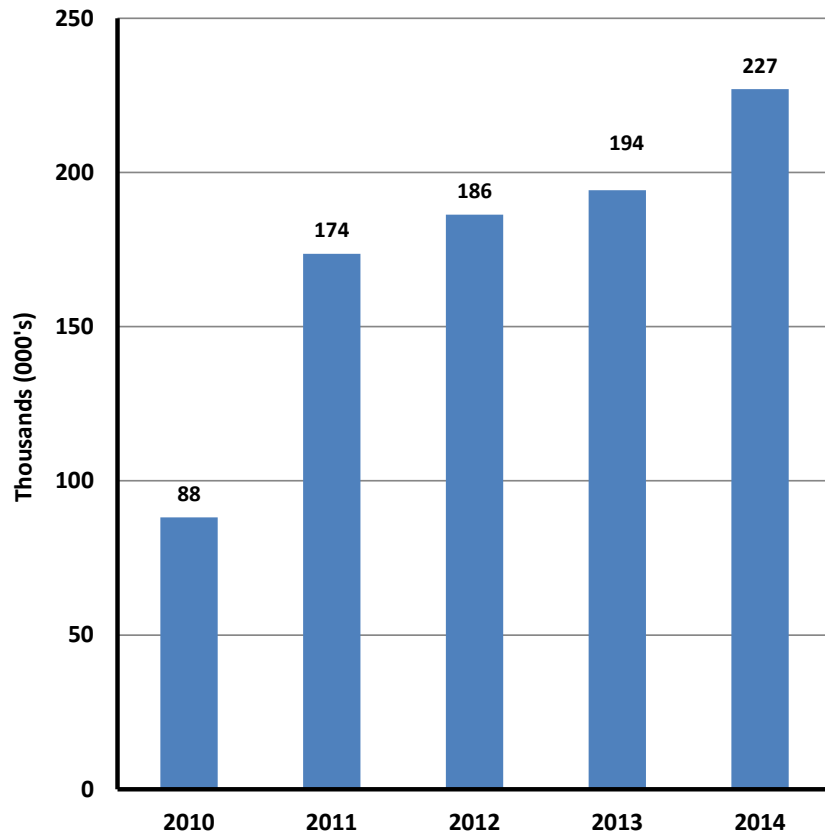
Treasury Yield Curves and 3 Year Treasury Yield



- Slowing economies and geopolitical unrest worldwide continue to pressure yields lower during the first nine months of 2014
- 10 year yields have moved lower on the year from 3.01% to 2.51%
- With the improved economic landscape in the US, the Federal Reserve is expected to conclude quantitative easing (QE) purchases at the upcoming October meeting
- While rates 7 years and longer have fallen, the 3 year Treasury yield has climbed higher over the past 2 years on anticipation of future rate hikes by the Federal Reserve

Economic Outlook

US Payrolls and GDP Expectations – as of 9/30/2014



Source: Bureau of Labor Statistics

- Employment strength continues as payrolls have averaged +226,666 in 2014 and the unemployment rate has fallen to 5.9%
- U.S. GDP outlook remains stable for the coming years, however, the expected slowdown in China and Europe certainly sparked the bond rally this year
- Equity indices brushed off early volatility and ended the first half of the year and remain in positive territory

| GDP Forecasts YOY (%) | 2014 | 2015 | 2016 |
|-----------------------|------|------|------|
| US | 2.1 | 3.0 | 2.9 |
| Eurozone | 0.8 | 1.3 | 1.7 |
| China | 7.3 | 7.0 | 6.8 |
| Japan | 1.1 | 1.2 | 0.9 |

Source: Bloomberg Composite

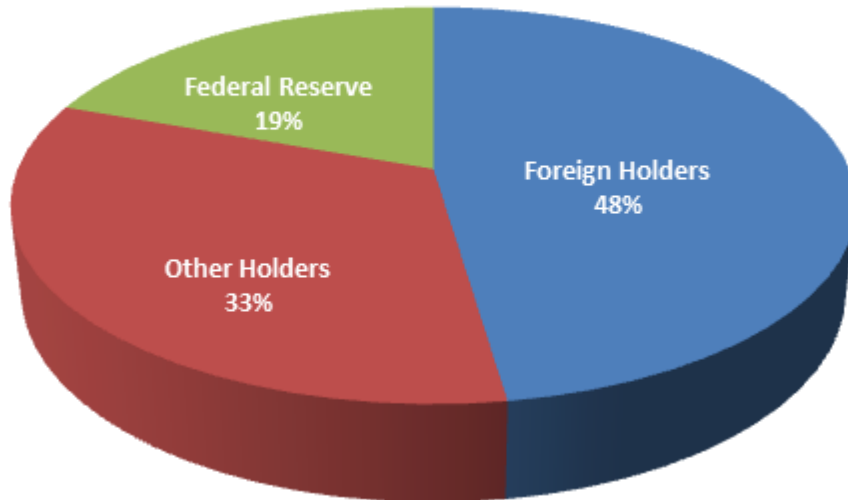
Economic Outlook

World Bond Yields and US Treasury Debt – as of 9/30/2014

| | 2 year | 10 year |
|----------|--------|---------|
| US | 0.57% | 2.49% |
| UK | 0.82% | 2.42% |
| Germany | -0.08% | 0.94% |
| France | -0.02% | 1.28% |
| Italy | 0.35% | 2.33% |
| Spain | 0.32% | 2.13% |
| Portugal | 0.42% | 3.13% |
| Japan | 0.07% | 0.52% |

Source: Federal Reserve, Bloomberg

\$12.5 Trillion US Debt Outstanding as of September 2014



Source: Federal Reserve, Bloomberg

- Europe continues to struggle with the threat of deflation and high unemployment
- As the European Central Bank vows to provide liquidity to member nations, the hunt for yield has investors willing to take risk in sovereigns still plagued with fiscal issues
- Eurozone unemployment rate of 11.6% remains high relative to the 5.9% level in the U.S.
- With an improved GDP and employment outlook, U.S. yields remain attractive relative to other global economies
- Foreign buying of US debt should help dampen rising rates in the U.S. as the Fed prepares to exit the market

Economic Outlook

Municipals

The trend of solid demand and light issuance continued into the third quarter. Tax exempt bond funds have seen inflows during 32 of the 38 weeks year-to-date, and demand from retail investors and commercial banks have been particularly strong. At the same time, primary issuance is down 25% to 30% from 2013, which was down from 2012 levels. With more buyers than sellers, secondary market trading volumes remained lighter than usual throughout the summer months.

During the quarter, the municipal yield curve continued to flatten. Two-year, AAA rated municipal yields rose 6 basis points (a basis point is 1/100th of 1.00%) according to Municipal Market Data. At the same time, thirty year, AAA yields dropped 19 basis points. As we enter the fourth quarter, the 2yr - 30yr curve sits at roughly 275 basis points, down from 385 basis points at the beginning of the year.

Although opportunities could arise in the primary market should the new issue calendar build into year end, Prime is not bullish on the tax exempt municipal sector as we enter the fourth quarter. Absolute yields remain low and both pretax yield percentages versus Treasuries as well as credit spreads remain tight. At least in the short run, there may be better options in other asset classes.

Structured Products

We began the year with the Fed purchasing \$40bn MBS per month and has since been reduced these purchases at a measured pace over the last 9 months, the end of this program is expected to be announced at the October Fed meeting. Going forward, spreads are not expected to widen substantially, due to limited new supply in the market as well as the Fed's continued involvement in the mortgage market through the reinvestment of paydowns on their current MBS portfolio.

Additionally, it is thought that many traditional MBS buyers have an underweight position to MBS. That said, any kind of spread widening that does take place at the end of QE will be short lived.

In our portfolios, we continue to favor an underweight to mortgage product, however we will look to add exposure as the Fed exits the market, creating supply, and relative value returns. In addition, we utilize agency-backed 10 year mortgage-backed paper and CMO's to reduce convexity risk in the portfolio. This positioning allows us to mitigate some amount of extension risk as rates rise. Our focus in residential mortgage purchases remains in agency-backed products only.

For shorter duration securities, we prefer an allocation to asset-backed securities in lieu of Treasuries, agencies, and higher-rated corporate credits. Bonds currently offer value in 1-5 year maturities and hold superior AAA rated credit quality.

Corporates

The corporate markets were quiet during July and August as new issuance fell 25% compared to the same months in 2013. The doldrums reflected a flight to quality from the Russian invasion of the Ukraine and political turmoil in Iraq and Syria. This was countered by an improving economy and the lifting of quantitative easing by the Fed that led to slightly higher yields. Overall activity and new issuance picked up in September with \$124 billion in supply. Private equity activity reignited concerns about re-leveraging. The quarter ended with the Administration outlining new limits on tax inversions to prevent tax avoidance by U.S. corporations with lots of overseas cash. While the new regulations aren't expected to derail the acquisitions, some deals will be restructured to satisfy the new rules.

Economic Outlook

Corporate spreads remained tight in July, but increased gradually in August and September as new issuance rushed to the market and unwinding of quantitative easing elevated market volatility. Corporates widened 13bps during the quarter especially in industrials and financials by 13 and 12 bp, respectively and among the A and BBB names that widened 11 and 15bps, respectively.

| Option Adjusted Corporate Spreads in Basis Points | | | | | | |
|---|---------------------------|----------|----------|----------|----------------|------------|
| Index Sector | 7-yr Tights (12/31/06) | 12/31/13 | 06/30/14 | 09/30/14 | 3Q14 Change | YTD Change |
| Aggregate Index | 38 | 45 | 38 | 43 | 5 | -2 |
| Corporates | 88 | 114 | 99 | 112 | 13 | -2 |
| Industrials | 102 | 114 | 102 | 115 | 13 | 1 |
| Utilities | 102 | 125 | 98 | 106 | 8 | -19 |
| Financials | 69 | 109 | 96 | 107 | 11 | -2 |
| AAA | 53 | 57 | 53 | 60 | 7 | 3 |
| AA | 58 | 64 | 58 | 64 | 6 | 0 |
| A | 86 | 91 | 84 | 95 | 11 | 4 |
| BBB | 122 | 150 | 126 | 141 | 15 | -9 |

Source: Barclays Capital as of 09/30/14

Relative Value: As expected, the first half outperformance with tight spreads and low all in yields was a tough act to follow. Prime continued to lock in gains during 3Q14 to take some risk off the table and didn't go down in credit or structure to reach for yield. In the new quarter, risks of a pickup in economic growth could drive investors away from bonds (anticipation of potential Fed tightening) in search of better returns in the stock market. BBBs still offer the widest spread but security selection will be critical to avoid vulnerable credits. Although Industrial spreads offer wider spreads among the sectors, they are prey to private equity firms' pressure on managements to lever up to repurchase shares or break up into less diversified entities. Financials continue to be under the thumb of regulators and will not be able to lever up or face more

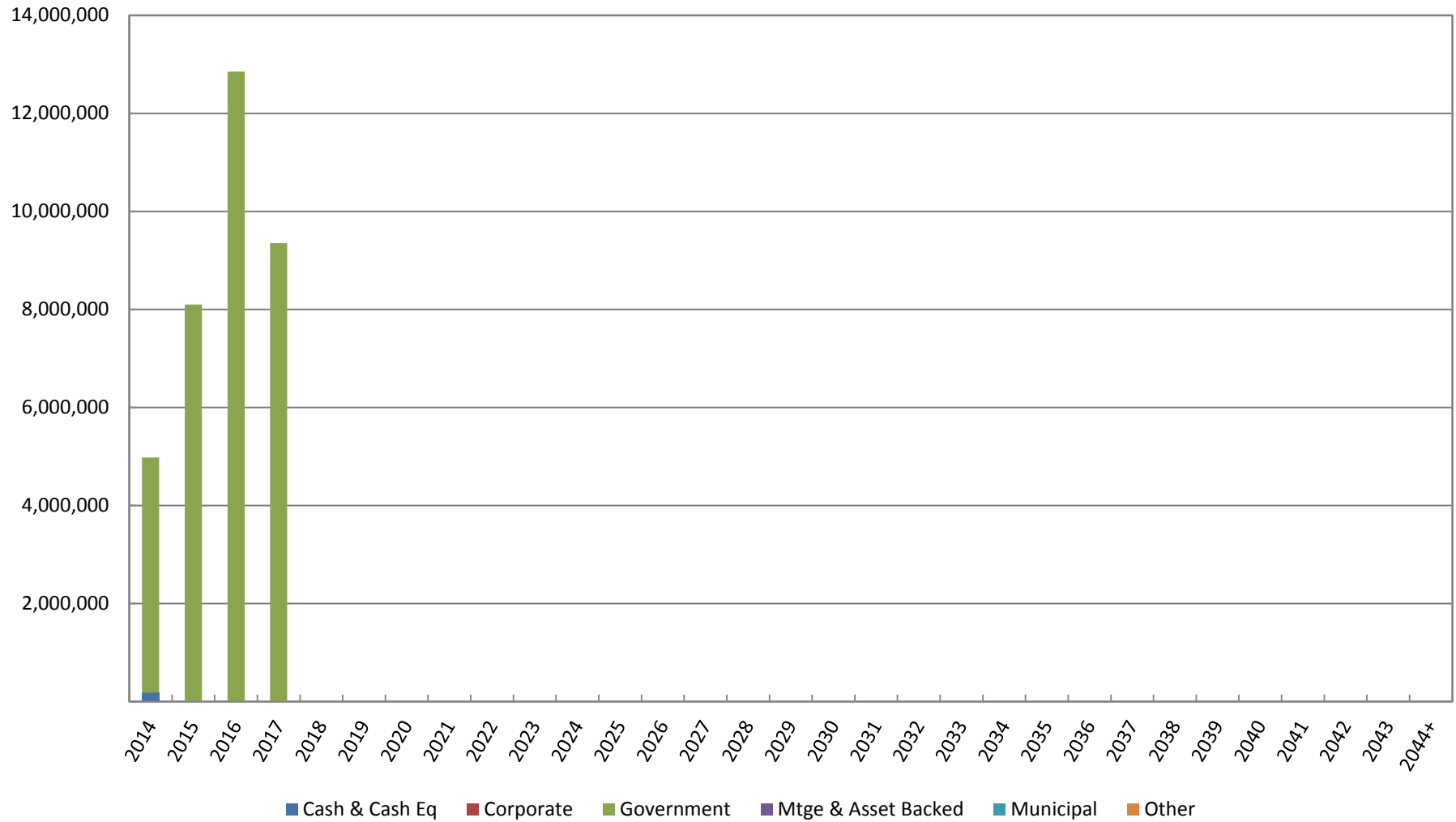
finances and penalties. For this reason we favor the financials over industrials at this point in the credit cycle.

Yield curve positioning for outperformance: The corporate yield curve steepened further during the quarter. At quarter end we favor a barbell approach, targeting the wings of a client's benchmarks rather than a bulleted structure in the belly of the curve.

Portfolio Statistics

| Security Type | Book Value | Market Value | Gain / (Loss) | Tax-Equivalent Book Yield | Tax-Equivalent Market Yield | Effective Duration | Convexity | Securities at Gain | | Securities at Loss | |
|--|-------------------|-------------------|---------------|---------------------------|-----------------------------|--------------------|-------------|--------------------|---------------|--------------------|-----------------|
| | | | | | | | | # | Amount | # | Amount |
| Fixed Income | | | | | | | | | | | |
| Treasury | 35,067,712 | 35,093,066 | 25,354 | 0.57 | 0.48 | 1.54 | 0.04 | 21 | 35,615 | 11 | (10,261) |
| Agency | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| Corporate | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| Taxable Municipal | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| Tax-exempt Municipal | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| Mortgage Pass-Through | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| CMOs | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| ARMs | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| Asset Backed | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| CMBS | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| Total | 35,067,712 | 35,093,066 | 25,354 | 0.57 | 0.48 | 1.54 | 0.04 | 21 | 35,615 | 11 | (10,261) |
| Short Term | | | | | | | | | | | |
| Sweep Money Market | 176,060 | 176,060 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| Commercial Paper | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| (Payable)/Receivable | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| Total | 176,060 | 176,060 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| Total Fixed Income & Short Term | | | | | | | | | | | |
| Total | 35,243,772 | 35,269,126 | 25,354 | 0.56 | 0.47 | 1.53 | 0.04 | 21 | 35,615 | 11 | (10,261) |
| Equity | | | | | | | | | | | |
| Common Stock | 0 | 0 | 0 | | | | | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | | | | | 0 | 0 | 0 | 0 |
| Grand Total | | | | | | | | | | | |
| Total | 35,243,772 | 35,269,126 | 25,354 | | | | | 21 | 35,615 | 11 | (10,261) |

Maturity Schedule By Weighted Average Life



Performance

**Tax-Equivalent Total Return
as of 09/30/2014
Inception Date: 07/01/2010**

| | Prime | Benchmark | Difference |
|-----------------|--------------|------------------|-------------------|
| Quarter to Date | 0.05% | 0.05% | -0.01% |
| Year to Date | 0.29% | 0.26% | 0.02% |
| Since Inception | 1.64% | 1.28% | 0.36% |

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

Bond Purchases

| Trade Date | CUSIP | Description | Security Type | S&P Rating | Moody's Rating | Coupon | Maturity Date | Call Date | Price | Cost | Pre-Tax Book Yield | Tax-Equivalent Book Yield |
|--------------|-----------|-----------------|---------------|------------|----------------|--------|---------------|-----------|--------|------------------|--------------------|---------------------------|
| 07/01/2014 | 912828WP1 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.875 | 06/15/2017 | N/A | 99.97 | 749,768 | 0.89 | 0.89 |
| 07/01/2014 | 912828WQ9 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.500 | 06/30/2016 | N/A | 100.07 | 750,501 | 0.47 | 0.47 |
| 07/21/2014 | 912828VL1 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.625 | 07/15/2016 | N/A | 100.20 | 601,174 | 0.53 | 0.53 |
| 07/21/2014 | 912828WT3 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.875 | 07/15/2017 | N/A | 99.67 | 598,033 | 0.99 | 0.99 |
| 07/29/2014 | 912828TM2 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.625 | 08/31/2017 | N/A | 98.62 | 493,107 | 1.08 | 1.08 |
| 07/29/2014 | 912828TS9 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.625 | 09/30/2017 | N/A | 98.46 | 492,306 | 1.12 | 1.12 |
| 07/29/2014 | 912828VR8 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.625 | 08/15/2016 | N/A | 100.10 | 500,490 | 0.58 | 0.58 |
| 07/29/2014 | 912828WH9 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.875 | 05/15/2017 | N/A | 99.84 | 499,220 | 0.93 | 0.93 |
| 07/29/2014 | 912828WP1 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.875 | 06/15/2017 | N/A | 99.73 | 498,674 | 0.97 | 0.97 |
| 07/29/2014 | 912828WQ9 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.500 | 06/30/2016 | N/A | 99.98 | 499,904 | 0.51 | 0.51 |
| 07/29/2014 | 912828WT3 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.875 | 07/15/2017 | N/A | 99.65 | 498,244 | 1.00 | 1.00 |
| 08/21/2014 | 912828A59 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.625 | 12/15/2016 | N/A | 99.91 | 749,329 | 0.66 | 0.66 |
| 08/21/2014 | 912828TW0 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.750 | 10/31/2017 | N/A | 99.00 | 742,503 | 1.07 | 1.07 |
| 09/16/2014 | 912828RM4 | US TREASURY N/B | Treasury | AA+ | Aaa | 1.000 | 10/31/2016 | N/A | 100.71 | 503,556 | 0.66 | 0.66 |
| 09/16/2014 | 912828TM2 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.625 | 08/31/2017 | N/A | 98.72 | 493,576 | 1.07 | 1.07 |
| 09/16/2014 | 912828TS9 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.625 | 09/30/2017 | N/A | 98.57 | 492,853 | 1.11 | 1.11 |
| Total | | | | | | | | | | 9,163,238 | 0.84 | 0.84 |

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 |
|--------------|------------|-----------|-----------------|---------------|------------|----------------|--------|--------------------|---------------|--------|------------------|----------------------|--------------------|---------------------------|
| 07/15/2014 | Maturity | 912828QU7 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.625 | 07/15/2014 | 07/15/2014 | 100.00 | 1,100,000 | 0 | 0.20 | 0.20 |
| 08/15/2014 | Maturity | 912828RB8 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.500 | 08/15/2014 | 08/15/2014 | 100.00 | 1,500,000 | 0 | 0.20 | 0.20 |
| 09/15/2014 | Maturity | 912828RG7 | US TREASURY N/B | Treasury | AA+ | Aaa | 0.250 | 09/15/2014 | 09/15/2014 | 100.00 | 1,600,000 | 0 | 0.20 | 0.20 |
| Total | | | | | | | | | | | 4,200,000 | 0 | 0.20 | 0.20 |

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

| CUSIP | Date Acquired | S&P Rating | Moody's Rating | Quantity | Description | Coupon | Effective Maturity | Maturity | Original Cost | Book Value | Market Value | Unrealized Gain/(Loss) | Book Yield | Market Yield | Effective Duration | Avg Life | Convexity |
|---------------------------|---------------|------------|----------------|----------------|-------------------------------|--------|--------------------|------------|----------------|----------------|----------------|------------------------|-------------|--------------|--------------------|-------------|-------------|
| Money Market | | | | | | | | | | | | | | | | | |
| 99C001734 | 09/15/2014 | | | 176,060 | BANK OF AMERICA/MERRILL LYNCH | 0.00 | | | 176,060 | 176,060 | 176,060 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Total Money Market | | | | 176,060 | | | | | 176,060 | 176,060 | 176,060 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Treasury | | | | | | | | | | | | | | | | | |
| 912828A59 | 08/21/2014 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.63 | 12/15/2016 | 12/15/2016 | 749,329 | 749,358 | 748,463 | (896) | 0.66 | 0.72 | 2.19 | 2.21 | 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 | 1,001,721 | 999,400 | (2,321) | 0.67 | 0.78 | 2.28 | 2.29 | 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 | 1,000,612 | 1,001,450 | 838 | 0.33 | 0.27 | 1.33 | 1.33 | 0.02 |
| 912828B74 | 03/05/2014 | AA+ | Aaa | 550,000 | US TREASURY N/B | 0.63 | 02/15/2017 | 02/15/2017 | 548,928 | 549,135 | 547,641 | (1,494) | 0.69 | 0.81 | 2.36 | 2.38 | 0.07 |
| 912828B82 | 03/05/2014 | AA+ | Aaa | 550,000 | US TREASURY N/B | 0.25 | 02/29/2016 | 02/29/2016 | 549,121 | 549,372 | 549,549 | 177 | 0.33 | 0.31 | 1.41 | 1.41 | 0.03 |
| 912828C32 | 04/08/2014 | AA+ | Aaa | 500,000 | US TREASURY N/B | 0.75 | 03/15/2017 | 03/15/2017 | 498,478 | 498,722 | 499,040 | 318 | 0.86 | 0.83 | 2.44 | 2.45 | 0.07 |
| 912828C40 | 04/08/2014 | AA+ | Aaa | 500,000 | US TREASURY N/B | 0.38 | 03/31/2016 | 03/31/2016 | 499,748 | 499,808 | 500,125 | 317 | 0.40 | 0.36 | 1.49 | 1.50 | 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 | 1,000,303 | 999,990 | (313) | 0.86 | 0.88 | 2.51 | 2.54 | 0.08 |
| 912828RJ1 | 08/23/2013 | AA+ | Aaa | 2,500,000 | US TREASURY N/B | 1.00 | 09/30/2016 | 09/30/2016 | 2,509,872 | 2,506,408 | 2,518,850 | 12,442 | 0.87 | 0.62 | 1.99 | 2.00 | 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 | 1,254,822 | 1,258,900 | 4,078 | 0.81 | 0.66 | 2.06 | 2.08 | 0.05 |
| 912828RU6 | 09/30/2013 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.88 | 11/30/2016 | 11/30/2016 | 752,991 | 752,056 | 752,813 | 757 | 0.75 | 0.70 | 2.15 | 2.17 | 0.06 |
| 912828RV4 | 05/08/2013 | AA+ | Aaa | 1,600,000 | US TREASURY N/B | 0.25 | 12/15/2014 | 12/15/2014 | 1,601,255 | 1,600,161 | 1,600,592 | 431 | 0.20 | 0.07 | 0.21 | 0.21 | 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 | 987,135 | 986,750 | (385) | 1.07 | 1.09 | 2.90 | 2.92 | 0.10 |
| 912828TS9 | 07/29/2014 | AA+ | Aaa | 1,000,000 | US TREASURY N/B | 0.63 | 09/30/2017 | 09/30/2017 | 985,160 | 985,648 | 985,320 | (328) | 1.11 | 1.12 | 2.98 | 3.00 | 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 | 1,000,385 | 1,001,090 | 705 | 0.21 | 0.15 | 1.04 | 1.04 | 0.02 |
| 912828TU4 | 04/12/2013 | AA+ | Aaa | 1,600,000 | US TREASURY N/B | 0.25 | 10/31/2014 | 10/31/2014 | 1,601,068 | 1,600,057 | 1,600,192 | 135 | 0.21 | 0.11 | 0.08 | 0.08 | 0.00 |
| 912828TW0 | 08/21/2014 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.75 | 10/31/2017 | 10/31/2017 | 742,503 | 742,737 | 740,520 | (2,217) | 1.07 | 1.17 | 3.05 | 3.08 | 0.11 |
| 912828TZ3 | 04/12/2013 | AA+ | Aaa | 1,600,000 | US TREASURY N/B | 0.25 | 11/30/2014 | 11/30/2014 | 1,601,005 | 1,600,102 | 1,600,512 | 410 | 0.21 | 0.06 | 0.16 | 0.16 | 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 | 1,600,064 | 1,601,072 | 1,008 | 0.24 | 0.05 | 0.33 | 0.33 | 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 | 2,499,680 | 2,501,975 | 2,295 | 0.28 | 0.06 | 0.41 | 0.41 | 0.01 |
| 912828UW8 | 04/16/2014 | AA+ | Aaa | 1,000,000 | US TREASURY N/B | 0.25 | 04/15/2016 | 04/15/2016 | 997,191 | 997,820 | 997,990 | 170 | 0.39 | 0.38 | 1.53 | 1.54 | 0.03 |
| 912828VC1 | 05/07/2014 | AA+ | Aaa | 700,000 | US TREASURY N/B | 0.25 | 05/15/2016 | 05/15/2016 | 697,623 | 698,087 | 698,082 | (5) | 0.42 | 0.42 | 1.62 | 1.62 | 0.03 |
| 912828VH0 | 07/10/2013 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.38 | 06/30/2015 | 06/30/2015 | 750,061 | 750,023 | 751,710 | 1,687 | 0.37 | 0.07 | 0.74 | 0.74 | 0.01 |
| 912828VL1 | 07/10/2013 | AA+ | Aaa | 1,350,000 | US TREASURY N/B | 0.63 | 07/15/2016 | 07/15/2016 | 1,349,038 | 1,349,783 | 1,353,078 | 3,295 | 0.63 | 0.50 | 1.78 | 1.79 | 0.04 |
| 912828VN7 | 08/07/2013 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.25 | 07/31/2015 | 07/31/2015 | 749,212 | 749,668 | 751,027 | 1,360 | 0.30 | 0.09 | 0.83 | 0.83 | 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 | 1,250,671 | 1,251,788 | 1,116 | 0.60 | 0.55 | 1.86 | 1.87 | 0.04 |
| 912828VU1 | 09/03/2013 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.38 | 08/31/2015 | 08/31/2015 | 749,358 | 749,704 | 751,875 | 2,171 | 0.42 | 0.10 | 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 |
|-----------------------|---------------|------------|----------------|-------------------|-----------------|--------|--------------------|------------|-------------------|-------------------|-------------------|------------------------|-------------|--------------|--------------------|-------------|-------------|
| 912828VY3 | 09/30/2013 | AA+ | Aaa | 750,000 | US TREASURY N/B | 0.25 | 09/30/2015 | 09/30/2015 | 748,743 | 749,370 | 750,877 | 1,507 | 0.33 | 0.13 | 1.00 | 1.00 | 0.01 |
| 912828WH9 | 05/07/2014 | AA+ | Aaa | 1,200,000 | US TREASURY N/B | 0.88 | 05/15/2017 | 05/15/2017 | 1,198,813 | 1,198,911 | 1,198,380 | (531) | 0.91 | 0.93 | 2.59 | 2.62 | 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 | 1,248,539 | 1,247,050 | (1,489) | 0.92 | 0.96 | 2.68 | 2.70 | 0.09 |
| 912828WQ9 | 07/01/2014 | AA+ | Aaa | 1,250,000 | US TREASURY N/B | 0.50 | 06/30/2016 | 06/30/2016 | 1,250,405 | 1,250,352 | 1,250,750 | 398 | 0.48 | 0.47 | 1.74 | 1.75 | 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 | 1,096,500 | 1,096,216 | (284) | 0.99 | 1.00 | 2.76 | 2.79 | 0.09 |
| Total Treasury | | | | 35,100,000 | | | | | 35,070,848 | 35,067,712 | 35,093,066 | 25,354 | 0.57 | 0.48 | 1.54 | 1.55 | 0.04 |
| Grand Total | | | | 35,276,060 | | | | | 35,246,908 | 35,243,772 | 35,269,126 | 25,354 | 0.56 | 0.47 | 1.53 | 1.54 | 0.04 |

Glossary of Terms

| Security Types | |
|---|--|
| Adjustable Rate Mortgage (ARM) | A mortgage in which the interest rate is changed at regular intervals to reflect fluctuations in market interest rates. Because the borrower takes some of the risk of rising interest rates, the initial rate may be lower than that on a fixed-rate mortgage. There are often limitations on the interest rate change from one period to the next, with a rate cap for the life of the loan. |
| Agency | A fixed income security issued by a government-sponsored agency, such as Ginnie Mae, Freddie Mac, or the Tennessee Valley Authority. Depending on the issuer, these bonds may or may not be backed by the full faith and credit of the U.S. government. |
| Asset-Backed Security (ABS) | A fixed income security backed by the cash flows from loans or leases. Auto loans, home equity loans, and credit card receivables are the most common assets backing these securities. Principal and interest payments made by borrowers are redirected to owners of ABS to meet the scheduled coupon and principal payments. |
| Collateralized Mortgage Obligation (CMO) | A security similar to a mortgage-pass through. In a CMO, the principal and interest received from borrowers is split into different classes called tranches. The structure of CMO payment tranches makes the timing of cash flows more certain for owners of some tranches and less certain for owners of other tranches. More uncertain tranches typically provide higher yields. |
| Commercial Mortgage-Backed Security (CMBS) | A fixed income security backed by the cash flows from commercial real estate mortgages. All principal and interest from the mortgages flow to bond holders in a defined sequence. Common types of real estate involved are apartment buildings, office and retail space, hotels, and health care facilities. |
| Corporate (Corp) | A fixed income security issued by a private corporation. |
| Mortgage Pass-Through (MPT) | A fixed income security backed by the cash flows from residential mortgages. Monthly principal and interest payments made by borrowers are redirected to owners of MPTs as they are received. Because borrowers may prepay their mortgages (perhaps due to refinancing or selling the house), the timing of cash flows on these securities is uncertain. |
| Preferred Stock (Preferred) | Capital stock having priority over a corporation's common stock in the distribution of dividends. In the event of a liquidation, preferred stock's claim on assets ranks above that of common stock but below that of bank loans or corporate bonds. |
| Tax-exempt Municipal (ExMuni) | A fixed income security, issued by a state or municipality, paying interest that is exempt from federal income tax. Interest may or may not be exempt from state and local tax. |
| Taxable Municipal (TaxMuni) | A fixed income security, issued by a state or municipality, paying interest that is subject to federal income tax. Typically issued much less commonly than tax-exempt municipals. |
| Treasury | A marketable fixed income security issued by the U.S. Department of the Treasury and backed by the full faith and credit of the U.S. government. |

Glossary of Terms

| Definitions | |
|-------------------------|--|
| Average Life | The dollar-weighted average time to maturity of a stream of principal cash flows. Also referred to as “weighted average life” or “WAL”. |
| Basis Point (bp) | 1/100 of 1% (or equivalently .0001). |
| Benchmark | <p>An index against which performance can be measured. Attributes of a good benchmark include:</p> <p><i>Objective:</i> The index should be identified ahead of the time, it should be easily understood, and the construction rules should be clearly defined.</p> <p><i>Replicable:</i> The manager should be able to replicate the returns passively.</p> <p><i>Relevant:</i> The index should represent the manager’s neutral position. In other words, without the manager’s input, the index should represent a reasonable portfolio the company would purchase.</p> <p><i>Tax Adjusted:</i> The benchmark should adjust for the different tax rates on various security types</p> |
| Book Income | Dollars of investment income that flow through an insurance company’s income statement. This is equal to coupon received plus any accretion/ (amortization) of book value. It can also include any <u>realized</u> gains or losses in the portfolio. |
| Book Value | The value of a security that is reflected on an insurance company’s balance sheet. For fixed income securities on a statutory and tax basis this is the amortized value. The amortized value periodically writes up any accrual of purchase discount (or writes down amortization of premium) over the life of the security. The amortized value holds the underlying “book yield” constant and therefore does not swing with movements in the market. |
| Book Yield | The average annual yield which a bond purchased and held to maturity will earn over the period it is owned. This is generally fixed at the time of purchase of the security. The book yield can be used to calculate the book value of the security at any time between purchase and maturity. |
| Cash Flow | Interest and principal payments from the securities in a fixed income portfolio. A bullet (non-callable) bond will typically pay a coupon payment every 6 months, with a return of principal at maturity. For mortgage-backed securities and asset-backed securities, cash flows generally arrive monthly from both interest and principal. This principal portion contains both the planned return of principal and prepayment of principal due to reasons such as mortgage refinancing. |
| Convexity | Describes the sensitivity of a bond’s duration to a change in yield. As yields decrease, duration increases on bonds with positive convexity and decreases on bonds with negative convexity. This causes bonds with negative convexity to underperform when yields increase or decrease by large amounts. |
| Credit Risk | The risk that the issuer of a fixed income security may default and be unable to make timely interest and principal payments on the security. |
| Duration | The sensitivity of a bond’s price to a change in yield. Duration generally increases for bonds with longer maturities, meaning these bonds are more sensitive to yield changes. Bond price and yield move in opposite directions. Example: A bond with a duration of 5.0 would experience a price decrease of 5% for every 1% (100 bps) increase in interest rates. |

Glossary of Terms

| Definitions (cont.) | |
|-------------------------------------|--|
| DYCARRSM | A proprietary model designed specifically for P/C insurance companies to maximize investment income while managing interest rate risk (see definition.) The model applies stress tests to projected operational cash flow and finds the likelihood that bonds in the portfolio will need to be liquidated in order to meet cash flow needs (such as the payment of losses). This may allow a company to invest in longer duration securities with higher yields. |
| FICO Score | A generic credit score developed by Fair, Isaac and Company, Inc., designed to predict the likelihood of borrowers becoming delinquent in their credit obligations. |
| Gross Domestic Product (GDP) | The total market value of all final goods and services produced in a country in a given year; it is equal to total consumer, investment, and government spending, plus exports, minus imports. |
| Interest Rate Risk | The risk to a bondholder that an increase in interest rates will cause bond prices to fall. Interest rates and market prices for fixed income securities generally move in opposite directions. Interest rate changes are the largest cause of changes in the market value of a bond portfolio. |
| Loan to Value (LTV) | A lending risk assessment ratio used in mortgage lending. LTV is calculated by dividing the mortgage amount by the lesser of appraised value or selling price. Residential mortgage loans conforming to agency guidelines have LTV ratios of 80% or lower at origination. Lenders will frequently require lower LTV ratios for commercial or investment properties. |
| Market Value | Estimated value of the bond based on current market price. This value fluctuates continually with interest rates and perceived risk of the issuer. Reflects the amount that could be received by selling the bond. |
| Option Adjusted Spread (OAS) | The portion of a bond's yield which is attributable to the credit risk of a bond as perceived by the market. This allows for comparison between bonds with or without embedded options such as calls, puts, and prepayment features. |
| Realized Gain/(Loss) | Difference between market and book value when a bond is sold. If market is greater than book value the bond was sold at a realized capital gain. Realized capital gains/(losses) flow through an insurer's income statement. |
| Tax Equivalent Yield | Yield adjusted for taxes, which allows for comparison of taxable bonds to tax-exempt bonds. Calculated by dividing after-tax yield by 0.65 (1 minus 35%). |
| Total Return | The return on a security or portfolio that reflects both income and price change. Assumes that the security or portfolio is priced using fair value at the end of the evaluation period. |
| Unrealized Gain/(Loss) | The difference between market value and book value on a bond. If market value is greater than book value the bond is at an unrealized gain. Under statutory accounting rules, changes in unrealized gain/(loss) do not affect income. |
| Volatility Adjusted Duration | A portfolio duration which has been adjusted for the lower observed price volatility seen in tax-exempt municipal bonds. Historically municipals appear to have about 15% lower price volatility than their stated durations suggest; this measure takes that observance into account. |
| Whole Loan | An original residential mortgage loan; distinct from a pooled pass-through which contains multiple loans. Non-agency CMOs use whole loans as collateral. They usually include jumbo mortgages and other mortgages which do not conform to the standards required for securitization by the agencies (GNMA, FNMA, FHLMC). |
| Yield | The implied return achievable for purchasing a bond at a given price. |

Appendix

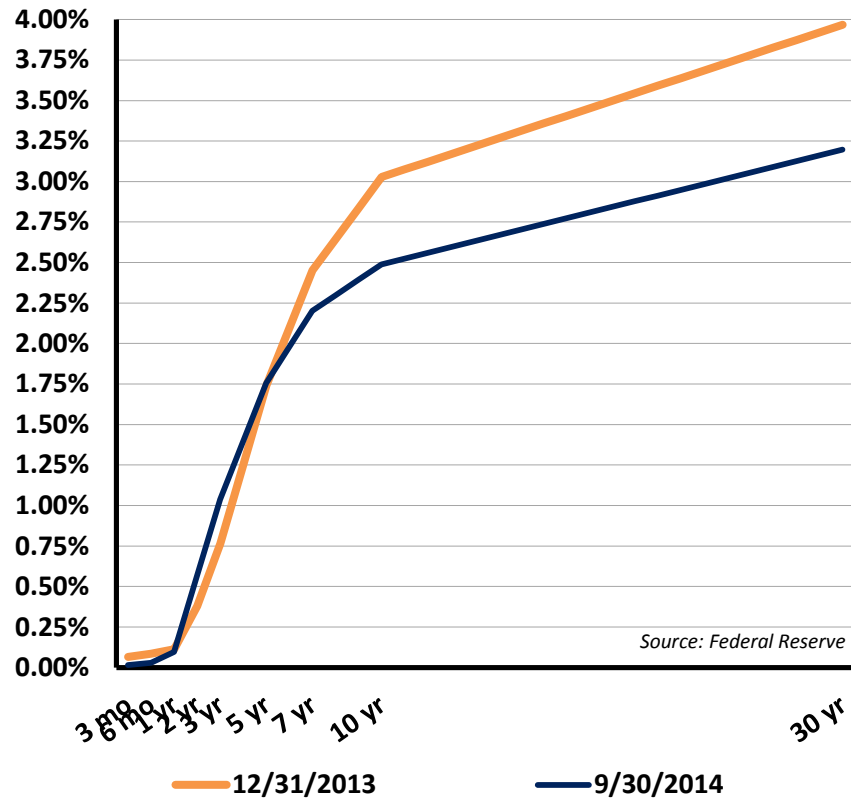
Presentation Overview

Overview

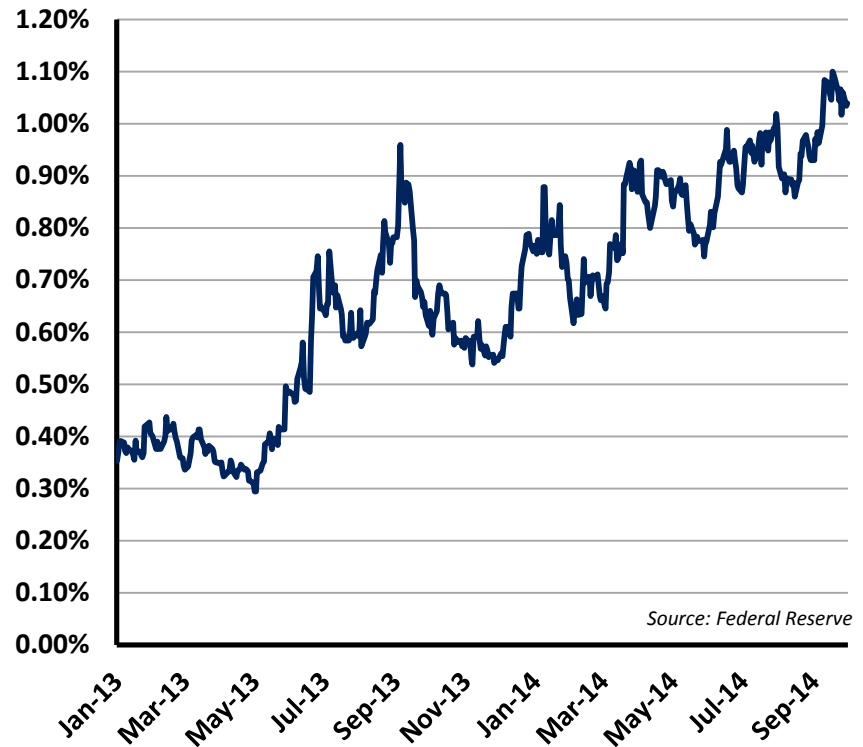
- Economic overview and market update
- Portfolio review
- Performance

Treasury Yield Curves and 3 Year Treasury Yields

US Treasury Yield Curves



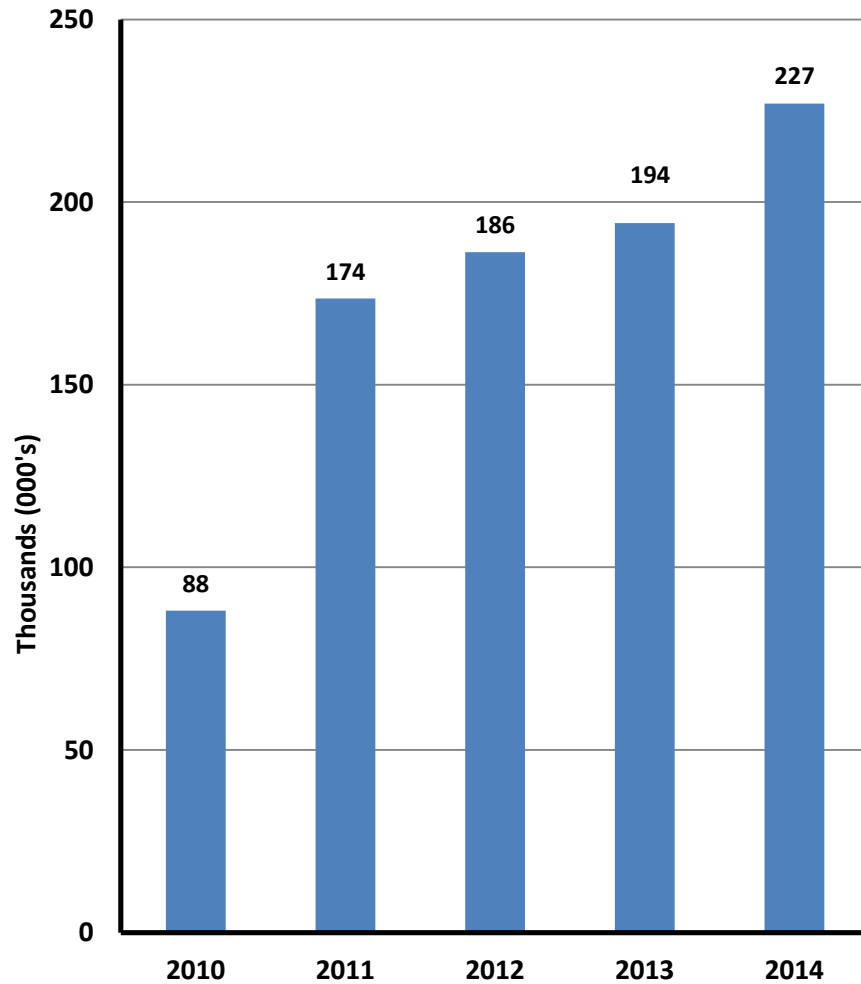
3 Year Treasury Yields



| US Treasury Yields | | |
|--------------------|------------|-----------|
| | 12/31/2013 | 9/30/2014 |
| 3 Month | 0.07% | 0.02% |
| 2 Year | 0.39% | 0.59% |
| 3 Year | 0.76% | 1.04% |
| 10 Year | 3.01% | 2.51% |
| 30 Year | 3.94% | 3.21% |

US Payrolls and GDP

Avg. Monthly Change in NonFarm Payrolls



Source: Bureau of Labor Statistics

GDP Forecasts (YoY)

| GDP Forecasts (%) | 2014 | 2015 | 2016 |
|-------------------|------|------|------|
| US | 2.1 | 3.0 | 2.9 |
| Eurozone | 0.8 | 1.3 | 1.7 |
| China | 7.3 | 7.0 | 6.8 |
| Japan | 1.1 | 1.2 | 0.9 |

Source: Bloomberg Composite

World Bond Yields and US Treasury Debt

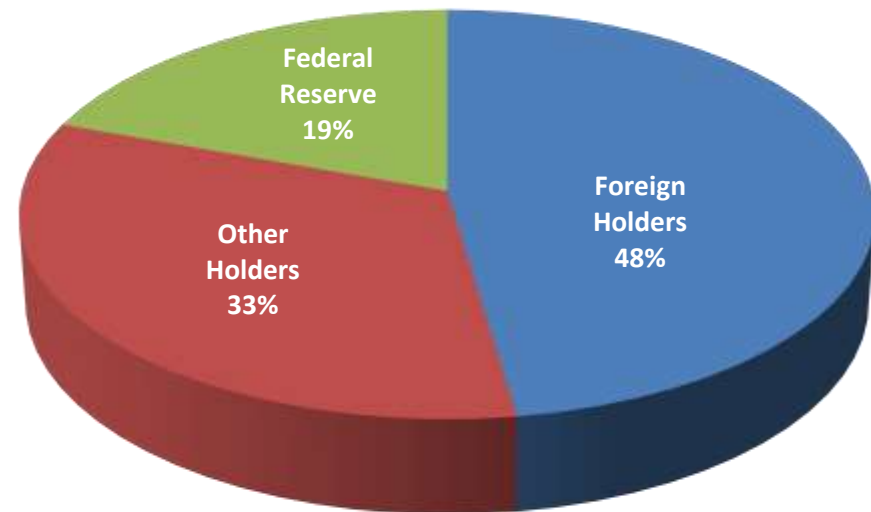
Current World Bond Yields

| As of 09/30/2014 | 2 Year Yield | 10 Year Yield |
|---------------------|-----------------|------------------|
| US | 0.59% | 2.51% |
| UK | 0.82% | 2.42% |
| Germany | -0.08% | 0.94% |
| France | -0.02% | 1.28% |
| Italy | 0.35% | 2.33% |
| Spain | 0.32% | 2.13% |
| Portugal | 0.42% | 3.13% |
| Japan | 0.07% | 0.52% |

Source: Federal Reserve, Bloomberg

US Treasury Debt

**\$12.5 Trillion Outstanding
as of September 30, 2014**



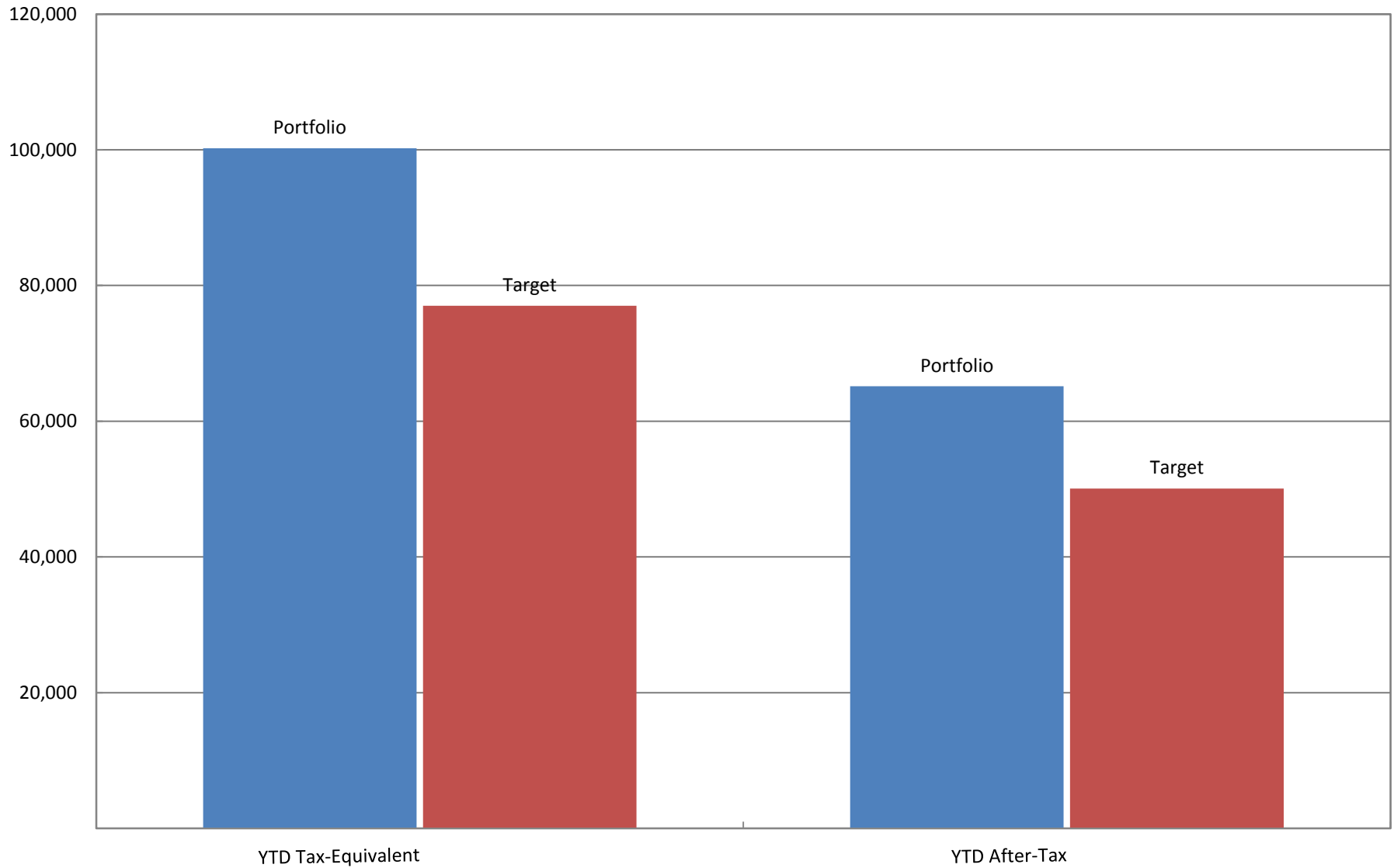
Source: Federal Reserve

Portfolio Changes

| Garden State Muni Joint Insurance Fund | 09/30/2013 | 12/31/2013 | 03/31/2014 | 06/30/2014 | 09/30/2014 |
|--|------------|------------|------------|------------|------------|
| Treasury Yields | | | | | |
| 2 yr Treasury Yield | 0.33% | 0.39% | 0.43% | 0.46% | 0.59% |
| 5 yr Treasury Yield | 1.39% | 1.74% | 1.73% | 1.63% | 1.78% |
| 10 yr Treasury Yield | 2.62% | 3.01% | 2.73% | 2.52% | 2.51% |
| Book Statistics | | | | | |
| Tax-Equivalent Book Yield | 0.33% | 0.34% | 0.36% | 0.41% | 0.56% |
| Book Value (\$) | 33,132,199 | 30,154,478 | 30,188,438 | 31,704,382 | 35,243,772 |
| Projected Tax-Equivalent Income, next 12 months (\$) | 108,424 | 101,160 | 108,918 | 129,883 | 198,401 |
| Unrealized Gains/(Losses) (\$) | 43,956 | 33,235 | 30,139 | 50,882 | 25,354 |
| YTD Realized Gains/(Losses) (\$) | 0 | 0 | 0 | 95 | 95 |
| Portfolio Risk Statistics | | | | | |
| Effective Duration | 1.26 | 1.12 | 1.13 | 1.21 | 1.53 |
| Convexity | 0.03 | 0.03 | 0.03 | 0.03 | 0.04 |
| Weighted Average Life | 1.26 | 1.12 | 1.13 | 1.22 | 1.54 |
| Average Rating | AA+ | AA+ | AA+ | AA+ | AA+ |
| Portfolio Sector Allocation | | | | | |
| Treasury | 100% | 98% | 96% | 95% | 100% |
| 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 | 0% | 2% | 4% | 5% | 0% |

Income Year to Date

Year to Date, as of 09/30/2014



Performance

**Tax-Equivalent Total Return
as of 09/30/2014
Inception Date: 07/01/2010**

| | Prime | Benchmark | Difference |
|-----------------|--------------|------------------|-------------------|
| Quarter to Date | 0.05% | 0.05% | -0.01% |
| Year to Date | 0.29% | 0.26% | 0.02% |
| Since Inception | 1.64% | 1.28% | 0.36% |

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 9/9/2014 to 10/7/2014

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|--------------------------|-----------|--|--------------------|---|
| Township of Warren | 9/9/2014 | Michael Checchio Elite Properties | 2014 GL/AL/WC | Evidence of Insurance as respects the Warren Township Fire Department's use of property located at 29 Dubois Road, Warren, NJ for a search and rescue drill on Wednesday, September 24th, 2014. |
| Township of Freehold | 9/16/2014 | US Bank National Association Trust Department | 2014 GL/AL/WC/PROP | Evidence of Insurance as respects the 2013 MCIA Lease purchasing agreement for a 2014 Alamo Side Deck Mower Model Number S74-R valued at \$29,262.69 and a 2014 Alamo Rear Deck Mower Model Number SH88 valued at \$6,905.17. |
| Township of Freehold | 10/3/2014 | Williams Scotsman Inc. | 2014 GL/AL/WC/PROP | Certificate holder is included as an additional insured (Lessor) and loss payee as respects the Township of Freehold's lease of a 50 x 10 Change House valued at \$13,829 from 12/15/14 to 12/31/2014 lease number 14958447. * |
| Berkeley Township | 9/18/2014 | Berkeley Township School District | 2014 GL | Evidence of insurance as respects Berkeley Township Recreation Department's use of Bayville Elementary School at 356 Atlantic City Blvd Bayville, NJ for their Theater Program. |
| City of Englewood | 9/25/2014 | First Data Merchant Services Corporation Equipment Protection Dept. | 2014 GL/AL/WC/PROP | Certificate holder is included as loss payee as respects the City of Englewood's three year lease of an ATM Machine. The ATM will be located at City Hall 2-10 N Van Brunt Street, Englewood, NJ 07631. Replacement cost of the machine is \$1,124. |
| City of Englewood | 9/29/2014 | City of Englewood | 2014 GL | Evidence of Insurance |
| City of Linden | 9/24/2014 | NuStar Logistics L.P. | 2014 GL/AL/WC | NuStar Logistics, L.P., NuStar Pipeline Operating Partnership L.P., NuStar Terminals Operations Partnership L.P., NuStar Terminals Services, Inc., Shore Terminals LLC, NuStar Terminals Partners TX L.P. and ST Linden Terminal, LLC its employees, its subsidiaries and its Affiliates and its and their respective directors, officers, agents and other representatives |
| Borough of Highland Park | 9/24/2014 | Middlesex County Board of Chosen Freeholders c/o Dept. of Parks & Recreation | 2014 GL/AL/WC | Certificate holder is included as an additional insured (Premises Owner) as respects the Borough of Highland Park Volunteer Fire Department use of Donaldson Park for their Survival Drill on September 28, 2014. * |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 9/9/2014 to 10/7/2014

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|---------------------------|-----------|---|---------------|---|
| Township of West Orange | 10/6/2014 | American Multi-Cinema Inc. | 2014 GL/AL/WC | Evidence of insurance only. |
| Township of Parsippany | 9/29/2014 | Parsippany - Troy Hills Board of Education | 2014 GL/AL/WC | Certificate holder is included as an additional insured as respects the Shared Services Agreement for two School Resource Officer on school premises. * |
| Township of Parsippany | 9/12/2014 | Marlton Thunder Softball Arrowhead Park | 2014 GL/AL/WC | Evidence of insurance as respects the Parsippany Recreation Department sponsored ICE 14U/16U teams' participation in a softball tournament run by Marlton Thunder Softball. |
| Township of Parsippany | 9/26/2014 | Carteret Softball Tournament | 2014 GL/AL/WC | Evidence of insurance as respects the Parsippany Recreation Department sponsored Parsippany Pride 10U Softball Team's participation in the Carteret Softball Tournament. |
| Township of Parsippany | 10/6/2014 | Livingston Thunder | 2014 GL/AL/WC | Evidence of insurance as respects the Parsippany Recreation Department sponsored ICE 10U teams' participation in the Livingston Thunder Tournament. |
| Borough of Haddon Heights | 9/12/2014 | Camden County Parks Department | 2014 GL/AL/WC | Camden County Board of Chosen Freeholders is included as an Additional Insured (Premises Owner) as respects the Borough of Haddon Heights' use of Haddon Lake, Station Avenue, South Park Avenue and 10th Avenue, Haddon Heights, NJ for a Revolutionary War Reenactment on 10/11/2014. * |
| Borough of Totowa | 9/17/2014 | Township of Wayne | 2014 GL/AL/WC | Certificate holder is included as an additional insured (Vehicle Owner) as respects the Borough of Totowa's borrowing of a 1996 Saulsbury Fire Engine for six months, VIN Number 1S91N61F7V1020024, Model Number 35658-96. * |
| Lawrence Township | 9/18/2014 | Mercer County Park Commission | 2014 GL | Evidence of insurance as respects Lawrence Township's participation in the 24th Annual Trains, Open Space and Stewardship Advisory Committee Hike on 10/19/2014. |
| Lawrence Township | 9/29/2014 | Mercer County Mercer County Administration Building | 2014 GL | Evidence of insurance as respects Lawrence Township's participation in the 24th Annual Trains, Open Space and Stewardship Advisory Committee Hike on 10/19/2014. |

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 9/9/2014 to 10/7/2014

| JIF Member | ISSUED | CERT HOLDER | COVERAGE | HOLDER DESCRIPTION |
|---------------------------------|-----------|--|---------------|---|
| Township of Bloomfield | 10/1/2014 | Bloomfield College | 2014 GL/AL/WC | Evidence of insurance as respects the Township's use of the certificate holder's facilities for the Bloomfield's Most Talented Competition on 10/4/2014. |
| City of Linden | 9/23/2014 | County of Union | 2014 GL | The certificate holder is included as an additional insured (Premises Owner) as respects the closure of South and North Wood Avenues from Routes 1&9 to East Gibbons Street for the Halloween Parade on 10/26/14. * |
| City of Rahway | 10/2/2014 | 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. * |
| Borough of Kenilworth | 10/3/2014 | 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. * |
| City of Linden | 10/2/2014 | 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. * |
| Township of Berkeley Heights | 10/2/2014 | 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. * |