



Garden State Municipal Joint Insurance Fund

April 2026

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

4/1/2026

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Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2026

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 | - | - | - |
| | 98 | - | 106,134 | 1,083 | 105 | - | 508,648 | 4,844 | 3 | - | - | - |

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 | - | - | - | - |
| | 201 | - | 267,367 | 1,330 | 252 | - | 1,066,780 | 4,233 | 12 | - | 53,224 | 4,435 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2026

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

4/1/2026

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

4/1/2026

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 | - | - | - |
| | 396 | - | 1,160,619 | 2,931 | 484 | - | 2,820,126 | 5,827 | 18 | - | 247,694 | 13,761 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2026

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 | - | - | - | - |
| | 404 | - | 713,970 | 1,767 | 482 | - | 3,473,696 | 7,207 | 27 | - | 104,295 | 3,863 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2026

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

4/1/2026

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

4/1/2026

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 |
| | 388 | - | 843,174 | 2,173 | 529 | - | 4,953,065 | 9,363 | 56 | - | 260,379 | 4,650 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2026

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 |

| | | | | | | | | | | | | |
|--|-----|---|---------|-------|-----|---|-----------|-------|-----|---|---------|-------|
| | 360 | - | 841,298 | 2,337 | 555 | - | 2,635,200 | 4,748 | 113 | - | 475,251 | 4,206 |
|--|-----|---|---------|-------|-----|---|-----------|-------|-----|---|---------|-------|



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2026

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 | - | - | - |
| | 383 | 100.0% | \$2,608,072 | 100.0% | \$6,809.59 | \$2,608,078 | - | - | - |

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 | - | - | - |
| | 593 | 100.0% | \$4,264,290 | 100.0% | \$7,191 | \$4,264,278 | 0 | \$0 | 0 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2026

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% | 999,971 | 15.1% | \$6,493 | 999,946 | - | - | - |
| Howell, Township of | 35 | 5.5% | 776,982 | 11.7% | \$22,199 | 761,832 | 1 | 543,217 | 543,217 |
| 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% | \$6,617,579 | 100.0% | \$10,487 | \$6,602,398 | 1 | \$543,217 | \$543,217 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2026

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% | 1,601,420 | 18.9% | \$16,681 | 1,601,411 | - | - | - |
| 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 | 2,157,602 | 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 | - | - | - |
| | 959 | 100.0% | \$8,471,600 | 100.0% | \$8,834 | \$8,411,835 | 3 | \$1,586,712 | \$528,904 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2026

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% | 1,085,520 | 11.7% | \$9,122 | 1,033,974 | 2 | 341,321 | 170,661 |
| 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% | 838,367 | 9.0% | \$5,081 | 804,324 | 1 | 211,594 | 211,594 |
| 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% | 1,126,862 | 12.1% | \$15,025 | 1,126,857 | - | - | - |
| 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 | 685,070 | 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 | - | - | - |
| | 1281 | 100.0% | \$9,280,060 | 100.0% | \$7,244 | \$9,148,903 | 4 | \$864,313 | \$216,078 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2026

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% | 1,195,457 | 12.3% | \$11,495 | 1,166,927 | 1 | 36,447 | 36,447 |
| Eastampton Township | 5 | 0.4% | 9,809 | 0.1% | \$1,962 | 9,810 | - | - | - |
| Englewood, City of | 112 | 9.5% | 791,369 | 8.1% | \$7,066 | 791,366 | - | - | - |
| Ewing, Township of | 57 | 4.9% | 504,899 | 5.2% | \$8,858 | 504,903 | - | - | - |
| Hamilton Township | 138 | 11.7% | 1,303,629 | 13.4% | \$9,447 | 1,225,379 | 1 | 247,898 | 247,898 |
| Harrison, Town of | 30 | 2.6% | 27,339 | 0.3% | \$911 | 27,341 | - | - | - |
| Highland Park Borough | 27 | 2.3% | 240,296 | 2.5% | \$8,900 | 240,297 | - | - | - |
| Hoboken, City of | 71 | 6.0% | 531,055 | 5.4% | \$7,480 | 484,846 | 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 | 4.7% | \$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 | 13.8% | \$11,393 | 1,344,429 | - | - | - |
| West Orange, Township of | 88 | 7.5% | 583,822 | 6.0% | \$6,634 | 583,825 | - | - | - |
| | 1175 | 100.0% | \$9,752,709 | 100.0% | \$8,300 | \$9,599,723 | 3 | \$369,038 | \$123,013 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2026

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% | 1,103,840 | 14.2% | \$14,152 | 1,041,382 | 2 | 473,187 | 236,594 |
| 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% | 943,984 | 12.2% | \$6,510 | 908,653 | 1 | 483,438 | 483,438 |
| 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 | - | - | - |
| | 1052 | 100.0% | \$7,748,339 | 100.0% | \$7,365 | \$7,650,542 | 3 | \$956,625 | \$318,875 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2026

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 | 14.0% | \$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% | 792,206 | 6.5% | \$13,898 | 792,207 | - | - | - |
| 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 | 3.0% | \$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% | 744,653 | 6.1% | \$23,270 | 637,543 | 1 | 678,272 | 678,272 |
| South Brunswick Township | 63 | 5.8% | 305,853 | 2.5% | \$4,855 | 305,852 | - | - | - |
| Union Township | 93 | 8.6% | 1,330,613 | 11.0% | \$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 | - | - | - |
| | 1085 | 100.0% | \$12,134,495 | 100.0% | \$11,184 | \$11,995,899 | 2 | \$709,993 | \$354,997 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2026

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% | 1,106,352 | 8.4% | \$14,751 | 1,106,352 | - | - | - |
| 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 | 3.9% | \$7,008 | 518,561 | - | - | - |
| Fanwood Borough | 13 | 1.1% | 423,749 | 3.2% | \$32,596 | 383,362 | 1 | 373,429 | 373,429 |
| Freehold Township | 63 | 5.4% | 815,930 | 6.2% | \$12,951 | 760,166 | 1 | 413,796 | 413,796 |
| Hamilton Township | 130 | 11.1% | 1,869,837 | 14.2% | \$14,383 | 1,776,766 | 1 | 522,558 | 522,558 |
| 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 | 6.1% | \$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 | 2.2% | \$18,472 | 295,551 | - | - | - |
| Livingston Township | 41 | 3.5% | 1,016,877 | 7.7% | \$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 | 608,517 | 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 | 4.5% | \$9,291 | 594,611 | - | - | - |
| Union Township | 96 | 8.2% | 2,052,296 | 15.6% | \$21,378 | 1,920,863 | 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 | 3.0% | \$7,126 | 399,050 | - | - | - |
| | 1166 | 100.0% | \$13,140,547 | 100.0% | \$11,270 | \$12,797,868 | 6 | \$2,245,888 | \$374,315 |



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2026

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% | 1,291,132 | 10.7% | \$14,841 | 1,225,304 | 1 | 499,086 | 499,086 |
| 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 | 16.0% | \$14,032 | 1,936,467 | - | - | - |
| Harrison Town | 23 | 1.8% | 283,728 | 2.3% | \$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% | 808,190 | 6.7% | \$16,837 | 806,855 | 1 | 221,113 | 221,113 |
| 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 | 1,315,133 | 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% | 258,040 | 2.1% | \$11,729 | 258,040 | - | - | - |
| 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 | 971,353 | 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% | \$12,076,175 | 100.0% | \$9,576.67 | \$11,935,020 | 4 | \$1,148,805 | \$287,201 |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2026

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2026

Year 2004

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

Year 2005

| Member | # of Lost Time Claims | Total Claims | % of Lost Time Claims to Total | FTE | Lost time Frequency |
|--------------------------|-----------------------|--------------|--------------------------------|-------------|---------------------|
| Berkeley Township | 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% |
| GSMJIF | 189 | 959 | 19.71% | 4861 | 3.89% |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2026

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% |
| GSMJIF | 210 | 1281 | 16.39% | 5887 | 3.57% |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2026

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% |
| GSMJIF | 247 | 1175 | 21.02% | 6024 | 4.10% |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2026

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% |
| GSMJIF | 177 | 1052 | 16.83% | 5764 | 3.07% |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2026

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% |
| GSMJIF | 212 | 1085 | 19.54% | 6706 | 3.16% |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2026

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% |
| GSMJIF | 238 | 1166 | 20.41% | 7575 | 3.14% |



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2026

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% |
| GSMJIF | 232 | 1261 | 18.40% | 7605 | 3.05% |



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

4/1/2026

| Commercial Auto | |
|-------------------------------------------------------|--------------------|
| Claims reported for the GSMJIF since March 1, 2002: | 3164 |
| Open Claims as of April 1, 2026 for all policy years: | 0 |
| Commercial auto claims to date in 2012: | |
| Total Incurred for 2002 Losses: | \$106,134 |
| Total Incurred for 2003 Losses: | \$267,367 |
| Total Incurred for 2004 Losses: | \$584,066 |
| Total Incurred for 2005 Losses: | \$905,921 |
| Total Incurred for 2006 Losses: | \$1,160,619 |
| Total Incurred for 2007 Losses: | \$713,970 |
| Total Incurred for 2008 Losses: | \$556,232 |
| Total Incurred for 2009 Losses: | \$2,403,677 |
| Total Incurred for 2010 Losses: | \$843,174 |
| Total Incurred for 2011 Losses: | \$841,298 |
| | |
| Total Auto Claims / Number of Vehicles 2002: | 0.117 |
| Total Auto Claims / Number of Vehicles 2003: | 0.122 |
| Total Auto Claims / Number of Vehicles 2004: | 0.131 |
| Total Auto Claims / Number of Vehicles 2005: | 0.156 |
| Total Auto Claims / Number of Vehicles 2006: | 0.146 |
| Total Auto Claims / Number of Vehicles 2007: | 0.146 |
| Total Auto Claims / Number of Vehicles 2008: | 0.122 |
| Total Auto Claims / Number of Vehicles 2009: | 0.113 |
| Total Auto Claims / Number of Vehicles 2010: | 0.115 |
| Total Auto Claims / Number of Vehicles 2011: | 0.099 |

| General Liability/ Police / Professional Liability | |
|-------------------------------------------------------|--------------------|
| Claims reported for the GSMJIF since March 1, 2002: | 4270 |
| Open Claims as of April 1, 2026 for all policy years: | 0 |
| GL / PL claims to date in 2012: | |
| Total Incurred for 2002 Losses: | \$508,648 |
| Total Incurred for 2003 Losses: | \$1,066,780 |
| Total Incurred for 2004 Losses: | \$3,027,718 |
| Total Incurred for 2005 Losses: | \$2,517,871 |
| Total Incurred for 2006 Losses: | \$2,820,126 |
| Total Incurred for 2007 Losses: | \$3,473,696 |
| Total Incurred for 2008 Losses: | \$2,816,481 |
| Total Incurred for 2009 Losses: | \$3,103,231 |
| Total Incurred for 2010 Losses: | \$4,953,065 |
| Total Incurred for 2011 Losses: | \$2,635,200 |
| | |
| Total Liability Claims / 1000 Population 2002: | 0.442 |
| Total Liability Claims / 1000 Population 2003: | 0.628 |
| Total Liability Claims / 1000 Population 2004: | 0.767 |
| Total Liability Claims / 1000 Population 2005: | 0.876 |
| Total Liability Claims / 1000 Population 2006: | 0.780 |
| Total Liability Claims / 1000 Population 2007: | 0.759 |
| Total Liability Claims / 1000 Population 2008: | 0.846 |
| Total Liability Claims / 1000 Population 2009: | 0.682 |
| Total Liability Claims / 1000 Population 2010: | 0.725 |
| Total Liability Claims / 1000 Population 2011: | 0.711 |



Garden State Municipal Joint Insurance Fund

Executive Summary

4/1/2026

| Property | |
|-------------------------------------------------------|------------------|
| Claims reported for the GSMJIF since March 1, 2002: | 348 |
| Open Claims as of April 1, 2026 for all policy years: | 0 |
| Property claims to date in 2012: | |
| Total Incurred for 2002 Losses: | \$0 |
| Total Incurred for 2003 Losses: | \$53,224 |
| Total Incurred for 2004 Losses: | \$62,591 |
| Total Incurred for 2005 Losses: | \$92,257 |
| Total Incurred for 2006 Losses: | \$247,694 |
| Total Incurred for 2007 Losses: | \$104,295 |
| Total Incurred for 2008 Losses: | \$130,682 |
| Total Incurred for 2009 Losses: | \$41,699 |
| Total Incurred for 2010 Losses: | \$260,379 |
| Total Incurred for 2011 Losses: | \$475,251 |

| Worker's Compensation | |
|-------------------------------------------------------|---------------------|
| Claims reported for the GSMJIF since March 1, 2002: | 9586 |
| Open Claims as of April 1, 2026 for all policy years: | 26 |
| Worker's compensation claims to date in 2012: | |
| Total Incurred for 2002 Losses: | \$2,608,072 |
| Total Incurred for 2003 Losses: | \$4,264,290 |
| Total Incurred for 2004 Losses: | \$6,617,579 |
| Total Incurred for 2005 Losses: | \$8,471,600 |
| Total Incurred for 2006 Losses: | \$9,280,060 |
| Total Incurred for 2007 Losses: | \$9,752,709 |
| Total Incurred for 2008 Losses: | \$7,748,339 |
| Total Incurred for 2009 Losses: | \$12,134,495 |
| Total Incurred for 2010 Losses: | \$13,140,547 |
| Total Incurred for 2011 Losses: | \$12,076,175 |
| Total Claims / Full Time Employees (1,963) for 2002: | 0.195 |
| Total Claims / Full Time Employees (2,844) for 2003: | 0.209 |
| Total Claims / Full Time Employees (3,135) for 2004: | 0.201 |
| Total Claims / Full Time Employees (4,861) for 2005: | 0.197 |
| Total Claims / Full Time Employees (5,887) for 2006: | 0.218 |
| Total Claims / Full Time Employees (6,024) for 2007: | 0.195 |
| Total Claims / Full Time Employees (5,764) for 2008: | 0.183 |
| Total Claims / Full Time Employees (6,706) for 2009: | 0.162 |
| Total Claims / Full Time Employees (7,575) for 2010: | 0.154 |
| Total Claims / Full Time Employees (7,757) for 2011: | 0.166 |

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011: **4.8**

Average Paid By Reporting Time - 2002 to Present

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

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

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