**MIDDLESEX COUNTY MUNICIPAL JOINT INSURANCE FUND**

**AGENDA**

**February 26, 2014**

1. Call to Oder – Sunshine Notice – Michael Januszka
2. Roll Call – J. Bower
3. Approval Minutes – January 8, 2014
4. Administrator's Report – W. Kurtz
    a. Claims Synopsis
    b. Investments
5. Managed Care –
    a. Qual Care – D. Setzer – Claims Saving and Network Reports
6. Safety & Loss Control – G Kurtz
7. Finance Report – J Monzo
8. Closed Session – Claims Review – G. Kurtz
9. Old Business
    a. 2014 Revised Budget
        i. Open Public Hearing
        ii. Close Public Hearing
        Adoption
10. New Business
    a. Audit
    b. Flood Coverage
    c. Excess Liability Coverage
11. Audience Comments
12. Bill List
13. Adjourn

**MIDDLESEX COUNTY MUNICIPAL JOINT INSURANCE FUND**

**AGENDA**

**February 26, 2014**

**BILLS LIST**

| | | | |
|---|---|---|---|
| 2014-01 | Salaries | | $ 43,184.08 |
| 2014-01 | First Rehab. Life Ins Co of America | Dental Insurance | $ 893.56 |
| 2014-01 | Oxford | Health Insurance | $ 8,396.58 |
| 2014-02 | Governmental Risk Mgt Assocs | Operating Exp | $ 47,549.57 |
| 2014-02 | Pastosa | Lunch January | $ 290.00 |
| 2014-02 | AISG | Casualty Claims Search | $ 286.30 |
| 2013-02 | North Jersey Media Group | Advertisement | $ 86.64 |
| 2013-02 | Jersey Journal | Advertisement | $ 186.47 |
| 2013-02 | Home News | Advertisement | $ 44.36 |
| 2014-03 | QualCare | Managed Care | $ 23,738.10 |
| 2013-04 | Dynamic Testing | CDL Drug Testing | $ 1,046.00 |
| 2014-12 | Lynks | Excess Liability | $ 36,975.00 |
| | | Crime (Tax Officials) | $ 44,574.00 |
| | | Chubb Property | $298,106.55 |
| | | MCMJIF Business Policy | $ 2,074.00 |
| | | General Liability | $385,714.00 |
| 2014-12 | JW Topping Associates | Blanket Sports Accident | $ 22,652.70 |
| 2014-12 | Four Points Associates | Millstone Sports Accident | $ 464.00 |
| 2013-05 | Solol, Behot & Fiorenzo | Legal Services | $ 2,526.18 |
| 2013-04 | Skyline | Training | $ 34,735.00 |
| 2014-02 | Kenobi Solutions | Web Site Hosting | $ 300.00 |
| 2014-02 | FedEx | Express Mailing | $ 107.33 |
| 2014-11 | Brown & Brown | Risk Manager | $ 19,875.50 |
| | Bound Brook, Spotswood, South Bound Brook, South River | | |
| 2014-11 | Borden Perlman | Risk Manager | $ 15,519.50 |
| | New Brunswick PA, South Brunswick | | |
| 2014-11 | Dittmar Agency | Risk Manager | $ 7,983.75 |
| | Freehold | | |
| 2014-11 | NAIMC | Risk Manager | $ 20,543.30 |
| | Monroe, Plainsboro | | |
| 2014-11 | Balken Risk Management | Risk Manager | $ 5,274.75 |
| | Middlesex | | |

# SUNSHINE STATEMENT

**READ BY THE CHAIRPERSON:**

**STATEMENT OF COMPLIANCE WITH OPEN MEETINGS ACT**

NOTICE OF THIS MEETING WAS GIVEN BY (1) SENDING SUFFICIENT NOTICE HEREWITH TO THE HOME NEWS TRIBUNE, THE ASBURY PARK PRESS, THE JERSEY JOURNAL AND THE BERGEN RECORD. (2) FILING ADVANCE WRITTEN NOTICE OF THIS MEETING WITH THE CLERK/ADMINISTRATOR OF EACH MEMBER AND (3) POSTING A COPY OF THE MEETING NOTICE ON THE PUBLIC BULLETIN BOARD OF ALL MEMBERS.

I DIRECT THE SECRETARY TO ENTER INTO THE MINUTES OF THIS MEETING THE ADVANCE WRITTEN NOTICE OF THIS MEETING AND THIS STATEMENT.

MIDDLESEX COUNTY MUNICIPAL JOINT INSURANCE FUND

REGULAR MEETING

February 26, 2014

A meeting of the Middlesex County Municipal Joint Insurance Fund was held on Wednesday, February 26, 2014 at 1 Jocama Blvd, Suite 2B Old Bridge, NJ. The meeting was called to order at 12 :30 p.m. by Chairman Michael Januszka. Notices were placed in the newspapers and posted in accordance with the Open Public Meetings Act.

Roll call was taken by Secretary Jennifer Bower.

Present: Denise Jawidzik, Jamesburg; Michael Januszka, Milltown; Joseph Merritt, New Brunswick Parking Authority; Joseph Bellina, Freehold Borough; Robert Sheehan, Plainsboro; Kevin Boyle, Pompton Lakes; Joseph Zanga & Frederick Carr, South River; Wayne Hamilton, Monroe Twp; and Bernie Hvozdovic, South Brunswick.

Also Present: William M. Kurtz, Executive Director; Glen T. Kurtz, Assistant Executive Director; Joseph Monzo, CMFO and Safety and Loss Control Representatives, Dominic Cinelli (Brown & Brown Metro Insurance); Sean Kelly (Parker Remsen & Sullivan); Jay McManus and Robin Racipppi (NAIMC); Legal Counsel, John Gillick,& Pete Barns and Derryck Boyer, Qual-Lynx.

**Approval of Minutes** – January 8, 2014

Approval of January 8, 2014 minutes was moved by Wayne Hamilton, seconded by Robert Sheehan with the exception of Denise Jawidzik, Joe Zanga, Joseph Bellina and Kevin Boyle who abstained was approved by an all aye vote from the Executive Committee.

**Administrator's Report – Kurtz**

a) Claims Synopsis (see attached):

| | *2014* | *2013* | *2001- 2014* |
|---|---|---|---|
| WC | 1% | 48% | 110% |
| GL* | 0% | 11% | 115% |
| AL | 3% | 27% | 123% |
| Auto Physical Damage | 22% | 133% | 110% |
| PROP | 2% | 20% | 85% |
| AY/AL | | | 111% |

* includes public official and law enforcement liability

b) Investments (see attached): Mr. Kurtz reported that total investments of $19,695,329. Yield an estimated annual interest of $118,536. Mr. Kurtz advised the Committee that the investments have been going up and are now at .75%.

**QualCare – Derryck Boyer**

Derryck discussed the month of January's Network Savings and Penetration Report (see attached) with the committee. For the year 2014, the JIF had a total savings of $333,541.78 or 67% with a network penetration of 95%. More detailed reports on each member where distributed to their commissioners.

**Safety & Loss Control – G. Kurtz**

The report of new claims for the month of February (see attached "MCMJIF – NEW CLAIM REPORTS"), the report of Closed Files ("MCMJIF – CLOSED FILES"), the report on pending subrogations (see attached "MCMJIF – CLAIMS SUBROGATIONS"), the report on actual subrogations (see attached "MCMJIF – CLAIMS RECOVERIES" and "MCMJIF – Pyramid MC – QC RECOVERIES") revealing a total of $13,602,649.16 in recoveries.

Glen discussed the proposed training schedule (see attached) with the committee. He asked everyone to provide him with dates of availability as well as any suggestions on additional classes. Once all the information has been received he will finalize the list and provide everyone with a copy.

**Finance Report – J. Monzo**

Joseph Monzo went over the assessments receivable report (see attached) and advised the committee that the finance report needed to be adjusted to reflect the recently received audit. He will have the updated report ready for March's meeting. He also informed the committee that to date, he has not received a response from the Division of Investments regarding the JIF's ability to invest.

**Claims Litigation** –

Moved by Denise Jawidzik, seconded by Kevin Boyle and approved by an all aye vote from the Executive Committee to go into closed session to discuss claims litigation and potential litigation.

As discussed in closed session, approval to increase authority by $ 460,000.and continue mediation on Metuchen file, was moved by Wayne Hamilton, seconded by Denise Jawidzik and approved by an all aye vote from the Executive Committee.

Moved by Denise Jawidzik, seconded by Joseph Zanga and approved by an all aye vote from the Executive Committee to return to open session.

Moved by Denise Jawidzik, seconded by Joseph Zanga, and approved by an all aye vote from the Executive Committee to establish reserves for claims authorized in closed session including Lopez file from January's meeting.

**Old Business** –

Approval to Adopt the Amended Budget was moved by Robert Sheehan, seconded by Joseph Zanga and approved by an all aye vote from the Executive Committee.

Approval to add attorneys to JIF's defense council was moved by Denise Jawidzik, seconded by Joseph Zanga and approved by an all aye vote from the Executive Committee.

**New Business** –

Approval of the Report of Audit for the year ended December 31, 2012 was moved by Denise Jawidzik, seconded by Joseph Zanga and approved by an all aye vote from the Executive Committee.

Approval of proposal for Excess Flood Coverage was moved by Denise Jawidzik, seconded by Wayne Hamilton and approved by an all aye vote from the Executive Committee.

Glen discussed the possibility of increasing the JIF's liability limit. He will be obtaining quotes for the committee to reviewed and further discuss.

Bill informed all members of the committee of the upcoming AGRIP conference being held in CA March 9th -12th. Anyone interested in attending can contact Bill for additional details and registration.

**Audience Comments** – none

**Bill List –**

Moved by Denise Jawidzik, seconded by Joseph Zanga, the bill list as presented was approved by an all aye vote from the Executive Committee.

**Adjourn –** Approved unanimously to adjourn the meeting at 1:45pm.

**CLOSED SESSION**

Moved by Denise Jawidzik, seconded by Joseph Zanga and approved by an all aye vote from the Executive Committee to establish reserves on the following claims as discussed in closed session.

| Claim No. | Reserve |
|---|---|
| 23815 – 01 | 23,216.00 |
| 23701 – 01 | 127,008.00 |
| 23973 – 01 | 74,920.38 |
| 23856 – 01 | 27,744.00 |
| 23641 – 01 | 19,282.32 |
| 22890 – 01 | 18,812.00 |
| 21064 – 01 | 3,000.00 |
| 22240 – 01 | 11,429.00 |
| 22559 – 01 | 7,397.00 |
| 23943 – 01 | 26,564.00 |
| 21743 – 01 | 15,128.00 |
| 23161 – 01 | 49,520.00 |
| 9522 – 01 | 99,584.00 |
| 23900 – 01 | 171,388.00 |
| 22899 – 01 | 3,888.00 |
| 23879 – 01 | 5,713.00 |
| 21759 – 01 | 110,000.00 |
| 22887 – 01 | 62,500.00 |
| 20900 – 01 | 22,500.00 |
| 15193 – 01 | 965,000.00 |
| 23982 – 01 | 17,200.00 |

# Middlesex County Municipal Joint Insurance Fund

## Loss Analysis

## February 20, 2014

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Automobile Physical Damage***

| Member | # Claims | Total Paid | Total Reserve | Total Recov/Subro | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2014** | | | | | | | |
| Bound Brook | - | - | | - | - | 4,124 | 0% |
| Carteret | - | - | | - | - | 9,649 | 0% |
| Dunellen | - | - | | - | - | 1,732 | 0% |
| Dunellen Parking Auth. | - | - | | - | - | 82 | 0% |
| East Windsor | - | - | | - | - | 10,391 | 0% |
| Freehold | - | - | | - | - | 6,845 | 0% |
| Helmetta | - | - | | - | - | 1,979 | 0% |
| Jamesburg | - | - | | - | - | 1,402 | 0% |
| Metuchen | - | - | | - | - | 6,350 | 0% |
| Metuchen Parking Auth | - | - | | - | - | 247 | 0% |
| Middlesex | - | - | | - | - | 7,313 | 0% |
| Millstone | - | - | | - | - | 1,535 | 0% |
| Milltown | - | - | | - | - | 4,371 | 0% |
| Monroe | - | - | | - | - | 16,742 | 0% |
| New Brunswick | 1 | - | | - | - | 23,917 | 0% |
| New Brunswick Parking Auth | - | - | | - | - | 2,639 | 0% |
| Plainsboro | 2 | 10,984 | 1,666 | - | 12,650 | 4,289 | 295% |
| Pompton Lakes | - | - | | - | - | 6,268 | 0% |
| South Bound Brook | - | - | | - | - | 1,897 | 0% |
| South Brunswick | 2 | - | | - | - | 16,577 | 0% |
| South Plainfield | 2 | 7,286 | 614 | - | 7,900 | 8,907 | 89% |
| South River | - | - | | - | - | 8,165 | 0% |
| Spotswood | 3 | 2,201 | 10,549 | - | 12,750 | 4,646 | 274% |
| Spotswood First Aid | - | - | | - | - | 660 | 0% |
| Spring Lake Hts | - | - | - | - | - | 2,804 | 0% |
| **Totals** | **10** | **20,470** | **12,830** | **-** | **33,300** | **153,531** | **22%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Automobile Physical Damage***

| Member | # Claims | Total Paid | Total Reserve | Total Recov/Subro | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2013** | | | | | | | |
| Bound Brook | 4 | 9,131 | 4,583 | 1,114.40 | 12,600 | 5,181 | 243% |
| Carteret | 6 | 7,712 | - | 4,226.12 | 3,486 | 10,266 | 34% |
| Dunellen | 1 | - | - | - | - | 3,166 | 0% |
| Dunellen Parking Auth. | - | - | - | - | - | 96 | 0% |
| East Windsor | 2 | 125 | - | - | 125 | 12,281 | 1% |
| Freehold | 6 | 16,027 | 612 | 12,578.33 | 4,060 | 6,044 | 67% |
| Helmetta | 2 | 8,645 | 577 | - | 9,222 | 1,727 | 534% |
| Jamesburg | - | - | - | - | - | 1,823 | 0% |
| Kearny | 13 | 45,142 | 1,153 | - | 46,295 | 10,458 | 443% |
| Metuchen | 1 | 564 | - | - | 564 | 6,140 | 9% |
| Metuchen Parking Auth | - | - | - | - | - | 384 | 0% |
| Middlesex | 1 | 7,170 | - | - | 7,170 | 6,842 | 105% |
| Millstone | 2 | - | - | - | - | 1,535 | 0% |
| Milltown | 2 | 902 | 598 | - | 1,500 | 5,181 | 29% |
| Monroe | 8 | 10,191 | 1,744 | 2,911.00 | 9,024 | 12,185 | 74% |
| New Brunswick | 14 | 32,336 | 8,974 | 16,808.33 | 24,501 | 18,421 | 133% |
| New Brunswick Parking Auth | 4 | 14,519 | 5,075 | - | 19,594 | 2,111 | 928% |
| Plainsboro | 3 | 2,486 | - | - | 2,486 | 5,181 | 48% |
| Pompton Lakes | 4 | 8,449 | 1,637 | - | 10,086 | 4,317 | 234% |
| South Amboy BOE | 1 | 180 | - | - | 180 | 959 | 19% |
| South Bound Brook | - | - | - | - | - | 2,207 | 0% |
| South Brunswick | 20 | 84,466 | 2,814 | 37,277.78 | 50,002 | 22,163 | 226% |
| South Plainfield | 3 | 14,374 | - | 3,188.20 | 11,186 | 9,978 | 112% |
| South River | 9 | 18,554 | - | 15,927.19 | 2,627 | 8,923 | 29% |
| Spotswood | 2 | 7,163 | - | - | 7,163 | 4,221 | 170% |
| Spotswood First Aid | - | - | - | - | - | 576 | 0% |
| Spring Lake Hts | - | - | - | - | - | 3,838 | 0% |
| **Totals** | **108** | **288,136** | **27,768** | **94,031** | **221,872** | **166,203** | **133%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Automobile Physical Damage***

| Member | # Claims | Total Paid | Total Reserve | Total Recov/Subro | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2012** | | | | | | | |
| Bound Brook | 5 | 15,709 | 172 | 828.00 | 15,053 | 6,001 | 251% |
| Carteret | 9 | 84,414 | - | 38,171.58 | 46,243 | 11,890 | 389% |
| Dunellen | - | - | - | - | - | 3,667 | 0% |
| Dunellen Parking Auth. | - | - | - | - | - | 111 | 0% |
| East Windsor | 2 | 18,640 | - | - | 18,640 | 14,224 | 131% |
| Freehold | 2 | 3,133 | - | - | 3,133 | 7,036 | 45% |
| Helmetta | - | - | - | - | - | 2,000 | 0% |
| Jamesburg | - | - | - | - | - | 2,111 | 0% |
| Kearny | 11 | 25,342 | - | 4,745.82 | 20,596 | 12,112 | 170% |
| Metuchen | 10 | 21,747 | - | 6,089.49 | 15,657 | 7,112 | 220% |
| Metuchen Parking Auth | - | - | - | - | - | 444 | 0% |
| Millstone | - | - | - | - | - | 1,778 | 0% |
| Milltown | 1 | 14,020 | - | - | 14,020 | 6,001 | 234% |
| Monroe | 9 | 30,821 | - | 2,155.30 | 28,666 | 14,112 | 203% |
| New Brunswick | 15 | 27,135 | - | 13,387.53 | 13,747 | 21,335 | 64% |
| New Brunswick Parking Auth | 3 | 2,225 | - | - | 2,225 | 2,445 | 91% |
| Plainsboro | 3 | 24,666 | - | 6,347.56 | 18,319 | 6,001 | 305% |
| Pompton Lakes | 8 | 12,139 | - | 4,056.94 | 8,082 | 5,000 | 162% |
| Sayreville | 11 | 63,356 | - | - | 63,356 | 26,558 | 239% |
| Sayreville Emergency Squad | - | - | - | - | - | 778 | 0% |
| Sayreville Morgan First Aid | - | - | - | - | - | 558 | 0% |
| South Amboy BOE | - | - | - | - | - | 1,111 | 0% |
| South Bound Brook | 1 | 4,188 | - | - | 4,188 | 2,556 | 164% |
| South Brunswick | 12 | 32,124 | | 1,204.30 | 30,919 | 27,055 | 114% |
| South Plainfield | 5 | 17,626 | - | - | 17,626 | 11,557 | 153% |
| South River | 7 | 4,468 | - | - | 4,468 | 10,334 | 43% |
| Spotswood | 5 | 5,343 | - | 4,174.80 | 1,168 | 4,889 | 24% |
| Spotswood First Aid | - | - | - | - | - | 667 | 0% |
| Spring Lake Hts | 1 | - | - | - | - | 3,556 | 0% |
| **Totals** | **120** | **407,094** | **172** | **81,161** | **326,104** | **212,999** | **153%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Automobile Physical Damage***

| Member | # Claims | Total Paid | Total Reserve | Total Recov/Subro | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2001-2013** | | | | | | | |
| Bound Brook | 56 | 115,915 | 4,755 | 40,459 | 80,211 | 79,771 | 101% |
| Bound Brook Rescue | 2 | 62,657 | - | 25,000 | 37,657 | 9,265 | 406% |
| Bradley Beach | 34 | 41,075 | - | 14,966 | 26,109 | 59,795 | 44% |
| Bradley Beach First Aid | 2 | 5,281 | - | 3,663 | 1,619 | 3,656 | 44% |
| Carteret | 83 | 323,762 | - | 106,924 | 216,838 | 151,460 | 143% |
| Dunellen | 23 | 99,258 | - | 28,493 | 70,765 | 46,607 | 152% |
| Dunellen Parking Auth. | 2 | 4,573 | - | 1,961 | 2,612 | 1,663 | 157% |
| East Windsor | 76 | 180,505 | - | 47,849 | 132,656 | 155,232 | 85% |
| Freehold Borough | 35 | 93,475 | 612 | 18,749 | 75,337 | 32,873 | 229% |
| Helmetta | 12 | 23,597 | 577 | 1,866 | 22,308 | 27,497 | 81% |
| Highland Park | 51 | 23,449 | - | 3,186 | 20,264 | 38,564 | 53% |
| Highland Park First Aid | - | - | - | - | - | 1,765 | 0% |
| Jamesburg | 8 | 36,032 | - | 14,700 | 21,332 | 24,067 | 89% |
| Kearny | 169 | 376,034 | 1,153 | 124,909 | 252,278 | 182,920 | 138% |
| Little Falls | 8 | 44,852 | - | 13,237 | 31,615 | 18,617 | 170% |
| Metuchen | 63 | 259,615 | - | 46,765 | 212,850 | 82,983 | 256% |
| Metuchen Parking Auth | - | - | - | - | - | 8,183 | 0% |
| Middlesex | 55 | 139,199 | - | 36,758 | 102,441 | 70,387 | 146% |
| Millstone | 12 | 17,830 | - | - | 17,830 | 14,116 | 126% |
| Milltown | 25 | 65,524 | 598 | 12,745 | 53,377 | 72,697 | 73% |
| Monroe | 36 | 68,744 | 1,744 | 10,110 | 60,379 | 48,706 | 124% |
| New Brunswick | 231 | 361,983 | 8,974 | 207,511 | 163,445 | 289,207 | 57% |
| New Brunswick Parking Auth | 48 | 71,301 | 5,075 | 11,091 | 65,285 | 28,091 | 232% |
| North Brunswick | 173 | 433,204 | - | 107,048 | 326,157 | 196,375 | 166% |
| North Brunswick BOE | 10 | 5,669 | - | 5,530 | 139 | 45,187 | 0% |
| Pequannock | 13 | 14,435 | - | 10,034 | 4,400 | 34,824 | 13% |
| Plainsboro | 54 | 130,329 | - | 35,350 | 94,979 | 64,842 | 146% |
| Pompton Lakes | 28 | 66,156 | 1,637 | 7,613 | 60,180 | 30,651 | 196% |
| Sayreville | 138 | 363,117 | - | 90,630 | 272,487 | 290,368 | 94% |
| Sayreville BOE | 9 | 17,665 | - | 17,343 | 322 | 26,389 | 1% |
| Sayreville Emergency Squad | 1 | - | - | - | - | 3,293 | 0% |
| Sayreville Morgan First Aid | - | - | - | - | - | 2,355 | 0% |
| Sea Bright | 15 | 27,579 | - | 25,864 | 1,714 | 20,730 | 8% |
| South Amboy | 39 | 88,170 | - | 26,873 | 61,297 | 56,777 | 108% |
| South Amboy BOE | 6 | 13,779 | - | - | 13,779 | 8,500 | 162% |
| South Bound Brook | 13 | 25,592 | - | 1,648 | 23,944 | 36,804 | 65% |
| South Brunswick | 45 | 157,024 | 2,814 | 39,578 | 120,261 | 76,144 | 158% |
| South Plainfield | 75 | 252,299 | - | 64,975 | 187,325 | 134,485 | 139% |
| South River | 102 | 186,923 | - | 89,841 | 97,082 | 111,748 | 87% |
| South River Rescue | - | - | - | - | - | 309 | 0% |
| Spotswood | 58 | 56,439 | - | 22,855 | 33,584 | 62,679 | 54% |
| Spotswood BOE | 1 | - | - | - | - | 7,642 | 0% |
| Spotswood First Aid | 2 | 6,758 | - | 5,203 | 1,555 | 3,420 | 45% |
| Spring Lake Hts | 15 | 8,102 | - | 1,996 | 6,106 | 44,761 | 14% |
| **All Years** | **1,828** | **4,267,903** | **27,940** | **1,323,322** | **2,972,520** | **2,706,404** | **110%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Automobile Liability***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2014** | | | | | | | |
| Bound Brook | 1 | - | - | - | - | 7,789 | 0% |
| Carteret | - | - | - | - | - | 18,227 | 0% |
| Dunellen | - | - | - | - | - | 3,272 | 0% |
| Dunellen Parking Auth. | - | - | - | - | - | 156 | 0% |
| East Windsor | - | - | - | - | - | 19,629 | 0% |
| Freehold | - | - | - | - | - | 12,930 | 0% |
| Helmetta | - | - | - | - | - | 3,739 | 0% |
| Jamesburg | - | - | - | - | - | 2,648 | 0% |
| Metuchen | - | - | - | - | - | 11,996 | 0% |
| Metuchen Parking Auth | - | - | - | - | - | 467 | 0% |
| Middlesex | - | - | - | - | - | 13,813 | 0% |
| Millstone | - | - | - | - | - | 2,899 | 0% |
| Milltown | 1 | - | - | - | - | 8,257 | 0% |
| Monroe | - | - | - | - | - | 31,625 | 0% |
| New Brunswick | - | - | - | - | - | 45,178 | 0% |
| New Brunswick Parking Auth | - | - | - | - | - | 4,985 | 0% |
| Plainsboro | - | - | - | - | - | 8,101 | 0% |
| Pompton Lakes | - | - | - | - | - | 11,840 | 0% |
| South Bound Brook | - | - | - | - | - | 3,583 | 0% |
| South Brunswick | - | - | - | - | - | 31,313 | 0% |
| South Plainfield | - | - | - | - | - | 16,825 | 0% |
| South River | 2 | 2,534 | 891 | - | 3,425 | 15,423 | 22% |
| Spotswood | 1 | - | 4,150 | - | 4,150 | 8,776 | 47% |
| Spotswood First Aid | - | - | - | - | - | 1,246 | 0% |
| Spring Lake Hts | - | - | - | - | - | 5,297 | 0% |
| **Totals** | **5** | **2,534** | **5,041** | **-** | **7,575** | **290,013** | **3%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Automobile Liability***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2013** | | | | | | | |
| Bound Brook | 2 | 300 | 500 | - | 800 | 9,786 | 8% |
| Carteret | 3 | 1,966 | 12,500 | - | 14,466 | 19,392 | 75% |
| Dunellen | 1 | 500 | - | - | 500 | 5,981 | 8% |
| Dunellen Parking Auth. | - | - | - | - | - | 181 | 0% |
| East Windsor | 2 | 2,259 | - | - | 2,259 | 23,198 | 10% |
| Freehold | 2 | - | - | - | - | 11,418 | 0% |
| Helmetta | 4 | 695 | - | - | 695 | 3,262 | 21% |
| Jamesburg | - | - | - | - | - | 3,443 | 0% |
| Kearny | 3 | - | 11,000 | - | 11,000 | 19,754 | 56% |
| Metuchen | 8 | 5,188 | 2,500 | - | 7,688 | 11,599 | 66% |
| Metuchen Parking Auth | - | - | - | - | - | 725 | 0% |
| Middlesex | 4 | 7,749 | - | - | 7,749 | 12,924 | 60% |
| Millstone | - | - | - | - | - | 2,899 | 0% |
| Milltown | 1 | - | - | - | - | 9,786 | 0% |
| Monroe | 2 | 500 | - | - | 500 | 23,016 | 2% |
| New Brunswick | 8 | 3,029 | 12,297 | - | 15,326 | 34,796 | 44% |
| New Brunswick Parking Auth | 5 | 2,893 | - | - | 2,893 | 3,987 | 73% |
| Plainsboro | - | - | - | - | - | 9,786 | 0% |
| Pompton Lakes | 4 | 585 | - | - | 585 | 8,155 | 7% |
| South Amboy BOE | - | - | - | - | - | 1,812 | 0% |
| South Bound Brook | - | - | - | - | - | 4,168 | 0% |
| South Brunswick | 5 | 750 | - | - | 750 | 41,864 | 2% |
| South Plainfield | 5 | 7,273 | - | - | 7,273 | 18,848 | 39% |
| South River | 5 | 10,499 | 76 | - | 10,575 | 16,855 | 63% |
| Spotswood | 3 | 1,704 | - | - | 1,704 | 7,974 | 21% |
| Spotswood First Aid | - | - | - | - | - | 1,087 | 0% |
| Spring Lake Hts | - | - | - | - | - | 7,249 | 0% |
| **Totals** | **67** | **45,889** | **38,873** | **-** | **84,762** | **313,948** | **27%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Automobile Liability***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2012** | | | | | | | |
| Bound Brook | 1 | - | - | - | - | 9,001 | 0% |
| Carteret | 4 | 1,046 | - | - | 1,046 | 17,835 | 6% |
| Dunellen | - | - | - | - | - | 5,501 | 0% |
| Dunellen Parking Auth. | - | - | - | - | - | 167 | 0% |
| East Windsor | 5 | 1,151 | - | - | 1,151 | 21,335 | 5% |
| Freehold | - | - | - | - | - | 10,554 | 0% |
| Helmetta | - | - | - | - | - | 3,000 | 0% |
| Jamesburg | - | - | - | - | - | 3,167 | 0% |
| Kearny | 6 | 3,657 | - | - | 3,657 | 18,168 | 20% |
| Metuchen | 7 | 7,103 | - | - | 7,103 | 10,668 | 67% |
| Metuchen Parking Auth | - | - | - | - | - | 667 | 0% |
| Millstone | 3 | - | - | - | - | 2,667 | 0% |
| Milltown | - | - | - | - | - | 9,001 | 0% |
| Monroe | 11 | 9,112 | - | - | 9,112 | 21,169 | 43% |
| New Brunswick | 10 | 9,550 | - | - | 9,550 | 32,003 | 30% |
| New Brunswick Parking Auth | 4 | 1,000 | - | - | 1,000 | 3,667 | 27% |
| Plainsboro | - | - | - | - | - | 9,001 | 0% |
| Pompton Lakes | 3 | 750 | - | - | 750 | 7,501 | 10% |
| Sayreville | 10 | 5,299 | - | 682 | 4,617 | 39,837 | 12% |
| Sayreville Emergency Squad | - | - | - | - | - | 1,167 | 0% |
| Sayreville Morgan First Aid | - | - | - | - | - | 838 | 0% |
| South Amboy BOE | - | - | - | - | - | 1,667 | 0% |
| South Bound Brook | - | - | - | - | - | 3,834 | 0% |
| South Brunswick | 2 | 2,066 | - | - | 2,066 | 40,582 | 5% |
| South Plainfield | 6 | 5,565 | - | - | 5,565 | 17,335 | 32% |
| South River | 8 | 6,380 | - | - | 6,380 | 15,501 | 41% |
| Spotswood | 4 | 2,850 | - | - | 2,850 | 7,334 | 39% |
| Spotswood First Aid | - | - | - | - | - | 1,000 | 0% |
| Spring Lake Hts | 2 | 3,023 | - | - | 3,023 | 5,334 | 57% |
| **Totals** | **86** | **58,552** | **-** | **682** | **57,870** | **319,499** | **18%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Automobile Liability***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2001-2013** | | | | | | | |
| Bound Brook | 30 | 210,825 | 500 | - | 211,325 | 112,097 | 189% |
| Bound Brook Rescue | 3 | 40,260 | 25,322 | - | 65,582 | 14,433 | 454% |
| Bradley Beach | 25 | 298,954 | - | 100 | 298,854 | 82,062 | 364% |
| Bradley Beach First Aid | - | - | - | - | - | 5,144 | 0% |
| Carteret | 77 | 859,643 | 32,500 | - | 892,143 | 222,218 | 401% |
| Dunellen | 11 | 3,216 | - | - | 3,216 | 69,154 | 5% |
| Dunellen Parking Auth. | 1 | 500 | - | - | 500 | 2,601 | 19% |
| East Windsor | 65 | 185,668 | - | 1,552 | 184,115 | 216,484 | 85% |
| Freehold | 11 | 2,592 | - | - | 2,592 | 51,816 | 5% |
| Helmetta | 11 | 6,451 | - | - | 6,451 | 39,652 | 16% |
| Highland Park | 35 | 28,941 | - | - | 28,941 | 49,199 | 59% |
| Highland Park First Aid | - | - | - | - | - | 2,648 | 0% |
| Jamesburg | 6 | 1,252 | - | - | 1,252 | 34,865 | 4% |
| Kearny | 103 | 101,250 | 19,033 | - | 120,283 | 250,334 | 48% |
| Little Falls | 6 | 9,004 | - | - | 9,004 | 31,953 | 28% |
| Metuchen | 81 | 69,907 | 2,500 | 72 | 72,336 | 118,442 | 61% |
| Metuchen Parking Auth | 3 | 1,000 | - | - | 1,000 | 12,199 | 8% |
| Middlesex | 46 | 213,629 | - | - | 213,629 | 100,464 | 213% |
| MCMJIF | 1 | 3,290 | - | - | 3,290 | - | |
| Millstone | 7 | 2,810 | - | - | 2,810 | 22,793 | 12% |
| Milltown | 25 | 13,560 | - | - | 13,560 | 105,909 | 13% |
| Monroe | 24 | 20,441 | - | - | 20,441 | 80,757 | 25% |
| New Brunswick | 206 | 924,618 | 12,297 | 300 | 936,615 | 409,335 | 229% |
| New Brunswick Parking Auth | 37 | 20,572 | - | - | 20,572 | 41,878 | 49% |
| North Brunswick | 123 | 81,163 | - | - | 81,163 | 260,512 | 31% |
| North Brunswick BOE | 31 | 17,500 | - | - | 17,500 | 61,168 | 29% |
| Pequannock | 5 | 2,750 | - | - | 2,750 | 45,140 | 6% |
| Plainsboro | 23 | 290,274 | 13,250 | - | 303,524 | 90,599 | 335% |
| Pompton Lakes | 17 | 6,328 | - | - | 6,328 | 46,348 | 14% |
| Sayreville | 129 | 183,706 | 179,185 | 682 | 362,209 | 405,197 | 89% |
| Sayreville BOE | 16 | 6,472 | - | - | 6,472 | 33,553 | 19% |
| Sayreville Emergency Squad | 4 | 38,898 | 92,227 | - | 131,125 | 5,244 | 2500% |
| Sayreville Morgan First Aid | - | - | - | - | - | 3,750 | 0% |
| Sea Bright | 10 | 9,035 | - | - | 9,035 | 26,035 | 35% |
| South Amboy | 27 | 46,694 | - | - | 46,694 | 71,094 | 66% |
| South Amboy BOE | 9 | 26,400 | - | - | 26,400 | 11,445 | 231% |
| South Bound Brook | 10 | 80,567 | - | - | 80,567 | 50,129 | 161% |
| South Brunswick | 11 | 13,181 | 40,136 | - | 53,316 | 122,837 | 43% |
| South Plainfield | 70 | 205,592 | - | - | 205,592 | 194,003 | 106% |
| South River | 92 | 168,793 | 76 | 1,987 | 166,882 | 162,941 | 102% |
| South River Rescue | - | - | - | - | - | 463 | 0% |
| Spotswood | 39 | 32,145 | 58,396 | - | 90,541 | 86,151 | 105% |
| Spotswood BOE | 1 | 500 | - | - | 500 | 10,705 | 5% |
| Spotswood First Aid | 1 | - | - | - | - | 5,609 | 0% |
| Spring Lake Hts | 23 | 12,028 | - | - | 12,028 | 64,832 | 19% |
| **All Years** | **1,455** | **4,240,412** | **475,421** | **4,693** | **4,711,140** | **3,834,190** | **123%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***General Liability***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2014** | | | | | | | |
| Bound Brook | - | - | - | - | - | 69,492 | 0% |
| Carteret | - | - | - | - | - | 217,530 | 0% |
| Carteret Housing & Development | - | - | - | - | - | 2,065 | 0% |
| Carteret Redev. Agency | - | - | - | - | - | 2,224 | 0% |
| Dunellen | 1 | - | - | - | - | 47,255 | 0% |
| Dunellen Parking Auth. | - | - | - | - | - | 4,209 | 0% |
| East Windsor | - | - | - | - | - | 130,645 | 0% |
| Freehold | 1 | - | - | - | - | 110,234 | 0% |
| Helmetta | - | - | - | - | - | 10,515 | 0% |
| Jamesburg | - | - | - | - | - | 37,804 | 0% |
| Metuchen | 3 | 175 | - | - | 175 | 90,062 | 0% |
| Metuchen Parking Auth | - | - | - | - | - | 13,581 | 0% |
| Middlesex | 2 | - | - | - | - | 93,238 | 0% |
| Millstone | - | - | - | - | - | 41,078 | 0% |
| Milltown | - | - | - | - | - | 47,255 | 0% |
| Monroe | 1 | - | - | - | - | 173,373 | 0% |
| New Brunswick | 2 | - | - | - | - | 476,119 | 0% |
| New Brunswick Parking Auth | 4 | - | - | - | - | 52,020 | 0% |
| Plainsboro | - | - | - | - | - | 119,502 | 0% |
| Plainsboro Library | - | - | - | - | - | 715 | 0% |
| Pompton Lakes | - | - | - | - | - | 74,734 | 0% |
| Pompton Lakes Comm Part. Mgt C | - | | | - | | 2,383 | 0% |
| South Bound Brook | - | - | - | - | - | 32,959 | 0% |
| South Bound Brook Rescue | - | - | - | - | - | 1,191 | 0% |
| South Brunswick | - | - | - | - | - | 207,682 | 0% |
| South Plainfield | - | - | - | - | - | 159,871 | 0% |
| South River | - | - | - | - | - | 82,199 | 0% |
| Spotswood | - | - | - | - | - | 51,702 | 0% |
| Spotswood First Aid | - | - | - | - | - | 11,436 | 0% |
| Spring Lake Hts | - | - | - | - | - | 37,962 | 0% |
| **Totals** | **14** | **175** | **-** | **-** | **175** | **2,401,034** | **0%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***General Liability***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2013** | | | | | | | |
| Bound Brook | 8 | 362 | - | - | 362 | 65,195 | 1% |
| Carteret | 7 | 1,830 | - | - | 1,830 | 216,275 | 1% |
| Carteret Housing & Development | - | - | - | - | - | 2,205 | 0% |
| Carteret Redev. Agency | - | - | - | - | - | 2,535 | 0% |
| Dunellen | 1 | - | - | - | - | 43,195 | 0% |
| Dunellen Parking Auth. | - | - | - | - | - | 3,802 | 0% |
| East Windsor | 8 | - | - | - | - | 130,596 | 0% |
| Freehold | 12 | 650 | - | - | 650 | 104,816 | 1% |
| Helmetta | 3 | 3,325 | 116,675 | - | 120,000 | 10,514 | 1141% |
| Jamesburg | 6 | 12,562 | 197 | - | 12,759 | 33,009 | 39% |
| Kearny | 22 | 1,481 | 24,175 | - | 25,656 | 359,887 | 7% |
| Metuchen | 10 | 2,410 | 9,390 | - | 11,800 | 90,033 | 13% |
| Metuchen Parking Auth | - | - | - | - | - | 11,691 | 0% |
| Middlesex | 4 | - | - | - | - | 93,566 | 0% |
| Millstone | 7 | - | - | - | - | 41,078 | 0% |
| Milltown | 3 | 800 | 1,000 | - | 1,800 | 47,316 | 4% |
| Monroe | 6 | - | 7,500 | - | 7,500 | 173,226 | 4% |
| New Brunswick | 36 | 181 | 19,119 | - | 19,300 | 460,032 | 4% |
| New Brunswick Parking Auth | 72 | 17,534 | 9 | - | 17,543 | 53,531 | 33% |
| Plainsboro | 6 | - | 12,500 | - | 12,500 | 119,503 | 10% |
| Plainsboro Library | - | - | - | - | - | 1,121 | 0% |
| Pompton Lakes | 6 | 1,357 | - | - | 1,357 | 74,219 | 2% |
| Pompton Lakes Comm Part. Mgt Corp. | | | | | | 2,363 | 0% |
| South Amboy BOE | 1 | - | - | - | - | 28,493 | 0% |
| South Amboy PTO | - | - | - | - | - | 866 | 0% |
| South Bound Brook | - | - | - | - | - | 32,874 | 0% |
| South Bound Brook Rescue | - | - | - | - | - | 1,334 | 0% |
| South Brunswick | 7 | 1,084 | 11,585 | - | 12,669 | 214,545 | 6% |
| South Plainfield | 4 | 5,320 | - | - | 5,320 | 156,579 | 3% |
| South River | 3 | 1,000 | - | - | 1,000 | 82,189 | 1% |
| Spotswood | 8 | 10,580 | 1,920 | - | 12,500 | 53,690 | 23% |
| Spotswood First Aid | - | - | - | - | - | 10,579 | 0% |
| Spring Lake Hts | 2 | 37,271 | - | - | 37,271 | 37,665 | 99% |
| **Totals** | **242** | **97,747** | **204,070** | **-** | **301,817** | **2,758,524** | **11%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***General Liability***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2012** | | | | | | | |
| Bound Brook | 6 | 400 | - | - | 400 | 63,288 | 1% |
| Carteret | 10 | 28,367 | 9,603 | - | 37,970 | 209,946 | 18% |
| Carteret Housing | - | - | - | - | - | 2,143 | 0% |
| Carteret Redev. Agency | - | - | - | - | - | 2,461 | 0% |
| Dunellen | 3 | 997 | 12,500 | - | 13,497 | 41,931 | 32% |
| Dunellen Parking Auth. | - | - | - | - | - | 3,691 | 0% |
| East Windsor | 11 | 29,165 | 2,000 | - | 31,165 | 126,774 | 25% |
| Freehold | 30 | 21,597 | 2,500 | - | 24,097 | 102,117 | 24% |
| Helmetta | - | - | - | - | - | 10,206 | 0% |
| Jamesburg | 5 | 14,037 | 2,553 | - | 16,590 | 32,043 | 52% |
| Kearny | 32 | 24,661 | 64,472 | - | 89,133 | 349,385 | 26% |
| Metuchen | 20 | 17,436 | 324,880 | - | 342,316 | 87,398 | 392% |
| Metuchen Parking Auth | - | - | - | - | - | 11,349 | 0% |
| Middlesex | 1 | - | - | - | - | | |
| Millstone | 4 | - | - | - | - | 39,875 | 0% |
| Milltown | 8 | - | - | - | - | 45,931 | 0% |
| Monroe | 9 | 900 | 20,000 | - | 20,900 | 168,157 | 12% |
| New Brunswick | 45 | 141,899 | 688,592 | - | 830,491 | 446,569 | 186% |
| New Brunswick Parking Auth | 49 | 11,074 | 20,000 | - | 31,074 | 51,287 | 61% |
| Plainsboro | 5 | 28,965 | 49,934 | - | 78,898 | 116,006 | 68% |
| Plainsboro Library | - | - | - | - | - | 1,384 | 0% |
| Pompton Lakes | 8 | 21,389 | 3,000 | - | 24,389 | 72,407 | 34% |
| Sayreville | 22 | 13,900 | 91,765 | - | 105,665 | 287,519 | 37% |
| Sayreville Econ Devel | - | - | - | - | - | 2,460 | 0% |
| Sayreville Emergency Squad | - | - | - | - | - | 15,811 | 0% |
| Sayreville Morgan First Aid | - | - | - | - | - | 11,684 | 0% |
| South Amboy BOE | 1 | - | - | - | - | 27,659 | 0% |
| South Amboy PTO | - | - | - | - | - | 902 | 0% |
| South Bound Brook | - | - | - | - | - | 31,912 | 0% |
| South Bound Brook Rescue | - | - | - | - | - | 1,295 | 0% |
| South Brunswick | 7 | 2,095 | - | - | 2,095 | 216,302 | 1% |
| South Plainfield | 16 | 10,414 | 5,000 | - | 15,414 | 151,996 | 10% |
| South River | 4 | 10,336 | 8,036 | - | 18,372 | 81,644 | 23% |
| Spotswood | 6 | - | - | - | - | 52,118 | 0% |
| Spotswood First Aid | - | - | - | - | - | 10,270 | 0% |
| Spring Lake Hts | 2 | 250 | - | - | 250 | 35,506 | 1% |
| **Totals** | **304** | **377,881** | **1,304,835** | **-** | **1,682,716** | **2,911,428** | **58%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***General Liability***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2001-2013** | | | | | | | |
| Bound Brook | 99 | 1,742,090 | 190,188 | 84 | 1,932,195 | 890,238 | 217% |
| Bound Brook Rescue | - | - | - | - | - | 60,786 | 0% |
| Bradley Beach | 61 | 662,334 | - | 6,424 | 655,910 | 523,572 | 125% |
| Bradley Beach First Aid | - | - | - | - | - | 7,629 | 0% |
| Carteret | 206 | 1,245,353 | 223,446 | 7,000 | 1,461,799 | 1,965,271 | 74% |
| Carteret Housing | - | - | - | - | - | 6,509 | 0% |
| Carteret Redev. Agency | - | - | - | - | - | 14,268 | 0% |
| Dunellen | 62 | 418,547 | 44,938 | - | 463,485 | 485,907 | 95% |
| Dunellen Parking Auth. | 1 | - | - | - | - | 32,875 | 0% |
| East Windsor | 112 | 389,194 | 2,378 | 375 | 391,196 | 1,186,566 | 33% |
| Freehold | 108 | 178,261 | 72,843 | - | 251,105 | 450,933 | 56% |
| Helmetta | 13 | 21,274 | 127,305 | - | 148,579 | 248,798 | 60% |
| Helmetta BOE | - | - | - | - | - | 12,799 | 0% |
| Highland Park | 81 | 542,146 | 408 | 525 | 542,028 | 594,445 | 91% |
| Highland Park First Aid | - | - | - | - | - | 19,257 | 0% |
| Highland Park Redev Agency | - | - | - | - | - | 1,769 | 0% |
| Jamesburg | 62 | 628,118 | 43,778 | - | 671,896 | 494,896 | 136% |
| Kearny | 430 | 3,560,512 | 615,403 | 195,851 | 3,980,064 | 3,704,505 | 107% |
| Little Falls | 26 | 22,410 | - | - | 22,410 | 197,454 | 11% |
| Metuchen | 171 | 975,954 | 861,561 | 1,740 | 1,835,775 | 973,929 | 188% |
| Metuchen Parking Auth | 12 | 750 | - | - | 750 | 149,182 | 1% |
| Middlesex | 69 | 313,293 | - | 5,174 | 308,120 | 1,008,304 | 31% |
| Millstone | 42 | 284,451 | 175,312 | - | 459,763 | 377,745 | 122% |
| Milltown | 79 | 111,829 | 1,000 | - | 112,829 | 698,150 | 16% |
| Monroe | 102 | 268,872 | 128,941 | - | 397,812 | 574,095 | 69% |
| New Brunswick | 618 | 7,007,128 | 2,140,183 | 10,825 | 9,136,487 | 6,073,843 | 150% |
| New Brunswick Parking Auth | 280 | 429,345 | 22,448 | 737 | 451,056 | 592,923 | 76% |
| North Brunswick | 250 | 2,797,296 | 396,645 | 3,009 | 3,190,931 | 2,128,964 | 150% |
| North Brunswick BOE | 56 | 408,914 | 453,233 | 36 | 862,112 | 436,633 | 197% |
| Pequannock | 28 | 29,994 | 3,688 | - | 33,682 | 230,334 | 15% |
| Plainsboro | 48 | 1,190,610 | 62,434 | - | 1,253,043 | 1,239,723 | 101% |
| Plainsboro Library | - | - | - | - | - | 9,427 | 0% |
| Pompton Lakes | 52 | 257,429 | 137,789 | - | 395,218 | 420,010 | 94% |
| Pompton Lakes Comm Part. Mgt C | - | - | - | - | - | 4,327 | 0% |
| Sayreville | 337 | 1,701,511 | 423,634 | 588 | 2,124,557 | 2,628,784 | 81% |
| Sayreville BOE | 34 | 1,034,302 | - | - | 1,034,302 | 508,945 | 203% |
| Sayreville Econ Devel | - | - | - | - | - | 21,177 | 0% |
| Sayreville Emergency Squad | - | - | - | - | - | 38,731 | 0% |
| Sayreville Morgan First Aid | - | - | - | - | - | 28,563 | 0% |
| Sea Bright | 21 | 157,853 | - | - | 157,853 | 210,544 | 75% |
| South Amboy | 61 | 4,099,855 | 40,323 | 575,000 | 3,565,177 | 874,465 | 408% |
| South Amboy BOE | 11 | 479,622 | - | - | 479,622 | 253,634 | 189% |
| South Amboy Econ Devel | - | - | - | - | - | 12,656 | 0% |
| South Amboy PTO | - | - | - | - | - | 3,282 | 0% |
| South Bound Brook | 26 | 154,597 | 159,114 | - | 313,711 | 353,999 | 89% |
| South Bound Brook Rescue | - | - | - | - | - | 7,929 | 0% |
| South Brunswick | 31 | 25,493 | 23,812 | - | 49,305 | 640,102 | 8% |
| South Plainfield | 160 | 1,027,023 | 12,580 | - | 1,039,603 | 1,579,115 | 66% |
| South River | 139 | 399,812 | 13,871 | 10,000 | 403,683 | 1,217,037 | 33% |
| South River Parking Auth | - | - | - | - | - | 12,449 | 0% |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***General Liability***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2001-2013 (Continued)** | | | | | | | |
| South River Rescue | - | - | - | - | - | 12,043 | 0% |
| Spotswood | 102 | 2,020,084 | 60,133 | 2,061 | 2,078,156 | 508,898 | 408% |
| Spotswood BOE | 11 | 62,988 | - | 1,200 | 61,788 | 221,080 | 28% |
| Spotswood First Aid | - | - | - | - | - | 35,721 | 0% |
| Spring Lake Hts | 33 | 397,950 | 116,490 | 1,075 | 513,365 | 388,533 | 132% |
| **All Years** | **4,034** | **35,047,194** | **6,553,879** | **821,703** | **40,779,370** | **35,373,753** | **115%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Property Damages***

| Member | # Claims | Total Paid | Total Reserve | Total Recov/Subro | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2014** | | | | | | | |
| Bound Brook | - | - | - | - | - | 10,663 | 0% |
| Carteret | - | - | - | - | - | 43,284 | 0% |
| Carteret Housing & Development | - | - | - | - | - | 778 | 0% |
| Carteret Redev. Agency | - | - | - | - | - | 667 | 3% |
| Dunellen | - | - | - | - | - | 8,104 | 0% |
| Dunellen Parking Auth. | - | - | - | - | - | 291 | 0% |
| East Windsor | - | - | - | - | - | 26,127 | 0% |
| Freehold | - | - | - | - | - | 16,503 | 0% |
| Helmetta | - | - | - | - | - | 4,766 | 0% |
| Jamesburg | - | - | - | - | - | 5,811 | 0% |
| Metuchen | - | - | - | - | - | 26,729 | 0% |
| Metuchen Parking Auth | - | - | - | - | - | 243 | 0% |
| Middlesex | - | - | - | - | - | 14,255 | 0% |
| Millstone | - | - | - | - | - | 3,788 | 0% |
| Milltown | - | - | - | - | - | 15,897 | 0% |
| Monroe | 2 | - | | - | - | 80,849 | 0% |
| New Brunswick | - | - | - | - | - | 59,167 | 0% |
| New Brunswick Parking Auth | 2 | - | 12,500 | - | 12,500 | 102,054 | 12% |
| Plainsboro | 1 | - | - | - | - | 28,955 | 0% |
| Plainsboro Library | - | - | - | - | - | 5,194 | 0% |
| Pompton Lakes | - | - | - | - | - | 8,704 | 0% |
| South Bound Brook | - | - | - | - | - | 2,854 | 0% |
| South Bound Brook Rescue | - | - | - | - | - | 559 | 0% |
| South Brunswick | - | - | - | - | - | 95,462 | 0% |
| South Plainfield | - | - | - | - | - | 20,173 | 0% |
| South River | - | - | - | - | - | 31,723 | 0% |
| Spotswood | - | - | - | - | - | 12,787 | 0% |
| Spring Lake Hts | - | - | - | - | - | 11,800 | 0% |
| **Totals** | **5** | **-** | **12,500** | **-** | **12,500** | **638,187** | **2%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Property Damages***

| Member | # Claims | Total Paid | Total Reserve | Total Recov/Subro | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2013** | | | | | | | |
| Bound Brook | - | - | - | - | - | 4,265 | 0% |
| Carteret | - | - | - | - | - | 14,319 | 0% |
| Carteret Housing & Development | - | - | - | - | - | 514 | 0% |
| Carteret Redev. Agency | - | - | - | - | - | 3 | 3% |
| Dunellen | 3 | - | - | - | - | 3,189 | 0% |
| Dunellen Parking Auth. | - | - | - | - | - | 279 | 0% |
| East Windsor | - | - | - | - | - | 9,770 | 0% |
| Freehold | 1 | - | - | - | - | 14,254 | 0% |
| Helmetta | - | - | - | - | - | 1,698 | 0% |
| Jamesburg | - | - | - | - | - | 3,284 | 0% |
| Kearny | 5 | 24,630 | - | 20,519 | 4,111 | 24,528 | 17% |
| Metuchen | 2 | 890 | - | 890 | - | 14,225 | 0% |
| Metuchen Parking Auth | - | - | - | - | - | 142 | 0% |
| Middlesex | - | - | - | - | - | 14,419 | 0% |
| Millstone | - | - | - | - | - | 3,788 | 0% |
| Milltown | - | - | - | - | - | 7,759 | 0% |
| Monroe | 2 | 49,151 | | 1,651 | 47,500 | 60,953 | 78% |
| New Brunswick | - | - | - | - | - | 29,234 | 0% |
| New Brunswick Parking Auth | 5 | 8,910 | 6,090 | - | 15,000 | 85,573 | 18% |
| Plainsboro | 1 | 7,976 | - | - | 7,976 | 17,502 | 46% |
| Plainsboro Library | - | - | - | - | - | 3,027 | 0% |
| Pompton Lakes | 3 | 24,337 | - | 24,337 | - | 5,098 | 0% |
| South Amboy BOE | - | - | - | - | - | 25,934 | 0% |
| South Bound Brook | 1 | - | - | - | - | 1,245 | 0% |
| South Bound Brook Rescue | - | - | - | - | - | 253 | 0% |
| South Brunswick | 3 | 2,454 | - | - | 2,454 | 63,412 | 4% |
| South Plainfield | - | - | - | - | - | 6,249 | 0% |
| South River | 9 | 23,739 | 9,767 | 19,964 | 13,542 | 21,282 | 64% |
| Spotswood | 1 | - | - | - | - | 7,566 | 0% |
| Spring Lake Hts | - | - | - | - | - | 4,920 | 0% |
| **Totals** | **36** | **142,086** | **15,857** | **67,360** | **90,583** | **448,685** | **20%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Property Damages***

| Member | # Claims | Total Paid | Total Reserve | Total Recov/Subro | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2012** | | | | | | | |
| Bound Brook | 2 | 15,395 | - | - | 15,395 | 3,829 | 402% |
| Carteret | 2 | 749,923 | - | 511,401 | 238,522 | 12,855 | 1856% |
| Carteret Redev. Agency | - | - | - | - | - | 3 | 0% |
| Dunellen | 1 | 62,911 | - | - | 62,911 | 2,863 | 2197% |
| Dunellen Parking Auth. | 1 | - | - | - | - | 250 | 0% |
| East Windsor | 2 | 18,535 | - | - | 18,535 | 8,771 | 211% |
| Freehold | 4 | 12,963 | - | - | 12,963 | 12,743 | 102% |
| Helmetta | - | - | - | - | - | 1,524 | 0% |
| Jamesburg | 3 | 6,501 | - | - | 6,501 | 2,948 | 221% |
| Kearny | 1 | 468,888 | - | 325,909 | 142,979 | 22,020 | 649% |
| Metuchen | 2 | - | - | - | - | 12,771 | 0% |
| Metuchen Parking Auth | - | - | - | - | - | 128 | 0% |
| Millstone | 3 | 41,141 | - | - | 41,141 | 3,401 | 1210% |
| Milltown | 1 | - | - | - | - | 6,966 | 0% |
| Monroe | 3 | 95,059 | - | 5,495 | 89,564 | 54,721 | 164% |
| New Brunswick | 3 | 12,628 | - | - | 12,628 | 26,246 | 48% |
| New Brunswick Parking Auth | 1 | 18,120 | - | - | 18,120 | 74,363 | 24% |
| Plainsboro | 2 | 18,040 | - | 5,480 | 12,560 | 15,713 | 80% |
| Plainsboro Library | 1 | 146,362 | 250 | 97,362 | 49,250 | 1,720 | 2864% |
| Pompton Lakes | 3 | 2,570 | - | - | 2,570 | 4,577 | 56% |
| Sayreville | 5 | 388,099 | - | 260,609 | 127,491 | 31,736 | 402% |
| Sayreville Econ Devel | - | - | - | - | - | 4 | 0% |
| Sayreville Emergency Squad | - | - | - | - | - | 65 | 0% |
| Sayreville Morgan First Aid | 1 | 595 | - | - | 595 | 32 | 1862% |
| South Amboy BOE | 1 | 30,131 | - | - | 30,131 | 23,282 | 129% |
| South Bound Brook | 1 | - | - | - | - | 1,117 | 0% |
| South Bound Brook Rescue | - | - | - | - | - | 226 | 0% |
| South Brunswick | 2 | 2,985 | - | - | 2,985 | 56,690 | 5% |
| South Plainfield | 2 | 19,000 | - | 19,000 | - | 5,610 | 0% |
| South River | 12 | 606,096 | - | 466,780 | 139,316 | 19,106 | 729% |
| Spotswood | 5 | 7,154 | - | 2,380 | 4,773 | 6,793 | 70% |
| Spring Lake Hts | 1 | 9,115 | - | 8,000 | 1,115 | 4,405 | 25% |
| **Totals** | **65** | **2,732,211** | **250** | **1,702,416** | **1,030,046** | **417,478** | **247%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Property Damages***

| Member | # Claims | Total Paid | Total Reserve | Total Recov/Subro | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2001-2013** | | | | | | | |
| Bound Brook | 25 | 80,198 | - | 5,085 | 75,114 | 46,956 | 160% |
| Bound Brook Rescue | 1 | 4,416 | - | - | 4,416 | 3,604 | 123% |
| Bradley Beach | 36 | 114,656 | - | 27,144 | 87,512 | 62,361 | 140% |
| Bradley Beach First Aid | - | - | - | - | - | 2,536 | 0% |
| Carteret | 26 | 809,160 | - | 512,153 | 297,007 | 123,725 | 240% |
| Carteret Redev. Agency | - | - | - | - | - | 13 | 0% |
| Dunellen | 12 | 104,790 | - | 3,196 | 101,594 | 27,581 | 368% |
| Dunellen Parking Auth. | 1 | - | - | - | - | 3,288 | 0% |
| East Windsor | 41 | 173,971 | - | 8,395 | 165,576 | 90,967 | 182% |
| Freehold | 6 | 14,106 | - | - | 14,106 | 45,900 | 31% |
| Helmetta | 8 | 142,370 | - | 80,600 | 61,770 | 18,511 | 334% |
| Helmetta BOE | - | - | - | - | - | 2 | 0% |
| Highland Park | 9 | 112,004 | - | 58,510 | 53,494 | 34,982 | 153% |
| Highland Park First Aid | - | - | - | - | - | 1,203 | 0% |
| Jamesburg | 12 | 315,344 | - | 241,979 | 73,364 | 36,242 | 202% |
| Kearny | 47 | 604,322 | - | 382,219 | 222,103 | 216,555 | 103% |
| Little Falls | 6 | 24,925 | - | 8,585 | 16,340 | 24,021 | 68% |
| Metuchen | 39 | 131,560 | - | 22,612 | 108,948 | 119,521 | 91% |
| Metuchen Parking Auth | - | - | - | - | - | 6,070 | 0% |
| Middlesex | 17 | 90,422 | - | 4,390 | 86,032 | 46,345 | 186% |
| Millstone | 17 | 84,276 | - | - | 84,276 | 27,430 | 307% |
| Milltown | 12 | 639,697 | - | 485,552 | 154,145 | 63,685 | 242% |
| Monroe | 11 | 977,884 | - | 774,677 | 203,208 | 194,165 | 105% |
| New Brunswick | 19 | 38,444 | - | 20,000 | 18,444 | 350,509 | 5% |
| New Brunswick Parking Auth | 19 | 90,837 | 6,090 | 14,460 | 82,467 | 421,385 | 20% |
| North Brunswick | 27 | 74,643 | - | 1,089 | 73,554 | 257,612 | 29% |
| North Brunswick BOE | 4 | 27,566 | - | 2,244 | 25,322 | 518,203 | 5% |
| Pequannock | 9 | 40,693 | - | 21,416 | 19,277 | 29,858 | 65% |
| Plainsboro | 23 | 123,281 | - | 37,399 | 85,882 | 146,228 | 59% |
| Plainsboro Library | 1 | 146,362 | 250 | 97,362 | 49,250 | 7,604 | 648% |
| Pompton Lakes | 13 | 152,838 | - | 91,531 | 61,307 | 24,644 | 249% |
| Sayreville | 60 | 1,041,050 | - | 585,188 | 455,862 | 257,297 | 177% |
| Sayreville BOE | 4 | 92,886 | - | 61,328 | 31,558 | 345,284 | 9% |
| Sayreville Econ Devel | 1 | 825 | - | 825 | - | 14 | 0% |
| Sayreville Emergency Squad | - | - | - | - | - | 161 | 0% |
| Sayreville Morgan First Aid | 2 | 595 | - | - | 595 | 79 | 750% |
| Sea Bright | 8 | 14,286 | - | 2,800 | 11,486 | 28,368 | 40% |
| South Amboy | 20 | 41,337 | - | 15,426 | 25,911 | 42,932 | 60% |
| South Amboy BOE | 1 | 30,131 | - | - | 30,131 | 185,888 | 16% |
| South Bound Brook | 10 | 92,884 | - | 30,054 | 62,830 | 16,722 | 376% |
| South Bound Brook Rescue | - | - | - | - | - | 1,771 | 0% |
| South Brunswick | 5 | 5,439 | - | - | 5,439 | 186,772 | 3% |
| South Plainfield | 21 | 216,434 | - | 49,323 | 167,111 | 84,999 | 197% |
| South River | 111 | 1,178,022 | 9,767 | 885,165 | 302,624 | 174,366 | 174% |
| South River Parking Auth | - | - | - | - | - | 5 | 0% |
| South River Rescue | - | - | - | - | - | 1,209 | 0% |
| Spotswood | 37 | 965,926 | 1 | 558,608 | 407,318 | 64,952 | 627% |
| Spotswood BOE | 6 | 61,750 | - | - | 61,750 | 108,974 | 57% |
| Spring Lake Hts | 12 | 42,052 | - | 21,764 | 20,287 | 50,197 | 40% |
| **All Years** | **739** | **8,902,381** | **16,108** | **5,111,079** | **3,807,409** | **4,501,695** | **85%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Workers' Compensation***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2014** | | | | | | | |
| Bound Brook | 2 | - | 800 | - | 800 | 143,997 | 1% |
| Carteret | 2 | 1,686 | 13,430 | - | 15,116 | 192,189 | 8% |
| Dunellen | - | - | - | - | - | 79,444 | 0% |
| Dunellen Parking Auth. | - | - | - | - | - | 3,477 | 0% |
| East Windsor | - | - | - | - | - | 128,652 | 0% |
| Freehold | 1 | - | - | - | - | 167,127 | 0% |
| Helmetta | - | - | - | - | - | 33,184 | 0% |
| Jamesburg | - | - | - | - | - | 37,954 | 0% |
| Metuchen | - | - | - | - | - | 97,812 | 0% |
| Metuchen Parking Auth | - | - | - | - | - | 9,146 | 0% |
| Middlesex | - | - | - | - | - | 104,464 | 0% |
| Millstone | - | - | - | - | - | 54,476 | 0% |
| Milltown | - | - | - | - | - | 140,671 | 0% |
| Monroe | 3 | - | 2,300 | - | 2,300 | 323,142 | 1% |
| New Brunswick | 4 | 699 | 8,301 | - | 9,000 | 679,845 | 1% |
| New Brunswick Parking Auth | 1 | 278 | 1,222 | - | 1,500 | 40,440 | 4% |
| Plainsboro | 1 | - | - | - | - | 100,466 | 0% |
| Plainsboro Library | - | - | - | - | - | 1,588 | 0% |
| Pompton Lakes | - | - | - | - | - | 185,646 | 0% |
| South Bound Brook | - | - | - | - | - | 52,383 | 0% |
| South Brunswick | 4 | 155 | 2,595 | - | 2,750 | 208,474 | 1% |
| South Plainfield | - | - | - | - | - | 219,132 | 0% |
| South River | 2 | - | 3,500 | - | 3,500 | 242,262 | 1% |
| Spotswood | 1 | 1,550 | 3,600 | - | 5,150 | 62,134 | 8% |
| Spring Lake Hts | 1 | - | 2,500 | - | 2,500 | 54,802 | 5% |
| **Totals** | **22** | **4,368** | **38,248** | **-** | **42,616** | **3,362,904** | **1%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Workers' Compensation***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2013** | | | | | | | |
| Bound Brook | 6 | 38,436 | 55,048 | - | 93,483 | 151,223 | 62% |
| Carteret | 33 | 189,759 | 120,370 | - | 310,129 | 202,307 | 153% |
| Dunellen | 5 | 15,020 | 981 | - | 16,001 | 83,359 | 19% |
| Dunellen Parking Auth. | - | - | - | - | - | 3,539 | 0% |
| East Windsor | 14 | 42,933 | 6,523 | - | 49,456 | 123,426 | 40% |
| Freehold | 12 | 57,454 | 39,838 | - | 97,293 | 172,258 | 56% |
| Helmetta | 6 | 36,565 | 19,876 | - | 56,441 | 34,856 | 162% |
| Jamesburg | 2 | 2,566 | 746 | - | 3,311 | 69,010 | 5% |
| Kearny | 35 | 145,276 | 47,421 | - | 192,697 | 402,749 | 48% |
| Metuchen | 8 | 26,748 | 8,394 | - | 35,143 | 101,144 | 35% |
| Metuchen Parking Auth | - | - | - | - | - | 9,551 | 0% |
| Middlesex | 17 | 19,450 | 15,083 | - | 34,533 | 109,943 | 31% |
| Millstone | 3 | 30,793 | 21,767 | - | 52,561 | 54,476 | 96% |
| Milltown | 8 | 11,380 | 4,519 | - | 15,899 | 147,543 | 11% |
| Monroe | 10 | 29,733 | 7,522 | - | 37,255 | 340,733 | 11% |
| New Brunswick | 54 | 171,442 | 116,967 | - | 288,409 | 705,676 | 41% |
| New Brunswick Parking Auth | 10 | 15,246 | 1,833 | - | 17,079 | 45,700 | 37% |
| Plainsboro | 21 | 117,178 | 37,714 | - | 154,893 | 97,582 | 159% |
| Plainsboro Library | - | - | - | - | - | 2,465 | 0% |
| Pompton Lakes | 18 | 20,339 | 5,089 | - | 25,427 | 195,078 | 13% |
| South Amboy BOE | 12 | 46,479 | 29,877 | - | 76,356 | 82,354 | 93% |
| South Bound Brook | 4 | 2,010 | 6,490 | - | 8,500 | 54,308 | 16% |
| South Brunswick | 29 | 143,206 | 36,301 | - | 179,507 | 221,932 | 81% |
| South Plainfield | 19 | 28,590 | 4,541 | - | 33,131 | 237,706 | 14% |
| South River | 16 | 22,309 | 21,698 | - | 44,007 | 255,813 | 17% |
| Spotswood | 2 | 71,170 | 7,648 | - | 78,818 | 70,167 | 112% |
| Spring Lake Hts | 7 | 23,025 | - | - | 23,025 | 55,959 | 41% |
| **Totals** | **351** | **1,307,105** | **616,247** | **-** | **1,923,351** | **4,030,855** | **48%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Workers' Compensation***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2012** | | | | | | | |
| Bound Brook | 7 | 38,127 | 1,507 | - | 39,634 | 157,469 | 25% |
| Carteret | 29 | 164,011 | 21,237 | - | 185,247 | 210,664 | 88% |
| Dunellen | 3 | 12,781 | 3,500 | - | 16,281 | 86,803 | 19% |
| Dunellen Parking Auth. | - | - | - | - | - | 3,685 | 0% |
| East Windsor | 14 | 90,812 | 39,781 | - | 130,594 | 128,524 | 102% |
| Freehold | 14 | 53,862 | 23,242 | - | 77,104 | 180,024 | 43% |
| Helmetta | 4 | 27,005 | 12,206 | - | 39,211 | 36,295 | 108% |
| Jamesburg | 2 | 2,282 | 1,463 | - | 3,745 | 71,861 | 5% |
| Kearny | 41 | 187,844 | 214,372 | - | 402,216 | 419,385 | 96% |
| Metuchen | 9 | 23,004 | 2,070 | - | 25,074 | 105,322 | 24% |
| Metuchen Parking Auth | - | - | - | - | - | 9,946 | 0% |
| Millstone | 1 | 1,318 | 2,337 | - | 3,655 | 56,726 | 6% |
| Milltown | 9 | 44,797 | 30,089 | - | 74,886 | 153,638 | 49% |
| Monroe | 28 | 489,137 | 154,772 | - | 643,910 | 354,808 | 181% |
| New Brunswick | 54 | 202,108 | 47,833 | 1,578 | 248,363 | 734,825 | 34% |
| New Brunswick Parking Auth | 6 | 26,160 | - | - | 26,160 | 47,588 | 55% |
| Plainsboro | 9 | 35,902 | 4,745 | - | 40,647 | 101,613 | 40% |
| Plainsboro Library | - | - | - | - | - | 3,540 | 0% |
| Pompton Lakes | 14 | 81,669 | 10,466 | - | 92,135 | 203,136 | 45% |
| Sayreville | 30 | 85,933 | 97,142 | - | 183,075 | 414,283 | 44% |
| South Amboy BOE | 6 | 4,910 | 5,375 | - | 10,285 | 85,756 | 12% |
| South Bound Brook | 6 | 8,855 | - | - | 8,855 | 56,551 | 16% |
| South Brunswick | 29 | 170,729 | 264,334 | - | 435,063 | 252,821 | 172% |
| South Plainfield | 25 | 47,197 | 20,916 | - | 68,113 | 247,525 | 28% |
| South River | 13 | 39,670 | 3,533 | - | 43,203 | 266,380 | 16% |
| Spotswood | 4 | 5,444 | 10,004 | - | 15,448 | 73,065 | 21% |
| Spring Lake Hts | 6 | 10,865 | - | - | 10,865 | 49,897 | 22% |
| **Totals** | **363** | **1,854,423** | **970,923** | **1,578** | **2,823,768** | **4,512,129** | **63%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***Workers' Compensation***

| Member | # Claims | Total Paid | Total Reserve | Total Subro/Recov | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| **2001-2013** | | | | | | | |
| Bound Brook | 116 | 868,926 | 190,283 | 54,701 | 1,004,508 | 1,271,746 | 79% |
| Bradley Beach | 107 | 1,050,402 | 87,331 | 16,689 | 1,121,045 | 1,566,935 | 72% |
| Carteret | 270 | 2,429,014 | 501,352 | 62,711 | 2,867,655 | 1,592,756 | 180% |
| Dunellen | 57 | 185,932 | 3,500 | 17,479 | 171,953 | 735,754 | 23% |
| Dunellen Parking Auth. | - | - | - | - | - | 24,183 | 0% |
| East Windsor | 223 | 1,973,605 | 400,999 | 2,063 | 2,372,541 | 1,441,869 | 165% |
| Freehold | 65 | 471,072 | 87,760 | 456 | 558,375 | 596,167 | 94% |
| Helmetta | 25 | 321,019 | 98,529 | - | 419,547 | 184,893 | 227% |
| Helmetta BOE | - | - | - | - | - | 1,955 | 0% |
| Highland Park | 105 | 698,205 | - | 73,653 | 624,552 | 497,138 | 126% |
| Jamesburg | 49 | 337,313 | 35,868 | 20,002 | 353,179 | 481,497 | 73% |
| Kearny | 610 | 3,230,355 | 524,096 | 107,482 | 3,646,969 | 4,305,956 | 85% |
| Little Falls | 55 | 632,871 | 292,929 | 3,667 | 922,133 | 284,701 | 324% |
| Metuchen | 188 | 1,165,534 | 63,173 | 48,737 | 1,179,970 | 932,278 | 127% |
| Metuchen Parking Auth | 3 | 3,445 | - | - | 3,445 | 61,861 | 6% |
| Middlesex | 159 | 690,093 | 72,151 | 87,242 | 675,002 | 739,904 | 91% |
| Millstone | 34 | 253,082 | 186,360 | - | 439,442 | 435,419 | 101% |
| Milltown | 131 | 831,592 | 128,561 | 7,795 | 952,358 | 1,335,481 | 71% |
| Monroe | 72 | 768,163 | 183,019 | - | 951,182 | 830,207 | 115% |
| New Brunswick | 731 | 4,572,798 | 1,064,418 | 158,495 | 5,478,721 | 6,377,494 | 86% |
| New Brunswick Parking Auth | 56 | 88,847 | - | 1,333 | 87,514 | 323,108 | 27% |
| North Brunswick | 494 | 3,466,981 | 93,892 | 201,868 | 3,359,005 | 2,494,740 | 135% |
| North Brunswick BOE | 392 | 2,240,459 | 289,791 | 19,886 | 2,510,363 | 2,026,926 | 124% |
| Pequannock | 47 | 526,538 | 192,481 | - | 719,019 | 373,802 | 192% |
| Plainsboro | 206 | 1,506,911 | 206,539 | 93,387 | 1,620,063 | 801,221 | 202% |
| Plainsboro Library | - | - | - | - | - | 29,794 | 0% |
| Pompton Lakes | 93 | 327,988 | 85,737 | - | 413,725 | 913,589 | 45% |
| Sayreville | 490 | 3,421,609 | 407,389 | 80,336 | 3,748,662 | 3,872,604 | 97% |
| Sayreville BOE | 216 | 1,768,299 | 59,135 | - | 1,827,434 | 1,241,063 | 147% |
| Sea Bright | 31 | 179,904 | - | 30,582 | 149,322 | 319,258 | 47% |
| South Amboy | 129 | 2,428,520 | 176,330 | 194,099 | 2,410,751 | 1,629,432 | 148% |
| South Amboy BOE | 133 | 694,322 | 257,707 | 50,211 | 901,817 | 607,425 | 148% |
| South Bound Brook | 61 | 359,851 | 170,531 | - | 530,382 | 441,715 | 120% |
| South Brunswick | 65 | 363,370 | 388,193 | 9,308 | 742,255 | 482,707 | 154% |
| South Plainfield | 236 | 1,146,677 | 217,679 | 21,818 | 1,342,538 | 2,064,001 | 65% |
| South River | 301 | 1,993,869 | 407,074 | 75,827 | 2,325,115 | 2,119,139 | 110% |
| South River Parking Auth | - | - | - | - | - | 11,517 | 0% |
| Spotswood | 109 | 966,987 | 258,586 | 34,821 | 1,190,751 | 630,592 | 189% |
| Spotswood BOE | 65 | 443,760 | 57,631 | 917 | 500,473 | 564,435 | 89% |
| Spring Lake Hts | 91 | 1,261,254 | 91,757 | 103,106 | 1,249,905 | 417,551 | 299% |
| **All Years** | **6,215** | **43,669,565** | **7,280,779** | **1,578,673** | **49,371,671** | **45,062,813** | **110%** |

# Middlesex County Municipal Joint Insurance Fund
## Loss Run Analysis

***All Lines / All Years***

| Member | # Claims | Total Paid | Total Reserve | Total Recov/Subro | Total Incurred | Assessment | % |
|---|---|---|---|---|---|---|---|
| Bound Brook | 326 | 2,902,039 | 380,971 | 59,869 | 3,223,141 | 2,400,807 | 134% |
| Bound Brook Rescue | 6 | 44,676 | 25,322 | - | 69,998 | 84,485 | 83% |
| Bradley Beach | 263 | 2,126,347 | 87,331 | 50,356 | 2,163,322 | 2,294,724 | 94% |
| Bradley Beach First Aid | 2 | 5,281 | - | 3,663 | 1,619 | 18,964 | 9% |
| Carteret | 662 | 5,666,932 | 757,298 | 688,788 | 5,735,442 | 4,055,430 | 141% |
| Carteret Redev. Agency | - | - | - | - | - | 14,281 | 0% |
| Dunellen | 309 | 706,953 | 48,438 | 45,972 | 709,419 | 1,365,003 | 52% |
| Dunellen Parking Auth. | 5 | 5,073 | - | 1,961 | 3,112 | 64,610 | 5% |
| East Windsor | 517 | 2,902,943 | 403,377 | 60,235 | 3,246,085 | 3,091,117 | 105% |
| Freehold | 225 | 756,914 | 161,214 | 19,206 | 898,923 | 1,177,689 | 76% |
| Helmetta | 69 | 514,711 | 226,411 | 82,467 | 658,656 | 519,350 | 127% |
| Helmetta BOE | - | - | - | - | - | 14,756 | 0% |
| Highland Park | 281 | 1,404,745 | 408 | 135,874 | 1,269,279 | 1,214,328 | 105% |
| Highland Park First Aid | - | - | - | - | - | 24,873 | 0% |
| Highland Park Redev. Agency | - | - | - | - | - | 1,769 | 0% |
| Jamesburg | 137 | 1,316,807 | 79,645 | 276,681 | 1,119,771 | 1,071,567 | 104% |
| Kearny | 1,359 | 7,872,472 | 1,159,686 | 810,461 | 8,221,696 | 8,660,270 | 95% |
| Little Falls | 101 | 734,061 | 292,929 | 25,489 | 1,001,501 | 556,745 | 180% |
| Metuchen | 542 | 2,602,571 | 927,234 | 119,926 | 3,409,879 | 2,227,154 | 153% |
| Metuchen Parking Auth | 18 | 5,195 | - | - | 5,195 | 237,495 | 2% |
| Middlesex | 346 | 1,446,637 | 72,151 | 133,564 | 1,385,224 | 1,965,404 | 70% |
| MCMJIF | 1 | 3,290 | - | - | 3,290 | - | |
| Millstone | 149 | 642,449 | 361,672 | - | 1,004,121 | 877,503 | 114% |
| Milltown | 272 | 1,662,202 | 130,159 | 506,092 | 1,286,268 | 2,275,922 | 57% |
| Monroe | 245 | 2,104,104 | 313,704 | 784,787 | 1,633,022 | 1,727,930 | 95% |
| New Brunswick | 1,805 | 12,904,971 | 3,225,872 | 397,131 | 15,733,712 | 13,500,386 | 117% |
| New Brunswick Parking Auth | 440 | 700,903 | 33,613 | 27,621 | 706,895 | 1,407,385 | 50% |
| North Brunswick | 1,067 | 6,853,288 | 490,537 | 313,014 | 7,030,811 | 5,338,203 | 132% |
| North Brunswick BOE | 493 | 2,700,108 | 743,024 | 27,697 | 3,415,436 | 3,088,118 | 111% |
| Pequannock | 102 | 614,409 | 196,170 | 31,450 | 779,128 | 713,958 | 109% |
| Plainsboro | 354 | 3,241,405 | 282,223 | 166,136 | 3,357,492 | 2,342,612 | 143% |
| Plainsboro Library | 1 | 146,362 | 250 | 97,362 | 49,250 | 46,826 | 105% |
| Pompton Lakes | 203 | 810,739 | 225,164 | 99,144 | 936,758 | 1,435,242 | 65% |
| Pompton Lakes Comm Part. Mgt C | - | - | - | - | - | 4,327 | 0% |
| Sayreville | 1,154 | 6,710,992 | 1,010,208 | 757,423 | 6,963,777 | 7,454,249 | 93% |
| Sayreville BOE | 279 | 2,919,624 | 59,135 | 78,671 | 2,900,088 | 2,155,235 | 135% |
| Sayreville Econ Devel | 1 | 825 | - | 825 | - | 21,177 | 0% |
| Sayreville Emergency Squad | 5 | 38,898 | 92,227 | - | 131,125 | 47,429 | 276% |
| Sayreville Morgan First Aid | 2 | 595 | - | - | 595 | 34,747 | 2% |
| Sea Bright | 85 | 388,656 | - | 59,247 | 329,409 | 604,934 | 54% |
| South Amboy | 276 | 6,704,576 | 216,652 | 811,398 | 6,109,830 | 2,674,699 | 228% |
| South Amboy BOE | 160 | 1,244,255 | 257,707 | 50,211 | 1,451,750 | 1,066,892 | 136% |
| South Amboy Econ Devel | - | - | - | - | - | 12,656 | 0% |
| South Amboy PTO | - | - | - | - | - | 3,282 | 0% |
| South Bound Brook | 120 | 713,491 | 329,645 | 31,702 | 1,011,434 | 899,369 | 112% |
| South Bound Brook Rescue | - | - | - | - | - | 9,701 | 0% |
| South Brunswick | 157 | 564,507 | 454,955 | 48,885 | 970,576 | 1,508,562 | 64% |
| South Plainfield | 562 | 2,848,026 | 230,259 | 136,116 | 2,942,169 | 4,056,604 | 73% |
| South River | 643 | 3,740,496 | 430,788 | 972,980 | 3,198,304 | 3,785,230 | 84% |
| South River Parking Auth | - | - | - | - | - | 23,970 | 0% |
| South River Rescue | - | - | - | - | - | 12,815 | 0% |
| Spotswood | 345 | 4,041,581 | 377,115 | 618,345 | 3,800,351 | 1,353,272 | 281% |
| Spotswood BOE | 84 | 568,998 | 57,631 | 2,117 | 624,511 | 912,837 | 68% |
| Spotswood First Aid | 3 | 6,758 | - | 5,203 | 1,555 | 44,750 | 3% |
| Spring Lake Hts | 174 | 1,721,386 | 208,248 | 127,941 | 1,801,692 | 965,874 | 187% |
| **Totals** | **14,350** | **95,612,251** | **14,349,371** | **8,666,009** | **101,295,613** | **91,467,520** | **111%** |

# Middlesex County Municipal Joint Insurance Fund
## February 26, 2014

| OFFICIAL DEPOSITORIES | INV DATE | EXP DATE | RATE | AMOUNT | Est. Ann. INTEREST | CD # |
|---|---|---|---|---|---|---|
| FREEHOLD SAVINGS | 6/9/2011 | 6/5/2014 | 0.75 | $ 1,058,084 | $ 7,936 | 78391 |
| FREEHOLD SAVINGS | 9/17/2012 | 9/18/2014 | 0.75 | $ 2,013,734 | $ 12,000 | 93585 |
| FREEHOLD SAVINGS | 2/27/2013 | 2/27/2014 | 0.60 | $ 1,506,057 | $ 9,000 | 98949 |
| FREEHOLD SAVINGS | 12/2/2010 | 11/29/2014 | 0.75 | $ 2,059,449 | $ 15,446 | 15691 |
| FREEHOLD SAVINGS | 3/2/2011 | 2/27/2014 | 0.75 | $ 3,204,939 | $ 24,037 | 92363 |
| FREEHOLD SAVINGS | 6/4/2008 | 8/29/2014 | 0.75 | $ 1,492,863 | $ 11,196 | 15606 |
| FREEHOLD SAVINGS | 9/30/2013 | 9/5/2014 | 0.75 | $ 2,002,334 | $ 3,001 | 40694 |
| FREEHOLD SAVINGS | | 1/31/2014 | | $ 1,089 | | 5721 |
| NEW JERSEY COMM BANK | 6/11/2011 | 1/7/2015 | 0.74 | $ 611,226 | $ 2,282 | 15380 |
| NEW JERSEY COMM BANK | 6/9/2010 | 12/23/2014 | 0.75 | $ 22,374 | $ 10,278 | 7725 |
| NEW JERSEY COMM BANK | 6/11/2011 | 12/26/2014 | 0.75 | $ 1,041,876 | $ 6,492 | 9433 |
| NEW JERSEY COMM BANK | 9/23/2011 | 6/27/2014 | 0.75 | $ 1,003,341 | $ 3,501 | 24762 |
| NEW JERSEY COMM BANK | 2/26/2009 | 2/27/2014 | 0.54 | $ 2,127,988 | $ 11,450 | 4582 |
| NEW JERSEY COMM BANK | 3/8/2013 | | | $ 518 | | |
| NEW JERSEY COMM BANK | 6/11/2011 | 1/8/2015 | 0.74 | $ 513,457 | $ 1,917 | 15398 |
| Admin | | 2/26/2014 | | $ 1,036,000 | | |
| TOTAL INVESTMENTS | | | | $ 19,695,329 | $ 118,536 | |

*WILLIAM M. KURTZ, Executive Director*

**MCMJIF**

**2014 Proposed Training Schedule**

| | |
|---|---|
| **April 2014** | **Safety Orientation (2 sessions per day)** |
| | • Spotswood<br>• South Brunswick |
| **May 2014** | **Fall Protection/Material Handling (2 sessions per day)** |
| | • Monroe Township<br>• Milltown |
| **June 2014** | **Traffic Safety / Flagger (1 – 4 hr. session / approx. 15 people)** |
| | • MCMJIF Office |
| **September 2014** | **Bloodborne Pathogens (2 sessions per day)** |
| | • Spotswood<br>• South Brunswick |
| **October 2014** | **Personal Protective Equipment (PPE) (2 sessions per day)** |
| | • Monroe Township<br>• Milltown |
| **November 2014** | **Traffic Safety / Flagger (1 session / approx. 15 people)** |
| | • MCMJIF Office |
| **December 2014** | **Defensive Driving (1 – 6 hr. session / approx. 25 people)** |
| | • MCMJIF Office |

# MIDDLESEX JIF
## Charges/Savings by Specialty
## JANUARY 2014

| Specialty | Charges | Approved | Savings | % of Savings |
|---|---|---|---|---|
| Ortho/Neuro | $ 160,354.45 | $ 46,071.58 | $ 114,282.87 | 71% |
| Ambulatory Surgical Center | $ 131,973.00 | $ 27,721.25 | $ 104,251.75 | 79% |
| Facility | $ 70,979.51 | $ 34,009.57 | $ 39,193.94 | 55% |
| Physical Therapy/Occupational Therapy | $ 44,934.48 | $ 11,721.85 | $ 33,212.63 | 74% |
| Diagnostic Radiology | $ 14,792.00 | $ 5,542.32 | $ 9,249.68 | 63% |
| Durable Medical Equipment | $ 12,400.61 | $ 9,433.65 | $ 2,966.96 | 24% |
| Ambulance/Transportation | $ 11,588.00 | $ 8,340.00 | $ 3,248.00 | 28% |
| Occ Med/Primary Care | $ 10,016.01 | $ 5,761.84 | $ 4,254.17 | 42% |
| Inpatient Rehabilitation | $ 9,317.25 | $ 2,468.95 | $ 6,848.30 | 74% |
| Anesthesia/Pain Management | $ 9,125.00 | $ 3,413.50 | $ 5,711.50 | 63% |
| Pharmacy | $ 7,556.04 | $ 5,033.45 | $ 2,522.59 | 33% |
| Emergency Medicine | $ 7,203.00 | $ 3,818.30 | $ 3,384.70 | 47% |
| Physician Fees | $ 5,370.00 | $ 2,619.08 | $ 2,750.92 | 51% |
| Behavioral Health | $ 2,720.00 | $ 1,346.54 | $ 1,373.46 | 50% |
| Laboratory Services | $ 573.00 | $ 335.69 | $ 237.31 | 41% |
| Home Health Care | $ 180.00 | $ 127.00 | $ 53.00 | 29% |

**MIDDELSEX JIF**
**Intake Reporting and Injury Description**
**JANUARY 2014**

| Claim Number | Date Of Incident | Employer Notified | Date Admin Notified | Department | Part Of Body Affected | Cause Of Injury | Initial Treatment |
|---|---|---|---|---|---|---|---|
| 1191594 | 12/13/2013 | 12/13/2013 | 01/02/2014 | 701-Public Works | Insufficient Info to Properly Iden | 99 - Other - Miscellaneous, NOC | 0 - No Medical Treatment |
| 1192332 | 12/17/2013 | 12/17/2013 | 01/10/2014 | 118-CLERICAL | Knee - 53 | 31 - Fall, Slip or Trip, NOC | 3 - Emergency Care |
| 1192331 | 12/18/2013 | 12/18/2013 | 01/09/2014 | 701-Police Department | Upper Arm - 31 | 32 - On Ice or Snow | 2 - Minor Clinic/Hosp |
| 1191748 | 01/05/2014 | 01/05/2014 | 01/05/2014 | 64-UTILITIES | Shoulder(s) - 38 | 31 - Fall, Slip or Trip, NOC | 2 - Minor Clinic/Hosp |
| 1193232 | 01/05/2014 | 01/05/2014 | 01/05/2014 | 1606-POLICE DEPARTMENT | Lower Arm - 33 | 31 - Fall, Slip or Trip, NOC | 2 - Minor Clinic/Hosp |
| 1191941 | 01/06/2014 | 01/06/2014 | 01/06/2014 | 017-POLICE DPT | Finger(s) - 36 | 19 - Cut, Puncture, Scrape, NOC | 3 - Emergency Care |
| 1191942 | 01/07/2014 | 01/07/2014 | 01/07/2014 | 000M-FACILITIES/MAINTENANCE/CUSTODIA | Ankle - 55 | 60 - Strain or Injury By, NOC | 2 - Minor Clinic/Hosp |
| 1192077 | 01/08/2014 | 01/08/2014 | 01/08/2014 | 20-EMERGENCY SERVICES | Hand - 35 | 60 - Strain or Injury By, NOC | 2 - Minor Clinic/Hosp |
| 1192184 | 01/09/2014 | 01/09/2014 | 01/09/2014 | 007-FIRE DEPARTMENT | Eye(s) - 14 | 87 - Foreign Matter (Body) in Eye(s) | 3 - Emergency Care |
| 1192978 | 01/09/2014 | 01/09/2014 | 01/15/2014 | 701-Police Department | Knee - 53 | 09 - Contact With, NOC | 3 - Emergency Care |
| 1192873 | 01/10/2014 | 01/10/2014 | 01/14/2014 | 701-Police Department | Shoulder(s) - 38 | 31 - Fall, Slip or Trip, NOC | 3 - Emergency Care |
| 1192872 | 01/11/2014 | 01/11/2014 | 01/14/2014 | 65-WATER DEPARTMENT | No Physical Injury - 66 | 90 - Other Than Physical Cause of Injury | 0 - No Medical Treatment |
| 1192529 | 01/12/2014 | 01/12/2014 | 01/12/2014 | 1606-POLICE DEPARTMENT | Lower Back Area - 42 | 45 - Collision or Sideswipe With Another Vehic | 3 - Emergency Care |
| 1192979 | 01/15/2014 | 01/15/2014 | 01/15/2014 | 701-Police Department | Ankle - 55 | 60 - Strain or Injury By, NOC | 3 - Emergency Care |
| 1193102 | 01/16/2014 | 01/16/2014 | 01/16/2014 | 1607-FIRE DEPARTMENT | Shoulder(s) - 38 | 60 - Strain or Injury By, NOC | 2 - Minor Clinic/Hosp |
| 1193103 | 01/16/2014 | 01/17/2014 | 01/17/2014 | 701-Public Works | Lower Back Area - 42 | 60 - Strain or Injury By, NOC | 2 - Minor Clinic/Hosp |
| 1193383 | 01/21/2014 | 01/22/2014 | 01/22/2014 | 000A-ADMINISTRATION | Shoulder(s) - 38 | 31 - Fall, Slip or Trip, NOC | 3 - Emergency Care |
| 1193480 | 01/21/2014 | 01/21/2014 | 01/23/2012 | F11-FIRE DEPARTMENT | Soft Tissue - 18 | 45 - Collision or Sideswipe With Another Vehic | 0 - No Medical Treatment |
| 1193481 | 01/22/2014 | 01/22/2014 | 01/23/2014 | 701-Utilities | Ankle - 55 | 31 - Fall, Slip or Trip, NOC | 3 - Emergency Care |
| 1193608 | 01/23/2014 | 01/23/2014 | 01/23/2014 | 000T-TRANSPORTATION | Lower Back Area - 42 | 74 - Fellow Worker, Patient or Other Person | 2 - Minor Clinic/Hosp |
| 1193607 | 01/23/2014 | 01/23/2014 | 01/23/2014 | 1606-POLICE DEPARTMENT | Lower Back Area - 42 | 45 - Collision or Sideswipe With Another Vehic | 3 - Emergency Care |
| 1193746 | 01/24/2014 | 01/27/2014 | 01/27/2014 | 701-Police Department | | 31 - Fall, Slip or Trip, NOC | 2 - Minor Clinic/Hosp |
| 1194026 | 01/28/2014 | 01/28/2014 | 01/29/2014 | 022-PUBLIC WORKS | Lower Back Area - 42 | 31 - Fall, Slip or Trip, NOC | 2 - Minor Clinic/Hosp |
| 1194303 | 01/28/2014 | 01/28/2014 | 01/31/2014 | 61-POLICE DEPARTMENT | Knee - 53 | 31 - Fall, Slip or Trip, NOC | 2 - Minor Clinic/Hosp |
| 1194027 | 01/29/2014 | 01/29/2014 | 01/29/2014 | 701-Emergency Services | Body Systems and Multiple Bod | 74 - Fellow Worker, Patient or Other Person | 2 - Minor Clinic/Hosp |
| 1194167 | 01/29/2014 | 01/30/2014 | 01/30/2014 | 701-Emergency Services | Lower Back Area - 42 | 60 - Strain or Injury By, NOC | 2 - Minor Clinic/Hosp |
| 1194168 | 01/29/2014 | 01/29/2014 | 01/30/2014 | 701-Public Works | Ankle - 55 | 32 - On Ice or Snow | 2 - Minor Clinic/Hosp |
| 1194304 | 01/29/2014 | 01/30/2014 | 01/30/2014 | 65-WATER DEPARTMENT | Upper Leg - 52 | 32 - On Ice or Snow | 2 - Minor Clinic/Hosp |

**MIDDLESEX JIF**
**SAVINGS AND PENETRATION SUMMARY**

## 2014

| | UNITS OF SERVICE | BILLED | APPROVED | SAVINGS | % OF SAVINGS | UCR | SAVINGS BELOW UCR | % OF SAVINGS BELOW UCR | % OF NETWORK PENETRATION | # of Intakes Received |
|---|---|---|---|---|---|---|---|---|---|---|
| **JANUARY** | 456 | $ 499,082.35 | $ 167,764.57 | $ 333,541.78 | 67% | $ 348,940.73 | $ 215,185.73 | 62% | 95% | 31 |
| **FEBRUARY** | | | | | | | | | | |
| **MARCH** | | | | | | | | | | |
| **APRIL** | | | | | | | | | | |
| **MAY** | | | | | | | | | | |
| **JUNE** | | | | | | | | | | |
| **JULY** | | | | | | | | | | |
| **AUGUST** | | | | | | | | | | |
| **SEPT** | | | | | | | | | | |
| **OCT** | | | | | | | | | | |
| **NOV** | | | | | | | | | | |
| **DEC** | | | | | | | | | | |
| **TOTALS** | | | | | | | | | | |

## 2013

| | UNITS OF SERVICE | BILLED | APPROVED | SAVINGS | % OF SAVINGS | UCR | SAVINGS BELOW UCR | % OF SAVINGS BELOW UCR | % OF NETWORK PENETRATION | # of Intakes Received |
|---|---|---|---|---|---|---|---|---|---|---|
| **JANUARY** | 592 | $ 368,499.26 | $ 153,344.01 | $ 215,155.25 | 58% | | | | 92% | 47 |
| **FEBRUARY** | 419 | $ 328,585.00 | $ 131,444.63 | $ 197,140.37 | 60% | | | | 96% | 27 |
| **MARCH** | 521 | $ 435,024.98 | $ 178,051.88 | $ 256,973.10 | 59% | | | | 95% | 19 |
| **APRIL** | 418 | $ 430,029.18 | $ 150,680.53 | $ 279,348.65 | 65% | $ 271,100.33 | $ 120,419.80 | 44% | 94% | 35 |
| **MAY** | 458 | $ 392,629.21 | $ 152,092.50 | $ 240,536.71 | 61% | $ 263,494.76 | $ 111,402.26 | 42% | 94% | 40 |
| **JUNE** | 362 | $ 239,262.75 | $ 112,370.36 | $ 127,723.18 | 53% | $ 175,354.94 | $ 62,984.58 | 36% | 91% | 38 |
| **JULY** | 508 | $ 695,346.52 | $ 233,351.61 | $ 469,551.44 | 68% | $ 535,839.96 | $ 302,488.35 | 56% | 97% | 40 |
| **AUGUST** | 516 | $ 438,589.75 | $ 157,934.98 | $ 283,125.43 | 65% | $ 327,571.45 | $ 214,201.78 | 65% | 96% | 33 |
| **SEPT** | 434 | $ 454,681.63 | $ 183,246.69 | $ 273,982.52 | 60% | $ 290,414.84 | $ 158,128.47 | 54% | 96% | 29 |
| **OCT** | 480 | $ 343,146.35 | $ 178,761.26 | $ 167,215.35 | 49% | $ 255,905.58 | $ 110,083.88 | 43% | 95% | 43 |
| **NOV** | 478 | $ 434,867.98 | $ 156,816.07 | $ 283,788.14 | 65% | $ 269,033.00 | $ 152,059.92 | 57% | 95% | 21 |
| **DEC** | 491 | $ 461,407.22 | $ 163,788.24 | $ 298,567.98 | 65% | $ 294,069.17 | $ 169,320.03 | 58% | 94% | 19 |
| **TOTALS** | **5677** | **$ 5,022,069.83** | **$1,951,882.76** | **$ 3,093,108.12** | **61%** | **$2,682,784.03** | **$ 1,401,089.07** | **51%** | **95%** | **391** |

## 2012

| | UNITS OF SERVICE | BILLED | APPROVED | SAVINGS | % OF SAVINGS | % OF NETWORK PENETRATION | # of Intakes Received |
|---|---|---|---|---|---|---|---|
| **JANUARY** | 502 | $ 369,731.35 | $ 168,259.59 | $ 201,471.76 | 54.49% | 88.25% | 24 |
| **FEBRUARY** | 407 | $ 357,817.53 | $ 143,235.95 | $ 214,581.58 | 59.97% | 90.66% | 29 |
| **MARCH** | 357 | $ 814,571.53 | $ 319,679.65 | $ 494,891.88 | 60.75% | 97.20% | 31 |
| **APRIL** | 331 | $ 347,100.42 | $ 140,212.90 | $ 206,887.52 | 59.60% | 93.96% | 26 |
| **MAY** | 394 | $ 571,517.38 | $ 266,492.64 | $ 305,024.74 | 53.37% | 90.95% | 39 |
| **JUNE** | 394 | $ 254,355.01 | $ 113,992.84 | $ 140,362.17 | 55.18% | 89.59% | 42 |
| **JULY** | 490 | $ 357,251.39 | $ 141,022.24 | $ 216,229.15 | 60.5% | 94.29% | 36 |
| **AUGUST** | 530 | $ 386,689.12 | $ 176,166.40 | $ 210,522.72 | 54.4% | 94.72% | 43 |
| **SEPT** | 372 | $ 268,547.48 | $ 100,723.48 | $ 167,824.00 | 62.5% | 95.16% | 25 |
| **OCT** | 339 | $ 449,826.66 | $ 155,242.27 | $ 294,584.39 | 65.5% | 89% | 29 |
| **NOV** | 353 | $ 383,439.21 | $ 141,000.04 | $ 242,439.17 | 63.2% | 95% | 33 |
| **DEC** | 346 | $ 380,592.74 | $ 107,031.87 | $ 273,560.87 | 71.9% | 93% | 26 |
| **TOTALS** | **4815** | **$ 4,941,439.82** | **$1,973,059.87** | **$ 2,968,379.95** | **60.1%** | **93%** | **383** |

# MIDDLESEX JIF
## Top 10 Providers
## By Charges
## PAR/NonPAR/MCCI
## JANUARY 2014

| Provider Name | Charges | Approved | Savings | % of Savings | Specialty |
|---|---|---|---|---|---|
| **PARTICIPATING** | | | | | |
| SURGICARE OF FREEHOLD LLC | $120,330.00 | $18,903.25 | $101,426.75 | 84% | Ambulatory Surgical Center |
| SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES | $ 46,132.00 | $14,681.21 | $ 31,450.79 | 68% | Ortho/Neuro |
| ROBERT WOOD JOHNSON, UNIVERSITY HOSP | $ 34,332.02 | $16,347.00 | $ 20,209.02 | 59% | Facility |
| RAHWAY/EDISON ORTHOPEDIC GROUP | $ 26,966.00 | $ 6,620.71 | $ 20,345.29 | 75% | Ortho/Neuro |
| TWIN BORO PHYSICAL THERAPY ASSOCS, | $ 16,192.00 | $ 3,402.00 | $ 12,790.00 | 79% | Physical Therapy/Occupational Therapy |
| CHILTON MEMORIAL HOSPITAL | $ 13,142.55 | $ 1,745.51 | $ 11,397.04 | 87% | Facility |
| ONE CALL MEDICAL, INC. | $ 10,405.00 | $ 4,253.76 | $ 6,151.24 | 59% | Diagnostic Radiology |
| RUTGERS-RWJ NEUROSURGERY FACULTY | $ 10,000.00 | $ 2,441.94 | $ 7,558.06 | 76% | Ortho/Neuro |
| AVIA PARTNERS, INC. | $ 7,556.04 | $ 5,033.45 | $ 2,522.59 | 33% | Pharmacy |
| KESSLER INSTITUTE FOR REHAB. INC. | $ 7,363.25 | $ 1,773.35 | $ 5,589.90 | 76% | Inpatient Rehabilitation |
| **OUT OF NETWORK** | | | | | |
| UNIVERSITY PHYSICIAN, ASSOCIATES | $ 1,314.00 | $ 582.00 | $ 732.00 | 56% | Physician Fees |
| SOMERSET EMERGENCY MEDICAL ASSOCIATES | $ 1,043.00 | $ 1,006.75 | $ 36.25 | 3% | Emergency Medicine |
| ELECTROSTIM MEDICAL, SERVICES, INC | $ 913.53 | $ 814.53 | $ 99.00 | 11% | Durable Medical Equipment |
| SOUTH RIVER EMS, INC. | $ 830.00 | $ 720.00 | $ 110.00 | 13% | Ambulance/Transportation |
| UPA-NP, LLC, | $ 518.00 | $ 274.00 | $ 244.00 | 47% | Ortho/Neuro |
| ACCU REFERENCE MEDICAL LABORATORY | $ 410.00 | $ 283.00 | $ 127.00 | 31% | Laboratory Services |
| DYNASPLINT SYSTEM INC | $ 395.00 | $ 395.00 | $ - | 0% | Durable Medical Equipment |
| NEWTON HEALTH AND WELLNESS, LLC | $ 375.00 | $ 375.00 | $ - | 0% | Physician Fees |
| TRI-COUNTY ORTHOPAEDIC & SPORTS MEDICINE | $ 250.00 | $ 250.00 | $ - | 0% | Ortho/Neuro |
| CENTRAL JERSEY PATHOLOGY CONSULTANT | $ 125.00 | $ 43.75 | $ 81.25 | 65% | Laboratory Services |
| **MCCI NEGOTIATIONS** | | | | | |
| ACCESS MEDIQUIP | $ 6,945.00 | $ 5,556.00 | $ 1,389.00 | 20% | Durable Medical Equipment |
| ELECTROSTIM MEDICAL, SERVICES, INC | $ 1,661.08 | $ 1,494.97 | $ 166.11 | 10% | Durable Medical Equipment |
| UPA-NP, LLC, | $ 63,828.00 | $16,654.00 | $ 47,174.00 | 74% | Ortho/Neuro |

# GRMA CLAIMS MANAGEMENT SYSTEMS
## MCMJIF - Claim Reports 1/04/2014 - 2/20/2014

| File # | Claimant | Insured | Status | Loss Date | Cov | Description |
|---|---|---|---|---|---|---|
| 24042-01 | Danny Duong | Borough of Bound Brook | Open | 1/31/2014 | AL | Parked vehicle was struck by our vehicle |
| 24059-01 | Borough of Bound Brook | Borough of Bound Brook | Open | 1/24/2014 | AL | Our vehicle was struck by other vehicle |
| 24006-01 | Janos Bojtos | Borough of Bound Brook | QC - Open | 1/24/2014 | WC | Slipped & Fell on Ice injured Lt Ribs |
| 24010-01 | Leonel Vargas | Borough of Bound Brook | Deny/6 months | 1/21/2014 | WC | Clmt's vehicle was rear ended |
| 24030-01 | Michael Fairlie | Borough of Bound Brook | QC - Open | 1/28/2014 | WC | Foot slipped on ice and pain in Rt Foot and Knee |
| 24011-01 | Borough of Carteret | Borough of Carteret | Open | 10/19/2013 | AL | ***Mva*** |
| 24049-01 | Lawrence Conway | Borough of Carteret | Open | 2/3/2014 | AL | Our vehicle struck parked vehicle |
| 24050-01 | Borough of Carteret | Borough of Carteret | Open | 1/23/2014 | AL | ***Mva*** |
| 24047-01 | Islam Elalem | Borough of Carteret | Open | 11/8/2013 | LAW | false arrest/discrimination |
| 23973-01 | Angela Mitterando | Borough of Carteret | QC - Open | 12/17/2013 | WC | Slipped and fell on Lt Knee |
| 23988-01 | Phillip Esposito | Borough of Carteret | QC - Open | 1/10/2014 | WC | Fell injuring Lt Shoulder |
| 23999-01 | Jason Oxner | Borough of Carteret | QC - Open | 1/9/2014 | WC | Hit Lt Knee on pavement |
| 23969-01 | Michael Cocco | Borough of Dunellen | Open | 1/14/2014 | GL | Tree branches fell on vehicle |
| 24069-01 | Frank Pascale | Borough of Dunellen | Open | 12/7/2013 | GL | Slip and Fall |
| 23967-01 | Township of East Windsor | Township of East Windsor | Open | 11/3/2013 | AL | East Windsor Fire Company #1 Squrt 42 Accident |
| 24046-01 | Tracy Carlisi | Township of East Windsor | Open | 2/3/2014 | AL | Dump Truck hit Comcast wires from house an |
| 24067-01 | Township of East Windsor | Township of East Windsor | Open | 2/9/2014 | AL | Vehicle slid and struck curb |
| 24075-01 | Township of East Windsor | Township of East Windsor | Open | 12/19/2013 | AL | Hit and Run to a Parked vehicle |
| 24007-01 | Jeffrey Schoener (Estate of ) | Township of East Windsor | Open | 12/4/2013 | GL | Death from MVA-Road Design |
| 24056-01 | Ruben Vivas-Martinez | Borough of Freehold | Open | 1/3/2014 | AL | Snow plow struck parked vehicle |
| 23976-01 | Joseph Martin | Borough of Freehold | Closed | 12/16/2013 | GL | Large Tree branch damaged gutter on Front |
| 24031-01 | Christine Percoco | Borough of Freehold | Open | 12/30/2013 | GL | Struck a Pothole |
| 24036-01 | Douglas Krompier | Borough of Freehold | Open | 1/26/2014 | GL | Struck a Pothole |
| 24048-01 | William Pavlou | Borough of Freehold | Open | 11/23/2013 | GL | Injured when clmt stepped in a storm drain |
| 24003-01 | Harold Burt | Borough of Freehold | QC - Open | 1/21/2014 | WC | Slipped on Ice Lt Shoulder and Lt side of Neck |
| 23956-01 | Cynthia Bocha | Town of Kearny | Open | 12/9/2013 | GL | Damaghed vehicle from a falling tree |

# GRMA CLAIMS MANAGEMENT SYSTEMS
## MCMJIF - Claim Reports 1/04/2014 - 2/20/2014

| File # | Claimant | Insured | Status | Loss Date | Cov | Description |
|---|---|---|---|---|---|---|
| 24062-01 | Matthew Kurdes | Borough of Metuchen | Open | 2/5/2014 | AL | MVA - IV ('10 Ford F350 #47) Backed into parked OV |
| 24068-01 | Olga Galina | Borough of Metuchen | Open | 2/16/2014 | AL | Our vehicle rear ended other vehicle |
| 24023-01 | Shanin Roque | Borough of Metuchen | Deny/6 months | 1/6/2014 | GL | Tree limb fell on vehicle |
| 24024-01 | Mary Carmen Daza | Borough of Metuchen | Open | 1/12/2014 | GL | Struck pothole crossing a narrow bridge |
| 24041-01 | Mary Beth Hronich | Borough of Metuchen | Deny/6 months | 1/6/2014 | GL | Struck a Pothole |
| 24053-01 | Bethi Le | Borough of Metuchen | Open | 1/22/2014 | GL | Sewer Backup |
| 24054-01 | Olga Kogan | Borough of Metuchen | Open | 1/11/2014 | GL | vehicle struck a large pothole |
| 24065-01 | Brian Stio | Borough of Metuchen | QC - Open | 2/10/2014 | WC | Fell injured Lt Ankle |
| 23992-01 | Boro of Middlesex | Borough of Middlesex | Open | 1/3/2014 | AL | MVA - OV slid on ice & struck IV (88 Ford 8500) |
| 24072-01 | Borough of Middlesex | Borough of Middlesex | Open | 12/20/2013 | AL | ***Mva*** |
| 24073-01 | Boro of Middlesex | Borough of Middlesex | Open | 1/30/2014 | AL | MVA - '11 Ford CV VIN 109322 |
| 23975-01 | Jaimee Hodge | Borough of Middlesex | Deny/6 months | 1/6/2014 | GL | Tree fell on OV |
| 23990-01 | Lauren Vanderhelm | Borough of Middlesex | Record Only | 1/10/2014 | GL | Slip and Fall |
| 24077-01 | Sean Flanagan | Borough of Middlesex | Record Only | 1/30/2014 | WC | Exiting a parking lot and vehicle impacted with a snow |
| 24061-01 | Antonio Almsida | Township of Millstone | Open | 2/4/2014 | AL | Our vehicle backed up in clmt |
| 23996-01 | Borough of Milltown | Borough of Milltown | Open | 1/10/2014 | AL | ***Mva*** |
| 24000-01 | Borough of Milltown | Borough of Milltown | Open | 10/11/2013 | AL | **Mva*** |
| 23978-01 | Township of Monroe | Township of Monroe | Subrogation | 12/13/2013 | AL | ***Mva*** |
| 24035-01 | Alessandro Iannuzzi | Township of Monroe | Open | 2/5/2014 | GL | Pump Station 8 had backup which caused backup |
| 23974-01 | Township of Monroe | Township of Monroe | Open | 1/10/2014 | PR | Vehicle hit Pump Station |
| 24033-01 | Twp of Monroe | Township of Monroe | Open | 2/4/2014 | PR | Pump Station damaged as a result of ice storm |
| 24002-01 | Jeffery Paglio | Township of Monroe | QC - Open | 1/15/2014 | WC | Rolled Lt Ankle |
| 24005-01 | Clarissa Uhl | Township of Monroe | QC - Open | 1/22/2014 | WC | Slipped on Ice injured Rt Ankle |
| 24015-01 | James Mount | Township of Monroe | QC - Open | 1/2/2014 | WC | Possibly Exposed to Meningitis |
| 23957-01 | Rebekah DeCola | New Brunswick Parking Authority | Deny/6 months | 1/4/2014 | GL | Vehicle Break-in |
| 23959-01 | Helen Grimes | New Brunswick Parking Authority | Deny/6 months | 11/9/2013 | GL | Vehicle Break-in |

# GRMA CLAIMS MANAGEMENT SYSTEMS
## MCMJIF - Claim Reports 1/04/2014 - 2/20/2014

| File # | Claimant | Insured | Status | Loss Date | Cov | Description |
|---|---|---|---|---|---|---|
| 23994-01 | Bertha Rodgers | New Brunswick Parking Authority | Open | 12/18/2013 | GL | Slip and Fall |
| 23995-01 | Gary Luckenbill | New Brunswick Parking Authority | Open | 1/13/2014 | GL | Damage to vehicle from Valet |
| 24004-01 | Kevin Gregor | New Brunswick Parking Authority | Open | 1/24/2014 | GL | Vehicle damaged in parking Deck |
| 24029-01 | Joyce Daniele | New Brunswick Parking Authority | Open | 1/13/2014 | GL | Damage to vehicle from Valet |
| 24055-01 | Alexander Fraser | New Brunswick Parking Authority | Open | 12/7/2013 | GL | Damage to vehicle from Valet |
| 24057-01 | Troy Medina | New Brunswick Parking Authority | Open | 1/4/2014 | GL | Vehicle Break-in |
| 24078-01 | Robert Lewis | New Brunswick Parking Authority | Open | 1/26/2014 | GL | damage to vehicle from the parking gate collapsed |
| 23966-01 | New Brunswick Parking Authority | New Brunswick Parking Authority | Subrogation | 12/22/2013 | PR | Damage to LCSD sign |
| 23981-01 | New Brunswick Parking Authority | New Brunswick Parking Authority | Open | 1/12/2013 | PR | Water damage to elevator doors |
| 23997-01 | New Brunswick Parking Auth | New Brunswick Parking Authority | Open | 1/23/2014 | PR | Pipe Burst due to extreme cold |
| 24013-01 | New Brunswick Parking Authority | New Brunswick Parking Authority | Open | 1/17/2014 | PR | A patron punched the window to the guards booth |
| 23964-01 | John Reilly | New Brunswick Parking Authority | QC - Open | 1/7/2014 | WC | Fell off Ladder twisted Rt Ankle |
| 24039-01 | Paul Connor | New Brunswick Parking Authority | QC - Open | 2/3/2014 | WC | Injured Lt Shoulder |
| 24079-01 | Mauro Cappelluti | New Brunswick Parking Authority | QC - Open | 2/7/2014 | WC | Strained Lt Shoulder |
| 23993-01 | City of New Brunswick | City of New Brunswick | Subrogation | 12/13/2013 | AL | MVA - IV 08 Dodge Charger #907 |
| 24037-01 | City of New Brunswick | City of New Brunswick | Subrogation | 2/4/2014 | AL | ***Mva*** Police vehicle # 926 |
| 24052-01 | Victor Garache | City of New Brunswick | Open | 1/22/2014 | AL | Dpw plow hit parked vehicle |
| 24008-01 | Patricia Helen Lobdell | City of New Brunswick | Open | 11/6/2014 | GL | Trip and Fall |
| 24017-01 | Sharon Ross | City of New Brunswick | Open | 1/18/2014 | GL | Hit a Pothole |
| 24045-01 | Gary White | City of New Brunswick | Open | 11/19/2013 | GL | Trip and Fall |
| 24009-01 | Luis Rodriguez (Estate of ) | City of New Brunswick | Open | 9/28/2013 | LAW | Police Pursuit |
| 24070-01 | Jeffrey Hidalgo | City of New Brunswick | Litigation | 3/3/2012 | LAW | False Arrest |
| 23958-01 | Michael Perez | City of New Brunswick | QC - Open | 12/17/2013 | WC | Pulled Lt Arm near Elbow |
| 23962-01 | Raymond Hansen | City of New Brunswick | QC - Open | 1/6/2014 | WC | Exposure to drugs & Body Fluid |
| 23983-01 | Wanda Stokes | City of New Brunswick | Litigation | 12/18/2013 | WC | Fell on ice injured Lt Arm |
| 23984-01 | Robert Boyle | City of New Brunswick | QC - Open | 1/9/2014 | WC | Foreign matter in eyes |

# GRMA CLAIMS MANAGEMENT SYSTEMS
## MCMJIF - Claim Reports 1/04/2014 - 2/20/2014

| File # | Claimant | Insured | Status | Loss Date | Cov | Description |
|---|---|---|---|---|---|---|
| 23987-01 | Eric Murvay | City of New Brunswick | QC - Open | 1/11/2014 | WC | Blacked out |
| 23991-01 | Jorge Arriaga | City of New Brunswick | QC - Open | 1/16/2014 | WC | Loading up hose on Fire Truck felt sharp pain in Lt |
| 24034-01 | Willie Weaver | City of New Brunswick | QC - Open | 1/29/2014 | WC | Slipped on Ice injured Back Rt Upper Leg Lt Shoulder |
| 24064-01 | Marc Acevedo | City of New Brunswick | QC - Open | 2/10/2014 | WC | Slipped on Ice Pointer Finger jammed in car door |
| 23977-01 | Township of Plainsboro | Township of Plainsboro | Open | 1/12/2014 | AL | ***Mva*** |
| 24027-01 | Twp of Plainsboro | Township of Plainsboro | Open | 1/23/2014 | AL | MVA - '12 Dodge Charger #807 |
| 24028-01 | Monica Birch-Min | Township of Plainsboro | Litigation | 1/20/2012 | LAW | Unlawful entry/Excessive force |
| 24020-01 | Township of Plainsboro | Township of Plainsboro | Open | 1/30/2014 | PR | Water damage |
| 23985-01 | Joseph Bolognese | Township of Plainsboro | QC - Open | 1/12/2014 | WC | Vehicle was rear ended |
| 24043-01 | Richard Wolak | Township of Plainsboro | QC - Open | 1/23/2014 | WC | Felt Strain to Low Back |
| 24012-01 | Borough of Pompton Lakes | Borough of Pompton Lakes | Open | 12/30/2013 | AL | Police vehicle slid into a red parking barrel |
| 24014-01 | Borough of Pompton Lakes | Borough of Pompton Lakes | QC - Open | 12/29/2013 | AL | Suspect kicked the prisoners cage in Patrol Car # 111 |
| 24016-01 | Christine Bruno | Borough of Pompton Lakes | Open | 10/12/2013 | AL | Slip and Fall |
| 24038-01 | Stephen Kouefati | Borough of Pompton Lakes | QC - Open | 2/6/2014 | WC | Slipped on Ice & fell injured Rt Elbow Rt Wrist & Upper |
| 24040-01 | Jason Seminerio | Borough of Pompton Lakes | QC - Open | 2/6/2014 | WC | Slipped & Fell on Ice injuring Rt Knee & Lower Back |
| 24063-01 | Robert Bowen | Borough of Pompton Lakes | QC - Open | 2/11/2014 | WC | Injured Rt Leg |
| 24060-01 | Sharon Welsh | South Amboy Board of Education | QC - Open | 5/17/2013 | WC | Tripped and fell strain to Rt Knee |
| 24021-01 | Township of South Brunswick | Township of South Brunswick | Record Only | 1/21/2014 | AL | ***Mva*** |
| 24022-01 | Township of South Brunswick | Township of South Brunswick | Open | 1/22/2014 | AL | ***Mva*** |
| 24032-01 | Township of South Brunswick | Township of South Brunswick | Open | 1/25/2014 | AL | ***Mva*** |
| 24071-01 | Kimberly Mento | Township of South Brunswick | Open | 1/29/2014 | AL | While backing down street hit a parked vehicle |
| 23961-01 | Brian Fusco | Township of South Brunswick | QC - Open | 1/5/2014 | WC | Slipped & Fell |
| 23989-01 | Paul Luceri | Township of South Brunswick | QC - Open | 1/16/2014 | WC | Struck a manhole & jaulted lower back |
| 24001-01 | Miriam Doria | Township of South Brunswick | QC - Open | 1/23/2014 | WC | Felt pain in the Lower Back |
| 24019-01 | michael Rakes | Township of South Brunswick | QC - Open | 1/29/2014 | WC | Fell on Ice injuring Rt Ankle & Rt Thumb |
| 23968-01 | Borough of South Plainfield | Borough of South Plainfield | Open | 1/1/2014 | AL | ***Mva** |

# GRMA CLAIMS MANAGEMENT SYSTEMS
## MCMJIF - Claim Reports 1/04/2014 - 2/20/2014

| File # | Claimant | Insured | Status | Loss Date | Cov | Description |
|---|---|---|---|---|---|---|
| 23968-02 | Borough of South Plainfield | Borough of South Plainfield | Open | 1/1/2014 | AL | ***Mva** |
| 23972-01 | Verizon | Borough of South Plainfield | Deny/6 months | 3/18/2013 | AL | Mva hi Verizon cables |
| 24058-01 | Filomena Maxwell | Borough of South Plainfield | Open | 12/28/2013 | GL | Struck a Pothole |
| 24044-01 | Taquan Ward | Borough of South Plainfield | Open | 12/2/2013 | LAW | Police Shooting |
| 24051-01 | Borough of South Plainfield | Borough of South Plainfield | Open | 12/8/2013 | PR | Criminal Mischief |
| 24080-01 | Boro of South Plainfield | Borough of South Plainfield | Open | 2/13/2014 | PR | So Plainfield Jr Baseball Club canopy damaged as a |
| 23979-01 | Gregory Messeka | Borough of South River | Open | 1/3/2014 | AL | Snow plow struck other vehicle |
| 23980-01 | Valerio Graca | Borough of South River | Closed | 1/3/2014 | AL | Mail box damaged from Snow Plow |
| 24076-01 | James Harris | Borough of South River | Open | 2/3/2014 | AL | Plow struck parked vehicle |
| 23998-01 | Kevin Nielsen | Borough of South River | QC - Open | 1/5/2014 | WC | Slipped on Ice and fell injured Lower Arm |
| 24026-01 | Justin Cordes | Borough of South River | QC - Open | 1/29/2014 | WC | Slipped on Ice and Twisted Lower Back |
| 23982-01 | Borough of Spotswood | Borough of Spotswood | Open | 1/10/2014 | AL | ***Mva*** |
| 23986-01 | Borough of Spotswood | Borough of Spotswood | Open | 1/13/2014 | AL | ***Mva*** |
| 23986-02 | Borough of Spotswood | Borough of Spotswood | Closed | 1/13/2014 | AL | ***Mva*** |
| 23982-02 | Saul Portillo | Borough of Spotswood | Open | 1/10/2014 | AL | ***Mva*** |
| 23971-01 | Miriam Barbarise | Borough of Spotswood | QC - Open | 1/8/2014 | WC | Injured Lt hand & Lt Ring finger |
| 24066-01 | Derek Ferrara | Borough of Spotswood | QC - Open | 2/12/2014 | WC | Finger got caught on Truck and ripped off Nail |
| 24018-01 | Stephen Dodd | Borough of Spring Lake Heights | QC - Open | 1/28/2014 | WC | Slip and Fall pain in Lower Back |

# GRMA CLAIMS MANAGEMENT SYSTEMS
## MCMJIF CLOSED FILES 1/04/2014 - 2/20/2014

| FILE # | CLAIMANT | INSURED | STATUS | LOSS DATE | COV | DESCRIPTION |
|---|---|---|---|---|---|---|
| 23698-01 | MELINDA ANN DE GRAW | BOROUGH OF BOUND BROOK | CLOSED | 8/7/2013 | GL | SMALL ROCK PUT A CHIP IN WINDSHIELD |
| 23700-01 | LISA REGGETTI | BOROUGH OF BOUND BROOK | CLOSED | 8/25/2013 | GL | CLMT HAD SEIZURE AND FELL |
| 23707-01 | RON FASANELLO | BOROUGH OF BOUND BROOK | CLOSED | 8/28/2013 | GL | FRONT RT TIRE HIT A POTHOLE |
| 23836-01 | DAVID HURLING (ESTATE | BOROUGH OF BOUND BROOK | CLOSED | 8/5/2013 | GL | HIT BY TRAIN |
| 23736-01 | BOROUGH OF CARTERET | BOROUGH OF CARTERET | CLOSED | 9/7/2013 | AL | ***MVA*** |
| 23850-01 | BOROUGH OF CARTERET | BOROUGH OF CARTERET | CLOSED | 10/19/2013 | AL | ***MVA*** |
| 23721-01 | ANTHONY MACCO | BOROUGH OF CARTERET | CLOSED | 9/7/2013 | WC | STRUCK BY ANOTHER VEHICLE INJURED LT SHOULDER AND ARM |
| 23463-01 | PATRICIA SAVERIANO | TOWNSHIP OF EAST WINDSOR | CLOSED | 2/21/2013 | GL | STRUCK A POT HOLE |
| 23350-01 | ROOSEVELT JOHNSON | BOROUGH OF FREEHOLD | CLOSED | 4/5/2013 | AL | MVA - IV REARENDED OV |
| 23544-01 | MAUREEN SINDT | BOROUGH OF FREEHOLD | CLOSED | 4/9/2013 | GL | TRIP AND FALL |
| 23976-01 | JOSEPH MARTIN | BOROUGH OF FREEHOLD | CLOSED | 12/16/2013 | GL | LARGE TREE BRANCH DAMAGED GUTTER ON FRONT |
| 23542-01 | EDUARDO SANTANA | BOROUGH OF FREEHOLD | CLOSED | 6/20/2013 | WC | INJURED LT SHOULDER & TWISTED LT ANKLE |
| 23557-01 | CHARLES METZ | BOROUGH OF HELMETTA | CLOSED | 7/11/2013 | AL | PARKED VEHICLE WAS STRUCK |
| 23776-01 | RACHAEL HOROWITZ | BOROUGH OF HELMETTA | CLOSED | 10/4/2013 | WC | CAT SCRATCH ON THUMB PALM OF HAND |
| 23693-01 | LARRY SPRINGER | BOROUGH OF JAMESBURG | CLOSED | 9/9/2013 | GL | SEWER BACKUP |
| 18793-01 | PATRICK SMITH | BOROUGH OF JAMESBURG | CLOSED | 12/24/2008 | WC | FELL ON ICY STEPS HITTING LOWER BACK AND BOTH HANDS |
| 23738-02 | SNAP PARKING LLC | TOWN OF KEARNY | CLOSED | 9/13/2013 | AL | OUR VEHICLE SIDE SWIPED OTHER VEHICLE |
| 23775-01 | TOWN OF KEARNY | TOWN OF KEARNY | CLOSED | 9/28/2013 | AL | PULLING STREET SWEEPER INTO GARAGE HIT A TABLE AN CRACKED |
| 23895-01 | KEARNY | TOWN OF KEARNY | CLOSED | 12/1/2013 | AL | MVA - FIRE TRUCK BACKED INTO '11 FORD CV #79 |
| 19095-01 | LIANA COTOROBAI | TOWN OF KEARNY | CLOSED | 1/10/2009 | GL | SLEIGH RIDING-STRUCK FENCE WITH FOOT |
| 23503-01 | MARIA BERTA REBIMBAS | TOWN OF KEARNY | CLOSED | 5/23/2013 | GL | SEWER BACKUP |
| 23526-01 | LESTER HAZZARD | TOWN OF KEARNY | CLOSED | 6/18/2013 | GL | VEHICLE STRUCK A POTHOLE |

# GRMA CLAIMS MANAGEMENT SYSTEMS
## MCMJIF CLOSED FILES 1/04/2014 - 2/20/2014

| FILE # | CLAIMANT | INSURED | STATUS | LOSS DATE | COV | DESCRIPTION |
|---|---|---|---|---|---|---|
| 23548-01 | DANIEL SCHRIER | TOWN OF KEARNY | CLOSED | 4/23/2013 | GL | TRIP AND FALL ON SIDEWALK |
| 19935-01 | SONIA MUGAVERO | TOWN OF KEARNY | CLOSED | 10/1/2009 | LAW | CIVIL RIGHTS |
| 23634-01 | TOWN OF KEARNY | TOWN OF KEARNY | CLOSED | 6/28/2013 | PR | OV STRUCK CONCRETE POLE |
| 23613-01 | THOMAS FLOYD | TOWN OF KEARNY | CLOSED | 8/6/2013 | WC | CUT RT FOREARM / ELBOW ON GLASS |
| 23519-01 | KATHLEEN ROCKER | BOROUGH OF METUCHEN | CLOSED | 6/14/2013 | GL | TREE FELL ON CAR |
| 23572-01 | ROGER YANG | BOROUGH OF METUCHEN | CLOSED | 5/17/2013 | GL | INJURED WHEN VEHICLE HIT A RECESSED MANHOLE COVER |
| 23745-01 | STAYTCHEV OGNIAN | BOROUGH OF MIDDLESEX | CLOSED | 9/26/2013 | AL | ***MVA*** |
| 23950-01 | TOWNSHIP OF MILLSTONE | TOWNSHIP OF MILLSTONE | CLOSED | 12/8/2013 | AL | ***MVA*** |
| 23923-01 | BORO OF MILLTOWN | BOROUGH OF MILLTOWN | CLOSED | 12/9/2013 | AL | MVA - '12 DODGE CHARGER |
| 23883-01 | TOWNSHIP OF MONROE | TOWNSHIP OF MONROE | CLOSED | 11/25/2013 | AL | ***MVA*** |
| 23894-01 | TOWNSHP OF MONROE | TOWNSHIP OF MONROE | CLOSED | 11/21/2013 | AL | ***MVA*** DAMAGE TO BUS |
| 23649-01 | MARY ANN PENN | TOWNSHIP OF MONROE | CLOSED | 8/8/2013 | GL | HIT A POT HOLE |
| 23729-01 | RACHEL OGILIVE | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 9/7/2013 | AL | VALET STRUCK HER VEHICLE |
| 23930-01 | NEW BRUNSWICK PARKING | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 12/9/2013 | AL | ***MVA*** |
| 23233-01 | ROBERT TONER | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 2/13/2013 | GL | SLIP AND FALL |
| 23244-01 | PHYLLIS DEAL | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 2/21/2013 | GL | ENTRANCE GATE DAMAGED CLMT'S VEHICLE |
| 23525-01 | AVIS RENTAL COMPANY | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 5/22/2013 | GL | DAMAGE TO VEHICLE FROM VALET |
| 23730-01 | MAYUR SCHDEV | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 9/9/2013 | GL | HIT A DIVIDER AND SCRAPED BOTTOM OF HIS VEHICLE |
| 23729-02 | MIKE RHODES | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 9/7/2013 | GL | VALET STRUCK HER VEHICLE |
| 23723-02 | TRACY GOFF | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 9/10/2013 | GL | VEHICLE DAMAGED FROM VALET PARKING |
| 23841-01 | CHRISTIAN HOGAS | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 10/29/2013 | GL | VALET STRUCK A PILLER |
| 23842-01 | MEREDITH MOSS ROSE | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 9/24/2013 | GL | AUTO/ GATE CAME DOWN ON VEHICLE |

# GRMA CLAIMS MANAGEMENT SYSTEMS
## MCMJIF CLOSED FILES 1/04/2014 - 2/20/2014

| FILE # | CLAIMANT | INSURED | STATUS | LOSS DATE | COV | DESCRIPTION |
|---|---|---|---|---|---|---|
| 23869-01 | JOHN LEE | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 10/15/2013 | GL | DAMAGE TO VEHICLE FROM VALET HIT A PILLER |
| 23876-01 | GARY CIAMBOTTI | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 11/7/2013 | GL | DAMAGE TO VEHICLE FROM VALET |
| 23878-01 | FRANCES HARRIS | NEW BRUNSWICK PARKING AUTHORITY | CLOSED | 9/3/2013 | WC | CLMT HAD TO COME OUT OF BOOTH WINDOW |
| 23135-02 | JANINE SHEPHERD | CITY OF NEW BRUNSWICK | CLOSED | 11/27/2012 | AL | GARBAGE TRUCK HIT PARKED VEHICLE |
| 23660-01 | CITY OF NEW BRUNSWICK | CITY OF NEW BRUNSWICK | CLOSED | 8/25/2013 | AL | OTHER VEHICLE STRUCK OUR VEHCLE |
| 23766-01 | CITY OF NEW BRUNSWICK | CITY OF NEW BRUNSWICK | CLOSED | 10/10/2013 | AL | STRUCK A DEER |
| 23808-01 | ALVAND YARAHMADI | CITY OF NEW BRUNSWICK | CLOSED | 10/17/2013 | AL | ***MVA*** |
| 23881-01 | CITY OF NEW BRUNSWICK | CITY OF NEW BRUNSWICK | CLOSED | 11/21/2013 | AL | ***MVA*** |
| 23881-02 | JOSEPH CARDAZONE | CITY OF NEW BRUNSWICK | CLOSED | 11/21/2013 | AL | ***MVA*** |
| 23901-01 | CITY OF NEW BRUNSWICK | CITY OF NEW BRUNSWICK | CLOSED | 11/12/2013 | AL | ***MVA*** |
| 23444-01 | JOANN TELEMDSCHINOW | CITY OF NEW BRUNSWICK | CLOSED | 5/8/2013 | GL | DAMAGE TO VEHICLE FROM ROUGH PATCH OF PAVEMENT |
| 23434-01 | LUIS ESTEVEZ | CITY OF NEW BRUNSWICK | CLOSED | 1/30/2013 | GL | ***MVA*** |
| 23647-01 | AZRA SHAHIDI | CITY OF NEW BRUNSWICK | CLOSED | 6/18/2013 | GL | DAMAGE TO UNDERGROUND FUEL OIL TANK |
| 21069-01 | LORENZO RANKINS | CITY OF NEW BRUNSWICK | CLOSED | 12/4/2010 | WC | ***MVA*** POLICE VEHICLE WAS SIDE SWIPED INJURY TO LT ARM & RIB |
| 21713-01 | JANET PIPARO | CITY OF NEW BRUNSWICK | CLOSED | 5/26/2011 | WC | SLIP AND FALL STEPPED IN POTHOLE |
| 22576-01 | LORENZO RANKINS | CITY OF NEW BRUNSWICK | CLOSED | 6/13/2012 | WC | ON PATROL A CAR BACKED UP INTO CLMT'S CAR INJURING LT KNEE AND |
| 22614-01 | JANET PIPARO | CITY OF NEW BRUNSWICK | CLOSED | 6/27/2012 | WC | TRIPPED OVER LUNCH BOX AND FELL ON LT KNEE |
| 22902-01 | THOMAS KEEFE | CITY OF NEW BRUNSWICK | CLOSED | 9/30/2012 | WC | STRAINED LT ARM |
| 23801-01 | MICHAEL PHOMMATHEP | CITY OF NEW BRUNSWICK | CLOSED | 10/20/2013 | WC | SLIPPED TWISTED RT ANKLE |
| 20701-01 | JASON HATEZ | TOWNSHIP OF NORTH BRUNSWICK | CLOSED | 8/4/2010 | WC | DRIVING A POLICE CAR OTHER VEHICLE RAN THE STOP SIGN INJURED |
| 19354-02 | GABRIELA NIEVES | TOWNSHIP OF PLAINSBORO | CLOSED | 6/22/2009 | AL | IV REARENDED OV |
| 19061-02 | JASON MARIANO | TOWNSHIP OF PLAINSBORO | CLOSED | ? | POL | RETALIATION |

# GRMA CLAIMS MANAGEMENT SYSTEMS
## MCMJIF CLOSED FILES 1/04/2014 - 2/20/2014

| FILE # | CLAIMANT | INSURED | STATUS | LOSS DATE | COV | DESCRIPTION |
|---|---|---|---|---|---|---|
| 19061-01 | JENNIFER WITTMER | TOWNSHIP OF PLAINSBORO | CLOSED | 12/17/2008 | POL | GENDER DISCRIMINATION SEXUAL HARASSMENT |
| 23714-01 | BOROUGH OF POMPTON LAKES | BOROUGH OF POMPTON LAKES | CLOSED | 9/5/2013 | AL | STRUCK A DEER |
| 23819-01 | DAWN GOSSIN | BOROUGH OF POMPTON LAKES | CLOSED | 10/27/2013 | AL | EXPOSED TO BACTERIAL MENINGITIS |
| 23460-01 | CHRISTINE ALARIO | BOROUGH OF POMPTON LAKES | CLOSED | 6/4/2013 | GL | TREE LIMB FELL ON CHAIN LINK FENCE |
| 23574-01 | RICHARD FOSTER | BOROUGH OF POMPTON LAKES | CLOSED | 5/28/2013 | LAW | VIOLATION OF RIGHTS |
| 23821-01 | PETER KAMPER | BOROUGH OF POMPTON LAKES | CLOSED | 10/27/2013 | WC | EXPOSED TO BACTERIAL MENINGITUS |
| 23828-01 | EDWARD CROWLEY | BOROUGH OF POMPTON LAKES | CLOSED | 10/27/2013 | WC | TRANSPORTING PATIENT EXPOSED TO MENINGITIS |
| 23830-01 | STEFANIE DUTTON | BOROUGH OF POMPTON LAKES | CLOSED | 10/27/2013 | WC | EXPOSED TO MENINGITIS |
| 23598-01 | MI SOON KELLY | SAYREVILLE BOARD OF EDUCATION | CLOSED | 9/1/1993 | WC | OCCUPATIONAL |
| 19475-02 | CHRISTOPHER PICCOLO | BOROUGH OF SAYREVILLE | CLOSED | 4/25/2009 | AL | MVA |
| 22219-01 | ANTHONY CESAREO, JR. | BOROUGH OF SAYREVILLE | CLOSED | 9/30/2011 | LAW | FAILURE TO INVESTIGATE FALSE WARRANT/FALSE ARREST |
| 22929-01 | BORO OF SAYREVILLE | BOROUGH OF SAYREVILLE | CLOSED | 10/29/2012 | PR | HURRICANE DAMAGE TO 3 PUMPING STATIONS |
| 23651-01 | WILLIAM ROSSETER | SOUTH AMBOY BOARD OF EDUCATION | CLOSED | 2/28/2013 | GL | CLMT (MINOR) INJURIED DURING GYM CLASS |
| 20817-01 | JOANN BLACKMORE | SOUTH AMBOY BOARD OF | CLOSED | 9/8/2010 | WC | SLIPPED ON WAXED FLOOR FELL ON LT KNEE |
| 23796-01 | TOWNSHIP OF SOUTH | TOWNSHIP OF SOUTH BRUNSWICK | CLOSED | 10/15/2013 | AL | ***MVA*** |
| 23846-01 | TOWNSHIP OF SOUTH | TOWNSHIP OF SOUTH BRUNSWICK | CLOSED | 11/12/2013 | AL | VEHICLE STRUCK A DEER |
| 23859-01 | TOWNSHIP OF SOUTH | TOWNSHIP OF SOUTH BRUNSWICK | CLOSED | 11/17/2013 | AL | POLICE VEHICLE STRUCK A DEER |
| 23955-01 | TWP OF SOUTH BRUNSWICK | TOWNSHIP OF SOUTH BRUNSWICK | CLOSED | 12/20/2013 | AL | BOOKMOBILE BACKED OVER HOOD OF PARKED CAR |
| 23952-02 | TOWNSHIP OF SOUTH BRUNSWICK | TOWNSHIP OF SOUTH BRUNSWICK | CLOSED | 12/15/2013 | AL | POLICE VEHICLE #931 INVOLVED IN MVA |
| 23799-01 | LEANDRO RUIZ | TOWNSHIP OF SOUTH BRUNSWICK | CLOSED | 9/5/2013 | GL | VEHICLE WAS REAR ENDED |
| 23054-01 | SCOTT CEVERA | TOWNSHIP OF SOUTH BRUNSWICK | CLOSED | 12/17/2012 | WC | TRIPPED AND STRAINED RT SHOULDER |
| 23255-01 | RICHARD CRAWFORD | TOWNSHIP OF SOUTH BRUNSWICK | CLOSED | 2/25/2013 | WC | TWISTED ANKLE RT CALF AND FELL BACKWARDS |

# GRMA CLAIMS MANAGEMENT SYSTEMS
## MCMJIF CLOSED FILES 1/04/2014 - 2/20/2014

| FILE # | CLAIMANT | INSURED | STATUS | LOSS DATE | COV | DESCRIPTION |
|---|---|---|---|---|---|---|
| 23581-01 | WAYNE MICHAELS | TOWNSHIP OF SOUTH BRUNSWICK | CLOSED | 7/26/2013 | WC | STRAINED LOW BACK |
| 23702-01 | WILLIAM KAMPE | TOWNSHIP OF SOUTH BRUNSWICK | CLOSED | 9/6/2013 | WC | FELT SNAP & PAIN IN BOTTOM OF RT FOOT |
| 23686-01 | GARRETT CHEMEY | BOROUGH OF SOUTH PLAINFIELD | CLOSED | 7/14/2013 | AL | POLICE VEHICLE STRUCK PARKED VEHICLE |
| 23263-01 | DION BASS | BOROUGH OF SOUTH PLAINFIELD | CLOSED | 12/19/2012 | GL | SLIP AN FALL ON SIDEWALK |
| 23703-01 | LESLEY SAMAYOA | BOROUGH OF SOUTH PLAINFIELD | CLOSED | 9/8/2013 | WC | CARRING PERSON DOWN THE STAIRS FELT A POP IN LOW BACK |
| 23802-01 | JAMES MCCONVILLE | BOROUGH OF SOUTH PLAINFIELD | CLOSED | 7/10/2013 | WC | INJURED RT WRIST |
| 23897-01 | RAYMOND ANDERSON | BOROUGH OF SOUTH RIVER | CLOSED | 11/22/2013 | AL | LEAF BLOWER VACUUM STRUCK PARKED VEHICLE |
| 23980-01 | VALERIO GRACA | BOROUGH OF SOUTH RIVER | CLOSED | 1/3/2014 | AL | MAIL BOX DAMAGED FROM SNOW PLOW |
| 23759-01 | BOROUGH OF SOUTH RIVER | BOROUGH OF SOUTH RIVER | CLOSED | 9/23/2013 | PR | LOST CONTROL OF VEHICLE STRUCK A LIGHT POLE AND THEN A TREE |
| 8354-01 | WESELY BOMBA | BOROUGH OF SOUTH RIVER | CLOSED | 12/21/2000 | WC | OFFICER SHOT |
| 23940-01 | DONALD CITRO | BOROUGH OF SPOTSWOOD | CLOSED | 12/14/2013 | AL | ***MVA*** |
| 23986-02 | BOROUGH OF SPOTSWOOD | BOROUGH OF SPOTSWOOD | CLOSED | 1/13/2014 | AL | ***MVA*** |

# GRMA CLAIMS MANAGEMENT SYSTEMS
## MCMJIF - PENDING SUBROGATION THRU 2/20/2014

| FILE # | CLAIMANT | INSURED | STATUS | LOSS DATE | COV | DESCRIPTION |
|---|---|---|---|---|---|---|
| 22979-01 | BOROUGH OF BOUND BROOK | BOROUGH OF BOUND BROOK | SUBROGATION | 11/8/2012 | AL | ***MVA*** |
| 23899-01 | BOUND BROOK | BOROUGH OF BOUND BROOK | SUBROGATION | 12/2/2013 | AL | MVA - '10 FORD CROWN VIC MG87296 |
| 23517-01 | BOROUGH OF FREEHOLD | BOROUGH OF FREEHOLD | SUBROGATION | 6/27/2013 | AL | ***MVA*** |
| 23887-01 | BOROUGH OF FREEHOLD | BOROUGH OF FREEHOLD | SUBROGATION | 11/15/2013 | AL | ***MVA*** |
| 20233-01 | BORO OF HELMETTA | BOROUGH OF HELMETTA | SUBROGATION | 3/17/2010 | AL | MVA - OV FAILED TO YEILD TO EMERGENCY IV (08 FORC CV) |
| 23684-01 | TOWN OF KEARNY | TOWN OF KEARNY | SUBROGATION | 9/5/2013 | AL | 02 FORD AMBULANCE IN TOW RELEASED FROM TOW TRUCK |
| 10236-01 | KEARNY | TOWN OF KEARNY | SUBROGATION | 3/22/2003 | PR | LOST CONTROL OF VEHICLE AND STRUCK TRAFFIC LIGHT KNOCKING TO |
| 23785-01 | TOWN OF KEARNY | TOWN OF KEARNY | SUBROGATION | 10/5/2013 | PR | STRUCK A TOWN POLE AT CROSSWALK |
| 23978-01 | TOWNSHIP OF MONROE | TOWNSHIP OF MONROE | SUBROGATION | 12/13/2013 | AL | ***MVA*** |
| 23966-01 | NEW BRUNSWICK PARKING | NEW BRUNSWICK PARKING AUTHORITY | SUBROGATION | 12/22/2013 | PR | DAMAGE TO LCSD SIGN |
| 21438-01 | CITY OF NEW BRUNSWICK | CITY OF NEW BRUNSWICK | SUBROGATION | 3/27/2011 | AL | DETAINEE DAMAGED 06 DODGE DURANGO #920 |
| 21688-01 | CITY OF NEW BRUNSWICK | CITY OF NEW BRUNSWICK | SUBROGATION | 6/19/2011 | AL | MVA - COLLISION IV 10 DODGE CHARGER #906 |
| 23390-01 | CITY OF NEW BRUNSWICK | CITY OF NEW BRUNSWICK | SUBROGATION | 5/7/2013 | AL | ***MVA*** |
| 23687-01 | CITY OF NEW BRUNSWICK | CITY OF NEW BRUNSWICK | SUBROGATION | 9/4/2013 | AL | OV STRUCK IV (09 DODGE CHARGER) |
| 23993-01 | CITY OF NEW BRUNSWICK | CITY OF NEW BRUNSWICK | SUBROGATION | 12/13/2013 | AL | MVA - IV 08 DODGE CHARGER #907 |
| 24037-01 | CITY OF NEW BRUNSWICK | CITY OF NEW BRUNSWICK | SUBROGATION | 2/4/2014 | AL | ***MVA*** POLICE VEHICLE # 926 |
| 12640-01 | JAMES D'HERON (ESTATE OF) | CITY OF NEW BRUNSWICK | SUBROGATION | 9/3/2004 | WC | KILLED WHILE FIGHTING A FIRE |
| 21189-01 | TWP OF SOUTH BRUNSWICK | TOWNSHIP OF SOUTH BRUNSWICK | SUBROGATION | 1/5/2011 | AL | MVA - OV FAILED TO STOP AT SIGN STRIKING EMERGENCY IV (08 |
| 22883-01 | TOWNSHIP OF SOUTH BRUNSWICK | TOWNSHIP OF SOUTH BRUNSWICK | SUBROGATION | 9/27/2012 | AL | ***MVA*** |
| 23623-01 | TOWNSHIP OF SOUTH BRUNSWICK | TOWNSHIP OF SOUTH BRUNSWICK | SUBROGATION | 8/8/2013 | AL | ***MVA*** |
| 23864-01 | TOWNSHIP OF SOUTH BRUNSWICK | TOWNSHIP OF SOUTH BRUNSWICK | SUBROGATION | 11/12/2013 | AL | ***MVA*** |
| 20252-01 | BOROUGH OF SOUTH RIVER | BOROUGH OF SOUTH RIVER | SUBROGATION | 3/28/2010 | AL | MVA - 08 FORD CROWN VIC |
| 23870-01 | BOROUGH OF SOUTH RIVER | BOROUGH OF SOUTH RIVER | SUBROGATION | 10/30/2013 | AL | ***MVA*** |
| 22758-01 | BOROUGH OF SOUTH RIVER | BOROUGH OF SOUTH RIVER | SUBROGATION | 7/18/2012 | PR | DRIVER STRUCK A UTILITY POLE |
| 23138-01 | BOROUGH OF SOUTH RIVER | BOROUGH OF SOUTH RIVER | SUBROGATION | 12/15/2012 | PR | ***MVA***VEHICLE STRUCK A TRAFFIC SIGNAL POST AND TELEPHONE |
| 23924-01 | BOROUGH OF SOUTH RIVER | BOROUGH OF SOUTH RIVER | SUBROGATION | 10/28/2013 | PR | SNEEZED AND STRUCK A FIRE HYDRANT AND A UTILITY POLE |
| 23449-01 | STEVEN DRUGOS | BOROUGH OF SOUTH RIVER | SUBROGATION | 6/4/2013 | WC | INVOLVED IN MVA BURNED LT ARM AN HAD CHEST PAIN FROM AIR BAG |

# MCMJIF
## General Claims Recoveries

| Insured | Total Recovered |
|---|---|
| Bound Brook Rescue Squad, | $25,000.00 |
| Bound Brook, Borough of | $118,460.86 |
| Bradley Beach First Aid, | $3,662.58 |
| Bradley Beach, Borough of | $66,748.79 |
| Carteret, Borough of | $626,077.49 |
| Dunellen Parking Authority, | $1,961.35 |
| Dunellen, Borough of | $31,688.52 |
| East Windsor, Township of | $58,171.76 |
| Freehold, Borough of | $18,749.35 |
| Helmetta, Borough of | $82,466.56 |
| Highland Park, Borough of | $246,010.83 |
| Jamesburg, Borough of | $289,571.79 |
| Kearny, Town of | $702,979.25 |
| Little Falls, Township of | $21,821.92 |
| Long Branch, City of | $241,062.96 |
| Metuchen, Borough of | $172,572.75 |
| Middlesex, Borough of | $110,006.02 |
| Milltown, Borough of | $697,045.31 |
| Monroe, Township of | $787,209.76 |
| New Brunswick Parking Authority, | $26,288.03 |
| New Brunswick, City of | $1,020,628.71 |
| North Brunswick Board of Education, | $128,088.21 |
| North Brunswick, Township of | $331,790.95 |
| North Plainfield, Borough of | $21,152.50 |
| Old Bridge, Township of | $598,053.47 |
| Pequannock, Township of | $31,449.98 |
| Plainsboro Library, | $97,361.68 |
| Plainsboro, Township of | $138,628.11 |
| Pompton Lakes, Borough of | $99,144.44 |
| Sayreville Board of Ed., | $78,671.14 |
| Sayreville Econ. Devel., | $825.00 |
| Sayreville, Borough of | $948,554.97 |
| Sea Bright, Borough of | $132,444.86 |
| South Amboy Board of Education, | $3,756.25 |
| South Amboy, City of | $844,040.62 |
| South Bound Brook, Borough of | $53,375.33 |
| South Brunswick, Township of | $667,284.30 |
| South Plainfield, Borough of | $209,829.95 |
| South River, Borough of | $1,102,939.74 |
| Spotswood Board of Education, | $1,200.00 |
| Spotswood First Aid, | $5,203.03 |
| Spotswood, Borough of | $613,207.83 |
| Spring Lake Heights, Borough of | $30,391.69 |
| **Amount Total** | **$11,485,578.64** |

# Middlesex County Municipal Joint Insurance Fund
# Commercial Property Insurance Program
# Excess Flood
# 2014

| **Category** | | Policy Limits/Deductible |
|---|---|---|
| **1** | | |
| **2** | | 4,000,000. each Occurrence & Annual Aggregate/ $1,000,000. SIR |
| **3** | | $2,500,000. each Occurrence & Annual Aggregate/ $2,500,000. SIR |
| **All Locations** | | $6,500,000. Policy Aggregate |
| | | |
| **Valuation** | | Replacement Cost Based on Schedule |
| **Coinsurance** | | None |
| **Terrorism** | | Excluded |
| **Minimun Premium** | | 35% Minimum Earned Premium, except 80% if in effect anytime from June 1, 2014 - November 1, 2014 |
| | | |
| **ARCH Specialty Insurance Company** | | |
| **Exxcess Flood Premium** | $ 150,000.00 | |
| **Policy Fee** | $ 250.00 | |
| **NJ Surplus Lines** | $ 7,500.00 | |
| **Excess Flood Policy Total Cost** | $ 157,750.00 | |