

Middlesex County Municipal Joint Insurance Fund
Loss Run Analysis
Valued 12/31/23

Year		# Claims	Total Paid	Total Reserve	Total Recov/Subro	Total Incurred
Automobile Physical Damage						
2023	Totals	41	99,771	159,866	26,699	232,938
2022	Totals	48	71,159	10,077	38,789	42,448
2021	Totals	59	253,005	-	54,820	198,185
2020	Totals	59	145,974	-	37,307	108,667
2019	Totals	74	303,704	-	152,252	151,452
2018	Totals	122	328,841	-	113,820	215,021
2017	Totals	109	265,479	-	84,735	180,744
	All Years	512	\$ 1,467,933	\$ 169,943	\$ 508,421	\$ 1,129,455
Automobile Liability						
2023	Totals	13	8,093	64,426	-	72,519
2022	Totals	34	26,769	14,500	-	41,269
2021	Totals	45	42,008	63,500	-	105,508
2020	Totals	29	265,870	93,646	-	359,516
2019	Totals	51	67,482	68,590	-	136,072
2018	Totals	83	139,130	-	-	139,130
2017	Totals	69	55,716	14,500	-	70,216
	All Years	324	\$ 605,069	\$ 319,161	\$ -	\$ 924,230
General Liability						
2023	Totals	64	7,954	535,000	-	542,954
2022	Totals	73	24,751	849,865	-	874,616
2021	Totals	90	144,921	1,568,397	276	1,713,043
2020	Totals	96	548,162	2,337,069	-	2,885,231
2019	Totals	139	2,488,462	1,433,459	-	3,921,921
2018	Totals	184	907,418	550,911	-	1,458,329
2017	Totals	182	4,490,560	1,897,852	525	6,387,886
	All Years	828	\$ 8,612,227	\$ 9,172,553	\$ 801	\$ 17,783,979
Property Damage						
2023	Totals	9	61,779	57,059	39,090	79,748
2022	Totals	27	110,395	65,967	50,503	125,858
2021	Totals	32	2,667,074	1,815,999	90,058	4,393,015
2020	Totals	38	195,829	14,515	102,455	107,889
2019	Totals	35	156,475	75,000	44,420	187,055
2018	Totals	37	429,683	20,158	30,245	419,596
2017	Totals	56	325,685	-	110,631	215,054
	All Years	234	\$ 3,946,920	\$ 2,048,698	\$ 467,402	\$ 5,528,216
Workers Compensation						
2023	Totals	140	318,279	331,523	-	649,802
2022	Totals	161	633,481	1,058,872	-	1,692,353
2021	Totals	286	3,062,989	2,050,840	17,792	5,096,037
2020	Totals	346	2,267,993	532,596	19,911	2,780,678
2019	Totals	220	1,244,593	244,774	58,704	1,430,663
2018	Totals	271	2,188,344	228,783	45,795	2,371,332
2017	Totals	253	2,953,744	401,002	118,384	3,236,362
	All Years	1,677	\$ 12,669,423	\$ 4,848,390	\$ 260,586	\$ 17,257,227
Grand Totals		3,575	\$ 27,301,572	\$ 16,558,745	\$ 1,237,210	\$ 42,623,107

GRMA CLAIMS MANAGEMENT SYSTEMS

MCMJIF - CLAIMS REPORTED 12/06/2023 - 01/05/2024

FILE #	INSURED	COV	LOSS DATE	CLAIM DESCRIPTION
30648-01	BOROUGH OF CARTERET	AL	12/7/2023	MVA - IV '21 FORD F150 (VIN D85000)
30648-02	BOROUGH OF CARTERET	AL	12/7/2023	MVA - IV '21 FORD F150 (VIN D85000)
30647-01	BOROUGH OF MILLTOWN	WC	12/5/2023	CONTUSION OF LOWER EXTREMITIES
30663-01	BOROUGH OF MILLTOWN	WC	12/30/2023	SHORTNESS OF BREATH
30650-01	CITY OF NEW BRUNSWICK	AL	12/13/2023	MVA - IV #918
30653-01	CITY OF NEW BRUNSWICK	AL	9/29/2023	MVA - IV STRUCK OV
30658-01	CITY OF NEW BRUNSWICK	AL	12/26/2023	2016 FORD F350 161
30658-02	CITY OF NEW BRUNSWICK	AL	12/26/2023	2014 FORD F350 141
30654-01	CITY OF NEW BRUNSWICK	GL	9/25/2023	E-BIKE STRUCK POT HOLE
30652-01	CITY OF NEW BRUNSWICK	LAW	11/2/2021	UNLAWFUL ARREST/RIGHTS VIOLATIONED
30649-01	CITY OF NEW BRUNSWICK	WC	12/13/2023	HEAD LACERATION
30651-01	CITY OF NEW BRUNSWICK	WC	12/14/2023	HEAD CONTUSION
30656-01	CITY OF NEW BRUNSWICK	WC	12/20/2023	BACK STRAIN
30657-01	CITY OF NEW BRUNSWICK	WC	12/23/2023	FINGER PUNCTURE
30659-01	CITY OF NEW BRUNSWICK	WC	12/30/2023	FOOT SPRAIN
30660-01	CITY OF NEW BRUNSWICK	WC	1/2/2024	BACK STRAIN
30661-01	CITY OF NEW BRUNSWICK	WC	1/3/2024	FINGER DISLOCATION
30662-01	CITY OF NEW BRUNSWICK	WC	12/22/2023	DOG BITE PUNCTURE
30655-01	BOROUGH OF SOUTH RIVER	WC	12/21/2023	ANKLE STRAIN

GRMA CLAIMS MANAGEMENT SYSTEMS
MCMJIF CLOSED FILES 12/06/2023 - 01/05/2024

FILE #	INSURED	COV	LOSS DATE	CLAIM DESCRIPTION
29069-01	BOROUGH OF BOUND BROOK	GL	10/4/2019	TRIP & FALL
27877-01	BOROUGH OF BOUND BROOK	LAW	10/25/2015	VIOLATION OF CIVIL RIGHTS
30493-01	BOROUGH OF CARTERET	AL	6/3/2023	MVA - IV '22 CHEVY SUB
30528-01	BOROUGH OF CARTERET	AL	7/14/2023	IV VANDALIZED '17 FORD EC2 C65955
30588-01	BOROUGH OF CARTERET	AL	7/15/2023	'17 FORD EC2 (OP5811) VANDALIZED
30588-02	BOROUGH OF CARTERET	AL	7/15/2023	'98 FORD ECO (36929MG) VANDALIZED
30363-01	BOROUGH OF CARTERET	GL	9/21/2022	CLAIMANT STRUCK BY OV
30508-01	BOROUGH OF CARTERET	GL	5/19/2023	DUMPSTER DOOR DAMAGED VEHICLE
29581-01	BOROUGH OF JAMESBURG	PR	8/1/2020	TREE FELL ON SMOKE HOUSE
28875-01	BOROUGH OF METUCHEN	GL	5/23/2018	CLMT INJURED
29918-01	MIDDLESEX COUNTY UTILITIES	PR	9/2/2021	IDA - STORM DAMAGES
27638-01	BOROUGH OF MIDDLESEX	GL	6/21/2017	MOTORCYCLIST STRUCK POT HOLE
30278-01	NEW BRUNSWICK PARKING AUTHORITY	AL	8/16/2022	MVA - IV '19 DODGE JOURNEY S04
30544-01	CITY OF NEW BRUNSWICK	AL	8/4/2023	MVA -IV '14 FORD F250
30559-01	CITY OF NEW BRUNSWICK	WC	8/19/2023	BITTEN BY BAT
30491-01	BOROUGH OF SOUTH RIVER	AL	5/19/2023	MVA - IV 13 CHEVY TAHOE
30535-01	BOROUGH OF SOUTH RIVER	GL	7/24/2023	BASEMENT FLOODEED DUE TO RAIN

GRMA CLAIMS MANAGEMENT SYSTEMS
MCMJIF - PENDING SUBROGATION THRU 1/05/2024

FILE #	INSURED	LOSS DATE	COV	CLAIM DESCRIPTION
30290-01	BOROUGH OF CARTERET	4/28/2022	AL	MVA - IV '16 FORD EXPLORER
30564-01	BOROUGH OF CARTERET	8/30/2023	AL	MVA - IV '22 CHEVY TAHOE
30339-01	BOROUGH OF CARTERET	10/24/2022	PR	FIRE
30396-01	BOROUGH OF CARTERET	10/31/2022	PR	TUG BOAT STRUCK PIER
29917-01	TOWNSHIP OF EAST WINDSOR	9/2/2021	AL	OV REARENDED IV
30390-01	TOWNSHIP OF EAST WINDSOR	12/31/2022	AL	MVA - IV '21 FORD EXPLORER
30537-01	NEW BRUNSWICK PARKING AUTHORITY	7/26/2023	AL	MVA - IV E04
29476-01	NEW BRUNSWICK PARKING AUTHORITY	10/9/2020	PR	PATRON LOST CONTROL OF VEHICLE AN STRUCK A GATEBOX
24728-01	CITY OF NEW BRUNSWICK	10/17/2014	AL	MVA OV FLED & STRUCK IV (06 DODGE DURANGO #941)
24728-02	CITY OF NEW BRUNSWICK	10/17/2014	AL	MVA OV FLED & STRUCK IV (06 DODGE DURANGO #936)
24728-03	CITY OF NEW BRUNSWICK	10/17/2014	AL	MVA OV FLED & STRUCK IV (03 CHEVY IMPALA #896)
30489-01	CITY OF NEW BRUNSWICK	5/1/2023	AL	MVA - IV '13 VW
30616-01	CITY OF NEW BRUNSWICK	10/20/2023	AL	MVA - '14 CHEVY TAHOE #942
23963-01	BOROUGH OF SOUTH RIVER	10/15/2013	PR	TRAFFIC POLE AND BASE WERE DAMAGED
30261-01	BOROUGH OF SOUTH RIVER	6/23/2022	PR	OV STRUCK TRAFFIC SIGNAL
30358-01	BOROUGH OF SOUTH RIVER	9/16/2022	PR	OV STRUCK FIRE HYDRANT



MIDDLESEX COUNTY MUNICIPAL JIF
SAVINGS AND NETWORK PENETRATION SUMMARY

2023											
	Number of Bills	# In Network	# Out of Network	% Of Network Utilization	Charges	Payment	Savings	% Of Savings	# of Intakes	Treatment Required	Report Only
JANUARY	205	201	4	98%	\$ 1,183,756.58	\$ 306,604.67	\$ 877,151.91	74%	12	12	0
FEBRUARY	159	153	6	96%	\$ 147,266.60	\$ 51,105.12	\$ 96,161.48	65%	7	6	1
MARCH	158	157	1	99%	\$ 336,247.74	\$ 138,154.44	\$ 198,093.30	59%	14	13	1
APRIL	150	143	7	95%	\$ 279,247.60	\$ 72,615.72	\$ 206,631.88	74%	14	12	2
MAY	197	187	10	95%	\$ 203,352.19	\$ 66,399.21	\$ 136,952.98	67%	11	6	5
JUNE	101	97	4	96%	\$ 138,983.55	\$ 47,363.54	\$ 91,620.01	66%	15	14	1
JULY	143	134	9	94%	\$ 151,730.96	\$ 58,124.67	\$ 93,606.29	62%	13	7	6
AUGUST	111	106	5	95%	\$ 131,462.34	\$ 39,827.24	\$ 91,635.10	70%	19	13	6
SEPT	169	166	3	98%	\$ 232,940.28	\$ 69,696.89	\$ 163,241.39	70%	16	12	4
OCT	140	136	4	97%	\$ 342,060.84	\$ 133,126.29	\$ 208,934.55	61%	8	8	0
NOV	63	63	0	100%	\$ 219,669.53	\$ 98,132.28	\$ 121,537.25	55%	11	10	1
DEC	85	85	0	100%	\$ 372,826.54	\$ 148,263.68	\$ 224,562.86	60%	12	12	0
TOTALS	1681	1628	53	97%	\$ 3,739,544.75	\$ 1,229,415.75	\$ 2,510,129.00	67%	152	125	27

2022											
	Number of Bills	# In Network	# Out of Network	% Of Network Utilization	Charges	Payment	Savings	% Of Savings	# of Intakes	Treatment Required	Report Only
JANUARY	264	252	12	95%	\$ 443,427.51	\$ 132,543.90	\$ 310,883.61	70%	39	36	3
FEBRUARY	229	193	36	84%	\$ 577,436.02	\$ 167,058.06	\$ 410,377.96	71%	17	15	2
MARCH	142	134	8	94%	\$ 201,414.13	\$ 55,729.94	\$ 145,684.19	72%	8	8	0
APRIL	242	232	10	96%	\$ 988,729.49	\$ 373,587.51	\$ 615,141.98	62%	12	10	2
MAY	159	153	6	96%	\$ 199,056.29	\$ 58,224.41	\$ 140,831.88	71%	13	13	0
JUNE	342	300	42	88%	\$ 660,507.37	\$ 201,757.24	\$ 458,750.13	69%	13	10	3
JULY	175	164	11	94%	\$ 415,490.17	\$ 126,807.39	\$ 288,682.78	69%	13	11	2
AUGUST	220	209	11	95%	\$ 532,954.75	\$ 196,771.98	\$ 336,182.77	63%	15	14	1
SEPT	127	125	2	98%	\$ 249,291.38	\$ 66,726.69	\$ 182,564.69	73%	20	20	0
OCT	180	168	12	93%	\$ 616,914.29	\$ 245,879.40	\$ 371,034.89	60%	13	10	3
NOV	103	97	6	94%	\$ 83,828.89	\$ 35,915.80	\$ 47,913.09	57%	9	7	2
DEC	152	145	7	95%	\$ 256,251.66	\$ 97,407.55	\$ 158,844.11	62%	10	9	1
TOTALS	2335	2172	163	93%	\$ 5,225,301.95	\$ 1,758,409.87	\$ 3,466,892.08	66%	182	163	19

2021											
	Number of Bills	# In Network	# Out of Network	% Of Network Utilization	Charges	Payment	Savings	% Of Savings	# of Intakes	Treatment Required	Report Only
JANUARY	157	149	8	95%	\$ 183,866.24	\$ 98,384.46	\$ 85,481.78	46%	21	18	3
FEBRUARY	195	189	6	97%	\$ 441,471.64	\$ 116,826.12	\$ 324,645.52	74%	24	20	4
MARCH	260	252	8	97%	\$ 400,301.41	\$ 121,396.19	\$ 278,905.22	70%	12	11	1
APRIL	209	191	18	91%	\$ 616,993.83	\$ 349,044.28	\$ 267,949.55	43%	20	15	5
MAY	200	198	2	99%	\$ 316,611.86	\$ 129,545.78	\$ 187,066.08	59%	23	12	11