



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

May 2025

Jason Marett, Claims Service Manager



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

6/1/2025

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## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Property, Auto, Liability

6/1/2025

#### 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              | -           | 8,621          | 507          | 16           | -           | 35,802         | 2,238        | -            | -           | -              | -            |
| Hamilton Township        | 3               | -           | 38,055         | 12,685       | 26           | -           | 277,959        | 10,691       | 1            | -           | -              | -            |
| North Plainfield Borough | 5               | -           | 21,132         | 4,226        | 17           | -           | 21,474         | 1,263        | -            | -           | -              | -            |
| South Brunswick Township | 8               | -           | 1,674          | 209          | 13           | -           | 121,547        | 9,350        | -            | -           | -              | -            |
| Union Township           | 65              | -           | 36,652         | 564          | 33           | -           | 51,866         | 1,572        | 2            | -           | -              | -            |
|                          | <b>98</b>       | <b>-</b>    | <b>106,134</b> | <b>1,083</b> | <b>105</b>   | <b>-</b>    | <b>508,648</b> | <b>4,844</b> | <b>3</b>     | <b>-</b>    | <b>-</b>       | <b>-</b>     |

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



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Property, Auto, Liability

6/1/2025

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



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Property, Auto, Liability

6/1/2025

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              | -           | 17,140         | 745          | 23           | -           | 5,371          | 234          | 4            | -           | 19,642         | 4,911        |
| Eastampton Township      | 2               | -           | 5,081          | 2,541        | 1            | -           | -              | -            | -            | -           | -              | -            |
| Englewood, City of       | 15              | -           | 48,636         | 3,242        | 86           | -           | 695,872        | 8,092        | 1            | -           | 10,723         | 10,723       |
| Ewing, Township of       | 20              | -           | 14,711         | 736          | 10           | -           | 2,452          | 245          | 1            | -           | 1,695          | 1,695        |
| Hamilton Township        | 10              | -           | 13,106         | 1,311        | 12           | -           | 41,710         | 3,476        | 2            | -           | 24,754         | 12,377       |
| Hoboken, City of         | 31              | -           | 78,638         | 2,537        | 56           | -           | 875,973        | 15,642       | -            | -           | -              | -            |
| Howell, Township of      | 16              | -           | 201,474        | 12,592       | 29           | -           | 147,398        | 5,083        | 1            | -           | -              | -            |
| Jackson Township         | 20              | -           | 15,538         | 777          | 31           | -           | 293,988        | 9,483        | -            | -           | -              | -            |
| Kenilworth Borough       | 7               | -           | 49,176         | 7,025        | 2            | -           | -              | -            | -            | -           | -              | -            |
| Livingston Township      | 17              | -           | 25,244         | 1,485        | 49           | -           | 70,879         | 1,447        | 4            | -           | 2,839          | 710          |
| Montclair Township       | 48              | -           | 116,434        | 2,426        | 59           | -           | 187,058        | 3,170        | 1            | -           | 384            | 384          |
| North Plainfield Borough | 13              | -           | 23,204         | 1,785        | 23           | -           | 54,092         | 2,352        | 2            | -           | -              | -            |
| Rahway, City of          | 27              | -           | 16,903         | 626          | 27           | -           | 13,727         | 508          | 6            | -           | 32,220         | 5,370        |
| South Brunswick Township | 25              | -           | 40,029         | 1,601        | 13           | -           | 6,843          | 526          | -            | -           | -              | -            |
| Union Township           | 63              | -           | 104,429        | 1,658        | 47           | -           | 58,758         | 1,250        | -            | -           | -              | -            |
| West Orange Township     | 49              | -           | 136,178        | 2,779        | 42           | -           | 63,750         | 1,518        | -            | -           | -              | -            |
|                          | 386             | -           | 905,921        | 2,347        | 510          | -           | 2,517,871      | 4,937        | 22           | -           | 92,257         | 4,194        |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Property, Auto, Liability

6/1/2025

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              | -           | 70,587           | 3,209        | 22           | -           | 29,038           | 1,320        | 3            | -           | 22,406         | 7,469         |
| Eastampton Township      | 1               | -           | 825              | 825          | -            | -           | -                | -            | -            | -           | -              | -             |
| Englewood, City of       | 20              | -           | 19,767           | 988          | 53           | -           | 507,915          | 9,583        | 2            | -           | 18,124         | 9,062         |
| Ewing Township           | 13              | -           | 8,926            | 687          | 5            | -           | -                | -            | -            | -           | -              | -             |
| Hamilton Township        | 7               | -           | 31,953           | 4,565        | 9            | -           | 147,666          | 16,407       | -            | -           | -              | -             |
| Harrison, Town of        | 12              | -           | 12,176           | 1,015        | 7            | -           | 2,150            | 307          | -            | -           | -              | -             |
| Hoboken, City of         | 23              | -           | 30,182           | 1,312        | 46           | -           | 1,205,109        | 26,198       | -            | -           | -              | -             |
| Howell Township          | 13              | -           | 249,408          | 19,185       | 27           | -           | 118,647          | 4,394        | 1            | -           | -              | -             |
| Jackson Township         | 13              | -           | 259,915          | 19,993       | 20           | -           | 204,450          | 10,223       | -            | -           | -              | -             |
| Kenilworth, Borough of   | 2               | -           | 2,147            | 1,074        | 7            | -           | 22,892           | 3,270        | -            | -           | -              | -             |
| Livingston Township      | 30              | -           | 27,942           | 931          | 31           | -           | 43,469           | 1,402        | 4            | -           | 33,724         | 8,431         |
| Maplewood, Township of   | 19              | -           | 163,269          | 8,593        | 22           | -           | 1,690            | 77           | 4            | -           | 15,136         | 3,784         |
| Montclair Township       | 40              | -           | 70,500           | 1,763        | 78           | -           | 325,344          | 4,171        | 1            | -           | 156,032        | 156,032       |
| North Plainfield Boro    | 13              | -           | 38,832           | 2,987        | 17           | -           | 37,238           | 2,190        | 1            | -           | -              | -             |
| Rahway, City of          | 22              | -           | 22,577           | 1,026        | 32           | -           | 23,112           | 722          | -            | -           | -              | -             |
| South Brunswick Township | 20              | -           | 20,698           | 1,035        | 13           | -           | 45,075           | 3,467        | 1            | -           | 2,272          | 2,272         |
| Union Township           | 58              | -           | 70,331           | 1,213        | 56           | -           | 70,272           | 1,255        | -            | -           | -              | -             |
| West Orange, Township of | 68              | -           | 60,584           | 891          | 39           | -           | 36,059           | 925          | 1            | -           | -              | -             |
|                          | <b>396</b>      | <b>-</b>    | <b>1,160,619</b> | <b>2,931</b> | <b>484</b>   | <b>-</b>    | <b>2,820,126</b> | <b>5,827</b> | <b>18</b>    | <b>-</b>    | <b>247,694</b> | <b>13,761</b> |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Property, Auto, Liability

6/1/2025

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              | -           | 15,688         | 654          | 17           | -           | 242,108          | 14,242       | -            | -           | -              | -            |
| Eastampton Township      | 1               | -           | 500            | 500          | 1            | -           | 22,991           | 22,991       | -            | -           | -              | -            |
| Englewood, City of       | 19              | -           | 14,589         | 768          | 38           | -           | 349,414          | 9,195        | 6            | -           | 24,292         | 4,049        |
| Ewing Township           | 2               | -           | 2,046          | 1,023        | 8            | -           | 109,538          | 13,692       | -            | -           | -              | -            |
| Hamilton Township        | 3               | -           | 4,552          | 1,517        | 20           | -           | 52,745           | 2,637        | 3            | -           | 1,252          | 417          |
| Harrison, Town of        | 12              | -           | 50,120         | 4,177        | 12           | -           | 63,941           | 5,328        | 1            | -           | -              | -            |
| Highland Park Borough    | 13              | -           | 6,555          | 504          | 17           | -           | 59,833           | 3,520        | 2            | -           | -              | -            |
| Hoboken, City of         | 35              | -           | 269,130        | 7,689        | 45           | -           | 1,015,929        | 22,576       | 1            | -           | 316            | 316          |
| Howell Township          | 12              | -           | 11,108         | 926          | 20           | -           | 11,601           | 580          | 3            | -           | 13,802         | 4,601        |
| Jackson Township         | 20              | -           | 29,167         | 1,458        | 26           | -           | 164,148          | 6,313        | 1            | -           | 24,000         | 24,000       |
| Kenilworth, Borough of   | 6               | -           | 16,216         | 2,703        | 5            | -           | -                | -            | 1            | -           | 1,865          | 1,865        |
| Livingston Township      | 19              | -           | 39,943         | 2,102        | 29           | -           | 32,876           | 1,134        | 2            | -           | 4,020          | 2,010        |
| Maplewood, Township of   | 17              | -           | 8,450          | 497          | 28           | -           | 39,954           | 1,427        | 2            | -           | 2,400          | 1,200        |
| Montclair Township       | 51              | -           | 43,180         | 847          | 63           | -           | 71,399           | 1,133        | -            | -           | -              | -            |
| North Plainfield Boro    | 10              | -           | 18,827         | 1,883        | 9            | -           | 91,458           | 10,162       | -            | -           | -              | -            |
| Rahway, City of          | 15              | -           | 8,250          | 550          | 32           | -           | 9,347            | 292          | 3            | -           | 8,100          | 2,700        |
| South Brunswick Township | 12              | -           | 61,392         | 5,116        | 12           | -           | 24,989           | 2,082        | 1            | -           | -              | -            |
| Union Township           | 68              | -           | 77,616         | 1,141        | 60           | -           | 475,852          | 7,931        | 1            | -           | 24,248         | 24,248       |
| West Orange, Township of | 65              | -           | 36,641         | 564          | 40           | -           | 635,573          | 15,889       | -            | -           | -              | -            |
|                          | <b>404</b>      | <b>-</b>    | <b>713,970</b> | <b>1,767</b> | <b>482</b>   | <b>-</b>    | <b>3,473,696</b> | <b>7,207</b> | <b>27</b>    | <b>-</b>    | <b>104,295</b> | <b>3,863</b> |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Property, Auto, Liability

6/1/2025

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              | -           | 37,535         | 1,341        | 8            | -           | 19,979         | 2,497        | 4            | -           | 18,376         | 4,594        |
| Caldwell Borough         | 2               | -           | 500            | 250          | 8            | -           | -              | -            | 2            | -           | 17,220         | 8,610        |
| Eastampton Township      | -               | -           | -              | -            | 1            | -           | 666            | 666          | 1            | -           | -              | -            |
| Englewood, City of       | 42              | -           | 35,711         | 850          | 47           | -           | 492,701        | 10,483       | 5            | -           | 1,743          | 349          |
| Ewing Township           | 5               | -           | 10,618         | 2,124        | 6            | -           | 122,959        | 20,493       | -            | -           | -              | -            |
| Hamilton Township        | -               | -           | -              | -            | 20           | -           | 127,553        | 6,378        | -            | -           | -              | -            |
| Harrison, Town of        | 3               | -           | 500            | 167          | 13           | -           | 19,474         | 1,498        | -            | -           | -              | -            |
| Highland Park Borough    | 9               | -           | 157,709        | 17,523       | 9            | -           | 15,119         | 1,680        | 2            | -           | 3,982          | 1,991        |
| Hoboken, City of         | 26              | -           | 19,890         | 765          | 42           | -           | 707,060        | 16,835       | 1            | -           | 24,000         | 24,000       |
| Howell Township          | 11              | -           | 23,600         | 2,145        | 26           | -           | 32,926         | 1,266        | 1            | -           | 3,800          | 3,800        |
| Kenilworth, Borough of   | 6               | -           | 8,812          | 1,469        | -            | -           | -              | -            | -            | -           | -              | -            |
| Livingston Township      | 11              | -           | 9,624          | 875          | 50           | -           | 50,323         | 1,006        | 6            | -           | 4,586          | 764          |
| Maplewood, Township of   | 13              | -           | 18,607         | 1,431        | 13           | -           | 37,185         | 2,860        | 8            | -           | 49,709         | 6,214        |
| Montclair Township       | 13              | -           | 3,434          | 264          | 71           | -           | 119,142        | 1,678        | -            | -           | -              | -            |
| North Plainfield Boro    | 13              | -           | 29,492         | 2,269        | 23           | -           | 140,533        | 6,110        | 2            | -           | 2,940          | 1,470        |
| Rahway, City of          | 18              | -           | 58,442         | 3,247        | 43           | -           | 272,688        | 6,342        | 8            | -           | 1,681          | 210          |
| South Brunswick Township | 21              | -           | 25,131         | 1,197        | 19           | -           | 93,532         | 4,923        | 1            | -           | -              | -            |
| Union Township           | 47              | -           | 94,315         | 2,007        | 57           | -           | 326,319        | 5,725        | 1            | -           | 491            | 491          |
| West Orange, Township of | 59              | -           | 22,312         | 378          | 45           | -           | 238,322        | 5,296        | 1            | -           | 2,154          | 2,154        |
|                          | 327             | -           | 556,232        | 1,701        | 501          | -           | 2,816,481      | 5,622        | 43           | -           | 130,682        | 3,039        |





## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Property, Auto, Liability

6/1/2025

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              | -           | 1,090,170      | 36,339       | 12           | -           | 290,826        | 24,236       | -            | -           | -              | -            |
| Caldwell Borough         | 4               | -           | 145            | 36           | 7            | -           | 6,419          | 917          | -            | -           | -              | -            |
| Eastampton Township      | 4               | -           | 16,524         | 4,131        | 1            | -           | 2,500          | 2,500        | -            | -           | -              | -            |
| Englewood, City of       | 29              | -           | 66,196         | 2,283        | 50           | -           | 509,455        | 10,189       | 9            | -           | 9,514          | 1,057        |
| Ewing Township           | 5               | -           | 378            | 76           | 9            | -           | 43,865         | 4,874        | 1            | -           | -              | -            |
| Fanwood Borough          | 4               | -           | 95             | 24           | 6            | -           | 38,703         | 6,451        | -            | -           | -              | -            |
| Hamilton Township        | 6               | -           | 319,768        | 53,295       | 23           | -           | 558,705        | 24,292       | -            | -           | -              | -            |
| Harrison, Town of        | 7               | -           | 5,447          | 778          | 4            | -           | 22,903         | 5,726        | 1            | -           | 738            | 738          |
| Highland Park Borough    | 15              | -           | 10,905         | 727          | 19           | -           | 157,228        | 8,275        | 3            | -           | -              | -            |
| Hoboken, City of         | 30              | -           | 107,688        | 3,590        | 35           | -           | 314,760        | 8,993        | 2            | -           | -              | -            |
| Howell Township          | 11              | -           | 18,690         | 1,699        | 35           | -           | 116,452        | 3,327        | 1            | -           | -              | -            |
| Kenilworth, Borough of   | 3               | -           | 2,973          | 991          | 7            | -           | 501            | 72           | -            | -           | -              | -            |
| Livingston Township      | 14              | -           | 23,977         | 1,713        | 50           | -           | 57,423         | 1,148        | 6            | -           | -              | -            |
| Manalapan Township       | 13              | -           | 21,817         | 1,678        | 24           | -           | 312,731        | 13,030       | -            | -           | -              | -            |
| Maplewood, Township of   | 7               | -           | 27,106         | 3,872        | 10           | -           | 115,373        | 11,537       | 2            | -           | 4,689          | 2,345        |
| Montclair Township       | 27              | -           | 367,418        | 13,608       | 41           | -           | 239,280        | 5,836        | -            | -           | -              | -            |
| North Plainfield Boro    | 11              | -           | 3,688          | 335          | 15           | -           | 66,496         | 4,433        | -            | -           | -              | -            |
| Rahway, City of          | 13              | -           | 17,324         | 1,333        | 18           | -           | 38,366         | 2,131        | 5            | -           | -              | -            |
| South Brunswick Township | 12              | -           | 14,924         | 1,244        | 12           | -           | 17,142         | 1,429        | 4            | -           | 24,375         | 6,094        |
| Union Township           | 31              | -           | 61,571         | 1,986        | 41           | -           | 86,249         | 2,104        | -            | -           | -              | -            |
| Warren Township          | 4               | -           | 7,382          | 1,846        | 15           | -           | 10,661         | 711          | 1            | -           | 2,383          | 2,383        |
| West Orange, Township of | 46              | -           | 219,491        | 4,772        | 34           | -           | 97,193         | 2,859        | 3            | -           | -              | -            |
|                          | 326             | -           | 2,403,677      | 7,373        | 468          | -           | 3,103,231      | 6,631        | 38           | -           | 41,699         | 1,097        |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Property, Auto, Liability

6/1/2025

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              | -           | 28,018         | 1,078        | 9            | -           | 90,958           | 10,106       | 3            | -           | 31,341         | 10,447       |
| Caldwell Borough         | 6               | -           | 15,752         | 2,625        | 9            | -           | 17,765           | 1,974        | 5            | -           | 18,853         | 3,771        |
| Eastampton Township      | 4               | -           | 5,426          | 1,357        | 4            | -           | 197,192          | 49,298       | 1            | -           | 116            | 116          |
| Englewood, City of       | 26              | -           | 47,460         | 1,825        | 39           | -           | 195,870          | 5,022        | 12           | -           | 19,885         | 1,657        |
| Ewing Township           | 7               | -           | 69,210         | 9,887        | 9            | -           | 319,739          | 35,527       | 2            | -           | 9,794          | 4,897        |
| Fanwood Borough          | 2               | -           | -              | -            | 5            | -           | 55,525           | 11,105       | -            | -           | -              | -            |
| Freehold Township        | 19              | -           | 36,483         | 1,920        | 10           | -           | 304,021          | 30,402       | 1            | -           | 4,096          | 4,096        |
| Hamilton Township        | 7               | -           | 9,335          | 1,334        | 13           | -           | 6,675            | 513          | 1            | -           | -              | -            |
| Harrison, Town of        | 8               | -           | 7,311          | 914          | 8            | -           | 452,911          | 56,614       | 1            | -           | 13,000         | 13,000       |
| Highland Park Borough    | 11              | -           | 2,951          | 268          | 15           | -           | 56,312           | 3,754        | 3            | -           | -              | -            |
| Hoboken, City of         | 19              | -           | 81,311         | 4,280        | 53           | -           | 536,010          | 10,113       | 1            | -           | -              | -            |
| Howell Township          | 10              | -           | 44,201         | 4,420        | 59           | -           | 110,766          | 1,877        | 2            | -           | 24,000         | 12,000       |
| Kenilworth, Borough of   | 3               | -           | 1,285          | 428          | 4            | -           | 155,960          | 38,990       | -            | -           | -              | -            |
| Livingston Township      | 16              | -           | 8,203          | 513          | 43           | -           | 133,545          | 3,106        | 5            | -           | 1,315          | 263          |
| Manalapan Township       | 10              | -           | 12,364         | 1,236        | 7            | -           | 32,428           | 4,633        | -            | -           | -              | -            |
| Maplewood, Township of   | 5               | -           | 4,219          | 844          | 16           | -           | 34,864           | 2,179        | 1            | -           | 31,541         | 31,541       |
| Middlesex Boro           | 9               | -           | 34,413         | 3,824        | 8            | -           | 804              | 101          | 1            | -           | -              | -            |
| Montclair Township       | 31              | -           | 171,196        | 5,522        | 53           | -           | 263,721          | 4,976        | 2            | -           | 10,523         | 5,262        |
| Morris Township          | 14              | -           | 16,916         | 1,208        | 14           | -           | 64,071           | 4,577        | 1            | -           | -              | -            |
| North Plainfield Boro    | 16              | -           | 6,205          | 388          | 16           | -           | 18,168           | 1,136        | 1            | -           | 467            | 467          |
| Rahway, City of          | 21              | -           | 28,725         | 1,368        | 32           | -           | 15,710           | 491          | 3            | -           | 9,000          | 3,000        |
| South Brunswick Township | 22              | -           | 25,220         | 1,146        | 33           | -           | 152,153          | 4,611        | 3            | -           | 35,190         | 11,730       |
| Union Township           | 47              | -           | 75,135         | 1,599        | 30           | -           | 1,523,832        | 50,794       | -            | -           | -              | -            |
| Warren Township          | 16              | -           | 93,201         | 5,825        | 7            | -           | 7,484            | 1,069        | 4            | -           | 27,258         | 6,815        |
| West Orange, Township of | 33              | -           | 18,634         | 565          | 33           | -           | 206,581          | 6,260        | 3            | -           | 24,000         | 8,000        |
|                          | <b>388</b>      | <b>-</b>    | <b>843,174</b> | <b>2,173</b> | <b>529</b>   | <b>-</b>    | <b>4,953,065</b> | <b>9,363</b> | <b>56</b>    | <b>-</b>    | <b>260,379</b> | <b>4,650</b> |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Property, Auto, Liability

6/1/2025

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               | -           | 19,170         | 2,396        | 14           | -           | 1,504            | 107          | 4            | -           | 2,686          | 672          |
| Caldwell Borough         | 3               | -           | 2,576          | 859          | 14           | -           | 22,418           | 1,601        | 3            | -           | 24,644         | 8,215        |
| Eastampton Township      | 1               | -           | 1,542          | 1,542        | 1            | -           | 500              | 500          | -            | -           | -              | -            |
| Englewood, City of       | 21              | -           | 36,166         | 1,722        | 37           | -           | 408,013          | 11,027       | 14           | -           | 10,028         | 716          |
| Ewing Township           | 6               | -           | 13,969         | 2,328        | 12           | -           | 26,791           | 2,233        | -            | -           | -              | -            |
| Fair Haven Borough       | 3               | -           | -              | -            | 1            | -           | -                | -            | 1            | -           | -              | -            |
| Fanwood Borough          | 4               | -           | 2,454          | 614          | 4            | -           | 16,864           | 4,216        | 1            | -           | 24,000         | 24,000       |
| Freehold Township        | 14              | -           | 23,095         | 1,650        | 11           | -           | 24,418           | 2,220        | 4            | -           | 24,000         | 6,000        |
| Hamilton Township        | 11              | -           | 327,792        | 29,799       | 18           | -           | 592,231          | 32,902       | 7            | -           | -              | -            |
| Harrison, Town of        | 7               | -           | 6,872          | 982          | 8            | -           | 128,258          | 16,032       | 2            | -           | 8,796          | 4,398        |
| Highland Park Borough    | 11              | -           | 5,333          | 485          | 6            | -           | 107,369          | 17,895       | 2            | -           | 25,216         | 12,608       |
| Hoboken, City of         | 22              | -           | 7,522          | 342          | 51           | -           | 315,885          | 6,194        | 1            | -           | -              | -            |
| Howell Township          | 4               | -           | 1,455          | 364          | 23           | -           | 329,346          | 14,319       | 2            | -           | 10,791         | 5,396        |
| Kenilworth, Borough of   | 11              | -           | 13,482         | 1,226        | 11           | -           | 2,733            | 248          | 1            | -           | 6,500          | 6,500        |
| Livingston Township      | 22              | -           | 22,115         | 1,005        | 63           | -           | 219,912          | 3,491        | 9            | -           | 7,752          | 861          |
| Manalapan Township       | 13              | -           | 44,447         | 3,419        | 7            | -           | 10,476           | 1,497        | -            | -           | -              | -            |
| Maplewood, Township of   | 13              | -           | 27,423         | 2,109        | 10           | -           | 5,935            | 594          | 3            | -           | 1,153          | 384          |
| Middlesex Boro           | 11              | -           | 11,711         | 1,065        | 10           | -           | 1,707            | 171          | 1            | -           | -              | -            |
| Montclair Township       | 18              | -           | 14,448         | 803          | 67           | -           | 36,691           | 548          | -            | -           | -              | -            |
| Morris Township          | 12              | -           | 50,550         | 4,213        | 12           | -           | 22,982           | 1,915        | 7            | -           | 5,295          | 756          |
| Morristown, Town of      | 26              | -           | 27,224         | 1,047        | 17           | -           | 18,387           | 1,082        | 5            | -           | 4,868          | 974          |
| North Brunswick Township | 17              | -           | 8,031          | 472          | 22           | -           | 61,601           | 2,800        | -            | -           | -              | -            |
| North Plainfield Boro    | 23              | -           | 15,083         | 656          | 29           | -           | 68,126           | 2,349        | 14           | -           | 216,926        | 15,495       |
| Rahway, City of          | 9               | -           | 18,506         | 2,056        | 12           | -           | 3,256            | 271          | 14           | -           | 43,627         | 3,116        |
| Union Township           | 42              | -           | 98,218         | 2,339        | 39           | -           | 14,034           | 360          | 7            | -           | 24,001         | 3,429        |
| Warren Township          | 9               | -           | 20,764         | 2,307        | 9            | -           | 21,684           | 2,409        | 7            | -           | 34,878         | 4,983        |
| West Orange, Township of | 19              | -           | 21,350         | 1,124        | 47           | -           | 174,079          | 3,704        | 4            | -           | 90             | 23           |
|                          | <b>360</b>      | <b>-</b>    | <b>841,298</b> | <b>2,337</b> | <b>555</b>   | <b>-</b>    | <b>2,635,200</b> | <b>4,748</b> | <b>113</b>   | <b>-</b>    | <b>475,251</b> | <b>4,206</b> |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2025

#### 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%         | 1,156,300          | 44.3%                | \$16,758          | 1,156,296          | -              | -                   | -                    |
| Hamilton Township        | 162          | 42.3%         | 821,923            | 31.5%                | \$5,074           | 821,934            | -              | -                   | -                    |
| North Plainfield Borough | 20           | 5.2%          | 87,679             | 3.4%                 | \$4,384           | 87,678             | -              | -                   | -                    |
| South Brunswick Township | 40           | 10.4%         | 302,370            | 11.6%                | \$7,559           | 302,371            | -              | -                   | -                    |
| Union Township           | 92           | 24.0%         | 239,800            | 9.2%                 | \$2,607           | 239,799            | -              | -                   | -                    |
|                          | <b>383</b>   | <b>100.0%</b> | <b>\$2,608,072</b> | <b>100.0%</b>        | <b>\$6,809.59</b> | <b>\$2,608,078</b> | <b>-</b>       | <b>-</b>            | <b>-</b>             |

#### 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            | 11.4%                | \$5,911        | 484,670            | -              | -                   | -                    |
| Ewing, Township of       | 78           | 13.2%         | 924,089            | 21.7%                | \$11,847       | 924,090            | -              | -                   | -                    |
| Hamilton Township        | 123          | 20.7%         | 828,810            | 19.4%                | \$6,738        | 828,798            | -              | -                   | -                    |
| Howell, Township of      | 74           | 12.5%         | 408,999            | 9.6%                 | \$5,527        | 408,999            | -              | -                   | -                    |
| Kenilworth Borough       | 19           | 3.2%          | 60,194             | 1.4%                 | \$3,168        | 60,194             | -              | -                   | -                    |
| North Plainfield Borough | 22           | 3.7%          | 190,897            | 4.5%                 | \$8,677        | 190,897            | -              | -                   | -                    |
| Rahway, City of          | 34           | 5.7%          | 217,282            | 5.1%                 | \$6,391        | 217,280            | -              | -                   | -                    |
| South Brunswick Township | 52           | 8.8%          | 628,473            | 14.7%                | \$12,086       | 628,473            | -              | -                   | -                    |
| Union Township           | 109          | 18.4%         | 520,878            | 12.2%                | \$4,779        | 520,877            | -              | -                   | -                    |
|                          | <b>593</b>   | <b>100.0%</b> | <b>\$4,264,290</b> | <b>100.0%</b>        | <b>\$7,191</b> | <b>\$4,264,278</b> | <b>0</b>       | <b>\$0</b>          | <b>0</b>             |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2025

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%       | 712,368        | 10.8%                | \$7,421      | 712,365     | -              | -                   | -                    |
| Eastampton Township      | 3            | 0.5%        | 153,725        | 2.3%                 | \$51,242     | 153,724     | -              | -                   | -                    |
| Ewing, Township of       | 69           | 10.9%       | 753,708        | 11.4%                | \$10,923     | 753,713     | -              | -                   | -                    |
| Hamilton Township        | 154          | 24.4%       | 1,000,008      | 15.1%                | \$6,494      | 999,983     | -              | -                   | -                    |
| Howell, Township of      | 35           | 5.5%        | 774,276        | 11.7%                | \$22,122     | 761,175     | 1              | 540,511             | 540,511              |
| Kenilworth Borough       | 10           | 1.6%        | 35,417         | 0.5%                 | \$3,542      | 35,415      | -              | -                   | -                    |
| Livingston Township      | 15           | 2.4%        | 17,270         | 0.3%                 | \$1,151      | 17,270      | -              | -                   | -                    |
| North Plainfield Borough | 20           | 3.2%        | 346,142        | 5.2%                 | \$17,307     | 346,142     | -              | -                   | -                    |
| Rahway, City of          | 53           | 8.4%        | 1,802,389      | 27.2%                | \$34,007     | 1,802,388   | -              | -                   | -                    |
| South Brunswick Township | 71           | 11.3%       | 217,327        | 3.3%                 | \$3,061      | 217,324     | -              | -                   | -                    |
| Union Township           | 105          | 16.6%       | 802,280        | 12.1%                | \$7,641      | 802,279     | -              | -                   | -                    |
|                          | 631          | 100.0%      | \$6,614,910    | 100.0%               | \$10,483     | \$6,601,778 | 1              | \$540,511           | \$540,511            |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2025

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%         | 652,280            | 7.7%                 | \$5,575        | 608,873            | 2              | 51,092              | 25,546               |
| Eastampton Township      | 4            | 0.4%          | 30,059             | 0.4%                 | \$7,515        | 30,060             | -              | -                   | -                    |
| Englewood, City of       | 96           | 10.0%         | 1,599,675          | 18.9%                | \$16,663       | 1,599,667          | -              | -                   | -                    |
| Ewing, Township of       | 64           | 6.7%          | 211,761            | 2.5%                 | \$3,309        | 211,757            | -              | -                   | -                    |
| Hamilton Township        | 173          | 18.0%         | 2,173,888          | 25.7%                | \$12,566       | 2,157,140          | 1              | 1,535,620           | 1,535,620            |
| Hoboken, City of         | 56           | 5.8%          | 937,987            | 11.1%                | \$16,750       | 937,984            | -              | -                   | -                    |
| Howell, Township of      | 52           | 5.4%          | 522,722            | 6.2%                 | \$10,052       | 522,715            | -              | -                   | -                    |
| Jackson Township         | 29           | 3.0%          | 422,303            | 5.0%                 | \$14,562       | 422,300            | -              | -                   | -                    |
| Kenilworth Borough       | 3            | 0.3%          | 18,788             | 0.2%                 | \$6,263        | 18,787             | -              | -                   | -                    |
| Livingston Township      | 38           | 4.0%          | 191,249            | 2.3%                 | \$5,033        | 191,249            | -              | -                   | -                    |
| Montclair Township       | 87           | 9.1%          | 336,883            | 4.0%                 | \$3,872        | 336,866            | -              | -                   | -                    |
| North Plainfield Borough | 27           | 2.8%          | 33,126             | 0.4%                 | \$1,227        | 33,121             | -              | -                   | -                    |
| Rahway, City of          | 75           | 7.8%          | 117,311            | 1.4%                 | \$1,564        | 117,313            | -              | -                   | -                    |
| South Brunswick Township | 52           | 5.4%          | 648,791            | 7.7%                 | \$12,477       | 648,785            | -              | -                   | -                    |
| Union Township           | 86           | 9.0%          | 573,032            | 6.8%                 | \$6,663        | 573,012            | -              | -                   | -                    |
|                          | <b>959</b>   | <b>100.0%</b> | <b>\$8,469,855</b> | <b>100.0%</b>        | <b>\$8,832</b> | <b>\$8,409,629</b> | <b>3</b>       | <b>\$1,586,712</b>  | <b>\$528,904</b>     |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2025

#### 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%          | 1,078,325          | 11.6%                | \$9,062        | 1,028,166          | 2              | 334,126             | 167,063              |
| Eastampton Township      | 1            | 0.1%          | -                  | 0.0%                 | \$0            | -                  | -              | -                   | -                    |
| Englewood, City of       | 128          | 10.0%         | 1,245,490          | 13.4%                | \$9,730        | 1,245,494          | -              | -                   | -                    |
| Ewing, Township of       | 69           | 5.4%          | 423,888            | 4.6%                 | \$6,143        | 423,888            | -              | -                   | -                    |
| Hamilton Township        | 165          | 12.9%         | 838,628            | 9.0%                 | \$5,083        | 796,615            | 1              | 211,855             | 211,855              |
| Harrison, Town of        | 45           | 3.5%          | 200,460            | 2.2%                 | \$4,455        | 200,460            | -              | -                   | -                    |
| Hoboken, City of         | 60           | 4.7%          | 354,458            | 3.8%                 | \$5,908        | 354,460            | -              | -                   | -                    |
| Howell, Township of      | 75           | 5.9%          | 1,144,767          | 12.3%                | \$15,264       | 1,126,577          | 1              | 187,093             | 187,093              |
| Jackson Township         | 41           | 3.2%          | 435,952            | 4.7%                 | \$10,633       | 435,950            | -              | -                   | -                    |
| Kenilworth, Borough of   | 11           | 0.9%          | 4,310              | 0.0%                 | \$392          | 4,310              | -              | -                   | -                    |
| Livingston Township      | 33           | 2.6%          | 186,028            | 2.0%                 | \$5,637        | 186,031            | -              | -                   | -                    |
| Maplewood, Township of   | 51           | 4.0%          | 179,532            | 1.9%                 | \$3,520        | 179,529            | -              | -                   | -                    |
| Montclair Township       | 92           | 7.2%          | 420,200            | 4.5%                 | \$4,567        | 420,204            | -              | -                   | -                    |
| North Plainfield Borough | 30           | 2.3%          | 242,233            | 2.6%                 | \$8,074        | 242,236            | -              | -                   | -                    |
| Rahway, City of          | 42           | 3.3%          | 730,643            | 7.9%                 | \$17,396       | 680,354            | 1              | 311,398             | 311,398              |
| South Brunswick Township | 76           | 5.9%          | 161,217            | 1.7%                 | \$2,121        | 161,217            | -              | -                   | -                    |
| Union Township           | 150          | 11.7%         | 1,054,711          | 11.4%                | \$7,031        | 1,054,707          | -              | -                   | -                    |
| West Orange, Township of | 93           | 7.3%          | 590,189            | 6.4%                 | \$6,346        | 590,192            | -              | -                   | -                    |
|                          | <b>1281</b>  | <b>100.0%</b> | <b>\$9,291,031</b> | <b>100.0%</b>        | <b>\$7,253</b> | <b>\$9,130,390</b> | <b>5</b>       | <b>\$1,044,472</b>  | <b>\$208,894</b>     |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2025

#### 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%          | 1,193,957          | 12.3%                | \$11,480       | 1,166,927          | 1              | 34,947              | 34,947               |
| Eastampton Township      | 5            | 0.4%          | 9,809              | 0.1%                 | \$1,962        | 9,810              | -              | -                   | -                    |
| Englewood, City of       | 112          | 9.5%          | 791,369            | 8.2%                 | \$7,066        | 791,366            | -              | -                   | -                    |
| Ewing, Township of       | 57           | 4.9%          | 504,899            | 5.2%                 | \$8,858        | 504,903            | -              | -                   | -                    |
| Hamilton Township        | 138          | 11.7%         | 1,248,789          | 12.9%                | \$9,049        | 1,224,875          | 1              | 193,058             | 193,058              |
| Harrison, Town of        | 30           | 2.6%          | 27,339             | 0.3%                 | \$911          | 27,341             | -              | -                   | -                    |
| Highland Park Borough    | 27           | 2.3%          | 240,020            | 2.5%                 | \$8,890        | 240,021            | -              | -                   | -                    |
| Hoboken, City of         | 71           | 6.0%          | 531,055            | 5.5%                 | \$7,480        | 483,303            | 1              | 84,693              | 84,693               |
| Howell, Township of      | 59           | 5.0%          | 819,071            | 8.4%                 | \$13,883       | 819,070            | -              | -                   | -                    |
| Jackson Township         | 55           | 4.7%          | 462,926            | 4.8%                 | \$8,417        | 462,927            | -              | -                   | -                    |
| Kenilworth, Borough of   | 8            | 0.7%          | 5,808              | 0.1%                 | \$726          | 5,809              | -              | -                   | -                    |
| Livingston Township      | 52           | 4.4%          | 632,949            | 6.5%                 | \$12,172       | 632,949            | -              | -                   | -                    |
| Maplewood, Township of   | 36           | 3.1%          | 45,331             | 0.5%                 | \$1,259        | 45,330             | -              | -                   | -                    |
| Montclair Township       | 83           | 7.1%          | 347,320            | 3.6%                 | \$4,185        | 347,314            | -              | -                   | -                    |
| North Plainfield Borough | 22           | 1.9%          | 98,207             | 1.0%                 | \$4,464        | 98,207             | -              | -                   | -                    |
| Rahway, City of          | 46           | 3.9%          | 523,384            | 5.4%                 | \$11,378       | 523,382            | -              | -                   | -                    |
| South Brunswick Township | 64           | 5.4%          | 285,609            | 2.9%                 | \$4,463        | 285,612            | -              | -                   | -                    |
| Union Township           | 118          | 10.0%         | 1,344,429          | 13.9%                | \$11,393       | 1,344,429          | -              | -                   | -                    |
| West Orange, Township of | 88           | 7.5%          | 583,822            | 6.0%                 | \$6,634        | 583,825            | -              | -                   | -                    |
|                          | <b>1175</b>  | <b>100.0%</b> | <b>\$9,696,093</b> | <b>100.0%</b>        | <b>\$8,252</b> | <b>\$9,597,400</b> | <b>3</b>       | <b>\$312,698</b>    | <b>\$104,233</b>     |





## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2025

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%          | 1,123,710          | 14.5%                | \$14,407       | 1,035,673          | 3              | 517,956             | 172,652              |
| Caldwell Borough         | 9            | 0.9%          | 17,106             | 0.2%                 | \$1,901        | 17,106             | -              | -                   | -                    |
| Eastampton Township      | 5            | 0.5%          | 36,857             | 0.5%                 | \$7,371        | 36,858             | -              | -                   | -                    |
| Englewood, City of       | 89           | 8.5%          | 777,607            | 10.0%                | \$8,737        | 777,607            | -              | -                   | -                    |
| Ewing, Township of       | 77           | 7.3%          | 451,292            | 5.8%                 | \$5,861        | 451,290            | -              | -                   | -                    |
| Hamilton Township        | 145          | 13.8%         | 931,628            | 12.0%                | \$6,425        | 908,065            | 1              | 471,082             | 471,082              |
| Harrison, Town of        | 32           | 3.0%          | 163,355            | 2.1%                 | \$5,105        | 163,355            | -              | -                   | -                    |
| Highland Park Borough    | 17           | 1.6%          | 23,337             | 0.3%                 | \$1,373        | 23,337             | -              | -                   | -                    |
| Hoboken, City of         | 74           | 7.0%          | 399,582            | 5.2%                 | \$5,400        | 399,580            | -              | -                   | -                    |
| Howell, Township of      | 61           | 5.8%          | 1,226,172          | 15.8%                | \$20,101       | 1,226,175          | -              | -                   | -                    |
| Kenilworth, Borough of   | 10           | 1.0%          | 98,823             | 1.3%                 | \$9,882        | 98,823             | -              | -                   | -                    |
| Livingston Township      | 39           | 3.7%          | 243,015            | 3.1%                 | \$6,231        | 243,015            | -              | -                   | -                    |
| Maplewood, Township of   | 54           | 5.1%          | 270,953            | 3.5%                 | \$5,018        | 270,952            | -              | -                   | -                    |
| Montclair Township       | 70           | 6.7%          | 256,803            | 3.3%                 | \$3,669        | 256,801            | -              | -                   | -                    |
| North Plainfield Borough | 26           | 2.5%          | 507,007            | 6.5%                 | \$19,500       | 507,005            | -              | -                   | -                    |
| Rahway, City of          | 52           | 4.9%          | 125,905            | 1.6%                 | \$2,421        | 125,907            | -              | -                   | -                    |
| South Brunswick Township | 64           | 6.1%          | 207,663            | 2.7%                 | \$3,245        | 207,662            | -              | -                   | -                    |
| Union Township           | 88           | 8.4%          | 423,239            | 5.5%                 | \$4,810        | 423,237            | -              | -                   | -                    |
| West Orange, Township of | 62           | 5.9%          | 471,799            | 6.1%                 | \$7,610        | 471,797            | -              | -                   | -                    |
|                          | <b>1052</b>  | <b>100.0%</b> | <b>\$7,755,853</b> | <b>100.0%</b>        | <b>\$7,372</b> | <b>\$7,644,245</b> | <b>4</b>       | <b>\$989,038</b>    | <b>\$247,260</b>     |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2025

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%          | 1,677,407           | 13.8%                | \$19,061        | 1,645,916           | 1              | 31,721              | 31,721               |
| Caldwell Borough         | 20           | 1.8%          | 666,931             | 5.5%                 | \$33,347        | 666,933             | -              | -                   | -                    |
| Eastampton Township      | 4            | 0.4%          | 191,298             | 1.6%                 | \$47,825        | 191,298             | -              | -                   | -                    |
| Englewood, City of       | 88           | 8.1%          | 1,416,866           | 11.7%                | \$16,101        | 1,416,864           | -              | -                   | -                    |
| Ewing, Township of       | 89           | 8.2%          | 584,781             | 4.8%                 | \$6,571         | 584,787             | -              | -                   | -                    |
| Fanwood Borough          | 9            | 0.8%          | 40,672              | 0.3%                 | \$4,519         | 40,674              | -              | -                   | -                    |
| Hamilton Township        | 133          | 12.3%         | 1,695,335           | 13.9%                | \$12,747        | 1,695,332           | -              | -                   | -                    |
| Harrison, Town of        | 38           | 3.5%          | 361,485             | 3.0%                 | \$9,513         | 361,487             | -              | -                   | -                    |
| Highland Park Borough    | 22           | 2.0%          | 53,424              | 0.4%                 | \$2,428         | 53,425              | -              | -                   | -                    |
| Hoboken, City of         | 57           | 5.3%          | 790,177             | 6.5%                 | \$13,863        | 790,178             | 1              | 412,084             | 412,084              |
| Howell, Township of      | 38           | 3.5%          | 298,292             | 2.5%                 | \$7,850         | 298,292             | -              | -                   | -                    |
| Kenilworth Borough       | 15           | 1.4%          | 43,670              | 0.4%                 | \$2,911         | 43,670              | -              | -                   | -                    |
| Livingston Township      | 39           | 3.6%          | 358,030             | 2.9%                 | \$9,180         | 358,031             | -              | -                   | -                    |
| Manalapan Township       | 23           | 2.1%          | 500,902             | 4.1%                 | \$21,778        | 500,901             | -              | -                   | -                    |
| Maplewood, Township of   | 43           | 4.0%          | 179,909             | 1.5%                 | \$4,184         | 179,905             | -              | -                   | -                    |
| Montclair Township       | 77           | 7.1%          | 446,437             | 3.7%                 | \$5,798         | 446,436             | -              | -                   | -                    |
| North Plainfield Borough | 25           | 2.3%          | 40,876              | 0.3%                 | \$1,635         | 40,874              | -              | -                   | -                    |
| Rahway, City of          | 32           | 2.9%          | 769,235             | 6.3%                 | \$24,039        | 636,715             | 1              | 702,854             | 702,854              |
| South Brunswick Township | 63           | 5.8%          | 305,853             | 2.5%                 | \$4,855         | 305,852             | -              | -                   | -                    |
| Union Township           | 93           | 8.6%          | 1,330,613           | 10.9%                | \$14,308        | 1,330,615           | -              | -                   | -                    |
| Warren Township          | 11           | 1.0%          | 3,681               | 0.0%                 | \$335           | 3,681               | -              | -                   | -                    |
| West Orange, Township of | 78           | 7.2%          | 401,174             | 3.3%                 | \$5,143         | 401,176             | -              | -                   | -                    |
|                          | <b>1085</b>  | <b>100.0%</b> | <b>\$12,157,048</b> | <b>100.0%</b>        | <b>\$11,205</b> | <b>\$11,993,042</b> | <b>3</b>       | <b>\$1,146,659</b>  | <b>\$382,220</b>     |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2025

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%          | 1,106,348           | 8.5%                 | \$14,751        | 1,106,348           | -              | -                   | -                    |
| Caldwell Borough         | 18           | 1.5%          | 34,700              | 0.3%                 | \$1,928         | 34,697              | -              | -                   | -                    |
| Eastampton Township      | 6            | 0.5%          | 9,310               | 0.1%                 | \$1,552         | 9,310               | -              | -                   | -                    |
| Englewood, City of       | 63           | 5.4%          | 599,720             | 4.6%                 | \$9,519         | 599,725             | -              | -                   | -                    |
| Ewing, Township of       | 74           | 6.3%          | 518,562             | 4.0%                 | \$7,008         | 518,561             | -              | -                   | -                    |
| Fanwood Borough          | 13           | 1.1%          | 423,749             | 3.2%                 | \$32,596        | 380,017             | 1              | 373,429             | 373,429              |
| Freehold Township        | 63           | 5.4%          | 758,443             | 5.8%                 | \$12,039        | 758,446             | -              | -                   | -                    |
| Hamilton Township        | 130          | 11.1%         | 1,840,387           | 14.1%                | \$14,157        | 1,775,264           | 1              | 493,108             | 493,108              |
| Harrison, Town of        | 29           | 2.5%          | 296,058             | 2.3%                 | \$10,209        | 296,056             | -              | -                   | -                    |
| Highland Park Borough    | 25           | 2.1%          | 42,078              | 0.3%                 | \$1,683         | 42,076              | -              | -                   | -                    |
| Hoboken, City of         | 79           | 6.8%          | 805,964             | 6.2%                 | \$10,202        | 805,967             | -              | -                   | -                    |
| Howell, Township of      | 62           | 5.3%          | 572,876             | 4.4%                 | \$9,240         | 572,875             | -              | -                   | -                    |
| Kenilworth Borough       | 16           | 1.4%          | 295,548             | 2.3%                 | \$18,472        | 295,551             | -              | -                   | -                    |
| Livingston Township      | 41           | 3.5%          | 1,016,877           | 7.8%                 | \$24,802        | 1,016,877           | -              | -                   | -                    |
| Manalapan Township       | 22           | 1.9%          | 21,475              | 0.2%                 | \$976           | 21,475              | -              | -                   | -                    |
| Maplewood, Township of   | 33           | 2.8%          | 247,811             | 1.9%                 | \$7,509         | 247,813             | -              | -                   | -                    |
| Middlesex Borough        | 12           | 1.0%          | 246,100             | 1.9%                 | \$20,508        | 246,100             | -              | -                   | -                    |
| Montclair Township       | 79           | 6.8%          | 630,546             | 4.8%                 | \$7,982         | 605,341             | 1              | 203,196             | 203,196              |
| Morris Township          | 31           | 2.7%          | 112,498             | 0.9%                 | \$3,629         | 112,495             | -              | -                   | -                    |
| New Providence Borough   | 15           | 1.3%          | 33,504              | 0.3%                 | \$2,234         | 33,504              | -              | -                   | -                    |
| North Plainfield Borough | 18           | 1.5%          | 193,093             | 1.5%                 | \$10,727        | 193,093             | -              | -                   | -                    |
| Rahway, City of          | 32           | 2.7%          | 73,893              | 0.6%                 | \$2,309         | 73,897              | -              | -                   | -                    |
| South Brunswick Township | 64           | 5.5%          | 594,611             | 4.6%                 | \$9,291         | 594,611             | -              | -                   | -                    |
| Union Township           | 96           | 8.2%          | 2,052,296           | 15.7%                | \$21,378        | 1,907,786           | 2              | 732,909             | 366,455              |
| Warren Township          | 14           | 1.2%          | 128,108             | 1.0%                 | \$9,151         | 128,109             | -              | -                   | -                    |
| West Orange, Township of | 56           | 4.8%          | 399,051             | 3.1%                 | \$7,126         | 399,050             | -              | -                   | -                    |
|                          | <b>1166</b>  | <b>100.0%</b> | <b>\$13,053,606</b> | <b>100.0%</b>        | <b>\$11,195</b> | <b>\$12,775,044</b> | <b>5</b>       | <b>\$1,802,642</b>  | <b>\$360,528</b>     |



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2025

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%        | 378,781        | 3.1%                 | \$7,147      | 378,781      | -              | -                   | -                    |
| Caldwell Borough         | 15           | 1.2%        | 28,194         | 0.2%                 | \$1,880      | 28,192       | -              | -                   | -                    |
| Eastampton Township      | 5            | 0.4%        | 6,786          | 0.1%                 | \$1,357      | 6,786        | -              | -                   | -                    |
| Englewood City           | 79           | 6.3%        | 460,518        | 3.8%                 | \$5,829      | 460,515      | -              | -                   | -                    |
| Ewing Township           | 87           | 6.9%        | 1,269,443      | 10.5%                | \$14,591     | 1,223,906    | 1              | 478,150             | 478,150              |
| Fair Haven Borough       | 8            | 0.6%        | 65,046         | 0.5%                 | \$8,131      | 65,046       | -              | -                   | -                    |
| Fanwood Borough          | 12           | 1.0%        | 39,486         | 0.3%                 | \$3,291      | 39,484       | -              | -                   | -                    |
| Freehold Township        | 59           | 4.7%        | 86,275         | 0.7%                 | \$1,462      | 86,270       | -              | -                   | -                    |
| Hamilton Township        | 138          | 10.9%       | 1,936,468      | 16.1%                | \$14,032     | 1,936,467    | -              | -                   | -                    |
| Harrison Town            | 23           | 1.8%        | 283,728        | 2.4%                 | \$12,336     | 283,728      | -              | -                   | -                    |
| Highland Park Borough    | 22           | 1.7%        | 37,379         | 0.3%                 | \$1,699      | 37,380       | -              | -                   | -                    |
| Hoboken City             | 97           | 7.7%        | 1,033,151      | 8.6%                 | \$10,651     | 1,033,150    | -              | -                   | -                    |
| Howell Township          | 48           | 3.8%        | 800,821        | 6.6%                 | \$16,684     | 799,321      | 1              | 213,744             | 213,744              |
| Kenilworth Borough       | 10           | 0.8%        | 14,231         | 0.1%                 | \$1,423      | 14,232       | -              | -                   | -                    |
| Livingston Township      | 54           | 4.3%        | 1,338,382      | 11.1%                | \$24,785     | 1,313,230    | 1              | 84,501              | 84,501               |
| Manalapan Township       | 29           | 2.3%        | 195,847        | 1.6%                 | \$6,753      | 195,847      | -              | -                   | -                    |
| Maplewood Townshp        | 47           | 3.7%        | 320,022        | 2.7%                 | \$6,809      | 320,023      | -              | -                   | -                    |
| Middlesex Borough        | 22           | 1.7%        | 258,032        | 2.1%                 | \$11,729     | 258,032      | -              | -                   | -                    |
| Montclair Township       | 62           | 4.9%        | 594,033        | 4.9%                 | \$9,581      | 594,034      | -              | -                   | -                    |
| Morris Township          | 43           | 3.4%        | 335,772        | 2.8%                 | \$7,809      | 335,770      | -              | -                   | -                    |
| Morristown Town          | 38           | 3.0%        | 422,031        | 3.5%                 | \$11,106     | 422,032      | -              | -                   | -                    |
| New Providence Borough   | 23           | 1.8%        | 43,675         | 0.4%                 | \$1,899      | 43,676       | -              | -                   | -                    |
| North Brunswick Township | 50           | 4.0%        | 235,653        | 2.0%                 | \$4,713      | 235,655      | -              | -                   | -                    |
| North Plainfield Boro    | 20           | 1.6%        | 76,699         | 0.6%                 | \$3,835      | 76,700       | -              | -                   | -                    |
| Rahway City              | 63           | 5.0%        | 373,929        | 3.1%                 | \$5,935      | 373,931      | -              | -                   | -                    |
| Union Township           | 74           | 5.9%        | 1,022,090      | 8.5%                 | \$13,812     | 970,542      | 1              | 344,105             | 344,105              |
| Warren Township          | 11           | 0.9%        | 78,057         | 0.6%                 | \$7,096      | 78,054       | -              | -                   | -                    |
| West Orange              | 69           | 5.5%        | 312,580        | 2.6%                 | \$4,530      | 312,582      | -              | -                   | -                    |
|                          | 1261         | 100.0%      | \$12,047,109   | 100.0%               | \$9,553.62   | \$11,923,366 | 4              | \$1,120,500         | \$280,125            |



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2025

#### Year 2002

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

#### Year 2003

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2025

#### Year 2004

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

#### Year 2005

| Member                   | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE         | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|-------------|---------------------|
| Berkeley Township        | 16                    | 117          | 13.68%                         | 287         | 5.57%               |
| Eastampton Township      | 2                     | 4            | 50.00%                         | 16          | 12.50%              |
| Englewood, City of       | 27                    | 96           | 28.13%                         | 350         | 7.71%               |
| Ewing, Township of       | 9                     | 64           | 14.06%                         | 250         | 3.60%               |
| Hamilton Township        | 19                    | 173          | 10.98%                         | 700         | 2.71%               |
| Hoboken, City of         | 18                    | 56           | 32.14%                         | 586         | 3.07%               |
| Howell, Township of      | 11                    | 52           | 21.15%                         | 272         | 4.04%               |
| Jackson Township         | 9                     | 29           | 31.03%                         | 340         | 2.65%               |
| Kenilworth Borough       | 1                     | 3            | 33.33%                         | 62          | 1.61%               |
| Livingston Township      | 7                     | 38           | 18.42%                         | 275         | 2.55%               |
| Montclair Township       | 17                    | 87           | 19.54%                         | 450         | 3.78%               |
| North Plainfield Borough | 1                     | 27           | 3.70%                          | 112         | 0.89%               |
| Rahway, City of          | 4                     | 75           | 5.33%                          | 297         | 1.35%               |
| South Brunswick Township | 14                    | 52           | 26.92%                         | 315         | 4.44%               |
| Union Township           | 34                    | 86           | 39.53%                         | 549         | 6.19%               |
| <b>GSMJIF</b>            | <b>189</b>            | <b>959</b>   | <b>19.71%</b>                  | <b>4861</b> | <b>3.89%</b>        |



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2025

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      |                       | 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   |                       | 11           | 0.00%                          | 62          | 0.00%               |
| Livingston Township      | 4                     | 33           | 12.12%                         | 275         | 1.45%               |
| Maplewood, Township of   | 4                     | 51           | 7.84%                          | 411         | 0.97%               |
| Montclair Township       | 17                    | 92           | 18.48%                         | 450         | 3.78%               |
| North Plainfield Borough | 3                     | 30           | 10.00%                         | 112         | 2.68%               |
| Rahway, City of          | 6                     | 42           | 14.29%                         | 297         | 2.02%               |
| South Brunswick Township | 6                     | 76           | 7.89%                          | 315         | 1.90%               |
| Union Township           | 27                    | 150          | 18.00%                         | 549         | 4.92%               |
| West Orange, Township of | 11                    | 93           | 11.83%                         | 340         | 3.24%               |
| <b>GSMJIF</b>            | <b>210</b>            | <b>1281</b>  | <b>16.39%</b>                  | <b>5887</b> | <b>3.57%</b>        |



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2025

Year 2007

| Member                   | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE         | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|-------------|---------------------|
| Berkeley Township        | 25                    | 104          | 24.04%                         | 287         | 8.71%               |
| 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      | 12                    | 59           | 20.34%                         | 272         | 4.41%               |
| Jackson Township         | 12                    | 55           | 21.82%                         | 340         | 3.53%               |
| Kenilworth, Borough of   |                       | 8            | 0.00%                          | 62          | 0.00%               |
| Livingston Township      | 13                    | 52           | 25.00%                         | 275         | 4.73%               |
| Maplewood, Township of   | 6                     | 36           | 16.67%                         | 411         | 1.46%               |
| Montclair Township       | 26                    | 83           | 31.33%                         | 450         | 5.78%               |
| North Plainfield Borough | 5                     | 22           | 22.73%                         | 112         | 4.46%               |
| Rahway, City of          | 3                     | 46           | 6.52%                          | 297         | 1.01%               |
| South Brunswick Township | 9                     | 64           | 14.06%                         | 315         | 2.86%               |
| Union Township           | 27                    | 118          | 22.88%                         | 549         | 4.92%               |
| West Orange, Township of | 19                    | 88           | 21.59%                         | 340         | 5.59%               |
| <b>GSMJIF</b>            | <b>247</b>            | <b>1175</b>  | <b>21.02%</b>                  | <b>6024</b> | <b>4.10%</b>        |





## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2025

Year 2008

| Member                   | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE         | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|-------------|---------------------|
| Berkeley Township        | 10                    | 78           | 12.82%                         | 287         | 3.48%               |
| 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         | 6                     | 74           | 8.11%                          | 586         | 1.02%               |
| Howell, Township of      | 14                    | 61           | 22.95%                         | 272         | 5.15%               |
| 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 | 5                     | 26           | 19.23%                         | 112         | 4.46%               |
| Rahway, City of          | 5                     | 52           | 9.62%                          | 297         | 1.68%               |
| South Brunswick Township | 5                     | 64           | 7.81%                          | 315         | 1.59%               |
| Union Township           | 24                    | 88           | 27.27%                         | 549         | 4.37%               |
| West Orange, Township of | 12                    | 62           | 19.35%                         | 340         | 3.53%               |
| <b>GSMJIF</b>            | <b>177</b>            | <b>1052</b>  | <b>16.83%</b>                  | <b>5764</b> | <b>3.07%</b>        |



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2025

Year 2009

| Member                   | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE         | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|-------------|---------------------|
| Berkeley Township        | 14                    | 88           | 15.91%                         | 287         | 4.88%               |
| 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       | 15                    | 89           | 16.85%                         | 250         | 6.00%               |
| 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      | 9                     | 38           | 23.68%                         | 272         | 3.31%               |
| 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          |                       | 11           | 0.00%                          | 277         | 0.00%               |
| West Orange, Township of | 14                    | 78           | 17.95%                         | 415         | 3.37%               |
| <b>GSMJIF</b>            | <b>212</b>            | <b>1085</b>  | <b>19.54%</b>                  | <b>6706</b> | <b>3.16%</b>        |



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2025

Year 2010

| Member                   | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE         | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|-------------|---------------------|
| Berkeley Township        | 11                    | 75           | 14.67%                         | 277         | 3.97%               |
| Caldwell Borough         | 3                     | 18           | 16.67%                         | 102         | 2.94%               |
| Eastampton Township      | 1                     | 6            | 16.67%                         | 74          | 1.35%               |
| Englewood, City of       | 12                    | 63           | 19.05%                         | 350         | 3.43%               |
| 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         | 29                    | 79           | 36.71%                         | 746         | 3.89%               |
| Howell, Township of      | 10                    | 62           | 16.13%                         | 529         | 1.89%               |
| 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       | 23                    | 79           | 29.11%                         | 406         | 5.67%               |
| Morris Township          | 9                     | 31           | 29.03%                         | 200         | 4.50%               |
| New Providence Borough   | 5                     | 15           | 33.33%                         | 90          | 5.56%               |
| North Plainfield Borough | 2                     | 18           | 11.11%                         | 75          | 2.67%               |
| Rahway, City of          |                       | 32           | 0.00%                          | 285         | 0.00%               |
| South Brunswick Township | 9                     | 64           | 14.06%                         | 498         | 1.81%               |
| Union Township           | 22                    | 96           | 22.92%                         | 537         | 4.10%               |
| Warren Township          | 4                     | 14           | 28.57%                         | 95          | 4.21%               |
| West Orange, Township of | 16                    | 56           | 28.57%                         | 415         | 3.86%               |
| <b>GSMJIF</b>            | <b>238</b>            | <b>1166</b>  | <b>20.41%</b>                  | <b>7575</b> | <b>3.14%</b>        |



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2025

Year 2011

| Member                   | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE         | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|-------------|---------------------|
| Berkeley Township        | 10                    | 53           | 18.87%                         | 277         | 3.61%               |
| Caldwell Borough         | 2                     | 15           | 13.33%                         | 102         | 1.96%               |
| Eastampton Township      | 1                     | 5            | 20.00%                         | 74          | 1.35%               |
| Englewood, City of       | 24                    | 79           | 30.38%                         | 350         | 6.86%               |
| Ewing, Township of       | 19                    | 87           | 21.84%                         | 268         | 7.09%               |
| Fair Haven Borough       | 1                     | 8            | 12.50%                         | 34          | 2.94%               |
| Fanwood Borough          | 1                     | 12           | 8.33%                          | 74          | 1.35%               |
| Freehold Township        | 6                     | 59           | 10.17%                         | 227         | 2.64%               |
| Hamilton Township        | 17                    | 138          | 12.32%                         | 753         | 2.26%               |
| Harrison, Town of        | 8                     | 23           | 34.78%                         | 204         | 3.92%               |
| Highland Park Borough    | 2                     | 22           | 9.09%                          | 100         | 2.00%               |
| Hoboken, City of         | 22                    | 97           | 22.68%                         | 732         | 3.01%               |
| Howell, Township of      | 9                     | 48           | 18.75%                         | 537         | 1.68%               |
| Kenilworth Borough       | 1                     | 10           | 10.00%                         | 171         | 0.58%               |
| Livingston Township      | 15                    | 54           | 27.78%                         | 275         | 5.45%               |
| Manalapan Township       | 1                     | 29           | 3.45%                          | 179         | 0.56%               |
| 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          | 8                     | 43           | 18.60%                         | 190         | 4.21%               |
| Morristown, Town of      | 2                     | 38           | 5.26%                          | 196         | 1.02%               |
| New Providence Borough   | 1                     | 23           | 4.35%                          | 126         | 0.79%               |
| North Brunswick Township | 8                     | 50           | 16.00%                         | 326         | 2.45%               |
| North Plainfield Borough | 3                     | 20           | 15.00%                         | 150         | 2.00%               |
| Rahway, City of          | 9                     | 63           | 14.29%                         | 280         | 3.21%               |
| Union Township           | 18                    | 74           | 24.32%                         | 518         | 3.47%               |
| Warren Township          | 2                     | 11           | 18.18%                         | 93          | 2.15%               |
| West Orange, Township of | 11                    | 69           | 15.94%                         | 415         | 2.65%               |
| <b>GSMJIF</b>            | <b>232</b>            | <b>1261</b>  | <b>18.40%</b>                  | <b>7605</b> | <b>3.05%</b>        |





## The PMA Management Corporation Workers Compensation Timely Reporting

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

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

### GSMJIF CLAIMS REPORTING HISTORY

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

\* claim totals based on prior carrier data.





## Garden State Municipal Joint Insurance Fund

### Executive Summary

6/1/2025

| <b>Commercial Auto</b>                               |                    |
|--|--------------------|
| Claims reported for the GSMJIF since March 1, 2002:  | <b>3164</b>        |
| Open Claims as of June 1, 2025 for all policy years: | <b>0</b>           |
| Commercial auto claims to date in 2012:              |                    |
| Total Incurred for 2002 Losses:                      | <b>\$106,134</b>   |
| Total Incurred for 2003 Losses:                      | <b>\$267,367</b>   |
| Total Incurred for 2004 Losses:                      | <b>\$584,066</b>   |
| Total Incurred for 2005 Losses:                      | <b>\$905,921</b>   |
| Total Incurred for 2006 Losses:                      | <b>\$1,160,619</b> |
| Total Incurred for 2007 Losses:                      | <b>\$713,970</b>   |
| Total Incurred for 2008 Losses:                      | <b>\$556,232</b>   |
| Total Incurred for 2009 Losses:                      | <b>\$2,403,677</b> |
| Total Incurred for 2010 Losses:                      | <b>\$843,174</b>   |
| Total Incurred for 2011 Losses:                      | <b>\$841,298</b>   |
| Total Auto Claims / Number of Vehicles 2002:         | <b>0.117</b>       |
| Total Auto Claims / Number of Vehicles 2003:         | <b>0.122</b>       |
| Total Auto Claims / Number of Vehicles 2004:         | <b>0.131</b>       |
| Total Auto Claims / Number of Vehicles 2005:         | <b>0.156</b>       |
| Total Auto Claims / Number of Vehicles 2006:         | <b>0.146</b>       |
| Total Auto Claims / Number of Vehicles 2007:         | <b>0.146</b>       |
| Total Auto Claims / Number of Vehicles 2008:         | <b>0.122</b>       |
| Total Auto Claims / Number of Vehicles 2009:         | <b>0.113</b>       |
| Total Auto Claims / Number of Vehicles 2010:         | <b>0.115</b>       |
| Total Auto Claims / Number of Vehicles 2011:         | <b>0.099</b>       |

| <b>General Liability/ Police / Professional Liability</b> |                    |
|---|--------------------|
| Claims reported for the GSMJIF since March 1, 2002:       | <b>4270</b>        |
| Open Claims as of June 1, 2025 for all policy years:      | <b>0</b>           |
| GL / PL claims to date in 2012:                           |                    |
| Total Incurred for 2002 Losses:                           | <b>\$508,648</b>   |
| Total Incurred for 2003 Losses:                           | <b>\$1,066,780</b> |
| Total Incurred for 2004 Losses:                           | <b>\$3,027,718</b> |
| Total Incurred for 2005 Losses:                           | <b>\$2,517,871</b> |
| Total Incurred for 2006 Losses:                           | <b>\$2,820,126</b> |
| Total Incurred for 2007 Losses:                           | <b>\$3,473,696</b> |
| Total Incurred for 2008 Losses:                           | <b>\$2,816,481</b> |
| Total Incurred for 2009 Losses:                           | <b>\$3,103,231</b> |
| Total Incurred for 2010 Losses:                           | <b>\$4,953,065</b> |
| Total Incurred for 2011 Losses:                           | <b>\$2,635,200</b> |
| Total Liability Claims / 1000 Population 2002:            | <b>0.442</b>       |
| Total Liability Claims / 1000 Population 2003:            | <b>0.628</b>       |
| Total Liability Claims / 1000 Population 2004:            | <b>0.767</b>       |
| Total Liability Claims / 1000 Population 2005:            | <b>0.876</b>       |
| Total Liability Claims / 1000 Population 2006:            | <b>0.780</b>       |
| Total Liability Claims / 1000 Population 2007:            | <b>0.759</b>       |
| Total Liability Claims / 1000 Population 2008:            | <b>0.846</b>       |
| Total Liability Claims / 1000 Population 2009:            | <b>0.682</b>       |
| Total Liability Claims / 1000 Population 2010:            | <b>0.725</b>       |
| Total Liability Claims / 1000 Population 2011:            | <b>0.711</b>       |





## Garden State Municipal Joint Insurance Fund

### Executive Summary

6/1/2025

| Property   |                  |
|--|------------------|
| Claims reported for the GSMJIF since March 1, 2002:  | <b>348</b>       |
| Open Claims as of June 1, 2025 for all policy years: | <b>0</b>         |
| Property claims to date in 2012:                     |                  |
| Total Incurred for 2002 Losses:                      | <b>\$0</b>       |
| Total Incurred for 2003 Losses:                      | <b>\$53,224</b>  |
| Total Incurred for 2004 Losses:                      | <b>\$62,591</b>  |
| Total Incurred for 2005 Losses:                      | <b>\$92,257</b>  |
| Total Incurred for 2006 Losses:                      | <b>\$247,694</b> |
| Total Incurred for 2007 Losses:                      | <b>\$104,295</b> |
| Total Incurred for 2008 Losses:                      | <b>\$130,682</b> |
| Total Incurred for 2009 Losses:                      | <b>\$41,699</b>  |
| Total Incurred for 2010 Losses:                      | <b>\$260,379</b> |
| Total Incurred for 2011 Losses:                      | <b>\$475,251</b> |

### Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

**4.8**

Average Paid By Reporting Time - 2002 to Present

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

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

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

| Worker's Compensation                                |                     |
|--|---------------------|
| Claims reported for the GSMJIF since March 1, 2002:  | <b>9586</b>         |
| Open Claims as of June 1, 2025 for all policy years: | <b>28</b>           |
| Worker's compensation claims to date in 2012:        |                     |
| Total Incurred for 2002 Losses:                      | <b>\$2,608,072</b>  |
| Total Incurred for 2003 Losses:                      | <b>\$4,264,290</b>  |
| Total Incurred for 2004 Losses:                      | <b>\$6,614,910</b>  |
| Total Incurred for 2005 Losses:                      | <b>\$8,469,855</b>  |
| Total Incurred for 2006 Losses:                      | <b>\$9,291,031</b>  |
| Total Incurred for 2007 Losses:                      | <b>\$9,696,093</b>  |
| Total Incurred for 2008 Losses:                      | <b>\$7,755,853</b>  |
| Total Incurred for 2009 Losses:                      | <b>\$12,157,048</b> |
| Total Incurred for 2010 Losses:                      | <b>\$13,053,606</b> |
| Total Incurred for 2011 Losses:                      | <b>\$12,047,109</b> |
|  |                     |
| Total Claims / Full Time Employees (1,963) for 2002: | <b>0.195</b>        |
| Total Claims / Full Time Employees (2,844) for 2003: | <b>0.209</b>        |
| Total Claims / Full Time Employees (3,135) for 2004: | <b>0.201</b>        |
| Total Claims / Full Time Employees (4,861) for 2005: | <b>0.197</b>        |
| Total Claims / Full Time Employees (5,887) for 2006: | <b>0.218</b>        |
| Total Claims / Full Time Employees (6,024) for 2007: | <b>0.195</b>        |
| Total Claims / Full Time Employees (5,764) for 2008: | <b>0.183</b>        |
| Total Claims / Full Time Employees (6,706) for 2009: | <b>0.162</b>        |
| Total Claims / Full Time Employees (7,575) for 2010: | <b>0.154</b>        |
| Total Claims / Full Time Employees (7,757) for 2011: | <b>0.166</b>        |