



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA
September 25th, 2013
Woodbridge Hilton Iselin, NJ – at 11:00am – Room - TBD (please see board in Lobby)

▪ **MEETING 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 6/26/13 MEETING**

▪ **ADOPTION OF RESOLUTIONS**

- Resolution 32-13 – Approving Disbursements
- Resolution 33-13 – Approving Claims Payments
- Resolution 34-13 – Approving Fund Counsel

REPORTS

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

- Fast Track Report
- Qual-Lynx - IVOS Implementation Status
- GSMJIF Prospects (J. Hall)
- PEJIF Status

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

- Social Media Issues & Policy Considerations – Wendy Wiebalk
- Wellness, Safety and EPL Training – Anthony Ven Graitis

▪ **CLAIMS REPORT (Robert Persico/Wendy Wiebalk)**

- Motion Practice Wins for The Quarter – W. Wiebalk
- Claims update - R. Persico

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

▪ **PRESENTATION**

- John Geaney of Capehart Scatchard – Fitness for Duty Exams

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

▪ **NEW BUSINESS**

▪ **OPEN FORUM**

▪ **ADJOURNMENT**

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

July 24th, 2013

Woodbridge Hilton Iselin, NJ Room 203 at 11:00am

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

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

▪ **SWEARING IN OF NEW FUND COMMISSIONERS**

Nancy Koblis – City of Linden

Jim Rodino – Chairman
Mark Vannella - Absent
Barbara Russo
Ted Ehrenberg - Absent
Paul Carelli – Absent
Tom Czerniecki – Absent
Tim Dacey –
Jim Mcmanimon - Absent
Theresa Casagrande
Fred Tompkins
Peter Valesi
Edward Forte, Jr. – Absent
Lou Guarino
Paul Zarbetski
Scott Luthman
Quentin Wiest – Did not vote on Claims
Jeff Filiatreault - Absent
Hedy Lipke
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashield - Absent
Karen Carman
Ann Cucci
Doug Marvin
Robert Lombard
Jasmin Lim
Frank Ruggiero – Absent
Kathleen Green
Mark Krane
Mike Matheis

APPROVAL OF MINUTES

MOTION TO APPROVE MINUTES OF 6/26/13 MEETING

MOTION: Commr. Matheis

SECOND: Commr. Luthman

▪ ADOPTION OF RESOLUTIONS

MOTION TO ADOPT RESOLUTIONS

- **Resolution 28-13 – Approving Disbursements –**

Bringing payment total to **\$2,080,027.45**

MOTION: Commr. Valesi

SECOND: Commr. Luthman

VOTE: ROLL CALL

Jim Rodino – Chairman

Mark Vannella - Absent

Barbara Russo

Ted Ehrenberg - Absent

Paul Carelli – Absent

Tom Czerniecki – Absent

Tim Dacey –

Jim Mcmanimon - Absent

Theresa Casagrande

Fred Tompkins

Peter Valesi

Edward Forte, Jr. – Absent

Lou Guarino

Paul Zarbetski

Scott Luthman

Quentin Wiest – Did not vote on Claims

Jeff Filiatreault - Absent

Hedy Lipke

Greg Whitehead

Nancy Koblis

Russ Jones

Cesar Correa

Marc Dashield - Absent

Karen Carman

Ann Cucci

Doug Marvin

Robert Lombard

Jasmin Lim

Frank Ruggiero – Absent

Kathleen Green

Mark Krane

Mike Matheis

- **Resolution 29-13 – Approving Claims Payments totaling \$1,317,143**

MOTION: Commr. Correa

SECOND: Commr. Lombard

VOTE: ROLL CALL

Jim Rodino – Chairman
Mark Vannella - Absent
Barbara Russo
Ted Ehrenberg - Absent
Paul Carelli – Absent
Tom Czerniecki – Absent
Tim Dacey –
Jim Mcmanimon - Absent
Theresa Casagrande
Fred Tompkins
Peter Valesi
Edward Forte, Jr. – Absent
Lou Guarino
Paul Zarbetski
Scott Luthman
Quentin Wiest – Did not vote on Claims
Jeff Filiatreault - Absent
Hedy Lipke
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashfield - Absent
Karen Carman
Ann Cucci
Doug Marvin
Robert Lombard
Jasmin Lim
Frank Ruggiero – Absent
Kathleen Green
Mark Krane
Mike Matheis

- **Resolution 30-13 – Approving Fund Defense Counsel**

MOTION: Commr. Jones

SECOND: Commr. Krane

VOTE: ROLL CALL

Jim Rodino – Chairman
Mark Vannella - Absent

Barbara Russo
Ted Ehrenberg - Absent
Paul Carelli – Absent
Tom Czerniecki – Absent
Tim Dacey –
Jim Mcmanimon - Absent
Theresa Casagrande
Fred Tompkins
Peter Valesi
Edward Forte, Jr. – Absent
Lou Guarino
Paul Zarbetski
Scott Luthman
Quentin Wiest – Did not vote on Claims
Jeff Filiatreault - Absent
Hedy Lipke
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashield - Absent
Karen Carman
Ann Cucci
Doug Marvin
Robert Lombard
Jasmin Lim
Frank Ruggiero – Absent
Kathleen Green
Mark Krane
Mike Matheis

- **Resolution 31-13 – Certification of Annual Audit Report 2012**

MOTION: Commr. Correa

SECOND: Commr. Marvin

Jim Rodino – Chairman
Mark Vannella - Absent
Barbara Russo
Ted Ehrenberg - Absent
Paul Carelli – Absent
Tom Czerniecki – Absent
Tim Dacey –
Jim Mcmanimon - Absent
Theresa Casagrande
Fred Tompkins
Peter Valesi
Edward Forte, Jr. – Absent
Lou Guarino
Paul Zarbetski
Scott Luthman
Quentin Wiest – Did not vote on Claims

Jeff Filiatreault - Absent
Hedy Lipke
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashfield - Absent
Karen Carman
Ann Cucci
Doug Marvin
Robert Lombard
Jasmin Lim
Frank Ruggiero – Absent
Kathleen Green
Mark Krane
Mike Matheis

REPORTS

Executive Director – NIP Group E. Miller

- Mr. Miller reviewed the Fast Track report and noted that the overall surplus position of the Fund continues to hold. He reported that the 2012 Financial Audit has been completed, with no adverse findings or material recommendations from the Fund Auditor. There were no questions.

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

Employment Practices – A. Ven Graitis - Anthony discussed Fleet Safety will continue to be a focus in 2013. SERVE online training and CEVO and CMVO live training is available to all members. Fleet loss control policies and procedures will be reviewed by Risk Control upon request. The Safety First pilot program will be available in the upcoming months where Safety First product offerings will be provided at discounted prices and GSMJIF Risk Control will reimburse some costs of the program. Details will follow.

Wellness Initiative – A. Ven Graitis – Sixteen (16) Members are now a part of the GSMJIF Wellness Initiative. Our first GSMJIF sponsored competition is Walk to Win where employees will be encouraged to walk 10,000 steps a day. Teams of 5 employees will be formed in each Municipality and provided to the GSMJIF. Pedometers will be available in August and the competition will start on September 6, 2013, and run up to October 4, 2013. Additional details will be provided to Wellness Coordinators in early August.

EPL Training and Stewardship - A. Ven Graitis – EPL training is to be provided to all supervisors every two years. Members can schedule training through PMA or EANJ. On-line training modules will also be reviewed for possible rollout to members.

Anthony also indicated Stewardship reports should have been received by all members. Feel free to speak with your loss control consultant if you have any questions or concerns.

Bullying in the Workplace – W. Wiebalk - Wendy discussed bullying in the workplace and the subtle differences between bullying, which is not yet illegal; and harassment, which is. Wendy also spoke of the efforts being made, nationwide, to put laws in place penalizing bullying in the workplace.

Claims Update – Robert Persico - Bob advised four members reported an upgrade to I E 10 prevented claims reporting on –line. He provided alternatives to reporting claims on-line since Qual-Lynx web reporting was not yet compliant with IE 10.

He also brought the commissioners current on super storm Sandy claims, providing paid to date figures, open/closed /pending claim counts and requested all job bids or cost estimates be submitted so the higher level claims could be settled. In addition he advised the GSMJIF along with Travelers will come up with a date where all documents must be submitted so all Sandy claims can be concluded.

Treasurer’s Report – Mr. DeBlasio reviewed the monthly treasurer’s report and cash management account and advised that the Fund has met all outstanding obligations and its financial position is secure. Mr. DeBlasio agreed with the Auditors finding on the overall financial condition of the Fund. There were no questions.

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

Claims:

ADJOURN TO PUBLIC SESSION

MOTION TO APPROVE CLAIMS

MOTION: Commr. Marvin
SECOND: Commr. Correa

Claims:

Berkeley Township WC Claim - Granted Settlement Authority
Town of Morristown WC Claim – Granted Settlement Authority
City of Rahway WC Claim – Granted Settlement Authority

MOTION: Commr. Matheis
SECOND: Commr. Correa

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Cucci made a motion to adjourn the meeting at 12:07 PM and Commissioner Jones seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

Earl Miller

James Rodino

ALSO PRESENT:

Earl Miller – NIP
Robert Persico – NIP
James Renner – NIP
Jonathan Hall – NIP
Anthony Ven Graitis – NIP
Wendy Wiebalk – NIP
Madeline Delgado – NIP

Robert Smith – NIP
Patrick DeBlasio – Treasurer
Cindy Lisa – Danskin Agency
Brad Palatucci – Borough of Caldwell
Brian Erlandsen – BGIA
Sonia Brown – North Brunswick
Larry Dunn – NIP
Marcin Gwozdowski – NIP
Mary Foulks – NIP
Andrew Hodulik – Hodulik PA
David Weightman – PMA
David Balken – Balken Risk
Dominick Cinelli – Brown & Brown
George Lttler – AGA
Walt Reibrich - PMA

Garden State Municipal Joint Insurance Fund Monthly Status Report

September 25, 2013

MEMO TO: INSURANCE FUND CHAIRMAN RODINO

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

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

	<u>July</u> <u>2013</u>	<u>August</u> <u>2013</u>	
Beginning Cash Balance	\$ 242,541.75	\$ 241,442.68	
Custodial Accounts-TD Bank	4,334,733.47	6,199,730.77	
Claims Account-Bank of America	626,275.53	626,298.64	
NJ Cash Management	28,118,054.60	28,143,146.44	
Custodial-Investments	<u>\$ 33,321,605.35</u>	<u>\$ 35,210,618.53</u>	
Total Balance			
 Receipts:			
Interest Income	\$ 9,941.02	\$ 4,101.49	Totals YTD \$ 40,497.26
Investment Income-Realized Gains (Losses)	\$ (5,517.87)	\$ -	
Custodial Account Receipts-TD Bank	\$ 902,243.18	\$ 821,529.64	
Claims Account Receipts-Bank of America	\$ 5,334,506.91	\$ 4,464,150.89	
NJ Cash Management Activity Receipts	\$ 23.11	\$ 24.54	
BAC Custodial/Investments	\$ 1,516,795.84	\$ 6,499,814.50	
Total Receipts	<u>\$ 7,753,569.04</u>	<u>\$ 11,785,519.57</u>	
 Disbursements:			
Custodial Account Disbursements-TD Bank	\$ 903,342.25	\$ 822,589.91	
Claims Account Disbursements-Bank of America	\$ 3,469,509.61	\$ 6,011,637.37	
NJ Cash Management Activity Disbursements	\$ 1,491,704.00	\$ 1,517,804.27	
BAC Custodial Account	<u>\$ 5,864,555.86</u>	<u>\$ 8,352,031.55</u>	
Total Disbursements			
Ending Cash Balance	<u>\$ 35,210,618.53</u>	<u>\$ 38,644,106.55</u>	
 <u>Analysis of Ending Cash Balance</u>			
Total Cash	\$ 6,441,173.45	\$ 9,987,410.87	
Total Investments (and Cash Equivalents)	<u>\$ 28,769,445.08</u>	<u>\$ 28,656,695.68</u>	
Ending Cash Balance	<u>\$ 35,210,618.53</u>	<u>\$ 38,644,106.55</u>	

BANK RECONCILIATION

ACCT.NAME Bank of America

BANK/ACCT# Fiduciary Account -381029032587

From 08/01/13 To 08/31/13

BOOK BALANCE AS OF	08/01/13	\$	6,199,730.77
ADD DEPOSITS (PER BANK LEDGER)			4,464,150.89
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			6,011,637.37
BOOK BALANCE AS OF	08/31/13	\$	4,652,244.29

BALANCE PER BANK STATEMENT 08/31/13 \$5,065,550.29

ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
02/22/13	899	806.00
07/15/13	994	412,500.00

TOTAL 413,306.00 (413,306.00)

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 08/31/13 4,652,244.29

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of August 31, 2013

	YTD 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Year Ended 2006	Year Ended 2005	Year Ended 2004	Year Ended 2003	Year Ended 2002	Fund Balance
Underwriting Income	16,609,829	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	13,363,866	11,387,783	7,922,382	5,593,345	3,396,135	168,139,462
Claim Expenses													
Losses	2,342,554	11,358,884	8,976,830	7,709,586	7,589,868	6,640,562	6,438,786	5,315,163	4,502,879	3,519,031	1,840,969	745,369	66,980,482
Loss Adjustment Expenses	403,591	1,585,574	2,707,069	3,076,473	3,229,847	3,210,874	3,517,873	2,652,883	2,260,069	2,409,630	780,348	289,271	26,123,504
IBNR	4,949,469	3,293,266	1,474,803	823,301	394,256	322,036	289,448	170,665	47,426	32,307	25,529	919	11,823,426
EPL Deductible & Co-Insurance	(311,450)	(743,091)	(403,121)	(632,680)	(156,270)	(240,651)	(222,743)	(197,428)	(208,910)	(259,649)	(48,080)	(65,918)	(3,489,991)
Excess Recoveries	(29,000)	(5,459,228)	(1,434,675)	(50,758)	(2,296,271)	(2,128,739)	(748,874)	(100,000)	(656,417)	(384,893)	-	(119,719)	(13,408,573)
WC	-	-	(985,995)	(43,217)	(107,523)	(56,001)	-	-	(656,417)	(384,893)	-	(119,719)	(2,353,765)
GL	-	-	-	-	(870,254)	-	(10,415)	-	-	-	-	-	(880,669)
AL	-	-	-	-	(697,969)	(1,750,000)	-	-	-	-	-	-	(2,447,969)
Property	(29,000)	(5,459,228)	(373,409)	(7,541)	-	-	-	-	-	-	-	-	(5,869,178)
EPL/POL	-	-	(75,271)	-	(172,361)	(250,999)	(658,343)	(100,000)	-	-	-	-	(1,256,974)
EPL/POL Aggregate Stop	-	-	-	-	(448,164)	(71,739)	(80,116)	-	-	-	-	-	(600,019)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claim Expense	7,355,164	10,035,405	11,320,906	10,925,921	8,761,431	7,804,084	9,274,490	7,841,283	5,945,048	5,316,427	2,598,766	849,922	88,028,848
Expenses													
Excess Premiums	4,107,421	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	3,586,174	4,594,367	3,757,561	2,282,855	1,129,093	43,127,938
General Administrative Expenses	4,256,731	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	3,072,388	2,385,474	1,778,528	1,253,350	791,916	38,579,190
Total Expenses	8,364,152	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	6,658,562	6,979,841	5,536,089	3,536,205	1,921,009	81,707,128
Underwriting Profit/(Loss)	890,513	2,451,450	766,134	720,649	170,860	57,754	(1,134,233)	(1,135,979)	(1,537,106)	(2,930,134)	(541,626)	625,204	(1,596,513)
Net Realized/Unrealized Gains/(Losses)	(4,140)	38,802	292,628	288,207	185,564	105,109	43,738	760	-	-	-	28,870	979,539
Interest Income	11,876	37,762	93,876	122,450	106,392	190,968	440,312	634,220	362,337	120,113	141,530	184,138	2,445,975
Net Investment Income	7,737	76,564	386,504	410,657	291,956	296,078	484,050	634,980	362,337	120,113	141,530	213,008	3,425,514
Statutory Surplus (Deficit)	898,250	2,528,015	1,152,639	1,131,306	462,816	353,832	(650,183)	(501,000)	(1,174,769)	(2,810,021)	(400,096)	838,212	1,829,001

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

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

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

Overall Statistics

Total Members	32	31	28	26	22	19	18	17	16	14	10	5	
Total Claims	1,581	2,753	2,506	2,233	1,963	1,992	2,119	2,260	1,949	1,344	1,074	602	22,376
Total Claims per Member*	49	89	90	86	89	105	118	133	122	96	107	120	
Total Open Claims	609	322	171	132	80	53	41	29	13	10	4	3	1,467
Total Case Reserve Per Claim	2,581	11,126	27,015	25,831	27,603	20,726	26,693	25,114	10,347	21,105	5,347	5,097	12,744
Net Loss Ratio**	29.7%	82.9%	89.7%	88.6%	112.3%	118.8%	105.1%	109.5%	139.7%	186.7%	112.4%	54.9%	96.1%

* 2013 year data is annualized based on current trends

** Net loss ratios exclusive of IBNR.

RESOLUTION NO. 32-13

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

APPROVING CERTAIN DISBURSEMENTS

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

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

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Fund Commissioners that the attached bill of items totaling **\$2,536,332.24** payment.

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

Chairman

September 25th, 2013
Date

Secretary

September 25th, 2013
Date

September 25th, 2013 - GSMJIF Comissioners Meeting Bills List

Date: 8.19.13

Invoice #: 21

<u>Notes</u>	<u>Description</u>	<u>COMMENTS</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	Everybody Fit	Risk Mgmt. Wellness Program	#1003	\$2,184.00
	Earl Miller	Meeting Expenses Woodbridge Hilton GSMJIF Meeting July 24th 2013	#1004	\$2,609.38
	Patrick DeBlasio	for Services in August & Sept 2013	#1005	\$3,666.66
	Princeton Public Affairs	Retainer Fee July & August	#1006	\$1,666.66
	The Star Ledger	Meeting Notice July	#1007	\$15.08
	The Times	Meeting Notice \$4.64 we have a credit of \$15.66	####	\$0.00
	Advent Insurance	RM Fee 2 of 2 for year 2013 for Fair Haven, Montclair & Morristown	#1008	\$48,799.00
	Beckerman & Co	RM Fee 2 of 2 for year 2013 for Fanwood	#1009	\$7,588.00
	Borden-Perlman	RM Fee 2 of 2 for year 2013 for Lawrence	#1010	\$10,162.50
	Fairview Insurance	RM Fee 2 of 2 for year 2013 for Livingston, Caldwell & Parsippany/Troy Hills	#1011	\$71,099.50
	Brown & Brown Metro	RM Fee 2 of 2 for year 2013 for Berkeley Heights & Freehold	#1012	\$52,745.50
	Amalgamated Insurance	RM Fee 2 of 2 for year 2013 for Kenilworth	#1013	\$13,035.00
	GR Murray	RM Fee 2 of 2 for year 2013 for North Brunswick	#1014	\$25,267.00
	Balken Risk	RM Fee 2 of 2 for 2013 for Warren	#1015	\$8,889.00
	William Connolly	RM Fee 2 of 2 for 2013 for Harrison	#1016	\$29,247.50
	Risk Managers - Tom Sherwin	RM Fee 2 of 2 for 2013 for Haddon Heights	#1017	\$8,343.50
	Bank of America/Merrill Lynch	Quarterly Fees	#1018	\$2,500.00
	Dynamic Testing	Testing for North Brunswick Inv. #5254 \$270.00, & Bloomfield \$176.00 Inv.#5493 & North Brunswick Testing \$270 Inv.#5580 Bloomfield \$94 Inv.#5655	#1019	\$810.00
	Pringle Quinn Anzano	Invoice #34815 JIF General Counsel/Invoice #33116 \$806.00 check re-issue was not received by Pringle in Feb. 2013	#1020	\$1,550.00
	Department of Treasury	Investment Recievables	#1021	\$240.00
	Capehart Scatchard	July & August 2013 statement - Various	#1022	\$2,500.00
	EANJ	Various Supervisory Training	#1023	\$1,710.00
	Borough of Fair Haven	NJCOPS Acreditation	#1024	\$1,500
Total in Checks \$296,128.28				

	PG. 2	WIRE TRANSFERS		
	NIP Management Services	2nd Fee of 2 for Loss Control/Claims Mgmt. Fee/Admin Fee/Liability claims adj. Fee	WT	1,408,161.00
		TOTAL NIP Mgmt. - \$1,408,161.00		
	BGIA	RM Fee 2 of 2 for year 2013 for Eastampton Invoice #1829813	WT	\$6,227.00
	BGIA	RM Fee 2 of 2 for year 2013 for North Plainfield invoice #182980	WT	\$23,227.50
	BGIA	Excess Workers Comp. Install 4 of 4 for 2013 Inv. #186915	WT	\$185,352.00
		TOTAL BGIA - \$214,806.50		
	PMA Insurance	Berkeley Township	WT	\$56,447.78
	PMA Insurance	City of Rahway	WT	\$38,361.07
	PMA Insurance	City of Hoboken	WT	\$34,661.09
	PMA Insurance	City of Hoboken	WT	\$28,059.56
	PMA Insurance	City of Englewood	WT	\$104.00
	PMA Insurance	Hamilton Township	WT	\$22,427.43
	PMA Insurance	Livingston Township	WT	\$10,825.89
	PMA Insurance	Montclair Township	WT	\$1,921.92
	PMA Insurance	South Brunswick Township	WT	\$731.04
	PMA Insurance	Township of Ewing	WT	\$5,008.69
	PMA Insurance	Township of Howell	WT	\$1,640.00
	PMA Insurance	Union Township	WT	\$72,362.92
	PMA Insurance	Large Loss Settlement Invoice- Juan Vargas	WT	\$68,825.00
	PMA Insurance	Large Loss Settlement Invoice- Kevin Curry - W880919973	WT	\$111,214.00
	PMA Insurance	2013 Risk Control Payment #10 of 12	WT	\$33,333.00
	PMA Insurance	Berkeley Township	WT	\$15,783.40
	PMA Insurance	City of Rahway	WT	\$5,288.35
	PMA Insurance	City of Hoboken	WT	\$48,745.58
	PMA Insurance	City of Hoboken	WT	\$1,965.86
	PMA Insurance	City of Englewood	WT	\$9,110.76
	PMA Insurance	Hamilton Township	WT	(\$1,651.30)
	PMA Insurance	Livingston Township	WT	\$7,877.36
		Montclair Township		\$1,921.92
	PMA Insurance	South Brunswick Township	WT	\$32,673.00
	PMA Insurance	Township of Ewing	WT	(\$9,774.59)
	PMA Insurance	Township of Howell	WT	\$1,646.62
	PMA Insurance	Union Township	WT	\$17,726.11
		Total PMA \$ 617,236.46		
			Subtotal	\$ 2,536,332.24
			Total	\$ 2,536,332.24

RESOLUTION NO. 33-13

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

(Hereinafter referred to as the "FUND")

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$1,063,914** against the Fund.

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

Chairman

September 25th, 2013
Date

Secretary

September 25th, 2013
Date

RESOLUTION NO. 34 - 13

**RESOLUTION APPOINTING APPROVED COUNSEL
FOR THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

WHEREAS, the Garden State Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund's coverage documents; and

WHEREAS, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Garden State Municipal Joint Insurance Fund to defend any members of the Fund; and

WHEREAS, the law firms shown in this resolution have been proposed as Counsel for the Garden State Municipal Joint Insurance Fund for the year 2013;

NOW, THEREFORE BE IT RESOLVED, by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that the law firms named in this resolution be and the same are hereby appointed as an approved counsel for the Garden State Municipal Joint Insurance Fund for the year 2013:

VIJAYANT PAWAR, ESQ.

PAWAR GILGALLON & RUDY, LLC
6 South Street, Suite 201
Morristown, New Jersey 07960

BE IT FURTHER RESOLVED that the Chairman of the Garden State Municipal Joint Insurance Fund is hereby authorized to execute this resolution;

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

Chairman

Date

September 25th, 2013

Secretary

Date

September 25th, 2013



Garden State Municipal Joint Insurance Fund

September 2013

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

9/1/2013

Index of Reports

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Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2013

Policy Year 2002

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

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2013

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2013

Policy Year 2005

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	23	0	\$17,140	\$745	23	0	\$5,371	\$234	4	0	\$19,642	\$4,911
Eastampton Township	2	0	\$5,081	\$2,541	1	0	\$0	\$0	0	0	\$0	\$0
Englewood, City of	15	0	\$48,636	\$3,242	86	0	\$695,872	\$8,092	1	0	\$10,723	\$10,723
Ewing, Township of	20	0	\$14,711	\$736	10	0	\$2,452	\$245	1	0	\$1,695	\$1,695
Hamilton Township	10	0	\$13,106	\$1,311	12	0	\$41,710	\$3,476	2	0	\$24,754	\$12,377
Hoboken, City of	31	0	\$78,638	\$2,537	56	0	\$875,973	\$15,642	0	0	\$0	\$0
Howell, Township of	16	0	\$201,474	\$12,592	29	0	\$147,398	\$5,083	1	0	\$0	\$0
Jackson Township	20	0	\$15,538	\$777	31	0	\$293,988	\$9,483	0	0	\$0	\$0
Kenilworth Borough	7	0	\$49,176	\$7,025	2	0	\$0	\$0	0	0	\$0	\$0
Livingston Township	17	1	\$35,478	\$2,087	49	0	\$70,879	\$1,447	4	0	\$2,839	\$710
Montclair Township	48	0	\$116,434	\$2,426	59	0	\$187,058	\$3,170	1	0	\$384	\$384
North Plainfield Borough	13	0	\$23,204	\$1,785	23	0	\$54,092	\$2,352	2	0	\$0	\$0
Rahway, City of	27	0	\$16,903	\$626	27	0	\$13,727	\$508	6	0	\$32,220	\$5,370
South Brunswick Township	25	0	\$40,029	\$1,601	13	0	\$6,843	\$526	0	0	\$0	\$0
Union Township	63	0	\$103,629	\$1,645	47	0	\$58,758	\$1,250	0	0	\$0	\$0
West Orange Township	49	0	\$136,178	\$2,779	42	0	\$63,750	\$1,518	0	0	\$0	\$0
	386	1	\$915,355	\$2,371	510	0	\$2,517,871	\$4,937	22	0	\$92,257	\$4,194



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2013

Policy Year 2006

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	22	0	\$70,587	\$3,209	22	0	\$29,038	\$1,320	3	0	\$22,406	\$7,469
Eastampton Township	1	0	\$825	\$825	0	0	\$0	\$0	0	0	\$0	\$0
Englewood, City of	20	0	\$19,767	\$988	53	0	\$507,915	\$9,583	2	0	\$18,124	\$9,062
Ewing Township	13	0	\$8,926	\$687	5	0	\$0	\$0	0	0	\$0	\$0
Hamilton Township	7	0	\$31,953	\$4,565	9	0	\$147,666	\$16,407	0	0	\$0	\$0
Harrison, Town of	12	0	\$12,176	\$1,015	7	0	\$2,150	\$307	0	0	\$0	\$0
Hoboken, City of	23	0	\$30,182	\$1,312	46	2	\$1,379,067	\$29,980	0	0	\$0	\$0
Howell Township	13	0	\$251,908	\$19,378	27	0	\$119,035	\$4,409	1	0	\$0	\$0
Jackson Township	13	0	\$259,915	\$19,993	20	0	\$204,460	\$10,223	0	0	\$0	\$0
Kenilworth, Borough of	2	0	\$2,147	\$1,074	7	0	\$22,892	\$3,270	0	0	\$0	\$0
Livingston Township	30	0	\$27,942	\$931	31	0	\$43,469	\$1,402	4	0	\$33,724	\$8,431
Maplewood, Township of	19	0	\$163,269	\$8,593	22	0	\$1,690	\$77	4	0	\$15,136	\$3,784
Montclair Township	40	0	\$70,500	\$1,763	78	0	\$325,344	\$4,171	1	0	\$156,032	\$156,032
North Plainfield Boro	13	0	\$38,832	\$2,987	17	0	\$37,238	\$2,190	1	0	\$0	\$0
Rahway, City of	22	0	\$22,577	\$1,026	32	0	\$23,112	\$722	0	0	\$0	\$0
South Brunswick Township	20	0	\$20,698	\$1,035	13	0	\$45,075	\$3,467	1	0	\$2,272	\$2,272
Union Township	58	0	\$70,331	\$1,213	56	0	\$70,272	\$1,255	0	0	\$0	\$0
West Orange, Township of	68	0	\$60,584	\$891	39	0	\$36,059	\$925	1	0	\$0	\$0
	396	0	\$1,163,119	\$2,937	484	2	\$2,994,482	\$6,187	18	0	\$247,694	\$13,761



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2013

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	0	\$15,688	\$654	17	0	\$242,108	\$14,242	0	0	\$0	\$0
Eastampton Township	1	0	\$500	\$500	1	0	\$22,991	\$22,991	0	0	\$0	\$0
Englewood, City of	19	0	\$14,589	\$768	38	0	\$349,414	\$9,195	6	0	\$24,292	\$4,049
Ewing Township	2	0	\$2,046	\$1,023	8	0	\$109,538	\$13,692	0	0	\$0	\$0
Hamilton Township	3	0	\$4,552	\$1,517	20	0	\$52,745	\$2,637	3	0	\$1,252	\$417
Harrison, Town of	12	0	\$50,120	\$4,177	12	0	\$63,941	\$5,328	1	0	\$0	\$0
Highland Park Borough	13	0	\$6,555	\$504	17	0	\$59,654	\$3,509	2	0	\$0	\$0
Hoboken, City of	35	0	\$264,594	\$7,560	45	0	\$1,013,161	\$22,515	1	0	\$316	\$316
Howell Township	12	0	\$11,108	\$926	20	1	\$661,603	\$33,080	3	0	\$13,802	\$4,601
Jackson Township	20	0	\$29,167	\$1,458	26	0	\$164,148	\$6,313	1	0	\$24,000	\$24,000
Kenilworth, Borough of	6	0	\$16,216	\$2,703	5	0	\$0	\$0	1	0	\$1,865	\$1,865
Livingston Township	19	0	\$39,943	\$2,102	29	0	\$32,876	\$1,134	2	0	\$4,020	\$2,010
Maplewood, Township of	17	0	\$8,450	\$497	28	0	\$39,954	\$1,427	2	0	\$2,400	\$1,200
Montclair Township	51	0	\$43,180	\$847	63	0	\$71,399	\$1,133	0	0	\$0	\$0
North Plainfield Boro	10	0	\$18,827	\$1,883	9	0	\$91,458	\$10,162	0	0	\$0	\$0
Rahway, City of	15	0	\$8,250	\$550	32	0	\$9,347	\$292	3	0	\$8,100	\$2,700
South Brunswick Township	12	0	\$61,392	\$5,116	12	0	\$24,989	\$2,082	1	0	\$0	\$0
Union Township	68	0	\$77,616	\$1,141	60	1	\$493,731	\$8,229	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	\$36,641	\$564	40	1	\$618,432	\$15,461	0	0	\$0	\$0
	404	0	\$709,434	\$1,756	482	3	\$4,121,489	\$8,551	27	0	\$104,295	\$3,863



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2013

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	\$37,535	\$1,341	8	1	\$28,178	\$3,522	4	1	\$18,378	\$4,595
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	\$480,312	\$10,219	5	0	\$1,743	\$349
Ewing Township	5	0	\$10,618	\$2,124	6	1	\$115,000	\$19,167	0	0	\$0	\$0
Hamilton Township	0	0	\$0	\$0	20	1	\$136,887	\$6,844	0	0	\$0	\$0
Harrison, Town of	3	0	\$500	\$167	13	0	\$19,474	\$1,498	0	0	\$0	\$0
Highland Park Borough	9	1	\$10,197,905	\$1,133,101	9	0	\$15,119	\$1,680	2	0	\$3,982	\$1,991
Hoboken, City of	26	0	\$19,890	\$765	42	1	\$713,621	\$16,991	1	0	\$24,000	\$24,000
Howell Township	11	0	\$23,600	\$2,145	26	2	\$43,967	\$1,691	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	1	\$61,170	\$1,223	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	\$635,136	\$8,946	0	0	\$0	\$0
North Plainfield Boro	13	1	\$34,061	\$2,620	23	1	\$138,208	\$6,009	2	0	\$2,940	\$1,470
Rahway, City of	18	0	\$58,442	\$3,247	43	1	\$282,022	\$6,559	8	0	\$1,681	\$210
South Brunswick Township	21	0	\$25,131	\$1,197	19	1	\$102,866	\$5,414	1	0	\$0	\$0
Union Township	47	0	\$99,042	\$2,107	57	1	\$335,653	\$5,889	1	0	\$491	\$491
West Orange, Township of	59	0	\$22,312	\$378	45	1	\$247,656	\$5,503	1	0	\$2,154	\$2,154
	327	2	\$10,605,724	\$32,433	501	17	\$3,406,844	\$6,800	43	1	\$130,684	\$3,039



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2013

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	0	\$1,090,170	\$36,339	12	0	\$290,851	\$24,238	0	0	\$0	\$0
Caldwell Borough	4	0	\$145	\$36	7	0	\$6,419	\$917	0	0	\$0	\$0
Eastampton Township	4	0	\$16,524	\$4,131	1	0	\$2,500	\$2,500	0	0	\$0	\$0
Englewood, City of	29	1	\$66,114	\$2,280	50	1	\$416,879	\$8,338	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	1	\$62,622	\$10,437	0	0	\$0	\$0
Hamilton Township	6	1	\$225,597	\$37,600	23	3	\$1,437,710	\$62,509	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	\$321,735	\$9,192	2	0	\$0	\$0
Howell Township	11	0	\$18,690	\$1,699	35	2	\$155,444	\$4,441	1	0	\$0	\$0
Kenilworth, Borough of	3	0	\$2,973	\$991	7	0	\$501	\$72	0	0	\$0	\$0
Livingston Township	14	0	\$23,977	\$1,713	50	0	\$57,423	\$1,148	6	0	\$0	\$0
Manalapan Township	13	0	\$21,817	\$1,678	24	2	\$362,690	\$15,112	0	0	\$0	\$0
Maplewood, Township of	7	0	\$27,106	\$3,872	10	0	\$115,267	\$11,527	2	0	\$4,689	\$2,345
Montclair Township	27	1	\$94,395	\$3,496	41	2	\$259,234	\$6,323	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	\$179,954	\$3,912	34	1	\$58,057	\$1,708	3	0	\$0	\$0
	326	4	\$1,996,864	\$6,125	468	14	\$3,991,370	\$8,529	38	0	\$41,699	\$1,097



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2013

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	0	\$28,018	\$1,078	9	1	\$102,339	\$11,371	3	0	\$31,341	\$10,447
Caldwell Borough	6	0	\$15,752	\$2,625	9	0	\$17,765	\$1,974	5	0	\$18,853	\$3,771
Eastampton Township	4	0	\$5,426	\$1,357	4	1	\$299,643	\$74,911	1	0	\$116	\$116
Englewood, City of	26	0	\$47,460	\$1,825	39	2	\$281,648	\$7,222	12	0	\$19,885	\$1,657
Ewing Township	7	1	\$69,763	\$9,966	9	3	\$280,062	\$31,118	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	\$0	\$0	5	1	\$50,010	\$10,002	0	0	\$0	\$0
Frehold Township	19	0	\$36,483	\$1,920	10	1	\$136,348	\$13,635	1	0	\$4,096	\$4,096
Hamilton Township	7	0	\$9,335	\$1,334	13	0	\$6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	\$7,311	\$914	8	0	\$451,022	\$56,378	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	\$2,951	\$268	15	1	\$42,133	\$2,809	3	0	\$0	\$0
Hoboken, City of	19	1	\$89,333	\$4,702	53	4	\$675,966	\$12,754	1	0	\$0	\$0
Howell Township	10	0	\$44,201	\$4,420	59	2	\$95,905	\$1,626	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	\$1,285	\$428	4	1	\$152,255	\$38,064	0	0	\$0	\$0
Livingston Township	16	0	\$8,203	\$513	43	0	\$133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	\$12,364	\$1,236	7	1	\$115,100	\$16,443	0	0	\$0	\$0
Maplewood, Township of	5	0	\$4,219	\$844	16	0	\$34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	\$34,413	\$3,824	8	0	\$804	\$101	1	0	\$0	\$0
Montclair Township	31	1	\$138,896	\$4,481	53	3	\$209,669	\$3,956	2	0	\$10,523	\$5,262
Morris Township	14	0	\$16,916	\$1,208	14	1	\$41,674	\$2,977	1	0	\$0	\$0
North Plainfield Boro	16	0	\$6,205	\$388	16	0	\$18,168	\$1,136	1	0	\$467	\$467
Rahway, City of	21	0	\$28,725	\$1,368	32	0	\$15,710	\$491	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	\$25,220	\$1,146	33	1	\$159,819	\$4,843	3	0	\$35,190	\$11,730
Union Township	47	0	\$75,135	\$1,599	30	3	\$338,620	\$11,287	0	0	\$0	\$0
Warren Township	16	1	\$144,251	\$9,016	7	0	\$7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	1	\$180,016	\$5,455	33	3	\$311,734	\$9,446	3	0	\$24,000	\$8,000
Total	388	5	\$1,031,881	\$2,659	529	29	\$3,978,962	\$7,522	56	0	\$260,379	\$4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2013

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	0	\$19,170	\$2,396	14	0	\$1,504	\$107	4	0	\$2,686	\$672
Caldwell Borough	3	0	\$2,576	\$859	14	0	\$22,418	\$1,601	3	0	\$24,644	\$8,215
Eastampton Township	1	0	\$1,542	\$1,542	1	0	\$500	\$500	0	0	\$0	\$0
Englewood, City of	21	0	\$36,166	\$1,722	37	4	\$317,148	\$8,572	14	0	\$10,028	\$716
Ewing Township	6	0	\$13,969	\$2,328	12	2	\$96,399	\$8,033	0	0	\$0	\$0
Fair Haven Borough	3	0	\$0	\$0	1	0	\$0	\$0	1	0	\$0	\$0
Fanwood Borough	4	0	\$2,454	\$614	4	1	\$32,604	\$8,151	1	0	\$24,000	\$24,000
Frehold Township	14	0	\$26,388	\$1,885	11	1	\$30,333	\$2,758	4	0	\$24,000	\$6,000
Hamilton Township	11	2	\$362,211	\$32,928	18	3	\$660,271	\$36,682	7	0	\$0	\$0
Harrison, Town of	7	0	\$6,872	\$982	8	2	\$127,114	\$15,889	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	\$5,333	\$485	6	2	\$75,100	\$12,517	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	\$7,522	\$342	51	5	\$418,120	\$8,198	1	0	\$0	\$0
Howell Township	4	0	\$1,455	\$364	23	4	\$289,139	\$12,571	2	0	\$10,791	\$5,396
Kenilworth, Borough of	11	0	\$13,482	\$1,226	11	0	\$2,733	\$248	1	0	\$6,500	\$6,500
Livingston Township	22	0	\$22,115	\$1,005	63	1	\$191,154	\$3,034	9	0	\$7,752	\$861
Manalapan Township	13	0	\$44,447	\$3,419	7	1	\$33,550	\$4,793	0	0	\$0	\$0
Maplewood, Township of	13	0	\$27,423	\$2,109	10	0	\$5,935	\$594	3	0	\$1,153	\$384
Middlesex Boro	11	0	\$11,711	\$1,065	10	0	\$1,707	\$171	1	0	\$0	\$0
Montclair Township	18	0	\$14,448	\$803	67	2	\$78,246	\$1,168	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	1	\$89,594	\$4,072	0	0	\$0	\$0
North Plainfield Boro	23	0	\$15,083	\$656	29	1	\$39,699	\$1,369	14	0	\$216,926	\$15,495
Rahway, City of	9	0	\$18,506	\$2,056	12	0	\$3,256	\$271	14	0	\$43,627	\$3,116
Union Township	42	1	\$94,149	\$2,242	39	2	\$114,604	\$2,939	7	0	\$24,001	\$3,429
Warren Township	9	0	\$20,764	\$2,307	9	0	\$4,078	\$453	7	0	\$34,878	\$4,983
West Orange, Township of	19	0	\$21,350	\$1,124	47	2	\$146,932	\$3,126	4	0	\$90	\$23
	360	3	\$874,941	\$2,430	555	34	\$2,823,507	\$5,087	113	0	\$475,251	\$4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2013

Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	\$1,168,333	44.3%	\$16,932	\$1,135,914	1	\$519,719	\$519,719
Hamilton Township	162	42.3%	\$841,887	31.9%	\$5,197	\$807,322	1	\$112,788	\$112,788
North Plainfield Borough	20	5.2%	\$87,679	3.3%	\$4,384	\$87,678	0	\$0	\$0
South Brunswick Township	40	10.4%	\$302,370	11.5%	\$7,559	\$302,371	0	\$0	\$0
Union Township	92	24.0%	\$239,800	9.1%	\$2,607	\$239,799	0	\$0	\$0
	383	100.0%	\$2,640,069	100.0%	\$6,893	\$2,573,084	2	\$632,507	\$316,254

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	\$484,246	11.3%	\$5,905	\$484,248	0	\$0	\$0
Ewing, Township of	78	13.2%	\$905,871	21.1%	\$11,614	\$860,308	2	\$152,580	\$76,290
Hamilton Township	123	20.7%	\$837,637	19.5%	\$6,810	\$824,488	1	\$310,090	\$310,090
Howell, Township of	74	12.5%	\$395,748	9.2%	\$5,348	\$395,748	0	\$0	\$0
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	5.1%	\$6,391	\$217,280	0	\$0	\$0
South Brunswick Township	52	8.8%	\$632,306	14.7%	\$12,160	\$627,448	1	\$161,429	\$161,429
Union Township	109	18.4%	\$520,878	12.1%	\$4,779	\$520,877	0	\$0	\$0
	593	100.0%	\$4,295,059	100.0%	\$7,243	\$4,231,488	4	\$624,099	\$156,025



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2013

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	\$664,020	11.9%	\$6,917	\$611,954	3	\$175,788	\$58,596
Eastampton Township	3	0.5%	\$153,584	2.8%	\$51,195	\$149,601	1	\$151,958	\$151,958
Ewing, Township of	69	10.9%	\$757,273	13.6%	\$10,975	\$753,637	1	\$37,089	\$37,089
Hamilton Township	154	24.4%	\$749,216	13.5%	\$4,865	\$715,934	1	\$210,511	\$210,511
Howell, Township of	35	5.5%	\$642,072	11.5%	\$18,345	\$486,452	2	\$532,709	\$266,355
Kenilworth Borough	10	1.6%	\$35,417	0.6%	\$3,542	\$35,415	0	\$0	\$0
Livingston Township	15	2.4%	\$17,270	0.3%	\$1,151	\$17,270	0	\$0	\$0
North Plainfield Borough	20	3.2%	\$346,142	6.2%	\$17,307	\$346,142	0	\$0	\$0
Rahway, City of	53	8.4%	\$1,176,070	21.1%	\$22,190	\$1,066,809	1	\$884,893	\$884,893
South Brunswick Township	71	11.3%	\$217,327	3.9%	\$3,061	\$217,324	0	\$0	\$0
Union Township	105	16.6%	\$802,280	14.4%	\$7,641	\$802,279	0	\$0	\$0
	631	100.0%	\$5,560,671	100.0%	\$8,812	\$5,202,817	9	\$1,992,948	\$221,439



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2013

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	\$679,074	9.1%	\$5,804	\$574,169	7	\$403,520	\$57,646
Eastampton Township	4	0.4%	\$30,059	0.4%	\$7,515	\$30,060	0	\$0	\$0
Englewood, City of	96	10.0%	\$903,589	12.1%	\$9,412	\$884,290	1	\$255,765	\$255,765
Ewing, Township of	64	6.7%	\$211,761	2.8%	\$3,309	\$211,757	0	\$0	\$0
Hamilton Township	173	18.0%	\$1,969,685	26.4%	\$11,385	\$1,674,186	1	\$1,331,417	\$1,331,417
Hoboken, City of	56	5.8%	\$937,724	12.6%	\$16,745	\$937,721	0	\$0	\$0
Howell, Township of	52	5.4%	\$515,303	6.9%	\$9,910	\$505,404	1	\$112,788	\$112,788
Jackson Township	29	3.0%	\$376,635	5.0%	\$12,987	\$368,950	1	\$100,900	\$100,900
Kenilworth Borough	3	0.3%	\$18,788	0.3%	\$6,263	\$18,787	0	\$0	\$0
Livingston Township	38	4.0%	\$191,249	2.6%	\$5,033	\$191,249	0	\$0	\$0
Montclair Township	87	9.1%	\$336,883	4.5%	\$3,872	\$336,866	0	\$0	\$0
North Plainfield Borough	27	2.8%	\$32,912	0.4%	\$1,219	\$32,908	0	\$0	\$0
Rahway, City of	75	7.8%	\$117,311	1.6%	\$1,564	\$117,313	0	\$0	\$0
South Brunswick Township	52	5.4%	\$575,885	7.7%	\$11,075	\$552,223	1	\$148,495	\$148,495
Union Township	86	9.0%	\$573,032	7.7%	\$6,663	\$573,012	0	\$0	\$0
	959	100.0%	\$7,469,890	100.0%	\$7,789	\$7,008,895	12	\$2,352,885	\$196,074



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2013

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	\$898,330	10.6%	\$7,549	\$782,303	7	\$556,955	\$79,565
Eastampton Township	1	0.1%	\$0	0.0%	\$0	\$0	0	\$0	\$0
Englewood, City of	128	10.0%	\$941,718	11.2%	\$7,357	\$885,617	2	\$229,370	\$114,685
Ewing, Township of	69	5.4%	\$423,888	5.0%	\$6,143	\$423,888	0	\$0	\$0
Hamilton Township	165	12.9%	\$774,993	9.2%	\$4,697	\$684,603	2	\$211,144	\$105,572
Harrison, Town of	45	3.5%	\$199,137	2.4%	\$4,425	\$173,658	1	\$41,233	\$41,233
Hoboken, City of	60	4.7%	\$347,597	4.1%	\$5,793	\$342,247	1	\$38,901	\$38,901
Howell, Township of	75	5.9%	\$1,037,151	12.3%	\$13,829	\$1,008,947	2	\$300,096	\$150,048
Jackson Township	41	3.2%	\$391,512	4.6%	\$9,549	\$342,001	2	\$233,456	\$116,728
Kenilworth, Borough of	11	0.9%	\$4,310	0.1%	\$392	\$4,310	0	\$0	\$0
Livingston Township	33	2.6%	\$186,028	2.2%	\$5,637	\$186,031	0	\$0	\$0
Maplewood, Township of	51	4.0%	\$179,532	2.1%	\$3,520	\$179,529	0	\$0	\$0
Montclair Township	92	7.2%	\$422,652	5.0%	\$4,594	\$411,227	2	\$84,428	\$42,214
North Plainfield Borough	30	2.3%	\$242,233	2.9%	\$8,074	\$242,236	0	\$0	\$0
Rahway, City of	42	3.3%	\$603,729	7.2%	\$14,375	\$385,973	3	\$489,705	\$163,235
South Brunswick Township	76	5.9%	\$161,217	1.9%	\$2,121	\$161,217	0	\$0	\$0
Union Township	150	11.7%	\$1,038,080	12.3%	\$6,921	\$991,873	2	\$319,704	\$159,852
West Orange, Township of	93	7.3%	\$588,653	7.0%	\$6,330	\$586,041	1	\$55,805	\$55,805
	1281	100.0%	\$8,440,760	100.0%	\$6,589	\$7,791,701	25	\$2,560,797	\$102,432



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2013

Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	\$1,026,276	11.6%	\$9,868	\$853,992	8	\$512,510	\$64,064
Eastampton Township	5	0.4%	\$9,809	0.1%	\$1,962	\$9,810	0	\$0	\$0
Englewood, City of	112	9.5%	\$781,404	8.8%	\$6,977	\$778,738	1	\$266,041	\$266,041
Ewing, Township of	57	4.9%	\$540,943	6.1%	\$9,490	\$474,973	1	\$164,315	\$164,315
Hamilton Township	138	11.7%	\$640,940	7.2%	\$4,644	\$563,607	4	\$199,614	\$49,904
Harrison, Town of	30	2.6%	\$27,339	0.3%	\$911	\$27,341	0	\$0	\$0
Highland Park Borough	27	2.3%	\$150,205	1.7%	\$5,563	\$86,804	1	\$119,093	\$119,093
Hoboken, City of	71	6.0%	\$504,181	5.7%	\$7,101	\$421,060	6	\$204,078	\$34,013
Howell, Township of	59	5.0%	\$885,899	10.0%	\$15,015	\$767,447	4	\$378,407	\$94,602
Jackson Township	55	4.7%	\$476,490	5.4%	\$8,663	\$454,479	1	\$62,211	\$62,211
Kenilworth, Borough of	8	0.7%	\$5,808	0.1%	\$726	\$5,809	0	\$0	\$0
Livingston Township	52	4.4%	\$708,572	8.0%	\$13,626	\$610,107	3	\$186,325	\$62,108
Maplewood, Township of	36	3.1%	\$45,331	0.5%	\$1,259	\$45,330	0	\$0	\$0
Montclair Township	83	7.1%	\$364,662	4.1%	\$4,394	\$338,756	1	\$55,665	\$55,665
North Plainfield Borough	22	1.9%	\$98,207	1.1%	\$4,464	\$98,207	0	\$0	\$0
Rahway, City of	46	3.9%	\$514,956	5.8%	\$11,195	\$503,420	1	\$455,747	\$455,747
South Brunswick Township	64	5.4%	\$285,609	3.2%	\$4,463	\$285,612	0	\$0	\$0
Union Township	118	10.0%	\$1,147,693	12.9%	\$9,726	\$1,027,211	5	\$470,700	\$94,140
West Orange, Township of	88	7.5%	\$667,309	7.5%	\$7,583	\$565,546	1	\$356,555	\$356,555
	1175	100.0%	\$8,881,633	100.0%	\$7,559	\$7,918,249	37	\$3,431,261	\$92,737



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2013

Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	\$903,617	12.1%	\$11,585	\$718,380	7	\$793,581	\$113,369
Caldwell Borough	9	0.9%	\$17,106	0.2%	\$1,901	\$17,106	0	\$0	\$0
Eastampton Township	5	0.5%	\$36,857	0.5%	\$7,371	\$36,858	0	\$0	\$0
Englewood, City of	89	8.5%	\$900,492	12.1%	\$10,118	\$699,103	2	\$385,489	\$192,745
Ewing, Township of	77	7.3%	\$452,597	6.1%	\$5,878	\$450,681	1	\$28,140	\$28,140
Hamilton Township	145	13.8%	\$965,702	13.0%	\$6,660	\$564,972	5	\$747,360	\$149,472
Harrison, Town of	32	3.0%	\$167,335	2.2%	\$5,229	\$159,455	1	\$61,425	\$61,425
Highland Park Borough	17	1.6%	\$23,337	0.3%	\$1,373	\$23,337	0	\$0	\$0
Hoboken, City of	74	7.0%	\$410,795	5.5%	\$5,551	\$397,631	1	\$18,403	\$18,403
Howell, Township of	61	5.8%	\$1,234,169	16.6%	\$20,232	\$1,077,391	4	\$467,227	\$116,807
Kenilworth, Borough of	10	1.0%	\$98,823	1.3%	\$9,882	\$98,823	0	\$0	\$0
Livingston Township	39	3.7%	\$234,113	3.1%	\$6,003	\$211,631	1	\$38,871	\$38,871
Maplewood, Township of	54	5.1%	\$271,020	3.6%	\$5,019	\$271,018	0	\$0	\$0
Montclair Township	70	6.7%	\$274,407	3.7%	\$3,920	\$247,632	1	\$32,952	\$32,952
North Plainfield Borough	26	2.5%	\$346,053	4.6%	\$13,310	\$301,731	3	\$221,228	\$73,743
Rahway, City of	52	4.9%	\$121,875	1.6%	\$2,344	\$93,686	1	\$41,817	\$41,817
South Brunswick Township	64	6.1%	\$226,712	3.0%	\$3,542	\$207,712	1	\$98,294	\$98,294
Union Township	88	8.4%	\$430,985	5.8%	\$4,898	\$403,466	1	\$34,411	\$34,411
West Orange, Township of	62	5.9%	\$330,512	4.4%	\$5,331	\$317,694	2	\$127,101	\$63,551
	1052	100.0%	\$7,446,507	100.0%	\$7,078	\$6,298,307	31	\$3,096,299	\$99,881



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2013

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	\$1,714,661	14.9%	\$19,485	\$1,107,477	12	\$1,410,310	\$117,526
Caldwell Borough	20	1.8%	\$559,001	4.9%	\$27,950	\$392,896	1	\$461,756	\$461,756
Eastampton Township	4	0.4%	\$139,894	1.2%	\$34,974	\$139,894	0	\$0	\$0
Englewood, City of	88	8.1%	\$1,637,132	14.3%	\$18,604	\$1,234,795	11	\$1,169,209	\$106,292
Ewing, Township of	89	8.2%	\$625,413	5.4%	\$7,027	\$546,007	6	\$264,478	\$44,080
Fanwood Borough	9	0.8%	\$47,194	0.4%	\$5,244	\$36,434	1	\$36,742	\$36,742
Hamilton Township	133	12.3%	\$1,074,944	9.4%	\$8,082	\$836,298	5	\$571,924	\$114,385
Harrison, Town of	38	3.5%	\$361,063	3.1%	\$9,502	\$361,065	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%	\$895,039	7.8%	\$15,702	\$707,840	5	\$737,436	\$147,487
Howell, Township of	38	3.5%	\$295,443	2.6%	\$7,775	\$277,325	1	\$21,881	\$21,881
Kenilworth Borough	15	1.4%	\$43,670	0.4%	\$2,911	\$43,670	0	\$0	\$0
Livingston Township	39	3.6%	\$383,237	3.3%	\$9,827	\$263,443	1	\$271,528	\$271,528
Manalapan Township	23	2.1%	\$544,980	4.7%	\$23,695	\$404,784	4	\$482,551	\$120,638
Maplewood, Township of	43	4.0%	\$182,424	1.6%	\$4,242	\$165,056	1	\$21,772	\$21,772
Montclair Township	77	7.1%	\$528,119	4.6%	\$6,859	\$486,247	3	\$268,601	\$89,534
North Plainfield Borough	25	2.3%	\$40,876	0.4%	\$1,635	\$40,874	0	\$0	\$0
Rahway, City of	32	2.9%	\$289,897	2.5%	\$9,059	\$164,152	1	\$222,717	\$222,717
South Brunswick Township	63	5.8%	\$316,867	2.8%	\$5,030	\$257,623	1	\$210,260	\$210,260
Union Township	93	8.6%	\$1,333,773	11.6%	\$14,342	\$1,260,952	4	\$325,712	\$81,428
Warren Township	11	1.0%	\$3,681	0.0%	\$335	\$3,681	0	\$0	\$0
West Orange, Township of	78	7.2%	\$405,329	3.5%	\$5,197	\$393,158	1	\$60,640	\$60,640
	1085	100.0%	\$11,476,061	100.0%	\$10,577	\$9,177,096	58	\$6,537,517	\$112,716



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2013

Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	\$675,520	5.6%	\$9,007	\$454,439	8	\$326,103	\$40,763
Caldwell Borough	18	1.5%	\$37,253	0.3%	\$2,070	\$34,697	1	\$18,987	\$18,987
Eastampton Township	6	0.5%	\$9,310	0.1%	\$1,552	\$9,310	0	\$0	\$0
Englewood, City of	63	5.4%	\$648,322	5.3%	\$10,291	\$517,279	5	\$401,637	\$80,327
Ewing, Township of	74	6.3%	\$556,937	4.6%	\$7,526	\$443,903	5	\$245,412	\$49,082
Fanwood Borough	13	1.1%	\$90,902	0.7%	\$6,992	\$78,029	1	\$38,939	\$38,939
Freehold Township	63	5.4%	\$699,125	5.8%	\$11,097	\$566,497	4	\$511,673	\$127,918
Hamilton Township	130	11.1%	\$1,881,057	15.5%	\$14,470	\$1,486,472	9	\$1,384,852	\$153,872
Harrison, Town of	29	2.5%	\$303,861	2.5%	\$10,478	\$239,757	2	\$251,776	\$125,888
Highland Park Borough	25	2.1%	\$42,130	0.3%	\$1,685	\$42,128	0	\$0	\$0
Hoboken, City of	79	6.8%	\$762,314	6.3%	\$9,650	\$497,249	14	\$500,604	\$35,757
Howell, Township of	62	5.3%	\$557,659	4.6%	\$8,995	\$505,309	3	\$307,185	\$102,395
Kenilworth Borough	16	1.4%	\$297,586	2.5%	\$18,599	\$270,625	1	\$170,101	\$170,101
Livingston Township	41	3.5%	\$806,725	6.6%	\$19,676	\$570,804	3	\$531,100	\$177,033
Manalapan Township	22	1.9%	\$21,519	0.2%	\$978	\$21,518	0	\$0	\$0
Maplewood, Township of	33	2.8%	\$221,677	1.8%	\$6,717	\$185,165	1	\$82,301	\$82,301
Middlesex Borough	12	1.0%	\$180,484	1.5%	\$15,040	\$140,222	1	\$173,135	\$173,135
Montclair Township	79	6.8%	\$680,123	5.6%	\$8,609	\$520,220	6	\$438,009	\$73,002
Morris Township	31	2.7%	\$112,540	0.9%	\$3,630	\$112,537	0	\$0	\$0
New Providence Borough	15	1.3%	\$33,504	0.3%	\$2,234	\$33,504	0	\$0	\$0
North Plainfield Borough	18	1.5%	\$185,858	1.5%	\$10,325	\$124,759	2	\$157,988	\$78,994
Rahway, City of	32	2.7%	\$73,893	0.6%	\$2,309	\$73,897	0	\$0	\$0
South Brunswick Township	64	5.5%	\$590,347	4.9%	\$9,224	\$402,874	3	\$346,341	\$115,447
Union Township	96	8.2%	\$1,967,179	16.2%	\$20,491	\$1,495,014	10	\$1,637,395	\$163,740
Warren Township	14	1.2%	\$158,283	1.3%	\$11,306	\$106,024	1	\$107,108	\$107,108
West Orange, Township of	56	4.8%	\$551,798	4.5%	\$9,854	\$347,899	6	\$382,984	\$63,831
	1166	100.0%	\$12,145,906	100.0%	\$10,417	\$9,280,131	86	\$8,013,630	\$93,182



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2013

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	52	4.1%	\$379,094	3.0%	\$7,290	\$225,627	8	\$256,201	\$32,025
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%	\$513,557	4.1%	\$6,501	\$400,107	9	\$313,443	\$34,827
Ewing, Township of	87	6.9%	\$1,356,937	10.8%	\$15,597	\$850,724	9	\$1,073,872	\$119,319
Fair Haven Borough	8	0.6%	\$63,964	0.5%	\$7,996	\$63,963	0	\$0	\$0
Fanwood Borough	12	1.0%	\$39,486	0.3%	\$3,291	\$39,484	0	\$0	\$0
Freehold Township	59	4.7%	\$93,434	0.7%	\$1,584	\$76,559	1	\$30,977	\$30,977
Hamilton Township	138	10.9%	\$2,195,228	17.5%	\$15,907	\$1,368,290	12	\$1,918,596	\$159,883
Harrison, Town of	23	1.8%	\$326,598	2.6%	\$14,200	\$144,773	3	\$248,796	\$82,932
Highland Park Borough	22	1.7%	\$37,484	0.3%	\$1,704	\$37,484	0	\$0	\$0
Hoboken, City of	98	7.8%	\$1,508,859	12.0%	\$15,397	\$813,793	12	\$1,382,756	\$115,230
Howell, Township of	48	3.8%	\$534,511	4.3%	\$11,136	\$391,071	6	\$416,827	\$69,471
Kenilworth Borough	10	0.8%	\$14,507	0.1%	\$1,451	\$14,508	0	\$0	\$0
Livingston Township	54	4.3%	\$880,598	7.0%	\$16,307	\$564,733	11	\$740,042	\$67,277
Manalapan Township	29	2.3%	\$139,965	1.1%	\$4,826	\$115,936	2	\$126,701	\$63,351
Maplewood, Township of	47	3.7%	\$880,944	7.0%	\$18,743	\$76,571	2	\$827,707	\$413,854
Middlesex Borough	22	1.7%	\$315,058	2.5%	\$14,321	\$208,158	2	\$301,854	\$150,927
Montclair Township	62	4.9%	\$617,155	4.9%	\$9,954	\$450,408	9	\$397,323	\$44,147
Morris Township	43	3.4%	\$281,102	2.2%	\$6,537	\$216,847	5	\$122,876	\$24,575
Morristown, Town of	38	3.0%	\$251,309	2.0%	\$6,613	\$158,709	1	\$199,101	\$199,101
New Providence Borough	23	1.8%	\$42,623	0.3%	\$1,853	\$42,624	0	\$0	\$0
North Brunswick Township	50	4.0%	\$221,311	1.8%	\$4,426	\$191,993	3	\$73,574	\$24,525
North Plainfield Borough	20	1.6%	\$76,704	0.6%	\$3,835	\$76,705	0	\$0	\$0
Rahway, City of	63	5.0%	\$370,350	2.9%	\$5,879	\$294,589	2	\$194,123	\$97,062
Union Township	74	5.9%	\$952,728	7.6%	\$12,875	\$691,360	5	\$695,076	\$139,015
Warren Township	11	0.9%	\$95,992	0.8%	\$8,727	\$41,227	1	\$82,179	\$82,179
West Orange, Township of	69	5.5%	\$343,623	2.7%	\$4,980	\$228,266	5	\$241,923	\$48,385
	1261	100.0%	\$12,568,101	100.0%	\$9,967	\$7,819,487	108	\$9,643,947	\$89,296



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2013

Year 2002

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

9/1/2013

Year 2004

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

9/1/2013

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2013

Year 2007

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2013

Year 2008

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2013

Year 2009

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2013

Year 2010

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2013

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	11	52	21.15%	277	3.97%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	6	59	10.17%	227	2.64%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	24	98	24.49%	732	3.28%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	18	54	33.33%	275	6.55%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	3	22	13.64%	150	2.00%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	17	74	22.97%	518	3.28%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	10	69	14.49%	415	2.41%
GSMJIF	238	1261	18.87%	7605	3.13%



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
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

9/1/2013

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of September 1, 2013 for all policy years:	15
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$915,355
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$709,434
Total Incurred for 2008 Losses:	\$10,605,724
Total Incurred for 2009 Losses:	\$1,996,864
Total Incurred for 2010 Losses:	#####
Total Incurred for 2011 Losses:	\$874,941
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 September 1, 2013 for all policy years:	100
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,038,418
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,994,482
Total Incurred for 2007 Losses:	\$4,121,489
Total Incurred for 2008 Losses:	\$3,406,844
Total Incurred for 2009 Losses:	\$3,991,370
Total Incurred for 2010 Losses:	\$3,978,962
Total Incurred for 2011 Losses:	\$2,823,507
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

9/1/2013

Property	
Claims reported for the GSMJIF since March 1, 2002:	348
Open Claims as of September 1, 2013 for all policy years:	1
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:	\$130,684
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:	9586
Open Claims as of September 1, 2013 for all policy years:	372
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,640,069
Total Incurred for 2003 Losses:	\$4,295,059
Total Incurred for 2004 Losses:	\$5,560,671
Total Incurred for 2005 Losses:	\$7,469,890
Total Incurred for 2006 Losses:	\$8,440,760
Total Incurred for 2007 Losses:	\$8,881,633
Total Incurred for 2008 Losses:	\$7,446,507
Total Incurred for 2009 Losses:	\$11,476,061
Total Incurred for 2010 Losses:	\$12,145,906
Total Incurred for 2011 Losses:	\$12,568,101
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 - GSMJIF

Payments Over SIR - Checks Issued 08/01/13 to 09/01/13

Property / Automobile Physical Damage

MAPLEWOOD TOWNSHIP 5376165

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request Date	Tax ID	Payee	Payment Amount
08	L250803454-1-12-00	TOWNSHIP OF MAPLEWOOD		0	2,146.06	08/09/13	222135615		1,987.06
									1,987.06

Claim Types: All Property (Pol Sym 89) and Auto (Pol Sym 19; Loss Lines 12-15)

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



Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 08/01/13 to 09/01/13

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount
MAPLEWOOD TOWNSHIP	5376165	1,987.06
		1,987.06

AL / GL / PL

Account Name	Account Number	Payment Amount
BERKELEY TOWNSHIP	0345637	8,846.10
BOROUGH OF KENILWORTH	8769655	3,439.56
CITY OF ENGLEWOOD	8771339	13,340.09
CITY OF HOBOKEN	1238468	8,604.98
FANWOOD BOROUGH	2499465	1,329.43
HARRISON, TOWN OF	8772758	35,286.85
HIGHLAND PARK BOROUGH	3394194	13,148.19
HOWELL TOWNSHIP	3394186	9,555.92
LIVINGSTON TOWNSHIP	4871315	165.24
MONTCLAIR TOWNSHIP	5375357	6,343.10
UNION TOWNSHIP	9125386	18,322.77
WARREN TOWNSHIP	8778151	1,479.20
WEST ORANGE TOWNSHIP	9279688	34,255.34
		154,116.77

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

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

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

D&H Alternative Risk Solution, Inc.

Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

AS OF August 2013

Policy Year 2012 & 2013

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total LTOpen Incurred	Avg LT Open Incurred
PARSIPPANY-TOY HILLS	166	unkown	\$ 1,473,039.70	unknown	\$ 8,873.73	\$ 592,771.71	8	\$ 1,026,629.88	\$ 128,328.74
BLOOMFIELD TOWNSHIP	75		\$ 1,072,188.82		\$ 14,295.85	\$ 738,095.54	6	\$ 778,978.05	\$ 129,829.68



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

Group	Group Name	Count of SAfile#	Sum of Report to Employer/Insured vs. Report to Tpa	Average of Report to Employer/Insured vs. Report to Tpa
1	BERKELEY TOWNSHIP	29	53	1.8
2	TOWNSHIP OF EASTAMPTON	1	26	26.0
3	BORO OF FAIR HAVEN	5	22	4.4
4	TOWNSHIP OF FREEHOLD	21	33	1.6
5	TOWN OF HARRISON	13	13	1.0
6	CITY OF HOBOKEN	74	697	9.4
7	BOROUGH OF KENILWORTH	9	26	2.9
10	TOWNSHIP OF MORRIS	23	24	1.0
11	BORO OF NEW PROVIDENCE	7	13	1.9
12	BORO OF NORTH PLAINFIELD	6	0	0.0
13	BORO OF CALDWELL	5	9	1.8
14	CITY OF ENGLEWOOD	38	36	0.9
15	BORO OF FANWOOD	4	7	1.8
16	TOWNSHIP OF HAMILTON	63	49	0.8
17	BORO OF HIGHLAND PARK	5	12	2.4
18	HOWELL TOWNSHIP	12	8	0.7
19	LIVINGSTON TOWNSHIP	33	28	0.8
20	TOWNSHIP OF UNION	59	324	5.5
21	TWP OF WEST ORANGE	34	95	2.8
22	TOWNSHIP OF MAPLEWOOD	28	24	0.9
23	TOWNSHIP OF MONTCLAIR	34	55	1.6
24	TOWN OF MORRISTOWN	16	87	5.4
25	TWP OF NORTH BRUNSWICK	19	73	3.8
26	CITY OF RAHWAY	16	59	3.7
27	TOWNSHIP OF WARREN	8	9	1.1
28	TOWNSHIP OF EWING	17	122	7.2
31	BOROUGH OF HADDON HEIGHTS	6	10	1.7
34	BERKELEY HEIGHTS	8	6	0.8
35	CITY OF LINDEN	72	156	2.2
36	TOWNSHIP OF LAWERENCE	14	81	5.8
Grand Total		679	2,157	3.2

Valued as of 08/31/13



Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

Year to Date

All Workers' Compensation Claims

Count of SAfile# Policy Effective Year	Group Name	Covr		Grand Total	Lost Time Ratio
		IND	MED		
2009	CITY OF HOBOKEN	1		1	100%
	TOWNSHIP OF MONTCLAIR	1		1	100%
2009 Total		2		2	100%
2011	HOWELL TOWNSHIP		1	1	0%
	2011 Total		1	1	0%
2012	BERKELEY TOWNSHIP	2		2	100%
	BORO OF CALDWELL		2	2	0%
	BORO OF FAIR HAVEN	1		1	100%
	BORO OF NORTH PLAINFIELD	1		1	100%
	BOROUGH OF MIDDLESEX		2	2	0%
	CITY OF ENGLEWOOD	3		3	100%
	CITY OF HOBOKEN		2	2	0%
	CITY OF RAHWAY		1	1	0%
	LIVINGSTON TOWNSHIP		1	1	0%
	TOWN OF HARRISON		2	2	0%
	TOWNSHIP OF HAMILTON		1	1	0%
	TOWNSHIP OF MAPLEWOOD		1	1	0%
	TOWNSHIP OF UNION	2	3	5	40%
2012 Total		9	15	24	38%
2013	BERKELEY HEIGHTS		8	8	0%
	BERKELEY TOWNSHIP	3	26	29	10%
	BORO OF CALDWELL	1	4	5	20%
	BORO OF FAIR HAVEN		5	5	0%
	BORO OF FANWOOD	3	1	4	75%
	BORO OF HIGHLAND PARK		5	5	0%
	BORO OF NEW PROVIDENCE		7	7	0%
	BORO OF NORTH PLAINFIELD		6	6	0%
	BOROUGH OF HADDON HEIGHTS	1	5	6	17%
	BOROUGH OF KENILWORTH	3	6	9	33%
	CITY OF ENGLEWOOD	13	25	38	34%
	CITY OF HOBOKEN	10	64	74	14%
	CITY OF LINDEN	15	57	72	21%
	CITY OF RAHWAY	2	14	16	13%
	HOWELL TOWNSHIP	1	11	12	8%
	LIVINGSTON TOWNSHIP	7	26	33	21%
	TOWN OF HARRISON	2	11	13	15%
	TOWN OF MORRISTOWN	2	14	16	13%
	TOWNSHIP OF EASTAMPTON		1	1	0%
TOWNSHIP OF EWING	3	14	17	18%	
TOWNSHIP OF FREEHOLD	1	20	21	5%	

Valued as of 08/31/13



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

Count of SAfile# Policy Effective Year	Group Name	Covr		Grand Total	Lost Time Ratio
		IND	MED		
	TOWNSHIP OF HAMILTON	6	57	63	10%
	TOWNSHIP OF LAWERENCE		14	14	0%
	TOWNSHIP OF MAPLEWOOD	4	24	28	14%
	TOWNSHIP OF MONTCLAIR	12	22	34	35%
	TOWNSHIP OF MORRIS	8	15	23	35%
	TOWNSHIP OF UNION	7	52	59	12%
	TOWNSHIP OF WARREN	1	7	8	13%
	TWP OF NORTH BRUNSWICK	6	13	19	32%
	TWP OF WEST ORANGE	11	23	34	32%
2013 Total		122	557	679	18%
Grand Total		133	573	706	19%

Valued as of 08/31/13



Garden State Municipal Joint Insurance Fund

Year to Date

Open/Closed Report

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

Valued as of 08/31/13



Garden State Municipal Joint Insurance Fund

Year to Date

Open/Closed Report

Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
AL	2012	CITY OF RAHWAY	6	1		7
		HOWELL TOWNSHIP	11	2		13
		LIVINGSTON TOWNSHIP	5			5
		TOWN OF HARRISON	1	2		3
		TOWN OF MORRISTOWN	4			4
		TOWNSHIP OF BLOOMFIELD	6			6
		TOWNSHIP OF EASTAMPTON	4			4
		TOWNSHIP OF EWING	3			3
		TOWNSHIP OF FREEHOLD	10			10
		TOWNSHIP OF HAMILTON	2			2
		TOWNSHIP OF MAPLEWOOD	9	2		11
		TOWNSHIP OF MONTCLAIR	10			10
		TOWNSHIP OF MORRIS	6	2		8
		TOWNSHIP OF UNION	20			20
		TOWNSHIP OF WARREN	2			2
		TWP OF MANALAPAN	6			6
		TWP OF NORTH BRUNSWICK	12			12
		TWP OF PARSIPPANY	14	2		16
		TWP OF WEST ORANGE	9	2		11
		2012 Total			196	20
	2013	BERKELEY TOWNSHIP	5	1		6
		BORO OF CALDWELL	3	2		5
		BORO OF FAIR HAVEN	1	1		2
		BORO OF HIGHLAND PARK	3	1		4
		BORO OF NORTH PLAINFIELD	5	2		7
		BOROUGH OF HADDON HEIGHTS	1	1		2
		BOROUGH OF KENILWORTH		1		1
		CITY OF ENGLEWOOD		2		2

Valued as of 08/31/13



Garden State Municipal Joint Insurance Fund

Year to Date

Open/Closed Report

Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
AL	2013	CITY OF HOBOKEN	9	2		11
		CITY OF LINDEN	5	1		6
		CITY OF RAHWAY	2	2		4
		HOWELL TOWNSHIP	2			2
		LIVINGSTON TOWNSHIP	2	2		4
		TOWN OF MORRISTOWN	4			4
		TOWNSHIP OF BLOOMFIELD	2			2
		TOWNSHIP OF EWING		1		1
		TOWNSHIP OF FREEHOLD	6			6
		TOWNSHIP OF HAMILTON		2		2
		TOWNSHIP OF LAWERENCE	2			2
		TOWNSHIP OF MAPLEWOOD	7	1		8
		TOWNSHIP OF MONTCLAIR	8	8		16
		TOWNSHIP OF MORRIS	4	2		6
		TOWNSHIP OF UNION	8	4		12
		TOWNSHIP OF WARREN	2			2
		TWP OF NORTH BRUNSWICK	8	4		12
		TWP OF PARSIPPANY	12	5		17
		TWP OF WEST ORANGE	5	1		6
		2013 Total			106	46
AL Total			320	68		388
AP	2011	BERKELEY TOWNSHIP	1			1
		BORO OF HIGHLAND PARK	1			1
		CITY OF HOBOKEN	1			1
		CITY OF RAHWAY	2			2
		LIVINGSTON TOWNSHIP	1			1
		TOWN OF MORRISTOWN	1			1

Valued as of 08/31/13



Garden State Municipal Joint Insurance Fund

Year to Date

Open/Closed Report

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

Valued as of 08/31/13



Garden State Municipal Joint Insurance Fund

Year to Date

Open/Closed Report

Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
AP	2012	TOWNSHIP OF UNION	23			23
		TOWNSHIP OF WARREN	13			13
		TWP OF MANALAPAN	10			10
		TWP OF NORTH BRUNSWICK	25			25
		TWP OF PARSIPPANY	24	1		25
		TWP OF WEST ORANGE	28			28
		2012 Total			370	10
	2013	BERKELEY HEIGHTS	4			4
		BERKELEY TOWNSHIP	11	1		12
		BORO OF CALDWELL	6	2		8
		BORO OF FAIR HAVEN	3			3
		BORO OF HIGHLAND PARK	3			3
		BORO OF NEW PROVIDENCE	2			2
		BORO OF NORTH PLAINFIELD	7	2		9
		BOROUGH OF HADDON HEIGHTS	3			3
		BOROUGH OF KENILWORTH	3			3
		CITY OF ENGLEWOOD	2	2		4
		CITY OF HOBOKEN	11	1		12
		CITY OF LINDEN	11			11
		CITY OF RAHWAY	3	1		4
		HOWELL TOWNSHIP	3	1		4
		LIVINGSTON TOWNSHIP	5	2		7
		TOWN OF HARRISON	1			1
		TOWN OF MORRISTOWN	7			7
		TOWNSHIP OF BLOOMFIELD	1			1
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF FREEHOLD	6			6
		TOWNSHIP OF LAWERENCE	3			3

Valued as of 08/31/13



Garden State Municipal Joint Insurance Fund

Year to Date

Open/Closed Report

Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
AP	2013	TOWNSHIP OF MAPLEWOOD	8	1		9
		TOWNSHIP OF MONTCLAIR	5	6		11
		TOWNSHIP OF MORRIS	8	3		11
		TOWNSHIP OF UNION	11	7		18
		TOWNSHIP OF WARREN	5			5
		TWP OF NORTH BRUNSWICK	9	5		14
		TWP OF PARSIPPANY	17	2		19
		TWP OF WEST ORANGE	11			11
		2013 Total			170	36
AP Total			550	46		596
EP	2012	BLOOMFIELD	1			1
		BORO OF CALDWELL	1			1
		CITY OF ENGLEWOOD		2		2
		CITY OF HOBOKEN	1	2		3
		HOWELL TOWNSHIP	1	4		5
		TOWN OF MORRISTOWN		2		2
		TOWNSHIP OF HAMILTON		3		3
		TOWNSHIP OF MONTCLAIR		1		1
		TOWNSHIP OF MORRIS		1		1
		TOWNSHIP OF UNION		1		1
		TOWNSHIP OF WARREN		1		1
		TWP OF PARSIPPANY	1			1
		TWP OF WEST ORANGE		1		1
2012 Total			5	18		23
2013	2013	CITY OF ENGLEWOOD		1		1
		CITY OF HOBOKEN		2		2
		CITY OF LINDEN	1	2		3

Valued as of 08/31/13



Garden State Municipal Joint Insurance Fund

Year to Date

Open/Closed Report

Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
EP	2013	HOWELL TOWNSHIP		1		1
		LIVINGSTON TOWNSHIP		1		1
		TOWN OF MORRISTOWN	1			1
		TOWNSHIP OF HAMILTON	1	1		2
		TOWNSHIP OF MAPLEWOOD		1		1
		TOWNSHIP OF MONTCLAIR		6		6
		2013 Total			3	15
EP Total			8	33		41
GL	2002	TOWNSHIP OF UNION		1		1
		2002 Total			1	1
	2006	TOWNSHIP OF UNION	1			1
	2006 Total		1			1
	2007	TOWNSHIP OF HAMILTON		1		1
	2007 Total			1		1
	2008	CITY OF ENGLEWOOD	1			1
	2008 Total		1			1
	2009	BORO OF CALDWELL	1			1
		TWP OF MANALAPAN		1		1
	2009 Total		1	1		2
	2010	BERKELEY TOWNSHIP	1			1
		BORO OF CALDWELL	1			1
		BORO OF NORTH PLAINFIELD	1			1
		BOROUGH OF KENILWORTH	1			1
		CITY OF ENGLEWOOD	1	1		2
		CITY OF HOBOKEN	2			2
		HOWELL TOWNSHIP		1		1
		TOWNSHIP OF EWING	2		1	3

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Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
GL	2010	TOWNSHIP OF MAPLEWOOD	1			1
		TOWNSHIP OF MONTCLAIR	4	1		5
		TOWNSHIP OF MORRIS	1			1
		TOWNSHIP OF UNION		1		1
		TWP OF MANALAPAN		1		1
		TWP OF WEST ORANGE		1		1
		2010 Total			15	6
	2011	BERKELEY TOWNSHIP	1			1
		BORO OF CALDWELL	1	1		2
		BORO OF HIGHLAND PARK	2	1		3
		BOROUGH OF KENILWORTH	1	1		2
		BOROUGH OF MIDDLESEX	2			2
		CITY OF ENGLEWOOD	7			7
		CITY OF HOBOKEN	8	3	1	12
		CITY OF RAHWAY	2			2
		HOWELL TOWNSHIP	1			1
		LIVINGSTON TOWNSHIP	4			4
		TOWN OF MORRISTOWN	2	1		3
		TOWNSHIP OF EWING		1		1
		TOWNSHIP OF FREEHOLD	6	1		7
		TOWNSHIP OF MAPLEWOOD	3			3
		TOWNSHIP OF MONTCLAIR	10		1	11
		TOWNSHIP OF UNION	13	2		15
		TOWNSHIP OF WARREN	1			1
		TWP OF MANALAPAN	7	1	1	9
		TWP OF NORTH BRUNSWICK	3	1		4
		TWP OF WEST ORANGE	21		1	22
2011 Total			95	13	4	112

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Count of SAfile#	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
Type	Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
GL	2012	BERKELEY TOWNSHIP	6	1		7
		BORO OF CALDWELL	13	2		15
		BORO OF FAIR HAVEN	1			1
		BORO OF FANWOOD	5			5
		BORO OF HIGHLAND PARK	19			19
		BORO OF NORTH PLAINFIELD	10		1	11
		BOROUGH OF HADDON HEIGHTS	4			4
		BOROUGH OF KENILWORTH	8			8
		BOROUGH OF MIDDLESEX	3			3
		CITY OF ENGLEWOOD	28	5		33
		CITY OF HOBOKEN	49	8	1	58
		CITY OF RAHWAY	25	5		30
		HOWELL TOWNSHIP	16	5		21
		LIVINGSTON TOWNSHIP	40	2		42
		TOWN OF HARRISON	5			5
		TOWN OF MORRISTOWN	21	1		22
		TOWNSHIP OF BLOOMFIELD	19	5		24
		TOWNSHIP OF EASTAMPTON	2			2
		TOWNSHIP OF EWING	9	2		11
		TOWNSHIP OF FREEHOLD	20	1		21
		TOWNSHIP OF HAMILTON	9	1		10
		TOWNSHIP OF MAPLEWOOD	16	3		19
		TOWNSHIP OF MONTCLAIR	44	2		46
		TOWNSHIP OF MORRIS	8			8
		TOWNSHIP OF UNION	34	2		36
		TOWNSHIP OF WARREN	7			7
		TWP OF MANALAPAN	9	2		11
		TWP OF NORTH BRUNSWICK	24			24

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Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
GL	2012	TWP OF PARSIPPANY	26	2		28
		TWP OF WEST ORANGE	33	2	1	36
2012 Total			513	51	3	567
	2013	BERKELEY HEIGHTS	5			5
		BERKELEY TOWNSHIP	2			2
		BORO OF CALDWELL	6	3	1	10
		BORO OF FANWOOD		2		2
		BORO OF HIGHLAND PARK	2	2		4
		BOROUGH OF HADDON HEIGHTS	5	2		7
		BOROUGH OF KENILWORTH	3	1		4
		CITY OF ENGLEWOOD	8	4		12
		CITY OF HOBOKEN	11	7		18
		CITY OF LINDEN	10	3		13
		CITY OF RAHWAY	12	4		16
		HOWELL TOWNSHIP	10	2		12
		LIVINGSTON TOWNSHIP	10	11	1	22
		TOWN OF HARRISON	3	2		5
		TOWN OF MORRISTOWN	2	3		5
		TOWNSHIP OF BLOOMFIELD	6	5		11
		TOWNSHIP OF EASTAMPTON	1			1
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF FREEHOLD	5			5
		TOWNSHIP OF HAMILTON	7	3		10
		TOWNSHIP OF LAWERENCE	4	6		10
		TOWNSHIP OF MAPLEWOOD	4	3		7
		TOWNSHIP OF MONTCLAIR	13	8		21
		TOWNSHIP OF MORRIS	1	2		3
		TOWNSHIP OF UNION	6	6		12

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Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
GL	2013	TOWNSHIP OF WARREN	2			2
		TWP OF NORTH BRUNSWICK	8	3		11
		TWP OF PARSIPPANY	17	5		22
		TWP OF WEST ORANGE	5	3		8
2013 Total			169	90	2	261
GL Total			795	163	10	968
PO	2012	BERKELEY TOWNSHIP	1			1
		BORO OF CALDWELL	2			2
		BORO OF FANWOOD	1			1
		BORO OF HIGHLAND PARK	2			2
		BORO OF NORTH PLAINFIELD	1	1		2
		BOROUGH OF HADDON HEIGHTS	1			1
		BOROUGH OF KENILWORTH	1			1
		BOROUGH OF MIDDLESEX	1			1
		CITY OF ENGLEWOOD	1			1
		CITY OF HOBOKEN	18			18
		CITY OF RAHWAY		1		1
		TOWN OF MORRISTOWN	1			1
		TOWNSHIP OF MAPLEWOOD	1			1
		TOWNSHIP OF MONTCLAIR	2			2
		TOWNSHIP OF MORRIS	1	1		2
		TOWNSHIP OF UNION	3			3
		TOWNSHIP OF WARREN	1			1
TWP OF PARSIPPANY	2			1	3	
TWP OF WEST ORANGE	1				1	
2012 Total			41	3	1	45
2013		BERKELEY HEIGHTS	2			2

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Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
PO	2013	BERKELEY TOWNSHIP	1			1
		BORO OF CALDWELL	1			1
		BORO OF FANWOOD	1			1
		BORO OF NORTH PLAINFIELD	1			1
		BOROUGH OF MIDDLESEX	1			1
		CITY OF ENGLEWOOD		1		1
		CITY OF HOBOKEN	7	4		11
		CITY OF LINDEN		1		1
		CITY OF RAHWAY	1			1
		HOWELL TOWNSHIP	1			1
		TOWN OF MORRISTOWN	2			2
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF MONTCLAIR	2	1		3
		TOWNSHIP OF MORRIS	1			1
		TWP OF MANALAPAN	1			1
		TWP OF PARSIPPANY	2			2
2013 Total			25	7		32
PO Total			66	10	1	77
PR	2011	CITY OF RAHWAY	3			3
		LIVINGSTON TOWNSHIP	4			4
		TOWN OF HARRISON	1			1
		TWP OF NORTH BRUNSWICK	1			1
2011 Total			9			9
	2012	BERKELEY TOWNSHIP	32			32
		BORO OF CALDWELL	5			5
		BORO OF FAIR HAVEN	11			11
		BORO OF FANWOOD	2			2

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Type	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
PR	2012	BORO OF HIGHLAND PARK	7			7
		BORO OF NORTH PLAINFIELD	4			4
		BOROUGH OF HADDON HEIGHTS	3			3
		BOROUGH OF KENILWORTH	1			1
		BOROUGH OF MIDDLESEX	12			12
		CITY OF ENGLEWOOD	7	2		9
		CITY OF HOBOKEN	13	11	1	25
		CITY OF RAHWAY	15	14		29
		HOWELL TOWNSHIP	2	1		3
		LIVINGSTON TOWNSHIP	3			3
		TOWN OF HARRISON	8	1		9
		TOWN OF MORRISTOWN	1			1
		TOWNSHIP OF EASTAMPTON	1			1
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF FREEHOLD	5			5
		TOWNSHIP OF MAPLEWOOD	2			2
		TOWNSHIP OF MONTCLAIR	4			4
		TOWNSHIP OF MORRIS	5			5
		TOWNSHIP OF UNION	3			3
		TOWNSHIP OF WARREN	5			5
		TWP OF MANALAPAN	4			4
		TWP OF NORTH BRUNSWICK	18			18
TWP OF PARSIPPANY	12	3		15		
TWP OF WEST ORANGE	1			1		
2012 Total			187	32	1	220
	2013	BERKELEY HEIGHTS	3	2		5
		BERKELEY TOWNSHIP	2			2
		BORO OF CALDWELL	3			3

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Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
PR	2013	BORO OF HIGHLAND PARK	1			1
		BORO OF NEW PROVIDENCE	1			1
		BOROUGH OF HADDON HEIGHTS	2			2
		CITY OF ENGLEWOOD	6	2		8
		CITY OF LINDEN	1	2		3
		CITY OF RAHWAY	2	2		4
		LIVINGSTON TOWNSHIP	2	2		4
		TOWN OF MORRISTOWN			2	2
		TOWNSHIP OF FREEHOLD			1	1
		TOWNSHIP OF LAWERENCE			1	1
		TOWNSHIP OF MORRIS	2			2
		TWP OF NORTH BRUNSWICK	2			2
		TWP OF PARSIPPANY	4			4
		TWP OF WEST ORANGE	1			1
2013 Total			32	14		46
PR Total			228	46	1	275
WC	2006	BERKELEY TOWNSHIP		1		1
		CITY OF RAHWAY		1		1
2006 Total				2		2
	2009	CITY OF HOBOKEN		1		1
		TOWNSHIP OF MONTCLAIR		1		1
2009 Total				2		2
	2010	BORO OF CALDWELL		1		1
		CITY OF HOBOKEN	1	4		5
		TOWNSHIP OF FREEHOLD		1		1
2010 Total			1	6		7
	2011	CITY OF ENGLEWOOD	1			1

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Count of SAfile#	Policy Effective Year	Group Name	Status			Grand Total
			CLOSED	OPEN	REOPEN	
Type	Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
WC	2011	CITY OF HOBOKEN		3		3
		HOWELL TOWNSHIP		1		1
		LIVINGSTON TOWNSHIP	2			2
		TOWNSHIP OF EWING	1			1
		TOWNSHIP OF MONTCLAIR		1		1
		TOWNSHIP OF UNION	1			1
		TWP OF NORTH BRUNSWICK		1		1
2011 Total			5	6		11
	2012	BERKELEY TOWNSHIP	30	14	2	46
		BORO OF CALDWELL	12	2		14
		BORO OF FAIR HAVEN	4	1	1	6
		BORO OF FANWOOD	2	2	1	5
		BORO OF HIGHLAND PARK	13	1	1	15
		BORO OF NEW PROVIDENCE	7	2		9
		BORO OF NORTH PLAINFIELD	18	2	1	21
		BOROUGH OF HADDON HEIGHTS	6			6
		BOROUGH OF KENILWORTH	4		1	5
		BOROUGH OF MIDDLESEX	12	3		15
		CITY OF ENGLEWOOD	52	17	3	72
		CITY OF HOBOKEN	70	23	6	99
		CITY OF RAHWAY	28	1		29
		HOWELL TOWNSHIP	20	6	4	30
		LIVINGSTON TOWNSHIP	33	12	2	47
		TOWN OF HARRISON	17		2	19
		TOWN OF MORRISTOWN	34	3		37
		TOWNSHIP OF EASTAMPTON	4	1		5
		TOWNSHIP OF EWING	47	5		52
		TOWNSHIP OF FREEHOLD	18	3		21

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Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
WC	2012	TOWNSHIP OF HAMILTON	114	19	2	135
		TOWNSHIP OF MAPLEWOOD	26	3		29
		TOWNSHIP OF MONTCLAIR	53	10	2	65
		TOWNSHIP OF MORRIS	22	2	2	26
		TOWNSHIP OF UNION	54	6	2	62
		TOWNSHIP OF WARREN	12			12
		TWP OF MANALAPAN	13	3		16
		TWP OF NORTH BRUNSWICK	40	5	1	46
		TWP OF WEST ORANGE	30	5	1	36
2012 Total			795	151	34	980
	2013	BERKELEY HEIGHTS	2	6		8
		BERKELEY TOWNSHIP	11	17	1	29
		BORO OF CALDWELL	3	2		5
		BORO OF FAIR HAVEN	3	2		5
		BORO OF FANWOOD		4		4
		BORO OF HIGHLAND PARK	3	2		5
		BORO OF NEW PROVIDENCE	4	3		7
		BORO OF NORTH PLAINFIELD	4	2		6
		BOROUGH OF HADDON HEIGHTS	2	4		6
		BOROUGH OF KENILWORTH		9		9
		CITY OF ENGLEWOOD	15	23		38
		CITY OF HOBOKEN	21	52	1	74
		CITY OF LINDEN	25	46	1	72
		CITY OF RAHWAY	5	11		16
		HOWELL TOWNSHIP	7	5		12
		LIVINGSTON TOWNSHIP	11	20	2	33
		TOWN OF HARRISON	5	8		13
TOWN OF MORRISTOWN	5	11		16		

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Count of SAfile#		Status				
Type	Policy Effective Year	Group Name	CLOSED	OPEN	REOPEN	Grand Total
WC	2013	TOWNSHIP OF EASTAMPTON	0	1	0	1
		TOWNSHIP OF EWING	4	12	1	17
		TOWNSHIP OF FREEHOLD	9	11	1	21
		TOWNSHIP OF HAMILTON	29	33	1	63
		TOWNSHIP OF LAWERENCE	5	9	0	14
		TOWNSHIP OF MAPLEWOOD	13	15	0	28
		TOWNSHIP OF MONTCLAIR	13	21	0	34
		TOWNSHIP OF MORRIS	8	14	1	23
		TOWNSHIP OF UNION	26	33	0	59
		TOWNSHIP OF WARREN	4	4	0	8
		TWP OF NORTH BRUNSWICK	12	5	2	19
		TWP OF WEST ORANGE	13	20	1	34
		2013 Total		262	405	12
WC Total			1,063	572	46	1,681
Grand Total			3,030	938	58	4,026

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Garden State Municipal Joint Insurance Fund
Payments by Coverage

Payment Detail Coverage Summary	Group Name	Pmt Types					Grand Total
		Expense	Indemnity	Legal	Medical	Recovery	
Automobile Liability	BORO OF CALDWELL	\$ 111.00					\$ 111.00
	BORO OF HIGHLAND PARK	\$ 482.15					\$ 482.15
	CITY OF RAHWAY		\$ 500.00				\$ 500.00
	LIVINGSTON TOWNSHIP		\$ 1,000.00				\$ 1,000.00
	TOWNSHIP OF BLOOMFIELD		\$ -				\$ -
	TOWNSHIP OF MAPLEWOOD		\$ 500.00				\$ 500.00
	TWP OF PARSIPPANY	\$ 535.85	\$ 236.71				\$ 772.56
Automobile Liability Total		\$ 1,129.00	\$ 2,236.71				\$ 3,365.71
Automobile Physical Damage	BERKELEY TOWNSHIP	\$ 162.00	\$ 14,019.10				\$ 14,181.10
	BORO OF CALDWELL	\$ 450.00	\$ 27,020.19				\$ 27,470.19
	CITY OF ENGLEWOOD		\$ 1,000.00			\$ (8,823.49)	\$ (7,823.49)
	CITY OF HOBOKEN					\$ (2,365.41)	\$ (2,365.41)
	CITY OF RAHWAY	\$ 99.00	\$ 440.85				\$ 539.85
	LIVINGSTON TOWNSHIP		\$ 1,000.00			\$ (2,261.36)	\$ (1,261.36)
	TOWN OF HARRISON		\$ 1,000.00				\$ 1,000.00
	TOWNSHIP OF HAMILTON	\$ 180.00	\$ 15,271.48				\$ 15,451.48
	TOWNSHIP OF MONTCLAIR		\$ 1,000.00			\$ (2,448.72)	\$ (1,448.72)
	TOWNSHIP OF MORRIS	\$ 50.00	\$ 1,545.86				\$ 1,595.86
	TOWNSHIP OF UNION	\$ 319.00	\$ 5,430.54				\$ 5,749.54
	TOWNSHIP OF WARREN	\$ 108.00	\$ 49.70				\$ 157.70
	TWP OF NORTH BRUNSWICK	\$ 35.00	\$ 1,024.41			\$ (1,024.41)	\$ 35.00
	TWP OF PARSIPPANY	\$ 85.00	\$ 2,430.22				\$ 2,515.22
TWP OF WEST ORANGE	\$ 60.00	\$ 4,804.96				\$ 4,864.96	
Automobile Physical Damage Total		\$ 1,548.00	\$ 76,037.31		\$ (16,923.39)		\$ 60,661.92
Employers Practices Liability	CITY OF ENGLEWOOD	\$ 2,062.20		\$ 3,110.17			\$ 5,172.37
	CITY OF HOBOKEN	\$ 20.10		\$ 1,005.00			\$ 1,025.10
	HOWELL TOWNSHIP	\$ 341.25		\$ 25,847.50			\$ 26,188.75
	TOWN OF MORRISTOWN	\$ 90.18		\$ 7,736.00			\$ 7,826.18
	TOWNSHIP OF HAMILTON	\$ 175.30		\$ 15,083.00			\$ 15,258.30
	TOWNSHIP OF MONTCLAIR	\$ 150.58	\$ 25,000.00	\$ 7,503.00			\$ 32,653.58
	TOWNSHIP OF UNION	\$ 390.88		\$ 19,543.81			\$ 19,934.69
	TOWNSHIP OF WARREN			\$ 8,821.85			\$ 8,821.85
Employers Practices Liability Total		\$ 3,230.49	\$ 25,000.00	\$ 88,650.33			\$ 116,880.82
General Liability	BORO OF CALDWELL		\$ 150.00				\$ 150.00
	CITY OF ENGLEWOOD	\$ (82.60)		\$ 870.00			\$ 787.40
	CITY OF HOBOKEN	\$ 579.77		\$ 13,124.50			\$ 13,704.27
	CITY OF RAHWAY	\$ 1,541.20	\$ 537.35				\$ 2,078.55
	HOWELL TOWNSHIP		\$ 174.20				\$ 174.20
	LIVINGSTON TOWNSHIP	\$ 987.95	\$ 450.72				\$ 1,438.67
	TOWN OF HARRISON	\$ 319.95					\$ 319.95
	TOWNSHIP OF BLOOMFIELD	\$ 871.30					\$ 871.30
	TOWNSHIP OF EWING	\$ 96.47		\$ 6,158.50			\$ 6,254.97
	TOWNSHIP OF HAMILTON	\$ 13,120.71		\$ 6,518.70			\$ 19,639.41

**Garden State Municipal Joint Insurance Fund
Payments by Coverage**

Payment Detail Coverage Summary	Group Name	Pmt Types					Grand Total
		Expense	Indemnity	Legal	Medical	Recovery	
General Liability	TOWNSHIP OF LAWERENCE	\$ 298.68					\$ 298.68
	TOWNSHIP OF MAPLEWOOD	\$ 363.35					\$ 363.35
	TOWNSHIP OF MONTCLAIR	\$ 1,071.85	\$ 909.50				\$ 1,981.35
	TOWNSHIP OF UNION	\$ 167.20		\$ 7,895.00			\$ 8,062.20
	TOWNSHIP OF WARREN		\$ 500.00				\$ 500.00
	TWP OF MANALAPAN	\$ 135.50					\$ 135.50
	TWP OF PARSIPPANY	\$ 264.60					\$ 264.60
	TWP OF WEST ORANGE	\$ 269.14		\$ 12,237.00			\$ 12,506.14
General Liability Total		\$ 20,005.07	\$ 2,721.77	\$ 46,803.70			\$ 69,530.54
Property	BERKELEY HEIGHTS		\$ 4,710.00				\$ 4,710.00
	BORO OF NEW PROVIDENCE		\$ 1,422.46				\$ 1,422.46
	CITY OF ENGLEWOOD		\$ 1,233.75			\$ (14,260.37)	\$ (13,026.62)
	CITY OF RAHWAY		\$ 1,100.00				\$ 1,100.00
	TOWN OF HARRISON		\$ 28,588.25				\$ 28,588.25
	TOWNSHIP OF LAWERENCE		\$ 4,475.00				\$ 4,475.00
	TWP OF NORTH BRUNSWICK		\$ 19,518.75				\$ 19,518.75
	TWP OF PARSIPPANY		\$ 30,709.00			\$ (5,000.00)	\$ 25,709.00
Property Total			\$ 91,757.21		\$ (19,260.37)		\$ 72,496.84
Public Officials Liability	BORO OF NORTH PLAINFIELD	\$ 950.00					\$ 950.00
	CITY OF HOBOKEN	\$ 1,178.92		\$ 11,235.00			\$ 12,413.92
	TWP OF PARSIPPANY			\$ 11,925.00			\$ 11,925.00
Public Officials Liability Total		\$ 2,128.92		\$ 23,160.00			\$ 25,288.92
Workers' Compensation	BERKELEY HEIGHTS	\$ 189.92	\$ 119.06		\$ 2,535.00		\$ 2,843.98
	BERKELEY TOWNSHIP	\$ 1,041.03	\$ 10,128.24		\$ 7,274.37		\$ 18,443.64
	BORO OF CALDWELL	\$ 2,075.92	\$ 7,904.16		\$ 1,372.97		\$ 11,353.05
	BORO OF FAIR HAVEN	\$ 101.89			\$ 367.17		\$ 469.06
	BORO OF FANWOOD	\$ 42.40	\$ 2,200.00				\$ 2,242.40
	BORO OF HIGHLAND PARK	\$ 12.70			\$ 1,000.00		\$ 1,012.70
	BORO OF NEW PROVIDENCE	\$ 15.23		\$ 126.60	\$ 144.95		\$ 286.78
	BORO OF NORTH PLAINFIELD	\$ 94.60			\$ 84.27		\$ 178.87
	BOROUGH OF HADDON HEIGHTS	\$ 383.66	\$ 5,735.82		\$ 4,397.86		\$ 10,517.34
	BOROUGH OF KENILWORTH	\$ 1,315.25	\$ 639.66		\$ 2,398.88		\$ 4,353.79
	BOROUGH OF MIDDLESEX	\$ 422.95	\$ 22,337.95		\$ 1,024.06		\$ 23,784.96
	CITY OF ENGLEWOOD	\$ 3,042.03	\$ 22,166.77	\$ 565.50	\$ 6,613.28		\$ 32,387.58
	CITY OF HOBOKEN	\$ 2,139.42	\$ 25,992.29	\$ 1,429.50	\$ 17,934.45		\$ 47,495.66
	CITY OF LINDEN	\$ 1,571.03	\$ 15,561.63	\$ 435.00	\$ 20,565.18		\$ 38,132.84
	CITY OF RAHWAY	\$ 165.45		\$ 861.00	\$ 994.74		\$ 2,021.19
	HOWELL TOWNSHIP	\$ 647.39	\$ 15,962.60		\$ 6,111.51		\$ 22,721.50
	LIVINGSTON TOWNSHIP	\$ 2,871.31	\$ 10,532.33	\$ (1,155.00)	\$ 6,858.97		\$ 19,107.61
	TOWN OF HARRISON	\$ 415.19	\$ 8,954.12		\$ 4,708.31		\$ 14,077.62
	TOWN OF MORRISTOWN	\$ 1,496.89	\$ 2,596.26		\$ 4,093.80		\$ 8,186.95
	TOWNSHIP OF EASTAMPTON	\$ 10.95					\$ 10.95
TOWNSHIP OF EWING	\$ 819.09	\$ 5,750.62	\$ 357.00	\$ 12,335.44		\$ 19,262.15	

Garden State Municipal Joint Insurance Fund
Payments by Coverage

Payment Detail Coverage Summary	Group Name	Pmt Types					Grand Total
		Expense	Indemnity	Legal	Medical	Recovery	
	TOWNSHIP OF FREEHOLD	\$ 285.03	\$ 1,305.63		\$ 2,239.19		\$ 3,829.85
	TOWNSHIP OF HAMILTON	\$ 2,264.10	\$ 12,810.22		\$ 8,413.44		\$ 23,487.76
	TOWNSHIP OF LAWERENCE	\$ 437.85	\$ 375.00		\$ 7,961.15		\$ 8,774.00
	TOWNSHIP OF MAPLEWOOD	\$ 840.13	\$ 7,341.60		\$ 12,836.90		\$ 21,018.63
	TOWNSHIP OF MONTCLAIR	\$ 1,975.03	\$ 4,788.99	\$ 1,395.00	\$ 5,454.96		\$ 13,613.98
	TOWNSHIP OF MORRIS	\$ 922.67	\$ 11,388.84		\$ 16,584.11		\$ 28,895.62
	TOWNSHIP OF UNION	\$ 1,580.25	\$ 3,884.61	\$ 1,020.00	\$ 22,646.86		\$ 29,131.72
	TOWNSHIP OF WARREN	\$ 28.90			\$ 506.92		\$ 535.82
	TWP OF MANALAPAN				\$ 1,175.00		\$ 1,175.00
	TWP OF NORTH BRUNSWICK	\$ 1,336.06	\$ 14,944.22		\$ 3,164.31		\$ 19,444.59
	TWP OF WEST ORANGE	\$ 1,442.37	\$ 14,154.03		\$ 10,029.47		\$ 25,625.87
Workers' Compensation Total		\$ 29,986.69	\$ 227,574.65	\$ 5,034.60	\$ 191,827.52		\$ 454,423.46
Grand Total		\$ 58,028.17	\$ 425,327.65	\$ 163,648.63	\$ 191,827.52	\$ (36,183.76)	\$ 802,648.21



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

Type	Policy Effective Year	Count of SAfile#	Sum of Open	
			Claims	Sum of TotIncurred
AL	2010	2	0	\$ -
	2011	18	2	\$ 7,576.66
	2012	216	20	\$ 228,818.75
	2013	152	46	\$ 96,743.10
AL Total		388	68	\$ 333,138.51
AP	2011	10	0	\$ 30,704.88
	2012	380	10	\$ 2,730,549.71
	2013	206	36	\$ 359,087.61
AP Total		596	46	\$ 3,120,342.20
EP	2012	23	18	\$ 1,657,923.00
	2013	18	15	\$ 557,000.00
EP Total		41	33	\$ 2,214,923.00
GL	2002	1	1	\$ 2,500.00
	2006	1	0	\$ 133.90
	2007	1	1	\$ 260,415.00
	2008	1	0	\$ -
	2009	2	1	\$ 34,500.00
	2010	22	7	\$ 422,360.50
	2011	112	17	\$ 663,335.48
	2012	567	54	\$ 1,097,945.61
	2013	261	92	\$ 368,829.26
	GL Total		968	173
PO	2012	45	4	\$ 288,480.72
	2013	32	7	\$ 183,600.00
PO Total		77	11	\$ 472,080.72
PR	2011	9	0	\$ 9,819.11
	2012	220	33	\$ 5,665,484.64
	2013	46	14	\$ 147,583.71
PR Total		275	47	\$ 5,822,887.46
WC	2006	2	2	\$ 17,019.55
	2009	2	2	\$ 27,610.00
	2010	7	6	\$ 107,551.23
	2011	11	6	\$ 139,714.22
	2012	980	185	\$ 8,865,561.83
2013	679	417	\$ 3,669,394.03	
WC Total		1,681	618	\$ 12,826,850.86
Grand Total		4,026	996	\$ 27,640,242.50

Valued as of 08/31/13



Garden State Municipal Joint Insurance Fund
Report to Emp/Ins VS. Report to TPA
All Workers' Compensation Claims Reported

Group	Group Name	Count of SAfile#	Sum of DOL vs. Report to Employer/Insured	Average of DOL vs. Report to Employer/Insured
1	BERKELEY TOWNSHIP	29	75	2.6
2	TOWNSHIP OF EASTAMPTON	1	-	0.0
3	BORO OF FAIR HAVEN	5	2	0.4
4	TOWNSHIP OF FREEHOLD	21	2	0.1
5	TOWN OF HARRISON	13	2	0.2
6	CITY OF HOBOKEN	74	44	0.6
7	BOROUGH OF KENILWORTH	9	5	0.6
10	TOWNSHIP OF MORRIS	23	4	0.2
11	BORO OF NEW PROVIDENCE	7	1	0.1
12	BORO OF NORTH PLAINFIELD	6	1	0.2
13	BORO OF CALDWELL	5	5	1.0
14	CITY OF ENGLEWOOD	38	16	0.4
15	BORO OF FANWOOD	4	3	0.8
16	TOWNSHIP OF HAMILTON	63	93	1.5
17	BORO OF HIGHLAND PARK	5	4	0.8
18	HOWELL TOWNSHIP	12	6	0.5
19	LIVINGSTON TOWNSHIP	33	43	1.3
20	TOWNSHIP OF UNION	59	15	0.3
21	TWP OF WEST ORANGE	34	44	1.3
22	TOWNSHIP OF MAPLEWOOD	28	62	2.2
23	TOWNSHIP OF MONTCLAIR	34	66	1.9
24	TOWN OF MORRISTOWN	16	3	0.2
25	TWP OF NORTH BRUNSWICK	19	22	1.2
26	CITY OF RAHWAY	16	5	0.3
27	TOWNSHIP OF WARREN	8	1	0.1
28	TOWNSHIP OF EWING	17	1	0.1
31	BOROUGH OF HADDON HEIGHTS	6	20	3.3
34	BERKELEY HEIGHTS	8	48	6.0
35	CITY OF LINDEN	72	364	5.1
36	TOWNSHIP OF LAWERENCE	14	4	0.3
Grand Total		679	961	1.4

Valued as of 08/31/2013



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

Group	Group Name	Count of SAfile#	Sum of Report to Employer/Insured vs. Report to Tpa	Average of Report to Employer/Insured vs. Report to Tpa
1	BERKELEY TOWNSHIP	29	53	1.8
2	TOWNSHIP OF EASTAMPTON	1	26	26.0
3	BORO OF FAIR HAVEN	5	22	4.4
4	TOWNSHIP OF FREEHOLD	21	33	1.6
5	TOWN OF HARRISON	13	13	1.0
6	CITY OF HOBOKEN	74	697	9.4
7	BOROUGH OF KENILWORTH	9	26	2.9
10	TOWNSHIP OF MORRIS	23	24	1.0
11	BORO OF NEW PROVIDENCE	7	13	1.9
12	BORO OF NORTH PLAINFIELD	6	0	0.0
13	BORO OF CALDWELL	5	9	1.8
14	CITY OF ENGLEWOOD	38	36	0.9
15	BORO OF FANWOOD	4	7	1.8
16	TOWNSHIP OF HAMILTON	63	49	0.8
17	BORO OF HIGHLAND PARK	5	12	2.4
18	HOWELL TOWNSHIP	12	8	0.7
19	LIVINGSTON TOWNSHIP	33	28	0.8
20	TOWNSHIP OF UNION	59	324	5.5
21	TWP OF WEST ORANGE	34	95	2.8
22	TOWNSHIP OF MAPLEWOOD	28	24	0.9
23	TOWNSHIP OF MONTCLAIR	34	55	1.6
24	TOWN OF MORRISTOWN	16	87	5.4
25	TWP OF NORTH BRUNSWICK	19	73	3.8
26	CITY OF RAHWAY	16	59	3.7
27	TOWNSHIP OF WARREN	8	9	1.1
28	TOWNSHIP OF EWING	17	122	7.2
31	BOROUGH OF HADDON HEIGHTS	6	10	1.7
34	BERKELEY HEIGHTS	8	6	0.8
35	CITY OF LINDEN	72	156	2.2
36	TOWNSHIP OF LAWERENCE	14	81	5.8
Grand Total		679	2,157	3.2

Valued as of 08/31/13

Garden State Muni Joint Insurance Fund

MONTHLY INVESTMENT REPORT

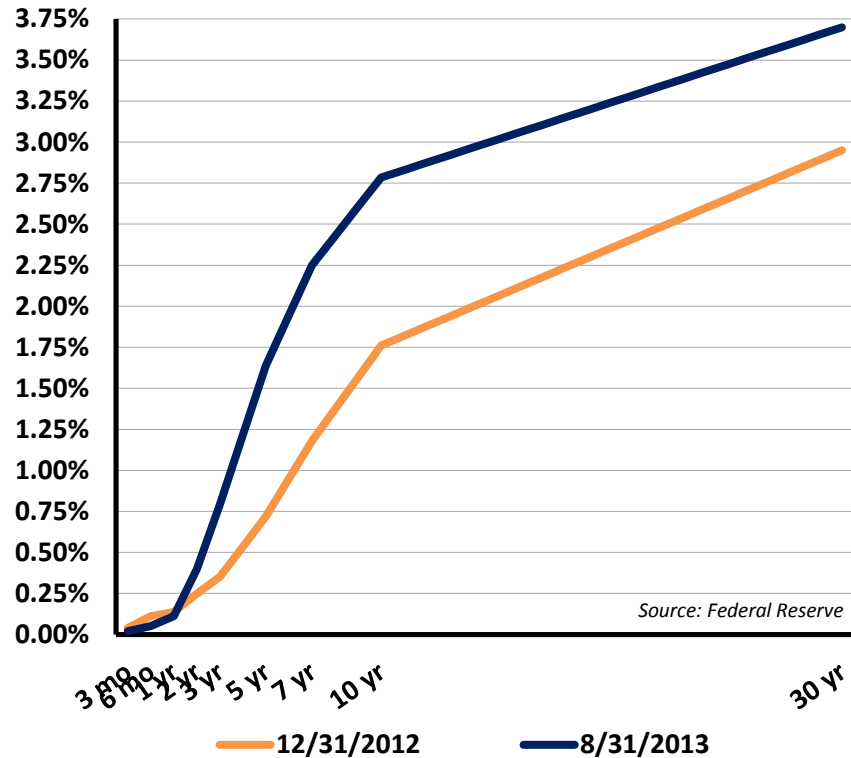
AS OF 8/31/2013



Prime Advisors, Inc.

Treasury Yield Curves and 10 Year Treasury Yield

Treasury Yield Curves



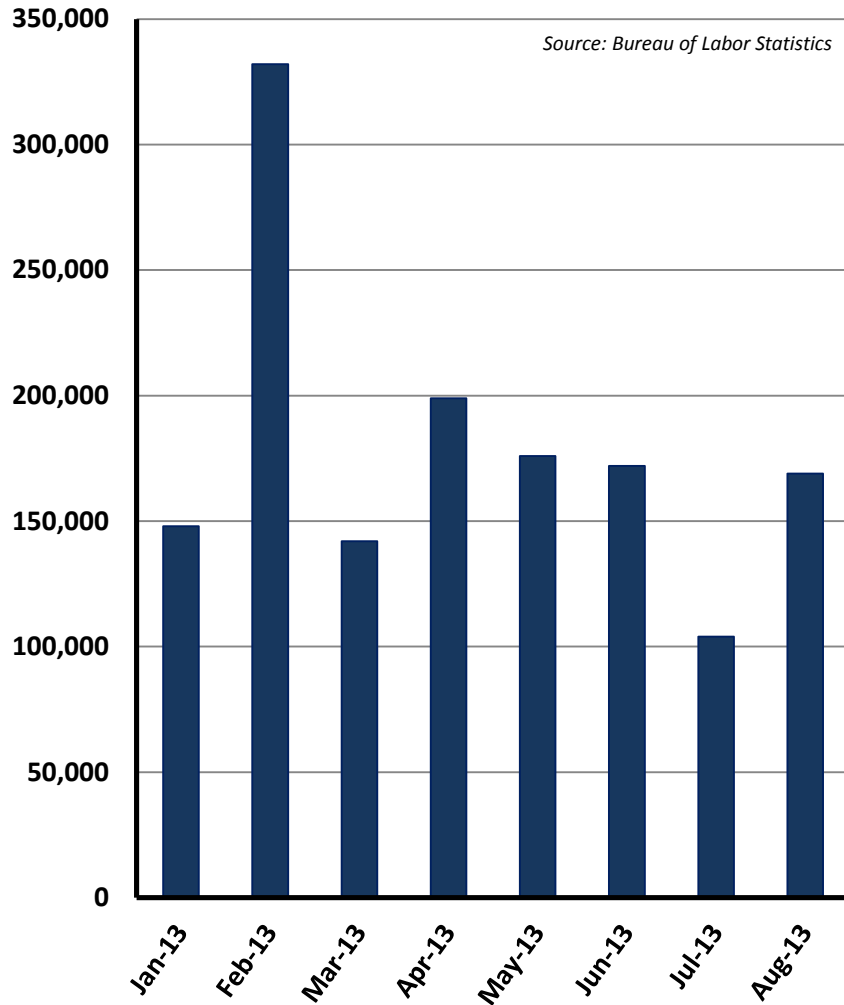
10 Year Treasury Yield



US Treasury Yields		
	12/31/2012	8/31/2013
3 Month	0.04%	0.02%
2 Year	0.25%	0.40%
10 Year	1.76%	2.78%
30 Year	2.95%	3.70%

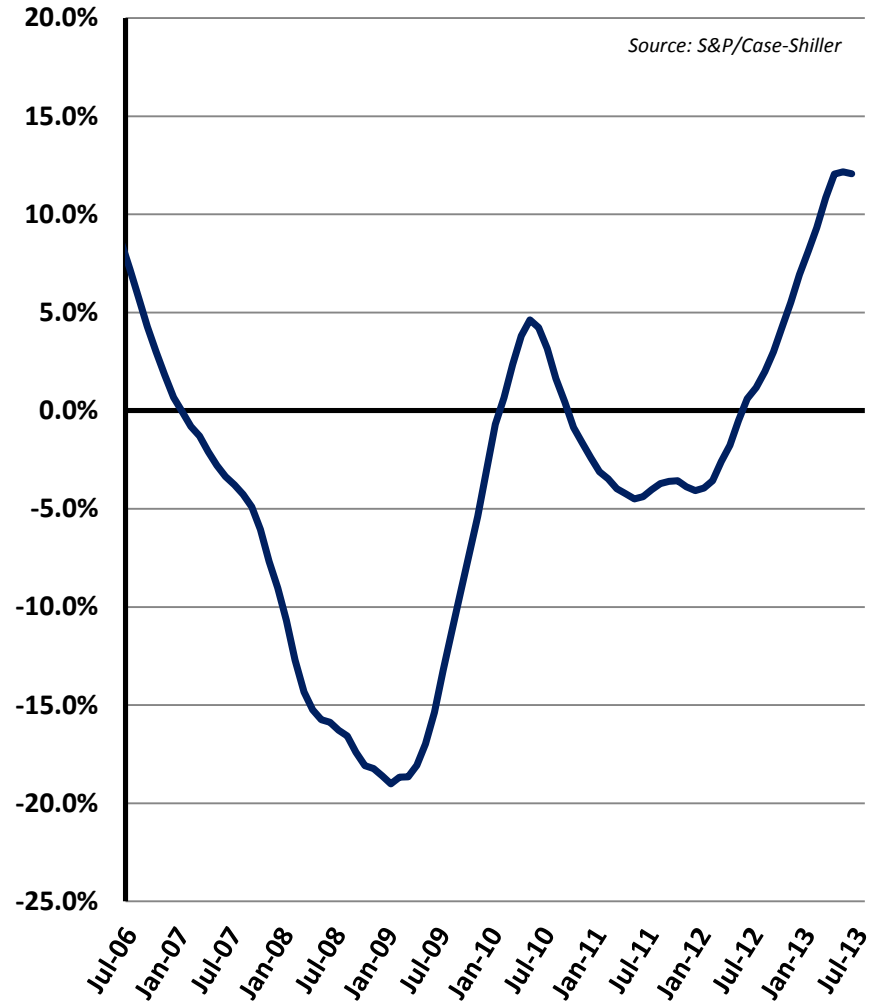
Employment and Housing

Change in Nonfarm Payrolls



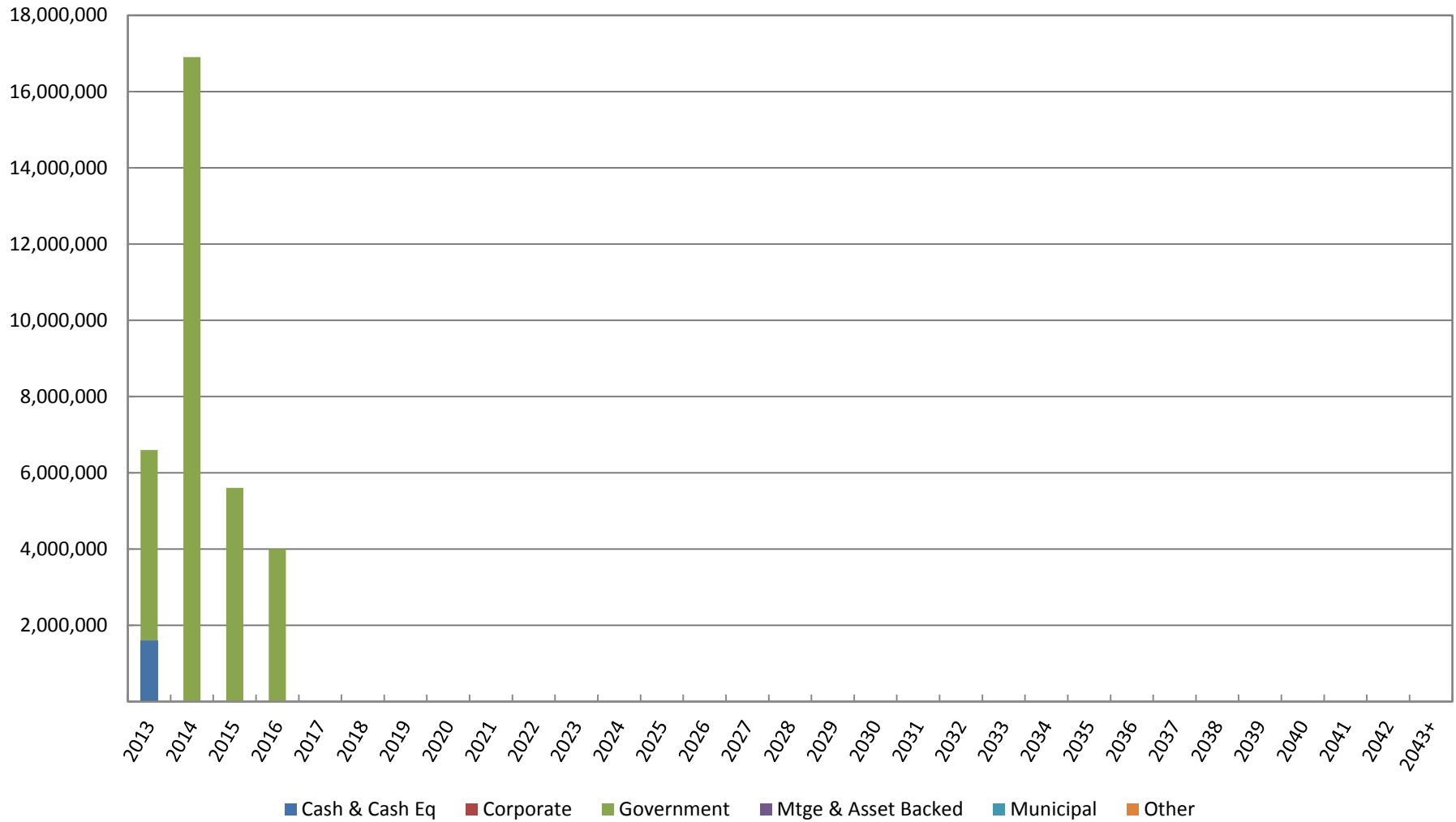
■ US Employees on Nonfarm Payrolls Total MoM Net Change

S&P/Case Shiller Home Price Index



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

Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	09/30/2012	12/31/2012	03/31/2013	06/30/2013	08/31/2013
Treasury Yields					
2 yr Treasury Yield	0.24%	0.25%	0.25%	0.36%	0.39%
5 yr Treasury Yield	0.63%	0.72%	0.78%	1.39%	1.58%
10 yr Treasury Yield	1.64%	1.75%	1.86%	2.48%	2.75%
Book Statistics					
Tax-Equivalent Book Yield	0.16%	0.18%	0.19%	0.20%	0.28%
Book Value (\$)	22,083,210	22,095,140	23,097,550	28,115,792	33,117,091
Projected Tax-Equivalent Income, next 12 months (\$)	35,595	38,802	42,751	54,881	93,176
Unrealized Gains/(Losses) (\$)	823	4,340	6,292	1,897	7,596
YTD Realized Gains/(Losses) (\$)	141,406	141,406	0	0	0
Portfolio Risk Statistics					
Effective Duration	0.62	0.58	0.64	0.80	1.10
Convexity	0.01	0.01	0.01	0.01	0.02
Weighted Average Life	0.61	0.57	0.63	0.80	1.11
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	93%	93%	93%	94%	95%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	7%	7%	7%	6%	5%

Performance

**Tax-Equivalent Total Return
as of 08/31/2013
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Previous Month	-0.02%	0.01%	-0.03%
Quarter to Date	0.04%	0.07%	-0.03%
Year to Date	0.13%	0.17%	-0.04%
Since Inception	2.05%	1.59%	0.46%

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
07/10/2013	912828VH0	US TREASURY N/B	Treasury	AA+	Aaa	0.375	06/30/2015	N/A	100.01	750,061	0.37	0.37
07/10/2013	912828VL1	US TREASURY N/B	Treasury	AA+	Aaa	0.625	07/15/2016	N/A	99.72	747,864	0.72	0.72
08/07/2013	912828VN7	US TREASURY N/B	Treasury	AA+	Aaa	0.250	07/31/2015	N/A	99.89	749,212	0.30	0.30
08/07/2013	912828VR8	US TREASURY N/B	Treasury	AA+	Aaa	0.625	08/15/2016	N/A	100.05	750,354	0.61	0.61
08/23/2013	912828RJ1	US TREASURY N/B	Treasury	AA+	Aaa	1.000	09/30/2016	N/A	100.39	2,509,872	0.87	0.87
08/23/2013	912828UP3	US TREASURY N/B	Treasury	AA+	Aaa	0.250	02/28/2015	N/A	99.95	2,498,837	0.28	0.28
Total										8,006,199	0.55	0.55

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
07/31/2013	Maturity	912828QW3	US TREASURY N/B	Treasury	AA+	Aaa	0.375	07/31/2013	07/31/2013	100.00	1,500,000	0	0.19	0.19
08/31/2013	Maturity	912828RD4	US TREASURY N/B	Treasury	AA+	Aaa	0.125	08/31/2013	08/31/2013	100.00	1,500,000	0	0.19	0.19
Total											3,000,000	0	0.19	0.19

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	08/22/2013			94,784	BANK OF AMERICA/MERRILL LYNCH	0.00			94,784	94,784	94,784	0	0.00	0.00	0.00	0.00	
-	08/31/2013			1,500,000	Securities (Payable) / Receivable	0.00			1,500,000	1,500,000	1,500,000	0	0.00	0.00	0.00	0.00	0.00
Total Money Market				1,594,784					1,594,784	1,594,784	1,594,784	0	0.00	0.00	0.00	0.00	0.00
Treasury																	
912828PL8	08/01/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	12/15/2013	12/15/2013	1,007,347	1,001,544	1,001,880	336	0.21	0.10	0.29	0.29	0.00
912828PU8	08/01/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.50	11/15/2013	11/15/2013	1,003,714	1,000,591	1,000,820	229	0.21	0.10	0.21	0.21	0.00
912828QU7	03/22/2013	AA+	Aaa	1,100,000	US TREASURY N/B	0.63	07/15/2014	07/15/2014	1,106,148	1,104,093	1,104,598	505	0.20	0.15	0.87	0.87	0.01
912828RB8	04/02/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.50	08/15/2014	08/15/2014	1,506,099	1,504,256	1,504,800	544	0.20	0.17	0.95	0.96	0.01
912828RG7	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	09/15/2014	09/15/2014	1,601,130	1,600,831	1,601,376	545	0.20	0.17	1.04	1.04	0.02
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,509,829	2,513,375	3,546	0.87	0.82	3.03	3.08	0.11
912828RK8	08/01/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.13	09/30/2013	09/30/2013	1,498,833	1,499,920	1,500,000	80	0.19	0.19	0.08	0.08	0.00
912828RN2	08/01/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	10/31/2013	10/31/2013	1,500,884	1,500,116	1,500,405	289	0.20	0.09	0.16	0.17	0.00
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,601,011	1,600,752	(259)	0.20	0.21	1.28	1.29	0.02
912828SB7	10/09/2012	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	01/31/2014	01/31/2014	1,500,298	1,500,095	1,501,125	1,030	0.23	0.07	0.42	0.42	0.00
912828SG6	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	02/28/2014	02/28/2014	1,000,394	1,000,162	1,000,860	698	0.22	0.08	0.49	0.50	0.00
912828SL5	12/10/2012	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	03/31/2014	03/31/2014	1,000,394	1,000,176	1,000,860	684	0.22	0.10	0.58	0.58	0.01
912828SR2	01/04/2013	AA+	Aaa	1,400,000	US TREASURY N/B	0.25	04/30/2014	04/30/2014	1,400,716	1,400,363	1,401,246	883	0.21	0.12	0.66	0.66	0.01
912828SW1	02/05/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	05/31/2014	05/31/2014	1,500,884	1,500,504	1,501,410	906	0.20	0.12	0.74	0.75	0.01
912828TA8	03/06/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.25	06/30/2014	06/30/2014	1,500,825	1,500,521	1,501,350	829	0.21	0.14	0.83	0.83	0.01
912828TU4	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	10/31/2014	10/31/2014	1,601,068	1,600,808	1,601,248	441	0.21	0.18	1.16	1.17	0.02
912828TZ3	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	11/30/2014	11/30/2014	1,601,005	1,600,772	1,600,896	124	0.21	0.21	1.25	1.25	0.02
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,272	1,600,192	(80)	0.24	0.24	1.42	1.42	0.03
912828UP3	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	0.25	02/28/2015	02/28/2015	2,498,837	2,498,847	2,499,250	403	0.28	0.27	1.49	1.49	0.03
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,057	750,278	221	0.37	0.35	1.82	1.83	0.04
912828VL1	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	747,864	747,956	747,840	(116)	0.72	0.73	2.85	2.87	0.10
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,236	748,245	(991)	0.30	0.37	1.91	1.91	0.05
912828VR8	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	750,354	750,349	747,098	(3,251)	0.61	0.76	2.93	2.96	0.10
Total Treasury				31,500,000					31,537,512	31,522,307	31,529,903	7,596	0.30	0.25	1.16	1.17	0.03
Grand Total				33,094,784					33,132,296	33,117,091	33,124,687	7,596	0.28	0.24	1.10	1.11	0.02

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2013 to 9/11/2013

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Caldwell	8/28/2013	Evidence of Insurance	2012 - 2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: CFO/Treasurer Margaret Cherone; Tax Collector Idamae Renne; Municipal Judge Donald O'Connor; Library Treasurer Claire Nogay; Violations Clerk Marilyn Reeve; HR Director Maria Burak.
Township of North Brunswick	9/10/2013	Middlesex County Improvement Authority	2013 GL	Middlesex County Improvement Authority is included as an additional insured (Property Owner) as respects the use of three golf carts for use in the Annual Festival on September 28, 2013. The carts will be picked up on Friday, September 27 and returned on Monday, September 30, 2013. *
Township of Montclair	7/29/2013	MAP Urban Renewal, LLC	2013 GL	
Township of Montclair	7/30/2013	MAP Urban Renewal, LLC	2013 GL	
Township of Montclair	8/5/2013	MAP Urban Renewal LLC	2013 GL	MAP Urban Renewal, LLC, LCOR Incorporated and each of their representative affiliated entities including their direct and indirect members and partners and their respective directors, officers, employees, agents, shareholders, partners, and members are included as additional insured (Premises Owner) as their interest may appear as respects Montclair Fire Department (continued)
Township of Montclair	9/3/2013	Montclair Kimberley Academy	2013 GL	The certificate holder is included as an additional insured (Premises Owner) as respects the Township of Montclair's Council Retreat to be held at Montclair Kimberley Academy on September 15, 2013 10:00 am to 4:00 pm. *
Township of Parsippany-	7/12/2013	RBSA	2013 GL	Evidence of insurance as respects the Parsippany Ice 14U travel girls softball team playing in the Ramsey Baseball/Softball Association's Tournament.
Township of Parsippany-	7/19/2013	Par-Troy Little League West	2013 GL	Evidence of insurance as respects the Parsippany Thunder 10U, 12U and 14U girls softball teams participation in the Bi-County League and use of the Par-Troy West Little League Complex for practice and games.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2013 to 9/11/2013

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany-	7/19/2013	Bi-County Softball League Amwell Attitude Tournament East Amwell	2013 GL	Evidence of insurance as respects the Parsippany Thunder 10U, 12U and 14U girls softball teams participation in the Bi-County Softball League.
Township of Parsippany-	7/19/2013	Municipal Bldg	2013 GL	Evidence of insurance as respects the Parsippany Ice 14U Softball Team's participation in the Amwell Attitude Tournament.
Township of Parsippany-	7/25/2013	All Jersey Baseball LLC	2013 GL	Evidence of insurance as respects Parsippany Recreation Department sponsored ICE 8U Softball Teams participation in All Jersey's Softball Tournament.
Township of Parsippany-	7/25/2013	Lacey Storm Softball	2013 GL	Evidence of insurance as respects Parsippany Recreation Department sponsored ICE 14U Softball Teams participation in the Lacey Storm Softball Tournament.
Township of Parsippany-	8/1/2013	First Priority Emergency Vehicles	2013 GL/AL/WC	Certificate Holder is included as loss payee as respects 2002 Braun/Ford E450 VIN #1FDXE45F92HA73341. Vehicle in on temporary loan (30 Days or less) from certificate holder.
Township of Parsippany-	8/8/2013	Parsippany Troy Hills Township Board of Education	2013 GL/AL/WC	Certificate holder is included as an additional insured (Shared Service Agreement) as respects the Township assigning the services of two dedicated School Resource Officers to the Parsippany Troy Hills Township Board of Education for Parsippany Hills High School and Parsippany High School. *
City of Englewood	7/11/2013	Corbin Lindin LLC	2013 GL/AL/WC	Evidence of insurance as respects the scheduled demolition of 140 E. Linden Avenue Englewood, NJ 07631, the premises will be used by the City of Englewood Fire Department for training.
Town of Morristown	9/4/2013	RAR2-The Green at Park East Place-NJ Inc c/o CBRE Inc Mgmt	2013 GL/AL/WC	RAR2-The Green at Park East Place-NJ Inc. Owner(s) and CBRE Inc are included as additional insured as respects Morristown Firefighter training at 1776 Building at the Morristown Green from September 6th through September 9th. *
Town of Morristown	7/24/2013	BOROUGH OF BERNARDSVILLE	2013 GL	Evidence of insurance as respects the Recreation Swimming Championships held July 27th and 28th sponsored by Morristown Recreation Department.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2013 to 9/11/2013

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Maplewood	7/10/2013	Avis Car Rentals	2013 GL/AL/WC/APD	Certificate holder is an additional insured (lessor) as respects the short- term rental of a 15 passenger 2013 Ford E350 Van, from June 28th - August 9th, 2013. Valued at \$33,000 and VIN 1FBSS3BL5DDA84590. *
Township of Maplewood	7/30/2013	Auto Lease/dba Car Rentals Inc /dba Harvan	2013 GL/AL/WC/APD	Certificate holder is an additional insured (lessor) as respects the short- term rental of a 15 passenger 2013 Ford E350 Van, from June 28th - August 9th, 2013. Valued at \$33,000 and VIN 1FBSS3BL5DDA84590. *
Borough of Haddon Heights	8/16/2013	County of Camden Board of Chosen Freeholders	2013 GL/AL/WC	Evidence of insurance as respects the Shared Services Agreement with Camden County for Improvements to East Atlantic Avenue (CR272) Crosswalk.
Township of Freehold	7/22/2013	US Bank National Assn.	2013 GL/AL/WC/APD	Certificate holder is included as additional insured (lessor) and loss payee as respects the lease of the following vehicles: (4) 2013 Dodge Chargers (VIN #..01246, ..#01247, #..01248 & #..01249); cost new (ea.) \$24,615. All policy terms, conditions and exclusions apply.*
City of Hoboken	7/25/2013	Stevens Institute of Technology	2013 GL	The certificate holder is included as additional insured (Premises Owner) as respects the Junior Police Academy Camp held on their premises from July 29, 2013 to August 9, 2013. *
City of Hoboken	8/8/2013	Maxwell's	2013 GL	
City of Hoboken	7/10/2013	CITY OF HOBOKEN	2013 GL/AL/WC	Evidence of Insurance Only
City of Hoboken	8/6/2013	The City of Jersey City Recreation	2013 GL/AL/WC	Evidence of Insurance as respects Hoboken Police Department's use of the certificate holder's "Showmobile" on August 6th, 2013 for National Night Out.
Township Of Ewing	8/2/2013	The State of New Jersey Department of Transportation	2013 GL	Evidence of insurance as respects the Ewing Police Department's use of the State of New Jersey Department of Transportation's parking lot on August 6, 2013 from 5pm to 9pm for their National Night Out.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2013 to 9/11/2013				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION

Township Of Ewing	8/5/2013	The State of New Jersey Department of Transportation	2013 GL	The State of New Jersey is included as an additional insured (Premises Owner) as respects the Ewing Police Department's use of the State of New Jersey Department of Transportation's parking lot on August 6, 2013 from 5pm to 9pm for their National Night Out. This certificate supersedes the certificate issued August 2, 2013. *
Township of Livingston	7/15/2013	St. Philomena Church	2013 GL/AL/WC	Evidence of insurance as respects Livingston Police Department's use of the certificate holders parking lot for their National Night Out on August 7, 2013.
Township of Livingston	8/8/2013	David Habib	2013 GL/AL/WC	Evidence of insurance as respects Livingston Township Police Department's use of the structure and property located at 17 North Baums Court Livingston, NJ 07039 for Patrol/ESU training until October 1, 2013.
Township of Livingston	8/8/2013	Robin Weid Horn	2013 GL/AL/WC	Evidence of insurance as respects Livingston Township Police Department's use of the property located at 13 Nottingham Road, Livingston, NJ 07039 for Patrol/ESU training until October 31, 2013.
Township of Livingston	8/23/2013	Salaam Shriners Temple	2013 GL/AL/WC	Evidence of insurance as respects the Township of Livingston Fire Department Apparatus Celebration at the Salaam Shriners Temple on September 21, 2013 4:00 pm to 10:00 pm. Police Officers will provided for security and traffic control.
Township of Livingston	9/5/2013	Mr Henry Gable	2013 GL/AL/WC	Evidence of insurance as respects the Livingston Fire Department's use of the certificate holder's vacant house for training purposes. Training is scheduled from 9/10/13 - 9/17/13.
Borough of Highland Park	8/16/2013	Middlesex County Board of Chosen Freeholders	2013 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the Borough of Highland Park Volunteer Fire Department's use of Donaldson Park for their survival drill on September 29, 2013. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2013 to 9/11/2013

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Highland Park	7/23/2013	Highland Park Housing Authority	2013 GL	Evidence of Insurance as respects the Borough of Highland Park Food Pantry's utilization of Highland Park Housing Authority's building to store their refrigerator and freezer units.
Borough of Highland Park	7/31/2013	Midlantic Property Management, Inc.	2013 GL	Evidence of insurance as respects Highland Park Police Department's use of property located at 315 Raritan Avenue, Highland Park NJ on August 6, 2013 (rain date August 8, 2013) for their National Night Out event.
Borough of Highland Park	7/31/2013	Provident Bank	2013 GL	Evidence of insurance as respects Highland Park Police Department's use of the certificate holder's parking lot on August 6, 2013 for their National Night Out event from 5pm to 9pm.
Borough of Highland Park	8/5/2013	Rebarber Family Chiropractic	2013 GL	Evidence of insurance as respects the Borough of Highland Park's use of the certificate holder's parking lot at 307 Raritan Avenue, Highland Park on August 6, 2013.
Union Township	8/26/2013	Union Center SID	2013 GL/AL/WC/APD	Evidence of Insurance Only as respects the "Festival on the Green" scheduled for Saturday, September 21, 2013.
Borough of Fanwood	8/9/2013	County of Union Operational Services	2013 GL/AL/WC/PROP	Evidence of Insurance
Borough of Fanwood	8/5/2013	County of Union	2013 GL/AL/WC	Evidence of Insurance Only
Borough of Fanwood	8/5/2013	County of Union Division of Youth Services	2013 GL/AL/WC	
Township of Morris	8/6/2013	Morristown Beard School	2013 GL/WC	Evidence of insurance as respects the Township's use of the Morristown Beard School's facilities throughout 2013.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2013 to 9/11/2013

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Morris	8/6/2013	College of Saint Elizabeth	2013 GL/AL/WC	The Sisters of Charity, its employees; The College of Saint Elizabeth, its Trustees, officers, members and employees are included as additional insureds (Premises Owners) as respects the Township of Morris' use of the College of Saint Elizabeth's facilities from September 2013 through December 2013. *
Township of Morris	8/2/2013	College of Saint Elizabeth	2013 GL	Evidence of insurance as respects the Township's use of the College of Saint Elizabeth's facilities for the year 2013.
Township of Morris	8/2/2013	Morristown Beard School	2013 GL	Evidence of insurance as respects the Township's use of the Morristown Beard School's facilities throughout 2013.
Borough of New Providence	9/11/2013	NJ Transit Corporation	2013 GL/AL/WC	Evidence of insurance as respects leased property located at Floral Avenue Lot 7 Block 400 used for commuter parking. Lease #L1717-2323-01
Borough of New Providence	8/5/2013	Sunham Home Fashions	2013 GL/AL/WC	Evidence of insurance as respects the Township's use of the certificate holder's parking lot for the Fire Department's wetdown on September 7, 2013.
Borough of New Providence	8/8/2013	LexisNexis, A Division of Reed Elsevier Inc	2013 GL/AL/WC	The certificate holder is included as an additional insured (Premises Owner) as respects the Borough of New Providence Fire Department's use of the certificate holder's parking lot for their "Wetdown" event on September 7, 2013. *
Borough of New Providence	8/29/2013	Pitcairn Properties	2013 GL/AL/WC	Evidence of insurance as respects the Township's use of the certificate holder's parking lot for the Fire Department's Wetdown Event to be held on 9/7/2013.
Township of Berkeley Heights	7/16/2013	Union County Board of Chosen Freeholders	2013 GL	Evidence of Liability Insurance as respects hanging of banner across Springfield Ave. & Plainfield Ave. Berkeley Heights, NJ (8/1/13 - 9/22/13) for the Smith Chiropractic 5K Run.
Township of Berkeley Heights	7/16/2013	Berkeley Heights Board of Education	2013 GL/WC	Evidence of insurance as respects Berkeley Heights recreation use of certificate holder's facilities.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2013 to 9/11/2013				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION

Lawrence Township	9/5/2013	Lawrence Associates c/o Mall Management Office	2013 GL/AL/WC	Lawrence Associates, Its Managing Agent, Simon Quaker Bridge LLC & their respective officers, directors, shareholders, members, partners, parents subsidiaries, other affiliated entities, agents, employees & independent contractor of these persons or entities are included as additional insured as respects diabetes screening event at Quaker Bridge Mall on 11/6/13. *
Township of Warren	7/31/2013	Somerset County Cultural & Heritage Commission	2013 GL/AL/WC	Certificate holder is included as an additional insured (Event Sponsor) as respects the Township's participation in Somerset County 's Weekend Journey through the Past for the following locations Mt. Bethel Meeting House Mountainview Road, Kirch Ford House 1 Reinman Road & Coddington House 15 Mt Horeb Road. *
Township of Montclair	9/3/2013	Montclair Kimberley Academy	2013 GL/AL/WC	
Borough of Highland Park	7/15/2013	Middlesex County Prosecutor's Office	2013 GL/PROP	The County of Middlesex is included as an additional insured as respects Highland Park's use of the Skywatch Surveillance Platform valued at \$138,000 for the Annual Arts Festival to be held on 9/29/2013. *
Hamilton Township	8/16/2013	Panek's Golf Car Service Co.	2013 GL/AL/PROP	Certificate holder is included as additional insured (Lessor) as respects the renting of a golf cart for the Township's July 4th Celebration. Golf cart to be delivered 7/2/2013 and returned 7/5/2013. *
Hamilton Township	8/26/2013	Volvo Rents	2013 GL/AL/PROP	Evidence of insurance as respects the Township of Hamilton's rental of a Genie AWP-30S 30' Pusharound Platform Lift.
Union Township	7/11/2013	JESCO Incorporated	2013 GL/AL/WC/ PROP	Jesco Inc is included as additional insured (lessor) and loss payee as respects short term rental of John Deere Backhoe Serial Number 187974 valued at \$133,600 contract number 034464. Rental period July 11, 2013 through July 31,2013. *
Township of North Brunswick	8/15/2013	Evidence of Insurance	2013 PETTY CASH CUSTODIAN	Statutory/Position Bond Coverage for 'Custodian of Petty Cash Fund': Douglas Robertson (Dept. of Public Works); Kenneth McCormick (Police Dept.); Louise Ann Benson (Dept. of Parks & Recreation); Jessica Zink (Senior Citizen Center); Samantha Gresh (Purchasing Dept.).

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2013 to 9/11/2013

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Caldwell	8/14/2013	Essex County Office of the Administrator	2013 GL/AL/WC	Evidence of Insurance as respects the Borough's placement of tables and chairs on Bloomfield Avenue from late spring through early fall.
Township of Warren	8/29/2013	Watchung Hills Regional Municipal Alliance	2013 GL	Evidence of Insurance as respects the Township's participation in the 5K Run on October 6th, 2013.
Township of Montclair	9/4/2013	Evidence of Insurance	2013 PETTY CASH CUSTODIAN	Statutory/Position Bond Coverage for 'Custodian of Petty Cash Fund': Tina Iordamlis (Montclair Parking Utility).
Hamilton Township	8/16/2013	Evidence Only	2010 POLLUTION	Evidence Only
Township of Livingston	7/15/2013		2012-2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for Comptroller Susan Strande, Tax Collector - Vibha Desai, Municipal Court Judge - William Williams, Court Administrator/Clerk - Walter Mollineaux, Municipal Clerk - Glenn Turtletaub, Library Treasurer - Muguan (Mickey) Lam.
Township of Bloomfield	7/15/2013		12-14 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Finance Director Robert Renna; Tax Collector Cynthia Prochilo; Municipal Court Chief Judge John Paparazzo; Municipal Court Judge Joseph Connolly; Court Administrator/Clerk Robin Grasso; Municipal Clerk Louise Palagano.