



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA
September 17th, 2014
Hotel Woodbridge at Metropark
Iselin NJ – at 11:00am – See board in Lobby
MEETING OF FUND COMMISSIONERS CALLED TO ORDER

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

▪ **OPEN PUBLIC MEETING ACT STATEMENT**

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

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

▪ **PLEDGE OF ALLEGIANCE**

▪ **ROLL CALL OF FUND COMMISSIONERS**

▪ **APPROVAL OF MINUTES OF 7/23/14 MEETING**

▪ **ADOPTION OF RESOLUTIONS**

- Resolution 28-14 – Approving Certain Disbursements
- Resolution 29-14 – Approving Claims Payments
- Resolution 30-14 - Approving Counsel

REPORTS

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

- Fast Track
- “Draft” Resolution for Supplemental Assessment
- Prospects/Renewals – J. Hall
- 2015 RFQ Posting
- PEJIF Status
- DCA - FDS Filing
- Nameplates

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

- Wellness, Biggest Loser, Wellness Incentive Awards – A. Ven Graitis
- Police Professional - A. Ven Gratis
- Training – A. Ven Graitis

▪ **CLAIMS REPORT (Robert Persico)**

- Jet –Vac, Sewer Cleaning Equipment Case Review

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

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

▪ **NEW BUSINESS**

▪ **OPEN FORUM**

▪ **ADJOURNMENT**



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
July 23rd, 2014
Woodbridge Hilton Iselin, NJ at 11:00am Room 203**

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:04 AM.

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS –

Jim Rodino
Mark Vannella
Barbara Russo
Ted Ehrenburg
Lisa O’Neill - Absent
Tom Czerniecki - Absent
Tim Dacey
Hilary Hyser - Absent
Allyson Cinquegrana
Eleanor McGovern
Peter Valesi
Michael Caliguiri
Edward Forte - Absent
Lou Guarino
Paul Zarbetski
Joan Hullings
Quentin Wiest - Absent
Jeff Filiatreault
Michael Martello - Absent
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashfield
Tim Quinn
Ann Cucci
Doug Marvin
Sonia Brown
Paula Cozzarelli
Frank Ruggiero
Joseph Wassel - Absent
Kathleen Green
Mark Krane
Mike Matheis



APPROVAL OF MINUTES

MOTION TO APPROVE MINUTES OF 6/25/14 MEETING

MOTION: Commr. Dacey

SECOND: Commr. Jones

ABSTAIN: Commr. Rodino, Vannella, Russo, Ehrenburg, Zarbetski, Whitehead, Dashield, Quinn, and Cucci

- **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**
- **ADOPTION OF RESOLUTIONS**

MOTION TO ADOPT RESOLUTIONS

- **Resolution 25-14 – Approving Certain Disbursements totaling \$3,445,236.92 and;**
- **Resolution 26-14 – Approving Claims Payments totaling \$1,369,326**

MOTION: Commr. Valesi

SECOND: Commr. Matheis

VOTE: ROLL CALL

Jim Rodino
Mark Vannella
Barbara Russo
Ted Ehrenburg
Lisa O'Neill - Absent
Tom Czerniecki - Absent
Tim Dacey
Hilary Hyser - Absent
Allyson Cinquegrana
Eleanor McGovern
Peter Valesi
Michael Caliguero
Edward Forte - Absent
Lou Guarino
Paul Zarbetski
Joan Hullings
Quentin Wiest - Absent
Jeff Filiatreault
Michael Martello - Absent
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashield



Tim Quinn
Ann Cucci
Doug Marvin
Sonia Brown
Paula Cozzarelli
Frank Ruggiero
Joseph Wassel - Absent
Kathleen Green
Mark Krane
Mike Matheis

- **Resolution 27-14 – Approving Fund Defense Counsel**

MOTION: Commr. Dacey

SECOND: Commr. Valesi

VOTE ROLL CALL

Jim Rodino
Mark Vannella
Barbara Russo
Ted Ehrenburg
Lisa O'Neill - Absent
Tom Czerniecki - Absent
Tim Dacey
Hilary Hyser - Absent
Allyson Cinquegrana
Eleanor McGovern
Peter Valesi
Michael Caliguiro
Edward Forte - Absent
Lou Guarino
Paul Zarbetski
Joan Hullings
Quentin Wiest - Absent
Jeff Filiatreault
Michael Martello - Absent
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Cesar Correa
Marc Dashield
Tim Quinn
Ann Cucci
Doug Marvin
Sonia Brown
Paula Cozzarelli
Frank Ruggiero
Joseph Wassel - Absent
Kathleen Green



Mark Krane
Mike Matheis

Executive Director – NIP Group - E. Miller

- **Financial Fast Track** – As has been our custom, the June Fast Track is being held pending receipt of the midyear actuarial study.
- **NJDOBI Audit** – The State triennial audit is complete, with no adverse findings. Copies of the final report will be distributed to the members upon receipt from NJDOBI.
- **2013 Internal Audit** – The internal audit has been completed by Hodulik & Morrison with no adverse findings. Copies of the audit have been distributed to all members
- **S374 – WC Voluntary Tenders** - The Administrator’s office and Fund Counsel are working with Assemblyman Rible to prevent the passage of S374 by the Assembly. This bill would increase WC costs dramatically, with the defense bar being the only beneficiary.
- **Prospects (J. Hall)** – Mr. Hall reviewed the municipalities that are being considered for prospective membership effective 1/1/15.

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

- **Stewardship Reports** - A. Ven Graitis – Stewardship reports have been distributed.
- **Wellness Incentive Program** - A. Ven Graitis - WIP awards are currently being determined.
- **Biggest Loser Challenge Results** - A. Ven Graitis – The preliminary results of the Garden State Municipal Joint Insurance Fund’s Biggest Loser Challenge are in! Simply amazing results where several employees lost over 40-50 pounds and 12 employees had a 10% or greater body weight loss. Over 120 employees participated. Two members’ data are currently being reviewed and will be added to finalize results. Currently the top five teams, their municipality, and their respective weight loss are as follows:

Rank	Percent	Team Name	Town
1	12.85%	IPP	Union
2	12.63%	S.O.R.E Losers	Union
3	12.47%	Feather Weights	Parsippany
4	11.94%	SouperFatPats	Parsippany
5	10.99%	Ham Head	Union

- **New Initiatives** - A. Ven Graitis – A new Wellness initiative will be announced in the upcoming weeks. One idea suggested is a slogan contest for a new wellness initiative to roll out to all members.
- **Punitive Damages in EPL Cases** – W. Wiebalk – Wendy discussed the inapplicability of Title 59 to EPL claims, the un-insurability of punitive damages, the component parts of an EPL verdict, and reviewed a number of recent EPL punitive damages jury awards.



Claims Update – Robert Persico Vice President Claims

- **Update Managed Care Review - R. Persico** –Claims provided an update on managed care initiatives which included the early intervention/ nurse case management program, bill review and workers compensation claims ratios.

The nurse case management program over the last eight months produced a savings of \$171,921 on reduction of lost time days using the MDA Guidelines as the benchmark. There are also soft savings such as reduced medical expense, less time off may result in a lower permanency rating and the quicker an employee returns to work takes the strain off co-employees who were covering for the injured worker. On bill review for 2013 a 66% reduction of charges was realized while through May 31, 2014 savings reflect 64% in a reduction of charges

Workers compensation ratios for 2012 found Indemnity at 21%, medical only at 59% and record only at 20%. For 2013 it was 17%, 63% and 20% and 2014 through May 31, 18%, 57% and 25%. The ratios are very favorable when compared to industry standards.

Treasurer’s Report – Patrick DeBlasio

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

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

MOTION TO ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Correa
SECOND: Commr. Brown
VOTE: Unanimous

ADJOURN TO PUBLIC SESSION

MOTION TO APPROVE CLAIMS

MOTION: Commr. Filiatreault
SECOND: Commr. Dacey
VOTE: Unanimous



Claims:

Township of Hamilton WC Claim- Granted Settlement Authority
City of Rahway – WC Claim – Granted Settlement
Township of Livingston – WC Claim – Granted Settlement
Montclair Township – Auto – Granted Settlement
Ewing Township – Ind. Claim – Granted Settlement
City of Hoboken – Ind. Claim – Granted Settlement

MOTION: Commr. Correa

SECOND: Commr. Filiatreault

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Rodino made a motion to adjourn the meeting at 11:42PM and Commissioner Dacey Seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

Earl Miller

James Rodino

ALSO PRESENT:

Earl Miller – NIP
Madeline Delgado – NIP
Steve Edwards – BGIA
Robert Persico – NIP
James Renner – NIP
Jonathan Hall – NIP
Anthony Ven Graitis – NIP
Robert Smith – NIP
Wendy Wiebalk – NIP
Brian Erlandsen – BGIA
George Crosby - BGIA
Francis Kelly – NIP
BettyAnne Stinchcomb – New Providence
Patrick DeBlasio – Treasurer
Mike Lovett – Warren Township
Kathlyn Coughlin – WH Connolly
Mary Foulks – NIP Group
Andrew Hodulik – Hodulik & Morrison, PA



David Balken – Balken Risk
Ken Child – PMAMC
Judith Cannon – Qual-Lynx
Walter Reibrich – PMA
LaTonya Jackson – GR Murray
Matt Struck – Brown & Brown
George Littler – AGA
Michael O’Connell – PQA
Michael Avalon – Conner Strong
Glen Jacobs- Fairview Insurance
Thea Isabella – First MCO
Lou Beckerman – Beckerman & Co.
Lt. Jim Andrinopoulos - Caldwell
John Geaney – Capehart Scatchard

Garden State Municipal Joint Insurance Fund Monthly Status Report



September 17, 2014

MEMO TO: INSURANCE FUND CHAIRMAN RODINO

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

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

		<u>July</u> <u>2014</u>		<u>August</u> <u>2014</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 3,467.58	\$	111,136.50
	Claims Account-Bank of America	3,760,462.59		1,102,208.81
	NJ Cash Management	126,424.14		126,429.50
	Custodial-Investments	<u>31,755,104.80</u>		<u>35,234,121.38</u>
	Total Balance	<u>\$ 35,645,459.11</u>	\$	<u>\$ 36,573,896.19</u>

Receipts:

				Totals YTD
Interest Income	\$	12,798.38	\$	13,581.29
Investment Income-Realized Gains (Losses)				\$ 91,927.87
Claims Account Receipts-TD Bank	\$	1,290,265.63	\$	1,422,035.18
Claims/Operating Account Receipts-Bank of America	\$	5,707,141.35	\$	4,328,500.07
NJ Cash Management Activity Receipts	\$	5.36	\$	5.26
BAC Custodial/Investments	\$	<u>8,552,283.00</u>	\$	<u>43,020.61</u>
Total Receipts	\$	<u>15,549,695.34</u>	\$	<u>5,793,561.12</u>

Disbursements:

Claims Account Disbursements-TD Bank	\$	1,182,596.71	\$	1,231,473.99
Claims Account Disbursements-Bank of America	\$	1,341,984.90	\$	1,231,025.95
Operating Account Disbursements-Bank of America	\$	7,023,410.23	\$	512,865.47
NJ Cash Management Activity Disbursements				
BAC Custodial Account	\$	<u>5,073,266.42</u>		
Total Disbursements	\$	<u>14,621,258.26</u>	\$	<u>2,975,365.41</u>
Ending Cash Balance		<u>\$ 36,573,896.19</u>		<u>\$ 39,392,091.90</u>

Analysis of Ending Cash Balance

Total Cash	\$	1,339,774.81	\$	4,114,949.91
Total Investments (and Cash Equivalents)	\$	<u>35,234,121.38</u>	\$	<u>35,277,141.99</u>
Ending Cash Balance	\$	<u>36,573,896.19</u>	\$	<u>39,392,091.90</u>



BANK RECONCILIATION

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund
From

DATE 08/01/14 To 08/31/14

BOOK BALANCE AS OF	08/01/14 \$	126,429.50
ADD DEPOSITS (PER BANK LEDGER)		5.26
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		
BOOK BALANCE AS OF	08/31/14 \$	126,434.76

BALANCE PER BANK STATEMENT	08/31/14	\$126,434.76
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ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL	0.00	0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	08/31/14	126,434.76
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Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks



BANK RECONCILIATION

	ACCT.NAME	Bank of America	
	BANK/ACCT#	Fiduciary Account -381029032587	
	DATE	From	To
		08/01/14	08/31/14
BOOK BALANCE AS OF	<u>08/01/14</u>	\$	<u>1,102,208.81</u>
ADD DEPOSITS (PER BANK LEDGER)			<u>4,328,500.07</u>
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			<u>1,743,891.42</u>
BOOK BALANCE AS OF	<u>08/31/14</u>	\$	<u>3,686,817.46</u>
<hr/>			
BALANCE PER BANK STATEMENT	<u>08/31/14</u>		<u>\$3,686,817.46</u>
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	<u>0.00</u>	<u>0.00</u>
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
	TOTAL	<u>0.00</u>	<u>0.00</u>
LIST ITEMS IN LEDGER NOT ON STATEMENT			
DATE	AMOUNT		
	TOTAL	<u>\$ -</u>	<u>0.00</u>
LIST ITEMS ON STATEMENT NOT IN LEDGER			
DATE	AMOUNT		
	TOTAL	<u>-</u>	<u>0.00</u>
ADJUSTED BANK BALANCE(BOOK BAL)AS OF	<u>08/31/14</u>		<u>3,686,817.46</u>
		Difference	<u>0.00</u>

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks

BANK RECONCILIATION



ACCT.NAME TD Bank
BANK/ACCT# Claims Account - 426-7723934
From 08/01/14 To 08/31/14
DATE 08/01/14

BOOK BALANCE AS OF 08/01/14 \$ 111,136.50
ADD DEPOSITS (PER BANK LEDGER) 1,422,035.18
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 1,231,473.99
BOOK BALANCE AS OF 08/31/14 \$ 301,697.69

BALANCE PER BANK STATEMENT 08/31/14 \$971,837.36
250.00

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT
TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING
DATE CHECK# AMOUNT
list 670,389.67
TOTAL 670,389.67 (670,389.67)

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 08/31/14 301,697.69
Difference 0.00

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



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

As of July 31, 2014

	YTD 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Year Ended 2006	Year Ended 2005	Year Ended 2004	Year Ended 2003	Year Ended 2002	Fund Balance
Underwriting Income	16,001,537	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	13,363,866	11,387,783	7,922,382	5,593,345	3,396,135	192,445,914
Claim Expenses														
Losses	3,861,903	6,555,373	12,238,631	10,765,078	8,568,885	9,032,437	6,600,282	6,531,787	5,391,053	4,568,613	3,556,474	1,848,209	726,645	80,245,371
Loss Adjustment Expenses	886,443	1,456,118	2,884,822	3,323,172	3,338,787	3,465,873	3,119,814	3,400,368	2,515,064	2,171,830	2,352,767	767,999	284,655	29,967,712
IBNR	3,474,739	4,102,990	1,789,171	385,966	6,568	130,282	222,790	200,340	292,982	24,328	45,187	5,583	18,643	10,699,569
EPL Deductible & Co-Insurance	(503,165)	(555,029)	(725,178)	(409,427)	(640,354)	(156,270)	(240,804)	(222,743)	(197,428)	(208,910)	(259,649)	(48,080)	(65,918)	(4,232,954)
Excess Recoveries	(20,036)	(609,891)	(4,539,730)	(2,294,484)	(307,817)	(3,485,519)	(2,123,078)	(997,528)	(100,000)	(656,418)	(384,893)	-	(111,993)	(15,631,387)
WC	-	(591,473)	-	(456,479)	-	(259,563)	(56,001)	-	-	(656,418)	(384,893)	-	(111,993)	(2,516,820)
GL	-	-	-	(616,300)	(150,050)	(1,555,254)	-	(377,149)	-	-	-	-	-	(2,698,753)
AL	-	-	-	-	(13,249)	(1,127,629)	(1,750,000)	-	-	-	-	-	-	(2,890,878)
Property	(20,036)	(18,418)	(3,430,323)	(373,409)	(7,541)	-	-	-	-	-	-	-	-	(3,849,727)
EPL/POL	-	-	(1,109,407)	(848,296)	(136,977)	(128,186)	(245,338)	(540,263)	(100,000)	-	-	-	-	(3,108,467)
EPL/POL Aggregate Stop	-	-	-	-	-	(414,886)	(71,739)	(80,116)	-	-	-	-	-	(566,741)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claim Expense	7,699,883	10,949,560	11,647,716	11,770,306	10,966,069	8,986,804	7,579,004	8,912,225	7,901,671	5,899,443	5,309,886	2,573,711	852,033	101,048,311
Expenses														
Excess Premiums	3,868,999	6,173,018	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	3,586,174	4,594,367	3,757,561	2,282,855	1,129,093	49,062,534
General Administrative Expenses	3,967,933	6,314,015	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	3,072,388	2,385,474	1,778,528	1,253,350	791,916	44,604,407
Total Expenses	7,836,932	12,487,033	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	6,658,562	6,979,841	5,536,089	3,536,205	1,921,009	93,666,941
Underwriting Profit/(Loss)	464,721	1,478,151	839,139	316,735	680,501	(54,513)	282,834	(771,968)	(1,196,367)	(1,491,501)	(2,923,593)	(516,571)	623,093	(2,269,339)
Net Realized/Unrealized Gains/(Losses)	(3,552)	(5,477)	39,667	293,492	288,937	185,955	105,207	43,785	760	-	-	-	28,866	977,641
Interest Income	14,147	51,552	64,703	111,315	134,929	113,342	195,384	440,567	634,220	362,337	120,113	141,530	186,340	2,570,479
Net Investment Income	10,595	46,075	104,370	404,807	423,866	299,297	300,591	484,352	634,980	362,337	120,113	141,530	215,206	3,548,120
Statutory Surplus (Deficit)	475,317	1,524,226	943,509	721,542	1,104,367	244,784	583,425	(287,616)	(561,387)	(1,129,164)	(2,803,480)	(375,041)	838,299	1,278,781
at 12/31/2013	-	1,857,666	1,562,510	773,440	1,138,956	200,012	500,097	(402,681)	(285,413)	(1,125,245)	(2,793,498)	(372,678)	839,254	1,892,419
Variance	475,317	(333,440)	(619,001)	(51,898)	(34,589)	44,773	83,329	115,065	(275,974)	(3,919)	(9,982)	(2,363)	(955)	(613,638)
at Previous Month	460,200	1,744,600	1,399,672	784,586	1,146,631	201,031	502,465	(403,438)	(485,738)	(1,125,245)	(2,793,792)	(372,678)	840,598	1,898,891
Variance	15,117	(220,374)	(456,163)	(63,044)	(42,263)	43,753	80,961	115,822	(75,649)	(3,919)	(9,688)	(2,363)	(2,299)	(620,110)

Note 1 : Ultimate losses based upon the 2014 mid-year reserve study.

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

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

Overall Statistics

Total Members	35	32	31	28	26	22	19	18	17	16	14	10	5	
Total Claims	1,939	2,597	2,787	2,521	2,238	1,964	1,992	2,119	2,260	1,949	1,344	1,074	601	25,385
Severity Rate	205	216	230	234	230	224	221	222	210	197	188	143	90	
Total Open Claims	846	439	230	128	81	60	39	27	21	13	7	4	2	1,897

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

RESOLUTION NO.

**RESOLUTION CONCERNING A SUPPLEMENTAL ASSESSMENT
FOR THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

WHEREAS, NJSA 11:15-2.16 provides for additional assessments to supplement the Fund's claim or loss retention or administrative accounts to assure payment of the Fund's obligations; and

WHEREAS, the Board of Fund Commissioners and the Executive Committee have reviewed the Executive Director's report on the expected supplemental assessments by member and the overall financial position of the Fund; and

WHEREAS, the estimated supplemental assessments for Fund Years 2002 – 2006 for each affected member have been communicated to those members;

NOW, THEREFORE BE IT RESOLVED, by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that further consideration of levying a Supplemental Assessment shall be postponed until the Fourth Quarter of 2016, unless required sooner by regulatory authority;

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

Secretary

Date

September 17th, 2014 - GSMJIF Commissioners Meeting Bills List

Date: 8.21.14
Invoice #: 33



<u>Notes</u>	<u>PAYABLE TO</u>	<u>DESCRIPTION</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	Patrick DeBlasio	Treasurer August & Septemeber	#1201	\$2,916.68
	The Star Ledger	July Posting of Meeting Notice	#1202	\$15.08
	The Times	July Posting of Meeting Notice	#1203	\$4.64
	Dynamic Testing	Dynamic Testing Invoice(s) #6599 \$258; #6598 \$1,53; #6597 \$ 129; #6596 \$1,992; #6595 \$176; #6594 \$176; #6593 \$305; #6592 \$762	#1203	\$5,551.00
	Capehart Scatchard	July & August Invoice	#1204	\$2,500.00
	Princeton Public Affairs	Invoice(s) #0714 & #0814 Retainer Fee July & August	#1205	\$1,666.66
	Earl Miller	Meeting Venue	#1206	\$2,967.60
	Pringle Quinn Anzano	Invoice #37074 Fund Attny	#1207	\$2,077.00
	Rutgers University Behavioral Health Care	Invoice #CY14-47-Q3 EAP	#1208	\$187.48
	State of NJ	Insurance Exam Services	#1209	\$15,659.18
	Qual-Lynx	TPA Service Invoice #38018	#1210	\$425,000.00
	AGRIP	2014 CEO and Staff Institute Registration	#1211	\$675.00
	Department of Treasury	Investment Recievables	#1212	\$320.00
	Bank of America/Merrill Lynch	Quarterly Fees	#1213	\$1,250.00
	Brown & Brown Metro	RM Fees, Berkeley Heights \$13,915.50; Ewing \$28,354.50; Freehold \$40,232.50; Kearny \$36,601.00	#1214	\$119,103.50
	Amalgamated	RM fee for Kenilworth	#1215	\$13,408.00
	Balken Risk	RM Fee for Warren \$9,162.50; Maplewood \$24,158.00	#1216	\$33,320.50
	Beckerman & Co	RM Fee for Fanwood	#1217	\$7,825.00
	Danskin Insurance	RM Fee fir Howell	#1218	\$40,978.50
	Fairview Insurance	RM Fee for Bloomfield \$18,246; Livingston \$25,678; New Providence \$15,181.50; Parsippany-Troy \$38,925	#1219	\$98,030.50
	GR Murray	RM Fee for North Brunswick	#1220	\$16,036.50
	Advent Insurance	RM Fee for Morris	#1221	\$35,658.00
	City of Englewood	Drug Testing for Englewood	#1222	\$1,790.00
	Safety First	Pilot Program for Township of Howell Invoice #81074/\$1,635.95 and Maplewood invoice #81128/\$696.95	#1223	\$2,332.90
	Conner Strong	RM Fee for Berkeley	#1224	\$30,069.00
	Borough of North Plainfield	Wellness Award	#1225	\$1,500.00
	West Orange Township	Wellness Award	#1226	\$500.00
	Township of Livingston	Wellness Award	#1227	\$500.00
	Borough of Highland Park	Wellness Award	#1228	\$500.00
	Township of Maplewood	Wellness Award	#1229	\$1,500.00
	Township of Parsippany	Wellness Award	#1227	\$1,250.00
	Montclair Township	Wellness Award	#1228	\$1,250.00
	Ewing Township	Wellness Award	#1229	\$250.00
	Borough of Caldwell	Wellness Award	#1230	\$250.00
	Township of North Brunswick	Wellness Award	#1231	\$1,500.00

	Borough of Fanwood	Wellness Award	#1232	\$250.00
	Township of Freehold	Wellness Award	#1233	\$500.00
	Township of Bloomfield	Wellness Award	#1234	\$250.00
	Howell Township	Wellness Award	#1235	\$500.00
	City of Englewood	Wellness Award	#1236	\$1,500.00
	Union Township	Wellness Award	#1237	\$1,500.00
	Lawrence Township	Wellness Award	#1238	\$500.00
	Borough of New Providence	Wellness Award	#1239	\$500.00
	Care Station	DOT Drug Testing West Orange \$28 Nicole, D	#1240	\$28.00
		Total in Checks \$873,870.72		
		Wire Transfers		
	NIP Management	2 of 2 Installs - Loss Control Fee \$153,085; Claims Mgmt. Fee \$271,112; Admin Fee \$766,923; TPA Fee \$350,763.50		1,541,883.50
	NIP Management	Biggest Looser Challenge AMEX Gift Cards (1) \$200; (2) \$300; (3) \$400; (4) \$100; (5) \$500 plus fee		1,508.95
		Total to NIP \$1,543,392.45		
	BGIA	Risk Manager Fee 2 of 2 for Union		56,891.00
	BGIA	Invoice #201422 Fidelity/Deposit Co. of MD Zurich XS Limit of Insurance		270.00
	BGIA	Invoice#201422 Lloyds of London PK1006313 Install 1&2 Premiums		(5,583.00)
		TOTAL TO BGIA \$51,578		
	PMA	Large Loss Claim #W880946532 City of Rahway		\$ 145,215.17
	PMA	Risk control Fee Installment payments 9and 10 of 12		\$ 76,500.00
	PMA	Berkeley Township		\$7,878.76
	PMA	City of Rahway		\$2,554.81
	PMA	City of Hoboken		\$300.58
	PMA	City of Hoboken		\$3,009.84
	PMA	City of Englewood		\$3,832.89
	PMA	Hamilton Township		\$34,506.81
	PMA	Livingston Township		\$8,200.42
	PMA	Montclair Township		\$997.78
	PMA	Maplewood		\$3,145.43
	PMA	South Brunswick Township		\$1,285.95
	PMA	Township of Ewing		\$1,804.89
	PMA	Township of Howell		\$16,927.99
	PMA	Union Township		\$9,711.10
		PMA August Payments 8/1/14-8/31/14		
	PMA	Berkeley Township		\$28,366.93
	PMA	City of Rahway		\$5,088.96
	PMA	City of Hoboken		\$195.84
	PMA	City of Hoboken		\$2,018.40
	PMA	City of Englewood		\$42,762.27
	PMA	Hamilton Township		\$30,610.58

	PMA	Livingston Township		\$97,350.69
	PMA	Livingston Township Minus Fund Cushman		(\$89,160.00)
	PMA	Montclair Township		\$1,072.84
	PMA	Township of Maplewood		\$939.32
	PMA	South Brunswick Township		\$975.28
	PMA	Township of Ewing		\$29,686.88
	PMA	Township of Howell		\$1,063.60
	PMA	Union Township		\$8,293.12
	PMA	Large Loss G. Jones Hoboken		\$88,074.33
		<u>TOTAL TO PMA \$563,211.63</u>		
			Subtotal	\$ 3,032,052.63
			Total	\$ 3,032,052.63



RESOLUTION NO. 28-14

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

APPROVING CERTAIN DISBURSEMENTS

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

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

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Fund Commissioners that the attached bill of items totaling \$3,032,052.63.

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

Chairman

September 17th, 2014
Date

Secretary

September 17th, 2014
Date



RESOLUTION NO. 29-14

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

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that confirmation and authorization approval is made in issuance of the attached claims payments totaling \$3,472,674 against the fund.

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

Chairman

September 17th, 2014
Date

Secretary

September 17th, 2014
Date

RESOLUTION NO. 30 - 14

**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 firm shown in this resolution has been proposed as Counsel for the Garden State Municipal Joint Insurance Fund for the year 2014;

NOW, THEREFORE BE IT RESOLVED, by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that the law firm named in this resolution be and the same is hereby appointed as an approved counsel for the Garden State Municipal Joint Insurance Fund for the year 2014:

Lite DePalma Greenberg, LLC

Two Gateway Center – Suite 1201

Newark, NJ 07102

Direct Dial: 973.877.3831

Main No. 973.623.3000

Fax No. 973.623.0858

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

_____ September 17th, 2014
Chairman Date

_____ September 17th, 2014
Secretary Date



Garden State Municipal Joint Insurance Fund

August 2014

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

8/1/2014

Index of Reports

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

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

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2014

Policy Year 2002

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

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2014

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2014

Policy Year 2005

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	23	0	17,140	\$745	23	0	5,371	\$234	4	0	\$19,642	\$4,911
Eastampton Township	2	0	5,081	\$2,541	1	0	0	\$0	0	0	\$0	\$0
Englewood, City of	15	0	48,636	\$3,242	86	0	695,872	\$8,092	1	0	\$10,723	\$10,723
Ewing, Township of	20	0	14,711	\$736	10	0	2,452	\$245	1	0	\$1,695	\$1,695
Hamilton Township	10	0	13,106	\$1,311	12	0	41,710	\$3,476	2	0	\$24,754	\$12,377
Hoboken, City of	31	0	78,638	\$2,537	56	0	875,973	\$15,642	0	0	\$0	\$0
Howell, Township of	16	0	201,474	\$12,592	29	0	147,398	\$5,083	1	0	\$0	\$0
Jackson Township	20	0	15,538	\$777	31	0	293,988	\$9,483	0	0	\$0	\$0
Kenilworth Borough	7	0	49,176	\$7,025	2	0	0	\$0	0	0	\$0	\$0
Livingston Township	17	0	25,244	\$1,485	49	0	70,879	\$1,447	4	0	\$2,839	\$710
Montclair Township	48	0	116,434	\$2,426	59	0	187,058	\$3,170	1	0	\$384	\$384
North Plainfield Borough	13	0	23,204	\$1,785	23	0	54,092	\$2,352	2	0	\$0	\$0
Rahway, City of	27	0	16,903	\$626	27	0	13,727	\$508	6	0	\$32,220	\$5,370
South Brunswick Township	25	0	40,029	\$1,601	13	0	6,843	\$526	0	0	\$0	\$0
Union Township	63	0	103,629	\$1,645	47	0	58,758	\$1,250	0	0	\$0	\$0
West Orange Township	49	0	136,178	\$2,779	42	0	63,750	\$1,518	0	0	\$0	\$0
	386	0	\$905,121	\$2,345	510	0	\$2,517,871	\$4,937	22	0	\$92,257	\$4,194



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2014

Policy Year 2006

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	22	0	70,587	\$3,209	22	0	29,038	\$1,320	3	0	\$22,406	\$7,469
Eastampton Township	1	0	825	\$825	0	0	0	\$0	0	0	\$0	\$0
Englewood, City of	20	0	19,767	\$988	53	0	507,915	\$9,583	2	0	\$18,124	\$9,062
Ewing Township	13	0	8,926	\$687	5	0	0	\$0	0	0	\$0	\$0
Hamilton Township	7	0	31,953	\$4,565	9	0	147,666	\$16,407	0	0	\$0	\$0
Harrison, Town of	12	0	12,176	\$1,015	7	0	2,150	\$307	0	0	\$0	\$0
Hoboken, City of	23	0	30,182	\$1,312	46	0	1,206,667	\$26,232	0	0	\$0	\$0
Howell Township	13	0	251,908	\$19,378	27	0	119,245	\$4,416	1	0	\$0	\$0
Jackson Township	13	0	259,915	\$19,993	20	0	204,450	\$10,223	0	0	\$0	\$0
Kenilworth, Borough of	2	0	2,147	\$1,074	7	0	22,892	\$3,270	0	0	\$0	\$0
Livingston Township	30	0	27,942	\$931	31	0	43,469	\$1,402	4	0	\$33,724	\$8,431
Maplewood, Township of	19	0	163,269	\$8,593	22	0	1,690	\$77	4	0	\$15,136	\$3,784
Montclair Township	40	0	70,500	\$1,763	78	0	325,344	\$4,171	1	0	\$156,032	\$156,032
North Plainfield Boro	13	0	38,832	\$2,987	17	0	37,238	\$2,190	1	0	\$0	\$0
Rahway, City of	22	0	22,577	\$1,026	32	0	23,112	\$722	0	0	\$0	\$0
South Brunswick Township	20	0	20,698	\$1,035	13	0	45,075	\$3,467	1	0	\$2,272	\$2,272
Union Township	58	0	70,331	\$1,213	56	0	70,272	\$1,255	0	0	\$0	\$0
West Orange, Township of	68	0	60,584	\$891	39	0	36,059	\$925	1	0	\$0	\$0
	396	0	\$1,163,119	\$2,937	484	0	\$2,822,282	\$5,831	18	0	\$247,694	\$13,761



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2014

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	0	15,688	\$654	17	0	242,108	\$14,242	0	0	\$0	\$0
Eastampton Township	1	0	500	\$500	1	0	22,991	\$22,991	0	0	\$0	\$0
Englewood, City of	19	0	14,589	\$768	38	0	349,414	\$9,195	6	0	\$24,292	\$4,049
Ewing Township	2	0	2,046	\$1,023	8	0	109,538	\$13,692	0	0	\$0	\$0
Hamilton Township	3	0	4,552	\$1,517	20	0	52,745	\$2,637	3	0	\$1,252	\$417
Harrison, Town of	12	0	50,120	\$4,177	12	0	63,941	\$5,328	1	0	\$0	\$0
Highland Park Borough	13	0	6,555	\$504	17	0	59,833	\$3,520	2	0	\$0	\$0
Hoboken, City of	35	0	269,130	\$7,689	45	0	1,015,929	\$22,576	1	0	\$316	\$316
Howell Township	12	0	11,108	\$926	20	1	544,603	\$27,230	3	0	\$13,802	\$4,601
Jackson Township	20	0	29,167	\$1,458	26	0	164,148	\$6,313	1	0	\$24,000	\$24,000
Kenilworth, Borough of	6	0	16,216	\$2,703	5	0	0	\$0	1	0	\$1,865	\$1,865
Livingston Township	19	0	39,943	\$2,102	29	0	32,876	\$1,134	2	0	\$4,020	\$2,010
Maplewood, Township of	17	0	8,450	\$497	28	0	39,954	\$1,427	2	0	\$2,400	\$1,200
Montclair Township	51	0	43,180	\$847	63	0	71,399	\$1,133	0	0	\$0	\$0
North Plainfield Boro	10	0	18,827	\$1,883	9	0	91,458	\$10,162	0	0	\$0	\$0
Rahway, City of	15	0	8,250	\$550	32	0	9,347	\$292	3	0	\$8,100	\$2,700
South Brunswick Township	12	0	61,392	\$5,116	12	0	24,989	\$2,082	1	0	\$0	\$0
Union Township	68	0	77,616	\$1,141	60	0	475,852	\$7,931	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	36,641	\$564	40	1	606,432	\$15,161	0	0	\$0	\$0
	404	0	\$713,970	\$1,767	482	2	\$3,977,557	\$8,252	27	0	\$104,295	\$3,863



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2014

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	37,535	\$1,341	8	0	19,979	\$2,497	4	0	\$18,374	\$4,594
Caldwell Borough	2	0	500	\$250	8	0	0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	0	\$0	1	1	10,000	\$10,000	1	0	\$0	\$0
Englewood, City of	42	0	35,711	\$850	47	1	469,296	\$9,985	5	0	\$1,743	\$349
Ewing Township	5	0	10,618	\$2,124	6	1	120,000	\$20,000	0	0	\$0	\$0
Hamilton Township	0	0	0	\$0	20	1	136,887	\$6,844	0	0	\$0	\$0
Harrison, Town of	3	0	500	\$167	13	0	19,474	\$1,498	0	0	\$0	\$0
Highland Park Borough	9	1	10,197,905	\$1,133,101	9	0	15,119	\$1,680	2	0	\$3,982	\$1,991
Hoboken, City of	26	0	19,890	\$765	42	1	716,394	\$17,057	1	0	\$24,000	\$24,000
Howell Township	11	0	23,600	\$2,145	26	1	42,260	\$1,625	1	0	\$3,800	\$3,800
Kenilworth, Borough of	6	0	8,812	\$1,469	0	0	0	\$0	0	0	\$0	\$0
Livingston Township	11	0	9,624	\$875	50	0	49,614	\$992	6	0	\$4,586	\$764
Maplewood, Township of	13	0	18,607	\$1,431	13	1	41,575	\$3,198	8	0	\$49,709	\$6,214
Montclair Township	13	0	3,434	\$264	71	2	629,475	\$8,866	0	0	\$0	\$0
North Plainfield Boro	13	0	29,492	\$2,269	23	1	158,208	\$6,879	2	0	\$2,940	\$1,470
Rahway, City of	18	0	58,442	\$3,247	43	1	282,022	\$6,559	8	0	\$1,681	\$210
South Brunswick Township	21	0	25,131	\$1,197	19	1	102,866	\$5,414	1	0	\$0	\$0
Union Township	47	0	94,315	\$2,007	57	1	335,653	\$5,889	1	0	\$491	\$491
West Orange, Township of	59	0	22,312	\$378	45	1	247,656	\$5,503	1	0	\$2,154	\$2,154
	327	1	\$10,596,428	\$32,405	501	14	\$3,396,478	\$6,779	43	0	\$130,680	\$3,039



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2014

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	0	1,090,170	\$36,339	12	0	290,851	\$24,238	0	0	\$0	\$0
Caldwell Borough	4	0	145	\$36	7	0	6,419	\$917	0	0	\$0	\$0
Eastampton Township	4	0	16,524	\$4,131	1	0	2,500	\$2,500	0	0	\$0	\$0
Englewood, City of	29	0	66,737	\$2,301	50	1	1,191,164	\$23,823	9	0	\$9,514	\$1,057
Ewing Township	5	0	378	\$76	9	0	43,865	\$4,874	1	0	\$0	\$0
Fanwood Borough	4	0	95	\$24	6	0	38,703	\$6,451	0	0	\$0	\$0
Hamilton Township	6	1	446,757	\$74,460	23	1	1,413,705	\$61,465	0	0	\$0	\$0
Harrison, Town of	7	0	5,447	\$778	4	0	22,903	\$5,726	1	0	\$738	\$738
Highland Park Borough	15	0	10,905	\$727	19	1	158,417	\$8,338	3	0	\$0	\$0
Hoboken, City of	30	0	107,688	\$3,590	35	1	322,462	\$9,213	2	0	\$0	\$0
Howell Township	11	0	18,690	\$1,699	35	1	124,477	\$3,556	1	0	\$0	\$0
Kenilworth, Borough of	3	0	2,973	\$991	7	0	501	\$72	0	0	\$0	\$0
Livingston Township	14	0	23,977	\$1,713	50	0	57,423	\$1,148	6	0	\$0	\$0
Manalapan Township	13	0	21,817	\$1,678	24	0	312,731	\$13,030	0	0	\$0	\$0
Maplewood, Township of	7	0	27,106	\$3,872	10	0	115,373	\$11,537	2	0	\$4,689	\$2,345
Montclair Township	27	1	588,395	\$21,792	41	0	239,280	\$5,836	0	0	\$0	\$0
North Plainfield Boro	11	0	3,688	\$335	15	0	66,496	\$4,433	0	0	\$0	\$0
Rahway, City of	13	0	17,324	\$1,333	18	0	38,305	\$2,128	5	0	\$0	\$0
South Brunswick Township	12	0	14,924	\$1,244	12	0	17,142	\$1,429	4	0	\$24,375	\$6,094
Union Township	31	0	61,571	\$1,986	41	0	86,249	\$2,104	0	0	\$0	\$0
Warren Township	4	0	7,382	\$1,846	15	0	10,661	\$711	1	0	\$2,383	\$2,383
West Orange, Township of	46	1	227,954	\$4,956	34	0	97,193	\$2,859	3	0	\$0	\$0
	326	3	\$2,760,647	\$8,468	468	5	\$4,656,820	\$9,950	38	0	\$41,699	\$1,097



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2014

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	0	28,018	\$1,078	9	0	90,958	\$10,106	3	0	\$31,341	\$10,447
Caldwell Borough	6	0	15,752	\$2,625	9	0	17,765	\$1,974	5	0	\$18,853	\$3,771
Eastampton Township	4	0	5,426	\$1,357	4	1	425,734	\$106,434	1	0	\$116	\$116
Englewood, City of	26	0	47,460	\$1,825	39	0	195,870	\$5,022	12	0	\$19,885	\$1,657
Ewing Township	7	0	69,210	\$9,887	9	1	613,891	\$68,210	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	0	\$0	5	1	55,010	\$11,002	0	0	\$0	\$0
Frehold Township	19	0	36,483	\$1,920	10	1	309,246	\$30,925	1	0	\$4,096	\$4,096
Hamilton Township	7	0	9,335	\$1,334	13	0	6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	7,311	\$914	8	0	452,911	\$56,614	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	2,951	\$268	15	1	172,133	\$11,476	3	0	\$0	\$0
Hoboken, City of	19	0	81,311	\$4,280	53	0	531,493	\$10,028	1	0	\$0	\$0
Howell Township	10	0	44,201	\$4,420	59	1	113,905	\$1,931	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	1,285	\$428	4	0	155,960	\$38,990	0	0	\$0	\$0
Livingston Township	16	0	8,203	\$513	43	0	133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	12,364	\$1,236	7	1	140,100	\$20,014	0	0	\$0	\$0
Maplewood, Township of	5	0	4,219	\$844	16	0	34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	34,413	\$3,824	8	0	804	\$101	1	0	\$0	\$0
Montclair Township	31	1	198,896	\$6,416	53	0	263,721	\$4,976	2	0	\$10,523	\$5,262
Morris Township	14	0	16,916	\$1,208	14	1	52,674	\$3,762	1	0	\$0	\$0
North Plainfield Boro	16	0	6,205	\$388	16	0	18,168	\$1,136	1	0	\$467	\$467
Rahway, City of	21	0	28,725	\$1,368	32	0	15,710	\$491	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	25,220	\$1,146	33	0	152,153	\$4,611	3	0	\$35,190	\$11,730
Union Township	47	0	75,135	\$1,599	30	3	613,212	\$20,440	0	0	\$0	\$0
Warren Township	16	0	93,201	\$5,825	7	0	7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	0	18,634	\$565	33	1	266,749	\$8,083	3	0	\$24,000	\$8,000
	388	1	\$870,874	\$2,245	529	12	\$4,840,735	\$9,151	56	0	\$260,379	\$4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2014

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	0	19,170	\$2,396	14	0	1,504	\$107	4	0	\$2,686	\$672
Caldwell Borough	3	0	2,576	\$859	14	0	22,418	\$1,601	3	0	\$24,644	\$8,215
Eastampton Township	1	0	1,542	\$1,542	1	0	500	\$500	0	0	\$0	\$0
Englewood, City of	21	0	36,166	\$1,722	37	3	725,601	\$19,611	14	0	\$10,028	\$716
Ewing Township	6	0	13,969	\$2,328	12	0	26,658	\$2,222	0	0	\$0	\$0
Fair Haven Borough	3	0	0	\$0	1	0	0	\$0	1	0	\$0	\$0
Fanwood Borough	4	0	2,454	\$614	4	0	16,864	\$4,216	1	0	\$24,000	\$24,000
Frehold Township	14	0	15,183	\$1,085	11	1	60,433	\$5,494	4	0	\$24,000	\$6,000
Hamilton Township	11	1	354,364	\$32,215	18	3	806,041	\$44,780	7	0	\$0	\$0
Harrison, Town of	7	0	6,872	\$982	8	1	148,860	\$18,608	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	5,333	\$485	6	1	67,737	\$11,290	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	7,522	\$342	51	1	417,227	\$8,181	1	0	\$0	\$0
Howell Township	4	0	1,455	\$364	23	1	741,444	\$32,237	2	0	\$10,791	\$5,396
Kenilworth, Borough of	11	0	13,482	\$1,226	11	0	2,733	\$248	1	0	\$6,500	\$6,500
Livingston Township	22	0	22,115	\$1,005	63	1	267,154	\$4,241	9	0	\$7,752	\$861
Manalapan Township	13	0	44,447	\$3,419	7	0	10,476	\$1,497	0	0	\$0	\$0
Maplewood, Township of	13	0	27,423	\$2,109	10	0	5,935	\$594	3	0	\$1,153	\$384
Middlesex Boro	11	0	11,711	\$1,065	10	0	1,707	\$171	1	0	\$0	\$0
Montclair Township	18	0	14,448	\$803	67	1	39,267	\$586	0	0	\$0	\$0
Morris Township	12	0	50,550	\$4,213	12	0	22,982	\$1,915	7	0	\$5,295	\$756
Morristown, Town of	26	0	27,224	\$1,047	17	0	18,387	\$1,082	5	0	\$4,868	\$974
North Brunswick Township	17	0	8,031	\$472	22	0	61,601	\$2,800	0	0	\$0	\$0
North Plainfield Boro	23	0	15,083	\$656	29	1	152,987	\$5,275	14	0	\$216,926	\$15,495
Rahway, City of	9	0	18,506	\$2,056	12	0	3,256	\$271	14	0	\$43,627	\$3,116
Union Township	42	0	98,197	\$2,338	39	0	14,034	\$360	7	0	\$24,001	\$3,429
Warren Township	9	0	20,764	\$2,307	9	1	34,078	\$3,786	7	0	\$34,878	\$4,983
West Orange, Township of	19	0	21,350	\$1,124	47	1	220,046	\$4,682	4	0	\$90	\$23
	360	1	\$859,937	\$2,389	555	16	\$3,889,930	\$7,009	113	0	\$475,251	\$4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2014

Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	\$1,161,391	44.4%	\$16,832	1,156,197	1	511,993	\$511,993
Hamilton Township	162	42.3%	\$823,284	31.5%	\$5,082	809,153	1	94,185	\$94,185
North Plainfield Borough	20	5.2%	\$87,679	3.4%	\$4,384	87,678	0	0	\$0
South Brunswick Township	40	10.4%	\$302,370	11.6%	\$7,559	302,371	0	0	\$0
Union Township	92	24.0%	\$239,800	9.2%	\$2,607	239,799	0	0	\$0
	383	100.0%	\$2,614,524	100.0%	\$6,826	\$2,595,198	2	\$606,178	\$303,089

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	0	0	\$0
Ewing, Township of	78	13.2%	911,900	21.2%	\$11,691	867,024	2	158,609	\$79,305
Hamilton Township	123	20.7%	838,339	19.5%	\$6,816	827,064	1	310,792	\$310,792
Howell, Township of	74	12.5%	405,297	9.4%	\$5,477	397,495	1	63,176	\$63,176
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	0	0	\$0
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	0	0	\$0
Rahway, City of	34	5.7%	217,282	5.0%	\$6,391	217,280	0	0	\$0
South Brunswick Township	52	8.8%	627,448	14.6%	\$12,066	627,448	0	0	\$0
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	0	0	\$0
	593	100.0%	\$4,306,903	100.0%	\$7,263	\$4,242,949	4	\$532,577	\$133,144



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2014

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	684,941	12.2%	\$7,135	644,973	2	140,458	\$70,229
Eastampton Township	3	0.5%	162,683	2.9%	\$54,228	151,853	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	13.4%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	775,088	13.8%	\$5,033	732,183	1	236,383	\$236,383
Howell, Township of	35	5.5%	648,112	11.5%	\$18,517	492,570	2	538,352	\$269,176
Kenilworth Borough	10	1.6%	35,417	0.6%	\$3,542	35,415	0	0	\$0
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	0	0	\$0
North Plainfield Borough	20	3.2%	346,142	6.2%	\$17,307	346,142	0	0	\$0
Rahway, City of	53	8.4%	1,176,070	20.9%	\$22,190	1,125,852	1	884,893	\$884,893
South Brunswick Township	71	11.3%	217,327	3.9%	\$3,061	217,324	0	0	\$0
Union Township	105	16.6%	802,280	14.3%	\$7,641	802,279	0	0	\$0
	631	100.0%	\$5,619,038	100.0%	\$8,905	\$5,319,574	7	\$1,961,143	\$280,163



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2014

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	688,726	9.0%	\$5,887	580,264	7	413,172	\$59,025
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	0	0	\$0
Englewood, City of	96	10.0%	927,214	12.1%	\$9,658	917,043	1	279,329	\$279,329
Ewing, Township of	64	6.7%	211,761	2.8%	\$3,309	211,757	0	0	\$0
Hamilton Township	173	18.0%	2,088,450	27.2%	\$12,072	1,747,176	1	1,450,182	\$1,450,182
Hoboken, City of	56	5.8%	937,987	12.2%	\$16,750	937,984	0	0	\$0
Howell, Township of	52	5.4%	525,512	6.8%	\$10,106	522,715	1	122,788	\$122,788
Jackson Township	29	3.0%	384,061	5.0%	\$13,243	375,788	1	108,326	\$108,326
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	0	0	\$0
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	0	0	\$0
Montclair Township	87	9.1%	336,883	4.4%	\$3,872	336,866	0	0	\$0
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	0	0	\$0
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	0	0	\$0
South Brunswick Township	52	5.4%	618,535	8.1%	\$11,895	554,829	1	191,145	\$191,145
Union Township	86	9.0%	573,032	7.5%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,682,694	100.0%	\$8,011	\$7,147,964	12	\$2,564,942	\$213,745



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2014

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	916,471	10.5%	\$7,701	804,357	7	575,096	\$82,157
Eastampton Township	1	0.1%	0	0.0%	\$0	0	0	0	\$0
Englewood, City of	128	10.0%	1,257,311	14.4%	\$9,823	1,241,623	1	509,896	\$509,896
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	0	0	\$0
Hamilton Township	165	12.9%	773,622	8.8%	\$4,689	719,646	1	146,849	\$146,849
Harrison, Town of	45	3.5%	206,449	2.4%	\$4,588	175,790	1	48,545	\$48,545
Hoboken, City of	60	4.7%	355,521	4.1%	\$5,925	344,985	1	45,901	\$45,901
Howell, Township of	75	5.9%	1,072,560	12.3%	\$14,301	1,021,782	3	455,129	\$151,710
Jackson Township	41	3.2%	378,798	4.3%	\$9,239	344,009	1	46,011	\$46,011
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	0	0	\$0
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	0	0	\$0
Maplewood, Township of	51	4.0%	179,532	2.1%	\$3,520	179,529	0	0	\$0
Montclair Township	92	7.2%	422,271	4.8%	\$4,590	420,196	1	54,789	\$54,789
North Plainfield Borough	30	2.3%	242,233	2.8%	\$8,074	242,236	0	0	\$0
Rahway, City of	42	3.3%	527,261	6.0%	\$12,554	525,351	1	164,670	\$164,670
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	0	0	\$0
Union Township	150	11.7%	1,047,452	12.0%	\$6,983	1,019,901	1	282,302	\$282,302
West Orange, Township of	93	7.3%	599,710	6.9%	\$6,448	567,833	2	212,169	\$106,085
	1281	100.0%	\$8,754,634	100.0%	\$6,834	\$8,382,684	20	\$2,541,357	\$127,068



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2014

Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,043,400	11.8%	\$10,033	864,665	8	529,634	\$66,204
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	0	0	\$0
Englewood, City of	112	9.5%	779,334	8.8%	\$6,958	779,332	0	0	\$0
Ewing, Township of	57	4.9%	503,152	5.7%	\$8,827	503,156	0	0	\$0
Hamilton Township	138	11.7%	654,362	7.4%	\$4,742	611,653	3	155,179	\$51,726
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	0	0	\$0
Highland Park Borough	27	2.3%	204,352	2.3%	\$7,569	90,622	1	173,240	\$173,240
Hoboken, City of	71	6.0%	524,636	5.9%	\$7,389	435,914	3	107,095	\$35,698
Howell, Township of	59	5.0%	883,909	10.0%	\$14,982	772,381	3	318,656	\$106,219
Jackson Township	55	4.7%	477,403	5.4%	\$8,680	456,946	1	63,124	\$63,124
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	0	0	\$0
Livingston Township	52	4.4%	665,395	7.5%	\$12,796	631,779	2	91,149	\$45,575
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	0	0	\$0
Montclair Township	83	7.1%	347,383	3.9%	\$4,185	347,378	0	0	\$0
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	0	0	\$0
Rahway, City of	46	3.9%	517,456	5.8%	\$11,249	508,094	1	458,247	\$458,247
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	0	0	\$0
Union Township	118	10.0%	1,200,582	13.6%	\$10,174	1,121,092	3	287,757	\$95,919
West Orange, Township of	88	7.5%	583,822	6.6%	\$6,634	583,825	0	0	\$0
	1175	100.0%	\$8,857,289	100.0%	\$7,538	\$8,178,946	25	\$2,184,081	\$87,363



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2014

Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	930,394	12.4%	\$11,928	874,681	5	198,499	\$39,700
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	0	0	\$0
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	0	0	\$0
Englewood, City of	89	8.5%	844,162	11.3%	\$9,485	731,550	1	295,202	\$295,202
Ewing, Township of	77	7.3%	451,292	6.0%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	934,663	12.5%	\$6,446	654,565	4	675,479	\$168,870
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	0	0	\$0
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	0	0	\$0
Hoboken, City of	74	7.0%	406,853	5.4%	\$5,498	398,010	1	14,299	\$14,299
Howell, Township of	61	5.8%	1,277,128	17.0%	\$20,937	1,101,295	5	800,332	\$160,066
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	267,201	3.6%	\$6,851	215,668	1	71,900	\$71,900
Maplewood, Township of	54	5.1%	271,020	3.6%	\$5,019	271,018	0	0	\$0
Montclair Township	70	6.7%	255,790	3.4%	\$3,654	255,789	0	0	\$0
North Plainfield Borough	26	2.5%	366,258	4.9%	\$14,087	312,468	3	241,433	\$80,478
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	0	0	\$0
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	0	0	\$0
Union Township	88	8.4%	425,909	5.7%	\$4,840	405,002	1	29,335	\$29,335
West Orange, Township of	62	5.9%	387,954	5.2%	\$6,257	345,686	1	144,824	\$144,824
	1052	100.0%	\$7,491,670	100.0%	\$7,121	\$6,690,070	22	\$2,471,303	\$112,332



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2014

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,707,674	14.7%	\$19,405	1,280,368	10	1,346,788	\$134,679
Caldwell Borough	20	1.8%	749,285	6.5%	\$37,464	402,589	1	652,040	\$652,040
Eastampton Township	4	0.4%	155,710	1.3%	\$38,928	140,436	1	153,323	\$153,323
Englewood, City of	88	8.1%	1,541,446	13.3%	\$17,516	1,328,433	6	612,072	\$102,012
Ewing, Township of	89	8.2%	643,602	5.6%	\$7,231	556,527	4	159,970	\$39,993
Fanwood Borough	9	0.8%	40,664	0.4%	\$4,518	40,665	0	0	\$0
Hamilton Township	133	12.3%	1,158,605	10.0%	\$8,711	948,741	5	655,585	\$131,117
Harrison, Town of	38	3.5%	361,077	3.1%	\$9,502	361,079	0	0	\$0
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	0	0	\$0
Hoboken, City of	57	5.3%	871,409	7.5%	\$15,288	727,949	5	713,239	\$142,648
Howell, Township of	38	3.5%	309,076	2.7%	\$8,134	279,734	2	77,903	\$38,952
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	0	0	\$0
Livingston Township	39	3.6%	358,382	3.1%	\$9,189	358,384	0	0	\$0
Manalapan Township	23	2.1%	451,468	3.9%	\$19,629	411,492	2	53,007	\$26,504
Maplewood, Township of	43	4.0%	179,949	1.6%	\$4,185	179,945	0	0	\$0
Montclair Township	77	7.1%	558,629	4.8%	\$7,255	494,185	3	298,775	\$99,592
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	0	0	\$0
Rahway, City of	32	2.9%	303,518	2.6%	\$9,485	115,221	1	236,338	\$236,338
South Brunswick Township	63	5.8%	306,280	2.6%	\$4,862	305,786	1	199,673	\$199,673
Union Township	93	8.6%	1,335,783	11.5%	\$14,363	1,269,722	2	190,974	\$95,487
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	0	0	\$0
West Orange, Township of	78	7.2%	410,851	3.5%	\$5,267	406,253	1	64,903	\$64,903
	1085	100.0%	\$11,585,059	100.0%	\$10,677	\$9,749,159	44	\$5,414,590	\$123,059



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2014

Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	725,656	6.0%	\$9,675	531,815	9	458,087	\$50,899
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	0	0	\$0
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	0	0	\$0
Englewood, City of	63	5.4%	625,147	5.1%	\$9,923	601,090	2	111,430	\$55,715
Ewing, Township of	74	6.3%	547,206	4.5%	\$7,395	486,134	3	129,561	\$43,187
Fanwood Borough	13	1.1%	129,721	1.1%	\$9,979	116,169	1	77,758	\$77,758
Freehold Township	63	5.4%	694,115	5.7%	\$11,018	586,485	2	332,798	\$166,399
Hamilton Township	130	11.1%	1,720,064	14.2%	\$13,231	1,527,818	2	400,883	\$200,442
Harrison, Town of	29	2.5%	297,666	2.4%	\$10,264	292,963	1	127,564	\$127,564
Highland Park Borough	25	2.1%	42,130	0.3%	\$1,685	42,128	0	0	\$0
Hoboken, City of	79	6.8%	787,852	6.5%	\$9,973	557,664	14	534,789	\$38,199
Howell, Township of	62	5.3%	587,894	4.8%	\$9,482	539,900	1	81,921	\$81,921
Kenilworth Borough	16	1.4%	295,535	2.4%	\$18,471	295,538	1	994	\$994
Livingston Township	41	3.5%	943,352	7.8%	\$23,009	650,442	1	491,345	\$491,345
Manalapan Township	22	1.9%	21,519	0.2%	\$978	21,518	0	0	\$0
Maplewood, Township of	33	2.8%	225,877	1.9%	\$6,845	187,743	1	86,501	\$86,501
Middlesex Borough	12	1.0%	373,193	3.1%	\$31,099	191,907	1	365,844	\$365,844
Montclair Township	79	6.8%	639,151	5.3%	\$8,091	579,527	4	311,380	\$77,845
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%	180,519	1.5%	\$10,029	180,518	0	0	\$0
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	0	0	\$0
South Brunswick Township	64	5.5%	593,136	4.9%	\$9,268	465,280	2	255,284	\$127,642
Union Township	96	8.2%	1,805,617	14.9%	\$18,809	1,571,774	4	741,960	\$185,490
Warren Township	14	1.2%	158,283	1.3%	\$11,306	108,910	1	107,108	\$107,108
West Orange, Township of	56	4.8%	498,198	4.1%	\$8,896	378,124	3	242,235	\$80,745
	1166	100.0%	\$12,155,778	100.0%	\$10,425	\$10,177,392	53	\$4,857,442	\$91,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2014

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	378,230	3.3%	\$7,136	259,111	7	204,336	\$29,191
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	0	0	\$0
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	0	0	\$0
Englewood, City of	79	6.3%	488,444	4.2%	\$6,183	448,254	4	89,339	\$22,335
Ewing, Township of	87	6.9%	1,262,808	10.9%	\$14,515	951,934	4	822,851	\$205,713
Fair Haven Borough	8	0.6%	65,046	0.6%	\$8,131	65,046	0	0	\$0
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	0	0	\$0
Freehold Township	59	4.7%	100,592	0.9%	\$1,705	87,777	2	38,328	\$19,164
Hamilton Township	138	10.9%	2,135,188	18.4%	\$15,472	1,575,419	9	1,799,809	\$199,979
Harrison, Town of	23	1.8%	260,100	2.2%	\$11,309	182,247	1	88,568	\$88,568
Highland Park Borough	22	1.7%	37,628	0.3%	\$1,710	37,628	0	0	\$0
Hoboken, City of	98	7.8%	1,343,771	11.6%	\$13,712	934,930	9	1,161,180	\$129,020
Howell, Township of	48	3.8%	518,168	4.5%	\$10,795	446,182	2	184,378	\$92,189
Kenilworth Borough	10	0.8%	12,640	0.1%	\$1,264	12,641	0	0	\$0
Livingston Township	54	4.3%	930,936	8.0%	\$17,240	687,454	9	689,468	\$76,608
Manalapan Township	29	2.3%	138,898	1.2%	\$4,790	120,633	1	19,974	\$19,974
Maplewood, Township of	47	3.7%	322,131	2.8%	\$6,854	316,898	1	59,318	\$59,318
Middlesex Borough	22	1.7%	349,109	3.0%	\$15,869	266,796	2	192,050	\$96,025
Montclair Township	62	4.9%	587,898	5.1%	\$9,482	536,931	6	218,880	\$36,480
Morris Township	43	3.4%	309,755	2.7%	\$7,204	276,319	4	133,336	\$33,334
Morristown, Town of	38	3.0%	212,322	1.8%	\$5,587	200,677	1	160,114	\$160,114
New Providence Borough	23	1.8%	43,680	0.4%	\$1,899	43,681	0	0	\$0
North Brunswick Township	50	4.0%	212,282	1.8%	\$4,246	201,037	2	59,057	\$29,529
North Plainfield Borough	20	1.6%	76,704	0.7%	\$3,835	76,705	0	0	\$0
Rahway, City of	63	5.0%	394,543	3.4%	\$6,263	316,650	1	119,584	\$119,584
Union Township	74	5.9%	964,143	8.3%	\$13,029	661,990	5	614,195	\$122,839
Warren Township	11	0.9%	81,771	0.7%	\$7,434	74,045	1	68,336	\$68,336
West Orange, Township of	69	5.5%	332,734	2.9%	\$4,822	265,735	4	112,429	\$28,107
	1262	100.0%	\$11,633,987	100.0%	\$9,219	\$9,121,182	75	\$6,835,530	\$91,140



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2014

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2014

Year 2004

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

Year 2005

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2014

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2014

Year 2007

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2014

Year 2008

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2014

Year 2009

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2014

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	14	75	18.67%	277	5.05%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	13	63	20.63%	350	3.71%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	30	79	37.97%	746	4.02%
Howell, Township of	11	62	17.74%	529	2.08%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	24	79	30.38%	406	5.91%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of		32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
GSMJIF	245	1166	21.01%	7575	3.23%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2014

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	12	53	22.64%	277	4.33%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	7	59	11.86%	227	3.08%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	23	98	23.47%	732	3.14%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	16	54	29.63%	275	5.82%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	7	50	14.00%	326	2.15%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
GSMJIF	239	1262	18.94%	7605	3.14%



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

8/1/2014

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of Aug 1, 2014 for all policy years:	6
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$905,121
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$713,970
Total Incurred for 2008 Losses:	\$10,596,428
Total Incurred for 2009 Losses:	\$2,760,647
Total Incurred for 2010 Losses:	\$870,874
Total Incurred for 2011 Losses:	\$859,937
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of Aug 1, 2014 for all policy years:	49
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,822,282
Total Incurred for 2007 Losses:	\$3,977,557
Total Incurred for 2008 Losses:	\$3,396,478
Total Incurred for 2009 Losses:	\$4,656,820
Total Incurred for 2010 Losses:	\$4,840,735
Total Incurred for 2011 Losses:	\$3,889,930
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

8/1/2014

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

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9587
Open Claims as of Aug 1, 2014 for all policy years:	264
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,614,524
Total Incurred for 2003 Losses:	\$4,306,903
Total Incurred for 2004 Losses:	\$5,619,038
Total Incurred for 2005 Losses:	\$7,682,694
Total Incurred for 2006 Losses:	\$8,754,634
Total Incurred for 2007 Losses:	\$8,857,289
Total Incurred for 2008 Losses:	\$7,491,670
Total Incurred for 2009 Losses:	\$11,585,059
Total Incurred for 2010 Losses:	\$12,155,778
Total Incurred for 2011 Losses:	\$11,633,987
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

September 2014

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

9/1/2014

Index of Reports

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

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

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2014

Policy Year 2002

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

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2014

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2014

Policy Year 2005

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	23	0	17,140	\$745	23	0	5,371	\$234	4	0	\$19,642	\$4,911
Eastampton Township	2	0	5,081	\$2,541	1	0	0	\$0	0	0	\$0	\$0
Englewood, City of	15	0	48,636	\$3,242	86	0	695,872	\$8,092	1	0	\$10,723	\$10,723
Ewing, Township of	20	0	14,711	\$736	10	0	2,452	\$245	1	0	\$1,695	\$1,695
Hamilton Township	10	0	13,106	\$1,311	12	0	41,710	\$3,476	2	0	\$24,754	\$12,377
Hoboken, City of	31	0	78,638	\$2,537	56	0	875,973	\$15,642	0	0	\$0	\$0
Howell, Township of	16	0	201,474	\$12,592	29	0	147,398	\$5,083	1	0	\$0	\$0
Jackson Township	20	0	15,538	\$777	31	0	293,988	\$9,483	0	0	\$0	\$0
Kenilworth Borough	7	0	49,176	\$7,025	2	0	0	\$0	0	0	\$0	\$0
Livingston Township	17	0	25,244	\$1,485	49	0	70,879	\$1,447	4	0	\$2,839	\$710
Montclair Township	48	0	116,434	\$2,426	59	0	187,058	\$3,170	1	0	\$384	\$384
North Plainfield Borough	13	0	23,204	\$1,785	23	0	54,092	\$2,352	2	0	\$0	\$0
Rahway, City of	27	0	16,903	\$626	27	0	13,727	\$508	6	0	\$32,220	\$5,370
South Brunswick Township	25	0	40,029	\$1,601	13	0	6,843	\$526	0	0	\$0	\$0
Union Township	63	0	103,629	\$1,645	47	0	58,758	\$1,250	0	0	\$0	\$0
West Orange Township	49	0	136,178	\$2,779	42	0	63,750	\$1,518	0	0	\$0	\$0
	386	0	\$905,121	\$2,345	510	0	\$2,517,871	\$4,937	22	0	\$92,257	\$4,194



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2014

Policy Year 2006

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	22	0	70,587	\$3,209	22	0	29,038	\$1,320	3	0	\$22,406	\$7,469
Eastampton Township	1	0	825	\$825	0	0	0	\$0	0	0	\$0	\$0
Englewood, City of	20	0	19,767	\$988	53	0	507,915	\$9,583	2	0	\$18,124	\$9,062
Ewing Township	13	0	8,926	\$687	5	0	0	\$0	0	0	\$0	\$0
Hamilton Township	7	0	31,953	\$4,565	9	0	147,666	\$16,407	0	0	\$0	\$0
Harrison, Town of	12	0	12,176	\$1,015	7	0	2,150	\$307	0	0	\$0	\$0
Hoboken, City of	23	0	30,182	\$1,312	46	0	1,206,667	\$26,232	0	0	\$0	\$0
Howell Township	13	0	251,908	\$19,378	27	0	119,245	\$4,416	1	0	\$0	\$0
Jackson Township	13	0	259,915	\$19,993	20	0	204,450	\$10,223	0	0	\$0	\$0
Kenilworth, Borough of	2	0	2,147	\$1,074	7	0	22,892	\$3,270	0	0	\$0	\$0
Livingston Township	30	0	27,942	\$931	31	0	43,469	\$1,402	4	0	\$33,724	\$8,431
Maplewood, Township of	19	0	163,269	\$8,593	22	0	1,690	\$77	4	0	\$15,136	\$3,784
Montclair Township	40	0	70,500	\$1,763	78	0	325,344	\$4,171	1	0	\$156,032	\$156,032
North Plainfield Boro	13	0	38,832	\$2,987	17	0	37,238	\$2,190	1	0	\$0	\$0
Rahway, City of	22	0	22,577	\$1,026	32	0	23,112	\$722	0	0	\$0	\$0
South Brunswick Township	20	0	20,698	\$1,035	13	0	45,075	\$3,467	1	0	\$2,272	\$2,272
Union Township	58	0	70,331	\$1,213	56	0	70,272	\$1,255	0	0	\$0	\$0
West Orange, Township of	68	0	60,584	\$891	39	0	36,059	\$925	1	0	\$0	\$0
	396	0	\$1,163,119	\$2,937	484	0	\$2,822,282	\$5,831	18	0	\$247,694	\$13,761



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2014

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	0	15,688	\$654	17	0	242,108	\$14,242	0	0	\$0	\$0
Eastampton Township	1	0	500	\$500	1	0	22,991	\$22,991	0	0	\$0	\$0
Englewood, City of	19	0	14,589	\$768	38	0	349,414	\$9,195	6	0	\$24,292	\$4,049
Ewing Township	2	0	2,046	\$1,023	8	0	109,538	\$13,692	0	0	\$0	\$0
Hamilton Township	3	0	4,552	\$1,517	20	0	52,745	\$2,637	3	0	\$1,252	\$417
Harrison, Town of	12	0	50,120	\$4,177	12	0	63,941	\$5,328	1	0	\$0	\$0
Highland Park Borough	13	0	6,555	\$504	17	0	59,833	\$3,520	2	0	\$0	\$0
Hoboken, City of	35	0	269,130	\$7,689	45	0	1,015,929	\$22,576	1	0	\$316	\$316
Howell Township	12	0	11,108	\$926	20	1	544,603	\$27,230	3	0	\$13,802	\$4,601
Jackson Township	20	0	29,167	\$1,458	26	0	164,148	\$6,313	1	0	\$24,000	\$24,000
Kenilworth, Borough of	6	0	16,216	\$2,703	5	0	0	\$0	1	0	\$1,865	\$1,865
Livingston Township	19	0	39,943	\$2,102	29	0	32,876	\$1,134	2	0	\$4,020	\$2,010
Maplewood, Township of	17	0	8,450	\$497	28	0	39,954	\$1,427	2	0	\$2,400	\$1,200
Montclair Township	51	0	43,180	\$847	63	0	71,399	\$1,133	0	0	\$0	\$0
North Plainfield Boro	10	0	18,827	\$1,883	9	0	91,458	\$10,162	0	0	\$0	\$0
Rahway, City of	15	0	8,250	\$550	32	0	9,347	\$292	3	0	\$8,100	\$2,700
South Brunswick Township	12	0	61,392	\$5,116	12	0	24,989	\$2,082	1	0	\$0	\$0
Union Township	68	0	77,616	\$1,141	60	0	475,852	\$7,931	1	0	\$24,248	\$24,248
West Orange, Township of	65	0	36,641	\$564	40	1	606,432	\$15,161	0	0	\$0	\$0
	404	0	\$713,970	\$1,767	482	2	\$3,977,557	\$8,252	27	0	\$104,295	\$3,863



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2014

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	37,535	\$1,341	8	0	19,979	\$2,497	4	0	\$18,374	\$4,594
Caldwell Borough	2	0	500	\$250	8	0	0	\$0	2	0	\$17,220	\$8,610
Eastampton Township	0	0	0	\$0	1	1	10,000	\$10,000	1	0	\$0	\$0
Englewood, City of	42	0	35,711	\$850	47	1	469,296	\$9,985	5	0	\$1,743	\$349
Ewing Township	5	0	10,618	\$2,124	6	1	120,000	\$20,000	0	0	\$0	\$0
Hamilton Township	0	0	0	\$0	20	1	136,887	\$6,844	0	0	\$0	\$0
Harrison, Town of	3	0	500	\$167	13	0	19,474	\$1,498	0	0	\$0	\$0
Highland Park Borough	9	1	10,197,905	\$1,133,101	9	0	15,119	\$1,680	2	0	\$3,982	\$1,991
Hoboken, City of	26	0	19,890	\$765	42	1	716,394	\$17,057	1	0	\$24,000	\$24,000
Howell Township	11	0	23,600	\$2,145	26	1	42,260	\$1,625	1	0	\$3,800	\$3,800
Kenilworth, Borough of	6	0	8,812	\$1,469	0	0	0	\$0	0	0	\$0	\$0
Livingston Township	11	0	9,624	\$875	50	0	49,614	\$992	6	0	\$4,586	\$764
Maplewood, Township of	13	0	18,607	\$1,431	13	1	41,575	\$3,198	8	0	\$49,709	\$6,214
Montclair Township	13	0	3,434	\$264	71	2	629,475	\$8,866	0	0	\$0	\$0
North Plainfield Boro	13	0	29,492	\$2,269	23	1	158,208	\$6,879	2	0	\$2,940	\$1,470
Rahway, City of	18	0	58,442	\$3,247	43	1	282,022	\$6,559	8	0	\$1,681	\$210
South Brunswick Township	21	0	25,131	\$1,197	19	1	102,866	\$5,414	1	0	\$0	\$0
Union Township	47	0	94,315	\$2,007	57	1	335,653	\$5,889	1	0	\$491	\$491
West Orange, Township of	59	0	22,312	\$378	45	1	247,656	\$5,503	1	0	\$2,154	\$2,154
	327	1	\$10,596,428	\$32,405	501	14	\$3,396,478	\$6,779	43	0	\$130,680	\$3,039



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2014

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	0	1,090,170	\$36,339	12	0	290,851	\$24,238	0	0	\$0	\$0
Caldwell Borough	4	0	145	\$36	7	0	6,419	\$917	0	0	\$0	\$0
Eastampton Township	4	0	16,524	\$4,131	1	0	2,500	\$2,500	0	0	\$0	\$0
Englewood, City of	29	0	66,737	\$2,301	50	1	1,191,164	\$23,823	9	0	\$9,514	\$1,057
Ewing Township	5	0	378	\$76	9	0	43,865	\$4,874	1	0	\$0	\$0
Fanwood Borough	4	0	95	\$24	6	0	38,703	\$6,451	0	0	\$0	\$0
Hamilton Township	6	1	446,757	\$74,460	23	1	1,413,705	\$61,465	0	0	\$0	\$0
Harrison, Town of	7	0	5,447	\$778	4	0	22,903	\$5,726	1	0	\$738	\$738
Highland Park Borough	15	0	10,905	\$727	19	1	158,417	\$8,338	3	0	\$0	\$0
Hoboken, City of	30	0	107,688	\$3,590	35	1	322,462	\$9,213	2	0	\$0	\$0
Howell Township	11	0	18,690	\$1,699	35	1	124,477	\$3,556	1	0	\$0	\$0
Kenilworth, Borough of	3	0	2,973	\$991	7	0	501	\$72	0	0	\$0	\$0
Livingston Township	14	0	23,977	\$1,713	50	0	57,423	\$1,148	6	0	\$0	\$0
Manalapan Township	13	0	21,817	\$1,678	24	0	312,731	\$13,030	0	0	\$0	\$0
Maplewood, Township of	7	0	27,106	\$3,872	10	0	115,373	\$11,537	2	0	\$4,689	\$2,345
Montclair Township	27	1	588,395	\$21,792	41	0	239,280	\$5,836	0	0	\$0	\$0
North Plainfield Boro	11	0	3,688	\$335	15	0	66,496	\$4,433	0	0	\$0	\$0
Rahway, City of	13	0	17,324	\$1,333	18	0	38,305	\$2,128	5	0	\$0	\$0
South Brunswick Township	12	0	14,924	\$1,244	12	0	17,142	\$1,429	4	0	\$24,375	\$6,094
Union Township	31	0	61,571	\$1,986	41	0	86,249	\$2,104	0	0	\$0	\$0
Warren Township	4	0	7,382	\$1,846	15	0	10,661	\$711	1	0	\$2,383	\$2,383
West Orange, Township of	46	1	227,954	\$4,956	34	0	97,193	\$2,859	3	0	\$0	\$0
	326	3	\$2,760,647	\$8,468	468	5	\$4,656,820	\$9,950	38	0	\$41,699	\$1,097



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2014

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	0	28,018	\$1,078	9	0	90,958	\$10,106	3	0	\$31,341	\$10,447
Caldwell Borough	6	0	15,752	\$2,625	9	0	17,765	\$1,974	5	0	\$18,853	\$3,771
Eastampton Township	4	0	5,426	\$1,357	4	1	425,734	\$106,434	1	0	\$116	\$116
Englewood, City of	26	0	47,460	\$1,825	39	0	195,870	\$5,022	12	0	\$19,885	\$1,657
Ewing Township	7	0	69,210	\$9,887	9	1	613,891	\$68,210	2	0	\$9,794	\$4,897
Fanwood Borough	2	0	0	\$0	5	1	55,010	\$11,002	0	0	\$0	\$0
Frehold Township	19	0	36,483	\$1,920	10	1	309,246	\$30,925	1	0	\$4,096	\$4,096
Hamilton Township	7	0	9,335	\$1,334	13	0	6,675	\$513	1	0	\$0	\$0
Harrison, Town of	8	0	7,311	\$914	8	0	452,911	\$56,614	1	0	\$13,000	\$13,000
Highland Park Borough	11	0	2,951	\$268	15	1	172,133	\$11,476	3	0	\$0	\$0
Hoboken, City of	19	0	81,311	\$4,280	53	0	531,493	\$10,028	1	0	\$0	\$0
Howell Township	10	0	44,201	\$4,420	59	1	113,905	\$1,931	2	0	\$24,000	\$12,000
Kenilworth, Borough of	3	0	1,285	\$428	4	0	155,960	\$38,990	0	0	\$0	\$0
Livingston Township	16	0	8,203	\$513	43	0	133,545	\$3,106	5	0	\$1,315	\$263
Manalapan Township	10	0	12,364	\$1,236	7	1	140,100	\$20,014	0	0	\$0	\$0
Maplewood, Township of	5	0	4,219	\$844	16	0	34,864	\$2,179	1	0	\$31,541	\$31,541
Middlesex Boro	9	0	34,413	\$3,824	8	0	804	\$101	1	0	\$0	\$0
Montclair Township	31	1	198,896	\$6,416	53	0	263,721	\$4,976	2	0	\$10,523	\$5,262
Morris Township	14	0	16,916	\$1,208	14	1	52,674	\$3,762	1	0	\$0	\$0
North Plainfield Boro	16	0	6,205	\$388	16	0	18,168	\$1,136	1	0	\$467	\$467
Rahway, City of	21	0	28,725	\$1,368	32	0	15,710	\$491	3	0	\$9,000	\$3,000
South Brunswick Township	22	0	25,220	\$1,146	33	0	152,153	\$4,611	3	0	\$35,190	\$11,730
Union Township	47	0	75,135	\$1,599	30	3	613,212	\$20,440	0	0	\$0	\$0
Warren Township	16	0	93,201	\$5,825	7	0	7,484	\$1,069	4	0	\$27,258	\$6,815
West Orange, Township of	33	0	18,634	\$565	33	1	266,749	\$8,083	3	0	\$24,000	\$8,000
	388	1	\$870,874	\$2,245	529	12	\$4,840,735	\$9,151	56	0	\$260,379	\$4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2014

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	0	19,170	\$2,396	14	0	1,504	\$107	4	0	\$2,686	\$672
Caldwell Borough	3	0	2,576	\$859	14	0	22,418	\$1,601	3	0	\$24,644	\$8,215
Eastampton Township	1	0	1,542	\$1,542	1	0	500	\$500	0	0	\$0	\$0
Englewood, City of	21	0	36,166	\$1,722	37	3	725,601	\$19,611	14	0	\$10,028	\$716
Ewing Township	6	0	13,969	\$2,328	12	0	26,658	\$2,222	0	0	\$0	\$0
Fair Haven Borough	3	0	0	\$0	1	0	0	\$0	1	0	\$0	\$0
Fanwood Borough	4	0	2,454	\$614	4	0	16,864	\$4,216	1	0	\$24,000	\$24,000
Frehold Township	14	0	15,183	\$1,085	11	1	60,433	\$5,494	4	0	\$24,000	\$6,000
Hamilton Township	11	1	354,364	\$32,215	18	3	806,041	\$44,780	7	0	\$0	\$0
Harrison, Town of	7	0	6,872	\$982	8	1	148,860	\$18,608	2	0	\$8,796	\$4,398
Highland Park Borough	11	0	5,333	\$485	6	1	67,737	\$11,290	2	0	\$25,216	\$12,608
Hoboken, City of	22	0	7,522	\$342	51	1	417,227	\$8,181	1	0	\$0	\$0
Howell Township	4	0	1,455	\$364	23	1	741,444	\$32,237	2	0	\$10,791	\$5,396
Kenilworth, Borough of	11	0	13,482	\$1,226	11	0	2,733	\$248	1	0	\$6,500	\$6,500
Livingston Township	22	0	22,115	\$1,005	63	1	267,154	\$4,241	9	0	\$7,752	\$861
Manalapan Township	13	0	44,447	\$3,419	7	0	10,476	\$1,497	0	0	\$0	\$0
Maplewood, Township of	13	0	27,423	\$2,109	10	0	5,935	\$594	3	0	\$1,153	\$384
Middlesex Boro	11	0	11,711	\$1,065	10	0	1,707	\$171	1	0	\$0	\$0
Montclair Township	18	0	14,448	\$803	67	1	39,267	\$586	0	0	\$0	\$0
Morris Township	12	0	50,550	\$4,213	12	0	22,982	\$1,915	7	0	\$5,295	\$756
Morristown, Town of	26	0	27,224	\$1,047	17	0	18,387	\$1,082	5	0	\$4,868	\$974
North Brunswick Township	17	0	8,031	\$472	22	0	61,601	\$2,800	0	0	\$0	\$0
North Plainfield Boro	23	0	15,083	\$656	29	1	152,987	\$5,275	14	0	\$216,926	\$15,495
Rahway, City of	9	0	18,506	\$2,056	12	0	3,256	\$271	14	0	\$43,627	\$3,116
Union Township	42	0	98,197	\$2,338	39	0	14,034	\$360	7	0	\$24,001	\$3,429
Warren Township	9	0	20,764	\$2,307	9	1	34,078	\$3,786	7	0	\$34,878	\$4,983
West Orange, Township of	19	0	21,350	\$1,124	47	1	220,046	\$4,682	4	0	\$90	\$23
	360	1	\$859,937	\$2,389	555	16	\$3,889,930	\$7,009	113	0	\$475,251	\$4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2014

Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	\$1,161,391	44.4%	\$16,832	1,156,197	1	511,993	\$511,993
Hamilton Township	162	42.3%	\$823,284	31.5%	\$5,082	809,153	1	94,185	\$94,185
North Plainfield Borough	20	5.2%	\$87,679	3.4%	\$4,384	87,678	0	0	\$0
South Brunswick Township	40	10.4%	\$302,370	11.6%	\$7,559	302,371	0	0	\$0
Union Township	92	24.0%	\$239,800	9.2%	\$2,607	239,799	0	0	\$0
	383	100.0%	\$2,614,524	100.0%	\$6,826	\$2,595,198	2	\$606,178	\$303,089

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	0	0	\$0
Ewing, Township of	78	13.2%	911,900	21.2%	\$11,691	867,024	2	158,609	\$79,305
Hamilton Township	123	20.7%	838,339	19.5%	\$6,816	827,064	1	310,792	\$310,792
Howell, Township of	74	12.5%	405,297	9.4%	\$5,477	397,495	1	63,176	\$63,176
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	0	0	\$0
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	0	0	\$0
Rahway, City of	34	5.7%	217,282	5.0%	\$6,391	217,280	0	0	\$0
South Brunswick Township	52	8.8%	627,448	14.6%	\$12,066	627,448	0	0	\$0
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	0	0	\$0
	593	100.0%	\$4,306,903	100.0%	\$7,263	\$4,242,949	4	\$532,577	\$133,144



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2014

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	684,941	12.2%	\$7,135	644,973	2	140,458	\$70,229
Eastampton Township	3	0.5%	162,683	2.9%	\$54,228	151,853	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	13.4%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	775,088	13.8%	\$5,033	732,183	1	236,383	\$236,383
Howell, Township of	35	5.5%	648,112	11.5%	\$18,517	492,570	2	538,352	\$269,176
Kenilworth Borough	10	1.6%	35,417	0.6%	\$3,542	35,415	0	0	\$0
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	0	0	\$0
North Plainfield Borough	20	3.2%	346,142	6.2%	\$17,307	346,142	0	0	\$0
Rahway, City of	53	8.4%	1,176,070	20.9%	\$22,190	1,125,852	1	884,893	\$884,893
South Brunswick Township	71	11.3%	217,327	3.9%	\$3,061	217,324	0	0	\$0
Union Township	105	16.6%	802,280	14.3%	\$7,641	802,279	0	0	\$0
	631	100.0%	\$5,619,038	100.0%	\$8,905	\$5,319,574	7	\$1,961,143	\$280,163



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2014

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	688,726	9.0%	\$5,887	580,264	7	413,172	\$59,025
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	0	0	\$0
Englewood, City of	96	10.0%	927,214	12.1%	\$9,658	917,043	1	279,329	\$279,329
Ewing, Township of	64	6.7%	211,761	2.8%	\$3,309	211,757	0	0	\$0
Hamilton Township	173	18.0%	2,088,450	27.2%	\$12,072	1,747,176	1	1,450,182	\$1,450,182
Hoboken, City of	56	5.8%	937,987	12.2%	\$16,750	937,984	0	0	\$0
Howell, Township of	52	5.4%	525,512	6.8%	\$10,106	522,715	1	122,788	\$122,788
Jackson Township	29	3.0%	384,061	5.0%	\$13,243	375,788	1	108,326	\$108,326
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	0	0	\$0
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	0	0	\$0
Montclair Township	87	9.1%	336,883	4.4%	\$3,872	336,866	0	0	\$0
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	0	0	\$0
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	0	0	\$0
South Brunswick Township	52	5.4%	618,535	8.1%	\$11,895	554,829	1	191,145	\$191,145
Union Township	86	9.0%	573,032	7.5%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,682,694	100.0%	\$8,011	\$7,147,964	12	\$2,564,942	\$213,745



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2014

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	916,471	10.5%	\$7,701	804,357	7	575,096	\$82,157
Eastampton Township	1	0.1%	0	0.0%	\$0	0	0	0	\$0
Englewood, City of	128	10.0%	1,257,311	14.4%	\$9,823	1,241,623	1	509,896	\$509,896
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	0	0	\$0
Hamilton Township	165	12.9%	773,622	8.8%	\$4,689	719,646	1	146,849	\$146,849
Harrison, Town of	45	3.5%	206,449	2.4%	\$4,588	175,790	1	48,545	\$48,545
Hoboken, City of	60	4.7%	355,521	4.1%	\$5,925	344,985	1	45,901	\$45,901
Howell, Township of	75	5.9%	1,072,560	12.3%	\$14,301	1,021,782	3	455,129	\$151,710
Jackson Township	41	3.2%	378,798	4.3%	\$9,239	344,009	1	46,011	\$46,011
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	0	0	\$0
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	0	0	\$0
Maplewood, Township of	51	4.0%	179,532	2.1%	\$3,520	179,529	0	0	\$0
Montclair Township	92	7.2%	422,271	4.8%	\$4,590	420,196	1	54,789	\$54,789
North Plainfield Borough	30	2.3%	242,233	2.8%	\$8,074	242,236	0	0	\$0
Rahway, City of	42	3.3%	527,261	6.0%	\$12,554	525,351	1	164,670	\$164,670
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	0	0	\$0
Union Township	150	11.7%	1,047,452	12.0%	\$6,983	1,019,901	1	282,302	\$282,302
West Orange, Township of	93	7.3%	599,710	6.9%	\$6,448	567,833	2	212,169	\$106,085
	1281	100.0%	\$8,754,634	100.0%	\$6,834	\$8,382,684	20	\$2,541,357	\$127,068



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2014

Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,043,400	11.8%	\$10,033	864,665	8	529,634	\$66,204
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	0	0	\$0
Englewood, City of	112	9.5%	779,334	8.8%	\$6,958	779,332	0	0	\$0
Ewing, Township of	57	4.9%	503,152	5.7%	\$8,827	503,156	0	0	\$0
Hamilton Township	138	11.7%	654,362	7.4%	\$4,742	611,653	3	155,179	\$51,726
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	0	0	\$0
Highland Park Borough	27	2.3%	204,352	2.3%	\$7,569	90,622	1	173,240	\$173,240
Hoboken, City of	71	6.0%	524,636	5.9%	\$7,389	435,914	3	107,095	\$35,698
Howell, Township of	59	5.0%	883,909	10.0%	\$14,982	772,381	3	318,656	\$106,219
Jackson Township	55	4.7%	477,403	5.4%	\$8,680	456,946	1	63,124	\$63,124
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	0	0	\$0
Livingston Township	52	4.4%	665,395	7.5%	\$12,796	631,779	2	91,149	\$45,575
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	0	0	\$0
Montclair Township	83	7.1%	347,383	3.9%	\$4,185	347,378	0	0	\$0
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	0	0	\$0
Rahway, City of	46	3.9%	517,456	5.8%	\$11,249	508,094	1	458,247	\$458,247
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	0	0	\$0
Union Township	118	10.0%	1,200,582	13.6%	\$10,174	1,121,092	3	287,757	\$95,919
West Orange, Township of	88	7.5%	583,822	6.6%	\$6,634	583,825	0	0	\$0
	1175	100.0%	\$8,857,289	100.0%	\$7,538	\$8,178,946	25	\$2,184,081	\$87,363



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2014

Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	930,394	12.4%	\$11,928	874,681	5	198,499	\$39,700
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	0	0	\$0
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	0	0	\$0
Englewood, City of	89	8.5%	844,162	11.3%	\$9,485	731,550	1	295,202	\$295,202
Ewing, Township of	77	7.3%	451,292	6.0%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	934,663	12.5%	\$6,446	654,565	4	675,479	\$168,870
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	0	0	\$0
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	0	0	\$0
Hoboken, City of	74	7.0%	406,853	5.4%	\$5,498	398,010	1	14,299	\$14,299
Howell, Township of	61	5.8%	1,277,128	17.0%	\$20,937	1,101,295	5	800,332	\$160,066
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	267,201	3.6%	\$6,851	215,668	1	71,900	\$71,900
Maplewood, Township of	54	5.1%	271,020	3.6%	\$5,019	271,018	0	0	\$0
Montclair Township	70	6.7%	255,790	3.4%	\$3,654	255,789	0	0	\$0
North Plainfield Borough	26	2.5%	366,258	4.9%	\$14,087	312,468	3	241,433	\$80,478
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	0	0	\$0
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	0	0	\$0
Union Township	88	8.4%	425,909	5.7%	\$4,840	405,002	1	29,335	\$29,335
West Orange, Township of	62	5.9%	387,954	5.2%	\$6,257	345,686	1	144,824	\$144,824
	1052	100.0%	\$7,491,670	100.0%	\$7,121	\$6,690,070	22	\$2,471,303	\$112,332



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2014

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,707,674	14.7%	\$19,405	1,280,368	10	1,346,788	\$134,679
Caldwell Borough	20	1.8%	749,285	6.5%	\$37,464	402,589	1	652,040	\$652,040
Eastampton Township	4	0.4%	155,710	1.3%	\$38,928	140,436	1	153,323	\$153,323
Englewood, City of	88	8.1%	1,541,446	13.3%	\$17,516	1,328,433	6	612,072	\$102,012
Ewing, Township of	89	8.2%	643,602	5.6%	\$7,231	556,527	4	159,970	\$39,993
Fanwood Borough	9	0.8%	40,664	0.4%	\$4,518	40,665	0	0	\$0
Hamilton Township	133	12.3%	1,158,605	10.0%	\$8,711	948,741	5	655,585	\$131,117
Harrison, Town of	38	3.5%	361,077	3.1%	\$9,502	361,079	0	0	\$0
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	0	0	\$0
Hoboken, City of	57	5.3%	871,409	7.5%	\$15,288	727,949	5	713,239	\$142,648
Howell, Township of	38	3.5%	309,076	2.7%	\$8,134	279,734	2	77,903	\$38,952
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	0	0	\$0
Livingston Township	39	3.6%	358,382	3.1%	\$9,189	358,384	0	0	\$0
Manalapan Township	23	2.1%	451,468	3.9%	\$19,629	411,492	2	53,007	\$26,504
Maplewood, Township of	43	4.0%	179,949	1.6%	\$4,185	179,945	0	0	\$0
Montclair Township	77	7.1%	558,629	4.8%	\$7,255	494,185	3	298,775	\$99,592
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	0	0	\$0
Rahway, City of	32	2.9%	303,518	2.6%	\$9,485	115,221	1	236,338	\$236,338
South Brunswick Township	63	5.8%	306,280	2.6%	\$4,862	305,786	1	199,673	\$199,673
Union Township	93	8.6%	1,335,783	11.5%	\$14,363	1,269,722	2	190,974	\$95,487
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	0	0	\$0
West Orange, Township of	78	7.2%	410,851	3.5%	\$5,267	406,253	1	64,903	\$64,903
	1085	100.0%	\$11,585,059	100.0%	\$10,677	\$9,749,159	44	\$5,414,590	\$123,059



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2014

Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	725,656	6.0%	\$9,675	531,815	9	458,087	\$50,899
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	0	0	\$0
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	0	0	\$0
Englewood, City of	63	5.4%	625,147	5.1%	\$9,923	601,090	2	111,430	\$55,715
Ewing, Township of	74	6.3%	547,206	4.5%	\$7,395	486,134	3	129,561	\$43,187
Fanwood Borough	13	1.1%	129,721	1.1%	\$9,979	116,169	1	77,758	\$77,758
Freehold Township	63	5.4%	694,115	5.7%	\$11,018	586,485	2	332,798	\$166,399
Hamilton Township	130	11.1%	1,720,064	14.2%	\$13,231	1,527,818	2	400,883	\$200,442
Harrison, Town of	29	2.5%	297,666	2.4%	\$10,264	292,963	1	127,564	\$127,564
Highland Park Borough	25	2.1%	42,130	0.3%	\$1,685	42,128	0	0	\$0
Hoboken, City of	79	6.8%	787,852	6.5%	\$9,973	557,664	14	534,789	\$38,199
Howell, Township of	62	5.3%	587,894	4.8%	\$9,482	539,900	1	81,921	\$81,921
Kenilworth Borough	16	1.4%	295,535	2.4%	\$18,471	295,538	1	994	\$994
Livingston Township	41	3.5%	943,352	7.8%	\$23,009	650,442	1	491,345	\$491,345
Manalapan Township	22	1.9%	21,519	0.2%	\$978	21,518	0	0	\$0
Maplewood, Township of	33	2.8%	225,877	1.9%	\$6,845	187,743	1	86,501	\$86,501
Middlesex Borough	12	1.0%	373,193	3.1%	\$31,099	191,907	1	365,844	\$365,844
Montclair Township	79	6.8%	639,151	5.3%	\$8,091	579,527	4	311,380	\$77,845
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%	180,519	1.5%	\$10,029	180,518	0	0	\$0
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	0	0	\$0
South Brunswick Township	64	5.5%	593,136	4.9%	\$9,268	465,280	2	255,284	\$127,642
Union Township	96	8.2%	1,805,617	14.9%	\$18,809	1,571,774	4	741,960	\$185,490
Warren Township	14	1.2%	158,283	1.3%	\$11,306	108,910	1	107,108	\$107,108
West Orange, Township of	56	4.8%	498,198	4.1%	\$8,896	378,124	3	242,235	\$80,745
	1166	100.0%	\$12,155,778	100.0%	\$10,425	\$10,177,392	53	\$4,857,442	\$91,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2014

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	378,230	3.3%	\$7,136	259,111	7	204,336	\$29,191
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	0	0	\$0
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	0	0	\$0
Englewood, City of	79	6.3%	488,444	4.2%	\$6,183	448,254	4	89,339	\$22,335
Ewing, Township of	87	6.9%	1,262,808	10.9%	\$14,515	951,934	4	822,851	\$205,713
Fair Haven Borough	8	0.6%	65,046	0.6%	\$8,131	65,046	0	0	\$0
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	0	0	\$0
Freehold Township	59	4.7%	100,592	0.9%	\$1,705	87,777	2	38,328	\$19,164
Hamilton Township	138	10.9%	2,135,188	18.4%	\$15,472	1,575,419	9	1,799,809	\$199,979
Harrison, Town of	23	1.8%	260,100	2.2%	\$11,309	182,247	1	88,568	\$88,568
Highland Park Borough	22	1.7%	37,628	0.3%	\$1,710	37,628	0	0	\$0
Hoboken, City of	98	7.8%	1,343,771	11.6%	\$13,712	934,930	9	1,161,180	\$129,020
Howell, Township of	48	3.8%	518,168	4.5%	\$10,795	446,182	2	184,378	\$92,189
Kenilworth Borough	10	0.8%	12,640	0.1%	\$1,264	12,641	0	0	\$0
Livingston Township	54	4.3%	930,936	8.0%	\$17,240	687,454	9	689,468	\$76,608
Manalapan Township	29	2.3%	138,898	1.2%	\$4,790	120,633	1	19,974	\$19,974
Maplewood, Township of	47	3.7%	322,131	2.8%	\$6,854	316,898	1	59,318	\$59,318
Middlesex Borough	22	1.7%	349,109	3.0%	\$15,869	266,796	2	192,050	\$96,025
Montclair Township	62	4.9%	587,898	5.1%	\$9,482	536,931	6	218,880	\$36,480
Morris Township	43	3.4%	309,755	2.7%	\$7,204	276,319	4	133,336	\$33,334
Morristown, Town of	38	3.0%	212,322	1.8%	\$5,587	200,677	1	160,114	\$160,114
New Providence Borough	23	1.8%	43,680	0.4%	\$1,899	43,681	0	0	\$0
North Brunswick Township	50	4.0%	212,282	1.8%	\$4,246	201,037	2	59,057	\$29,529
North Plainfield Borough	20	1.6%	76,704	0.7%	\$3,835	76,705	0	0	\$0
Rahway, City of	63	5.0%	394,543	3.4%	\$6,263	316,650	1	119,584	\$119,584
Union Township	74	5.9%	964,143	8.3%	\$13,029	661,990	5	614,195	\$122,839
Warren Township	11	0.9%	81,771	0.7%	\$7,434	74,045	1	68,336	\$68,336
West Orange, Township of	69	5.5%	332,734	2.9%	\$4,822	265,735	4	112,429	\$28,107
	1262	100.0%	\$11,633,987	100.0%	\$9,219	\$9,121,182	75	\$6,835,530	\$91,140



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2014

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2014

Year 2004

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

Year 2005

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2014

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2014

Year 2007

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2014

Year 2008

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2014

Year 2009

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2014

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	14	75	18.67%	277	5.05%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	13	63	20.63%	350	3.71%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	30	79	37.97%	746	4.02%
Howell, Township of	11	62	17.74%	529	2.08%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	24	79	30.38%	406	5.91%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of		32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
GSMJIF	245	1166	21.01%	7575	3.23%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2014

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	12	53	22.64%	277	4.33%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	7	59	11.86%	227	3.08%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	23	98	23.47%	732	3.14%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	16	54	29.63%	275	5.82%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	7	50	14.00%	326	2.15%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
GSMJIF	239	1262	18.94%	7605	3.14%



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

9/1/2014

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of Sept 1, 2014 for all policy years:	6
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$905,121
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$713,970
Total Incurred for 2008 Losses:	\$10,596,428
Total Incurred for 2009 Losses:	\$2,760,647
Total Incurred for 2010 Losses:	\$870,874
Total Incurred for 2011 Losses:	\$859,937
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of Sept 1, 2014 for all policy years:	49
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,822,282
Total Incurred for 2007 Losses:	\$3,977,557
Total Incurred for 2008 Losses:	\$3,396,478
Total Incurred for 2009 Losses:	\$4,656,820
Total Incurred for 2010 Losses:	\$4,840,735
Total Incurred for 2011 Losses:	\$3,889,930
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

9/1/2014

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

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9587
Open Claims as of Sept 1, 2014 for all policy years:	264
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,614,524
Total Incurred for 2003 Losses:	\$4,306,903
Total Incurred for 2004 Losses:	\$5,619,038
Total Incurred for 2005 Losses:	\$7,682,694
Total Incurred for 2006 Losses:	\$8,754,634
Total Incurred for 2007 Losses:	\$8,857,289
Total Incurred for 2008 Losses:	\$7,491,670
Total Incurred for 2009 Losses:	\$11,585,059
Total Incurred for 2010 Losses:	\$12,155,778
Total Incurred for 2011 Losses:	\$11,633,987
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

4.8

Average Paid By Reporting Time - 2002 to Present

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



**Garden State Municipal Joint Insurance Fund
Summary of Claims**

line	policy_effective_year	Count of claim_number	Sum of Open Claims	Sum of total_incurred
AUTO LIABILITY	2010	3	1 \$	513,249.12
	2011	21	0 \$	7,863.51
	2012	213	11 \$	509,183.35
	2013	298	23 \$	420,062.91
	2014	312	68 \$	255,594.11
AUTO LIABILITY Total		847	103 \$	1,705,953.00
AUTO PHYSICAL DAMAGE	2010	2	0 \$	9,382.67
	2011	11	0 \$	41,909.88
	2012	405	2 \$	1,316,602.31
	2013	375	4 \$	899,553.94
	2014	358	70 \$	590,236.51
AUTO PHYSICAL DAMAGE Total		1,151	76 \$	2,857,685.31
EMPLOYMENT PRACTICES	2011	2	2 \$	1,399,867.50
	2012	23	11 \$	3,112,833.75
	2013	34	17 \$	1,277,796.96
	2014	21	16 \$	1,307,293.00
EMPLOYMENT PRACTICES Total		80	46 \$	7,097,791.21
GENERAL LIABILITY	2006	1	0 \$	133.90
	2007	1	1 \$	627,148.61
	2008	1	0 \$	-
	2009	2	1 \$	72,440.15
	2010	23	4 \$	316,783.86
	2011	121	22 \$	1,399,877.84
	2012	582	37 \$	2,128,183.14
	2013	529	53 \$	1,791,314.07
	2014	371	105 \$	558,865.86
GENERAL LIABILITY Total		1,631	223 \$	6,894,747.43
PROPERTY	2011	9	0 \$	9,819.11
	2012	214	0 \$	3,677,146.09
	2013	93	6 \$	361,026.11
	2014	72	22 \$	512,651.61
PROPERTY Total		388	28 \$	4,560,642.92
PUBLIC OFFICIALS LIABILITY	2012	45	3 \$	256,716.78
	2013	53	11 \$	543,701.96
	2014	30	11 \$	215,827.62
PUBLIC OFFICIALS LIABILITY Total		128	25 \$	1,016,246.36
WORKERS COMPENSATION	2006	2	2 \$	34,388.85
	2009	2	2 \$	31,369.20
	2010	9	7 \$	127,229.41
	2011	13	7 \$	220,279.56
	2012	985	158 \$	11,410,290.63
	2013	994	351 \$	8,504,424.07
2014	683	566 \$	4,570,616.61	
WORKERS COMPENSATION Total		2,688	1093 \$	24,898,598.33
Grand Total		6,913	1594 \$	49,031,664.56

Valued as of 07/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	2011	TOWNSHIP OF EWING		1		1
	2011 Total			1		1
	2012	CITY OF HOBOKEN		1	1	2
		HOWELL TOWNSHIP		1	1	2
		TOWNSHIP OF EWING		1		1
		TOWNSHIP OF UNION			1	1
	2012 Total			3	3	6
	2013	BERKELEY HEIGHTS		1		1
		CITY OF ENGLEWOOD		2	3	5
		CITY OF HOBOKEN		1		1
		CITY OF LINDEN		3		3
		TOWN OF MORRISTOWN		1		1
		TOWNSHIP OF BLOOMFIELD		1		1
		TOWNSHIP OF EWING		2		2
		TOWNSHIP OF MAPLEWOOD		1	1	2
		TOWNSHIP OF MONTCLAIR		3		3
		TOWNSHIP OF WARREN		1		1
		TWP OF PARSIPPANY		5	1	6
		TWP OF WEST ORANGE		2	1	3
	2013 Total			23	6	29
	2014	BERKELEY TOWNSHIP		6	1	7
		BORO OF FAIR HAVEN		3		3
		BORO OF FANWOOD		1		1
		BORO OF HIGHLAND PARK		2	1	3
		BORO OF NEW PROVIDENCE		1	1	2
		BORO OF NORTH PLAINFIELD		4	1	5
		BOROUGH OF HADDON HEIGHTS		1		1
		BOROUGH OF KENILWORTH		3	2	5

Valued as of 07/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
		BOROUGH OF TOTOWA		4		4	
		CITY OF ENGLEWOOD		19		19	
		CITY OF HOBOKEN		8	5	13	
		CITY OF LINDEN		6		6	
		CITY OF RAHWAY		10	1	11	
		HOWELL TOWNSHIP		6	1	7	
		LIVINGSTON TOWNSHIP		12	1	13	
		TOWN OF GUTTENBERG		5	1	6	
		TOWN OF KEARNY		12	8	20	
		TOWN OF MORRISTOWN		8		8	
		TOWNSHIP OF BLOOMFIELD		16	4	20	
		TOWNSHIP OF EASTAMPTON		5		5	
		TOWNSHIP OF EWING			8	8	
		TOWNSHIP OF FREEHOLD		3		3	
		TOWNSHIP OF HAMILTON		1	1	2	
		TOWNSHIP OF LAWERENCE		3	2	5	
		TOWNSHIP OF MAPLEWOOD		11	4	15	
		TOWNSHIP OF MONTCLAIR		17	12	29	
		TOWNSHIP OF MORRIS		4	2	6	
		TOWNSHIP OF UNION		30	1	31	
		TOWNSHIP OF WARREN		8	1	9	
		TWP OF NORTH BRUNSWICK		2	1	3	
		TWP OF PARSIPPANY		16	4	1	21
		TWP OF WEST ORANGE		17	4	21	
		2014 Total		244	67	1	312
		AUTO LIABILITY Total		271	76	1	348
		AUTO PHYSICAL DAMAGE	2012				
			CITY OF HOBOKEN	1			1
			TOWNSHIP OF EWING	1			1

Valued as of 07/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
AUTO PHYSICAL DAMAGE	2012 Total			2		2
	2013	BERKELEY HEIGHTS		3		3
		CITY OF ENGLEWOOD		2		2
		CITY OF HOBOKEN		1		1
		TOWNSHIP OF BLOOMFIELD		2		2
		TOWNSHIP OF EWING		2		2
		TOWNSHIP OF HAMILTON		1		1
		TOWNSHIP OF MAPLEWOOD		2		2
		TOWNSHIP OF MONTCLAIR		2		2
		TOWNSHIP OF UNION		1		1
		TOWNSHIP OF WARREN		1		1
		TWP OF NORTH BRUNSWICK		1		1
		TWP OF PARSIPPANY		4		4
		TWP OF WEST ORANGE		3		3
	2013 Total			25		25
	2014	BERKELEY HEIGHTS		2	2	4
		BERKELEY TOWNSHIP		6		6
		BORO OF CALDWELL		2		2
		BORO OF FAIR HAVEN		3		3
		BORO OF FANWOOD			1	1
		BORO OF HIGHLAND PARK		5		5
		BORO OF NEW PROVIDENCE		5	1	6
		BORO OF NORTH PLAINFIELD		11	1	12
		BOROUGH OF HADDON HEIGHTS		1		1
		BOROUGH OF KENILWORTH		4		4
		BOROUGH OF TOTOWA		6	1	7
		CITY OF ENGLEWOOD		11	1	13
		CITY OF HOBOKEN		6	5	11

Valued as of 07/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
		CITY OF LINDEN		1		1	
		CITY OF RAHWAY		12	1	13	
		HOWELL TOWNSHIP		5		5	
		LIVINGSTON TOWNSHIP		11	3	14	
		TOWN OF GUTTENBERG		7	1	8	
		TOWN OF KEARNY		15	3	18	
		TOWN OF MORRISTOWN		9	3	12	
		TOWNSHIP OF BLOOMFIELD		9	3	12	
		TOWNSHIP OF EASTAMPTON		6		6	
		TOWNSHIP OF EWING		1	2	3	
		TOWNSHIP OF FREEHOLD		7	1	8	
		TOWNSHIP OF HAMILTON		3	1	4	
		TOWNSHIP OF LAWERENCE		11		11	
		TOWNSHIP OF MAPLEWOOD		19	1	20	
		TOWNSHIP OF MONTCLAIR		22	7	29	
		TOWNSHIP OF MORRIS		12	4	16	
		TOWNSHIP OF UNION		28	5	33	
		TOWNSHIP OF WARREN		8	3	11	
		TWP OF NORTH BRUNSWICK		10	2	1	13
		TWP OF PARSIPPANY		16	3		19
		TWP OF WEST ORANGE		14	12	1	27
	2014 Total			288	67	3	358
AUTO PHYSICAL DAMAGE Total				315	67	3	385
EMPLOYMENT PRACTICES			2013				
		BORO OF HIGHLAND PARK			1		1
		TOWNSHIP OF BLOOMFIELD			4		4
	2013 Total				5		5
	2014	BERKELEY HEIGHTS			1		1
		CITY OF ENGLEWOOD			1		1

Valued as of 07/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
EMPLOYMENT PRACTICES	2014	CITY OF HOBOKEN		3		3	
		TOWN OF GUTTENBERG	1			1	
		TOWN OF HARRISON	1			1	
		TOWNSHIP OF BLOOMFIELD		5		5	
		TOWNSHIP OF HAMILTON		1		1	
		TOWNSHIP OF MONTCLAIR	1	1		2	
		TOWNSHIP OF MORRIS		2		2	
		TWP OF PARSIPPANY	2	2		4	
		2014 Total			5	16	
EMPLOYMENT PRACTICES Total			5	21		26	
GENERAL LIABILITY	2010	CITY OF ENGLEWOOD		1		1	
		2010 Total			1	1	
	2011	BERKELEY TOWNSHIP			1		1
		CITY OF HOBOKEN			1		1
		2011 Total			2		2
	2012	BORO OF NORTH PLAINFIELD	1				1
		TOWNSHIP OF BLOOMFIELD	2	3			5
		TOWNSHIP OF FREEHOLD		1			1
		TOWNSHIP OF MAPLEWOOD	1	1			2
		TOWNSHIP OF UNION		1			1
	2012 Total		4	6		10	
	2013	BERKELEY TOWNSHIP				1	1
		BORO OF CALDWELL	2				2
		BORO OF HIGHLAND PARK	2	1			3
		BOROUGH OF HADDON HEIGHTS	1				1
CITY OF ENGLEWOOD		3	1			4	
CITY OF HOBOKEN		5	1	1		7	
CITY OF LINDEN		8				8	

Valued as of 07/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
	2013	CITY OF RAHWAY		3		3
		HOWELL TOWNSHIP		1	1	2
		LIVINGSTON TOWNSHIP		1		1
		TOWN OF HARRISON		3		3
		TOWNSHIP OF BLOOMFIELD		10	1	11
		TOWNSHIP OF EWING		3		3
		TOWNSHIP OF FREEHOLD		1		1
		TOWNSHIP OF HAMILTON		10	2	12
		TOWNSHIP OF LAWERENCE			1	1
		TOWNSHIP OF MAPLEWOOD		1		1
		TOWNSHIP OF MONTCLAIR		4	1	5
		TOWNSHIP OF UNION		4		4
		TWP OF NORTH BRUNSWICK		1		1
		TWP OF PARSIPPANY		4	1	5
		TWP OF WEST ORANGE		5	3	8
	2013 Total			72	13	2
	2014	BERKELEY HEIGHTS		5	1	6
		BERKELEY TOWNSHIP		2		2
		BORO OF CALDWELL		10	3	13
		BORO OF FAIR HAVEN		1		1
		BORO OF FANWOOD		1	1	2
		BORO OF HIGHLAND PARK		4	2	6
		BORO OF NEW PROVIDENCE		7	1	8
		BORO OF NORTH PLAINFIELD			1	1
		BOROUGH OF HADDON HEIGHTS		4	2	6
		BOROUGH OF KENILWORTH		3		3
		BOROUGH OF TOTOWA		6	1	7
		CITY OF ENGLEWOOD		12	1	13

Valued as of 07/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
	2014	CITY OF HOBOKEN	19	5		24
		CITY OF LINDEN	9	2		11
		CITY OF RAHWAY	11	4		15
		HOWELL TOWNSHIP	13	4		17
		LIVINGSTON TOWNSHIP	11	6		17
		TOWN OF GUTTENBERG	3	1		4
		TOWN OF HARRISON	9	2		11
		TOWN OF KEARNY	21	5		26
		TOWN OF MORRISTOWN	6			6
		TOWNSHIP OF BLOOMFIELD	11	7		18
		TOWNSHIP OF EWING	9	13		22
		TOWNSHIP OF FREEHOLD	11			11
		TOWNSHIP OF HAMILTON	2	5		7
		TOWNSHIP OF LAWERENCE	5	1		6
		TOWNSHIP OF MAPLEWOOD	9	4		13
		TOWNSHIP OF MONTCLAIR	13	16		29
		TOWNSHIP OF UNION	21	4		25
		TOWNSHIP OF WARREN	3			3
		TWP OF NORTH BRUNSWICK	7	2		9
		TWP OF PARSIPPANY	10	7		17
		TWP OF WEST ORANGE	8	3	1	12
	2014 Total		266	104	1	371
GENERAL LIABILITY Total			342	126	3	471
PROPERTY	2013	BERKELEY TOWNSHIP	1			1
		BORO OF HIGHLAND PARK	1			1
		BORO OF NORTH PLAINFIELD	1			1
		CITY OF ENGLEWOOD	2			2
		CITY OF LINDEN	10			10

Valued as of 07/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
PROPERTY	2013	TOWNSHIP OF MONTCLAIR		1		1	
		TOWNSHIP OF UNION			1	1	
		TWP OF NORTH BRUNSWICK		1		1	
		TWP OF PARSIPPANY			1	1	
		2013 Total			17	1	1
	2014	BERKELEY HEIGHTS		2	1	3	
		BERKELEY TOWNSHIP		2	2	4	
		BORO OF CALDWELL		4	1	5	
		BORO OF FAIR HAVEN		3	1	4	
		BORO OF NEW PROVIDENCE		1	1	2	
		BORO OF NORTH PLAINFIELD		1		1	
		BOROUGH OF HADDON HEIGHTS		2		2	
		BOROUGH OF TOTOWA		1	1	2	
		CITY OF ENGLEWOOD		5	3	8	
		CITY OF LINDEN		2		2	
		CITY OF RAHWAY			1	1	
		LIVINGSTON TOWNSHIP		2		2	
		TOWN OF GUTTENBERG			1	1	
		TOWN OF HARRISON		1	1	2	
		TOWN OF KEARNY		1	2	3	
		TOWN OF MORRISTOWN			1	1	
		TOWNSHIP OF BLOOMFIELD		1		1	
		TOWNSHIP OF FREEHOLD			1	1	
		TOWNSHIP OF LAWERENCE		1		1	
		TOWNSHIP OF MAPLEWOOD		2	1	1	4
		TOWNSHIP OF MORRIS		2		2	
		TOWNSHIP OF UNION		4	1	5	
		TOWNSHIP OF WARREN		4		4	

Valued as of 07/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
PROPERTY	2014	TWP OF NORTH BRUNSWICK		1	2	3
		TWP OF PARSIPPANY		6		6
		TWP OF WEST ORANGE		2		2
		2014 Total		50	21	1
PROPERTY Total			67	22	2	91
PUBLIC OFFICIALS LIABILITY	2013	CITY OF HOBOKEN		1		1
		TOWNSHIP OF HAMILTON			1	1
		TOWNSHIP OF MONTCLAIR			2	2
		TWP OF PARSIPPANY			1	1
2013 Total			1	4		5
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY HEIGHTS			1	1
		BERKELEY TOWNSHIP		1		1
		BORO OF NORTH PLAINFIELD		1		1
		BOROUGH OF TOTOWA			1	1
		CITY OF ENGLEWOOD		2	1	3
		CITY OF HOBOKEN		5	3	8
		CITY OF LINDEN		2		2
		CITY OF RAHWAY		1		1
		HOWELL TOWNSHIP		1	2	3
		LIVINGSTON TOWNSHIP			1	1
		TOWN OF MORRISTOWN		1		1
		TOWNSHIP OF LAWERENCE			1	1
		TOWNSHIP OF MONTCLAIR		3		3
		TOWNSHIP OF MORRIS		1		1
		TWP OF NORTH BRUNSWICK		1		1
		TWP OF PARSIPPANY			1	1
2014 Total			19	11		30
PUBLIC OFFICIALS LIABILITY Total			20	15		35

Valued as of 07/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
WORKERS COMPENSATION	2010	CITY OF HOBOKEN		1		1	
		2010 Total		1		1	
	2011	BERKELEY TOWNSHIP			1		1
		TWP OF WEST ORANGE			1		1
	2011 Total			2		2	
	2012	BORO OF FANWOOD			1		1
		CITY OF HOBOKEN			1		1
		TOWNSHIP OF HAMILTON			2		2
	2012 Total			4		4	
	2013	BERKELEY TOWNSHIP			2		2
		BORO OF FAIR HAVEN			1		1
		CITY OF HOBOKEN			2	3	5
		HOWELL TOWNSHIP				1	1
		LIVINGSTON TOWNSHIP				2	2
		TOWN OF HARRISON				1	1
		TOWNSHIP OF EWING				1	1
		TOWNSHIP OF HAMILTON				2	2
		TOWNSHIP OF MONTCLAIR				1	1
		TOWNSHIP OF UNION				1	1
		TWP OF NORTH BRUNSWICK				1	1
TWP OF WEST ORANGE					2	2	
2013 Total				2	18	20	
2014	BERKELEY HEIGHTS				9	9	
	BERKELEY TOWNSHIP			6	27	33	
	BORO OF CALDWELL			1	7	8	
	BORO OF FANWOOD			2	5	7	
	BORO OF HIGHLAND PARK			5	7	12	
	BORO OF NEW PROVIDENCE			4	7	11	

Valued as of 07/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
	2014	BORO OF NORTH PLAINFIELD		6	8	14
		BOROUGH OF HADDON HEIGHTS			1	1
		BOROUGH OF KENILWORTH			6	6
		BOROUGH OF TOTOWA			4	4
		CITY OF ENGLEWOOD		12	21	33
		CITY OF HOBOKEN		9	41	50
		CITY OF LINDEN		13	75	88
		CITY OF RAHWAY		2	12	14
		HOWELL TOWNSHIP		8	17	25
		LIVINGSTON TOWNSHIP		1	26	27
		TOWN OF GUTTENBERG		1	3	4
		TOWN OF HARRISON		8	8	16
		TOWN OF KEARNY		1	24	25
		TOWN OF MORRISTOWN		3	16	19
		TOWNSHIP OF EASTAMPTON			2	2
		TOWNSHIP OF EWING		1	24	25
		TOWNSHIP OF FREEHOLD		8	11	19
		TOWNSHIP OF HAMILTON		10	43	53
		TOWNSHIP OF LAWERENCE		1	6	7
		TOWNSHIP OF MAPLEWOOD		1	15	16
		TOWNSHIP OF MONTCLAIR		2	28	30
		TOWNSHIP OF MORRIS		4	18	22
		TOWNSHIP OF UNION		1	50	51
		TOWNSHIP OF WARREN		2	6	8
		TWP OF NORTH BRUNSWICK		5	25	30
		TWP OF WEST ORANGE			14	14
	2014 Total			117	566	683
WORKERS COMPENSATION Total				119	591	710

Valued as of 07/31/14



Garden State Municipal Joint Insurance Fund
Open/Closed Report

report_to_tpa_year 2014

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
Grand Total				1,139	918	9	2,066

Valued as of 07/31/14



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

report_to_tpa_year	2014
line	WORKERS COMPENSATION

Count of claim_number	insured	claimant_type	MEDICAL ONLY	Grand Total	Lost Time Ratio
policy_effective_year		INDEMNITY			
	2010	CITY OF HOBOKEN	1	1	100%
2010 Total			1	1	100%
	2011	BERKELEY TOWNSHIP		1	0%
		TWP OF WEST ORANGE	1	1	100%
2011 Total			1	2	50%
	2012	BORO OF FANWOOD		1	0%
		CITY OF HOBOKEN	1	1	100%
		TOWNSHIP OF HAMILTON	2	2	100%
2012 Total			3	4	75%
	2013	BERKELEY TOWNSHIP	2	2	100%
		BORO OF FAIR HAVEN		1	0%
		CITY OF HOBOKEN	1	4	20%
		HOWELL TOWNSHIP		1	0%
		LIVINGSTON TOWNSHIP		2	0%
		TOWN OF HARRISON	1	1	100%
		TOWNSHIP OF EWING		1	0%
		TOWNSHIP OF HAMILTON		2	0%
		TOWNSHIP OF MONTCLAIR	1	1	100%
		TOWNSHIP OF UNION		1	0%
		TWP OF NORTH BRUNSWICK	1	1	100%
		TWP OF WEST ORANGE		2	0%
2013 Total			6	14	30%
	2014	BERKELEY HEIGHTS	1	8	11%
		BERKELEY TOWNSHIP	6	21	22%
		BORO OF CALDWELL		7	0%
		BORO OF FANWOOD	1	4	20%
		BORO OF HIGHLAND PARK	2	5	29%
		BORO OF NEW PROVIDENCE	1	6	14%
		BORO OF NORTH PLAINFIELD		8	0%
		BOROUGH OF HADDON HEIGHTS	1	1	100%
		BOROUGH OF KENILWORTH		6	0%
		BOROUGH OF TOTOWA	2	2	50%
		CITY OF ENGLEWOOD	3	18	21%
		CITY OF HOBOKEN	11	31	26%
		CITY OF LINDEN	12	62	16%
		CITY OF RAHWAY	1	11	8%
		HOWELL TOWNSHIP	5	12	29%
		LIVINGSTON TOWNSHIP	5	21	19%
		TOWN OF GUTTENBERG	2	1	67%
		TOWN OF HARRISON	3	5	38%
		TOWN OF KEARNY	8	16	33%
		TOWN OF MORRISTOWN	3	13	19%
		TOWNSHIP OF EASTAMPTON		2	0%
		TOWNSHIP OF EWING	4	20	17%
		TOWNSHIP OF FREEHOLD	1	10	9%
		TOWNSHIP OF HAMILTON	6	37	14%
		TOWNSHIP OF LAWERENCE	1	5	17%
		TOWNSHIP OF MAPLEWOOD	1	14	7%
		TOWNSHIP OF MONTCLAIR	18	10	28%
		TOWNSHIP OF MORRIS	5	13	28%
		TOWNSHIP OF UNION	14	36	28%
		TOWNSHIP OF WARREN	1	5	17%
		TWP OF NORTH BRUNSWICK	5	20	20%
		TWP OF WEST ORANGE	5	9	36%
2014 Total			128	438	23%
Grand Total			139	454	23%



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	- \$	- \$	-
		CITY OF RAHWAY	1	- \$	- \$	-
		TWP OF WEST ORANGE	1	1 \$	513,249.12 \$	513,249.12
	2010 Total		3	1 \$	513,249.12 \$	171,083.04
	2011	BERKELEY TOWNSHIP	1	- \$	500.00 \$	500.00
		BOROUGH OF MIDDLESEX	1	- \$	- \$	-
		CITY OF HOBOKEN	1	- \$	508.90 \$	508.90
		CITY OF RAHWAY	3	- \$	1,284.65 \$	428.22
		LIVINGSTON TOWNSHIP	2	- \$	- \$	-
		TOWN OF MORRISTOWN	1	- \$	- \$	-
		TOWNSHIP OF EWING	3	- \$	2,872.61 \$	957.54
		TOWNSHIP OF FREEHOLD	2	- \$	1,286.85 \$	643.43
		TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
		TOWNSHIP OF MONTCLAIR	1	- \$	- \$	-
		TOWNSHIP OF UNION	4	- \$	1,250.00 \$	312.50
		TWP OF WEST ORANGE	1	- \$	160.50 \$	160.50
	2011 Total		21	- \$	7,863.51 \$	374.45
	2012	BERKELEY TOWNSHIP	11	- \$	1,281.87 \$	116.53
		BORO OF CALDWELL	11	- \$	1,144.50 \$	104.05
		BORO OF FANWOOD	1	- \$	- \$	-
		BORO OF HIGHLAND PARK	2	1 \$	9.20 \$	4.60
		BORO OF NORTH PLAINFIELD	6	- \$	101.00 \$	16.83
		BOROUGH OF HADDON HEIGHTS	1	- \$	500.00 \$	500.00
		BOROUGH OF KENILWORTH	1	- \$	1,008.90 \$	1,008.90
		BOROUGH OF MIDDLESEX	3	- \$	819.45 \$	273.15
		CITY OF ENGLEWOOD	17	1 \$	33,525.05 \$	1,972.06
		CITY OF HOBOKEN	11	1 \$	32,301.00 \$	2,936.45
		CITY OF RAHWAY	6	- \$	4,472.10 \$	745.35
		HOWELL TOWNSHIP	15	2 \$	35,383.61 \$	2,358.91
		LIVINGSTON TOWNSHIP	5	- \$	500.00 \$	100.00
		TOWN OF HARRISON	3	1 \$	62,194.05 \$	20,731.35
		TOWN OF MORRISTOWN	4	- \$	1,709.29 \$	427.32
		TOWNSHIP OF BLOOMFIELD	6	- \$	13,487.36 \$	2,247.89
		TOWNSHIP OF EASTAMPTON	4	- \$	3,452.56 \$	863.14
		TOWNSHIP OF EWING	4	1 \$	49,935.32 \$	12,483.83
		TOWNSHIP OF FREEHOLD	8	- \$	500.00 \$	62.50
		TOWNSHIP OF HAMILTON	2	- \$	- \$	-
		TOWNSHIP OF MAPLEWOOD	10	1 \$	56,932.73 \$	5,693.27
		TOWNSHIP OF MONTCLAIR	9	1 \$	33,998.45 \$	3,777.61
		TOWNSHIP OF MORRIS	8	- \$	3,282.85 \$	410.36
		TOWNSHIP OF UNION	20	1 \$	28,255.09 \$	1,412.75
		TOWNSHIP OF WARREN	2	- \$	2,441.48 \$	1,220.74

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TWP OF MANALAPAN	6	- \$	3,949.65 \$	658.28
		TWP OF NORTH BRUNSWICK	10	- \$	131.89 \$	13.19
		TWP OF PARSIPPANY	16	1 \$	137,290.95 \$	8,580.68
		TWP OF WEST ORANGE	11	- \$	575.00 \$	52.27
	2012 Total		213	11 \$	509,183.35 \$	2,390.53
	2013	BERKELEY HEIGHTS	1	- \$	- \$	-
		BERKELEY TOWNSHIP	6	- \$	1,500.00 \$	250.00
		BORO OF CALDWELL	13	- \$	17,970.98 \$	1,382.38
		BORO OF FAIR HAVEN	3	- \$	5,100.03 \$	1,700.01
		BORO OF HIGHLAND PARK	8	- \$	2,421.11 \$	302.64
		BORO OF NORTH PLAINFIELD	10	- \$	3,916.29 \$	391.63
		BOROUGH OF HADDON HEIGHTS	2	- \$	500.00 \$	250.00
		BOROUGH OF KENILWORTH	2	- \$	99.00 \$	49.50
		CITY OF ENGLEWOOD	17	10 \$	44,361.00 \$	2,609.47
		CITY OF HOBOKEN	16	- \$	3,884.12 \$	242.76
		CITY OF LINDEN	26	- \$	7,324.01 \$	281.69
		CITY OF RAHWAY	10	1 \$	4,100.00 \$	410.00
		HOWELL TOWNSHIP	5	- \$	500.00 \$	100.00
		LIVINGSTON TOWNSHIP	6	1 \$	148,750.00 \$	24,791.67
		TOWN OF HARRISON	3	1 \$	31,572.15 \$	10,524.05
		TOWN OF MORRISTOWN	6	- \$	2,224.07 \$	370.68
		TOWNSHIP OF BLOOMFIELD	7	1 \$	19,617.60 \$	2,802.51
		TOWNSHIP OF EWING	4	- \$	629.80 \$	157.45
		TOWNSHIP OF FREEHOLD	10	- \$	99.00 \$	9.90
		TOWNSHIP OF HAMILTON	2	- \$	- \$	-
		TOWNSHIP OF LAWERENCE	6	- \$	- \$	-
		TOWNSHIP OF MAPLEWOOD	14	2 \$	3,686.29 \$	263.31
		TOWNSHIP OF MONTCLAIR	31	4 \$	22,232.04 \$	717.16
		TOWNSHIP OF MORRIS	11	- \$	2,750.00 \$	250.00
		TOWNSHIP OF UNION	18	- \$	2,719.28 \$	151.07
		TOWNSHIP OF WARREN	4	- \$	4,023.89 \$	1,005.97
		TWP OF NORTH BRUNSWICK	13	- \$	19,350.71 \$	1,488.52
		TWP OF PARSIPPANY	30	2 \$	67,323.34 \$	2,244.11
		TWP OF WEST ORANGE	14	1 \$	3,408.20 \$	243.44
	2013 Total		298	23 \$	420,062.91 \$	1,409.61
	2014	BERKELEY TOWNSHIP	7	1 \$	4,821.84 \$	688.83
		BORO OF FAIR HAVEN	3	- \$	- \$	-
		BORO OF FANWOOD	1	- \$	- \$	-
		BORO OF HIGHLAND PARK	3	1 \$	1,000.00 \$	333.33
		BORO OF NEW PROVIDENCE	2	1 \$	2,600.00 \$	1,300.00
		BORO OF NORTH PLAINFIELD	5	1 \$	- \$	-
		BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	-
		BOROUGH OF KENILWORTH	5	2 \$	4,182.53 \$	836.51
		BOROUGH OF TOTOWA	4	- \$	6,252.55 \$	1,563.14

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2014	CITY OF ENGLEWOOD	19	- \$	14,406.40 \$	758.23
		CITY OF HOBOKEN	13	5 \$	5,000.00 \$	384.62
		CITY OF LINDEN	6	- \$	1,921.00 \$	320.17
		CITY OF RAHWAY	11	1 \$	6,468.25 \$	588.02
		HOWELL TOWNSHIP	7	1 \$	2,620.00 \$	374.29
		LIVINGSTON TOWNSHIP	13	1 \$	20,782.96 \$	1,598.69
		TOWN OF GUTTENBERG	6	1 \$	2,047.90 \$	341.32
		TOWN OF KEARNY	20	8 \$	56,095.21 \$	2,804.76
		TOWN OF MORRISTOWN	8	- \$	2,850.00 \$	356.25
		TOWNSHIP OF BLOOMFIELD	20	4 \$	14,143.51 \$	707.18
		TOWNSHIP OF EASTAMPTON	5	- \$	3,709.05 \$	741.81
		TOWNSHIP OF EWING	8	8 \$	35,000.00 \$	4,375.00
		TOWNSHIP OF FREEHOLD	3	- \$	541.94 \$	180.65
		TOWNSHIP OF HAMILTON	2	1 \$	500.00 \$	250.00
		TOWNSHIP OF LAWERENCE	5	2 \$	2,500.00 \$	500.00
		TOWNSHIP OF MAPLEWOOD	15	4 \$	4,176.72 \$	278.45
		TOWNSHIP OF MONTCLAIR	29	12 \$	16,229.23 \$	559.63
		TOWNSHIP OF MORRIS	6	2 \$	3,000.00 \$	500.00
		TOWNSHIP OF UNION	31	1 \$	17,709.04 \$	571.26
		TOWNSHIP OF WARREN	9	1 \$	1,725.00 \$	191.67
		TWP OF NORTH BRUNSWICK	3	1 \$	500.00 \$	166.67
		TWP OF PARSIPPANY	21	5 \$	14,922.30 \$	710.59
		TWP OF WEST ORANGE	21	4 \$	9,888.68 \$	470.89
	2014 Total		312	68 \$	255,594.11 \$	819.21
AUTO LIABILITY Total			847	103 \$	1,705,953.00 \$	2,014.11
AUTO PHYSICAL DAMAGE	2010	TWP OF WEST ORANGE	2	- \$	9,382.67 \$	4,691.34
	2010 Total		2	- \$	9,382.67 \$	4,691.34
	2011	BERKELEY TOWNSHIP	1	- \$	9,613.18 \$	9,613.18
		BORO OF HIGHLAND PARK	1	- \$	523.23 \$	523.23
		CITY OF HOBOKEN	1	- \$	- \$	-
		CITY OF RAHWAY	2	- \$	823.75 \$	411.88
		LIVINGSTON TOWNSHIP	1	- \$	501.93 \$	501.93
		TOWN OF MORRISTOWN	1	- \$	2,404.14 \$	2,404.14
		TOWNSHIP OF FREEHOLD	1	- \$	11,205.00 \$	11,205.00
		TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	- \$	703.39 \$	703.39
		TWP OF WEST ORANGE	1	- \$	16,135.26 \$	16,135.26
	2011 Total		11	- \$	41,909.88 \$	3,809.99
	2012	BERKELEY TOWNSHIP	43	- \$	138,686.59 \$	3,225.27
		BORO OF CALDWELL	7	- \$	6,856.33 \$	979.48
		BORO OF FAIR HAVEN	9	- \$	16,554.78 \$	1,839.42
		BORO OF FANWOOD	1	- \$	- \$	-
		BORO OF HIGHLAND PARK	18	1 \$	12,139.29 \$	674.41
		BORO OF NORTH PLAINFIELD	14	- \$	1,854.31 \$	132.45

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		BOROUGH OF HADDON HEIGHTS	2	- \$	7,535.71 \$	3,767.86 \$
		BOROUGH OF KENILWORTH	1	- \$	- \$	- \$
		BOROUGH OF MIDDLESEX	6	- \$	118,820.57 \$	19,803.43 \$
		CITY OF ENGLEWOOD	14	- \$	57,025.41 \$	4,073.24 \$
		CITY OF HOBOKEN	12	- \$	310,183.80 \$	25,848.65 \$
		CITY OF RAHWAY	5	- \$	6,284.63 \$	1,256.93 \$
		HOWELL TOWNSHIP	19	- \$	24,211.09 \$	1,274.27 \$
		LIVINGSTON TOWNSHIP	13	- \$	75,923.27 \$	5,840.25 \$
		TOWN OF HARRISON	6	- \$	108,952.89 \$	18,158.82 \$
		TOWN OF MORRISTOWN	7	- \$	14,033.21 \$	2,004.74 \$
		TOWNSHIP OF BLOOMFIELD	5	- \$	3,076.67 \$	615.33 \$
		TOWNSHIP OF EASTAMPTON	3	- \$	5,839.33 \$	1,946.44 \$
		TOWNSHIP OF EWING	4	- \$	2,805.01 \$	701.25 \$
		TOWNSHIP OF FREEHOLD	16	- \$	46,412.07 \$	2,900.75 \$
		TOWNSHIP OF HAMILTON	7	- \$	21,190.27 \$	3,027.18 \$
		TOWNSHIP OF MAPLEWOOD	18	- \$	34,457.25 \$	1,914.29 \$
		TOWNSHIP OF MONTCLAIR	24	- \$	17,857.04 \$	744.04 \$
		TOWNSHIP OF MORRIS	23	- \$	18,451.15 \$	802.22 \$
		TOWNSHIP OF UNION	24	1 \$	33,973.99 \$	1,415.58 \$
		TOWNSHIP OF WARREN	13	- \$	17,392.38 \$	1,337.88 \$
		TWP OF MANALAPAN	10	- \$	42,669.01 \$	4,266.90 \$
		TWP OF NORTH BRUNSWICK	27	- \$	51,303.22 \$	1,900.12 \$
		TWP OF PARSIPPANY	25	- \$	86,082.39 \$	3,443.30 \$
		TWP OF WEST ORANGE	29	- \$	36,030.65 \$	1,242.44 \$
		2012 Total	405	2 \$	1,316,602.31 \$	3,250.87 \$
	2013	BERKELEY HEIGHTS	8	- \$	5,017.74 \$	627.22 \$
		BERKELEY TOWNSHIP	14	- \$	227,120.69 \$	16,222.91 \$
		BORO OF CALDWELL	12	- \$	49,249.17 \$	4,104.10 \$
		BORO OF FAIR HAVEN	5	- \$	302.98 \$	60.60 \$
		BORO OF HIGHLAND PARK	7	- \$	20,276.07 \$	2,896.58 \$
		BORO OF NEW PROVIDENCE	5	- \$	11,157.83 \$	2,231.57 \$
		BORO OF NORTH PLAINFIELD	14	- \$	10,372.06 \$	740.86 \$
		BOROUGH OF HADDON HEIGHTS	3	- \$	- \$	- \$
		BOROUGH OF KENILWORTH	6	- \$	26,714.85 \$	4,452.48 \$
		CITY OF ENGLEWOOD	13	- \$	30,257.63 \$	2,327.51 \$
		CITY OF HOBOKEN	16	- \$	1,775.13 \$	110.95 \$
		CITY OF LINDEN	27	- \$	737.10 \$	27.30 \$
		CITY OF RAHWAY	9	1 \$	31,185.59 \$	3,465.07 \$
		HOWELL TOWNSHIP	7	- \$	5,116.73 \$	730.96 \$
		LIVINGSTON TOWNSHIP	9	- \$	28,669.31 \$	3,185.48 \$
		TOWN OF HARRISON	3	1 \$	14,361.90 \$	4,787.30 \$
		TOWN OF MORRISTOWN	13	- \$	20,054.61 \$	1,542.66 \$
		TOWNSHIP OF BLOOMFIELD	5	- \$	29,188.74 \$	5,837.75 \$
		TOWNSHIP OF EWING	8	1 \$	47,509.17 \$	5,938.65 \$

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2013	TOWNSHIP OF FREEHOLD	11	- \$	21,859.65 \$	1,987.24
		TOWNSHIP OF HAMILTON	1	- \$	5,056.80 \$	5,056.80
		TOWNSHIP OF LAWERENCE	11	- \$	8,912.22 \$	810.20
		TOWNSHIP OF MAPLEWOOD	15	- \$	5,398.51 \$	359.90
		TOWNSHIP OF MONTCLAIR	26	1 \$	48,879.39 \$	1,879.98
		TOWNSHIP OF MORRIS	18	- \$	32,425.83 \$	1,801.44
		TOWNSHIP OF UNION	25	- \$	57,063.15 \$	2,282.53
		TOWNSHIP OF WARREN	10	- \$	30,460.19 \$	3,046.02
		TWP OF NORTH BRUNSWICK	19	- \$	43,754.96 \$	2,302.89
		TWP OF PARSIPPANY	30	- \$	58,025.12 \$	1,934.17
		TWP OF WEST ORANGE	25	- \$	28,650.82 \$	1,146.03
	2013 Total		375	4 \$	899,553.94 \$	2,398.81
	2014	BERKELEY HEIGHTS	4	2 \$	20,609.22 \$	5,152.31
		BERKELEY TOWNSHIP	6	- \$	935.70 \$	155.95
		BORO OF CALDWELL	2	- \$	1,808.08 \$	904.04
		BORO OF FAIR HAVEN	3	- \$	8,999.30 \$	2,999.77
		BORO OF FANWOOD	1	1 \$	20,500.00 \$	20,500.00
		BORO OF HIGHLAND PARK	5	- \$	4,817.18 \$	963.44
		BORO OF NEW PROVIDENCE	6	1 \$	15,019.09 \$	2,503.18
		BORO OF NORTH PLAINFIELD	12	1 \$	43,685.50 \$	3,640.46
		BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	-
		BOROUGH OF KENILWORTH	4	- \$	1,123.65 \$	280.91
		BOROUGH OF TOTOWA	7	1 \$	15,385.20 \$	2,197.89
		CITY OF ENGLEWOOD	13	2 \$	14,868.26 \$	1,143.71
		CITY OF HOBOKEN	11	5 \$	3,835.92 \$	348.72
		CITY OF LINDEN	1	- \$	99.00 \$	99.00
		CITY OF RAHWAY	13	1 \$	2,570.26 \$	197.71
		HOWELL TOWNSHIP	5	- \$	4,702.27 \$	940.45
		LIVINGSTON TOWNSHIP	14	3 \$	7,825.04 \$	558.93
		TOWN OF GUTTENBERG	8	1 \$	979.46 \$	122.43
		TOWN OF KEARNY	18	3 \$	55,062.88 \$	3,059.05
		TOWN OF MORRISTOWN	12	3 \$	42,523.57 \$	3,543.63
		TOWNSHIP OF BLOOMFIELD	12	3 \$	31,763.97 \$	2,647.00
		TOWNSHIP OF EASTAMPTON	6	- \$	12,088.98 \$	2,014.83
		TOWNSHIP OF EWING	3	2 \$	13,500.00 \$	4,500.00
		TOWNSHIP OF FREEHOLD	8	1 \$	21,676.90 \$	2,709.61
		TOWNSHIP OF HAMILTON	4	1 \$	2,487.86 \$	621.97
		TOWNSHIP OF LAWERENCE	11	- \$	13,185.45 \$	1,198.68
		TOWNSHIP OF MAPLEWOOD	20	1 \$	8,162.05 \$	408.10
		TOWNSHIP OF MONTCLAIR	29	7 \$	33,836.56 \$	1,166.78
		TOWNSHIP OF MORRIS	16	4 \$	17,875.17 \$	1,117.20
		TOWNSHIP OF UNION	33	5 \$	35,559.11 \$	1,077.55
		TOWNSHIP OF WARREN	11	3 \$	29,470.81 \$	2,679.16
		TWP OF NORTH BRUNSWICK	13	3 \$	39,665.00 \$	3,051.15

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2014	TWP OF PARSIPPANY	19	3 \$	26,740.06 \$	1,407.37
		TWP OF WEST ORANGE	27	13 \$	38,875.01 \$	1,439.82
	2014 Total		358	70 \$	590,236.51 \$	1,648.71
AUTO PHYSICAL DAMAGE Total						
			1,151	76 \$	2,857,685.31 \$	2,482.78
EMPLOYMENT PRACTICES						
	2011	CITY OF HOBOKEN	2	2 \$	1,399,867.50 \$	699,933.75
	2011 Total		2	2 \$	1,399,867.50 \$	699,933.75
	2012	BORO OF CALDWELL	1	- \$	- \$	-
		CITY OF ENGLEWOOD	2	1 \$	212,755.52 \$	106,377.76
		CITY OF HOBOKEN	3	2 \$	271,459.00 \$	90,486.33
		HOWELL TOWNSHIP	5	1 \$	1,398,084.69 \$	279,616.94
		TOWN OF MORRISTOWN	2	1 \$	182,331.04 \$	91,165.52
		TOWNSHIP OF BLOOMFIELD	1	- \$	- \$	-
		TOWNSHIP OF HAMILTON	3	1 \$	206,728.03 \$	68,909.34
		TOWNSHIP OF MONTCLAIR	1	1 \$	48,900.00 \$	48,900.00
		TOWNSHIP OF MORRIS	1	1 \$	93,825.00 \$	93,825.00
		TOWNSHIP OF UNION	1	1 \$	124,828.17 \$	124,828.17
		TOWNSHIP OF WARREN	1	1 \$	62,600.00 \$	62,600.00
		TWP OF PARSIPPANY	1	- \$	- \$	-
		TWP OF WEST ORANGE	1	1 \$	511,322.30 \$	511,322.30
	2012 Total		23	11 \$	3,112,833.75 \$	135,340.60
	2013	BORO OF HIGHLAND PARK	1	1 \$	- \$	-
		CITY OF ENGLEWOOD	1	- \$	103,514.98 \$	103,514.98
		CITY OF HOBOKEN	5	5 \$	269,500.00 \$	53,900.00
		CITY OF LINDEN	3	1 \$	115,500.00 \$	38,500.00
		HOWELL TOWNSHIP	1	- \$	- \$	-
		LIVINGSTON TOWNSHIP	2	1 \$	82,742.63 \$	41,371.32
		TOWN OF MORRISTOWN	1	- \$	- \$	-
		TOWNSHIP OF BLOOMFIELD	6	6 \$	474,563.00 \$	79,093.83
		TOWNSHIP OF HAMILTON	3	- \$	5,906.35 \$	1,968.78
		TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
		TOWNSHIP OF MONTCLAIR	7	2 \$	141,000.00 \$	20,142.86
		TOWNSHIP OF MORRIS	2	- \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	1 \$	85,070.00 \$	85,070.00
	2013 Total		34	17 \$	1,277,796.96 \$	37,582.26
	2014	BERKELEY HEIGHTS	1	1 \$	- \$	-
		CITY OF ENGLEWOOD	1	1 \$	80,000.00 \$	80,000.00
		CITY OF HOBOKEN	3	3 \$	151,000.00 \$	50,333.33
		TOWN OF GUTTENBERG	1	- \$	- \$	-
		TOWN OF HARRISON	1	- \$	- \$	-
		TOWNSHIP OF BLOOMFIELD	5	5 \$	354,500.00 \$	70,900.00
		TOWNSHIP OF HAMILTON	1	1 \$	151,000.00 \$	151,000.00
		TOWNSHIP OF MONTCLAIR	2	1 \$	26,813.00 \$	13,406.50
		TOWNSHIP OF MORRIS	2	2 \$	302,000.00 \$	151,000.00
		TWP OF PARSIPPANY	4	2 \$	241,980.00 \$	60,495.00

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	2014 Total		21	16	\$ 1,307,293.00	\$ 62,252.05
EMPLOYMENT PRACTICES Total			80	46	\$ 7,097,791.21	\$ 88,722.39
GENERAL LIABILITY		2006 TOWNSHIP OF UNION	1	-	\$ 133.90	\$ 133.90
	2006 Total		1	-	\$ 133.90	\$ 133.90
		2007 TOWNSHIP OF HAMILTON	1	1	\$ 627,148.61	\$ 627,148.61
	2007 Total		1	1	\$ 627,148.61	\$ 627,148.61
		2008 CITY OF ENGLEWOOD	1	-	\$ -	\$ -
	2008 Total		1	-	\$ -	\$ -
		2009 BORO OF CALDWELL	1	-	\$ -	\$ -
		TWP OF MANALAPAN	1	1	\$ 72,440.15	\$ 72,440.15
	2009 Total		2	1	\$ 72,440.15	\$ 36,220.08
		2010 BERKELEY TOWNSHIP	1	-	\$ 3,408.86	\$ 3,408.86
		BORO OF CALDWELL	1	-	\$ 2,606.10	\$ 2,606.10
		BORO OF NORTH PLAINFIELD	1	-	\$ 8.90	\$ 8.90
		BOROUGH OF KENILWORTH	1	-	\$ 4,131.58	\$ 4,131.58
		CITY OF ENGLEWOOD	3	1	\$ 46,474.11	\$ 15,491.37
		CITY OF HOBOKEN	2	-	\$ -	\$ -
		HOWELL TOWNSHIP	1	1	\$ 19,920.00	\$ 19,920.00
		TOWNSHIP OF EWING	3	1	\$ 41,000.00	\$ 13,666.67
		TOWNSHIP OF MAPLEWOOD	1	-	\$ 2,280.42	\$ 2,280.42
		TOWNSHIP OF MONTCLAIR	5	-	\$ 105,998.07	\$ 21,199.61
		TOWNSHIP OF MORRIS	1	-	\$ 719.10	\$ 719.10
		TOWNSHIP OF UNION	1	-	\$ 41,646.56	\$ 41,646.56
		TWP OF MANALAPAN	1	-	\$ 3,640.16	\$ 3,640.16
		TWP OF WEST ORANGE	1	1	\$ 44,950.00	\$ 44,950.00
	2010 Total		23	4	\$ 316,783.86	\$ 13,773.21
		2011 BERKELEY TOWNSHIP	2	1	\$ 33,100.00	\$ 16,550.00
		BORO OF CALDWELL	2	1	\$ 42,000.00	\$ 21,000.00
		BORO OF HIGHLAND PARK	3	1	\$ 109,508.90	\$ 36,502.97
		BOROUGH OF KENILWORTH	2	-	\$ 22,178.11	\$ 11,089.06
		BOROUGH OF MIDDLESEX	2	-	\$ 500.00	\$ 250.00
		CITY OF ENGLEWOOD	8	3	\$ 173,589.37	\$ 21,698.67
		CITY OF HOBOKEN	14	3	\$ 217,011.10	\$ 15,500.79
		CITY OF RAHWAY	2	-	\$ -	\$ -
		HOWELL TOWNSHIP	2	1	\$ 31,464.97	\$ 15,732.49
		LIVINGSTON TOWNSHIP	4	-	\$ -	\$ -
		TOWN OF HARRISON	1	1	\$ 87,000.00	\$ 87,000.00
		TOWN OF MORRISTOWN	3	1	\$ 32,001.65	\$ 10,667.22
		TOWNSHIP OF EWING	1	1	\$ 51,000.00	\$ 51,000.00
		TOWNSHIP OF FREEHOLD	7	2	\$ 131,775.40	\$ 18,825.06
		TOWNSHIP OF MAPLEWOOD	3	-	\$ -	\$ -
		TOWNSHIP OF MONTCLAIR	11	1	\$ 54,114.57	\$ 4,919.51
		TOWNSHIP OF UNION	16	3	\$ 135,925.99	\$ 8,495.37
		TOWNSHIP OF WARREN	1	-	\$ 2,946.74	\$ 2,946.74

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2011	TWP OF MANALAPAN	9	3 \$	230,623.10 \$	25,624.79
		TWP OF NORTH BRUNSWICK	5	- \$	8,652.26 \$	1,730.45
		TWP OF WEST ORANGE	23	- \$	36,485.68 \$	1,586.33
	2011 Total		121	22 \$	1,399,877.84 \$	11,569.24
	2012	BERKELEY TOWNSHIP	7	1 \$	34,594.31 \$	4,942.04
		BORO OF CALDWELL	15	2 \$	115,381.31 \$	7,692.09
		BORO OF FAIR HAVEN	1	- \$	3,199.10 \$	3,199.10
		BORO OF FANWOOD	5	- \$	1,900.00 \$	380.00
		BORO OF HIGHLAND PARK	20	- \$	12,157.94 \$	607.90
		BORO OF NORTH PLAINFIELD	12	1 \$	42,929.08 \$	3,577.42
		BOROUGH OF HADDON HEIGHTS	4	- \$	500.00 \$	125.00
		BOROUGH OF KENILWORTH	8	- \$	8.90 \$	1.11
		BOROUGH OF MIDDLESEX	3	- \$	871.21 \$	290.40
		CITY OF ENGLEWOOD	34	4 \$	217,181.32 \$	6,387.69
		CITY OF HOBOKEN	58	10 \$	404,817.50 \$	6,979.61
		CITY OF RAHWAY	30	1 \$	145,354.14 \$	4,845.14
		HOWELL TOWNSHIP	21	3 \$	198,970.19 \$	9,474.77
		LIVINGSTON TOWNSHIP	43	- \$	142,715.08 \$	3,318.96
		TOWN OF HARRISON	5	1 \$	32,290.55 \$	6,458.11
		TOWN OF MORRISTOWN	22	2 \$	116,588.39 \$	5,299.47
		TOWNSHIP OF BLOOMFIELD	29	4 \$	269,379.25 \$	9,288.94
		TOWNSHIP OF EASTAMPTON	2	- \$	8.90 \$	4.45
		TOWNSHIP OF EWING	11	- \$	3,229.23 \$	293.57
		TOWNSHIP OF FREEHOLD	23	2 \$	111,135.91 \$	4,832.00
		TOWNSHIP OF HAMILTON	10	- \$	27.30 \$	2.73
		TOWNSHIP OF MAPLEWOOD	21	1 \$	15,653.65 \$	745.41
		TOWNSHIP OF MONTCLAIR	46	2 \$	102,586.25 \$	2,230.14
		TOWNSHIP OF MORRIS	8	- \$	7,880.05 \$	985.01
		TOWNSHIP OF UNION	37	2 \$	71,798.33 \$	1,940.50
		TOWNSHIP OF WARREN	7	- \$	5,689.91 \$	812.84
		TWP OF MANALAPAN	11	- \$	1,170.00 \$	106.36
		TWP OF NORTH BRUNSWICK	25	- \$	19,416.23 \$	776.65
		TWP OF PARSIPPANY	28	1 \$	33,227.45 \$	1,186.69
		TWP OF WEST ORANGE	36	- \$	17,521.66 \$	486.71
	2012 Total		582	37 \$	2,128,183.14 \$	3,656.67
	2013	BERKELEY HEIGHTS	6	- \$	- \$	-
		BERKELEY TOWNSHIP	5	1 \$	131,763.08 \$	26,352.62
		BORO OF CALDWELL	15	1 \$	48,845.20 \$	3,256.35
		BORO OF FAIR HAVEN	2	- \$	913.86 \$	456.93
		BORO OF FANWOOD	3	- \$	994.70 \$	331.57
		BORO OF HIGHLAND PARK	8	1 \$	31,009.20 \$	3,876.15
		BORO OF NORTH PLAINFIELD	1	- \$	494.65 \$	494.65
		BOROUGH OF HADDON HEIGHTS	10	- \$	4,743.29 \$	474.33
		BOROUGH OF KENILWORTH	4	- \$	1,971.85 \$	492.96

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		CITY OF ENGLEWOOD	24	7 \$	172,693.53 \$	7,195.56
		CITY OF HOBOKEN	39	6 \$	208,596.49 \$	5,348.63
		CITY OF LINDEN	29	- \$	2,266.55 \$	78.16
		CITY OF RAHWAY	29	3 \$	154,247.42 \$	5,318.88
		HOWELL TOWNSHIP	17	1 \$	33,858.24 \$	1,991.66
		LIVINGSTON TOWNSHIP	30	- \$	21,825.88 \$	727.53
		TOWN OF HARRISON	14	- \$	889.95 \$	63.57
		TOWN OF MORRISTOWN	10	1 \$	110,202.25 \$	11,020.23
		TOWNSHIP OF BLOOMFIELD	31	5 \$	155,225.66 \$	5,007.28
		TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
		TOWNSHIP OF EWING	9	- \$	2,160.25 \$	240.03
		TOWNSHIP OF FREEHOLD	9	- \$	1,050.86 \$	116.76
		TOWNSHIP OF HAMILTON	28	7 \$	176,250.49 \$	6,294.66
		TOWNSHIP OF LAWERENCE	15	4 \$	49,807.88 \$	3,320.53
		TOWNSHIP OF MAPLEWOOD	12	1 \$	9,177.94 \$	764.83
		TOWNSHIP OF MONTCLAIR	44	4 \$	127,359.19 \$	2,894.53
		TOWNSHIP OF MORRIS	4	- \$	318.45 \$	79.61
		TOWNSHIP OF UNION	30	2 \$	142,083.58 \$	4,736.12
		TOWNSHIP OF WARREN	3	- \$	459.15 \$	153.05
		TWP OF NORTH BRUNSWICK	21	2 \$	14,232.60 \$	677.74
		TWP OF PARSIPPANY	46	2 \$	134,898.23 \$	2,932.57
		TWP OF WEST ORANGE	30	5 \$	52,973.65 \$	1,765.79
		2013 Total	529	53 \$	1,791,314.07 \$	3,386.23
	2014	BERKELEY HEIGHTS	6	1 \$	500.00 \$	83.33
		BERKELEY TOWNSHIP	2	- \$	1,148.10 \$	574.05
		BORO OF CALDWELL	13	3 \$	3,671.90 \$	282.45
		BORO OF FAIR HAVEN	1	- \$	- \$	-
		BORO OF FANWOOD	2	1 \$	500.00 \$	250.00
		BORO OF HIGHLAND PARK	6	2 \$	1,500.00 \$	250.00
		BORO OF NEW PROVIDENCE	8	1 \$	1,484.60 \$	185.58
		BORO OF NORTH PLAINFIELD	1	1 \$	31,000.00 \$	31,000.00
		BOROUGH OF HADDON HEIGHTS	6	2 \$	1,500.00 \$	250.00
		BOROUGH OF KENILWORTH	3	- \$	- \$	-
		BOROUGH OF TOTOWA	7	1 \$	11,000.00 \$	1,571.43
		CITY OF ENGLEWOOD	13	1 \$	2,462.90 \$	189.45
		CITY OF HOBOKEN	24	5 \$	54,906.50 \$	2,287.77
		CITY OF LINDEN	11	2 \$	2,598.05 \$	236.19
		CITY OF RAHWAY	15	4 \$	35,210.20 \$	2,347.35
		HOWELL TOWNSHIP	17	4 \$	54,150.00 \$	3,185.29
		LIVINGSTON TOWNSHIP	17	6 \$	3,424.08 \$	201.42
		TOWN OF GUTTENBERG	4	1 \$	1,597.50 \$	399.38
		TOWN OF HARRISON	11	2 \$	2,037.65 \$	185.24
		TOWN OF KEARNY	26	5 \$	6,984.75 \$	268.64
		TOWN OF MORRISTOWN	6	- \$	163.05 \$	27.18

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TOWNSHIP OF BLOOMFIELD	18	7 \$	81,982.35 \$	4,554.58
		TOWNSHIP OF EWING	22	13 \$	71,500.00 \$	3,250.00
		TOWNSHIP OF FREEHOLD	11	- \$	- \$	-
		TOWNSHIP OF HAMILTON	7	5 \$	44,970.68 \$	6,424.38
		TOWNSHIP OF LAWERENCE	6	1 \$	31,248.92 \$	5,208.15
		TOWNSHIP OF MAPLEWOOD	13	4 \$	4,875.65 \$	375.05
		TOWNSHIP OF MONTCLAIR	29	16 \$	38,683.55 \$	1,333.92
		TOWNSHIP OF UNION	25	4 \$	10,250.00 \$	410.00
		TOWNSHIP OF WARREN	3	- \$	599.45 \$	199.82
		TWP OF NORTH BRUNSWICK	9	2 \$	35,250.00 \$	3,916.67
		TWP OF PARSIPPANY	17	7 \$	4,665.98 \$	274.47
		TWP OF WEST ORANGE	12	4 \$	19,000.00 \$	1,583.33
		2014 Total	371	105 \$	558,865.86 \$	1,506.38
GENERAL LIABILITY Total			1,631	223 \$	6,894,747.43 \$	4,227.31
PROPERTY						
	2011	CITY OF RAHWAY	3	- \$	6,067.86 \$	2,022.62
		LIVINGSTON TOWNSHIP	4	- \$	2,815.00 \$	703.75
		TOWN OF HARRISON	1	- \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	- \$	936.25 \$	936.25
		2011 Total	9	- \$	9,819.11 \$	1,091.01
	2012	BERKELEY TOWNSHIP	32	- \$	113,159.39 \$	3,536.23
		BORO OF CALDWELL	5	- \$	36,737.35 \$	7,347.47
		BORO OF FAIR HAVEN	5	- \$	22,621.84 \$	4,524.37
		BORO OF FANWOOD	2	- \$	8,850.00 \$	4,425.00
		BORO OF HIGHLAND PARK	7	- \$	2,044.00 \$	292.00
		BORO OF NORTH PLAINFIELD	4	- \$	500.00 \$	125.00
		BOROUGH OF HADDON HEIGHTS	3	- \$	519.54 \$	173.18
		BOROUGH OF KENILWORTH	1	- \$	- \$	-
		BOROUGH OF MIDDLESEX	12	- \$	27,892.70 \$	2,324.39
		CITY OF ENGLEWOOD	9	- \$	621,999.27 \$	69,111.03
		CITY OF HOBOKEN	25	- \$	845,972.27 \$	33,838.89
		CITY OF RAHWAY	29	- \$	1,059,239.07 \$	36,525.49
		HOWELL TOWNSHIP	3	- \$	107,016.14 \$	35,672.05
		LIVINGSTON TOWNSHIP	3	- \$	9,836.55 \$	3,278.85
		TOWN OF HARRISON	9	- \$	258,991.70 \$	28,776.86
		TOWN OF MORRISTOWN	1	- \$	- \$	-
		TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
		TOWNSHIP OF EWING	1	- \$	- \$	-
		TOWNSHIP OF FREEHOLD	5	- \$	235,727.38 \$	47,145.48
		TOWNSHIP OF MAPLEWOOD	2	- \$	1,589.00 \$	794.50
		TOWNSHIP OF MONTCLAIR	3	- \$	551.55 \$	183.85
		TOWNSHIP OF MORRIS	5	- \$	5,715.28 \$	1,143.06
		TOWNSHIP OF UNION	3	- \$	5,616.37 \$	1,872.12
		TOWNSHIP OF WARREN	5	- \$	7,415.89 \$	1,483.18
		TWP OF MANALAPAN	4	- \$	2,871.12 \$	717.78

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2012	TWP OF NORTH BRUNSWICK	18	- \$	77,834.57 \$	4,324.14
		TWP OF PARSIPPANY	16	- \$	224,445.11 \$	14,027.82
		TWP OF WEST ORANGE	1	- \$	- \$	-
	2012 Total		214	- \$	3,677,146.09 \$	17,182.93
	2013	BERKELEY HEIGHTS	6	- \$	34,617.08 \$	5,769.51
		BERKELEY TOWNSHIP	5	- \$	7,992.78 \$	1,598.56
		BORO OF CALDWELL	3	- \$	1,407.95 \$	469.32
		BORO OF FAIR HAVEN	1	1 \$	1,500.00 \$	1,500.00
		BORO OF HIGHLAND PARK	2	- \$	385.21 \$	192.61
		BORO OF NEW PROVIDENCE	1	- \$	1,422.46 \$	1,422.46
		BORO OF NORTH PLAINFIELD	1	- \$	1,990.00 \$	1,990.00
		BOROUGH OF HADDON HEIGHTS	2	- \$	2,280.75 \$	1,140.38
		CITY OF ENGLEWOOD	12	- \$	17,304.16 \$	1,442.01
		CITY OF LINDEN	20	2 \$	6,233.37 \$	311.67
		CITY OF RAHWAY	4	- \$	5,638.21 \$	1,409.55
		HOWELL TOWNSHIP	4	- \$	- \$	-
		LIVINGSTON TOWNSHIP	5	- \$	14,490.56 \$	2,898.11
		TOWN OF HARRISON	2	- \$	2,616.94 \$	1,308.47
		TOWN OF MORRISTOWN	3	1 \$	18,950.00 \$	6,316.67
		TOWNSHIP OF FREEHOLD	1	- \$	79,708.96 \$	79,708.96
		TOWNSHIP OF HAMILTON	1	- \$	76,455.00 \$	76,455.00
		TOWNSHIP OF LAWERENCE	1	- \$	4,475.00 \$	4,475.00
		TOWNSHIP OF MONTCLAIR	1	- \$	3,254.05 \$	3,254.05
		TOWNSHIP OF MORRIS	2	- \$	2,525.88 \$	1,262.94
		TOWNSHIP OF UNION	1	1 \$	3,580.00 \$	3,580.00
		TWP OF NORTH BRUNSWICK	5	- \$	30,974.30 \$	6,194.86
		TWP OF PARSIPPANY	8	1 \$	36,728.45 \$	4,591.06
		TWP OF WEST ORANGE	2	- \$	6,495.00 \$	3,247.50
	2013 Total		93	6 \$	361,026.11 \$	3,882.00
	2014	BERKELEY HEIGHTS	3	1 \$	6,800.00 \$	2,266.67
		BERKELEY TOWNSHIP	4	2 \$	20,998.60 \$	5,249.65
		BORO OF CALDWELL	5	1 \$	1,000.00 \$	200.00
		BORO OF FAIR HAVEN	4	1 \$	3,579.12 \$	894.78
		BORO OF NEW PROVIDENCE	2	1 \$	74,073.10 \$	37,036.55
		BORO OF NORTH PLAINFIELD	1	- \$	- \$	-
		BOROUGH OF HADDON HEIGHTS	2	- \$	16,089.17 \$	8,044.58
		BOROUGH OF TOTOWA	2	1 \$	9,044.40 \$	4,522.20
		CITY OF ENGLEWOOD	8	3 \$	17,723.96 \$	2,215.50
		CITY OF LINDEN	2	- \$	- \$	-
		CITY OF RAHWAY	1	1 \$	3,000.00 \$	3,000.00
		LIVINGSTON TOWNSHIP	2	- \$	- \$	-
		TOWN OF GUTTENBERG	1	1 \$	1,000.00 \$	1,000.00
		TOWN OF HARRISON	2	1 \$	8,467.84 \$	4,233.92
		TOWN OF KEARNY	3	2 \$	23,345.00 \$	7,781.67

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TOWN OF MORRISTOWN	1	1	\$ 5,000.00	\$ 5,000.00
		TOWNSHIP OF BLOOMFIELD	1	-	\$ 4,875.00	\$ 4,875.00
		TOWNSHIP OF FREEHOLD	1	1	\$ 500.00	\$ 500.00
		TOWNSHIP OF LAWERENCE	1	-	\$ 58,817.24	\$ 58,817.24
		TOWNSHIP OF MAPLEWOOD	4	2	\$ 4,902.67	\$ 1,225.67
		TOWNSHIP OF MORRIS	2	-	\$ 47,121.12	\$ 23,560.56
		TOWNSHIP OF UNION	5	1	\$ 4,093.62	\$ 818.72
		TOWNSHIP OF WARREN	4	-	\$ 152,823.66	\$ 38,205.92
		TWP OF NORTH BRUNSWICK	3	2	\$ 6,150.00	\$ 2,050.00
		TWP OF PARSIPPANY	6	-	\$ 42,358.23	\$ 7,059.71
		TWP OF WEST ORANGE	2	-	\$ 888.88	\$ 444.44
		2014 Total	72	22	\$ 512,651.61	\$ 7,120.16
PROPERTY Total			388	28	\$ 4,560,642.92	\$ 11,754.23
PUBLIC OFFICIALS LIABILITY						
	2012	BERKELEY TOWNSHIP	1	-	\$ 580.00	\$ 580.00
		BORO OF CALDWELL	2	-	\$ 3,000.00	\$ 1,500.00
		BORO OF FANWOOD	1	-	\$ -	\$ -
		BORO OF HIGHLAND PARK	2	-	\$ 2,500.00	\$ 1,250.00
		BORO OF NORTH PLAINFIELD	2	1	\$ 38,050.00	\$ 19,025.00
		BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
		BOROUGH OF KENILWORTH	1	-	\$ 27,889.92	\$ 27,889.92
		BOROUGH OF MIDDLESEX	1	-	\$ 4,600.00	\$ 4,600.00
		CITY OF ENGLEWOOD	1	-	\$ 4,154.85	\$ 4,154.85
		CITY OF HOBOKEN	18	-	\$ 25,031.35	\$ 1,390.63
		CITY OF RAHWAY	1	1	\$ 25,154.56	\$ 25,154.56
		TOWN OF MORRISTOWN	1	-	\$ 950.00	\$ 950.00
		TOWNSHIP OF MAPLEWOOD	1	-	\$ 4,146.90	\$ 4,146.90
		TOWNSHIP OF MONTCLAIR	2	-	\$ 1,900.00	\$ 950.00
		TOWNSHIP OF MORRIS	2	-	\$ 1,026.50	\$ 513.25
		TOWNSHIP OF UNION	3	-	\$ 81,000.00	\$ 27,000.00
		TOWNSHIP OF WARREN	1	-	\$ -	\$ -
		TWP OF PARSIPPANY	3	1	\$ 36,732.70	\$ 12,244.23
		TWP OF WEST ORANGE	1	-	\$ -	\$ -
		2012 Total	45	3	\$ 256,716.78	\$ 5,704.82
	2013	BERKELEY HEIGHTS	2	-	\$ 950.00	\$ 475.00
		BERKELEY TOWNSHIP	1	-	\$ 950.00	\$ 950.00
		BORO OF CALDWELL	2	-	\$ 5,228.99	\$ 2,614.50
		BORO OF FANWOOD	1	-	\$ 950.00	\$ 950.00
		BORO OF HIGHLAND PARK	2	-	\$ 950.00	\$ 475.00
		BORO OF NORTH PLAINFIELD	2	-	\$ 1,708.50	\$ 854.25
		CITY OF ENGLEWOOD	1	1	\$ 9,604.50	\$ 9,604.50
		CITY OF HOBOKEN	19	2	\$ 219,059.79	\$ 11,529.46
		CITY OF LINDEN	1	-	\$ -	\$ -
		CITY OF RAHWAY	1	-	\$ 950.00	\$ 950.00
		HOWELL TOWNSHIP	1	-	\$ -	\$ -

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred	
	2013	LIVINGSTON TOWNSHIP	1	1 \$	30,000.00 \$	30,000.00	
		TOWN OF MORRISTOWN	3	- \$	5,821.18 \$	1,940.39	
		TOWNSHIP OF EWING	1	- \$	950.00 \$	950.00	
		TOWNSHIP OF HAMILTON	1	1 \$	21,000.00 \$	21,000.00	
		TOWNSHIP OF LAWERENCE	1	- \$	629.00 \$	629.00	
		TOWNSHIP OF MAPLEWOOD	2	1 \$	31,000.00 \$	15,500.00	
		TOWNSHIP OF MONTCLAIR	5	3 \$	168,000.00 \$	33,600.00	
		TOWNSHIP OF MORRIS	1	- \$	- \$	-	
		TWP OF NORTH BRUNSWICK	1	1 \$	45,000.00 \$	45,000.00	
		TWP OF PARSIPPANY	4	1 \$	950.00 \$	237.50	
	2013 Total		53	11 \$	543,701.96 \$	10,258.53	
	2014	BERKELEY HEIGHTS	1	1 \$	2,500.00 \$	2,500.00	
		BERKELEY TOWNSHIP	1	- \$	721.50 \$	721.50	
		BORO OF NORTH PLAINFIELD	1	- \$	2,238.50 \$	2,238.50	
		BOROUGH OF TOTOWA	1	1 \$	- \$	-	
		CITY OF ENGLEWOOD	3	1 \$	814.00 \$	271.33	
		CITY OF HOBOKEN	8	3 \$	190,495.62 \$	23,811.95	
		CITY OF LINDEN	2	- \$	860.00 \$	430.00	
		CITY OF RAHWAY	1	- \$	684.50 \$	684.50	
		HOWELL TOWNSHIP	3	2 \$	8,333.00 \$	2,777.67	
		LIVINGSTON TOWNSHIP	1	1 \$	2,000.00 \$	2,000.00	
		TOWN OF MORRISTOWN	1	- \$	2,035.00 \$	2,035.00	
		TOWNSHIP OF LAWERENCE	1	1 \$	- \$	-	
		TOWNSHIP OF MONTCLAIR	3	- \$	592.00 \$	197.33	
		TOWNSHIP OF MORRIS	1	- \$	- \$	-	
		TWP OF NORTH BRUNSWICK	1	- \$	2,053.50 \$	2,053.50	
		TWP OF PARSIPPANY	1	1 \$	2,500.00 \$	2,500.00	
	2014 Total		30	11 \$	215,827.62 \$	7,194.25	
	PUBLIC OFFICIALS LIABILITY Total		128	25 \$	1,016,246.36 \$	7,939.42	
	WORKERS COMPENSATION	2006	BERKELEY TOWNSHIP	1	1 \$	8,510.65 \$	8,510.65
			CITY OF RAHWAY	1	1 \$	25,878.20 \$	25,878.20
	2006 Total		2	2 \$	34,388.85 \$	17,194.43	
	2009	CITY OF HOBOKEN	1	1 \$	19,869.20 \$	19,869.20	
		TOWNSHIP OF MONTCLAIR	1	1 \$	11,500.00 \$	11,500.00	
	2009 Total		2	2 \$	31,369.20 \$	15,684.60	
	2010	BORO OF CALDWELL	1	- \$	32,929.64 \$	32,929.64	
		CITY OF HOBOKEN	7	6 \$	87,872.87 \$	12,553.27	
		TOWNSHIP OF FREEHOLD	1	1 \$	6,426.90 \$	6,426.90	
	2010 Total		9	7 \$	127,229.41 \$	14,136.60	
	2011	BERKELEY TOWNSHIP	1	1 \$	1,500.00 \$	1,500.00	
		CITY OF ENGLEWOOD	1	- \$	957.08 \$	957.08	
		CITY OF HOBOKEN	3	3 \$	68,641.37 \$	22,880.46	
		HOWELL TOWNSHIP	1	- \$	9.20 \$	9.20	
		LIVINGSTON TOWNSHIP	2	- \$	5,320.57 \$	2,660.29	

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2011	TOWNSHIP OF EWING	1	- \$	14.15 \$	14.15
		TOWNSHIP OF MONTCLAIR	1	1 \$	86,638.80 \$	86,638.80
		TOWNSHIP OF UNION	1	- \$	1,063.05 \$	1,063.05
		TWP OF NORTH BRUNSWICK	1	1 \$	37,175.34 \$	37,175.34
		TWP OF WEST ORANGE	1	1 \$	18,960.00 \$	18,960.00
	2011 Total		13	7 \$	220,279.56 \$	16,944.58
	2012	BERKELEY TOWNSHIP	47	13 \$	1,414,852.52 \$	30,103.25
		BORO OF CALDWELL	14	1 \$	76,041.45 \$	5,431.53
		BORO OF FAIR HAVEN	6	1 \$	18,340.64 \$	3,056.77
		BORO OF FANWOOD	6	4 \$	99,156.26 \$	16,526.04
		BORO OF HIGHLAND PARK	15	2 \$	69,543.86 \$	4,636.26
		BORO OF NEW PROVIDENCE	9	1 \$	245,114.17 \$	27,234.91
		BORO OF NORTH PLAINFIELD	21	3 \$	96,482.65 \$	4,594.41
		BOROUGH OF HADDON HEIGHTS	6	- \$	26,497.32 \$	4,416.22
		BOROUGH OF KENILWORTH	5	- \$	5,294.16 \$	1,058.83
		BOROUGH OF MIDDLESEX	15	2 \$	397,584.24 \$	26,505.62
		CITY OF ENGLEWOOD	72	19 \$	971,801.02 \$	13,497.24
		CITY OF HOBOKEN	100	22 \$	1,495,814.31 \$	14,958.14
		CITY OF RAHWAY	29	- \$	67,983.28 \$	2,344.25
		HOWELL TOWNSHIP	30	10 \$	764,031.13 \$	25,467.70
		LIVINGSTON TOWNSHIP	47	12 \$	764,003.08 \$	16,255.38
		TOWN OF HARRISON	19	1 \$	135,681.07 \$	7,141.11
		TOWN OF MORRISTOWN	37	2 \$	145,870.11 \$	3,942.44
		TOWNSHIP OF EASTAMPTON	5	- \$	9,549.92 \$	1,909.98
		TOWNSHIP OF EWING	52	5 \$	431,950.39 \$	8,306.74
		TOWNSHIP OF FREEHOLD	21	4 \$	157,970.87 \$	7,522.42
		TOWNSHIP OF HAMILTON	137	17 \$	1,394,762.51 \$	10,180.75
		TOWNSHIP OF MAPLEWOOD	29	3 \$	126,872.27 \$	4,374.91
		TOWNSHIP OF MONTCLAIR	65	13 \$	823,103.60 \$	12,663.13
		TOWNSHIP OF MORRIS	26	3 \$	195,815.93 \$	7,531.38
		TOWNSHIP OF UNION	62	6 \$	472,841.58 \$	7,626.48
		TOWNSHIP OF WARREN	12	- \$	9,206.13 \$	767.18
		TWP OF MANALAPAN	16	2 \$	197,351.60 \$	12,334.48
		TWP OF NORTH BRUNSWICK	46	5 \$	356,397.78 \$	7,747.78
		TWP OF WEST ORANGE	36	7 \$	440,376.78 \$	12,232.69
	2012 Total		985	158 \$	11,410,290.63 \$	11,584.05
	2013	BERKELEY HEIGHTS	12	2 \$	9,428.27 \$	785.69
		BERKELEY TOWNSHIP	53	15 \$	357,987.17 \$	6,754.47
		BORO OF CALDWELL	10	3 \$	56,725.25 \$	5,672.53
		BORO OF FAIR HAVEN	6	2 \$	4,375.36 \$	729.23
		BORO OF FANWOOD	4	3 \$	60,734.54 \$	15,183.64
		BORO OF HIGHLAND PARK	11	4 \$	18,731.53 \$	1,702.87
		BORO OF NEW PROVIDENCE	11	1 \$	13,192.86 \$	1,199.35
		BORO OF NORTH PLAINFIELD	17	9 \$	68,650.12 \$	4,038.24

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2013	BOROUGH OF HADDON HEIGHTS	12	5 \$	116,303.34 \$	9,691.95
		BOROUGH OF KENILWORTH	12	8 \$	254,887.62 \$	21,240.64
		CITY OF ENGLEWOOD	52	24 \$	612,026.65 \$	11,769.74
		CITY OF HOBOKEN	102	30 \$	550,993.21 \$	5,401.89
		CITY OF LINDEN	96	33 \$	951,616.44 \$	9,912.67
		CITY OF RAHWAY	22	12 \$	136,880.72 \$	6,221.85
		HOWELL TOWNSHIP	14	4 \$	113,406.30 \$	8,100.45
		LIVINGSTON TOWNSHIP	45	16 \$	403,864.63 \$	8,974.77
		TOWN OF HARRISON	16	7 \$	211,612.11 \$	13,225.76
		TOWN OF MORRISTOWN	24	11 \$	159,938.47 \$	6,664.10
		TOWNSHIP OF EASTAMPTON	2	1 \$	1,112.70 \$	556.35
		TOWNSHIP OF EWING	20	6 \$	327,492.08 \$	16,374.60
		TOWNSHIP OF FREEHOLD	32	11 \$	215,328.16 \$	6,729.01
		TOWNSHIP OF HAMILTON	96	32 \$	672,382.96 \$	7,003.99
		TOWNSHIP OF LAWERENCE	24	6 \$	272,923.72 \$	11,371.82
		TOWNSHIP OF MAPLEWOOD	38	9 \$	317,045.13 \$	8,343.29
		TOWNSHIP OF MONTCLAIR	55	21 \$	530,953.27 \$	9,653.70
		TOWNSHIP OF MORRIS	29	11 \$	285,273.25 \$	9,837.01
		TOWNSHIP OF UNION	93	36 \$	688,445.67 \$	7,402.64
		TOWNSHIP OF WARREN	9	3 \$	13,053.78 \$	1,450.42
		TWP OF NORTH BRUNSWICK	33	10 \$	337,737.66 \$	10,234.47
		TWP OF WEST ORANGE	44	16 \$	741,321.10 \$	16,848.21
	2013 Total		994	351 \$	8,504,424.07 \$	8,555.76
	2014	BERKELEY HEIGHTS	9	9 \$	29,475.83 \$	3,275.09
		BERKELEY TOWNSHIP	33	27 \$	277,618.73 \$	8,412.69
		BORO OF CALDWELL	8	7 \$	9,603.00 \$	1,200.38
		BORO OF FANWOOD	7	5 \$	32,108.61 \$	4,586.94
		BORO OF HIGHLAND PARK	12	7 \$	55,799.36 \$	4,649.95
		BORO OF NEW PROVIDENCE	11	7 \$	13,162.73 \$	1,196.61
		BORO OF NORTH PLAINFIELD	14	8 \$	16,200.00 \$	1,157.14
		BOROUGH OF HADDON HEIGHTS	1	1 \$	12,912.00 \$	12,912.00
		BOROUGH OF KENILWORTH	6	6 \$	18,965.00 \$	3,160.83
		BOROUGH OF TOTOWA	4	4 \$	59,069.49 \$	14,767.37
		CITY OF ENGLEWOOD	33	21 \$	159,403.48 \$	4,830.41
		CITY OF HOBOKEN	50	41 \$	306,990.81 \$	6,139.82
		CITY OF LINDEN	88	75 \$	567,423.93 \$	6,448.00
		CITY OF RAHWAY	14	12 \$	62,216.00 \$	4,444.00
		HOWELL TOWNSHIP	25	17 \$	204,742.32 \$	8,189.69
		LIVINGSTON TOWNSHIP	27	26 \$	101,563.90 \$	3,761.63
		TOWN OF GUTTENBERG	4	3 \$	28,581.00 \$	7,145.25
		TOWN OF HARRISON	16	8 \$	51,501.90 \$	3,218.87
		TOWN OF KEARNY	25	24 \$	291,303.98 \$	11,652.16
		TOWN OF MORRISTOWN	19	16 \$	99,243.60 \$	5,223.35
		TOWNSHIP OF EASTAMPTON	2	2 \$	3,000.00 \$	1,500.00

Valued as of 07/31/14



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TOWNSHIP OF EWING	25	24 \$	95,188.26 \$	3,807.53
		TOWNSHIP OF FREEHOLD	19	11 \$	57,138.07 \$	3,007.27
		TOWNSHIP OF HAMILTON	53	43 \$	242,436.42 \$	4,574.27
		TOWNSHIP OF LAWERENCE	7	6 \$	19,689.96 \$	2,812.85
		TOWNSHIP OF MAPLEWOOD	16	15 \$	47,218.72 \$	2,951.17
		TOWNSHIP OF MONTCLAIR	30	28 \$	704,293.22 \$	23,476.44
		TOWNSHIP OF MORRIS	22	18 \$	267,727.28 \$	12,169.42
		TOWNSHIP OF UNION	51	50 \$	327,604.91 \$	6,423.63
		TOWNSHIP OF WARREN	8	6 \$	12,908.34 \$	1,613.54
		TWP OF NORTH BRUNSWICK	30	25 \$	202,596.86 \$	6,753.23
		TWP OF WEST ORANGE	14	14 \$	192,928.90 \$	13,780.64
	2014 Total		683	566 \$	4,570,616.61 \$	6,691.97
	WORKERS COMPENSATION Total		2,688	1,093 \$	24,898,598.33 \$	9,262.87
	Grand Total		6,913	1,594 \$	49,031,664.56 \$	7,092.68

Valued as of 07/31/14



**Garden State Municipal Joint Insurance Fund
Summary of Claims**

line	policy_effective_year	Count of claim_number	Sum of Open Claims	Sum of total_incurred
AUTO LIABILITY	2010	3	1 \$	513,249.12
	2011	21	- \$	7,863.51
	2012	213	11 \$	558,683.35
	2013	299	23 \$	426,997.66
	2014	330	64 \$	274,870.46
AUTO LIABILITY Total		866	99 \$	1,781,664.10
AUTO PHYSICAL DAMAGE	2010	2	- \$	9,382.67
	2011	11	- \$	41,909.88
	2012	405	2 \$	1,316,997.48
	2013	376	5 \$	900,679.30
	2014	386	67 \$	651,254.86
AUTO PHYSICAL DAMAGE Total		1,180	74 \$	2,920,224.19
EMPLOYMENT PRACTICES	2011	2	1 \$	1,175,315.79
	2012	23	6 \$	3,263,450.21
	2013	34	17 \$	1,506,113.96
	2014	23	17 \$	1,139,124.10
EMPLOYMENT PRACTICES Total		82	41 \$	7,084,004.06
GENERAL LIABILITY	2006	1	- \$	133.90
	2007	1	1 \$	627,148.61
	2008	1	- \$	-
	2009	2	1 \$	72,440.15
	2010	23	4 \$	316,783.86
	2011	121	22 \$	1,421,781.79
	2012	582	40 \$	2,566,183.14
	2013	534	56 \$	2,454,895.87
	2014	416	95 \$	622,062.82
GENERAL LIABILITY Total		1,681	219 \$	8,081,430.14
PROPERTY	2011	9	- \$	9,819.11
	2012	214	- \$	3,677,146.09
	2013	93	5 \$	364,551.16
	2014	76	18 \$	577,722.97
PROPERTY Total		392	23 \$	4,629,239.33
PUBLIC OFFICIALS LIABILITY	2012	45	2 \$	252,668.46
	2013	53	7 \$	367,928.28
	2014	38	19 \$	165,457.12
PUBLIC OFFICIALS LIABILITY Total		136	28 \$	786,053.86
WORKERS COMPENSATION	2006	2	2 \$	34,388.85
	2009	2	2 \$	31,369.20
	2010	9	7 \$	132,229.41
	2011	13	7 \$	220,279.56
	2012	985	158 \$	11,403,681.57
	2013	994	349 \$	8,629,700.54
	2014	818	680 \$	5,554,309.74
WORKERS COMPENSATION Total		2,823	1,205 \$	26,005,958.87
Grand Total		7,160	1,689 \$	51,288,574.55



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

report_to_tpa_year 2014

Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	2011	TOWNSHIP OF EWING		1		1
	2011 Total			1		1
	2012	CITY OF HOBOKEN		1	1	2
		HOWELL TOWNSHIP		1	1	2
		TOWNSHIP OF EWING		1		1
		TOWNSHIP OF UNION			1	1
	2012 Total			3	3	6
	2013	BERKELEY HEIGHTS		1		1
		CITY OF ENGLEWOOD		2	3	5
		CITY OF HOBOKEN		1		1
		CITY OF LINDEN		3		3
		LIVINGSTON TOWNSHIP		1		1
		TOWN OF MORRISTOWN		1		1
		TOWNSHIP OF BLOOMFIELD		1		1
		TOWNSHIP OF EWING		2		2
		TOWNSHIP OF MAPLEWOOD		1	1	2
		TOWNSHIP OF MONTCLAIR		3		3
		TOWNSHIP OF WARREN		1		1
		TWP OF PARSIPPANY		5	1	6
		TWP OF WEST ORANGE		2	1	3
	2013 Total			24	6	30
	2014	BERKELEY TOWNSHIP		7	3	10
		BORO OF FAIR HAVEN		3		3
		BORO OF FANWOOD		1		1
		BORO OF HIGHLAND PARK		2	1	3
		BORO OF NEW PROVIDENCE		1	1	2
		BORO OF NORTH PLAINFIELD		5	1	6
		BOROUGH OF HADDON HEIGHTS		2		2
		BOROUGH OF KENILWORTH		4	1	5

Valued as of 08/31/14



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

report_to_tpa_year 2014

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

Valued as of 08/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status					
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total		
AUTO PHYSICAL DAMAGE	2013	BERKELEY HEIGHTS		3		3		
		CITY OF ENGLEWOOD		2		2		
		CITY OF HOBOKEN		1		1		
		LIVINGSTON TOWNSHIP		1		1		
		TOWNSHIP OF BLOOMFIELD		2		2		
		TOWNSHIP OF EWING		2		2		
		TOWNSHIP OF HAMILTON		1		1		
		TOWNSHIP OF MAPLEWOOD		2		2		
		TOWNSHIP OF MONTCLAIR		2		2		
		TOWNSHIP OF UNION		1		1		
		TOWNSHIP OF WARREN		1		1		
		TWP OF NORTH BRUNSWICK		1		1		
		TWP OF PARSIPPANY		4		4		
		TWP OF WEST ORANGE		3		3		
		2013 Total			26		26	
			2014	BERKELEY HEIGHTS		2	2	4
				BERKELEY TOWNSHIP		7	3	10
BORO OF CALDWELL				2		2		
BORO OF FAIR HAVEN				3		3		
BORO OF FANWOOD						1	1	
BORO OF HIGHLAND PARK				5		5		
BORO OF NEW PROVIDENCE				5		1	6	
BORO OF NORTH PLAINFIELD				13		2	15	
BOROUGH OF HADDON HEIGHTS				2			2	
BOROUGH OF KENILWORTH				4			4	
BOROUGH OF TOTOWA				7			7	
CITY OF ENGLEWOOD				11		3	1	15
CITY OF HOBOKEN				9		2	11	
CITY OF LINDEN				1			1	

Valued as of 08/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
		CITY OF RAHWAY		12	1	13	
		HOWELL TOWNSHIP		5	2	7	
		LIVINGSTON TOWNSHIP		12	2	14	
		TOWN OF GUTTENBERG		7	1	8	
		TOWN OF KEARNY		16	2	18	
		TOWN OF MORRISTOWN		11	2	13	
		TOWNSHIP OF BLOOMFIELD		10	3	13	
		TOWNSHIP OF EASTAMPTON		6		6	
		TOWNSHIP OF EWING		1	3	4	
		TOWNSHIP OF FREEHOLD		7	2	9	
		TOWNSHIP OF HAMILTON		3	1	4	
		TOWNSHIP OF LAWRENCE		11		11	
		TOWNSHIP OF MAPLEWOOD		19	2	21	
		TOWNSHIP OF MONTCLAIR		24	5	29	
		TOWNSHIP OF MORRIS		14	2	16	
		TOWNSHIP OF UNION		29	5	34	
		TOWNSHIP OF WARREN		10	4	14	
		TWP OF NORTH BRUNSWICK		13	1	14	
		TWP OF PARSIPPANY		17	5	22	
		TWP OF WEST ORANGE		21	8	1	30
		2014 Total		319	65	2	386
AUTO PHYSICAL DAMAGE Total				347	65	2	414
EMPLOYMENT PRACTICES							
	2013	BORO OF HIGHLAND PARK			1	1	
		TOWNSHIP OF BLOOMFIELD			4	4	
		2013 Total			5	5	
	2014	BERKELEY HEIGHTS			1	1	
		CITY OF ENGLEWOOD			1	1	
		CITY OF HOBOKEN			4	4	
		TOWN OF GUTTENBERG		1		1	

Valued as of 08/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
EMPLOYMENT PRACTICES	2014	TOWN OF HARRISON		1		1	
		TOWNSHIP OF BLOOMFIELD		1	4	5	
		TOWNSHIP OF HAMILTON				1	1
		TOWNSHIP OF MAPLEWOOD				1	1
		TOWNSHIP OF MONTCLAIR		1		1	2
		TOWNSHIP OF MORRIS				2	2
		TWP OF PARSIPPANY			2	2	4
		2014 Total			6	17	23
EMPLOYMENT PRACTICES Total			6	22	28		
GENERAL LIABILITY	2010	CITY OF ENGLEWOOD			1	1	
		2010 Total			1	1	
	2011	BERKELEY TOWNSHIP				1	1
		CITY OF HOBOKEN				1	1
	2011 Total				2	2	
	2012	BORO OF NORTH PLAINFIELD		1			1
		TOWNSHIP OF BLOOMFIELD		2		3	5
		TOWNSHIP OF FREEHOLD				1	1
		TOWNSHIP OF MAPLEWOOD		1		1	2
		TOWNSHIP OF UNION				1	1
2012 Total			4	6	10		
2013	BERKELEY TOWNSHIP					1	1
	BORO OF CALDWELL		2				2
	BORO OF HIGHLAND PARK		2		1		3
	BOROUGH OF HADDON HEIGHTS		1				1
	CITY OF ENGLEWOOD		3		1		4
	CITY OF HOBOKEN		6			1	7
	CITY OF LINDEN		8				8
	CITY OF RAHWAY		3				3

Valued as of 08/31/14



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

report_to_tpa_year 2014

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

Valued as of 08/31/14



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

report_to_tpa_year 2014

Count of claim_number		claimant_status					
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
		CITY OF RAHWAY		14	2	16	
		HOWELL TOWNSHIP		13	5	18	
		LIVINGSTON TOWNSHIP		13	6	19	
		TOWN OF GUTTENBERG		3	1	4	
		TOWN OF HARRISON		11		11	
		TOWN OF KEARNY		27	6	33	
		TOWN OF MORRISTOWN		6	1	7	
		TOWNSHIP OF BLOOMFIELD		15	4	19	
		TOWNSHIP OF EWING		9	15	24	
		TOWNSHIP OF FREEHOLD		12		12	
		TOWNSHIP OF HAMILTON		3	5	8	
		TOWNSHIP OF LAWRENCE		5	1	6	
		TOWNSHIP OF MAPLEWOOD		10	4	14	
		TOWNSHIP OF MONTCLAIR		20	10	30	
		TOWNSHIP OF UNION		25	4	29	
		TOWNSHIP OF WARREN		3		3	
		TWP OF NORTH BRUNSWICK		8	1	9	
		TWP OF PARSIPPANY		15	3	18	
		TWP OF WEST ORANGE		10	3	14	
		2014 Total		321	94	1	416
GENERAL LIABILITY Total				399	118	4	521
PROPERTY	2013	BERKELEY TOWNSHIP		1			1
		BORO OF HIGHLAND PARK		1			1
		BORO OF NORTH PLAINFIELD		1			1
		CITY OF ENGLEWOOD		2			2
		CITY OF LINDEN		10			10
		TOWNSHIP OF MONTCLAIR		1			1
		TOWNSHIP OF UNION		1			1
		TWP OF NORTH BRUNSWICK		1			1

Valued as of 08/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
PROPERTY	2013	TWP OF PARSIPPANY			1	1	
	2013 Total			18	1	19	
	2014	BERKELEY HEIGHTS		2	1	3	
		BERKELEY TOWNSHIP		3	2	5	
		BORO OF CALDWELL		4	1	5	
		BORO OF FAIR HAVEN		3	1	4	
		BORO OF NEW PROVIDENCE		2		2	
		BORO OF NORTH PLAINFIELD		1		1	
		BOROUGH OF HADDON HEIGHTS		2		2	
		BOROUGH OF TOTOWA		1	1	2	
		CITY OF ENGLEWOOD		7	1	8	
		CITY OF LINDEN		2		2	
		CITY OF RAHWAY			1	1	
		LIVINGSTON TOWNSHIP		2	1	3	
		TOWN OF GUTTENBERG			1	1	
		TOWN OF HARRISON		1	1	2	
		TOWN OF KEARNY		2	1	3	
		TOWN OF MORRISTOWN			1	1	
		TOWNSHIP OF BLOOMFIELD		1		1	
		TOWNSHIP OF FREEHOLD		1		1	
		TOWNSHIP OF LAWRENCE		1		1	
		TOWNSHIP OF MAPLEWOOD		2	1	1	4
		TOWNSHIP OF MORRIS		2		2	
		TOWNSHIP OF UNION		5		5	
		TOWNSHIP OF WARREN		4		4	
		TWP OF NORTH BRUNSWICK		2	2	4	
		TWP OF PARSIPPANY		6	1	7	
		TWP OF WEST ORANGE		2		2	
	2014 Total			58	17	1	76

Valued as of 08/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status				
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total	
PROPERTY Total			76	18	1	95	
PUBLIC OFFICIALS LIABILITY	2013	CITY OF HOBOKEN	1			1	
		TOWNSHIP OF HAMILTON			1	1	
		TOWNSHIP OF MONTCLAIR	1		1	2	
		TWP OF PARSIPPANY			1	1	
	2013 Total			2	3	5	
	2014	BERKELEY HEIGHTS				1	1
		BERKELEY TOWNSHIP		1			1
		BORO OF HIGHLAND PARK				1	1
		BORO OF NORTH PLAINFIELD		1			1
		BOROUGH OF TOTOWA				1	1
		CITY OF ENGLEWOOD		2		2	4
		CITY OF HOBOKEN		5		4	9
		CITY OF LINDEN		2			2
		CITY OF RAHWAY		1			1
		HOWELL TOWNSHIP		1		2	3
		LIVINGSTON TOWNSHIP				1	1
		TOWN OF MORRISTOWN		1			1
		TOWNSHIP OF BLOOMFIELD				1	1
		TOWNSHIP OF LAWRENCE				1	1
		TOWNSHIP OF MONTCLAIR		3		3	6
TOWNSHIP OF MORRIS			1			1	
TWP OF NORTH BRUNSWICK		1			1		
TWP OF PARSIPPANY				2	2		
2014 Total			19	19	38		
PUBLIC OFFICIALS LIABILITY Total			21	22	43		
WORKCOMP RECORD ONLY	2009	CITY OF HOBOKEN			1	1	
		2009 Total			1	1	

Valued as of 08/31/14



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

report_to_tpa_year 2014

Count of claim_number			claimant_status			
line	policy_effective_year	insured	Closed	Open	Re-Open	Grand Total
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF HAMILTON		1		1
	2013 Total			1		1
	2014	BERKELEY HEIGHTS		1		1
		BERKELEY TOWNSHIP		3	1	4
		BORO OF HIGHLAND PARK		1		1
		BORO OF NEW PROVIDENCE		6		6
		BORO OF NORTH PLAINFIELD		3	1	4
		BOROUGH OF HADDON HEIGHTS		1		1
		CITY OF ENGLEWOOD		2		2
		CITY OF HOBOKEN		3		3
		CITY OF LINDEN		10		10
		CITY OF RAHWAY		5		5
		HOWELL TOWNSHIP		3		3
		TOWNSHIP OF EASTAMPTON		1		1
		TOWNSHIP OF FREEHOLD		9		9
		TOWNSHIP OF HAMILTON		3	4	7
		TOWNSHIP OF LAWRENCE		1	1	2
		TOWNSHIP OF MAPLEWOOD		4		4
		TOWNSHIP OF MONTCLAIR		4		4
		TOWNSHIP OF MORRIS		5		5
		TWP OF NORTH BRUNSWICK		2		2
	2014 Total			67	7	74
WORKCOMP RECORD ONLY Total				68	8	76
WORKERS COMPENSATION	2010	CITY OF HOBOKEN			1	1
	2010 Total				1	1
	2011	BERKELEY TOWNSHIP			1	1
		TWP OF WEST ORANGE			1	1
	2011 Total				2	2

Valued as of 08/31/14



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

report_to_tpa_year 2014

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

Valued as of 08/31/14



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

report_to_tpa_year 2014

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

Valued as of 08/31/14



**Garden State Municipal Joint Insurance Fund
Lost Time Ratio Report
Worker's Compensation**

report_to_tpa_year	2014
line	WORKERS COMPENSATION

Count of claim_number policy_effective_year	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
2010 Total	2010 CITY OF HOBOKEN	1		1	100.00%
2011 Total	2011 BERKELEY TOWNSHIP TWP OF WEST ORANGE	1	1	1	0.00%
2012 Total	2012 BORO OF FANWOOD CITY OF HOBOKEN TOWNSHIP OF HAMILTON	1	1	2	50.00%
2013 Total	2013 BERKELEY TOWNSHIP BORO OF FAIR HAVEN CITY OF HOBOKEN HOWELL TOWNSHIP LIVINGSTON TOWNSHIP TOWN OF HARRISON TOWNSHIP OF EWING TOWNSHIP OF HAMILTON TOWNSHIP OF MONTCLAIR TOWNSHIP OF UNION TWP OF NORTH BRUNSWICK TWP OF WEST ORANGE	2	1	2	100.00%
2014 Total	2014 BERKELEY HEIGHTS BERKELEY TOWNSHIP BORO OF CALDWELL BORO OF FANWOOD BORO OF HIGHLAND PARK BORO OF NEW PROVIDENCE BORO OF NORTH PLAINFIELD BOROUGH OF HADDON HEIGHTS BOROUGH OF KENILWORTH BOROUGH OF TOTOWA CITY OF ENGLEWOOD CITY OF HOBOKEN CITY OF LINDEN CITY OF RAHWAY HOWELL TOWNSHIP LIVINGSTON TOWNSHIP TOWN OF GUTTENBERG TOWN OF HARRISON TOWN OF KEARNY TOWN OF MORRISTOWN TOWNSHIP OF EASTAMPTON TOWNSHIP OF EWING TOWNSHIP OF FREEHOLD TOWNSHIP OF HAMILTON TOWNSHIP OF LAWRENCE TOWNSHIP OF MAPLEWOOD TOWNSHIP OF MONTCLAIR TOWNSHIP OF MORRIS TOWNSHIP OF UNION TOWNSHIP OF WARREN TWP OF NORTH BRUNSWICK TWP OF WEST ORANGE	2	9	11	18.18%
Grand Total		160	544	704	23%



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	- \$	- \$	-
		CITY OF RAHWAY	1	- \$	- \$	-
		TWP OF WEST ORANGE	1	1 \$	513,249.12 \$	513,249.12
2010 Total			3	1 \$	513,249.12 \$	171,083.04
	2011	BERKELEY TOWNSHIP	1	- \$	500.00 \$	500.00
		BOROUGH OF MIDDLESEX	1	- \$	- \$	-
		CITY OF HOBOKEN	1	- \$	508.90 \$	508.90
		CITY OF RAHWAY	3	- \$	1,284.65 \$	428.22
		LIVINGSTON TOWNSHIP	2	- \$	- \$	-
		TOWN OF MORRISTOWN	1	- \$	- \$	-
		TOWNSHIP OF EWING	3	- \$	2,872.61 \$	957.54
		TOWNSHIP OF FREEHOLD	2	- \$	1,286.85 \$	643.43
		TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
		TOWNSHIP OF MONTCLAIR	1	- \$	- \$	-
		TOWNSHIP OF UNION	4	- \$	1,250.00 \$	312.50
		TWP OF WEST ORANGE	1	- \$	160.50 \$	160.50
		2011 Total			21	- \$
	2012	BERKELEY TOWNSHIP	11	- \$	1,281.87 \$	116.53
		BORO OF CALDWELL	11	- \$	1,144.50 \$	104.05
		BORO OF FANWOOD	1	- \$	- \$	-
		BORO OF HIGHLAND PARK	2	1 \$	9.20 \$	4.60
		BORO OF NORTH PLAINFIELD	6	- \$	101.00 \$	16.83
		BOROUGH OF HADDON HEIGHTS	1	- \$	500.00 \$	500.00
		BOROUGH OF KENILWORTH	1	- \$	1,008.90 \$	1,008.90
		BOROUGH OF MIDDLESEX	3	- \$	819.45 \$	273.15
		CITY OF ENGLEWOOD	17	1 \$	33,525.05 \$	1,972.06
		CITY OF HOBOKEN	11	1 \$	32,301.00 \$	2,936.45
		CITY OF RAHWAY	6	- \$	4,472.10 \$	745.35
		HOWELL TOWNSHIP	15	2 \$	84,883.61 \$	5,658.91
		LIVINGSTON TOWNSHIP	5	- \$	500.00 \$	100.00
		TOWN OF HARRISON	3	1 \$	62,194.05 \$	20,731.35
		TOWN OF MORRISTOWN	4	- \$	1,709.29 \$	427.32
		TOWNSHIP OF BLOOMFIELD	6	- \$	13,487.36 \$	2,247.89
		TOWNSHIP OF EASTAMPTON	4	- \$	3,452.56 \$	863.14
		TOWNSHIP OF EWING	4	1 \$	49,935.32 \$	12,483.83
		TOWNSHIP OF FREEHOLD	8	- \$	500.00 \$	62.50
		TOWNSHIP OF HAMILTON	2	- \$	- \$	-
		TOWNSHIP OF MAPLEWOOD	10	1 \$	56,932.73 \$	5,693.27
		TOWNSHIP OF MONTCLAIR	9	1 \$	33,998.45 \$	3,777.61
		TOWNSHIP OF MORRIS	8	- \$	3,282.85 \$	410.36
		TOWNSHIP OF UNION	20	1 \$	28,255.09 \$	1,412.75
		TOWNSHIP OF WARREN	2	- \$	2,441.48 \$	1,220.74
		TWP OF MANALAPAN	6	- \$	3,949.65 \$	658.28
		TWP OF NORTH BRUNSWICK	10	- \$	131.89 \$	13.19

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TWP OF PARSIPPANY	16	1 \$	137,290.95 \$	8,580.68
		TWP OF WEST ORANGE	11	- \$	575.00 \$	52.27
	2012 Total		213	11 \$	558,683.35 \$	2,622.93
	2013	BERKELEY HEIGHTS	1	- \$	- \$	-
		BERKELEY TOWNSHIP	6	- \$	1,500.00 \$	250.00
		BORO OF CALDWELL	13	- \$	17,970.98 \$	1,382.38
		BORO OF FAIR HAVEN	3	- \$	5,100.03 \$	1,700.01
		BORO OF HIGHLAND PARK	8	- \$	2,421.11 \$	302.64
		BORO OF NORTH PLAINFIELD	10	- \$	3,916.29 \$	391.63
		BOROUGH OF HADDON HEIGHTS	2	- \$	500.00 \$	250.00
		BOROUGH OF KENILWORTH	2	- \$	99.00 \$	49.50
		CITY OF ENGLEWOOD	17	10 \$	44,861.00 \$	2,638.88
		CITY OF HOBOKEN	16	- \$	3,884.12 \$	242.76
		CITY OF LINDEN	26	- \$	7,324.01 \$	281.69
		CITY OF RAHWAY	10	1 \$	4,100.00 \$	410.00
		HOWELL TOWNSHIP	5	- \$	500.00 \$	100.00
		LIVINGSTON TOWNSHIP	7	1 \$	155,684.75 \$	22,240.68
		TOWN OF HARRISON	3	1 \$	31,572.15 \$	10,524.05
		TOWN OF MORRISTOWN	6	- \$	2,224.07 \$	370.68
		TOWNSHIP OF BLOOMFIELD	7	1 \$	19,617.60 \$	2,802.51
		TOWNSHIP OF EWING	4	- \$	629.80 \$	157.45
		TOWNSHIP OF FREEHOLD	10	- \$	99.00 \$	9.90
		TOWNSHIP OF HAMILTON	2	- \$	- \$	-
		TOWNSHIP OF LAWRENCE	6	- \$	- \$	-
		TOWNSHIP OF MAPLEWOOD	14	2 \$	3,686.29 \$	263.31
		TOWNSHIP OF MONTCLAIR	31	4 \$	21,732.04 \$	701.03
		TOWNSHIP OF MORRIS	11	- \$	2,750.00 \$	250.00
		TOWNSHIP OF UNION	18	- \$	2,719.28 \$	151.07
		TOWNSHIP OF WARREN	4	- \$	4,023.89 \$	1,005.97
		TWP OF NORTH BRUNSWICK	13	- \$	19,350.71 \$	1,488.52
		TWP OF PARSIPPANY	30	2 \$	67,323.34 \$	2,244.11
		TWP OF WEST ORANGE	14	1 \$	3,408.20 \$	243.44
	2013 Total		299	23 \$	426,997.66 \$	1,428.09
	2014	BERKELEY TOWNSHIP	10	3 \$	5,821.84 \$	582.18
		BORO OF FAIR HAVEN	3	- \$	- \$	-
		BORO OF FANWOOD	1	- \$	- \$	-
		BORO OF HIGHLAND PARK	3	1 \$	1,000.00 \$	333.33
		BORO OF NEW PROVIDENCE	2	1 \$	2,600.00 \$	1,300.00
		BORO OF NORTH PLAINFIELD	6	1 \$	- \$	-
		BOROUGH OF HADDON HEIGHTS	2	- \$	- \$	-
		BOROUGH OF KENILWORTH	5	1 \$	4,182.53 \$	836.51
		BOROUGH OF TOTOWA	4	- \$	6,252.55 \$	1,563.14
		CITY OF ENGLEWOOD	20	1 \$	14,406.40 \$	720.32
		CITY OF HOBOKEN	13	5 \$	15,500.00 \$	1,192.31
		CITY OF LINDEN	6	- \$	1,921.00 \$	320.17
		CITY OF RAHWAY	11	1 \$	6,468.25 \$	588.02

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

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

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		HOWELL TOWNSHIP	19	- \$	24,211.09 \$	1,274.27
		LIVINGSTON TOWNSHIP	13	- \$	75,923.27 \$	5,840.25
		TOWN OF HARRISON	6	- \$	108,952.89 \$	18,158.82
		TOWN OF MORRISTOWN	7	- \$	14,033.21 \$	2,004.74
		TOWNSHIP OF BLOOMFIELD	5	- \$	3,076.67 \$	615.33
		TOWNSHIP OF EASTAMPTON	3	- \$	5,839.33 \$	1,946.44
		TOWNSHIP OF EWING	4	- \$	2,805.01 \$	701.25
		TOWNSHIP OF FREEHOLD	16	- \$	46,412.07 \$	2,900.75
		TOWNSHIP OF HAMILTON	7	- \$	21,190.27 \$	3,027.18
		TOWNSHIP OF MAPLEWOOD	18	- \$	34,457.25 \$	1,914.29
		TOWNSHIP OF MONTCLAIR	24	- \$	17,857.04 \$	744.04
		TOWNSHIP OF MORRIS	23	- \$	18,451.15 \$	802.22
		TOWNSHIP OF UNION	24	1 \$	33,973.99 \$	1,415.58
		TOWNSHIP OF WARREN	13	- \$	17,392.38 \$	1,337.88
		TWP OF MANALAPAN	10	- \$	42,669.01 \$	4,266.90
		TWP OF NORTH BRUNSWICK	27	- \$	51,303.22 \$	1,900.12
		TWP OF PARSIPPANY	25	- \$	86,082.39 \$	3,443.30
		TWP OF WEST ORANGE	29	- \$	36,030.65 \$	1,242.44
		2012 Total	405	2 \$	1,316,997.48 \$	3,251.85
	2013	BERKELEY HEIGHTS	8	- \$	5,017.74 \$	627.22
		BERKELEY TOWNSHIP	14	- \$	227,120.69 \$	16,222.91
		BORO OF CALDWELL	12	- \$	49,249.17 \$	4,104.10
		BORO OF FAIR HAVEN	5	- \$	302.98 \$	60.60
		BORO OF HIGHLAND PARK	7	- \$	20,276.07 \$	2,896.58
		BORO OF NEW PROVIDENCE	5	- \$	11,157.83 \$	2,231.57
		BORO OF NORTH PLAINFIELD	14	- \$	10,372.06 \$	740.86
		BOROUGH OF HADDON HEIGHTS	3	- \$	- \$	-
		BOROUGH OF KENILWORTH	6	- \$	26,714.85 \$	4,452.48
		CITY OF ENGLEWOOD	13	- \$	30,257.63 \$	2,327.51
		CITY OF HOBOKEN	16	- \$	1,775.13 \$	110.95
		CITY OF LINDEN	27	- \$	737.10 \$	27.30
		CITY OF RAHWAY	9	1 \$	31,185.59 \$	3,465.07
		HOWELL TOWNSHIP	7	- \$	5,116.73 \$	730.96
		LIVINGSTON TOWNSHIP	10	- \$	28,669.31 \$	2,866.93
		TOWN OF HARRISON	3	1 \$	14,361.90 \$	4,787.30
		TOWN OF MORRISTOWN	13	- \$	20,054.61 \$	1,542.66
		TOWNSHIP OF BLOOMFIELD	5	- \$	29,188.74 \$	5,837.75
		TOWNSHIP OF EWING	8	- \$	47,404.92 \$	5,925.62
		TOWNSHIP OF FREEHOLD	11	- \$	21,859.65 \$	1,987.24
		TOWNSHIP OF HAMILTON	1	- \$	5,056.80 \$	5,056.80
		TOWNSHIP OF LAWRENCE	11	- \$	8,912.22 \$	810.20
		TOWNSHIP OF MAPLEWOOD	15	- \$	5,398.51 \$	359.90
		TOWNSHIP OF MONTCLAIR	26	1 \$	48,879.39 \$	1,879.98
		TOWNSHIP OF MORRIS	18	- \$	32,425.83 \$	1,801.44
		TOWNSHIP OF UNION	25	- \$	57,063.15 \$	2,282.53
		TOWNSHIP OF WARREN	10	- \$	30,460.19 \$	3,046.02

Valued as of 08/31/2014



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2013	TWP OF NORTH BRUNSWICK	19	- \$	43,754.96 \$	2,302.89
		TWP OF PARSIPPANY	30	1 \$	58,254.73 \$	1,941.82
		TWP OF WEST ORANGE	25	1 \$	29,650.82 \$	1,186.03
	2013 Total		376	5 \$	900,679.30 \$	2,395.42
	2014	BERKELEY HEIGHTS	4	2 \$	20,609.22 \$	5,152.31
		BERKELEY TOWNSHIP	10	3 \$	8,935.70 \$	893.57
		BORO OF CALDWELL	2	- \$	1,808.08 \$	904.04
		BORO OF FAIR HAVEN	3	- \$	8,999.30 \$	2,999.77
		BORO OF FANWOOD	1	1 \$	20,500.00 \$	20,500.00
		BORO OF HIGHLAND PARK	5	- \$	4,817.18 \$	963.44
		BORO OF NEW PROVIDENCE	6	1 \$	15,019.09 \$	2,503.18
		BORO OF NORTH PLAINFIELD	15	2 \$	45,611.37 \$	3,040.76
		BOROUGH OF HADDON HEIGHTS	2	- \$	- \$	-
		BOROUGH OF KENILWORTH	4	- \$	1,123.65 \$	280.91
		BOROUGH OF TOTOWA	7	- \$	13,885.20 \$	1,983.60
		CITY OF ENGLEWOOD	15	4 \$	19,868.26 \$	1,324.55
		CITY OF HOBOKEN	11	2 \$	1,335.92 \$	121.45
		CITY OF LINDEN	1	- \$	99.00 \$	99.00
		CITY OF RAHWAY	13	1 \$	24,570.26 \$	1,890.02
		HOWELL TOWNSHIP	7	2 \$	8,552.27 \$	1,221.75
		LIVINGSTON TOWNSHIP	14	2 \$	7,325.04 \$	523.22
		TOWN OF GUTTENBERG	8	1 \$	979.46 \$	122.43
		TOWN OF KEARNY	18	2 \$	54,559.99 \$	3,031.11
		TOWN OF MORRISTOWN	13	2 \$	47,441.85 \$	3,649.37
		TOWNSHIP OF BLOOMFIELD	13	3 \$	30,963.97 \$	2,381.84
		TOWNSHIP OF EASTAMPTON	6	- \$	12,088.98 \$	2,014.83
		TOWNSHIP OF EWING	4	3 \$	14,000.00 \$	3,500.00
		TOWNSHIP OF FREEHOLD	9	2 \$	21,676.90 \$	2,408.54
		TOWNSHIP OF HAMILTON	4	1 \$	2,487.86 \$	621.97
		TOWNSHIP OF LAWRENCE	11	- \$	13,185.45 \$	1,198.68
		TOWNSHIP OF MAPLEWOOD	21	2 \$	12,662.05 \$	602.95
		TOWNSHIP OF MONTCLAIR	29	5 \$	32,189.65 \$	1,109.99
		TOWNSHIP OF MORRIS	16	2 \$	16,875.17 \$	1,054.70
		TOWNSHIP OF UNION	34	5 \$	40,290.37 \$	1,185.01
		TOWNSHIP OF WARREN	14	4 \$	33,565.81 \$	2,397.56
		TWP OF NORTH BRUNSWICK	14	1 \$	40,103.63 \$	2,864.55
		TWP OF PARSIPPANY	22	5 \$	29,630.56 \$	1,346.84
		TWP OF WEST ORANGE	30	9 \$	45,493.62 \$	1,516.45
	2014 Total		386	67 \$	651,254.86 \$	1,687.19
AUTO PHYSICAL DAMAGE Total			1,180	74 \$	2,920,224.19 \$	2,474.77
EMPLOYMENT PRACTICES	2011	CITY OF HOBOKEN	2	1 \$	1,175,315.79 \$	587,657.90
	2011 Total		2	1 \$	1,175,315.79 \$	587,657.90
	2012	BORO OF CALDWELL	1	- \$	- \$	-
		CITY OF ENGLEWOOD	2	1 \$	212,755.52 \$	106,377.76
		CITY OF HOBOKEN	3	2 \$	271,459.00 \$	90,486.33
		HOWELL TOWNSHIP	5	- \$	1,397,921.49 \$	279,584.30

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES						
	2012	TOWN OF MORRISTOWN	2	1 \$	182,331.04 \$	91,165.52
		TOWNSHIP OF BLOOMFIELD	1	- \$	- \$	-
		TOWNSHIP OF HAMILTON	3	- \$	207,709.38 \$	69,236.46
		TOWNSHIP OF MONTCLAIR	1	- \$	48,693.30 \$	48,693.30
		TOWNSHIP OF MORRIS	1	1 \$	251,439.00 \$	251,439.00
		TOWNSHIP OF UNION	1	- \$	123,884.51 \$	123,884.51
		TOWNSHIP OF WARREN	1	- \$	55,934.67 \$	55,934.67
		TWP OF PARSIPPANY	1	- \$	- \$	-
		TWP OF WEST ORANGE	1	1 \$	511,322.30 \$	511,322.30
	2012 Total		23	6 \$	3,263,450.21 \$	141,889.14
	2013	BORO OF HIGHLAND PARK	1	1 \$	- \$	-
		CITY OF ENGLEWOOD	1	- \$	103,514.98 \$	103,514.98
		CITY OF HOBOKEN	5	5 \$	447,817.00 \$	89,563.40
		CITY OF LINDEN	3	1 \$	115,500.00 \$	38,500.00
		HOWELL TOWNSHIP	1	- \$	- \$	-
		LIVINGSTON TOWNSHIP	2	1 \$	82,742.63 \$	41,371.32
		TOWN OF MORRISTOWN	1	- \$	- \$	-
		TOWNSHIP OF BLOOMFIELD	6	6 \$	474,563.00 \$	79,093.83
		TOWNSHIP OF HAMILTON	3	- \$	5,906.35 \$	1,968.78
		TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
		TOWNSHIP OF MONTCLAIR	7	2 \$	141,000.00 \$	20,142.86
		TOWNSHIP OF MORRIS	2	- \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	1 \$	135,070.00 \$	135,070.00
	2013 Total		34	17 \$	1,506,113.96 \$	44,297.47
	2014	BERKELEY HEIGHTS	1	1 \$	- \$	-
		CITY OF ENGLEWOOD	1	1 \$	81,000.00 \$	81,000.00
		CITY OF HOBOKEN	4	4 \$	201,000.00 \$	50,250.00
		TOWN OF GUTTENBERG	1	- \$	- \$	-
		TOWN OF HARRISON	1	- \$	- \$	-
		TOWNSHIP OF BLOOMFIELD	5	4 \$	209,331.10 \$	41,866.22
		TOWNSHIP OF HAMILTON	1	1 \$	76,000.00 \$	76,000.00
		TOWNSHIP OF MAPLEWOOD	1	1 \$	- \$	-
		TOWNSHIP OF MONTCLAIR	2	1 \$	26,813.00 \$	13,406.50
		TOWNSHIP OF MORRIS	2	2 \$	302,000.00 \$	151,000.00
		TWP OF PARSIPPANY	4	2 \$	242,980.00 \$	60,745.00
	2014 Total		23	17 \$	1,139,124.10 \$	49,527.13
EMPLOYMENT PRACTICES Total			82	41 \$	7,084,004.06 \$	86,390.29
GENERAL LIABILITY						
	2006	TOWNSHIP OF UNION	1	- \$	133.90 \$	133.90
	2006 Total		1	- \$	133.90 \$	133.90
	2007	TOWNSHIP OF HAMILTON	1	1 \$	627,148.61 \$	627,148.61
	2007 Total		1	1 \$	627,148.61 \$	627,148.61
	2008	CITY OF ENGLEWOOD	1	- \$	- \$	-
	2008 Total		1	- \$	- \$	-
	2009	BORO OF CALDWELL	1	- \$	- \$	-
		TWP OF MANALAPAN	1	1 \$	72,440.15 \$	72,440.15



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2009 Total		2	1	\$ 72,440.15	\$ 36,220.08
	2010	BERKELEY TOWNSHIP	1	-	\$ 3,408.86	\$ 3,408.86
		BORO OF CALDWELL	1	-	\$ 2,606.10	\$ 2,606.10
		BORO OF NORTH PLAINFIELD	1	-	\$ 8.90	\$ 8.90
		BOROUGH OF KENILWORTH	1	-	\$ 4,131.58	\$ 4,131.58
		CITY OF ENGLEWOOD	3	1	\$ 46,474.11	\$ 15,491.37
		CITY OF HOBOKEN	2	-	\$ -	\$ -
		HOWELL TOWNSHIP	1	1	\$ 19,920.00	\$ 19,920.00
		TOWNSHIP OF EWING	3	1	\$ 41,000.00	\$ 13,666.67
		TOWNSHIP OF MAPLEWOOD	1	-	\$ 2,280.42	\$ 2,280.42
		TOWNSHIP OF MONTCLAIR	5	-	\$ 105,998.07	\$ 21,199.61
		TOWNSHIP OF MORRIS	1	-	\$ 719.10	\$ 719.10
		TOWNSHIP OF UNION	1	-	\$ 41,646.56	\$ 41,646.56
		TWP OF MANALAPAN	1	-	\$ 3,640.16	\$ 3,640.16
		TWP OF WEST ORANGE	1	1	\$ 44,950.00	\$ 44,950.00
	2010 Total		23	4	\$ 316,783.86	\$ 13,773.21
	2011	BERKELEY TOWNSHIP	2	1	\$ 33,100.00	\$ 16,550.00
		BORO OF CALDWELL	2	1	\$ 42,000.00	\$ 21,000.00
		BORO OF HIGHLAND PARK	3	1	\$ 109,508.90	\$ 36,502.97
		BOROUGH OF KENILWORTH	2	-	\$ 22,178.11	\$ 11,089.06
		BOROUGH OF MIDDLESEX	2	-	\$ 500.00	\$ 250.00
		CITY OF ENGLEWOOD	8	3	\$ 188,839.37	\$ 23,604.92
		CITY OF HOBOKEN	14	3	\$ 217,665.05	\$ 15,547.50
		CITY OF RAHWAY	2	-	\$ -	\$ -
		HOWELL TOWNSHIP	2	1	\$ 31,464.97	\$ 15,732.49
		LIVINGSTON TOWNSHIP	4	-	\$ -	\$ -
		TOWN OF HARRISON	1	1	\$ 88,000.00	\$ 88,000.00
		TOWN OF MORRISTOWN	3	1	\$ 32,001.65	\$ 10,667.22
		TOWNSHIP OF EWING	1	1	\$ 51,000.00	\$ 51,000.00
		TOWNSHIP OF FREEHOLD	7	2	\$ 131,775.40	\$ 18,825.06
		TOWNSHIP OF MAPLEWOOD	3	-	\$ -	\$ -
		TOWNSHIP OF MONTCLAIR	11	1	\$ 59,114.57	\$ 5,374.05
		TOWNSHIP OF UNION	16	3	\$ 135,925.99	\$ 8,495.37
		TOWNSHIP OF WARREN	1	-	\$ 2,946.74	\$ 2,946.74
		TWP OF MANALAPAN	9	3	\$ 230,623.10	\$ 25,624.79
		TWP OF NORTH BRUNSWICK	5	-	\$ 8,652.26	\$ 1,730.45
		TWP OF WEST ORANGE	23	-	\$ 36,485.68	\$ 1,586.33
	2011 Total		121	22	\$ 1,421,781.79	\$ 11,750.26
	2012	BERKELEY TOWNSHIP	7	1	\$ 34,594.31	\$ 4,942.04
		BORO OF CALDWELL	15	2	\$ 134,381.31	\$ 8,958.75
		BORO OF FAIR HAVEN	1	-	\$ 3,199.10	\$ 3,199.10
		BORO OF FANWOOD	5	-	\$ 1,900.00	\$ 380.00
		BORO OF HIGHLAND PARK	20	-	\$ 12,157.94	\$ 607.90
		BORO OF NORTH PLAINFIELD	12	1	\$ 42,929.08	\$ 3,577.42
		BOROUGH OF HADDON HEIGHTS	4	-	\$ 500.00	\$ 125.00
		BOROUGH OF KENILWORTH	8	-	\$ 8.90	\$ 1.11



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		BOROUGH OF MIDDLESEX	3	- \$	871.21 \$	290.40
		CITY OF ENGLEWOOD	34	5 \$	293,181.32 \$	8,622.98
		CITY OF HOBOKEN	58	11 \$	545,817.50 \$	9,410.65
		CITY OF RAHWAY	30	1 \$	145,354.14 \$	4,845.14
		HOWELL TOWNSHIP	21	3 \$	198,970.19 \$	9,474.77
		LIVINGSTON TOWNSHIP	43	- \$	142,715.08 \$	3,318.96
		TOWN OF HARRISON	5	1 \$	32,290.55 \$	6,458.11
		TOWN OF MORRISTOWN	22	2 \$	116,588.39 \$	5,299.47
		TOWNSHIP OF BLOOMFIELD	29	4 \$	349,379.25 \$	12,047.56
		TOWNSHIP OF EASTAMPTON	2	- \$	8.90 \$	4.45
		TOWNSHIP OF EWING	11	- \$	3,229.23 \$	293.57
		TOWNSHIP OF FREEHOLD	23	2 \$	111,135.91 \$	4,832.00
		TOWNSHIP OF HAMILTON	10	1 \$	31,027.30 \$	3,102.73
		TOWNSHIP OF MAPLEWOOD	21	1 \$	15,653.65 \$	745.41
		TOWNSHIP OF MONTCLAIR	46	2 \$	102,586.25 \$	2,230.14
		TOWNSHIP OF MORRIS	8	- \$	7,880.05 \$	985.01
		TOWNSHIP OF UNION	37	2 \$	162,798.33 \$	4,399.95
		TOWNSHIP OF WARREN	7	- \$	5,689.91 \$	812.84
		TWP OF MANALAPAN	11	- \$	1,170.00 \$	106.36
		TWP OF NORTH BRUNSWICK	25	- \$	19,416.23 \$	776.65
		TWP OF PARSIPPANY	28	1 \$	33,227.45 \$	1,186.69
		TWP OF WEST ORANGE	36	- \$	17,521.66 \$	486.71
		2012 Total	582	40 \$	2,566,183.14 \$	4,409.25
	2013	BERKELEY HEIGHTS	6	- \$	- \$	-
		BERKELEY TOWNSHIP	5	1 \$	131,763.08 \$	26,352.62
		BORO OF CALDWELL	15	1 \$	48,845.20 \$	3,256.35
		BORO OF FAIR HAVEN	2	- \$	913.86 \$	456.93
		BORO OF FANWOOD	3	- \$	994.70 \$	331.57
		BORO OF HIGHLAND PARK	8	1 \$	31,009.20 \$	3,876.15
		BORO OF NORTH PLAINFIELD	1	- \$	494.65 \$	494.65
		BOROUGH OF HADDON HEIGHTS	10	- \$	4,743.29 \$	474.33
		BOROUGH OF KENILWORTH	4	- \$	1,971.85 \$	492.96
		CITY OF ENGLEWOOD	24	7 \$	172,693.53 \$	7,195.56
		CITY OF HOBOKEN	39	4 \$	182,405.94 \$	4,677.08
		CITY OF LINDEN	29	- \$	2,266.55 \$	78.16
		CITY OF RAHWAY	29	3 \$	154,247.42 \$	5,318.88
		HOWELL TOWNSHIP	17	1 \$	33,858.24 \$	1,991.66
		LIVINGSTON TOWNSHIP	30	- \$	21,825.88 \$	727.53
		TOWN OF HARRISON	14	- \$	889.95 \$	63.57
		TOWN OF MORRISTOWN	10	1 \$	110,202.25 \$	11,020.23
		TOWNSHIP OF BLOOMFIELD	31	6 \$	281,393.56 \$	9,077.21
		TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
		TOWNSHIP OF EWING	9	1 \$	76,276.25 \$	8,475.14
		TOWNSHIP OF FREEHOLD	9	- \$	1,050.86 \$	116.76
		TOWNSHIP OF HAMILTON	29	7 \$	176,250.49 \$	6,077.60
		TOWNSHIP OF LAWRENCE	15	4 \$	49,807.88 \$	3,320.53

Valued as of 08/31/2014



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

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

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2011	TOWN OF HARRISON	1	- \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	- \$	936.25 \$	936.25
	2011 Total		9	- \$	9,819.11 \$	1,091.01
	2012	BERKELEY TOWNSHIP	32	- \$	113,159.39 \$	3,536.23
		BORO OF CALDWELL	5	- \$	36,737.35 \$	7,347.47
		BORO OF FAIR HAVEN	5	- \$	22,621.84 \$	4,524.37
		BORO OF FANWOOD	2	- \$	8,850.00 \$	4,425.00
		BORO OF HIGHLAND PARK	7	- \$	2,044.00 \$	292.00
		BORO OF NORTH PLAINFIELD	4	- \$	500.00 \$	125.00
		BOROUGH OF HADDON HEIGHTS	3	- \$	519.54 \$	173.18
		BOROUGH OF KENILWORTH	1	- \$	- \$	-
		BOROUGH OF MIDDLESEX	12	- \$	27,892.70 \$	2,324.39
		CITY OF ENGLEWOOD	9	- \$	621,999.27 \$	69,111.03
		CITY OF HOBOKEN	25	- \$	845,972.27 \$	33,838.89
		CITY OF RAHWAY	29	- \$	1,059,239.07 \$	36,525.49
		HOWELL TOWNSHIP	3	- \$	107,016.14 \$	35,672.05
		LIVINGSTON TOWNSHIP	3	- \$	9,836.55 \$	3,278.85
		TOWN OF HARRISON	9	- \$	258,991.70 \$	28,776.86
		TOWN OF MORRISTOWN	1	- \$	- \$	-
		TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
		TOWNSHIP OF EWING	1	- \$	- \$	-
		TOWNSHIP OF FREEHOLD	5	- \$	235,727.38 \$	47,145.48
		TOWNSHIP OF MAPLEWOOD	2	- \$	1,589.00 \$	794.50
		TOWNSHIP OF MONTCLAIR	3	- \$	551.55 \$	183.85
		TOWNSHIP OF MORRIS	5	- \$	5,715.28 \$	1,143.06
		TOWNSHIP OF UNION	3	- \$	5,616.37 \$	1,872.12
		TOWNSHIP OF WARREN	5	- \$	7,415.89 \$	1,483.18
		TWP OF MANALAPAN	4	- \$	2,871.12 \$	717.78
		TWP OF NORTH BRUNSWICK	18	- \$	77,834.57 \$	4,324.14
		TWP OF PARSIPPANY	16	- \$	224,445.11 \$	14,027.82
		TWP OF WEST ORANGE	1	- \$	- \$	-
	2012 Total		214	- \$	3,677,146.09 \$	17,182.93
	2013	BERKELEY HEIGHTS	6	- \$	34,617.08 \$	5,769.51
		BERKELEY TOWNSHIP	5	- \$	8,992.78 \$	1,798.56
		BORO OF CALDWELL	3	- \$	1,407.95 \$	469.32
		BORO OF FAIR HAVEN	1	1 \$	1,500.00 \$	1,500.00
		BORO OF HIGHLAND PARK	2	- \$	385.21 \$	192.61
		BORO OF NEW PROVIDENCE	1	- \$	1,422.46 \$	1,422.46
		BORO OF NORTH PLAINFIELD	1	- \$	1,990.00 \$	1,990.00
		BOROUGH OF HADDON HEIGHTS	2	- \$	2,280.75 \$	1,140.38
		CITY OF ENGLEWOOD	12	- \$	18,304.16 \$	1,525.35
		CITY OF LINDEN	20	2 \$	6,233.37 \$	311.67
		CITY OF RAHWAY	4	- \$	5,638.21 \$	1,409.55
		HOWELL TOWNSHIP	4	- \$	- \$	-
		LIVINGSTON TOWNSHIP	5	- \$	14,490.56 \$	2,898.11
		TOWN OF HARRISON	2	- \$	2,616.94 \$	1,308.47

Valued as of 08/31/2014



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

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TOWN OF MORRISTOWN	3	1 \$	18,950.00 \$	6,316.67
		TOWNSHIP OF FREEHOLD	1	- \$	79,708.96 \$	79,708.96
		TOWNSHIP OF HAMILTON	1	- \$	76,455.00 \$	76,455.00
		TOWNSHIP OF LAWRENCE	1	- \$	4,475.00 \$	4,475.00
		TOWNSHIP OF MONTCLAIR	1	- \$	6,499.10 \$	6,499.10
		TOWNSHIP OF MORRIS	2	- \$	2,525.88 \$	1,262.94
		TOWNSHIP OF UNION	1	- \$	1,860.00 \$	1,860.00
		TWP OF NORTH BRUNSWICK	5	- \$	30,974.30 \$	6,194.86
		TWP OF PARSIPPANY	8	1 \$	36,728.45 \$	4,591.06
		TWP OF WEST ORANGE	2	- \$	6,495.00 \$	3,247.50
	2013 Total		93	5 \$	364,551.16 \$	3,919.90
	2014	BERKELEY HEIGHTS	3	1 \$	6,800.00 \$	2,266.67
		BERKELEY TOWNSHIP	5	2 \$	20,523.60 \$	4,104.72
		BORO OF CALDWELL	5	1 \$	1,000.00 \$	200.00
		BORO OF FAIR HAVEN	4	1 \$	3,579.12 \$	894.78
		BORO OF NEW PROVIDENCE	2	- \$	45,490.30 \$	22,745.15
		BORO OF NORTH PLAINFIELD	1	- \$	- \$	-
		BOROUGH OF HADDON HEIGHTS	2	- \$	16,089.17 \$	8,044.58
		BOROUGH OF TOTOWA	2	1 \$	14,044.40 \$	7,022.20
		CITY OF ENGLEWOOD	8	1 \$	14,153.02 \$	1,769.13
		CITY OF LINDEN	2	- \$	- \$	-
		CITY OF RAHWAY	1	1 \$	3,000.00 \$	3,000.00
		LIVINGSTON TOWNSHIP	3	1 \$	400.00 \$	133.33
		TOWN OF GUTTENBERG	1	1 \$	1,000.00 \$	1,000.00
		TOWN OF HARRISON	2	1 \$	8,467.84 \$	4,233.92
		TOWN OF KEARNY	3	1 \$	14,345.00 \$	4,781.67
		TOWN OF MORRISTOWN	1	1 \$	5,000.00 \$	5,000.00
		TOWNSHIP OF BLOOMFIELD	1	- \$	4,875.00 \$	4,875.00
		TOWNSHIP OF FREEHOLD	1	- \$	183.50 \$	183.50
		TOWNSHIP OF LAWRENCE	1	- \$	58,817.24 \$	58,817.24
		TOWNSHIP OF MAPLEWOOD	4	2 \$	4,902.67 \$	1,225.67
		TOWNSHIP OF MORRIS	2	- \$	107,001.42 \$	53,500.71
		TOWNSHIP OF UNION	5	- \$	2,593.62 \$	518.72
		TOWNSHIP OF WARREN	4	- \$	152,823.66 \$	38,205.92
		TWP OF NORTH BRUNSWICK	4	2 \$	45,454.55 \$	11,363.64
		TWP OF PARSIPPANY	7	1 \$	46,289.98 \$	6,612.85
		TWP OF WEST ORANGE	2	- \$	888.88 \$	444.44
	2014 Total		76	18 \$	577,722.97 \$	7,601.62
PROPERTY Total			392	23 \$	4,629,239.33 \$	11,809.28
PUBLIC OFFICIALS LIABILITY	2012	BERKELEY TOWNSHIP	1	- \$	580.00 \$	580.00
		BORO OF CALDWELL	2	- \$	3,000.00 \$	1,500.00
		BORO OF FANWOOD	1	- \$	- \$	-
		BORO OF HIGHLAND PARK	2	- \$	2,500.00 \$	1,250.00
		BORO OF NORTH PLAINFIELD	2	1 \$	38,050.00 \$	19,025.00
		BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	-
		BOROUGH OF KENILWORTH	1	- \$	27,889.92 \$	27,889.92

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF MIDDLESEX	1	- \$	4,600.00 \$	4,600.00
		CITY OF ENGLEWOOD	1	- \$	4,154.85 \$	4,154.85
		CITY OF HOBOKEN	18	- \$	25,031.35 \$	1,390.63
		CITY OF RAHWAY	1	- \$	21,106.24 \$	21,106.24
		TOWN OF MORRISTOWN	1	- \$	950.00 \$	950.00
		TOWNSHIP OF MAPLEWOOD	1	- \$	4,146.90 \$	4,146.90
		TOWNSHIP OF MONTCLAIR	2	- \$	1,900.00 \$	950.00
		TOWNSHIP OF MORRIS	2	- \$	1,026.50 \$	513.25
		TOWNSHIP OF UNION	3	- \$	81,000.00 \$	27,000.00
		TOWNSHIP OF WARREN	1	- \$	- \$	-
		TWP OF PARSIPPANY	3	1 \$	36,732.70 \$	12,244.23
		TWP OF WEST ORANGE	1	- \$	- \$	-
2012 Total			45	2 \$	252,668.46 \$	5,614.85
	2013	BERKELEY HEIGHTS	2	- \$	950.00 \$	475.00
		BERKELEY TOWNSHIP	1	- \$	950.00 \$	950.00
		BORO OF CALDWELL	2	- \$	5,228.99 \$	2,614.50
		BORO OF FANWOOD	1	- \$	950.00 \$	950.00
		BORO OF HIGHLAND PARK	2	- \$	950.00 \$	475.00
		BORO OF NORTH PLAINFIELD	2	- \$	1,708.50 \$	854.25
		CITY OF ENGLEWOOD	1	- \$	6,067.56 \$	6,067.56
		CITY OF HOBOKEN	19	2 \$	219,059.79 \$	11,529.46
		CITY OF LINDEN	1	- \$	- \$	-
		CITY OF RAHWAY	1	- \$	950.00 \$	950.00
		HOWELL TOWNSHIP	1	- \$	- \$	-
		LIVINGSTON TOWNSHIP	1	1 \$	30,500.00 \$	30,500.00
		TOWN OF MORRISTOWN	3	- \$	5,821.18 \$	1,940.39
		TOWNSHIP OF EWING	1	- \$	950.00 \$	950.00
		TOWNSHIP OF HAMILTON	1	1 \$	21,000.00 \$	21,000.00
		TOWNSHIP OF LAWRENCE	1	- \$	629.00 \$	629.00
		TOWNSHIP OF MAPLEWOOD	2	- \$	7,209.53 \$	3,604.77
		TOWNSHIP OF MONTCLAIR	5	1 \$	19,053.73 \$	3,810.75
		TOWNSHIP OF MORRIS	1	- \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	1 \$	45,000.00 \$	45,000.00
		TWP OF PARSIPPANY	4	1 \$	950.00 \$	237.50
2013 Total			53	7 \$	367,928.28 \$	6,942.04
	2014	BERKELEY HEIGHTS	1	1 \$	2,500.00 \$	2,500.00
		BERKELEY TOWNSHIP	1	- \$	721.50 \$	721.50
		BORO OF HIGHLAND PARK	1	1 \$	31,000.00 \$	31,000.00
		BORO OF NORTH PLAINFIELD	1	- \$	2,238.50 \$	2,238.50
		BOROUGH OF TOTOWA	1	1 \$	1,000.00 \$	1,000.00
		CITY OF ENGLEWOOD	4	2 \$	943.50 \$	235.88
		CITY OF HOBOKEN	9	4 \$	41,495.62 \$	4,610.62
		CITY OF LINDEN	2	- \$	860.00 \$	430.00
		CITY OF RAHWAY	1	- \$	684.50 \$	684.50
		HOWELL TOWNSHIP	3	2 \$	12,833.00 \$	4,277.67
		LIVINGSTON TOWNSHIP	1	1 \$	2,000.00 \$	2,000.00

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
	2014	TOWN OF MORRISTOWN	1	- \$	2,035.00 \$	2,035.00
		TOWNSHIP OF BLOOMFIELD	1	1 \$	31,000.00 \$	31,000.00
		TOWNSHIP OF LAWRENCE	1	1 \$	- \$	-
		TOWNSHIP OF MONTCLAIR	6	3 \$	31,592.00 \$	5,265.33
		TOWNSHIP OF MORRIS	1	- \$	- \$	-
		TWP OF NORTH BRUNSWICK	1	- \$	2,053.50 \$	2,053.50
		TWP OF PARSIPPANY	2	2 \$	2,500.00 \$	1,250.00
	2014 Total		38	19 \$	165,457.12 \$	4,354.13
PUBLIC OFFICIALS LIABILITY Total			136	28 \$	786,053.86 \$	5,779.81
WORKERS COMPENSATION						
	2006	BERKELEY TOWNSHIP	1	1 \$	8,510.65 \$	8,510.65
		CITY OF RAHWAY	1	1 \$	25,878.20 \$	25,878.20
	2006 Total		2	2 \$	34,388.85 \$	17,194.43
	2009	CITY OF HOBOKEN	1	1 \$	19,869.20 \$	19,869.20
		TOWNSHIP OF MONTCLAIR	1	1 \$	11,500.00 \$	11,500.00
	2009 Total		2	2 \$	31,369.20 \$	15,684.60
	2010	BORO OF CALDWELL	1	- \$	32,929.64 \$	32,929.64
		CITY OF HOBOKEN	7	6 \$	92,872.87 \$	13,267.55
		TOWNSHIP OF FREEHOLD	1	1 \$	6,426.90 \$	6,426.90
	2010 Total		9	7 \$	132,229.41 \$	14,692.16
	2011	BERKELEY TOWNSHIP	1	1 \$	1,500.00 \$	1,500.00
		CITY OF ENGLEWOOD	1	- \$	957.08 \$	957.08
		CITY OF HOBOKEN	3	3 \$	68,641.37 \$	22,880.46
		HOWELL TOWNSHIP	1	- \$	9.20 \$	9.20
		LIVINGSTON TOWNSHIP	2	- \$	5,320.57 \$	2,660.29
		TOWNSHIP OF EWING	1	- \$	14.15 \$	14.15
		TOWNSHIP OF MONTCLAIR	1	1 \$	86,638.80 \$	86,638.80
		TOWNSHIP OF UNION	1	- \$	1,063.05 \$	1,063.05
		TWP OF NORTH BRUNSWICK	1	1 \$	37,175.34 \$	37,175.34
		TWP OF WEST ORANGE	1	1 \$	18,960.00 \$	18,960.00
	2011 Total		13	7 \$	220,279.56 \$	16,944.58
	2012	BERKELEY TOWNSHIP	47	13 \$	1,415,587.27 \$	30,118.88
		BORO OF CALDWELL	14	1 \$	76,041.45 \$	5,431.53
		BORO OF FAIR HAVEN	6	1 \$	18,340.64 \$	3,056.77
		BORO OF FANWOOD	6	4 \$	99,156.26 \$	16,526.04
		BORO OF HIGHLAND PARK	15	2 \$	69,543.86 \$	4,636.26
		BORO OF NEW PROVIDENCE	9	1 \$	245,114.17 \$	27,234.91
		BORO OF NORTH PLAINFIELD	21	3 \$	96,482.65 \$	4,594.41
		BOROUGH OF HADDON HEIGHTS	6	- \$	26,497.32 \$	4,416.22
		BOROUGH OF KENILWORTH	5	- \$	5,294.16 \$	1,058.83
		BOROUGH OF MIDDLESEX	15	2 \$	397,584.24 \$	26,505.62
		CITY OF ENGLEWOOD	72	19 \$	971,801.02 \$	13,497.24
		CITY OF HOBOKEN	100	22 \$	1,496,479.86 \$	14,964.80
		CITY OF RAHWAY	29	- \$	67,983.28 \$	2,344.25
		HOWELL TOWNSHIP	30	10 \$	764,031.13 \$	25,467.70
		LIVINGSTON TOWNSHIP	47	12 \$	760,569.58 \$	16,182.33
		TOWN OF HARRISON	19	1 \$	135,822.62 \$	7,148.56

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of Open Claims	Sum of total_incurred	Average of total_incurred
		TOWN OF MORRISTOWN	37	2 \$	146,258.21 \$	3,952.92
		TOWNSHIP OF EASTAMPTON	5	- \$	9,549.92 \$	1,909.98
		TOWNSHIP OF EWING	52	5 \$	432,015.27 \$	8,307.99
		TOWNSHIP OF FREEHOLD	21	4 \$	157,970.87 \$	7,522.42
		TOWNSHIP OF HAMILTON	137	17 \$	1,394,762.51 \$	10,180.75
		TOWNSHIP OF MAPLEWOOD	29	3 \$	125,354.67 \$	4,322.57
		TOWNSHIP OF MONTCLAIR	65	13 \$	839,144.60 \$	12,909.92
		TOWNSHIP OF MORRIS	26	3 \$	195,815.93 \$	7,531.38
		TOWNSHIP OF UNION	62	6 \$	453,147.79 \$	7,308.84
		TOWNSHIP OF WARREN	12	- \$	9,206.13 \$	767.18
		TWP OF MANALAPAN	16	2 \$	197,351.60 \$	12,334.48
		TWP OF NORTH BRUNSWICK	46	5 \$	356,397.78 \$	7,747.78
		TWP OF WEST ORANGE	36	7 \$	440,376.78 \$	12,232.69
	2012 Total		985	158 \$	11,403,681.57 \$	11,577.34
	2013	BERKELEY HEIGHTS	12	2 \$	9,428.27 \$	785.69
		BERKELEY TOWNSHIP	53	15 \$	351,193.02 \$	6,626.28
		BORO OF CALDWELL	10	3 \$	56,725.25 \$	5,672.53
		BORO OF FAIR HAVEN	6	2 \$	4,375.36 \$	729.23
		BORO OF FANWOOD	4	3 \$	60,734.54 \$	15,183.64
		BORO OF HIGHLAND PARK	11	4 \$	19,012.62 \$	1,728.42
		BORO OF NEW PROVIDENCE	11	1 \$	13,192.86 \$	1,199.35
		BORO OF NORTH PLAINFIELD	17	9 \$	66,787.72 \$	3,928.69
		BOROUGH OF HADDON HEIGHTS	12	5 \$	116,303.34 \$	9,691.95
		BOROUGH OF KENILWORTH	12	8 \$	250,340.95 \$	20,861.75
		CITY OF ENGLEWOOD	52	22 \$	572,552.40 \$	11,010.62
		CITY OF HOBOKEN	102	30 \$	604,117.39 \$	5,922.72
		CITY OF LINDEN	96	33 \$	977,662.66 \$	10,183.99
		CITY OF RAHWAY	22	12 \$	133,123.82 \$	6,051.08
		HOWELL TOWNSHIP	14	4 \$	113,406.30 \$	8,100.45
		LIVINGSTON TOWNSHIP	45	16 \$	406,538.20 \$	9,034.18
		TOWN OF HARRISON	16	7 \$	211,612.11 \$	13,225.76
		TOWN OF MORRISTOWN	24	11 \$	159,535.45 \$	6,647.31
		TOWNSHIP OF EASTAMPTON	2	1 \$	1,112.70 \$	556.35
		TOWNSHIP OF EWING	20	6 \$	327,264.75 \$	16,363.24
		TOWNSHIP OF FREEHOLD	32	11 \$	212,820.00 \$	6,650.63
		TOWNSHIP OF HAMILTON	96	32 \$	663,580.78 \$	6,912.30
		TOWNSHIP OF LAWRENCE	24	6 \$	381,533.72 \$	15,897.24
		TOWNSHIP OF MAPLEWOOD	38	10 \$	318,466.69 \$	8,380.70
		TOWNSHIP OF MONTCLAIR	55	21 \$	530,981.73 \$	9,654.21
		TOWNSHIP OF MORRIS	29	11 \$	284,913.26 \$	9,824.60
		TOWNSHIP OF UNION	93	35 \$	679,589.72 \$	7,307.42
		TOWNSHIP OF WARREN	9	3 \$	13,053.78 \$	1,450.42
		TWP OF NORTH BRUNSWICK	33	10 \$	343,920.05 \$	10,421.82
		TWP OF WEST ORANGE	44	16 \$	745,821.10 \$	16,950.48
	2013 Total		994	349 \$	8,629,700.54 \$	8,681.79
	2014	BERKELEY HEIGHTS	11	11 \$	36,228.83 \$	3,293.53

Valued as of 08/31/2014



Gadren State Municipal Joint Insurance Fund
Claim Activity Report

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

Valued as of 08/31/2014

Garden State Muni Joint Insurance Fund

MONTHLY INVESTMENT REPORT

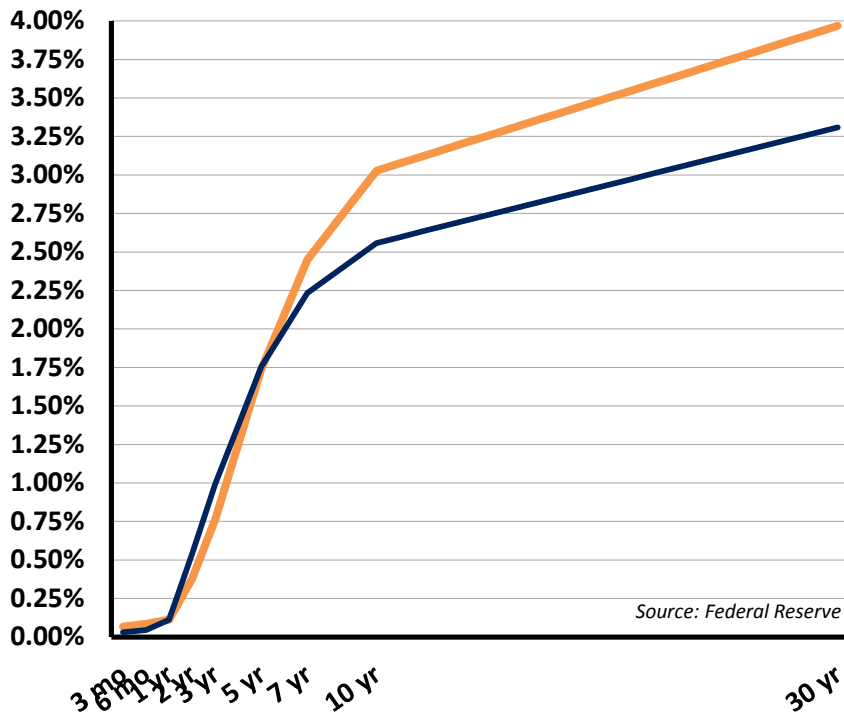
AS OF 7/31/2014



Prime Advisors, Inc.

Treasury Yield Curves and World Bond Yields

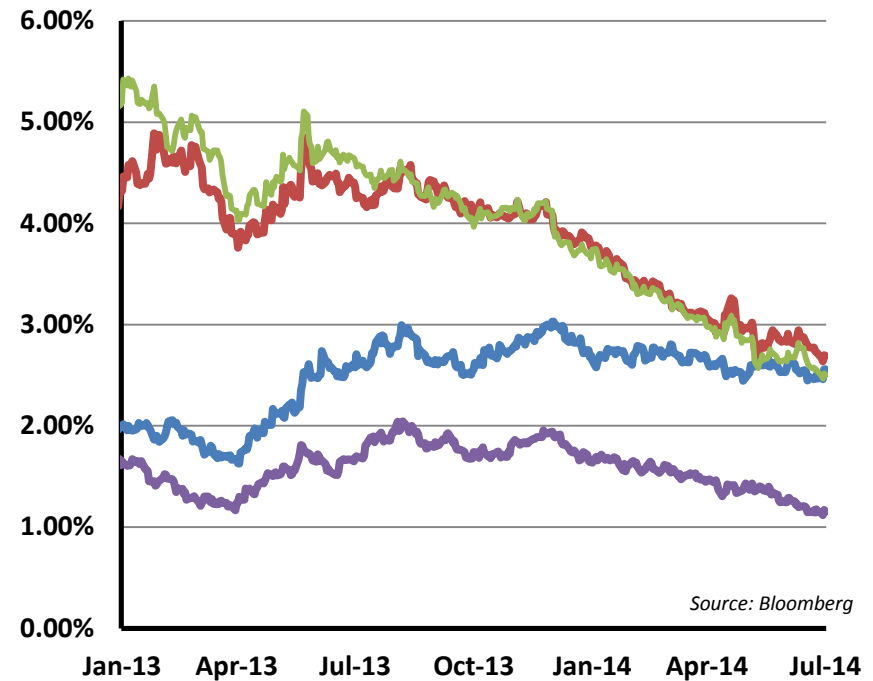
US Treasury Yield Curves



— 12/31/2013

— 7/31/2014

World Bond 10 Year Yields



— US

— Italy

— Spain

— Germany

	US Treasury Yields	
	12/31/2013	7/31/2014
3 Month	0.07%	0.03%
2 Year	0.39%	0.54%
10 Year	3.01%	2.56%
30 Year	3.94%	3.31%

Key Economic Indicators

Inflation, Employment and Housing Data

	Averages		
	2012	2013	YTD 2014
Inflation			
PCE Price Index (%)	1.7%	1.2%	1.3%
Core CPI (%)	2.1%	1.8%	1.8%
Employment			
Unemployment Rate	8.1%	7.4%	6.4%
Nonfarm Payrolls Net Change (MoM)	182	194	224
Participation Rate	63.7	63.3	62.9
Housing			
	Year End	7/31/2014	
S&P/Case Shiller Home Price Index (YoY)	6.9%	13.42%	9.34%*
30 Year Mortgage Rate (national average)	3.48%	4.53%	4.12%

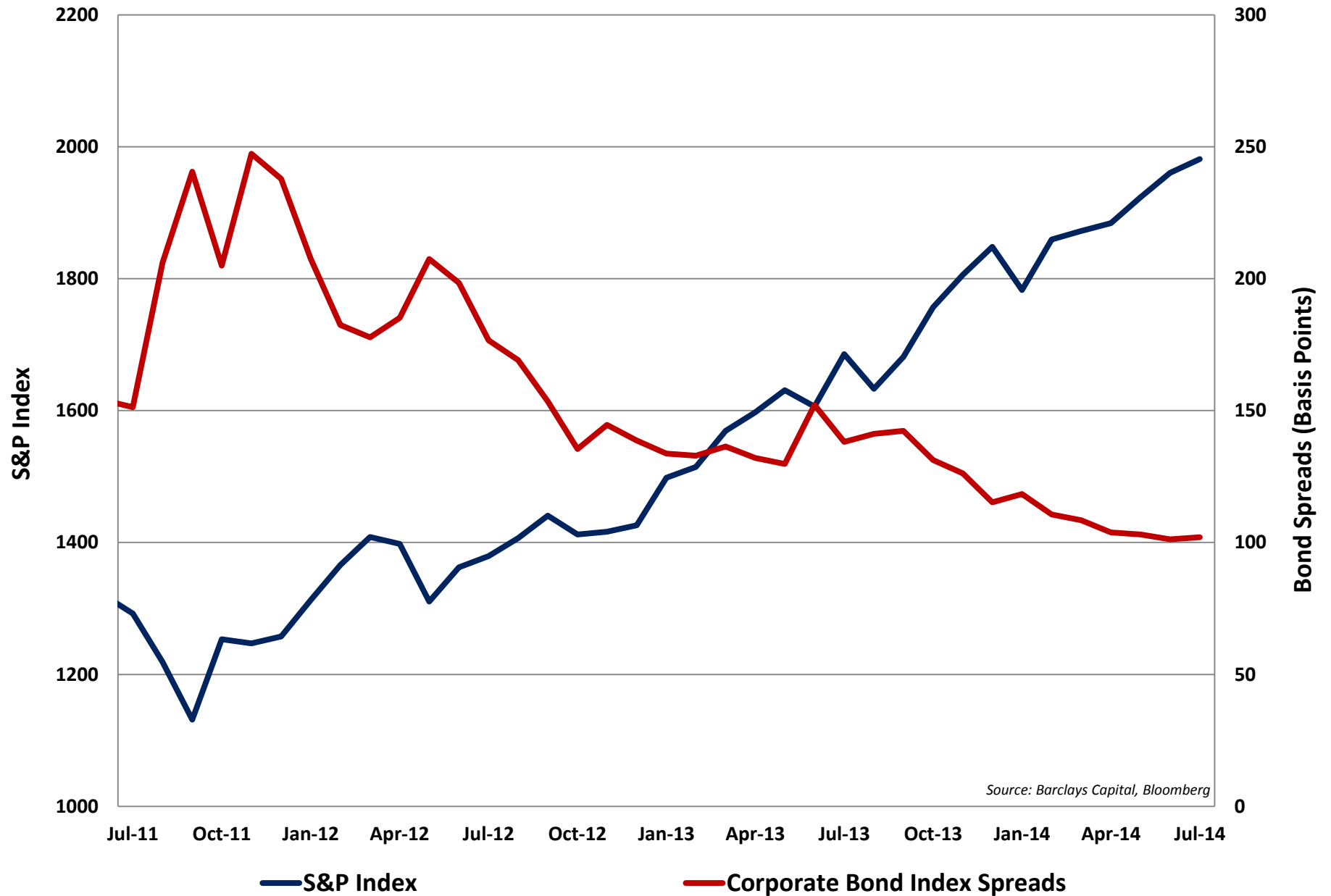
*as of 05/31/14

Key Market Rates and Global GDP

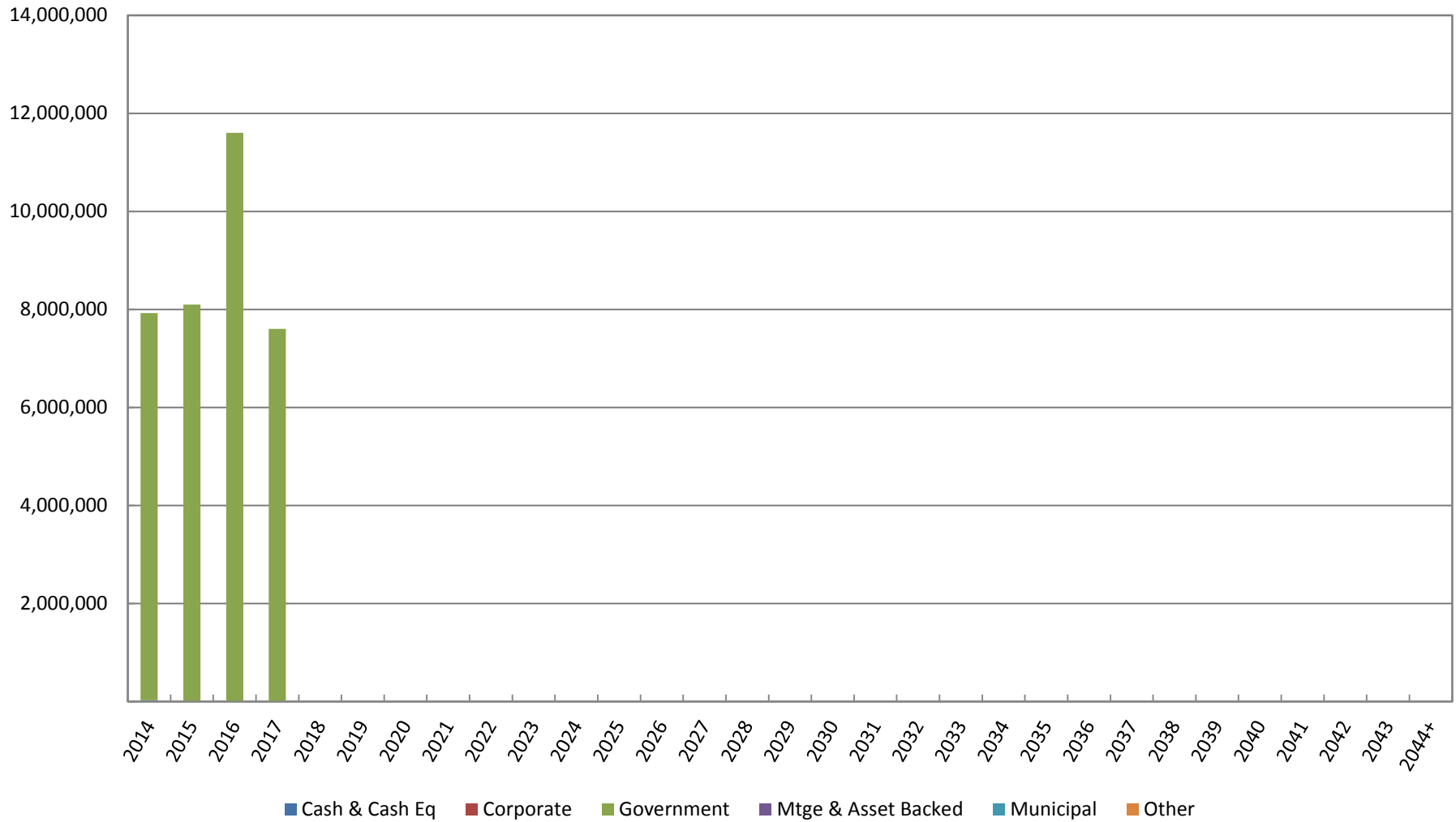
	Year End			
	2012	2013	2014	
Key Market Rates and Returns				
Dow Jones Industrial Return	7.3%	28.1%	-0.08%	
S&P Return (YTD)	13.4%	29.6%	4.45%	
Gold (\$/oz)	1,675	1,201	1,283	
Oil	91.82	98.42	98.17	
Current GDP & Future Expectations				
	2012	2013	2014	2015
United States	2.8	1.9	1.7	3.0
Eurozone	-0.7	-0.4	1.0	1.5
United Kingdom	0.3	1.7	3.0	2.5
China	7.7	7.7	7.4	7.2
Japan	1.5	1.5	1.5	1.2

Source: Bloomberg Composite

Corporate Enviroment



Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	09/30/2013	12/31/2013	03/31/2014	06/30/2014	07/31/2014
Treasury Yields					
2 yr Treasury Yield	0.33%	0.39%	0.43%	0.46%	0.54%
5 yr Treasury Yield	1.39%	1.74%	1.73%	1.63%	1.77%
10 yr Treasury Yield	2.62%	3.01%	2.73%	2.52%	2.56%
Book Statistics					
Tax-Equivalent Book Yield	0.33%	0.34%	0.36%	0.41%	0.50%
Book Value (\$)	33,132,199	30,154,478	30,188,438	31,704,382	35,211,749
Projected Tax-Equivalent Income, next 12 months (\$)	108,424	101,160	108,918	129,883	177,645
Unrealized Gains/(Losses) (\$)	43,956	33,235	30,139	50,882	21,925
YTD Realized Gains/(Losses) (\$)	0	0	0	95	95
Portfolio Risk Statistics					
Effective Duration	1.26	1.12	1.13	1.21	1.47
Convexity	0.03	0.03	0.03	0.03	0.04
Weighted Average Life	1.26	1.12	1.13	1.22	1.48
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	98%	96%	95%	100%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	2%	4%	5%	0%

Performance

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

	Prime	Benchmark	Difference
Previous Month	-0.05%	-0.02%	-0.03%
Quarter to Date	-0.05%	-0.02%	-0.03%
Year to Date	0.19%	0.19%	0.00%
Since Inception	1.68%	1.31%	0.37%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

Bond Purchases

Trade Date	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
07/01/2014	912828WP1	US TREASURY N/B	Treasury	AA+	Aaa	0.875	06/15/2017	N/A	99.97	749,768	0.89	0.89
07/01/2014	912828WQ9	US TREASURY N/B	Treasury	AA+	Aaa	0.500	06/30/2016	N/A	100.07	750,501	0.47	0.47
07/21/2014	912828VL1	US TREASURY N/B	Treasury	AA+	Aaa	0.625	07/15/2016	N/A	100.20	601,174	0.53	0.53
07/21/2014	912828WT3	US TREASURY N/B	Treasury	AA+	Aaa	0.875	07/15/2017	N/A	99.67	598,033	0.99	0.99
07/29/2014	912828TM2	US TREASURY N/B	Treasury	AA+	Aaa	0.625	08/31/2017	N/A	98.62	493,107	1.08	1.08
07/29/2014	912828TS9	US TREASURY N/B	Treasury	AA+	Aaa	0.625	09/30/2017	N/A	98.46	492,306	1.12	1.12
07/29/2014	912828VR8	US TREASURY N/B	Treasury	AA+	Aaa	0.625	08/15/2016	N/A	100.10	500,490	0.58	0.58
07/29/2014	912828WH9	US TREASURY N/B	Treasury	AA+	Aaa	0.875	05/15/2017	N/A	99.84	499,220	0.93	0.93
07/29/2014	912828WP1	US TREASURY N/B	Treasury	AA+	Aaa	0.875	06/15/2017	N/A	99.73	498,674	0.97	0.97
07/29/2014	912828WQ9	US TREASURY N/B	Treasury	AA+	Aaa	0.500	06/30/2016	N/A	99.98	499,904	0.51	0.51
07/29/2014	912828WT3	US TREASURY N/B	Treasury	AA+	Aaa	0.875	07/15/2017	N/A	99.65	498,244	1.00	1.00
Total										6,181,421	0.81	0.81

Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
07/15/2014	Maturity	912828QU7	US TREASURY N/B	Treasury	AA+	Aaa	0.625	07/15/2014	07/15/2014	100.00	1,100,000	0	0.20	0.20
Total											1,100,000	0	0.20	0.20

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																	
99C001734	07/28/2014			26,574	BANK OF AMERICA/MERRILL LYNCH	0.00			26,574	26,574	26,574	0	0.00	0.00	0.00	0.00	
Total Money Market				26,574					26,574	26,574	26,574	0	0.00	0.00	0.00	0.00	
Treasury																	
912828A91	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	01/15/2017	01/15/2017	1,002,191	1,001,845	999,010	(2,835)	0.67	0.79	2.45	2.46	0.07
912828B41	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.38	01/31/2016	01/31/2016	1,000,902	1,000,688	1,001,180	492	0.33	0.30	1.50	1.50	0.03
912828B74	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	548,928	549,074	547,195	(1,879)	0.69	0.83	2.52	2.54	0.08
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,298	549,263	(35)	0.33	0.33	1.58	1.58	0.03
912828C32	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	498,478	498,636	498,595	(41)	0.86	0.86	2.60	2.62	0.08
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,787	499,970	183	0.40	0.38	1.66	1.66	0.04
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,322	999,380	(942)	0.86	0.90	2.68	2.70	0.09
912828RB8	04/02/2013	AA+	Aaa	1,500,000	US TREASURY N/B	0.50	08/15/2014	08/15/2014	1,506,099	1,500,173	1,500,165	(8)	0.20	0.20	0.04	0.04	0.00
912828RG7	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	09/15/2014	09/15/2014	1,601,130	1,600,098	1,600,256	158	0.20	0.12	0.12	0.12	0.00
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,506,937	2,519,175	12,238	0.87	0.64	2.14	2.17	0.06
912828RM4	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	751,995	751,429	755,265	3,836	0.91	0.68	2.23	2.25	0.06
912828RU6	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	752,991	752,213	752,813	600	0.75	0.71	2.31	2.33	0.07
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,600,292	1,601,008	716	0.20	0.08	0.37	0.37	0.00
912828TM2	07/29/2014	AA+	Aaa	500,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	493,107	493,113	492,930	(183)	1.08	1.09	3.06	3.08	0.11
912828TS9	07/29/2014	AA+	Aaa	500,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	492,306	492,313	492,055	(258)	1.12	1.14	3.14	3.16	0.12
912828TT7	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	10/15/2015	10/15/2015	1,000,550	1,000,447	1,000,660	213	0.21	0.20	1.20	1.20	0.02
912828TU4	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	10/31/2014	10/31/2014	1,601,068	1,600,172	1,600,752	580	0.21	0.06	0.25	0.25	0.00
912828TZ3	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	11/30/2014	11/30/2014	1,601,005	1,600,205	1,600,880	675	0.21	0.08	0.33	0.33	0.00
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,096	1,601,376	1,280	0.24	0.08	0.50	0.50	0.00
912828UP3	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	0.25	02/28/2015	02/28/2015	2,498,837	2,499,552	2,502,275	2,723	0.28	0.09	0.58	0.58	0.01
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	997,584	997,440	(144)	0.39	0.40	1.70	1.71	0.04
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	697,892	697,550	(342)	0.42	0.45	1.79	1.79	0.04
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,028	751,718	1,689	0.37	0.12	0.91	0.91	0.01
912828VL1	07/10/2013	AA+	Aaa	1,350,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	1,349,038	1,349,763	1,352,376	2,613	0.63	0.53	1.95	1.95	0.05
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,601	750,788	1,186	0.30	0.14	1.00	1.00	0.01
912828VR8	08/07/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	1,250,844	1,250,731	1,251,275	544	0.60	0.57	2.03	2.04	0.05
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,650	751,703	2,053	0.42	0.17	1.08	1.08	0.02

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	749,265	750,645	1,380	0.33	0.18	1.16	1.16	0.02
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,198,842	1,197,660	(1,182)	0.91	0.95	2.76	2.79	0.09
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,248,449	1,246,100	(2,349)	0.92	0.99	2.84	2.87	0.10
912828WQ9	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	1,250,405	1,250,385	1,249,813	(572)	0.48	0.51	1.91	1.91	0.05
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,096,295	1,095,831	(464)	0.99	1.01	2.93	2.95	0.10
Total Treasury				35,200,000					35,196,261	35,185,175	35,207,099	21,925	0.50	0.43	1.47	1.48	0.04
Grand Total				35,226,574					35,222,835	35,211,749	35,233,674	21,925	0.50	0.43	1.47	1.48	0.04

Garden State Muni Joint Insurance Fund

MONTHLY INVESTMENT REPORT

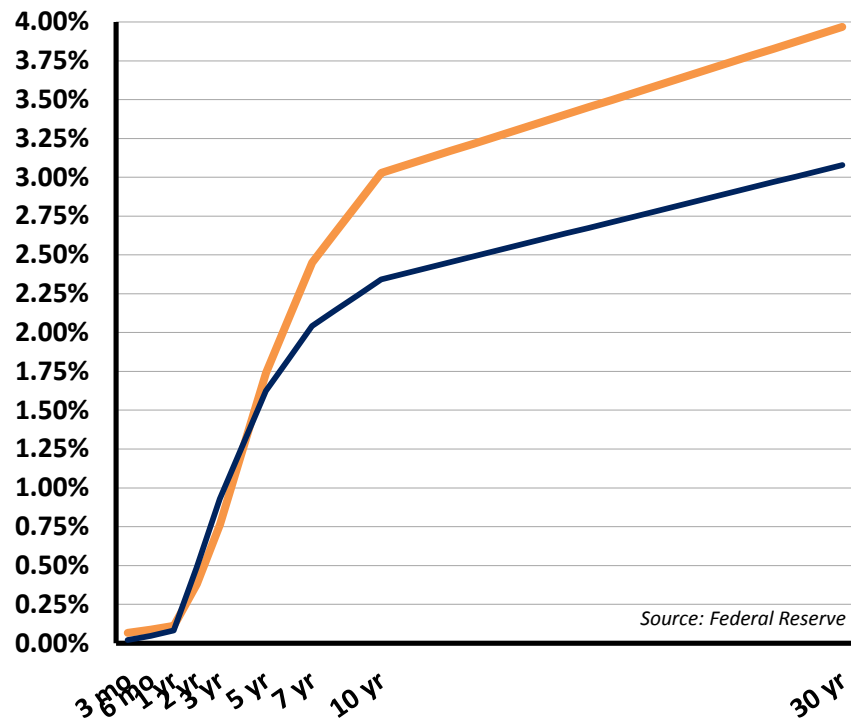
AS OF 8/31/2014



Prime Advisors, Inc.

Treasury Yield Curves and World Bond Yields

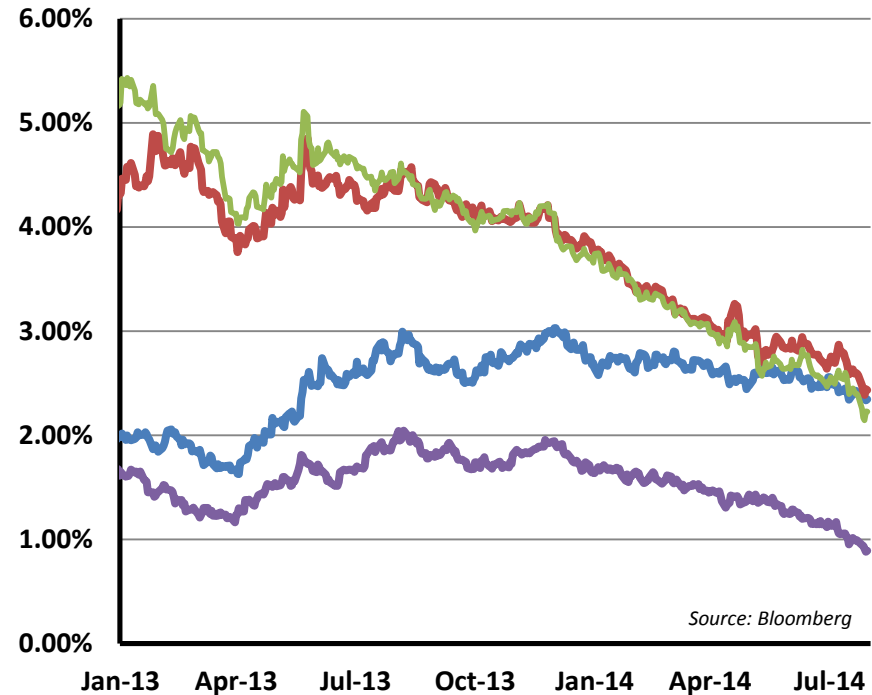
US Treasury Yield Curves



— 12/31/2013

— 8/31/2014

World Bond 10 Year Yields



— US

— Italy

— Spain

— Germany

	US Treasury Yields	
	12/31/2013	8/31/2014
3 Month	0.07%	0.01%
2 Year	0.39%	0.49%
10 Year	3.01%	2.35%
30 Year	3.94%	3.08%

Key Economic Indicators

Inflation, Employment and Housing Data

	Averages		
	2012	2013	YTD 2014
Inflation			
PCE Price Index (%)	1.7%	1.2%	1.4%
Core CPI (%)	2.1%	1.8%	1.8%
Employment			
Unemployment Rate	8.1%	7.4%	6.4%
Nonfarm Payrolls Net Change (MoM)	182	194	215
Participation Rate	63.7	63.3	62.9
Housing			
	Year End	8/31/2014	
S&P/Case Shiller Home Price Index (YoY)	6.9%	13.42%	8.10%*
30 Year Mortgage Rate (national average)	3.48%	4.53%	4.10%

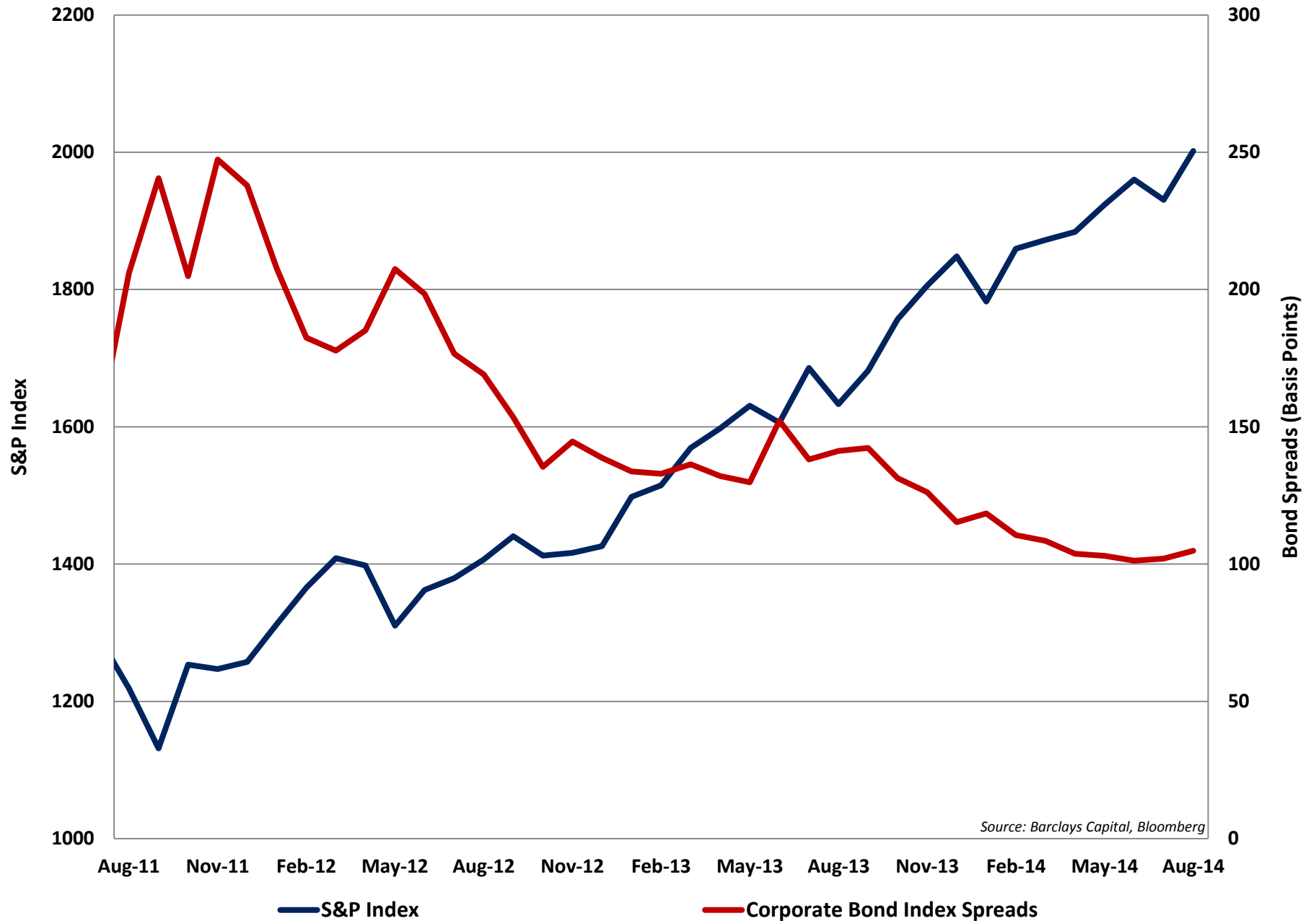
*as of 06/31/14

Key Market Rates and Global GDP

	Year End		YTD	
	2012	2013	2014	
Key Market Rates and Returns				
Dow Jones Industrial Return	7.3%	28.1%	3.15%	
S&P Return (YTD)	13.4%	29.6%	8.39%	
Gold (\$/oz)	1,675	1,201	1,287	
Oil	91.82	98.42	95.96	
	2012	2013	2014	2015
Current GDP & Future Expectations				
United States	2.3	2.2	2.0	3.0
Eurozone	-0.7	-0.4	1.0	1.5
United Kingdom	0.3	1.7	3.1	2.6
China	7.7	7.7	7.4	7.2
Japan	1.5	1.5	1.4	1.2

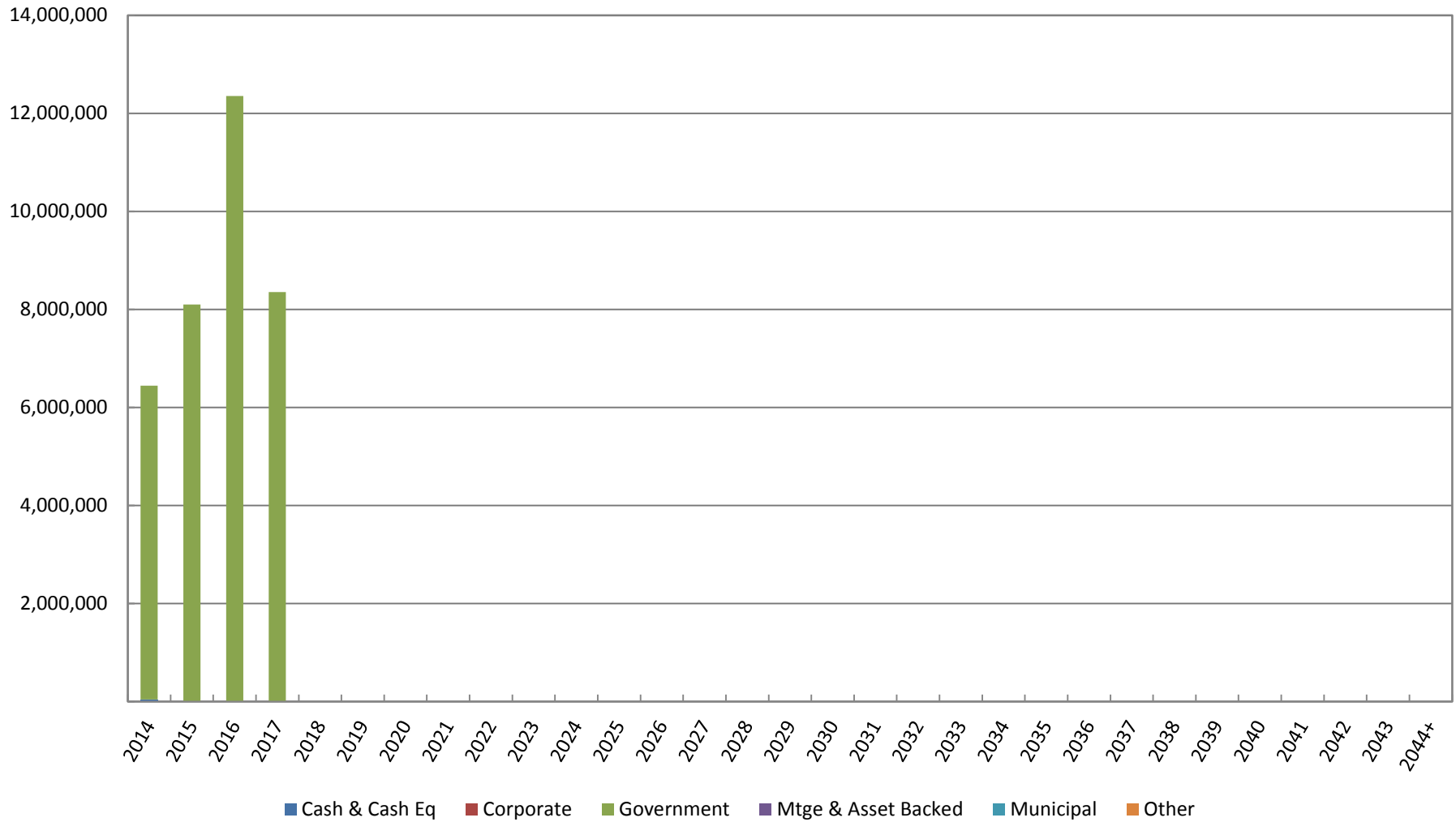
Source: Bloomberg Composite

Corporate Enviroment



Source: Barclays Capital, Bloomberg

Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	09/30/2013	12/31/2013	03/31/2014	06/30/2014	08/31/2014
Treasury Yields					
2 yr Treasury Yield	0.33%	0.39%	0.43%	0.46%	0.49%
5 yr Treasury Yield	1.39%	1.74%	1.73%	1.63%	1.63%
10 yr Treasury Yield	2.62%	3.01%	2.73%	2.52%	2.35%
Book Statistics					
Tax-Equivalent Book Yield	0.33%	0.34%	0.36%	0.41%	0.53%
Book Value (\$)	33,132,199	30,154,478	30,188,438	31,704,382	35,218,552
Projected Tax-Equivalent Income, next 12 months (\$)	108,424	101,160	108,918	129,883	187,541
Unrealized Gains/(Losses) (\$)	43,956	33,235	30,139	50,882	58,953
YTD Realized Gains/(Losses) (\$)	0	0	0	95	95
Portfolio Risk Statistics					
Effective Duration	1.26	1.12	1.13	1.21	1.50
Convexity	0.03	0.03	0.03	0.03	0.04
Weighted Average Life	1.26	1.12	1.13	1.22	1.52
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	98%	96%	95%	100%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	2%	4%	5%	0%

Performance

**Tax-Equivalent Total Return
as of 08/31/2014
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Previous Month	0.15%	0.09%	0.06%
Quarter to Date	0.10%	0.07%	0.03%
Year to Date	0.34%	0.28%	0.06%
Since Inception	1.68%	1.31%	0.38%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

Bond Purchases

Trade Date	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
07/01/2014	912828WP1	US TREASURY N/B	Treasury	AA+	Aaa	0.875	06/15/2017	N/A	99.97	749,768	0.89	0.89
07/01/2014	912828WQ9	US TREASURY N/B	Treasury	AA+	Aaa	0.500	06/30/2016	N/A	100.07	750,501	0.47	0.47
07/21/2014	912828VL1	US TREASURY N/B	Treasury	AA+	Aaa	0.625	07/15/2016	N/A	100.20	601,174	0.53	0.53
07/21/2014	912828WT3	US TREASURY N/B	Treasury	AA+	Aaa	0.875	07/15/2017	N/A	99.67	598,033	0.99	0.99
07/29/2014	912828TM2	US TREASURY N/B	Treasury	AA+	Aaa	0.625	08/31/2017	N/A	98.62	493,107	1.08	1.08
07/29/2014	912828TS9	US TREASURY N/B	Treasury	AA+	Aaa	0.625	09/30/2017	N/A	98.46	492,306	1.12	1.12
07/29/2014	912828VR8	US TREASURY N/B	Treasury	AA+	Aaa	0.625	08/15/2016	N/A	100.10	500,490	0.58	0.58
07/29/2014	912828WH9	US TREASURY N/B	Treasury	AA+	Aaa	0.875	05/15/2017	N/A	99.84	499,220	0.93	0.93
07/29/2014	912828WP1	US TREASURY N/B	Treasury	AA+	Aaa	0.875	06/15/2017	N/A	99.73	498,674	0.97	0.97
07/29/2014	912828WQ9	US TREASURY N/B	Treasury	AA+	Aaa	0.500	06/30/2016	N/A	99.98	499,904	0.51	0.51
07/29/2014	912828WT3	US TREASURY N/B	Treasury	AA+	Aaa	0.875	07/15/2017	N/A	99.65	498,244	1.00	1.00
08/21/2014	912828A59	US TREASURY N/B	Treasury	AA+	Aaa	0.625	12/15/2016	N/A	99.91	749,329	0.66	0.66
08/21/2014	912828TW0	US TREASURY N/B	Treasury	AA+	Aaa	0.750	10/31/2017	N/A	99.00	742,503	1.07	1.07
Total										7,673,252	0.82	0.82

Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
07/15/2014	Maturity	912828QU7	US TREASURY N/B	Treasury	AA+	Aaa	0.625	07/15/2014	07/15/2014	100.00	1,100,000	0	0.20	0.20
08/15/2014	Maturity	912828RB8	US TREASURY N/B	Treasury	AA+	Aaa	0.500	08/15/2014	08/15/2014	100.00	1,500,000	0	0.20	0.20
Total											2,600,000	0	0.20	0.20

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																	
99C001734	08/15/2014			41,420	BANK OF AMERICA/MERRILL LYNCH	0.00			41,420	41,420	41,420	0	0.00	0.00	0.00	0.00	
Total Money Market				41,420					41,420	41,420	41,420	0	0.00	0.00	0.00	0.00	
Treasury																	
912828A59	08/21/2014	AA+	Aaa	750,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	749,329	749,334	749,573	238	0.66	0.65	2.28	2.29	0.06
912828A91	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	01/15/2017	01/15/2017	1,002,191	1,001,782	1,001,370	(412)	0.67	0.69	2.36	2.38	0.07
912828B41	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.38	01/31/2016	01/31/2016	1,000,902	1,000,649	1,001,560	911	0.33	0.26	1.41	1.42	0.03
912828B74	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	548,928	549,105	548,735	(370)	0.69	0.72	2.45	2.46	0.07
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,335	549,637	302	0.33	0.29	1.49	1.50	0.03
912828C32	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	498,478	498,680	500,055	1,375	0.86	0.75	2.51	2.54	0.08
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,798	500,305	507	0.40	0.34	1.57	1.59	0.03
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,312	1,002,180	1,868	0.86	0.79	2.60	2.63	0.08
912828RG7	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	09/15/2014	09/15/2014	1,601,130	1,600,030	1,600,062	32	0.20	0.20	0.04	0.04	0.00
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,506,668	2,522,450	15,782	0.87	0.57	2.06	2.09	0.05
912828RM4	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	751,995	751,376	756,398	5,021	0.91	0.60	2.14	2.17	0.06
912828RU6	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	752,991	752,133	753,998	1,865	0.75	0.64	2.23	2.25	0.06
912828RV4	05/08/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	12/15/2014	12/15/2014	1,601,255	1,600,226	1,600,816	590	0.20	0.07	0.29	0.29	0.00
912828TM2	07/29/2014	AA+	Aaa	500,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	493,107	493,299	494,800	1,501	1.08	0.98	2.98	3.00	0.10
912828TS9	07/29/2014	AA+	Aaa	500,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	492,306	492,516	494,085	1,569	1.12	1.02	3.06	3.09	0.11
912828TT7	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	10/15/2015	10/15/2015	1,000,550	1,000,416	1,000,980	564	0.21	0.16	1.12	1.13	0.02
912828TU4	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	10/31/2014	10/31/2014	1,601,068	1,600,113	1,600,432	319	0.21	0.09	0.16	0.17	0.00
912828TW0	08/21/2014	AA+	Aaa	750,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	742,503	742,547	742,920	373	1.07	1.05	3.13	3.17	0.11
912828TZ3	04/12/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	11/30/2014	11/30/2014	1,601,005	1,600,152	1,600,752	599	0.21	0.06	0.25	0.25	0.00
912828UK4	06/03/2013	AA+	Aaa	1,600,000	US TREASURY N/B	0.25	01/31/2015	01/31/2015	1,600,318	1,600,080	1,601,184	1,104	0.24	0.07	0.42	0.42	0.00
912828UP3	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	0.25	02/28/2015	02/28/2015	2,498,837	2,499,617	2,502,250	2,633	0.28	0.07	0.49	0.50	0.01
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	997,704	998,360	656	0.39	0.35	1.62	1.63	0.03
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	697,991	698,383	392	0.42	0.39	1.70	1.71	0.04
912828VH0	07/10/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	06/30/2015	06/30/2015	750,061	750,026	751,785	1,759	0.37	0.09	0.83	0.83	0.00
912828VL1	07/10/2013	AA+	Aaa	1,350,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	1,349,038	1,349,773	1,354,104	4,331	0.63	0.46	1.86	1.88	0.04
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,635	751,027	1,392	0.30	0.10	0.91	0.92	0.01
912828VR8	08/07/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	1,250,844	1,250,701	1,253,100	2,399	0.60	0.50	1.95	1.96	0.05

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
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,677	751,905	2,228	0.42	0.12	1.00	1.00	0.01
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	749,319	750,877	1,559	0.33	0.14	1.08	1.08	0.02
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,198,877	1,201,332	2,455	0.91	0.83	2.67	2.71	0.09
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,248,495	1,250,213	1,718	0.92	0.87	2.76	2.79	0.09
912828WQ9	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	1,250,405	1,250,368	1,251,525	1,157	0.48	0.43	1.82	1.83	0.04
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,096,399	1,098,933	2,534	0.99	0.91	2.85	2.87	0.10
Total Treasury				35,200,000					35,181,993	35,177,131	35,236,084	58,953	0.53	0.41	1.50	1.52	0.04
Grand Total				35,241,420					35,223,413	35,218,552	35,277,505	58,953	0.53	0.41	1.50	1.52	0.04

D&H Alternative Risk Solution, Inc.

Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

AS OF

Policy Year 2012 & 2013

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total LTOpen Incurred
PARSIPPANY-TOY HILLS	254	unkown	\$ 2,959,536.36	unknown	\$ 11,651.72	\$ 1,203,478.77	11	\$ 2,154,515.27
BLOOMFIELD TOWNSHIP	131		\$ 1,456,669.49		\$ 11,119.61	\$ 1,098,841.83	9	\$ 1,014,386.61

Avg LT Open Incurred
\$ 195,865.02
\$ 112,709.62

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2014 to 9/8/2014

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Berkeley Township	7/10/2014	Evidence of Insurance	2012 -2014 CRIME & STAT BOND	Evidence of Statutory Bond Coverage for: Tax Collector Geraldine Dorso; CFO/Treasurer Frederick Ebenau; Municipal Court Judge John Sheehy; Municipal Court Administrator Aileen Alonzo; Deputy Municipal Court Administrator Cynthia Walsh.
Berkeley Township	7/10/2014	Evidence of Insurance	2013 GL/AL/WC	Evidence of Insurance
Berkeley Township	7/10/2014	Evidence of Insurance	2013 GL/APD	Evidence of insurance
City of Rahway	7/14/2014	Union County Alliance Coordinator, Div of Planning	2014 GL/AL/WC	The State of New Jersey and the County of Union are included as additional insured (Grantor) as respects the City of Rahway's participation in the Municipal Alliance Program. *
City of Rahway	7/25/2014	Coughlin Management Golden Age Towers	2014 GL/AL/WC	Evidence of Insurance
Lawrence Township	7/24/2014	Rutgers, The State University of New Jersey	2014 GL/AL	Evidence of insurance as respects Ambulance Services
Township of Freehold	9/2/2014	US Bank National Assn. Trust Department	2014 GL/AL/WC/ APD	Evidence of Insurance as respects the 2013 MCIA Lease purchasing agreement for three 2014 Chrysler Chargers valued at \$27,403 each. Vehicle Identification Numbers are 2C3CDXKT6EH330539, 2C3CDXKT6EH330538 & 2C3CDXKT6EH330537.
Borough of Kenilworth	8/1/2014	Kenilworth Senior Citizens	2014 GL/PROP	Evidence of Insurance
City of Englewood	8/14/2014	De Lage Landen Financial Services Inc.	2014 GL/AL/WC/ PROP	The certificate holder is included as an additional insured (Lessor) and loss payee as respects lease agreement ID #71100-J3953 the four year lease of a Sharp MX-261ON valued at \$11,190,24. *
City of Englewood	7/15/2014	Girl Scouts of Northern New Jersey Council, Inc.	2014 GL	Girl Scouts of Northern New Jersey Council Inc., Borough of Riverdale, County of Morris, State of New Jersey are included as additional insureds (Premises Owner) as respects the City of Englewood Recreation Department's use of Camp Glenn Spey from 7/22/14 - 8/1/14. *
Town of Morristown	7/30/2014	Consolidated Contracting Corp.	2014 GL	Evidence of insurance as respects the Town of Morristown's use of 12 Clinton Lane, Morristown for fire bureau training exercises from 8/15/14 - 8/31/14.
Borough of Highland Park	7/16/2014	NEW JERSEY COUNCIL FOR THE HUMANITIES 28 WEST STATE STREET	2014 GL	Certificate holder is included as an additional insured (Grantor) as respects the Grant Award of \$500 from the NJ Council of the Humanities to the Highland Park Public Library. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2014 to 9/8/2014

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Montclair	8/15/2014	Mt. Pleasant Animal Shelter	2014 GL	Certificate holder is included as an additional insured as respects the Township of Montclair's participation in the Mutts Mania Pet Adoption Expo 2014 at Lurker Park, East Hanover NJ on 8/21/14. *
Township of North Brunswick	7/31/2014	George Logan Towing Inc	2014 GL	Evidence of insurance as respects National Night Out on 8/5/14.
Township of North Brunswick	8/4/2014	PSE&G	2014 GL/AL/WC	Evidence of insurance as respects the Township of North Brunswick attaching a camera to a PSE&G Pole in the Pulda Farm.
Township of Maplewood	7/16/2014	PSE&G	2014 GL/AL/WC	Evidence of insurance as respects the Township of Maplewood attaching surveillance equipment to the certificate holder's utility poles.
Township of West Orange	8/27/2014	West Orange Board of Education	2014 GL/AL/WC	Evidence of insurance as respects the use of Township facilities by the Board of Education programs.
Township of Parsippany	7/10/2014	State of New Jersey Department of Treasury	2014 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany's preliminary site visit on State property for the Township's sewer connection project.
Township of Parsippany	7/14/2014	Treasurer, State of NJ	2014 GL/AL/WC	The State of New Jersey is included as an additional insured (Property Owner) as respects the Township of Parsippany's preliminary site visit on State property for the Township's Sewer Connection Project. This certificate supersedes the certificate issued 7/10/2014. *
Township of Parsippany	7/31/2014	Warren-Hunterdon-West Morris A.S.A Hillcrest Park & Summer Park	2014 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored ICE 14U/16U teams' participation in the Warren-Hunterdon-West Morris A.S.A Tournament.
Township of Parsippany	8/1/2014	Embassy Suites Parsippany	2014 GL/AL/WC	Certificate holder is included as an additional insured as respects the Township of Parsippany-Troy Hills use of the Embassy Suites parking lot for overflow parking on 8/1/2014.
Township of Parsippany	8/18/2014	The State of New Jersey Dept Environmental Protection	2014 GL/AL/WC	Certificate holder is included as an additional insured (Grantor) as respects the Township of Parsippany-Troy Hills grant award for the de-silting and de-snapping of the Whippany River. *
Township of Parsippany	8/27/2014	Hunterdon County Emergency Service Training Center 59 Petticoate Lane	2014 GL/AL/WC	Certificate holder is included as an additional insured (service provider) as respects the Township of Parsippany-Troy Hills' employees attendance for safety training on 8/5/14- 8/6/14. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2014 to 9/8/2014

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany	8/27/2014	The Bigs League LLC	2014 GL/AL/WC	Evidence of insurance as respects the Parsippany Recreation Department sponsored 14U baseball teams participation in the fall league.
Borough of Haddon Heights	9/5/2014	Camden County Attn: Director Public Works	2014 GL/AL/WC	County of Camden is included as an additional insured (Premises Owner) as respects the Borough of Haddon Heights' use of county road for Annual Spaghetti Dinner, 500 Block of Station Avenue on 9/14/14. *
Borough of Haddon Heights	9/5/2014	Camden County	2014 GL/AL/WC	County of Camden is included as an additional insured (Premises Owner) as respects the Borough of Haddon Heights' use of county road for their Annual Fall Festival, 500 Block of Station Avenue on 10/4/14. *
Borough of New Providence	7/24/2014	BAC Center of Excellence LLC	2014 GL/AL/WC	Evidence of insurance as respects the Borough of New Providence's use of the certificate holder's facility, at 629 Central Avenue, New Providence for the Fire Department drill on 8/27/14.
Borough of New Providence	8/18/2014	BAC Center of Excellence LLC	2014 GL/AL/WC	Certificate Holder is included as an additional insured (Premises Owner) as respects the Borough of New Providence's use of the certificate holder's facility, at 629 Central Avenue, New Providence, for the Fire Department drill on 8/27/14. *
Township of Livingston	7/24/2014	Livingston Board of Education	2014 GL/AL/WC	Evidence of insurance as respects the Township of Livingston's use of the Mt. Pleasant Middle School at 11 Broadland Dr, Livingston, NJ 07039 for a program called "Livingston Safety Town" from 8/4/14 through 8/15/14.
Township of Livingston	8/1/2014	Abraham Song	2014 GL/AL/WC	Evidence of insurance as respects the Township of Livingston's use of the property at 21 Sycamore Terrace, Livingston for Police/ESU Training from 7/29/14 to 12/31/14.
Township of Livingston	8/21/2014	St. Philomena Church	2014 GL/AL/WC	Evidence of insurance as respects the Township of Livingston's use of the certificate holder's premises for the annual 9/11 Remembrance Ceremony on 9/11/14.
Township of Bloomfield	8/8/2014	Township of Verona	2014 GL/AL/WC	Evidence of insurance as respects the Township of Bloomfield's use of a portable stage, borrowed from the certificate holder for an event on 8/9/2014.
City of Linden	7/22/2014	Union County Board of Chosen Freeholders	2014 GL	Evidence of Insurance as respects the closing of Wood Avenue for the Linden Cultural & Heritage Committee's festival "September to Remember" on 9/27/14, (rain date 9/28/14) and the hanging of a banner across Wood Avenue from 8/1/14 - 9/30/14 and signs at Union County Parks from 9/1/14 - 9/30/14.
Township of Montclair	7/17/2014	County of Essex Department of Citizen Services Division of Senior Services	2014 GL/AL/WC	Evidence of insurance as respects the Essex County Division of Senior Services, Contract #24024214 Visiting Nurse.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2014 to 9/8/2014

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Union Township	8/22/2014	Evidence of Insurance	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer/CFO Debra Cyburt; Tax Collector Terri Malanda; Municipal Judge Jonathan Rosenbluth; Municipal Judge Kelly Waters; Municipal Judge Cassandra Corbett; Court Administrator Patricia Nasta.
City of Rahway	8/12/2014	Union County Alliance Coordinator, Div of Planning	2014 GL/AL/WC	The County of Union, its Board of Chosen freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under all policies except Workers' Compensation/Employers Liability. Insurance coverage on which the County of Union et. al is an additional insured is provided on a primary and non-contributory basis. A Waiver of Subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is required to be included in those policies of insurance where permitted by law. A 30 day Written Notice of cancellation will be provided.
Township of West Orange	8/27/2014	First Hope Bank	2014 GL/AL/WC/ APD	Evidence of Insurance
Borough of Kenilworth	8/28/2014	Union County Alliance Coordinator, Div of Planning	2014 GL/AL/WC	The County of Union, its Board of Chosen freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under all policies except Workers' Compensation/Employers Liability. Insurance coverage on which the County of Union et. al is an additional insured is provided on a primary and non-contributory basis. A Waiver of Subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is required to be included in those policies of insurance where permitted by law. A 30 day Written Notice of cancellation will be provided.
Borough of New Providence	8/28/2014	Union County Alliance Coordinator, Div of Planning	2014 GL/AL/WC	The County of Union, its Board of Chosen freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under all policies except Workers' Compensation/Employers Liability. Insurance coverage on which the County of Union et. al is an additional insured is provided on a primary and non-contributory basis. A Waiver of Subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is required to be included in those policies of insurance where permitted by law. A 30 day Written Notice of cancellation will be provided.
Township of West Orange	9/3/2014	USATF New Jersey	2014 GL	USA Track & Field, its employees, directors, assigns & USATF Certified Officials are included as additional insured (Sanctioning Body) as respects the Downtown West Orange Alliance & Township of West Orange Mayors 5k Run on 9/14/14. *