



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

November 30th, 2016

Holiday Inn East Windsor - 399 Monmouth Street East Windsor NJ 08520 in the Ballroom

- **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**
- **OPEN PUBLIC MEETING ACT STATEMENT**
 - In accordance with the Open Public Meetings Act, notice of this meeting was provided by:
 - 1. Sending sufficient notice to the Fund's designated newspapers, the Newark Star Ledger and The Times of Trenton
 - 2. Filing advanced written notice of this meeting with each member municipality; and
 - 3. Posting notice of this meeting on the Public Bulletin Board of all member municipalities.
- **PLEDGE OF ALLEGIANCE**
- **ROLL CALL OF FUND COMMISSIONERS**
- **APPROVAL OF MINUTES OF 10/26/16 MEETING**
- **ADOPTION OF RESOLUTIONS**
 - Resolution 29-16 – Approving Certain Disbursements \$272,845.40
 - Resolution 30-16 – Approving Claims \$2,285,255
 - Resolution 31-16 – Appointing Approved Counsel – The Choi Law Group – City of Hoboken

REPORTS

- **EXECUTIVE DIRECTOR – Jonathan Hall (NIP Group)**
 - Fast Track Report
 - Draft 2017 Budget
 - 2016 RFPs
- **TREASURER'S REPORT – Patrick DeBlasio**
- **UNDERWRITING – Robert Smith (NIP Group)**
 - Member Renewal Data and Applications
 - Prospects
- **SAFETY DIRECTOR – Anthony Ven Graitis (NIP Group) and Ken Child (PMA Group)**
 - Fund Safety Meeting Recap
 - Wellness
 - Cold Weather Preparation

- **CLAIMS REPORT – Conrad Cyriax, James Renner & Robert Persico (NIP Group)**
 - Presentation - OPRA Requests - Donald Scarinci of Scarinci Hollenbeck
- **ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT**
- **NEW BUSINESS**
- **OPEN FORUM**
- **ADJOURNMENT**

***EXECUTIVE COMMITTEE WILL MEET IMMEDIATELY FOLLOWING
COMMISSIONERS' MEETING***

- ❖ ***Our Next meeting will be held on December 21st at the Hotel Woodbridge (APA) Hotel
Woodbridge at Metro Park Iselin, NJ – at 11:00am Room 203***



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES**

October 26th 2016

**The Hotel Woodbridge (APA) – 120 Wood Avenue South in Iselin, NJ – Room 203
at 11:00am**

**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO
ORDER AT 11:08 AM.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS:

Mark Vannella
Barbara Russo
Matthew Watkins - Absent
Lisa O'Neill
Michael King - Absent
Eric Shubiger – Absent
Tim Dacey
Joanna Mustafa
Teresa Casagrande
Frank Marrero
Joseph Bellina
Gerald Drasheff- Absent
Jack Merryfield - Absent
Lou Guarino
Paul Zarbetski - Absent
Shayne SantaLucia
Patrick Wherry
Paul Bodine
Michael Martello - Absent
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Tim Quinn
Frank Mason
Doug Marvin



Kathryn Manzo
Robert Pittfield - Absent
Jim Rodino
Ann Cucci - Absent
Pat Mizerek
Barry Lewis - Absent
John Waryas
Karen Caulfield
Mark Krane
John Gross

APPROVAL OF MINUTES UPDATE

MOTION TO APPROVE MINUTES OF 9/28/16 MEETING

MOTION: Commr. Casagrande

SECOND: Commr. Jones

ABSTAIN: Commrs. Russo; O'Neill; Vannella; Mustafa; SantaLucia;
Quinn; Monzo

MOTION TO ADOPT RESOLUTIONS

Resolution 27-16 – Approving Certain Disbursements \$84,023.25

Resolution 28-16 – Approving Claims Payments \$1,364,427

MOTION: Commr. Dacey

SECOND: Commr. Jones

VOTE: Roll Call

Mark Vannella

Barbara Russo

Matthew Watkins - Absent

Lisa O'Neill

Michael King - Absent

Eric Shubiger – Absent

Tim Dacey

Joanna Mustafa

Teresa Casagrande

Frank Marrero

Joseph Bellina

Gerald Drasheff- Absent

Jack Merryfield - Absent

Lou Guarino

Paul Zarbetski - Absent

Shayne SantaLucia

Patrick Wherry



Paul Bodine
Michael Martello - Absent
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Tim Quinn
Frank Mason
Doug Marvin
Kathryn Manzo
Robert Pittfield - Absent
Jim Rodino
Ann Cucci - Absent
Pat Mizerek
Barry Lewis - Absent
John Waryas
Karen Caulfield
Mark Krane
John Gross

REPORTS

Executive Director – Jonathan Hall – (NIP Group)

- **Mid-Year Actuarial Study** – Mr. Hall discussed the results of the mid-year actuarial report, including observations by year, by line of coverage, and by layer. Mr. Hall also reminded members of the coverage enhancements, risk control actions and trainings, and their impact on the Fund's performance.
- **Fast Track Report** - Mr. Hall discussed the FastTrack as of September 30, 2016. He indicated there were no meaningful changes from the prior month.
- **2017 Request for Proposals** – Invitations to submit proposals for the 2017 Fund Year were posted from September 12 – 14, 2016, with a submission due date of October 21, 2016. The Administrator's office will summarize the proposals for the next Executive Committee meeting.
- **Member Stewardship Meetings** – Mr. Hall had met with many of the members over the past months, and is scheduling meetings the remaining members through the end of this year and through 2017.
- **2017 Pro-Forma Budget** – Mr. Hall presented the 2017 Pro-Forma Budget, as discussed in the Budget Committee. The next draft will be presented at the November meeting, with the final draft for renewing members presented at the December meeting. There were no questions.

TREASURER'S REPORT – Patrick DeBlasio

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

Underwriting – Robert Smith (NIP Group)



- **2017 Member Renewals** - The deadline for all renewal submission documents has passed. The Underwriting team will continue to send individual e-mails to Risk Managers who have Members with outstanding information. Additionally, Mr. Smith will be reaching out to all Risk Managers to clarify any outliers in exposure data submitted. Please respond as quickly as possible to both these requests as they are important for the Fund budget and excess placements.
- **2017 Prospects** – Mr. Smith reported that the Fund is reviewing 7 to 9 submissions from interested municipalities. He will be presenting the Commissioners with more information on the Level A prospects at the next meeting.

Safety Director – Anthony Ven Graitis (NIP Group) and Ken Child (PMA Group)

- **Guest Speaker: POESH Presentation –Charlie Tracey** - representative from PEOSH Consultation spoke to members about available services from PEOSH and the difference between the Consultation and Enforcement side of the agency. Various areas of non-compliance were discussed and the emphasis of inspections being placed on Fire and Public Works Departments.
- **Safety Meeting Recap** – Risk Control stewardship reports, loss trends for the GSMJIF, The Public Works/Parks/Facilities Roundtable recap and Contractual Risk Transfer Basics for Municipal Governments were discussed.
- **Wellness Initiative** – The Walk to Win 2 challenge is complete. Final results have been received from approximately half the participants. Results will be provided next week when all results have been received.
- **Fire Roundtable** - The Fire Roundtable is currently being planned for early December. Speakers are being scheduled and an announcement with additional detail will be sent out in the near term.
- **Contractual Risk Transfer** – Contractual Risk Transfer basis for Municipal Governments were discussed. Members should consult their Risk Management Consultant(s) or PEJIF Risk Control Consultants with any questions.

CLAIMS REPORT – Conrad Cyriax, James Renner & Robert Persico (NIP Group)

- **KPI's** – Conrad Cyriax provided the Commissioners with the Claims Report. Key performance indicators of Claims Department activity were fully discussed including the number of new claims received and the sum of claims closed during the preceding month. Frequency trends affecting the Fund were discussed as well as other critical measurements of Claims Department activity such as closing ratio and recoveries.

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

MOTION TO ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Bellina

SECOND: Commr. Marvin



VOTE: Unanimous

ADJOURN TO PUBLIC SESSION

MOTION: Commr. Marvin

SECOND: Commr. Dacey

VOTE: Unanimous

MOTION TO APPROVE CLAIMS

MOTION: Commr. Dacey

SECOND: Commr. Bellina

Claims:

Township of Harrison WC - Granted Settlement Authority

Borough of Caldwell GL – Granted Settlement Authority

Township of Hamilton WC - Granted Settlement Authority

Township of Montclair WC - Granted Settlement Authority

VOTE: ROLL CALL:

Mark Vannella

Barbara Russo

Matthew Watkins - Absent

Lisa O'Neill

Michael King - Absent

Eric Shubiger – Absent

Tim Dacey

Joanna Mustafa

Teresa Casagrande

Frank Marrero

Joseph Bellina

Gerald Drasheff- Absent

Jack Merryfield - Absent

Lou Guarino

Paul Zarbetski - Absent

Shayne SantaLucia

Patrick Wherry

Paul Bodine

Michael Martello - Absent

Laura Reinertsen

Greg Whitehead

Nancy Koblis

Russ Jones

Tim Stafford



Tim Quinn
Frank Mason
Doug Marvin
Kathryn Manzo
Robert Pittfield - Absent
Jim Rodino
Ann Cucci - Absent
Pat Mizerek
Barry Lewis - Absent
John Waryas
Karen Caulfield
Mark Krane
John Gross

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Rodino made a motion to adjourn the meeting at 11:58AM and Commissioner Guarino seconded the motion. Motion carried unanimously.

Prepared by J. Hall.

Jonathan Hall

James Rodino

ALSO PRESENT:

Renee Nelms – QL
Louis Beckerman – Bekerman & Co.
Ken Child – PMAMC
Keith Bunin- NIP
Jim Renner – NIP
Mario BiFalco – Caldwell
Luis Alamo – Alamo Insurance
Mark Moun- West Orange
Doug Borden – Borden Perlman
Rob Smith – NIP
Ed Vath – PMAMC



David Weightman – PMA MC
Earl Miller – St. OPS. Adv.
Conrad Cyriax – NIP
David Springer – NIP
Francis J. Kelly – BGIA
Michael Griffith – NIP
Robert Persico – NIP
Steve Daveggia – NIP
Sonia Brown – TWP. North Brunswick
Brian Erlandsen – BGIA
Jonathan Hall – NIP
Mike O’Connell – PQA
John Geaney – Capehart
Patrick DeBlasio – Treasurer
Virginia Murphy – Morris
Anthony VenGraitis – NIP

11/302016



MEMO TO: INSURANCE FUND CHAIRMAN RODINO

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

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

		September <u>2016</u>	October <u>2016</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 322,659.29	\$ 322,030.26
	Claims Account-Bank of America	1,094,151.22	517,685.79
	NJ Cash Management	126,903.71	126,950.33
	Custodial Account-Bank of America	29,763.83	1,566,966.96
	Total Balance	<u>\$ 1,573,478.05</u>	<u>\$ 2,533,633.34</u>
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,109,199.93	\$ 1,987,014.42
	Claims/Operating Account Receipts-Bank of America	1,571,364.57	2,074,487.55
	NJ Cash Management Activity Receipts	46.62	50.16
	Custodial Account-Bank of America	2,037,203.13	271,613.88
Total Receipts		<u>\$ 4,717,814.25</u>	<u>\$ 4,333,166.01</u>
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,109,828.96)	\$ (1,987,515.05)
	Claims Account Disbursements-Bank of America	(215,408.52)	(280,070.48)
	Operating Account Disbursements-Bank of America	(1,932,421.48)	(2,055,198.03)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(500,000.00)	(1,500,000.00)
Total Disbursements		<u>\$ (3,757,658.96)</u>	<u>\$ (5,822,783.56)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 322,030.26	\$ 321,529.63
	Claims Account-Bank of America	517,685.79	256,904.83
	NJ Cash Management	126,950.33	127,000.49
	Custodial-Investments	1,566,966.96	338,580.84
	Total Balance	<u>\$ 2,533,633.34</u>	<u>\$ 1,044,015.79</u>
Beginning Investment Balance		\$ 42,860,230.90	\$ 40,876,204.25
Change in Accrued Income		(6,655.13)	1,614.69
Change in Unrealized Gain		23,870.68	(42,221.98)
Income Received/Cash Received		37,203.13	28,733.02
Realized Gain/(Loss)		(7,897.33)	(5,209.26)
Cash Receipts(Disbursements)		(500,000.00)	(1,500,000.00)
Transfer to/from Custodial Account-Bank of America		(1,530,548.00)	1,226,771.43
Total Investment Account		<u>\$ 40,876,204.25</u>	<u>\$ 40,585,892.15</u>
Ending Cash Balance		<u><u>\$ 43,409,837.59</u></u>	<u><u>\$ 41,629,907.94</u></u>



BANK RECONCILIATION

	ACCT.NAME	TD Bank	
	BANK/ACCT#	Claims Account - 426-7723934	
		From	To
	DATE	10/01/16	10/31/16
BOOK BALANCE AS OF	10/01/16	\$	322,030.26
ADD DEPOSITS (PER BANK LEDGER)			1,987,014.42
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,987,515.05
BOOK BALANCE AS OF	10/31/16	\$	321,529.63
BALANCE PER BANK STATEMENT	10/31/16		\$726,282.86
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
Various	list	404,753.23	
	TOTAL	404,753.23	(404,753.23)
LIST ITEMS IN LEDGER NOT ON STATEMENT			
DATE	AMOUNT		
	TOTAL	\$ -	0.00
LIST ITEMS ON STATEMENT NOT IN LEDGER			
DATE	AMOUNT		
	TOTAL	-	0.00
ADJUSTED BANK BALANCE(BOOK BAL)AS OF	10/31/16		321,529.63
		Difference	0.00

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



BANK RECONCILIATION

ACCT.NAME	State of New Jersey		
BANK/ACCT#	Cash Management Fund		
	From		To
DATE	10/01/16		10/31/16

BOOK BALANCE AS OF	10/01/16	\$	126,950.33
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ADD DEPOSITS (PER BANK LEDGER)			50.16
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			
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BOOK BALANCE AS OF	10/31/16	\$	127,000.49
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BALANCE PER BANK STATEMENT	10/31/16		\$127,000.49
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ADD: DEPOSIT IN TRANSIT

DATE	AMOUNT
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TOTAL	0.00		0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
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TOTAL	0.00		0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

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

DATE	AMOUNT
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TOTAL	-		0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	10/31/16		127,000.49
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Difference	0.00
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PREPARED BY	Patrick J. DeBlasio, CPA	REVIEWED BY	Mary Foulks
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BANK RECONCILIATION

ACCT.NAME	Bank of America		
BANK/ACCT#	Fiduciary Account -381029032587		
	From		To
DATE	10/01/16		10/31/16

BOOK BALANCE AS OF	10/01/16	\$	517,685.79
ADD DEPOSITS (PER BANK LEDGER)			2,074,487.55
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			2,335,268.51
BOOK BALANCE AS OF	10/31/16	\$	256,904.83
BALANCE PER BANK STATEMENT	10/31/16		\$263,948.57

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

CHECK#	AMOUNT
10/18/16 1700	833.33
10/18/16 1701	1,250.00
10/18/16 1702	3,333.33
10/18/16 1703	928.00
10/18/16 1704	265.00
10/18/16 1706	15.50
10/18/16 1709	360.00
10/18/16 1710	58.58

7,043.74	(7,043.74)
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE	AMOUNT
TOTAL	\$ -
	0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE	AMOUNT
TOTAL	-
	0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF	10/31/16	256,904.83
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Difference	0.00
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PREPARED BY	Patrick J. DeBlasio, CPA	REVIEWED BY	Mary Foulks
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BANK RECONCILIATION

ACCT.NAME	Bank of America/Prime		
BANK/ACCT#	Custody Account		
	From		To
DATE	10/01/16		10/31/16

BOOK BALANCE AS OF	10/01/16	\$	42,443,171.21
ADD DEPOSITS (PER BANK LEDGER)			271,613.88
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,790,312.10
BOOK BALANCE AS OF	10/31/16	\$	40,924,472.99

BALANCE PER BANK STATEMENT	10/31/16	\$40,924,472.99
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING
DATE CHECK# AMOUNT

TOTAL	0.00	0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	10/31/16	40,924,472.99
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of Oct 31, 2016



	YTD 2016	Year Ended 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Years Ended 2002-2006	Fund Balance
Underwriting Income	24,237,946	28,199,165	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	41,663,511	256,306,949
Claim Expenses												
Losses	5,084,527	9,147,716	12,366,171	10,707,915	13,422,360	9,065,263	8,351,859	7,314,275	4,883,416	6,243,510	17,414,172	104,001,184
Loss Adjustment Expenses	1,189,076	2,925,366	3,821,112	4,413,997	4,753,421	3,477,067	3,787,955	3,448,741	2,960,630	3,188,249	8,378,029	42,343,643
IBNR	7,900,077	3,828,300	872,045	678,763	823,203	354,715	-	231,816	51,393	-	20,586	14,760,897
EPL Deductible & Co-Insurance	(165,828)	(542,911)	(868,896)	(760,752)	(672,197)	(409,427)	(628,322)	(156,270)	(228,023)	(192,743)	(809,985)	(5,435,355)
Excess Recoveries	(378,333)	(569,886)	(1,297,521)	(4,097,157)	(5,902,402)	(1,280,316)	(545,423)	(1,640,143)	(61,321)	(379,836)	(2,226,660)	(18,378,998)
WC	-	-	(725,712)	(1,305,488)	-	(420,669)	(322,064)	(275,824)	(61,321)	-	(2,016,660)	(5,127,738)
GL	-	(312,636)	-	(774,113)	(873,043)	(4,903)	(49,834)	(25,254)	-	-	-	(2,039,782)
AL	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(378,333)	(222,951)	-	(112,187)	(3,637,020)	(373,409)	(7,541)	-	-	-	-	(4,731,441)
EPL/POL	-	(34,299)	(571,809)	(1,566,237)	(1,392,339)	(481,336)	(75,907)	(128,186)	-	(299,720)	(210,000)	(4,759,833)
EPL/POL Aggregate Stop	-	-	-	-	-	-	-	(414,886)	-	(80,116)	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	(90,077)	-	-	-	-	(90,077)
Total Claim Expense	13,629,519	14,788,585	14,892,910	10,942,766	12,424,385	11,207,301	10,966,069	9,198,420	7,606,095	8,859,180	22,776,141	137,291,371
Expenses												
Excess Premiums	5,194,349	6,495,715	6,740,965	6,173,018	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	15,350,050	63,624,564
General Administrative Expenses	6,053,439	7,029,228	6,942,632	6,314,015	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	9,281,656	60,661,773
Total Expenses	11,247,788	13,524,943	13,683,597	12,487,033	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	24,631,706	124,286,337
Underwriting Profit/(Loss)	(639,361)	(114,362)	(1,151,046)	1,484,944	62,471	879,739	680,501	(266,129)	255,743	(718,923)	(5,744,336)	(5,270,759)
Net Realized/Unrealized Gains/(Losses)	32,791	13,553	8,673	6,149	47,785	298,718	293,165	187,252	106,770	43,874	30,992	1,069,722
Interest Income	67,286	134,294	150,024	146,787	133,965	152,773	166,272	124,973	207,102	440,221	1,453,971	3,177,668
Net Investment Income	100,077	147,848	158,696	152,937	181,750	451,491	459,437	312,225	313,872	484,095	1,484,963	4,247,391
Statutory Surplus (Deficit)	(539,284)	33,485	(992,350)	1,637,881	244,221	1,331,230	1,139,938	46,096	569,615	(234,828)	(4,259,373)	(1,023,368)
% of Underwriting Income	-2.2%	0.1%	-3.6%	6.6%	1.0%	6.3%	5.8%	0.3%	3.9%	-1.6%	-10.2%	-0.4%
at 12/31/2015	-	(6,796)	(689,634)	1,500,268	458,990	1,602,844	1,163,867	219,702	443,485	(221,750)	(4,238,074)	232,903
Variance	(539,284)	40,281	(302,716)	137,613	(214,769)	(271,614)	(23,929)	(173,606)	126,130	(13,078)	(21,299)	(1,256,271)
at Previous Month	(493,298)	41,504	(985,734)	1,642,332	245,954	1,333,336	1,141,158	46,676	569,968	(212,701)	(4,244,215)	(915,021)
Variance	(45,986)	(8,018)	(6,616)	(4,451)	(1,733)	(2,106)	(1,220)	(580)	(353)	(22,127)	(15,158)	(108,347)
Supplemental Assessment/ Dividend	-	-	-	-	-	-	-	-	-	-	4,259,373	-
Proforma Surplus (Deficit)	(539,284)	33,485	(992,350)	1,637,881	244,221	1,331,230	1,139,938	46,096	569,615	(234,828)	-	3,236,005
Note 1 : Ultimate losses based upon the 2016 mid-year reserve study. Note 2: Fund years 2010 through 2015 include an aggregate stop loss protection to cap losses at ~\$10.9m in 2010, ~\$11.8m in 2011, ~\$13.4m in 2012, ~\$14.2m in 2013, ~\$16.5m in 2014, ~\$17.2m in 2015, and ~\$17.25m in 2016 . Note 3: Fund years 2002 through 2006 are aggregated based on commissioner's request.												
Overall Statistics												
Total Members	37	36	35	32	31	28	26	22	19	18		
Total Claims	2,536	3,200	3,260	2,645	2,800	2,525	2,240	1,965	1,995	2,118	7,231	32,515
Severity Rate	123	129	130	127	133	135	133	129	126	127		
Total Open Claims	651	259	257	125	89	42	35	25	14	16	33	1,546

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

RESOLUTION NO. 29-16**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**
(Hereinafter the “FUND”)**APPROVING CERTAIN DISBURSEMENTS**

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

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

NOW, THEREFORE BE IT RESOLVED, by the FUND’s Board of Fund Commissioners that the attached bill of items totaling \$ **272,845.40** for payment.

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

Chairman

November 30th, 2016
Date

Secretary

November 30th, 2016
Date

November 30, 2016 - GSMJIF Commissioners Meeting Bills List

Date: 11.01.16
Bills List #: 55



PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
SafetyFirst	Monitoring Service - VOID	#1703	(\$928.00)
Holiday Inn of East Windsor	GSMJIF Meeting venue for November	#1712	\$2,967.18
Patrick DeBlasio	November 2016 Treasurer	#1713	\$1,458.34
Princeton Public Affairs	Retainer Fee November 2016	#1714	\$833.33
Capehart Scatchard	Litigation (WC) October 2016	#1715	\$1,250.00
Bob Smith & Associates	Inv#03-M-9254-G Litigation services October 2016	#1716	\$3,333.33
Pringle Quinn Anzano	inv#40224 Fund Attorney	#1717	\$589.00
Dynamic Testing	inv#8798 Bloomfield \$305; Inv#8792 Totowa \$258; inv#8790 Kearny \$47; inv#8789 Highland Park \$176; inv#8788 Haddon Heights \$129	#1718	\$915.00
The Star Ledger	Meeting Public Notice and RFP Proposal Extension (1 Day)	#1719	\$14.11
The NJ Times	Meeting Public Notice and RFP Proposal Extension ad (1 Day)	#1720	\$10.44
AON	GSMJIF GSMJIF Actuary Rate Study	#1721	\$11,750.00
Prime Advisors	GSMJIF Quarterly Fee	#1722	\$10,611.00
Care Station Medical Group	inv#851016 DOS 9/29/16 \$76; inv#850725 DOS 9/28/16 \$76;	#1723	\$152.00
Dafeldecker Associates	inv#60996 - Drug testing Berkeley Township	#1724	\$345.00
Bank of America	Quarterly Fees	#1725	\$1,292.63
EANJ, Inc	Training - Englewood	#1726	\$1,215.00
APA Hotel Woodbridge	October Meeting	#1727	\$2,930.04
	Total in Checks \$38,738.40		
	Wire Transfers/ACH		
PMA	Risk Control Services fee #12 of #12	ACH	\$37,800.00
PMA	Berkeley Township	ACH	\$63,848.92
PMA	City of Rahway	ACH	\$6,196.33
PMA	City of Hoboken	ACH	\$14,518.36
PMA	City of Hoboken	ACH	\$2,658.33
PMA	City of Englewood	ACH	\$4,843.29
PMA	Hamilton Township	ACH	\$11,145.95
PMA	Livingston Township	ACH	\$5,734.46
PMA	Montclair Township	ACH	\$2,252.39
PMA	Township of Maplewood	ACH	\$128.00
PMA	South Brunswick Twp.	ACH	\$434.80
PMA	Township of Ewing	ACH	\$8,082.00
PMA	Township of Howell	ACH	\$68,690.67
PMA	Union Township	ACH	\$6,773.50
	Total to PMA \$233,107.00		
NIP Mgmt	APA Hotel Deposit	ACH	\$1,000.00
	Total to NIP Mgmt \$1,000.00		
BGIA		ACH	
BGIA		ACH	
	Total to BGIA \$0		
		Total	\$272,845.40

RESOLUTION NO. 30-16**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "FUND")

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$2,285,255** against the fund.

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

Chairman

November 30th, 2016
Date

Secretary

November 30th, 2016
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT

October 2016 Report

October Paid

WC		
TWP	TPA	
Par Troy Hills	D&H	57,721
Bloomfield	D&H	27,264
Linden	Inservco	86,357
All Other	QL	965,883
Total WC		1,137,225

PAL		
ALL TWP		
AL	NIP/QL	175,295
APD	NIP/QL	76,360
EPL	NIP/QL	56,382
GL	NIP/QL	434,651
POL	NIP/QL	39,320
PROP	NIP/QL	165,283
Total PAL		947,290

WC	1,137,225
PAL	947,290
Grand Total post 2012	2,084,515

PMA PRIOR 2012		
WC	PMA	139,633
PAL	PMA	61,107
APD PROP	PMA	0
Total Prior 2012		200,740

Grand Total October 2016

Post 2012 CLAIMS

Prior 2012 CLAIMS

TOTAL PAID

Grand Total

2,084,515

200,740

2,285,255

RESOLUTION NO. 31-16**RESOLUTION APPOINTING APPROVED COUNSEL
FOR THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

WHEREAS, the Garden State Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund's coverage documents; and

WHEREAS, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Garden State Municipal Joint Insurance Fund to defend any members of the Fund; and

WHEREAS, the law firm shown in this resolution has been proposed as Counsel for the Garden State Municipal Joint Insurance Fund for the year 2016;

NOW, THEREFORE BE IT RESOLVED, by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that the law firms named in this resolution be and the same are hereby appointed as an approved counsel for the Garden State Municipal Joint Insurance Fund for the year 2016:

The Choi Law Group – for City of Hoboken

100 Challenger Road

Suite 302

Ridgefield Park, New Jersey 07660

BE IT FURTHER RESOLVED that the Chairman of the Garden State Municipal Joint Insurance Fund is hereby authorized to execute this resolution;

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

Chairman

November 30th, 2016
Date

Secretary

November 30th, 2016
Date



Garden State Municipal Joint Insurance Fund

November 2016

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

11/1/2016

Index of Reports

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

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

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2002

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

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2005

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



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2006

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	22	-	70,587	3,209	22	-	29,038	1,320	3	-	22,406	7,469
Eastampton Township	1	-	825	825	-	-	-	-	-	-	-	-
Englewood, City of	20	-	19,767	988	53	-	507,915	9,583	2	-	18,124	9,062
Ewing Township	13	-	8,926	687	5	-	-	-	-	-	-	-
Hamilton Township	7	-	31,953	4,565	9	-	147,666	16,407	-	-	-	-
Harrison, Town of	12	-	12,176	1,015	7	-	2,150	307	-	-	-	-
Hoboken, City of	23	-	30,182	1,312	46	-	1,205,492	26,206	-	-	-	-
Howell Township	13	-	251,908	19,378	27	-	118,647	4,394	1	-	-	-
Jackson Township	13	-	259,915	19,993	20	-	204,450	10,223	-	-	-	-
Kenilworth, Borough of	2	-	2,147	1,074	7	-	22,892	3,270	-	-	-	-
Livingston Township	30	-	27,942	931	31	-	43,469	1,402	4	-	33,724	8,431
Maplewood, Township of	19	-	163,269	8,593	22	-	1,690	77	4	-	15,136	3,784
Montclair Township	40	-	70,500	1,763	78	-	325,344	4,171	1	-	156,032	156,032
North Plainfield Boro	13	-	38,832	2,987	17	-	37,238	2,190	1	-	-	-
Rahway, City of	22	-	22,577	1,026	32	-	23,112	722	-	-	-	-
South Brunswick Township	20	-	20,698	1,035	13	-	45,075	3,467	1	-	2,272	2,272
Union Township	58	-	70,331	1,213	56	-	70,272	1,255	-	-	-	-
West Orange, Township of	68	-	60,584	891	39	-	36,059	925	1	-	-	-
	396	-	1,163,119	2,937	484	-	2,820,509	5,827	18	-	247,694	13,761



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	-	15,688	654	17	-	242,108	14,242	-	-	-	-
Eastampton Township	1	-	500	500	1	-	22,991	22,991	-	-	-	-
Englewood, City of	19	-	14,589	768	38	-	349,414	9,195	6	-	24,292	4,049
Ewing Township	2	-	2,046	1,023	8	-	109,538	13,692	-	-	-	-
Hamilton Township	3	-	4,552	1,517	20	-	52,745	2,637	3	-	1,252	417
Harrison, Town of	12	-	50,120	4,177	12	-	63,941	5,328	1	-	-	-
Highland Park Borough	13	-	6,555	504	17	-	59,833	3,520	2	-	-	-
Hoboken, City of	35	-	269,130	7,689	45	-	1,015,929	22,576	1	-	316	316
Howell Township	12	-	11,108	926	20	-	11,601	580	3	-	13,802	4,601
Jackson Township	20	-	29,167	1,458	26	-	164,148	6,313	1	-	24,000	24,000
Kenilworth, Borough of	6	-	16,216	2,703	5	-	-	-	1	-	1,865	1,865
Livingston Township	19	-	39,943	2,102	29	-	32,876	1,134	2	-	4,020	2,010
Maplewood, Township of	17	-	8,450	497	28	-	39,954	1,427	2	-	2,400	1,200
Montclair Township	51	-	43,180	847	63	-	71,399	1,133	-	-	-	-
North Plainfield Boro	10	-	18,827	1,883	9	-	91,458	10,162	-	-	-	-
Rahway, City of	15	-	8,250	550	32	-	9,347	292	3	-	8,100	2,700
South Brunswick Township	12	-	61,392	5,116	12	-	24,989	2,082	1	-	-	-
Union Township	68	-	77,616	1,141	60	-	475,852	7,931	1	-	24,248	24,248
West Orange, Township of	65	-	36,641	564	40	1	647,232	16,181	-	-	-	-
	404	-	713,970	1,767	482	1	3,485,355	7,231	27	-	104,295	3,863



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	-	37,535	1,341	8	-	19,979	2,497	4	-	18,374	4,594
Caldwell Borough	2	-	500	250	8	-	-	-	2	-	17,220	8,610
Eastampton Township	-	-	-	-	1	-	666	666	1	-	-	-
Englewood, City of	42	-	35,711	850	47	1	470,296	10,006	5	-	1,743	349
Ewing Township	5	-	10,618	2,124	6	-	122,959	20,493	-	-	-	-
Hamilton Township	-	-	-	-	20	-	127,553	6,378	-	-	-	-
Harrison, Town of	3	-	500	167	13	-	19,474	1,498	-	-	-	-
Highland Park Borough	9	-	157,709	17,523	9	-	15,119	1,680	2	-	3,982	1,991
Hoboken, City of	26	-	19,890	765	42	-	707,060	16,835	1	-	24,000	24,000
Howell Township	11	-	23,600	2,145	26	-	32,926	1,266	1	-	3,800	3,800
Kenilworth, Borough of	6	-	8,812	1,469	-	-	-	-	-	-	-	-
Livingston Township	11	-	9,624	875	50	-	49,614	992	6	-	4,586	764
Maplewood, Township of	13	-	18,607	1,431	13	-	37,185	2,860	8	-	49,709	6,214
Montclair Township	13	-	3,434	264	71	-	119,142	1,678	-	-	-	-
North Plainfield Boro	13	-	29,492	2,269	23	-	140,533	6,110	2	-	2,940	1,470
Rahway, City of	18	-	58,442	3,247	43	-	272,688	6,342	8	-	1,681	210
South Brunswick Township	21	-	25,131	1,197	19	-	93,532	4,923	1	-	-	-
Union Township	47	-	94,315	2,007	57	-	326,319	5,725	1	-	491	491
West Orange, Township of	59	-	22,312	378	45	-	238,322	5,296	1	-	2,154	2,154
	327	-	556,232	1,701	501	1	2,793,367	5,576	43	-	130,680	3,039



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	-	1,090,170	36,339	12	-	290,826	24,236	-	-	-	-
Caldwell Borough	4	-	145	36	7	-	6,419	917	-	-	-	-
Eastampton Township	4	-	16,524	4,131	1	-	2,500	2,500	-	-	-	-
Englewood, City of	29	-	66,737	2,301	50	-	508,720	10,174	9	-	9,514	1,057
Ewing Township	5	-	378	76	9	-	43,865	4,874	1	-	-	-
Fanwood Borough	4	-	95	24	6	-	38,703	6,451	-	-	-	-
Hamilton Township	6	-	319,768	53,295	23	-	558,705	24,292	-	-	-	-
Harrison, Town of	7	-	5,447	778	4	-	22,903	5,726	1	-	738	738
Highland Park Borough	15	-	10,905	727	19	-	157,228	8,275	3	-	-	-
Hoboken, City of	30	-	107,688	3,590	35	1	361,719	10,335	2	-	-	-
Howell Township	11	-	18,690	1,699	35	-	116,452	3,327	1	-	-	-
Kenilworth, Borough of	3	-	2,973	991	7	-	501	72	-	-	-	-
Livingston Township	14	-	23,977	1,713	50	-	57,423	1,148	6	-	-	-
Manalapan Township	13	-	21,817	1,678	24	-	312,731	13,030	-	-	-	-
Maplewood, Township of	7	-	27,106	3,872	10	-	115,373	11,537	2	-	4,689	2,345
Montclair Township	27	-	367,418	13,608	41	-	239,280	5,836	-	-	-	-
North Plainfield Boro	11	-	3,688	335	15	-	66,496	4,433	-	-	-	-
Rahway, City of	13	-	17,324	1,333	18	-	38,366	2,131	5	-	-	-
South Brunswick Township	12	-	14,924	1,244	12	-	17,142	1,429	4	-	24,375	6,094
Union Township	31	-	61,571	1,986	41	-	86,249	2,104	-	-	-	-
Warren Township	4	-	7,382	1,846	15	-	10,661	711	1	-	2,383	2,383
West Orange, Township of	46	-	219,491	4,772	34	-	97,193	2,859	3	-	-	-
	326	-	2,404,218	7,375	468	1	3,149,455	6,730	38	-	41,699	1,097



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	-	28,018	1,078	9	-	90,958	10,106	3	-	31,341	10,447
Caldwell Borough	6	-	15,752	2,625	9	-	17,765	1,974	5	-	18,853	3,771
Eastampton Township	4	-	5,426	1,357	4	-	197,192	49,298	1	-	116	116
Englewood, City of	26	-	47,460	1,825	39	-	195,870	5,022	12	-	19,885	1,657
Ewing Township	7	-	69,210	9,887	9	1	323,891	35,988	2	-	9,794	4,897
Fanwood Borough	2	-	-	-	5	1	75,010	15,002	-	-	-	-
Freehold Township	19	-	36,483	1,920	10	1	361,182	36,118	1	-	4,096	4,096
Hamilton Township	7	-	9,335	1,334	13	-	6,675	513	1	-	-	-
Harrison, Town of	8	-	7,311	914	8	-	452,911	56,614	1	-	13,000	13,000
Highland Park Borough	11	-	2,951	268	15	-	56,312	3,754	3	-	-	-
Hoboken, City of	19	-	81,311	4,280	53	-	536,510	10,123	1	-	-	-
Howell Township	10	-	44,201	4,420	59	1	133,905	2,270	2	-	24,000	12,000
Kenilworth, Borough of	3	-	1,285	428	4	-	155,960	38,990	-	-	-	-
Livingston Township	16	-	8,203	513	43	-	133,545	3,106	5	-	1,315	263
Manalapan Township	10	-	12,364	1,236	7	-	32,428	4,633	-	-	-	-
Maplewood, Township of	5	-	4,219	844	16	-	34,864	2,179	1	-	31,541	31,541
Middlesex Boro	9	-	34,413	3,824	8	-	804	101	1	-	-	-
Montclair Township	31	-	171,196	5,522	53	-	263,721	4,976	2	-	10,523	5,262
Morris Township	14	-	16,916	1,208	14	1	86,674	6,191	1	-	-	-
North Plainfield Boro	16	-	6,205	388	16	-	18,168	1,136	1	-	467	467
Rahway, City of	21	-	28,725	1,368	32	-	15,710	491	3	-	9,000	3,000
South Brunswick Township	22	-	25,220	1,146	33	-	152,153	4,611	3	-	35,190	11,730
Union Township	47	-	75,135	1,599	30	1	707,711	23,590	-	-	-	-
Warren Township	16	-	93,201	5,825	7	-	7,484	1,069	4	-	27,258	6,815
West Orange, Township of	33	-	18,634	565	33	-	206,581	6,260	3	-	24,000	8,000
	388	-	843,174	2,173	529	6	4,263,984	8,060	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	-	19,170	2,396	14	-	1,504	107	4	-	2,686	672
Caldwell Borough	3	-	2,576	859	14	-	22,418	1,601	3	-	24,644	8,215
Eastampton Township	1	-	1,542	1,542	1	-	500	500	-	-	-	-
Englewood, City of	21	-	36,166	1,722	37	-	408,013	11,027	14	-	10,028	716
Ewing Township	6	-	13,969	2,328	12	-	26,791	2,233	-	-	-	-
Fair Haven Borough	3	-	-	-	1	-	-	-	1	-	-	-
Fanwood Borough	4	-	2,454	614	4	-	16,864	4,216	1	-	24,000	24,000
Freehold Township	14	-	15,183	1,085	11	-	24,418	2,220	4	-	24,000	6,000
Hamilton Township	11	-	327,792	29,799	18	-	592,231	32,902	7	-	-	-
Harrison, Town of	7	-	6,872	982	8	-	128,258	16,032	2	-	8,796	4,398
Highland Park Borough	11	-	5,333	485	6	-	107,369	17,895	2	-	25,216	12,608
Hoboken, City of	22	-	7,522	342	51	1	316,088	6,198	1	-	-	-
Howell Township	4	-	1,455	364	23	-	329,346	14,319	2	-	10,791	5,396
Kenilworth, Borough of	11	-	13,482	1,226	11	-	2,733	248	1	-	6,500	6,500
Livingston Township	22	-	22,115	1,005	63	-	219,912	3,491	9	-	7,752	861
Manalapan Township	13	-	44,447	3,419	7	-	10,476	1,497	-	-	-	-
Maplewood, Township of	13	-	27,423	2,109	10	-	5,935	594	3	-	1,153	384
Middlesex Boro	11	-	11,711	1,065	10	-	1,707	171	1	-	-	-
Montclair Township	18	-	14,448	803	67	-	36,691	548	-	-	-	-
Morris Township	12	-	50,550	4,213	12	-	22,982	1,915	7	-	5,295	756
Morristown, Town of	26	-	27,224	1,047	17	-	18,387	1,082	5	-	4,868	974
North Brunswick Township	17	-	8,031	472	22	-	61,601	2,800	-	-	-	-
North Plainfield Boro	23	-	15,083	656	29	-	68,126	2,349	14	-	216,926	15,495
Rahway, City of	9	-	18,506	2,056	12	-	3,256	271	14	-	43,627	3,116
Union Township	42	-	98,218	2,339	39	-	14,034	360	7	-	24,001	3,429
Warren Township	9	-	20,764	2,307	9	-	21,684	2,409	7	-	34,878	4,983
West Orange, Township of	19	-	21,350	1,124	47	-	174,079	3,704	4	-	90	23
	360	-	833,386	2,315	555	1	2,635,403	4,748	113	-	475,251	4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	\$1,156,300	44.3%	\$16,758	1,156,296	-	-	-
Hamilton Township	162	42.3%	\$821,923	31.5%	\$5,074	821,934	-	-	-
North Plainfield Borough	20	5.2%	\$87,679	3.4%	\$4,384	87,678	-	-	-
South Brunswick Township	40	10.4%	\$302,370	11.6%	\$7,559	302,371	-	-	-
Union Township	92	24.0%	\$239,800	9.2%	\$2,607	239,799	-	-	-
	383	100.0%	\$2,608,072	100.0%	\$6,810	\$2,608,078	-	-	0

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.2%	\$5,911	484,670	-	-	-
Ewing, Township of	78	13.2%	935,676	21.6%	\$11,996	899,186	1	88,447	88,447
Hamilton Township	123	20.7%	828,810	19.2%	\$6,738	828,798	-	-	-
Howell, Township of	74	12.5%	408,999	9.5%	\$5,527	408,999	-	-	-
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	-	-	-
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	-	-	-
Rahway, City of	34	5.7%	217,282	5.0%	\$6,391	217,280	-	-	-
South Brunswick Township	52	8.8%	628,469	14.5%	\$12,086	628,469	-	-	-
Union Township	109	18.4%	520,878	12.0%	\$4,779	520,877	-	-	-
	593	100.0%	\$4,325,873	100.0%	\$7,295	\$4,289,370	1	\$88,447	88447



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	672,801	10.4%	\$7,008	663,937	1	25,173	25,173
Eastampton Township	3	0.5%	162,683	2.5%	\$54,228	153,390	1	161,057	161,057
Ewing, Township of	69	10.9%	753,708	11.6%	\$10,923	753,713	-	-	-
Hamilton Township	154	24.4%	783,295	12.1%	\$5,086	771,680	1	244,590	244,590
Howell, Township of	35	5.5%	760,558	11.8%	\$21,730	747,930	1	135,480	135,480
Kenilworth Borough	10	1.6%	35,417	0.5%	\$3,542	35,415	-	-	-
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	-	-	-
North Plainfield Borough	20	3.2%	346,142	5.3%	\$17,307	346,142	-	-	-
Rahway, City of	53	8.4%	1,920,286	29.7%	\$36,232	1,566,990	1	1,629,109	1,629,109
South Brunswick Township	71	11.3%	217,327	3.4%	\$3,061	217,324	-	-	-
Union Township	105	16.6%	802,280	12.4%	\$7,641	802,279	-	-	-
	631	100.0%	\$6,471,767	100.0%	\$10,256	\$6,076,070	5	\$2,195,409	\$439,082



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	712,179	9.2%	\$6,087	606,554	6	376,056	62,676
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	980,821	12.6%	\$10,217	960,005	1	332,936	332,936
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,078,697	26.7%	\$12,016	1,910,146	1	1,440,429	1,440,429
Hoboken, City of	56	5.8%	937,987	12.1%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.7%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	394,302	5.1%	\$13,597	378,359	1	118,567	118,567
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	-	-	-
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	-	-	-
Montclair Township	87	9.1%	336,883	4.3%	\$3,872	336,866	-	-	-
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	-	-	-
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	-	-	-
South Brunswick Township	52	5.4%	635,535	8.2%	\$12,222	556,648	1	208,145	208,145
Union Township	86	9.0%	573,032	7.4%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,774,452	100.0%	\$8,107	\$7,384,576	10	\$2,476,133	\$247,613



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	992,405	11.1%	\$8,340	907,174	6	533,839	88,973
Eastampton Township	1	0.1%	-	0.0%	\$0	-	-	-	-
Englewood, City of	128	10.0%	1,246,935	14.0%	\$9,742	1,245,422	1	499,520	499,520
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	-	-	-
Hamilton Township	165	12.9%	773,622	8.7%	\$4,689	721,074	1	146,849	146,849
Harrison, Town of	45	3.5%	231,990	2.6%	\$5,155	180,289	1	74,086	74,086
Hoboken, City of	60	4.7%	354,458	4.0%	\$5,908	354,460	-	-	-
Howell, Township of	75	5.9%	1,094,272	12.3%	\$14,590	1,072,086	2	285,905	142,953
Jackson Township	41	3.2%	406,483	4.6%	\$9,914	359,383	1	129,181	129,181
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	-	-	-
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	-	-	-
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	-	-	-
Montclair Township	92	7.2%	420,200	4.7%	\$4,567	420,204	-	-	-
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	-	-	-
Rahway, City of	42	3.3%	556,572	6.2%	\$13,252	543,000	2	255,936	127,968
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,054,911	11.8%	\$7,033	1,054,907	-	-	-
West Orange, Township of	93	7.3%	590,532	6.6%	\$6,350	576,664	1	151,725	151,725
	1281	100.0%	\$8,919,588	100.0%	\$6,963	\$8,631,874	15	\$2,077,041	\$138,469



Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,209,042	13.1%	\$11,625	997,035	5	467,764	93,553
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,168	8.5%	\$7,002	784,165	-	-	-
Ewing, Township of	57	4.9%	504,899	5.5%	\$8,858	504,903	-	-	-
Hamilton Township	138	11.7%	780,375	8.4%	\$5,655	620,589	3	302,967	100,989
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	-	-	-
Highland Park Borough	27	2.3%	246,828	2.7%	\$9,142	204,598	1	215,716	215,716
Hoboken, City of	71	6.0%	517,496	5.6%	\$7,289	459,722	1	71,134	71,134
Howell, Township of	59	5.0%	799,306	8.6%	\$13,548	796,543	1	31,291	31,291
Jackson Township	55	4.7%	462,926	5.0%	\$8,417	462,927	-	-	-
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	-	-	-
Livingston Township	52	4.4%	651,423	7.0%	\$12,527	632,949	1	43,279	43,279
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	-	-	-
Montclair Township	83	7.1%	347,320	3.8%	\$4,185	347,314	-	-	-
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	-	-	-
Rahway, City of	46	3.9%	523,133	5.7%	\$11,372	523,131	-	-	-
South Brunswick Township	64	5.4%	285,609	3.1%	\$4,463	285,612	-	-	-
Union Township	118	10.0%	1,361,495	14.7%	\$11,538	1,185,058	3	408,951	136,317
West Orange, Township of	88	7.5%	583,822	6.3%	\$6,634	583,825	-	-	-
	1175	100.0%	\$9,244,336	100.0%	\$7,868	\$8,574,868	15	\$1,541,102	\$102,740



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	967,266	12.6%	\$12,401	906,259	3	294,832	98,277
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	-	-	-
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	-	-	-
Englewood, City of	89	8.5%	777,607	10.1%	\$8,737	777,607	-	-	-
Ewing, Township of	77	7.3%	451,292	5.9%	\$5,861	451,290	-	-	-
Hamilton Township	145	13.8%	1,004,986	13.1%	\$6,931	676,885	4	745,844	186,461
Harrison, Town of	32	3.0%	163,355	2.1%	\$5,105	163,355	-	-	-
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	-	-	-
Hoboken, City of	74	7.0%	400,265	5.2%	\$5,409	399,326	1	7,711	7,711
Howell, Township of	61	5.8%	1,231,813	16.0%	\$20,194	1,192,094	2	406,991	203,496
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	-	-	-
Livingston Township	39	3.7%	243,015	3.2%	\$6,231	243,015	-	-	-
Maplewood, Township of	54	5.1%	270,953	3.5%	\$5,018	270,952	-	-	-
Montclair Township	70	6.7%	256,803	3.3%	\$3,669	256,801	-	-	-
North Plainfield Borough	26	2.5%	507,007	6.6%	\$19,500	507,005	-	-	-
Rahway, City of	52	4.9%	125,905	1.6%	\$2,421	125,907	-	-	-
South Brunswick Township	64	6.1%	207,663	2.7%	\$3,245	207,662	-	-	-
Union Township	88	8.4%	423,239	5.5%	\$4,810	423,237	-	-	-
West Orange, Township of	62	5.9%	469,540	6.1%	\$7,573	469,538	1	22,581	22,581
	1052	100.0%	\$7,676,832	100.0%	\$7,297	\$7,247,057	11	\$1,477,959	\$134,360



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,675,765	14.5%	\$19,043	1,412,801	6	1,228,416	204,736
Caldwell Borough	20	1.8%	765,345	6.6%	\$38,267	610,668	1	668,301	668,301
Eastampton Township	4	0.4%	199,117	1.7%	\$49,779	151,620	1	196,730	196,730
Englewood, City of	88	8.1%	1,457,159	12.6%	\$16,559	1,379,246	2	314,824	157,412
Ewing, Township of	89	8.2%	595,294	5.2%	\$6,689	565,996	1	78,342	78,342
Fanwood Borough	9	0.8%	40,672	0.4%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,523,754	13.2%	\$11,457	1,212,067	5	1,020,934	204,187
Harrison, Town of	38	3.5%	361,485	3.1%	\$9,513	361,487	1	6,346	6,346
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	-	-	-
Hoboken, City of	57	5.3%	783,966	6.8%	\$13,754	783,966	-	-	-
Howell, Township of	38	3.5%	295,125	2.6%	\$7,766	286,742	1	58,917	58,917
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	-	-	-
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	-	-	-
Manalapan Township	23	2.1%	473,172	4.1%	\$20,573	421,619	1	60,256	60,256
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	446,367	3.9%	\$5,797	446,366	-	-	-
North Plainfield Borough	25	2.3%	41,111	0.4%	\$1,644	41,109	-	-	-
Rahway, City of	32	2.9%	201,595	1.7%	\$6,300	178,570	1	134,415	134,415
South Brunswick Township	63	5.8%	305,853	2.6%	\$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.6%	\$14,387	1,317,201	1	61,202	61,202
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	-	-	-
West Orange, Township of	78	7.2%	406,538	3.5%	\$5,212	406,540	-	-	-
	1085	100.0%	\$11,549,457	100.0%	\$10,645	\$10,561,636	21	\$3,828,683	\$182,318



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	841,870	6.7%	\$11,225	605,356	5	526,595	105,319
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	-	-	-
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	-	-	-
Englewood, City of	63	5.4%	599,720	4.8%	\$9,519	599,725	-	-	-
Ewing, Township of	74	6.3%	520,962	4.1%	\$7,040	520,961	-	-	-
Fanwood Borough	13	1.1%	187,255	1.5%	\$14,404	156,045	1	136,935	136,935
Freehold Township	63	5.4%	694,557	5.5%	\$11,025	591,436	1	292,423	292,423
Hamilton Township	130	11.1%	1,711,035	13.6%	\$13,162	1,529,123	2	392,322	196,161
Harrison, Town of	29	2.5%	296,058	2.3%	\$10,209	296,056	-	-	-
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	-	-	-
Hoboken, City of	79	6.8%	794,570	6.3%	\$10,058	601,714	4	327,342	81,836
Howell, Township of	62	5.3%	572,876	4.5%	\$9,240	572,875	-	-	-
Kenilworth Borough	16	1.4%	295,548	2.3%	\$18,472	295,551	-	-	-
Livingston Township	41	3.5%	1,299,837	10.3%	\$31,703	999,003	2	1,004,671	502,336
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	244,159	1.9%	\$7,399	204,183	1	104,783	104,783
Middlesex Borough	12	1.0%	264,764	2.1%	\$22,064	220,496	1	257,873	257,873
Montclair Township	79	6.8%	640,606	5.1%	\$8,109	590,427	2	298,441	149,221
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	-	-	-
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	-	-	-
North Plainfield Borough	18	1.5%	190,027	1.5%	\$10,557	177,713	1	122,341	122,341
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	-	-	-
South Brunswick Township	64	5.5%	594,311	4.7%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,887,712	15.0%	\$19,664	1,760,478	4	1,065,266	266,317
Warren Township	14	1.2%	175,949	1.4%	\$12,568	112,115	1	124,828	124,828
West Orange, Township of	56	4.8%	464,438	3.7%	\$8,294	392,308	2	148,331	74,166
	1166	100.0%	\$12,603,712	100.0%	\$10,809	\$11,147,330	27	\$4,802,151	\$177,857



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	420,086	3.5%	\$7,926	268,348	2	222,325	111,163
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	-	-	-
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	-	-	-
Englewood, City of	79	6.3%	460,518	3.8%	\$5,829	460,515	-	-	-
Ewing, Township of	87	6.9%	1,217,829	10.0%	\$13,998	984,793	4	830,013	207,503
Fair Haven Borough	8	0.6%	65,046	0.5%	\$8,131	65,046	-	-	-
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	-	-	-
Freehold Township	59	4.7%	87,290	0.7%	\$1,479	87,285	-	-	-
Hamilton Township	138	10.9%	2,348,219	19.3%	\$17,016	1,912,319	7	1,545,606	220,801
Harrison, Town of	23	1.8%	283,553	2.3%	\$12,328	283,553	-	-	-
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	-	-	-
Hoboken, City of	97	7.7%	1,125,163	9.2%	\$11,600	988,372	3	437,346	145,782
Howell, Township of	48	3.8%	681,704	5.6%	\$14,202	600,829	3	393,906	131,302
Kenilworth Borough	10	0.8%	14,231	0.1%	\$1,423	14,232	-	-	-
Livingston Township	54	4.3%	1,061,224	8.7%	\$19,652	937,890	5	530,729	106,146
Manalapan Township	29	2.3%	229,439	1.9%	\$7,912	166,474	2	216,213	108,107
Maplewood, Township of	47	3.7%	320,022	2.6%	\$6,809	320,023	-	-	-
Middlesex Borough	22	1.7%	294,173	2.4%	\$13,372	229,137	1	128,425	128,425
Montclair Township	62	4.9%	595,510	4.9%	\$9,605	579,084	2	171,302	85,651
Morris Township	43	3.4%	364,726	3.0%	\$8,482	296,450	3	148,477	49,492
Morristown, Town of	38	3.0%	221,912	1.8%	\$5,840	219,527	1	170,089	170,089
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	-	-	-
North Brunswick Township	50	4.0%	235,653	1.9%	\$4,713	235,655	-	-	-
North Plainfield Borough	20	1.6%	76,699	0.6%	\$3,835	76,700	-	-	-
Rahway, City of	63	5.0%	373,872	3.1%	\$5,934	373,874	-	-	-
Union Township	74	5.9%	1,141,573	9.4%	\$15,427	877,690	3	738,950	246,317
Warren Township	11	0.9%	78,057	0.6%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	317,226	2.6%	\$4,597	296,228	1	36,167	36,167
	1261	100.0%	\$12,169,245	100.0%	\$9,650	\$10,507,596	37	\$5,569,548	\$150,528



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2004

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

Year 2005

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2007

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	26	104	25.00%	287	9.06%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	36	112	32.14%	350	10.29%
Ewing, Township of	13	57	22.81%	250	5.20%
Hamilton Township	12	138	8.70%	700	1.71%
Harrison, Town of	5	30	16.67%	275	1.82%
Highland Park Borough	3	27	11.11%	137	2.19%
Hoboken, City of	20	71	28.17%	586	3.41%
Howell, Township of	12	59	20.34%	272	4.41%
Jackson Township	12	55	21.82%	340	3.53%
Kenilworth, Borough of	0	8	0.00%	62	0.00%
Livingston Township	14	52	26.92%	275	5.09%
Maplewood, Township of	6	36	16.67%	411	1.46%
Montclair Township	26	83	31.33%	450	5.78%
North Plainfield Borough	5	22	22.73%	112	4.46%
Rahway, City of	3	46	6.52%	297	1.01%
South Brunswick Township	9	64	14.06%	315	2.86%
Union Township	27	118	22.88%	549	4.92%
West Orange, Township of	19	88	21.59%	340	5.59%
GSMJIF	249	1175	21.19%	6024	4.13%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2008

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	10	78	12.82%	287	3.48%
Caldwell Borough	2	9	22.22%	80	2.50%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	22	89	24.72%	350	6.29%
Ewing, Township of	10	77	12.99%	250	4.00%
Hamilton Township	10	145	6.90%	700	1.43%
Harrison, Town of	8	32	25.00%	275	2.91%
Highland Park Borough	1	17	5.88%	137	0.73%
Hoboken, City of	6	74	8.11%	586	1.02%
Howell, Township of	14	61	22.95%	272	5.15%
Kenilworth, Borough of	4	10	40.00%	62	6.45%
Livingston Township	12	39	30.77%	275	4.36%
Maplewood, Township of	9	54	16.67%	411	2.19%
Montclair Township	17	70	24.29%	450	3.78%
North Plainfield Borough	5	26	19.23%	112	4.46%
Rahway, City of	5	52	9.62%	297	1.68%
South Brunswick Township	5	64	7.81%	315	1.59%
Union Township	24	88	27.27%	549	4.37%
West Orange, Township of	12	62	19.35%	340	3.53%
GSMJIF	177	1052	16.83%	5764	3.07%

Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2009

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	15	88	17.05%	287	5.23%
Caldwell Borough	5	20	25.00%	80	6.25%
Eastampton Township	1	4	25.00%	16	6.25%
Englewood, City of	29	88	32.95%	350	8.29%
Ewing, Township of	15	89	16.85%	250	6.00%
Fanwood Borough	3	9	33.33%	210	1.43%
Hamilton Township	15	133	11.28%	700	2.14%
Harrison, Town of	11	38	28.95%	275	4.00%
Highland Park Borough	1	22	4.55%	137	0.73%
Hoboken, City of	10	57	17.54%	733	1.36%
Howell, Township of	9	38	23.68%	272	3.31%
Kenilworth Borough	1	15	6.67%	62	1.61%
Livingston Township	6	39	15.38%	275	2.18%
Manalapan Township	6	23	26.09%	233	2.58%
Maplewood, Township of	6	43	13.95%	411	1.46%
Montclair Township	25	77	32.47%	450	5.56%
North Plainfield Borough	2	25	8.00%	112	1.79%
Rahway, City of	2	32	6.25%	297	0.67%
South Brunswick Township	8	63	12.70%	315	2.54%
Union Township	29	93	31.18%	549	5.28%
Warren Township	0	11	0.00%	277	0.00%
West Orange, Township of	14	78	17.95%	415	3.37%
GSMJIF	213	1085	19.63%	6706	3.18%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	11	75	14.67%	277	3.97%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	12	63	19.05%	350	3.43%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	29	79	36.71%	746	3.89%
Howell, Township of	11	62	17.74%	529	2.08%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	23	79	29.11%	406	5.67%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of	0	32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
GSMJIF	239	1166	20.50%	7575	3.16%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	10	53	18.87%	277	3.61%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	6	59	10.17%	227	2.64%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	22	97	22.68%	732	3.01%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	15	54	27.78%	275	5.45%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
GSMJIF	235	1261	18.64%	7605	3.09%



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

11/1/2016

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of November 1, 2016 for all policy years:	0
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$905,921
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$713,970
Total Incurred for 2008 Losses:	\$556,232
Total Incurred for 2009 Losses:	\$2,404,218
Total Incurred for 2010 Losses:	\$843,174
Total Incurred for 2011 Losses:	\$833,386
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of November 1, 2016 for all policy years:	10
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,820,509
Total Incurred for 2007 Losses:	\$3,485,355
Total Incurred for 2008 Losses:	\$2,793,367
Total Incurred for 2009 Losses:	\$3,149,455
Total Incurred for 2010 Losses:	\$4,263,984
Total Incurred for 2011 Losses:	\$2,635,403
Total Liability Claims / 1000 Population 2002:	0.442
Total Liability Claims / 1000 Population 2003:	0.628
Total Liability Claims / 1000 Population 2004:	0.767
Total Liability Claims / 1000 Population 2005:	0.876
Total Liability Claims / 1000 Population 2006:	0.780
Total Liability Claims / 1000 Population 2007:	0.759
Total Liability Claims / 1000 Population 2008:	0.846
Total Liability Claims / 1000 Population 2009:	0.682
Total Liability Claims / 1000 Population 2010:	0.725
Total Liability Claims / 1000 Population 2011:	0.711



Garden State Municipal Joint Insurance Fund

Executive Summary

11/1/2016

Property	
Claims reported for the GSMJIF since March 1, 2002:	348
Open Claims as of November 1, 2016 for all policy years:	0
Property claims to date in 2012:	
Total Incurred for 2002 Losses:	\$0
Total Incurred for 2003 Losses:	\$53,224
Total Incurred for 2004 Losses:	\$62,591
Total Incurred for 2005 Losses:	\$92,257
Total Incurred for 2006 Losses:	\$247,694
Total Incurred for 2007 Losses:	\$104,295
Total Incurred for 2008 Losses:	\$130,680
Total Incurred for 2009 Losses:	\$41,699
Total Incurred for 2010 Losses:	\$260,379
Total Incurred for 2011 Losses:	\$475,251

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

4.8

Average Paid By Reporting Time - 2002 to Present

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

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

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

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of November 1, 2016 for all policy years:	142
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,325,873
Total Incurred for 2004 Losses:	\$6,471,767
Total Incurred for 2005 Losses:	\$7,774,452
Total Incurred for 2006 Losses:	\$8,919,588
Total Incurred for 2007 Losses:	\$9,244,336
Total Incurred for 2008 Losses:	\$7,676,832
Total Incurred for 2009 Losses:	\$11,549,457
Total Incurred for 2010 Losses:	\$12,603,712
Total Incurred for 2011 Losses:	\$12,169,245
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166

Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 10/01/16 to 11/01/16

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

AL / GL / PL

Account Name	Account Number	Payment Amount
CITY OF ENGLEWOOD	8771339	4,075.53
CITY OF HOBOKEN	1238468	14,548.36
EWING TOWNSHIP	8769580	1,514.70
FANWOOD BOROUGH	2499465	1,897.20
FREEHOLD TOWNSHIP	2500759	881.28
HOWELL TOWNSHIP	3394186	206.55
MORRIS TOWNSHIP	5384508	229.50
UNION TOWNSHIP	9125386	31,548.34
WEST ORANGE TOWNSHIP	9279688	6,206.21
		61,107.67

Property /Automobile Physical Damage includes policy symbol 89, and policy symbol 19 with loss lines 12-15

AL/GL/PL includes policy symbol 19 excluding LL 12-15, policy symbol 38 and policy symbol 69

Note: Claim totals shown reflect multiple loss lines under one claim number where applicable.

Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 10/01/16 to 11/01/16

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	52,406.20	1,749.33	9,733.39	63,888.92
CALDWELL BOROUGH	1244102	2,725.64	0.00	0.00	2,725.64
CITY OF ENGLEWOOD	2228377	0.00	4,336.10	507.19	4,843.29
CITY OF HOBOKEN	1249580	0.00	0.00	11.43	11.43
CITY OF RAHWAY	1236736	1,320.00	3,338.26	1,538.07	6,196.33
EASTAMPTON TOWNSHIP	2228252	0.00	0.00	231.57	231.57
EWING TOWNSHIP	8769580	0.00	1,347.91	5,129.39	6,477.30
FANWOOD BOROUGH	2499465	0.00	3,561.73	765.00	4,326.73
FREEHOLD TOWNSHIP	2500759	0.00	0.00	1,314.18	1,314.18
HAMILTON TOWNSHIP	3389434	3,592.00	1,270.86	6,283.09	11,145.95
HARRISON, TOWN OF	8772758	0.00	0.00	581.40	581.40
HIGHLAND PARK BOROUGH	3394194	0.00	155.03	404.97	560.00
HOWELL TOWNSHIP	3394186	1,900.00	885.00	4,429.88	7,214.88
HOWELL TOWNSHIP	8769648	62,992.02	2,485.00	3,213.65	68,690.67
JACKSON TOWNSHIP	4179768	0.00	0.00	290.38	290.38
LIVINGSTON TOWNSHIP	4871323	3,168.00	1,178.00	983.46	5,329.46
MAPLEWOOD TOWNSHIP	5376157	0.00	0.00	125.00	125.00
MIDDLESEX BOROUGH	5384474	775.88	0.00	1,856.55	2,632.43
MONTCLAIR TOWNSHIP	5375340	-31,701.51	-25,797.80	1,962.40	-55,536.91
MORRIS TOWNSHIP	5384508	0.00	0.00	75.60	75.60
MORRISTOWN, TOWN OF	0298612	0.00	0.00	24.60	24.60
NORTH PLAINFIELD BORO	6283535	0.00	0.00	798.66	798.66
SOUTH BRUNSWICK TOWNSHIP	7635204	0.00	0.00	434.80	434.80
UNION TOWNSHIP	9125378	0.00	4,918.10	2,058.71	6,976.81
WARREN TOWNSHIP	8778151	0.00	0.00	273.54	273.54
		97,178.23	-572.48	43,026.91	139,632.66

Garden State Municipal Joint Insurance Fund

Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
AUTO LIABILITY	01/01/2009	1	-	\$ 4,743.00
AUTO LIABILITY	01/01/2010	4	-	\$ 516,992.64
AUTO LIABILITY	01/01/2011	23	2	\$ 57,874.51
AUTO LIABILITY	01/01/2012	214	2	\$ 553,706.23
AUTO LIABILITY	01/01/2013	302	9	\$ 1,560,280.87
AUTO LIABILITY	01/01/2014	487	12	\$ 655,198.57
AUTO LIABILITY	01/01/2015	478	15	\$ 432,715.98
AUTO LIABILITY	01/01/2016	363	63	\$ 225,045.34
AUTO LIABILITY Total		1,872	103	\$ 4,006,557.14
AUTO PHYSICAL DAMAGE	01/01/2010	2	-	\$ 9,382.67
AUTO PHYSICAL DAMAGE	01/01/2011	11	-	\$ 41,909.88
AUTO PHYSICAL DAMAGE	01/01/2012	408	-	\$ 1,450,603.78
AUTO PHYSICAL DAMAGE	01/01/2013	376	-	\$ 920,537.22
AUTO PHYSICAL DAMAGE	01/01/2014	564	3	\$ 1,004,515.33
AUTO PHYSICAL DAMAGE	01/01/2015	536	12	\$ 890,160.26
AUTO PHYSICAL DAMAGE	01/01/2016	411	69	\$ 616,183.47
AUTO PHYSICAL DAMAGE Total		2,308	84	\$ 4,933,292.61
EMPLOYMENT PRACTICES	01/01/2011	2	-	\$ 1,027,632.61
EMPLOYMENT PRACTICES	01/01/2012	23	3	\$ 3,370,624.11
EMPLOYMENT PRACTICES	01/01/2013	34	14	\$ 3,170,795.81
EMPLOYMENT PRACTICES	01/01/2014	39	15	\$ 3,117,891.38
EMPLOYMENT PRACTICES	01/01/2015	24	14	\$ 1,247,827.65
EMPLOYMENT PRACTICES	01/01/2016	14	8	\$ 133,290.35
EMPLOYMENT PRACTICES Total		136	54	\$ 12,068,061.91
GENERAL LIABILITY	01/01/2006	1	-	\$ 133.90
GENERAL LIABILITY	01/01/2007	1	-	\$ 250,000.00
GENERAL LIABILITY	01/01/2008	2	-	\$ 1,627.41
GENERAL LIABILITY	01/01/2009	2	-	\$ 56,951.64
GENERAL LIABILITY	01/01/2010	24	1	\$ 287,348.30
GENERAL LIABILITY	01/01/2011	123	2	\$ 905,123.56
GENERAL LIABILITY	01/01/2012	590	17	\$ 3,680,991.89
GENERAL LIABILITY	01/01/2013	559	31	\$ 4,241,316.96
GENERAL LIABILITY	01/01/2014	707	67	\$ 2,974,203.50
GENERAL LIABILITY	01/01/2015	644	42	\$ 1,589,868.83
GENERAL LIABILITY	01/01/2016	349	91	\$ 408,947.81

Valued as of 8/31/16

Garden State Municipal Joint Insurance Fund

Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
GENERAL LIABILITY	01/01/2005	1	1	\$ 1,000.00
GENERAL LIABILITY Total		3,003	252	\$ 14,397,513.80
LIABILITY REPORT ONLY	01/01/2012	2	-	\$ -
LIABILITY REPORT ONLY	01/01/2016	2	2	\$ 500.00
LIABILITY REPORT ONLY Total		4	2	\$ 500.00
PROPERTY	01/01/2011	9	-	\$ 9,819.11
PROPERTY	01/01/2012	214	-	\$ 3,765,096.59
PROPERTY	01/01/2013	94	-	\$ 367,439.10
PROPERTY	01/01/2014	112	-	\$ 703,052.18
PROPERTY	01/01/2015	108	7	\$ 744,922.94
PROPERTY	01/01/2016	79	33	\$ 922,323.09
PROPERTY Total		616	40	\$ 6,512,653.01
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	1	\$ 473,049.06
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	-	\$ 269,772.01
PUBLIC OFFICIALS LIABILITY	01/01/2013	54	2	\$ 279,735.84
PUBLIC OFFICIALS LIABILITY	01/01/2014	56	4	\$ 486,202.48
PUBLIC OFFICIALS LIABILITY	01/01/2015	72	11	\$ 557,278.38
PUBLIC OFFICIALS LIABILITY	01/01/2016	26	8	\$ 275,627.20
PUBLIC OFFICIALS LIABILITY Total		256	26	\$ 2,341,664.97
WORKCOMP RECORD ONLY	01/01/2012	239	-	\$ -
WORKCOMP RECORD ONLY	01/01/2013	241	-	\$ -
WORKCOMP RECORD ONLY	01/01/2014	285	-	\$ -
WORKCOMP RECORD ONLY	01/01/2015	216	-	\$ -
WORKCOMP RECORD ONLY	01/01/2016	162	7	\$ -
WORKCOMP RECORD ONLY Total		1,143	7	\$ -
WORKERS COMPENSATION	01/01/2006	2	1	\$ 19,271.63
WORKERS COMPENSATION	01/01/2008	1	1	\$ 118,000.00
WORKERS COMPENSATION	01/01/2009	3	3	\$ 74,188.20
WORKERS COMPENSATION	01/01/2010	9	-	\$ 96,724.68
WORKERS COMPENSATION	01/01/2011	14	1	\$ 187,215.83
WORKERS COMPENSATION	01/01/2012	986	65	\$ 12,271,503.68
WORKERS COMPENSATION	01/01/2013	1,006	80	\$ 10,628,001.98
WORKERS COMPENSATION	01/01/2014	1,027	146	\$ 14,869,819.38
WORKERS COMPENSATION	01/01/2015	847	153	\$ 9,802,436.69
WORKERS COMPENSATION	01/01/2016	534	292	\$ 4,735,534.61
WORKERS COMPENSATION Total		4,429	742	\$ 52,802,696.68

Valued as of 8/31/16

Garden State Municipal Joint Insurance Fund
Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
AUTO LOSS REPORT ONLY	01/01/2016	2	-	\$ -
AUTO LOSS REPORT ONLY Total		2	-	\$ -
Grand Total		13,769	1,310	\$ 97,062,940.11

Valued as of 8/31/16

Garden State Municipal Joint Insurance Fund

Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2009	TOWNSHIP OF MONTCLAIR		1		1
AUTO LIABILITY	01/01/2009 Total			1		1
AUTO LIABILITY	01/01/2010	CITY OF HOBOKEN		1		1
AUTO LIABILITY	01/01/2010	CITY OF RAHWAY		1		1
AUTO LIABILITY	01/01/2010	TOWNSHIP OF FREEHOLD		1		1
AUTO LIABILITY	01/01/2010	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2010 Total			4		4
AUTO LIABILITY	01/01/2011	BERKELEY TOWNSHIP		1		1
AUTO LIABILITY	01/01/2011	BOROUGH OF MIDDLESEX		1		1
AUTO LIABILITY	01/01/2011	CITY OF HOBOKEN		1		1
AUTO LIABILITY	01/01/2011	CITY OF RAHWAY		3		3
AUTO LIABILITY	01/01/2011	LIVINGSTON TOWNSHIP		2		2
AUTO LIABILITY	01/01/2011	TOWN OF MORRISTOWN		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF EWING		3		3
AUTO LIABILITY	01/01/2011	TOWNSHIP OF FREEHOLD		2		2
AUTO LIABILITY	01/01/2011	TOWNSHIP OF MAPLEWOOD		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF UNION		4	1	6
AUTO LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2011 Total			21	1	23
AUTO LIABILITY	01/01/2012	BERKELEY TOWNSHIP		11		11
AUTO LIABILITY	01/01/2012	BOROUGH OF CALDWELL		11		11
AUTO LIABILITY	01/01/2012	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		2		2
AUTO LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3
AUTO LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		6		6
AUTO LIABILITY	01/01/2012	CITY OF ENGLEWOOD		16	2	18
AUTO LIABILITY	01/01/2012	CITY OF HOBOKEN		11		11
AUTO LIABILITY	01/01/2012	CITY OF RAHWAY		6		6
AUTO LIABILITY	01/01/2012	HOWELL TOWNSHIP		15		15
AUTO LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		5		5
AUTO LIABILITY	01/01/2012	TOWN OF HARRISON		3		3
AUTO LIABILITY	01/01/2012	TOWN OF MORRISTOWN		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		6		6

Valued as of 8/31/16

Garden State Municipal Joint Insurance Fund

Open/Closed Report

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		8		8
AUTO LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		6		6
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		10		10
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		9		9
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		8		8
AUTO LIABILITY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
AUTO LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		16		16
AUTO LIABILITY	01/01/2012	TOWNSHIP OF UNION		20		20
AUTO LIABILITY	01/01/2012	TOWNSHIP OF WARREN		2		2
AUTO LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11
AUTO LIABILITY 01/01/2012 Total				212	2	214
AUTO LIABILITY	01/01/2013	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2013	BERKELEY TOWNSHIP		6		6
AUTO LIABILITY	01/01/2013	BOROUGH OF CALDWELL		13		13
AUTO LIABILITY	01/01/2013	BOROUGH OF FAIR HAVEN		3		3
AUTO LIABILITY	01/01/2013	BOROUGH OF HADDON HEIGHTS		2		2
AUTO LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		8		8
AUTO LIABILITY	01/01/2013	BOROUGH OF KENILWORTH		2		2
AUTO LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		10		10
AUTO LIABILITY	01/01/2013	CITY OF ENGLEWOOD		14	3	17
AUTO LIABILITY	01/01/2013	CITY OF HOBOKEN		16		16
AUTO LIABILITY	01/01/2013	CITY OF LINDEN		26		26
AUTO LIABILITY	01/01/2013	CITY OF RAHWAY		10		10
AUTO LIABILITY	01/01/2013	HOWELL TOWNSHIP		5		5
AUTO LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		7		7
AUTO LIABILITY	01/01/2013	TOWN OF HARRISON		3		3
AUTO LIABILITY	01/01/2013	TOWN OF MORRISTOWN		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		7		7
AUTO LIABILITY	01/01/2013	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD		10		10
AUTO LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		14		14

Valued as of 8/31/16

Garden State Municipal Joint Insurance Fund

Open/Closed Report

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR	27		4	31
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MORRIS	11			11
AUTO LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	13			13
AUTO LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY	30			30
AUTO LIABILITY	01/01/2013	TOWNSHIP OF UNION	19			19
AUTO LIABILITY	01/01/2013	TOWNSHIP OF WARREN	4			4
AUTO LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE	14		2	16
AUTO LIABILITY	01/01/2013 Total		293		9	302
AUTO LIABILITY	01/01/2014	BERKELEY HEIGHTS	1			1
AUTO LIABILITY	01/01/2014	BERKELEY TOWNSHIP	13			13
AUTO LIABILITY	01/01/2014	BOROUGH OF CALDWELL	2			2
AUTO LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN	4			4
AUTO LIABILITY	01/01/2014	BOROUGH OF FANWOOD	2			2
AUTO LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS	4		1	5
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK	9			9
AUTO LIABILITY	01/01/2014	BOROUGH OF KENILWORTH	5		1	6
AUTO LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE	3			3
AUTO LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD	10			10
AUTO LIABILITY	01/01/2014	BOROUGH OF TOTOWA	5			5
AUTO LIABILITY	01/01/2014	CITY OF ENGLEWOOD	24			24
AUTO LIABILITY	01/01/2014	CITY OF HOBOKEN	25			25
AUTO LIABILITY	01/01/2014	CITY OF LINDEN	20			20
AUTO LIABILITY	01/01/2014	CITY OF RAHWAY	16		1	17
AUTO LIABILITY	01/01/2014	HOWELL TOWNSHIP	14			14
AUTO LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP	18			18
AUTO LIABILITY	01/01/2014	TOWN OF GUTTENBERG	8			8
AUTO LIABILITY	01/01/2014	TOWN OF HARRISON	4			4
AUTO LIABILITY	01/01/2014	TOWN OF KEARNY	19		5	26
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN	18			18
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD	25			25
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EASTAMPTON	6			6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING	12			12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD	9			9
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON	4		1	5
AUTO LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE	7			7
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD	19			19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR	46		1	47

Valued as of 8/31/16



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

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		12		12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		5		5
AUTO LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		32		32
AUTO LIABILITY	01/01/2014	TOWNSHIP OF UNION		39		39
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WARREN		10		10
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		25		25
AUTO LIABILITY	01/01/2014 Total		475	10	2	487
AUTO LIABILITY	01/01/2015	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP		13		13
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL		4		4
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD		3		3
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		7		7
AUTO LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		18		18
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		5		5
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		3		3
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		9		9
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		12		12
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		13		13
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		30		30
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		24	1	25
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		11		11
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP		7		7
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		12	2	14
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG		10	2	12
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON		5		5
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY		23		23
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN		11		11
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		10		10
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		5		5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING		22		23
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		15	1	16
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		2	1	3
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		28		28
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		22		22

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		12	1	13
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		38	1	39
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION		30	2	33
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9		9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		34	2	36
AUTO LIABILITY	01/01/2015 Total		463	13	2	478
AUTO LIABILITY	01/01/2016	BERKELEY TOWNSHIP		4	3	7
AUTO LIABILITY	01/01/2016	BOROUGH OF CALDWELL		4		4
AUTO LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		6		6
AUTO LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		5	4	9
AUTO LIABILITY	01/01/2016	BOROUGH OF KENILWORTH		7		7
AUTO LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		4		4
AUTO LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		9	1	10
AUTO LIABILITY	01/01/2016	BOROUGH OF TOTOWA		4		4
AUTO LIABILITY	01/01/2016	CITY OF ENGLEWOOD		5	1	6
AUTO LIABILITY	01/01/2016	CITY OF HOBOKEN		13	2	15
AUTO LIABILITY	01/01/2016	CITY OF LINDEN		17	10	27
AUTO LIABILITY	01/01/2016	CITY OF RAHWAY		7	1	8
AUTO LIABILITY	01/01/2016	HOWELL TOWNSHIP		8	3	11
AUTO LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP		9	1	10
AUTO LIABILITY	01/01/2016	TOWN OF GUTTENBERG		2		2
AUTO LIABILITY	01/01/2016	TOWN OF HARRISON		7	4	11
AUTO LIABILITY	01/01/2016	TOWN OF KEARNY		12		12
AUTO LIABILITY	01/01/2016	TOWN OF MORRISTOWN		8	6	14
AUTO LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		10	3	13
AUTO LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON		1	2	3
AUTO LIABILITY	01/01/2016	TOWNSHIP OF EWING		5	1	6
AUTO LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		4		4
AUTO LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		8		8
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		15	2	17
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		5		5
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		16	3	19
AUTO LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		19	7	26
AUTO LIABILITY	01/01/2016	TOWNSHIP OF UNION		25	4	29
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WARREN		2	1	3
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		18	3	21

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**Garden State Municipal Joint Insurance Fund
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Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		33	1	34	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		8		8	
AUTO LIABILITY	01/01/2016 Total			300	63	363	
AUTO LIABILITY Total				1,769	98	5	1,872
AUTO PHYSICAL DAMAGE	01/01/2010	TOWNSHIP OF WEST ORANGE		2		2	
AUTO PHYSICAL DAMAGE	01/01/2010 Total			2		2	
AUTO PHYSICAL DAMAGE	01/01/2011	BERKELEY TOWNSHIP		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	BOROUGH OF HIGHLAND PARK		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF HOBOKEN		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF RAHWAY		2		2	
AUTO PHYSICAL DAMAGE	01/01/2011	LIVINGSTON TOWNSHIP		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWN OF MORRISTOWN		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF FREEHOLD		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF MAPLEWOOD		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011 Total			11		11	
AUTO PHYSICAL DAMAGE	01/01/2012	BERKELEY TOWNSHIP		43		43	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF CALDWELL		7		7	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FAIR HAVEN		9		9	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FANWOOD		1		1	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HADDON HEIGHTS		2		2	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HIGHLAND PARK		18		18	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF KENILWORTH		1		1	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF MIDDLESEX		6		6	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF NORTH PLAINFIELD		14		14	
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF ENGLEWOOD		14		14	
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF HOBOKEN		12		12	
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF RAHWAY		5		5	
AUTO PHYSICAL DAMAGE	01/01/2012	HOWELL TOWNSHIP		19		19	
AUTO PHYSICAL DAMAGE	01/01/2012	LIVINGSTON TOWNSHIP		13		13	
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF HARRISON		6		6	
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF MORRISTOWN		7		7	
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF BLOOMFIELD		8		8	
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EASTAMPTON		3		3	
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EWING		4		4	

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF FREEHOLD		16		16
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF HAMILTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MANALAPAN		10		10
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MAPLEWOOD		18		18
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MONTCLAIR		24		24
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MORRIS		23		23
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		27		27
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF PARSIPPANY		25		25
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF UNION		24		24
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF WARREN		13		13
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF WEST ORANGE		29		29
AUTO PHYSICAL DAMAGE	01/01/2012 Total			408		408
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY HEIGHTS		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF CALDWELL		12		12
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF FAIR HAVEN		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HIGHLAND PARK		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF KENILWORTH		6		6
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NEW PROVIDENCE		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF ENGLEWOOD		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF HOBOKEN		16		16
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF LINDEN		27		27
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF RAHWAY		9		9
AUTO PHYSICAL DAMAGE	01/01/2013	HOWELL TOWNSHIP		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	LIVINGSTON TOWNSHIP		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF HARRISON		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF MORRISTOWN		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF BLOOMFIELD		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF EWING		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF FREEHOLD		11		11
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF HAMILTON		1		1
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF LAWRENCE		11		11
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MAPLEWOOD		15		15
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MONTCLAIR		26		26

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MORRIS		18		18
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		19		19
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF PARSIPPANY		30		30
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF UNION		25		25
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF WARREN		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF WEST ORANGE		25		25
AUTO PHYSICAL DAMAGE	01/01/2013 Total			376		376
AUTO PHYSICAL DAMAGE	01/01/2014	BERKELEY HEIGHTS		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BERKELEY TOWNSHIP		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF CALDWELL		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF FAIR HAVEN		4		4
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF FANWOOD		2		2
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HADDON HEIGHTS		4		4
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HIGHLAND PARK		12		12
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF KENILWORTH		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF NEW PROVIDENCE		8		8
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF NORTH PLAINFIELD		20	1	21
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF TOTOWA		9		9
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF ENGLEWOOD		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF HOBOKEN		20		20
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF LINDEN		15		15
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF RAHWAY		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	HOWELL TOWNSHIP		12		12
AUTO PHYSICAL DAMAGE	01/01/2014	LIVINGSTON TOWNSHIP		18		18
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF GUTTENBERG		10		10
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF HARRISON		3		3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF KEARNY		22		22
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF MORRISTOWN		20		20
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF BLOOMFIELD		18	1	19
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EASTAMPTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EWING		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF FREEHOLD		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF HAMILTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE		14		14
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD		24		24
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MONTCLAIR		40	1	41

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MORRIS		23		23
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		20		20
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF PARSIPPANY		34		34
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF UNION		43		43
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WARREN		15		15
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WEST ORANGE		39		39
AUTO PHYSICAL DAMAGE	01/01/2014 Total		561		3	564
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP		16	1	17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD		9		9
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK		15	2	17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF KENILWORTH		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE		10		10
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD		17		17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA		13	1	14
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN		23	2	25
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY		19		19
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG		12	1	13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY		19		19
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN		12	1	13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD		9	1	10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING		18		18
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON		10		10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE		27		27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR		29		29
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS		30		30

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		16		16
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY		47	2	49
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION		31		31
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN		10		10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE		43		43
AUTO PHYSICAL DAMAGE	01/01/2015 Total			524	12	536
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS		4	1	5
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY TOWNSHIP		10	1	11
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF CALDWELL		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FREEHOLD		9	1	10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF HIGHLAND PARK		7		7
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF KENILWORTH		8	1	9
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NEW PROVIDENCE		8		8
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NORTH PLAINFIELD		12	3	15
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF TOTOWA		2	2	4
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF ENGLEWOOD		8	2	10
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF HOBOKEN		9	2	11
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF RAHWAY		7	3	10
AUTO PHYSICAL DAMAGE	01/01/2016	HOWELL TOWNSHIP		18	6	24
AUTO PHYSICAL DAMAGE	01/01/2016	LIVINGSTON TOWNSHIP		9	2	11
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF GUTTENBERG		2		2
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF HARRISON		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF KEARNY		13	2	15
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF MORRISTOWN		9	3	12
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF BLOOMFIELD		5	4	9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF CINNAMINSON		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EASTAMPTON		1		1
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EWING		10	1	11
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF HAMILTON		7	3	10
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF LAWRENCE		17	1	18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MONTCLAIR		19	1	20
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MORRIS		9	3	12
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		14	6	20
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF PARSIPPANY		24	3	27
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF UNION		24	5	29
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WARREN		4	2	6

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WEST ORANGE	23		3	26
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BERGEN	29		4	33
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	7		1	8
AUTO PHYSICAL DAMAGE	01/01/2016 Total		342		69	411
AUTO PHYSICAL DAMAGE Total			2,224		84	2,308
EMPLOYMENT PRACTICES	01/01/2011	CITY OF HOBOKEN	2			2
EMPLOYMENT PRACTICES	01/01/2011 Total		2			2
EMPLOYMENT PRACTICES	01/01/2012	BOROUGH OF CALDWELL	1			1
EMPLOYMENT PRACTICES	01/01/2012	CITY OF ENGLEWOOD	2			2
EMPLOYMENT PRACTICES	01/01/2012	CITY OF HOBOKEN	3			3
EMPLOYMENT PRACTICES	01/01/2012	HOWELL TOWNSHIP	5			5
EMPLOYMENT PRACTICES	01/01/2012	TOWN OF MORRISTOWN	1		1	2
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF BLOOMFIELD	1			1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF HAMILTON	3			3
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MONTCLAIR	1			1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MORRIS			1	1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF PARSIPPANY	1			1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF UNION	1			1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WARREN	1			1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WEST ORANGE			1	1
EMPLOYMENT PRACTICES	01/01/2012 Total		20		3	23
EMPLOYMENT PRACTICES	01/01/2013	CITY OF ENGLEWOOD	1			1
EMPLOYMENT PRACTICES	01/01/2013	CITY OF HOBOKEN			6	6
EMPLOYMENT PRACTICES	01/01/2013	CITY OF LINDEN	3			3
EMPLOYMENT PRACTICES	01/01/2013	HOWELL TOWNSHIP	1			1
EMPLOYMENT PRACTICES	01/01/2013	LIVINGSTON TOWNSHIP	1		1	2
EMPLOYMENT PRACTICES	01/01/2013	TOWN OF MORRISTOWN	1			1
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF BLOOMFIELD	2		4	6
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF HAMILTON	3			3
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MAPLEWOOD	1			1
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MONTCLAIR	5		1	7
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MORRIS	2			2
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK			1	1
EMPLOYMENT PRACTICES	01/01/2013 Total		20		13	34
EMPLOYMENT PRACTICES	01/01/2014	BERKELEY HEIGHTS	1			1
EMPLOYMENT PRACTICES	01/01/2014	BOROUGH OF HIGHLAND PARK			2	2

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Count of claim_number			claimant_status				
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EMPLOYMENT PRACTICES	01/01/2014	CITY OF ENGLEWOOD		1	2	3	
EMPLOYMENT PRACTICES	01/01/2014	CITY OF HOBOKEN		1	5	6	
EMPLOYMENT PRACTICES	01/01/2014	HOWELL TOWNSHIP		2		2	
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF GUTTENBERG		2	2	4	
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF HARRISON		1		1	
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF BLOOMFIELD		6		6	
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF HAMILTON		1		1	
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1	
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MONTCLAIR		4	1	1	6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MORRIS		1		1	2
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF PARSIPPANY		3	1		4
EMPLOYMENT PRACTICES	01/01/2014 Total			24	13	2	39
EMPLOYMENT PRACTICES	01/01/2015	BERKELEY TOWNSHIP		1			1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF CALDWELL		1			1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1			1
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD		1	9		10
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN		1	2		3
EMPLOYMENT PRACTICES	01/01/2015	CITY OF LINDEN		1			1
EMPLOYMENT PRACTICES	01/01/2015	LIVINGSTON TOWNSHIP			2		2
EMPLOYMENT PRACTICES	01/01/2015	TOWN OF MORRISTOWN			1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD		1			1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF LAWRENCE		1			1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF MONTCLAIR		1			1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1			1
EMPLOYMENT PRACTICES	01/01/2015 Total			10	14		24
EMPLOYMENT PRACTICES	01/01/2016	BERKELEY TOWNSHIP			1		1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF CALDWELL			1		1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF FANWOOD		1			1
EMPLOYMENT PRACTICES	01/01/2016	CITY OF ENGLEWOOD			2		2
EMPLOYMENT PRACTICES	01/01/2016	CITY OF HOBOKEN		1	1		2
EMPLOYMENT PRACTICES	01/01/2016	CITY OF LINDEN			1		1
EMPLOYMENT PRACTICES	01/01/2016	LIVINGSTON TOWNSHIP		1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWN OF MORRISTOWN			1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF BLOOMFIELD		1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF EASTAMPTON			1		1

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Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MORRIS		1		1	
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF WARREN		1		1	
EMPLOYMENT PRACTICES	01/01/2016 Total			6	8	14	
EMPLOYMENT PRACTICES Total				82	51	3	136
GENERAL LIABILITY	01/01/2005	TOWNSHIP OF WEST ORANGE			1	1	
GENERAL LIABILITY	01/01/2005 Total				1	1	
GENERAL LIABILITY	01/01/2006	TOWNSHIP OF UNION		1		1	
GENERAL LIABILITY	01/01/2006 Total			1		1	
GENERAL LIABILITY	01/01/2007	TOWNSHIP OF HAMILTON		1		1	
GENERAL LIABILITY	01/01/2007 Total			1		1	
GENERAL LIABILITY	01/01/2008	BERKELEY TOWNSHIP		1		1	
GENERAL LIABILITY	01/01/2008	CITY OF ENGLEWOOD		1		1	
GENERAL LIABILITY	01/01/2008 Total			2		2	
GENERAL LIABILITY	01/01/2009	BOROUGH OF CALDWELL		1		1	
GENERAL LIABILITY	01/01/2009	TOWNSHIP OF MANALAPAN		1		1	
GENERAL LIABILITY	01/01/2009 Total			2		2	
GENERAL LIABILITY	01/01/2010	BERKELEY TOWNSHIP		1		1	
GENERAL LIABILITY	01/01/2010	BOROUGH OF CALDWELL		1		1	
GENERAL LIABILITY	01/01/2010	BOROUGH OF KENILWORTH		1		1	
GENERAL LIABILITY	01/01/2010	BOROUGH OF NORTH PLAINFIELD		1		1	
GENERAL LIABILITY	01/01/2010	CITY OF ENGLEWOOD		2	1	3	
GENERAL LIABILITY	01/01/2010	CITY OF HOBOKEN		3		3	
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF EWING		3		3	
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF HAMILTON		1		1	
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MANALAPAN		1		1	
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MAPLEWOOD		1		1	
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MONTCLAIR		5		5	
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MORRIS		1		1	
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF UNION		1		1	
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF WEST ORANGE		1		1	
GENERAL LIABILITY	01/01/2010 Total			23	1	24	
GENERAL LIABILITY	01/01/2011	BERKELEY TOWNSHIP		2		2	
GENERAL LIABILITY	01/01/2011	BOROUGH OF CALDWELL		2		2	
GENERAL LIABILITY	01/01/2011	BOROUGH OF HIGHLAND PARK		3		3	
GENERAL LIABILITY	01/01/2011	BOROUGH OF KENILWORTH		2		2	
GENERAL LIABILITY	01/01/2011	BOROUGH OF MIDDLESEX		2		2	

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GENERAL LIABILITY	01/01/2011	CITY OF ENGLEWOOD		8		8
GENERAL LIABILITY	01/01/2011	CITY OF HOBOKEN		14		14
GENERAL LIABILITY	01/01/2011	CITY OF RAHWAY		2		2
GENERAL LIABILITY	01/01/2011	HOWELL TOWNSHIP		2		2
GENERAL LIABILITY	01/01/2011	LIVINGSTON TOWNSHIP		4		4
GENERAL LIABILITY	01/01/2011	TOWN OF HARRISON		1		1
GENERAL LIABILITY	01/01/2011	TOWN OF MORRISTOWN		1		2
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF EWING		1		1
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF FREEHOLD		7		7
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MANALAPAN		9		9
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MAPLEWOOD		3		3
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MONTCLAIR		11		11
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		5		5
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF UNION		16		16
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WARREN		1	1	2
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE		25		25
GENERAL LIABILITY	01/01/2011 Total			121	1	123
GENERAL LIABILITY	01/01/2012	BERKELEY TOWNSHIP		6	1	7
GENERAL LIABILITY	01/01/2012	BOROUGH OF CALDWELL		15		15
GENERAL LIABILITY	01/01/2012	BOROUGH OF FAIR HAVEN		1		1
GENERAL LIABILITY	01/01/2012	BOROUGH OF FANWOOD		5		5
GENERAL LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		4		4
GENERAL LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		20		20
GENERAL LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		8		8
GENERAL LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3
GENERAL LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12
GENERAL LIABILITY	01/01/2012	CITY OF ENGLEWOOD		33		34
GENERAL LIABILITY	01/01/2012	CITY OF HOBOKEN		55	1	58
GENERAL LIABILITY	01/01/2012	CITY OF RAHWAY		28	1	30
GENERAL LIABILITY	01/01/2012	HOWELL TOWNSHIP		20	1	21
GENERAL LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		43		43
GENERAL LIABILITY	01/01/2012	TOWN OF HARRISON		5		5
GENERAL LIABILITY	01/01/2012	TOWN OF MORRISTOWN		22	1	23
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		28	1	30
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		2		2
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EWING		12		12

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GENERAL LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD	22		1	23
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON	9			10
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN	11			11
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD	20			21
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR	46		2	49
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MORRIS	8			8
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK	25			25
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY	28			28
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF UNION	37			37
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WARREN	7			7
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE	38			38
GENERAL LIABILITY	01/01/2012 Total		573	9	8	590
GENERAL LIABILITY	01/01/2013	BERKELEY HEIGHTS	6			6
GENERAL LIABILITY	01/01/2013	BERKELEY TOWNSHIP	7			7
GENERAL LIABILITY	01/01/2013	BOROUGH OF CALDWELL	14			15
GENERAL LIABILITY	01/01/2013	BOROUGH OF FAIR HAVEN	2			2
GENERAL LIABILITY	01/01/2013	BOROUGH OF FANWOOD	4			4
GENERAL LIABILITY	01/01/2013	BOROUGH OF HADDON HEIGHTS	10			10
GENERAL LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK	8			8
GENERAL LIABILITY	01/01/2013	BOROUGH OF KENILWORTH	3			4
GENERAL LIABILITY	01/01/2013	BOROUGH OF NEW PROVIDENCE	1			1
GENERAL LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD	1			1
GENERAL LIABILITY	01/01/2013	CITY OF ENGLEWOOD	21		1	25
GENERAL LIABILITY	01/01/2013	CITY OF HOBOKEN	37			39
GENERAL LIABILITY	01/01/2013	CITY OF LINDEN	28			29
GENERAL LIABILITY	01/01/2013	CITY OF RAHWAY	30			30
GENERAL LIABILITY	01/01/2013	HOWELL TOWNSHIP	18			18
GENERAL LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP	30		2	32
GENERAL LIABILITY	01/01/2013	TOWN OF HARRISON	14		1	15
GENERAL LIABILITY	01/01/2013	TOWN OF MORRISTOWN	10		1	11
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD	28		1	31
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EASTAMPTON	1			1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EWING	9			9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD	9			9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON	27			32
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE	16			16

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD	12		2	14
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR	45		2	48
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MORRIS	4			4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	22		1	23
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY	46			46
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF UNION	30		2	34
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WARREN	4			4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE	31			31
GENERAL LIABILITY	01/01/2013 Total		528	10	21	559
GENERAL LIABILITY	01/01/2014	BERKELEY HEIGHTS	11		1	12
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP	6		1	7
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL	18			19
GENERAL LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN	1			2
GENERAL LIABILITY	01/01/2014	BOROUGH OF FANWOOD	4			4
GENERAL LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS	15			15
GENERAL LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK	9		1	11
GENERAL LIABILITY	01/01/2014	BOROUGH OF KENILWORTH	7			7
GENERAL LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE	11			11
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD	3			3
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA	7			8
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD	33		1	36
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN	42		1	46
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN	30			35
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY	20		2	25
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP	26		2	29
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP	36		5	41
GENERAL LIABILITY	01/01/2014	TOWN OF GUTTENBERG	4		1	5
GENERAL LIABILITY	01/01/2014	TOWN OF HARRISON	12			13
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY	48		1	52
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN	11			11
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD	32			34
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING	25			26
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD	20			23
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON	14		2	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE	12			12
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD	17		1	20

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GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		46	2	3	51
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		3		1	4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		12	2		14
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		32		1	33
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF UNION		43	3	2	48
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WARREN		4			4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		26			26
GENERAL LIABILITY	01/01/2014 Total			640	25	42	707
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS		9			9
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP		23	1		24
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL		8			8
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN		3	1		4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD		4			4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		13		1	14
GENERAL LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		16			16
GENERAL LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		13			13
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		3			3
GENERAL LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		14		1	15
GENERAL LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		5			5
GENERAL LIABILITY	01/01/2015	BOROUGH OF TOTOWA		7			7
GENERAL LIABILITY	01/01/2015	CITY OF ENGLEWOOD		29	1	2	32
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		46	2	1	49
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		25	2	1	28
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		15			15
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		32	1		33
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		33	1		34
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG		6			6
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		8		1	9
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		24			24
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN		9		1	10
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		17	1		18
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		6		1	7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON		2			2
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING		10	1		11
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		19			19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		5	3		8

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line	policy_effective_date	insured	Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	8	2		10
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	57	2		59
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	12			12
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	8	9	1	18
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	26	1		27
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION	39			39
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN	9			9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE	39	4		43
GENERAL LIABILITY	01/01/2015 Total		602	32	10	644
GENERAL LIABILITY	01/01/2016	BERKELEY HEIGHTS	2	1		3
GENERAL LIABILITY	01/01/2016	BERKELEY TOWNSHIP	5	1		6
GENERAL LIABILITY	01/01/2016	BOROUGH OF CALDWELL	8	1		9
GENERAL LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN	2			2
GENERAL LIABILITY	01/01/2016	BOROUGH OF FANWOOD	2	1		3
GENERAL LIABILITY	01/01/2016	BOROUGH OF FREEHOLD	8	3		11
GENERAL LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS	12	4		16
GENERAL LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK	4			4
GENERAL LIABILITY	01/01/2016	BOROUGH OF KENILWORTH	3	1		4
GENERAL LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE	4	4		8
GENERAL LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	4			4
GENERAL LIABILITY	01/01/2016	BOROUGH OF TOTOWA	2			2
GENERAL LIABILITY	01/01/2016	CITY OF ENGLEWOOD	24	6		30
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN	10	3		13
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN	5	6		11
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY	10	2		12
GENERAL LIABILITY	01/01/2016	HOWELL TOWNSHIP	12	3		15
GENERAL LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP	23	4		27
GENERAL LIABILITY	01/01/2016	TOWN OF GUTTENBERG	1			1
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON	1			1
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY	13	4		17
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN	3	2		5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD	11	4		15
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON	5			5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EWING	7			7
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON	2	3		5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE	6	3		9

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Count of claim_number			claimant_status				
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GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		16	10	26	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		4		4	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		4	6	10	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		11	1	12	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF UNION		7	5	12	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WARREN			2	2	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		11	3	14	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		8	6	14	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		8	2	10	
GENERAL LIABILITY	01/01/2016 Total			258	91	349	
GENERAL LIABILITY Total				2,751	170	82	3,003
LIABILITY REPORT ONLY	01/01/2012	BOROUGH OF MIDDLESEX		1		1	
LIABILITY REPORT ONLY	01/01/2012	CITY OF RAHWAY		1		1	
LIABILITY REPORT ONLY	01/01/2012 Total			2		2	
LIABILITY REPORT ONLY	01/01/2016	BOROUGH OF KENILWORTH			1	1	
LIABILITY REPORT ONLY	01/01/2016	CITY OF HOBOKEN			1	1	
LIABILITY REPORT ONLY	01/01/2016 Total				2	2	
LIABILITY REPORT ONLY Total				2	2	4	
PROPERTY	01/01/2011	CITY OF RAHWAY		3		3	
PROPERTY	01/01/2011	LIVINGSTON TOWNSHIP		4		4	
PROPERTY	01/01/2011	TOWN OF HARRISON		1		1	
PROPERTY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1	
PROPERTY	01/01/2011 Total			9		9	
PROPERTY	01/01/2012	BERKELEY TOWNSHIP		32		32	
PROPERTY	01/01/2012	BOROUGH OF CALDWELL		5		5	
PROPERTY	01/01/2012	BOROUGH OF FAIR HAVEN		5		5	
PROPERTY	01/01/2012	BOROUGH OF FANWOOD		2		2	
PROPERTY	01/01/2012	BOROUGH OF HADDON HEIGHTS		3		3	
PROPERTY	01/01/2012	BOROUGH OF HIGHLAND PARK		7		7	
PROPERTY	01/01/2012	BOROUGH OF KENILWORTH		1		1	
PROPERTY	01/01/2012	BOROUGH OF MIDDLESEX		12		12	
PROPERTY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		4		4	
PROPERTY	01/01/2012	CITY OF ENGLEWOOD		9		9	
PROPERTY	01/01/2012	CITY OF HOBOKEN		25		25	
PROPERTY	01/01/2012	CITY OF RAHWAY		29		29	
PROPERTY	01/01/2012	HOWELL TOWNSHIP		3		3	

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2012	LIVINGSTON TOWNSHIP		3		3
PROPERTY	01/01/2012	TOWN OF HARRISON		9		9
PROPERTY	01/01/2012	TOWN OF MORRISTOWN		1		1
PROPERTY	01/01/2012	TOWNSHIP OF EASTAMPTON		1		1
PROPERTY	01/01/2012	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2012	TOWNSHIP OF FREEHOLD		5		5
PROPERTY	01/01/2012	TOWNSHIP OF MANALAPAN		4		4
PROPERTY	01/01/2012	TOWNSHIP OF MAPLEWOOD		2		2
PROPERTY	01/01/2012	TOWNSHIP OF MONTCLAIR		3		3
PROPERTY	01/01/2012	TOWNSHIP OF MORRIS		5		5
PROPERTY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		18		18
PROPERTY	01/01/2012	TOWNSHIP OF PARSIPPANY		16		16
PROPERTY	01/01/2012	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2012	TOWNSHIP OF WARREN		5		5
PROPERTY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PROPERTY	01/01/2012 Total			214		214
PROPERTY	01/01/2013	BERKELEY HEIGHTS		6		6
PROPERTY	01/01/2013	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2013	BOROUGH OF CALDWELL		3		3
PROPERTY	01/01/2013	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2013	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PROPERTY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
PROPERTY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2013	CITY OF ENGLEWOOD		12		12
PROPERTY	01/01/2013	CITY OF LINDEN		20		20
PROPERTY	01/01/2013	CITY OF RAHWAY		4		4
PROPERTY	01/01/2013	HOWELL TOWNSHIP		4		4
PROPERTY	01/01/2013	LIVINGSTON TOWNSHIP		5		5
PROPERTY	01/01/2013	TOWN OF HARRISON		2		2
PROPERTY	01/01/2013	TOWN OF MORRISTOWN		3		3
PROPERTY	01/01/2013	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	01/01/2013	TOWNSHIP OF HAMILTON		2		2
PROPERTY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PROPERTY	01/01/2013	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2013	TOWNSHIP OF MORRIS		2		2

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		5		5
PROPERTY	01/01/2013	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2013	TOWNSHIP OF UNION		1		1
PROPERTY	01/01/2013	TOWNSHIP OF WEST ORANGE		2		2
PROPERTY	01/01/2013 Total			94		94
PROPERTY	01/01/2014	BERKELEY HEIGHTS		3		3
PROPERTY	01/01/2014	BERKELEY TOWNSHIP		6		6
PROPERTY	01/01/2014	BOROUGH OF CALDWELL		5		5
PROPERTY	01/01/2014	BOROUGH OF FAIR HAVEN		5		5
PROPERTY	01/01/2014	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2014	BOROUGH OF NEW PROVIDENCE		4		4
PROPERTY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PROPERTY	01/01/2014	BOROUGH OF TOTOWA		4		4
PROPERTY	01/01/2014	CITY OF ENGLEWOOD		8		8
PROPERTY	01/01/2014	CITY OF LINDEN		5		5
PROPERTY	01/01/2014	CITY OF RAHWAY		2		2
PROPERTY	01/01/2014	LIVINGSTON TOWNSHIP		4		4
PROPERTY	01/01/2014	TOWN OF GUTTENBERG		1		1
PROPERTY	01/01/2014	TOWN OF HARRISON		3		3
PROPERTY	01/01/2014	TOWN OF KEARNY		4		4
PROPERTY	01/01/2014	TOWN OF MORRISTOWN		2		2
PROPERTY	01/01/2014	TOWNSHIP OF BLOOMFIELD		1		1
PROPERTY	01/01/2014	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2014	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2014	TOWNSHIP OF MAPLEWOOD		5		5
PROPERTY	01/01/2014	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2014	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		4		4
PROPERTY	01/01/2014	TOWNSHIP OF PARSIPPANY		18		18
PROPERTY	01/01/2014	TOWNSHIP OF UNION		6		6
PROPERTY	01/01/2014	TOWNSHIP OF WARREN		4		4
PROPERTY	01/01/2014	TOWNSHIP OF WEST ORANGE		5		5
PROPERTY	01/01/2014 Total			112		112
PROPERTY	01/01/2015	BERKELEY HEIGHTS		1		1

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2015	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2015	BOROUGH OF CALDWELL		4		4
PROPERTY	01/01/2015	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2015	BOROUGH OF FANWOOD		2		2
PROPERTY	01/01/2015	BOROUGH OF FREEHOLD		1		1
PROPERTY	01/01/2015	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2015	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2015	BOROUGH OF KENILWORTH		3		3
PROPERTY	01/01/2015	BOROUGH OF NEW PROVIDENCE		3		3
PROPERTY	01/01/2015	BOROUGH OF TOTOWA		8	1	9
PROPERTY	01/01/2015	CITY OF ENGLEWOOD		4		4
PROPERTY	01/01/2015	CITY OF HOBOKEN		4		4
PROPERTY	01/01/2015	CITY OF LINDEN		1		1
PROPERTY	01/01/2015	CITY OF RAHWAY		2	1	3
PROPERTY	01/01/2015	HOWELL TOWNSHIP		5		5
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP		6		6
PROPERTY	01/01/2015	TOWN OF GUTTENBERG		1		1
PROPERTY	01/01/2015	TOWN OF HARRISON		6	1	7
PROPERTY	01/01/2015	TOWN OF KEARNY		2		2
PROPERTY	01/01/2015	TOWN OF MORRISTOWN		3	2	5
PROPERTY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
PROPERTY	01/01/2015	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD		3		3
PROPERTY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS		1		1
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		3		3
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2015	TOWNSHIP OF UNION		2	1	3
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		2	1	3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE		11		11
PROPERTY	01/01/2015 Total		101	7		108
PROPERTY	01/01/2016	BERKELEY HEIGHTS			1	1
PROPERTY	01/01/2016	BERKELEY TOWNSHIP		1	1	2
PROPERTY	01/01/2016	BOROUGH OF CALDWELL		1		1
PROPERTY	01/01/2016	BOROUGH OF FAIR HAVEN		2	1	3

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
PROPERTY	01/01/2016	BOROUGH OF FANWOOD			1	1
PROPERTY	01/01/2016	BOROUGH OF FREEHOLD			2	2
PROPERTY	01/01/2016	BOROUGH OF HADDON HEIGHTS		1	1	2
PROPERTY	01/01/2016	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2016	BOROUGH OF KENILWORTH		1	2	3
PROPERTY	01/01/2016	BOROUGH OF NEW PROVIDENCE		2		2
PROPERTY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2016	BOROUGH OF TOTOWA		1	1	2
PROPERTY	01/01/2016	CITY OF ENGLEWOOD			4	4
PROPERTY	01/01/2016	CITY OF RAHWAY		1		1
PROPERTY	01/01/2016	HOWELL TOWNSHIP		2	1	3
PROPERTY	01/01/2016	LIVINGSTON TOWNSHIP		5	1	6
PROPERTY	01/01/2016	TOWN OF HARRISON		1	1	2
PROPERTY	01/01/2016	TOWN OF KEARNY		4	1	5
PROPERTY	01/01/2016	TOWN OF MORRISTOWN			3	3
PROPERTY	01/01/2016	TOWNSHIP OF EWING		2		2
PROPERTY	01/01/2016	TOWNSHIP OF LAWRENCE		3		3
PROPERTY	01/01/2016	TOWNSHIP OF MONTCLAIR		2	4	6
PROPERTY	01/01/2016	TOWNSHIP OF MORRIS		2	2	4
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		1		1
PROPERTY	01/01/2016	TOWNSHIP OF PARSIPPANY		3	2	5
PROPERTY	01/01/2016	TOWNSHIP OF WARREN			1	1
PROPERTY	01/01/2016	TOWNSHIP OF WEST ORANGE		4	1	5
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BERGEN		2		2
PROPERTY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		3	2	5
PROPERTY	01/01/2016 Total		46		33	79
PROPERTY Total			576		40	616
PUBLIC OFFICIALS LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2008 Total				1	1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		1		1

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF HOBOKEN		18		18
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF UNION		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WARREN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012 Total			47		47
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF HOBOKEN		18		18
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF LINDEN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	HOWELL TOWNSHIP		1		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWN OF MORRISTOWN		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013 Total			52	1	54

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY HEIGHTS		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF TOTOWA		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF ENGLEWOOD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF HOBOKEN		12	1	13
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	HOWELL TOWNSHIP		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON				1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		6		6
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF WARREN		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2014 Total			52	3	56
PUBLIC OFFICIALS LIABILITY	01/01/2015	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		8	1	9
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		2	2	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF ENGLEWOOD		1	2	3
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF HOBOKEN		10	1	11
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	HOWELL TOWNSHIP		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF GUTTENBERG		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF KEARNY		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		5		5

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		8	1	9
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		4	1	5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN		2	2	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total			61	11	72
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF CALDWELL			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF ENGLEWOOD		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF HOBOKEN		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF LINDEN			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2016	HOWELL TOWNSHIP		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016 Total			18	8	26
PUBLIC OFFICIALS LIABILITY Total				230	24	256
WORKCOMP RECORD ONLY	01/01/2012	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF CALDWELL		4		4
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF FAIR HAVEN		1		1
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF FANWOOD		4		4
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF MIDDLESEX		1		1
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF NEW PROVIDENCE		5		5
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12
WORKCOMP RECORD ONLY	01/01/2012	CITY OF ENGLEWOOD		17		17
WORKCOMP RECORD ONLY	01/01/2012	CITY OF HOBOKEN		18		18

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKCOMP RECORD ONLY	01/01/2012	CITY OF RAHWAY		3		3
WORKCOMP RECORD ONLY	01/01/2012	HOWELL TOWNSHIP		21		21
WORKCOMP RECORD ONLY	01/01/2012	LIVINGSTON TOWNSHIP		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF HARRISON		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF MORRISTOWN		6		6
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EASTAMPTON		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EWING		17		17
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF FREEHOLD		20		20
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF HAMILTON		28		28
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MANALAPAN		5		5
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MAPLEWOOD		7		7
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MONTCLAIR		11		11
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MORRIS		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WARREN		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11
WORKCOMP RECORD ONLY	01/01/2012 Total			239		239
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FAIR HAVEN		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FANWOOD		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HIGHLAND PARK		9		9
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NEW PROVIDENCE		6		6
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		11		11
WORKCOMP RECORD ONLY	01/01/2013	CITY OF ENGLEWOOD		18		18
WORKCOMP RECORD ONLY	01/01/2013	CITY OF HOBOKEN		19		19
WORKCOMP RECORD ONLY	01/01/2013	CITY OF LINDEN		20		20
WORKCOMP RECORD ONLY	01/01/2013	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2013	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2013	LIVINGSTON TOWNSHIP		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWN OF HARRISON		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF EASTAMPTON		1		1

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Count of claim_number			claimant_status			
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WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF EWING		13		13
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF FREEHOLD		21		21
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF LAWRENCE		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MORRIS		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WARREN		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WEST ORANGE		13		13
WORKCOMP RECORD ONLY	01/01/2013 Total			241		241
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY TOWNSHIP		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF CALDWELL		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF FANWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NEW PROVIDENCE		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF ENGLEWOOD		16		16
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF LINDEN		33		33
WORKCOMP RECORD ONLY	01/01/2014	CITY OF RAHWAY		7		7
WORKCOMP RECORD ONLY	01/01/2014	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF GUTTENBERG		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF HARRISON		12		12
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF KEARNY		8		8
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EWING		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF FREEHOLD		25		25
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF LAWRENCE		11		11
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF MAPLEWOOD		6		6
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF MONTCLAIR		8		8

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF MORRIS		14		14
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		13		13
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF WARREN		3		3
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF WEST ORANGE		6		6
WORKCOMP RECORD ONLY	01/01/2014 Total			285		285
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY HEIGHTS		4		4
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY TOWNSHIP		14		14
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF CALDWELL		2		2
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF FREEHOLD		3		3
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HIGHLAND PARK		5		5
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NEW PROVIDENCE		10		10
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		10		10
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		10		10
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN		17		17
WORKCOMP RECORD ONLY	01/01/2015	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP		16		16
WORKCOMP RECORD ONLY	01/01/2015	LIVINGSTON TOWNSHIP		4		4
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON		9		9
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY		10		10
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN		2		2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD		4		4
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON		15		15
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF LAWRENCE		17		17
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MORRIS		11		11
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		9		9
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF UNION		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN		2		2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE		18		18
WORKCOMP RECORD ONLY	01/01/2015 Total			216		216

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY HEIGHTS		4		4
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY TOWNSHIP		11	1	12
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FAIR HAVEN			2	2
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FANWOOD		3		3
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FREEHOLD		3	1	4
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HIGHLAND PARK		5		5
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NEW PROVIDENCE		5		5
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		6	1	7
WORKCOMP RECORD ONLY	01/01/2016	CITY OF ENGLEWOOD		9	1	10
WORKCOMP RECORD ONLY	01/01/2016	CITY OF HOBOKEN		15		15
WORKCOMP RECORD ONLY	01/01/2016	CITY OF RAHWAY		3		3
WORKCOMP RECORD ONLY	01/01/2016	HOWELL TOWNSHIP		12		12
WORKCOMP RECORD ONLY	01/01/2016	LIVINGSTON TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF HARRISON		4		4
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF KEARNY		7		7
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF MORRISTOWN		2		2
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF EWING		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF HAMILTON		14		14
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF LAWRENCE		7		7
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MONTCLAIR		5		5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MORRIS		5		5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WARREN		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WEST ORANGE		7		7
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BERGEN		10	1	11
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		5		5
WORKCOMP RECORD ONLY	01/01/2016 Total		155		7	162
WORKCOMP RECORD ONLY Total			1,136		7	1,143
WORKERS COMPENSATION	01/01/2006	BERKELEY TOWNSHIP			1	1
WORKERS COMPENSATION	01/01/2006	CITY OF RAHWAY		1		1
WORKERS COMPENSATION	01/01/2006 Total		1		1	2
WORKERS COMPENSATION	01/01/2008	TOWNSHIP OF MONTCLAIR			1	1
WORKERS COMPENSATION	01/01/2008 Total				1	1

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2009	CITY OF HOBOKEN			2	2
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	01/01/2009 Total				3	3
WORKERS COMPENSATION	01/01/2010	BOROUGH OF CALDWELL		1		1
WORKERS COMPENSATION	01/01/2010	CITY OF HOBOKEN		7		7
WORKERS COMPENSATION	01/01/2010	TOWNSHIP OF FREEHOLD		1		1
WORKERS COMPENSATION	01/01/2010 Total			9		9
WORKERS COMPENSATION	01/01/2011	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF ENGLEWOOD		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF HOBOKEN		3	1	4
WORKERS COMPENSATION	01/01/2011	HOWELL TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	LIVINGSTON TOWNSHIP		2		2
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF EWING		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF UNION		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
WORKERS COMPENSATION	01/01/2011 Total			13	1	14
WORKERS COMPENSATION	01/01/2012	BERKELEY TOWNSHIP		40	7	48
WORKERS COMPENSATION	01/01/2012	BOROUGH OF CALDWELL		14		14
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FAIR HAVEN		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FANWOOD		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HADDON HEIGHTS		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HIGHLAND PARK		15		15
WORKERS COMPENSATION	01/01/2012	BOROUGH OF KENILWORTH		5		5
WORKERS COMPENSATION	01/01/2012	BOROUGH OF MIDDLESEX		14	1	15
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NEW PROVIDENCE		8	1	9
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NORTH PLAINFIELD		19	1	21
WORKERS COMPENSATION	01/01/2012	CITY OF ENGLEWOOD		62	8	72
WORKERS COMPENSATION	01/01/2012	CITY OF HOBOKEN		88	6	100
WORKERS COMPENSATION	01/01/2012	CITY OF RAHWAY		28		29
WORKERS COMPENSATION	01/01/2012	HOWELL TOWNSHIP		23	4	30
WORKERS COMPENSATION	01/01/2012	LIVINGSTON TOWNSHIP		43	3	47
WORKERS COMPENSATION	01/01/2012	TOWN OF HARRISON		18		19
WORKERS COMPENSATION	01/01/2012	TOWN OF MORRISTOWN		37		37
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EASTAMPTON		5		5

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Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EWING	49		1	2	52
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF FREEHOLD	21				21
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF HAMILTON	131		5	1	137
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MANALAPAN	16				16
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MAPLEWOOD	29				29
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MONTCLAIR	62		2	1	65
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MORRIS	24			2	26
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK	45		1		46
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF UNION	60		1	1	62
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WARREN	12				12
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WEST ORANGE	35		1		36
WORKERS COMPENSATION	01/01/2012 Total		921		42	23	986
WORKERS COMPENSATION	01/01/2013	BERKELEY HEIGHTS	12				12
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP	48		5	2	55
WORKERS COMPENSATION	01/01/2013	BOROUGH OF CALDWELL	10				10
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FAIR HAVEN	6				6
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FANWOOD	3			1	4
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HADDON HEIGHTS	12				12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HIGHLAND PARK	11				11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF KENILWORTH	10		2		12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NEW PROVIDENCE	11				11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NORTH PLAINFIELD	16		1		17
WORKERS COMPENSATION	01/01/2013	CITY OF ENGLEWOOD	45		4	3	52
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN	95		10	3	108
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN	93		6		99
WORKERS COMPENSATION	01/01/2013	CITY OF RAHWAY	19		2	1	22
WORKERS COMPENSATION	01/01/2013	HOWELL TOWNSHIP	14				14
WORKERS COMPENSATION	01/01/2013	LIVINGSTON TOWNSHIP	37		6	2	45
WORKERS COMPENSATION	01/01/2013	TOWN OF HARRISON	16		1		17
WORKERS COMPENSATION	01/01/2013	TOWN OF MORRISTOWN	22		1	1	24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EASTAMPTON	2				2
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EWING	16		3	1	20
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF FREEHOLD	30		2		32
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF HAMILTON	92		3	1	96
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF LAWRENCE	23		1		24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MAPLEWOOD	37		1		38

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MONTCLAIR	50	2	3	55
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MORRIS	28	1		29
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	32	1		33
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF UNION	89	3	1	93
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WARREN	9			9
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WEST ORANGE	38	5	1	44
WORKERS COMPENSATION	01/01/2013 Total		926	60	20	1,006
WORKERS COMPENSATION	01/01/2014	BERKELEY HEIGHTS	11	1		12
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP	45	5		50
WORKERS COMPENSATION	01/01/2014	BOROUGH OF CALDWELL	9			9
WORKERS COMPENSATION	01/01/2014	BOROUGH OF FAIR HAVEN	1			1
WORKERS COMPENSATION	01/01/2014	BOROUGH OF FANWOOD	9	2	1	12
WORKERS COMPENSATION	01/01/2014	BOROUGH OF HADDON HEIGHTS	4			4
WORKERS COMPENSATION	01/01/2014	BOROUGH OF HIGHLAND PARK	7	1		8
WORKERS COMPENSATION	01/01/2014	BOROUGH OF KENILWORTH	8			8
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NEW PROVIDENCE	10	1	1	12
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NORTH PLAINFIELD	16	1		17
WORKERS COMPENSATION	01/01/2014	BOROUGH OF TOTOWA	6			6
WORKERS COMPENSATION	01/01/2014	CITY OF ENGLEWOOD	33	2	3	38
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN	71	7	2	80
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN	117	9	5	131
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY	20	2	1	23
WORKERS COMPENSATION	01/01/2014	HOWELL TOWNSHIP	20	6	1	27
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP	34	8		42
WORKERS COMPENSATION	01/01/2014	TOWN OF GUTTENBERG	6	1		7
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON	12	2	2	16
WORKERS COMPENSATION	01/01/2014	TOWN OF KEARNY	33	5	1	39
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN	26	5	2	33
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EASTAMPTON	5			5
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING	49	6	3	58
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD	19	5	2	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON	70	9	2	81
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE	12	1		13
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MAPLEWOOD	28	2	1	31
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR	32	11	5	48
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS	22	3	1	26

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	49	3	3	55
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION	62	5	4	71
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WARREN	10		2	12
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WEST ORANGE	25	1		26
WORKERS COMPENSATION	01/01/2014 Total		881	104	42	1,027
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS	11	1		12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP	34	6	3	43
WORKERS COMPENSATION	01/01/2015	BOROUGH OF CALDWELL	4	3		7
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FAIR HAVEN	2			2
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FANWOOD			1	1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD	9	3		12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS	6			6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK	9	4		13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH	7	1		8
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE	12			12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD	14			14
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA	9	2		11
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD	26	5	5	36
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN	48	12		60
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY	26	3	1	30
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP	17	4		21
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP	19	5		24
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG	3	1		4
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON	12	2	1	15
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY	30	6		36
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN	13	7	1	21
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON	12	3		15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON	2			2
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING	25	5	2	32
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD	11	3		14
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON	38	16		54
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE	24	2	1	27
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR	31	10	2	43
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS	14	2		16
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	155	5	2	162
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION	54	11	1	66

Valued as of 8/31/16

Garden State Municipal Joint Insurance Fund

Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN		6	2	8
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE		11	6	20
WORKERS COMPENSATION	01/01/2015 Total		694	130	23	847
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS			4	4
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP		8	9	21
WORKERS COMPENSATION	01/01/2016	BOROUGH OF CALDWELL		2	4	6
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FANWOOD		1	1	2
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FREEHOLD		3	9	12
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HADDON HEIGHTS		2	2	5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HIGHLAND PARK		5	3	9
WORKERS COMPENSATION	01/01/2016	BOROUGH OF KENILWORTH		1	1	2
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NEW PROVIDENCE		3	1	4
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NORTH PLAINFIELD		3	6	9
WORKERS COMPENSATION	01/01/2016	BOROUGH OF TOTOWA			4	4
WORKERS COMPENSATION	01/01/2016	CITY OF ENGLEWOOD		6	25	33
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN		33	24	57
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY		19	9	28
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP		8	11	20
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP		6	10	17
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG		2	5	8
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON		3	2	6
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY		12	10	22
WORKERS COMPENSATION	01/01/2016	TOWN OF MORRISTOWN		6	11	17
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF CINNAMINSON		4	1	5
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EASTAMPTON			1	1
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EWING		5	9	15
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON		19	27	48
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE		6	7	13
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR		8	11	19
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS		10	11	22
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		20	14	34
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION		15	19	35
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN		5	4	9
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE		8	6	15
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN		16	12	29
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		3		3

Valued as of 8/31/16



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

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2016 Total		242		273	19
WORKERS COMPENSATION Total			3,687		615	127
AUTO LOSS REPORT ONLY	01/01/2016	CITY OF LINDEN	2			2
AUTO LOSS REPORT ONLY	01/01/2016 Total		2			2
AUTO LOSS REPORT ONLY Total			2			2
Grand Total			12,459	1,091	219	13,769

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

line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2006	BERKELEY TOWNSHIP	1		1	100%
01/01/2006	CITY OF RAHWAY	1		1	100%
01/01/2006 Total		2		2	100%
01/01/2008	TOWNSHIP OF MONTCLAIR	1		1	100%
01/01/2008 Total		1		1	100%
01/01/2009	CITY OF HOBOKEN	2		2	100%
01/01/2009	TOWNSHIP OF HAMILTON	1		1	100%
01/01/2009 Total		3		3	100%
01/01/2010	BOROUGH OF CALDWELL	1		1	100%
01/01/2010	CITY OF HOBOKEN	7		7	100%
01/01/2010	TOWNSHIP OF FREEHOLD	1		1	100%
01/01/2010 Total		9		9	100%
01/01/2011	BERKELEY TOWNSHIP		1	1	0%
01/01/2011	CITY OF ENGLEWOOD		1	1	0%
01/01/2011	CITY OF HOBOKEN	4		4	100%
01/01/2011	HOWELL TOWNSHIP		1	1	0%
01/01/2011	LIVINGSTON TOWNSHIP	1	1	2	50%
01/01/2011	TOWNSHIP OF EWING		1	1	0%
01/01/2011	TOWNSHIP OF MONTCLAIR	1		1	100%
01/01/2011	TOWNSHIP OF NORTH BRUNSWICK	1		1	100%
01/01/2011	TOWNSHIP OF UNION		1	1	0%
01/01/2011	TOWNSHIP OF WEST ORANGE	1		1	100%
01/01/2011 Total		8	6	14	57%
01/01/2012	BERKELEY TOWNSHIP	15	33	48	31%
01/01/2012	BOROUGH OF CALDWELL	4	10	14	29%
01/01/2012	BOROUGH OF FAIR HAVEN	1	5	6	17%

Valued as of 8/31/16



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

line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2012	BOROUGH OF FANWOOD	3	3	6	50%
01/01/2012	BOROUGH OF HADDON HEIGHTS	1	5	6	17%
01/01/2012	BOROUGH OF HIGHLAND PARK	2	13	15	13%
01/01/2012	BOROUGH OF KENILWORTH		5	5	0%
01/01/2012	BOROUGH OF MIDDLESEX	5	10	15	33%
01/01/2012	BOROUGH OF NEW PROVIDENCE	4	5	9	44%
01/01/2012	BOROUGH OF NORTH PLAINFIELD	6	15	21	29%
01/01/2012	CITY OF ENGLEWOOD	34	38	72	47%
01/01/2012	CITY OF HOBOKEN	29	71	100	29%
01/01/2012	CITY OF RAHWAY	1	28	29	3%
01/01/2012	HOWELL TOWNSHIP	12	18	30	40%
01/01/2012	LIVINGSTON TOWNSHIP	13	34	47	28%
01/01/2012	TOWN OF HARRISON	5	14	19	26%
01/01/2012	TOWN OF MORRISTOWN	7	30	37	19%
01/01/2012	TOWNSHIP OF EASTAMPTON		5	5	0%
01/01/2012	TOWNSHIP OF EWING	9	43	52	17%
01/01/2012	TOWNSHIP OF FREEHOLD	5	16	21	24%
01/01/2012	TOWNSHIP OF HAMILTON	24	113	137	18%
01/01/2012	TOWNSHIP OF MANALAPAN	2	14	16	13%
01/01/2012	TOWNSHIP OF MAPLEWOOD	5	24	29	17%
01/01/2012	TOWNSHIP OF MONTCLAIR	34	31	65	52%
01/01/2012	TOWNSHIP OF MORRIS	7	19	26	27%
01/01/2012	TOWNSHIP OF NORTH BRUNSWICK	9	37	46	20%
01/01/2012	TOWNSHIP OF UNION	15	47	62	24%
01/01/2012	TOWNSHIP OF WARREN		12	12	0%
01/01/2012	TOWNSHIP OF WEST ORANGE	12	24	36	33%

Valued as of 8/31/16



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

line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2012 Total		264	722	986	27%
01/01/2013	BERKELEY HEIGHTS		12	12	0%
01/01/2013	BERKELEY TOWNSHIP	13	42	55	24%
01/01/2013	BOROUGH OF CALDWELL	3	7	10	30%
01/01/2013	BOROUGH OF FAIR HAVEN		6	6	0%
01/01/2013	BOROUGH OF FANWOOD	3	1	4	75%
01/01/2013	BOROUGH OF HADDON HEIGHTS	2	10	12	17%
01/01/2013	BOROUGH OF HIGHLAND PARK	1	10	11	9%
01/01/2013	BOROUGH OF KENILWORTH	6	6	12	50%
01/01/2013	BOROUGH OF NEW PROVIDENCE	1	10	11	9%
01/01/2013	BOROUGH OF NORTH PLAINFIELD	2	15	17	12%
01/01/2013	CITY OF ENGLEWOOD	22	30	52	42%
01/01/2013	CITY OF HOBOKEN	26	82	108	24%
01/01/2013	CITY OF LINDEN	26	73	99	26%
01/01/2013	CITY OF RAHWAY	4	18	22	18%
01/01/2013	HOWELL TOWNSHIP	3	11	14	21%
01/01/2013	LIVINGSTON TOWNSHIP	14	31	45	31%
01/01/2013	TOWN OF HARRISON	3	14	17	18%
01/01/2013	TOWN OF MORRISTOWN	6	18	24	25%
01/01/2013	TOWNSHIP OF EASTAMPTON		2	2	0%
01/01/2013	TOWNSHIP OF EWING	5	15	20	25%
01/01/2013	TOWNSHIP OF FREEHOLD	5	27	32	16%
01/01/2013	TOWNSHIP OF HAMILTON	10	86	96	10%
01/01/2013	TOWNSHIP OF LAWRENCE	3	21	24	13%
01/01/2013	TOWNSHIP OF MAPLEWOOD	8	30	38	21%
01/01/2013	TOWNSHIP OF MONTCLAIR	19	36	55	35%

Valued as of 8/31/16



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

line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2013	TOWNSHIP OF MORRIS	7	22	29	24%
01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	10	23	33	30%
01/01/2013	TOWNSHIP OF UNION	15	78	93	16%
01/01/2013	TOWNSHIP OF WARREN	1	8	9	11%
01/01/2013	TOWNSHIP OF WEST ORANGE	14	30	44	32%
01/01/2013 Total		232	774	1,006	23%
01/01/2014	BERKELEY HEIGHTS	3	9	12	25%
01/01/2014	BERKELEY TOWNSHIP	11	39	50	22%
01/01/2014	BOROUGH OF CALDWELL		9	9	0%
01/01/2014	BOROUGH OF FAIR HAVEN		1	1	0%
01/01/2014	BOROUGH OF FANWOOD	5	7	12	42%
01/01/2014	BOROUGH OF HADDON HEIGHTS	1	3	4	25%
01/01/2014	BOROUGH OF HIGHLAND PARK	2	6	8	25%
01/01/2014	BOROUGH OF KENILWORTH	1	7	8	13%
01/01/2014	BOROUGH OF NEW PROVIDENCE	3	9	12	25%
01/01/2014	BOROUGH OF NORTH PLAINFIELD	3	14	17	18%
01/01/2014	BOROUGH OF TOTOWA	2	4	6	33%
01/01/2014	CITY OF ENGLEWOOD	12	26	38	32%
01/01/2014	CITY OF HOBOKEN	22	58	80	28%
01/01/2014	CITY OF LINDEN	21	110	131	16%
01/01/2014	CITY OF RAHWAY	4	19	23	17%
01/01/2014	HOWELL TOWNSHIP	12	15	27	44%
01/01/2014	LIVINGSTON TOWNSHIP	11	31	42	26%
01/01/2014	TOWN OF GUTTENBERG	3	4	7	43%
01/01/2014	TOWN OF HARRISON	6	10	16	38%
01/01/2014	TOWN OF KEARNY	11	28	39	28%

Valued as of 8/31/16



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

line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2014	TOWN OF MORRISTOWN	12	21	33	36%
01/01/2014	TOWNSHIP OF EASTAMPTON	1	4	5	20%
01/01/2014	TOWNSHIP OF EWING	16	42	58	28%
01/01/2014	TOWNSHIP OF FREEHOLD	7	19	26	27%
01/01/2014	TOWNSHIP OF HAMILTON	17	64	81	21%
01/01/2014	TOWNSHIP OF LAWRENCE	3	10	13	23%
01/01/2014	TOWNSHIP OF MAPLEWOOD	5	26	31	16%
01/01/2014	TOWNSHIP OF MONTCLAIR	25	23	48	52%
01/01/2014	TOWNSHIP OF MORRIS	8	18	26	31%
01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	12	43	55	22%
01/01/2014	TOWNSHIP OF UNION	20	51	71	28%
01/01/2014	TOWNSHIP OF WARREN	2	10	12	17%
01/01/2014	TOWNSHIP OF WEST ORANGE	6	20	26	23%
01/01/2014 Total		267	760	1,027	26%
01/01/2015	BERKELEY HEIGHTS	3	9	12	25%
01/01/2015	BERKELEY TOWNSHIP	11	32	43	26%
01/01/2015	BOROUGH OF CALDWELL	2	5	7	29%
01/01/2015	BOROUGH OF FAIR HAVEN		2	2	0%
01/01/2015	BOROUGH OF FANWOOD	1		1	100%
01/01/2015	BOROUGH OF FREEHOLD	3	9	12	25%
01/01/2015	BOROUGH OF HADDON HEIGHTS	2	4	6	33%
01/01/2015	BOROUGH OF HIGHLAND PARK	2	11	13	15%
01/01/2015	BOROUGH OF KENILWORTH	1	7	8	13%
01/01/2015	BOROUGH OF NEW PROVIDENCE	1	11	12	8%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	2	12	14	14%
01/01/2015	BOROUGH OF TOTOWA	2	9	11	18%

Valued as of 8/31/16



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

line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2015	CITY OF ENGLEWOOD	13	23	36	36%
01/01/2015	CITY OF HOBOKEN	17	43	60	28%
01/01/2015	CITY OF RAHWAY	6	24	30	20%
01/01/2015	HOWELL TOWNSHIP	6	15	21	29%
01/01/2015	LIVINGSTON TOWNSHIP	8	16	24	33%
01/01/2015	TOWN OF GUTTENBERG	1	3	4	25%
01/01/2015	TOWN OF HARRISON	9	6	15	60%
01/01/2015	TOWN OF KEARNY	7	29	36	19%
01/01/2015	TOWN OF MORRISTOWN	9	12	21	43%
01/01/2015	TOWNSHIP OF CINNAMINSON	2	13	15	13%
01/01/2015	TOWNSHIP OF EASTAMPTON	1	1	2	50%
01/01/2015	TOWNSHIP OF EWING	7	25	32	22%
01/01/2015	TOWNSHIP OF FREEHOLD	4	10	14	29%
01/01/2015	TOWNSHIP OF HAMILTON	13	41	54	24%
01/01/2015	TOWNSHIP OF LAWRENCE	4	23	27	15%
01/01/2015	TOWNSHIP OF MONTCLAIR	17	26	43	40%
01/01/2015	TOWNSHIP OF MORRIS	7	9	16	44%
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	16	146	162	10%
01/01/2015	TOWNSHIP OF UNION	17	49	66	26%
01/01/2015	TOWNSHIP OF WARREN	5	3	8	63%
01/01/2015	TOWNSHIP OF WEST ORANGE	12	8	20	60%
01/01/2015 Total		211	636	847	25%
01/01/2016	BERKELEY HEIGHTS	1	3	4	25%
01/01/2016	BERKELEY TOWNSHIP	4	17	21	19%
01/01/2016	BOROUGH OF CALDWELL	1	5	6	17%
01/01/2016	BOROUGH OF FANWOOD		2	2	0%

Valued as of 8/31/16



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

line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2016	BOROUGH OF FREEHOLD	3	9	12	25%
01/01/2016	BOROUGH OF HADDON HEIGHTS	1	4	5	20%
01/01/2016	BOROUGH OF HIGHLAND PARK	2	7	9	22%
01/01/2016	BOROUGH OF KENILWORTH		2	2	0%
01/01/2016	BOROUGH OF NEW PROVIDENCE	1	3	4	25%
01/01/2016	BOROUGH OF NORTH PLAINFIELD		9	9	0%
01/01/2016	BOROUGH OF TOTOWA	1	3	4	25%
01/01/2016	CITY OF ENGLEWOOD	1	32	33	3%
01/01/2016	CITY OF HOBOKEN	14	43	57	25%
01/01/2016	CITY OF RAHWAY	1	27	28	4%
01/01/2016	HOWELL TOWNSHIP	4	16	20	20%
01/01/2016	LIVINGSTON TOWNSHIP	5	12	17	29%
01/01/2016	TOWN OF GUTTENBERG	3	5	8	38%
01/01/2016	TOWN OF HARRISON	3	3	6	50%
01/01/2016	TOWN OF KEARNY	3	19	22	14%
01/01/2016	TOWN OF MORRISTOWN	6	11	17	35%
01/01/2016	TOWNSHIP OF CINNAMINSON	1	4	5	20%
01/01/2016	TOWNSHIP OF EASTAMPTON		1	1	0%
01/01/2016	TOWNSHIP OF EWING	4	11	15	27%
01/01/2016	TOWNSHIP OF HAMILTON	6	42	48	13%
01/01/2016	TOWNSHIP OF LAWRENCE		13	13	0%
01/01/2016	TOWNSHIP OF MONTCLAIR	7	12	19	37%
01/01/2016	TOWNSHIP OF MORRIS	5	17	22	23%
01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	7	27	34	21%
01/01/2016	TOWNSHIP OF UNION	11	24	35	31%
01/01/2016	TOWNSHIP OF WARREN		9	9	0%

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

line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2016	TOWNSHIP OF WEST ORANGE	4	11	15	27%
01/01/2016	TOWNSHIP OF NORTH BERGEN	4	25	29	14%
01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	1	2	3	33%
01/01/2016 Total		104	430	534	19%
Grand Total		1,101	3,328	4,429	25%

Valued as of 8/31/16

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	BERKELEY HEIGHTS	3	- \$	- \$	- \$
AUTO LIABILITY	BERKELEY TOWNSHIP	51	3 \$	20,247.26 \$	397.01 \$
AUTO LIABILITY	BOROUGH OF CALDWELL	34	- \$	25,709.15 \$	756.15 \$
AUTO LIABILITY	BOROUGH OF FAIR HAVEN	7	- \$	6,010.16 \$	858.59 \$
AUTO LIABILITY	BOROUGH OF FANWOOD	6	- \$	732.89 \$	122.15 \$
AUTO LIABILITY	BOROUGH OF FREEHOLD	13	- \$	4,074.35 \$	313.41 \$
AUTO LIABILITY	BOROUGH OF HADDON HEIGHTS	9	1 \$	38,794.33 \$	4,310.48 \$
AUTO LIABILITY	BOROUGH OF HIGHLAND PARK	46	4 \$	16,966.23 \$	368.83 \$
AUTO LIABILITY	BOROUGH OF KENILWORTH	21	1 \$	12,991.11 \$	618.62 \$
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	- \$	819.45 \$	204.86 \$
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	10	- \$	5,083.00 \$	508.30 \$
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	45	1 \$	11,052.80 \$	245.62 \$
AUTO LIABILITY	BOROUGH OF TOTOWA	21	- \$	10,279.40 \$	489.50 \$
AUTO LIABILITY	CITY OF ENGLEWOOD	78	6 \$	301,351.69 \$	3,863.48 \$
AUTO LIABILITY	CITY OF HOBOKEN	99	2 \$	47,410.64 \$	478.90 \$
AUTO LIABILITY	CITY OF LINDEN	98	11 \$	34,433.30 \$	351.36 \$
AUTO LIABILITY	CITY OF RAHWAY	56	2 \$	30,338.47 \$	541.76 \$
AUTO LIABILITY	HOWELL TOWNSHIP	52	3 \$	40,962.27 \$	787.74 \$
AUTO LIABILITY	LIVINGSTON TOWNSHIP	56	3 \$	906,672.80 \$	16,190.59 \$
AUTO LIABILITY	TOWN OF GUTTENBERG	22	2 \$	30,075.88 \$	1,367.09 \$
AUTO LIABILITY	TOWN OF HARRISON	26	4 \$	62,229.94 \$	2,393.46 \$
AUTO LIABILITY	TOWN OF KEARNY	61	7 \$	348,990.68 \$	5,721.16 \$
AUTO LIABILITY	TOWN OF MORRISTOWN	54	6 \$	83,764.13 \$	1,551.19 \$
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	61	3 \$	45,842.60 \$	751.52 \$
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	8	2 \$	5,649.20 \$	706.15 \$
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	10	- \$	8,323.51 \$	832.35 \$
AUTO LIABILITY	TOWNSHIP OF EWING	52	2 \$	74,782.34 \$	1,438.12 \$
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	46	1 \$	21,616.98 \$	469.93 \$
AUTO LIABILITY	TOWNSHIP OF HAMILTON	16	2 \$	34,852.33 \$	2,178.27 \$
AUTO LIABILITY	TOWNSHIP OF LAWRENCE	35	- \$	9,777.76 \$	279.36 \$

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Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	TOWNSHIP OF MANALAPAN	6	-	\$ 3,949.65	\$ 658.28
AUTO LIABILITY	TOWNSHIP OF MAPLEWOOD	44	-	\$ 47,632.36	\$ 1,082.55
AUTO LIABILITY	TOWNSHIP OF MONTCLAIR	134	7	\$ 275,385.90	\$ 2,055.12
AUTO LIABILITY	TOWNSHIP OF MORRIS	58	-	\$ 16,656.29	\$ 287.18
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	60	4	\$ 97,788.08	\$ 1,629.80
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	143	8	\$ 498,863.51	\$ 3,488.56
AUTO LIABILITY	TOWNSHIP OF UNION	146	9	\$ 153,023.29	\$ 1,048.10
AUTO LIABILITY	TOWNSHIP OF WARREN	28	1	\$ 12,715.46	\$ 454.12
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	111	7	\$ 636,358.88	\$ 5,732.96
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	34	1	\$ 22,699.07	\$ 667.62
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	8	-	\$ 1,650.00	\$ 206.25
AUTO LIABILITY Total		1,872	103	\$ 4,006,557.14	\$ 2,140.25
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	23	1	\$ 33,532.55	\$ 1,457.94
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	103	2	\$ 553,218.78	\$ 5,371.06
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	35	1	\$ 65,787.01	\$ 1,879.63
AUTO PHYSICAL DAMAGE	BOROUGH OF FAIR HAVEN	20	-	\$ 31,503.42	\$ 1,575.17
AUTO PHYSICAL DAMAGE	BOROUGH OF FANWOOD	6	-	\$ 74,168.67	\$ 12,361.45
AUTO PHYSICAL DAMAGE	BOROUGH OF FREEHOLD	19	1	\$ 19,493.84	\$ 1,025.99
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	10	-	\$ 12,190.12	\$ 1,219.01
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	62	2	\$ 53,586.07	\$ 864.29
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	26	1	\$ 51,523.97	\$ 1,981.69
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	31	-	\$ 46,053.92	\$ 1,485.61
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	81	4	\$ 127,941.01	\$ 1,579.52
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	27	3	\$ 106,717.07	\$ 3,952.48
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	73	2	\$ 224,305.67	\$ 3,072.68
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	85	4	\$ 422,020.61	\$ 4,964.95
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	\$ 7,809.39	\$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	66	3	\$ 145,282.14	\$ 2,201.24
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	76	6	\$ 127,090.69	\$ 1,672.25
AUTO PHYSICAL DAMAGE	LIVINGSTON TOWNSHIP	67	2	\$ 152,162.50	\$ 2,271.08

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Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	25	1	\$ 7,932.14	\$ 317.29
AUTO PHYSICAL DAMAGE	TOWN OF HARRISON	25	2	\$ 136,996.36	\$ 5,479.85
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	56	2	\$ 204,738.62	\$ 3,656.05
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	66	4	\$ 78,346.96	\$ 1,187.08
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	51	6	\$ 186,562.09	\$ 3,658.08
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	9	1	\$ 39,158.71	\$ 4,350.97
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	11	-	\$ 23,604.41	\$ 2,145.86
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	48	1	\$ 167,040.44	\$ 3,480.01
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	\$ 142,308.22	\$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	35	3	\$ 108,508.33	\$ 3,100.24
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	70	1	\$ 80,871.75	\$ 1,155.31
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MANALAPAN	10	-	\$ 42,669.01	\$ 4,266.90
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MAPLEWOOD	58	-	\$ 48,502.31	\$ 836.25
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MONTCLAIR	140	2	\$ 121,209.87	\$ 865.78
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	106	3	\$ 138,484.85	\$ 1,306.46
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	103	6	\$ 194,583.45	\$ 1,889.16
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	165	5	\$ 259,170.68	\$ 1,570.73
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	152	5	\$ 183,226.68	\$ 1,205.44
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	54	2	\$ 158,693.99	\$ 2,938.78
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	165	3	\$ 200,140.60	\$ 1,212.97
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	33	4	\$ 34,835.14	\$ 1,055.61
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	8	1	\$ 2,500.00	\$ 312.50
AUTO PHYSICAL DAMAGE Total		2,308	84	\$ 4,933,292.61	\$ 2,137.48
EMPLOYMENT PRACTICES	BERKELEY HEIGHTS	1	-	\$ 25,895.89	\$ 25,895.89
EMPLOYMENT PRACTICES	BERKELEY TOWNSHIP	2	1	\$ 65,000.00	\$ 32,500.00
EMPLOYMENT PRACTICES	BOROUGH OF CALDWELL	3	1	\$ 18,000.00	\$ 6,000.00
EMPLOYMENT PRACTICES	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	BOROUGH OF HIGHLAND PARK	2	2	\$ 463,198.90	\$ 231,599.45
EMPLOYMENT PRACTICES	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 223,697.84	\$ 223,697.84
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	18	13	\$ 966,609.98	\$ 53,700.55
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	22	14	\$ 3,576,087.95	\$ 162,549.45

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Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	CITY OF LINDEN	5	1	\$ 116,848.28	\$ 23,369.66
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	8	-	\$ 1,920,516.01	\$ 240,064.50
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	5	3	\$ 283,481.34	\$ 56,696.27
EMPLOYMENT PRACTICES	TOWN OF GUTTENBERG	4	2	\$ -	\$ -
EMPLOYMENT PRACTICES	TOWN OF HARRISON	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	TOWN OF MORRISTOWN	5	3	\$ 422,222.73	\$ 84,444.55
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	14	4	\$ 700,153.72	\$ 50,010.98
EMPLOYMENT PRACTICES	TOWNSHIP OF EASTAMPTON	1	1	\$ 10,740.10	\$ 10,740.10
EMPLOYMENT PRACTICES	TOWNSHIP OF FREEHOLD	1	-	\$ 850.00	\$ 850.00
EMPLOYMENT PRACTICES	TOWNSHIP OF HAMILTON	7	-	\$ 252,055.65	\$ 36,007.95
EMPLOYMENT PRACTICES	TOWNSHIP OF LAWRENCE	1	-	\$ 713.80	\$ 713.80
EMPLOYMENT PRACTICES	TOWNSHIP OF MAPLEWOOD	2	-	\$ 277.50	\$ 138.75
EMPLOYMENT PRACTICES	TOWNSHIP OF MONTCLAIR	15	4	\$ 686,019.13	\$ 45,734.61
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	6	2	\$ 493,288.00	\$ 82,214.67
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 593,569.00	\$ 593,569.00
EMPLOYMENT PRACTICES	TOWNSHIP OF PARSIPPANY	6	1	\$ 587,420.40	\$ 97,903.40
EMPLOYMENT PRACTICES	TOWNSHIP OF UNION	1	-	\$ 123,884.51	\$ 123,884.51
EMPLOYMENT PRACTICES	TOWNSHIP OF WARREN	2	-	\$ 55,934.67	\$ 27,967.33
EMPLOYMENT PRACTICES	TOWNSHIP OF WEST ORANGE	1	1	\$ 481,596.51	\$ 481,596.51
EMPLOYMENT PRACTICES Total		136	54	\$ 12,068,061.91	\$ 88,735.75
GENERAL LIABILITY	BERKELEY HEIGHTS	30	2	\$ 33,547.90	\$ 1,118.26
GENERAL LIABILITY	BERKELEY TOWNSHIP	55	4	\$ 261,120.92	\$ 4,747.65
GENERAL LIABILITY	BOROUGH OF CALDWELL	70	3	\$ 353,971.27	\$ 5,056.73
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	11	2	\$ 46,708.97	\$ 4,246.27
GENERAL LIABILITY	BOROUGH OF FANWOOD	20	1	\$ 16,105.92	\$ 805.30
GENERAL LIABILITY	BOROUGH OF FREEHOLD	25	4	\$ 32,685.59	\$ 1,307.42
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	61	4	\$ 32,247.85	\$ 528.65
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	59	2	\$ 216,368.66	\$ 3,667.27
GENERAL LIABILITY	BOROUGH OF KENILWORTH	29	2	\$ 72,100.23	\$ 2,486.21
GENERAL LIABILITY	BOROUGH OF MIDDLESEX	5	-	\$ 1,371.21	\$ 274.24
GENERAL LIABILITY	BOROUGH OF NEW PROVIDENCE	35	5	\$ 37,871.07	\$ 1,082.03

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line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	26	-	\$ 29,698.11	\$ 1,142.24
GENERAL LIABILITY	BOROUGH OF TOTOWA	17	1	\$ 8,650.81	\$ 508.87
GENERAL LIABILITY	CITY OF ENGLEWOOD	169	18	\$ 1,469,009.68	\$ 8,692.36
GENERAL LIABILITY	CITY OF HOBOKEN	222	15	\$ 1,202,470.97	\$ 5,416.54
GENERAL LIABILITY	CITY OF LINDEN	103	15	\$ 416,173.55	\$ 4,040.52
GENERAL LIABILITY	CITY OF RAHWAY	114	9	\$ 599,890.85	\$ 5,262.20
GENERAL LIABILITY	HOWELL TOWNSHIP	118	8	\$ 437,474.63	\$ 3,707.41
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	181	12	\$ 381,860.40	\$ 2,109.73
GENERAL LIABILITY	TOWN OF GUTTENBERG	12	1	\$ 35,456.11	\$ 2,954.68
GENERAL LIABILITY	TOWN OF HARRISON	44	3	\$ 146,650.62	\$ 3,332.97
GENERAL LIABILITY	TOWN OF KEARNY	93	8	\$ 205,340.56	\$ 2,207.96
GENERAL LIABILITY	TOWN OF MORRISTOWN	62	6	\$ 390,335.82	\$ 6,295.74
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	128	12	\$ 1,881,340.90	\$ 14,697.98
GENERAL LIABILITY	TOWNSHIP OF CINNAMINSON	12	1	\$ 31,141.65	\$ 2,595.14
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	5	-	\$ 8.90	\$ 1.78
GENERAL LIABILITY	TOWNSHIP OF EWING	69	2	\$ 112,607.37	\$ 1,631.99
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	4	\$ 348,536.89	\$ 4,302.92
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	77	18	\$ 1,180,723.43	\$ 15,334.07
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	47	5	\$ 199,641.65	\$ 4,247.69
GENERAL LIABILITY	TOWNSHIP OF MANALAPAN	22	-	\$ 142,388.78	\$ 6,472.22
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	59	6	\$ 193,824.87	\$ 3,285.17
GENERAL LIABILITY	TOWNSHIP OF MONTCLAIR	249	23	\$ 1,618,411.74	\$ 6,499.65
GENERAL LIABILITY	TOWNSHIP OF MORRIS	33	1	\$ 53,911.63	\$ 1,633.69
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	95	19	\$ 208,392.78	\$ 2,193.61
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	146	3	\$ 218,934.83	\$ 1,499.55
GENERAL LIABILITY	TOWNSHIP OF UNION	188	14	\$ 1,023,339.01	\$ 5,443.29
GENERAL LIABILITY	TOWNSHIP OF WARREN	28	3	\$ 113,905.93	\$ 4,068.07
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	179	8	\$ 614,174.98	\$ 3,431.15
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	14	6	\$ 6,586.72	\$ 470.48
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	10	2	\$ 22,530.04	\$ 2,253.00
GENERAL LIABILITY Total		3,003	252	\$ 14,397,513.80	\$ 4,794.38

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Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
LIABILITY REPORT ONLY	BOROUGH OF KENILWORTH	1	1	\$ 500.00	\$ 500.00
LIABILITY REPORT ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF HOBOKEN	1	1	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY Total		4	2	\$ 500.00	\$ 125.00
PROPERTY	BERKELEY HEIGHTS	11	1	\$ 55,024.27	\$ 5,002.21
PROPERTY	BERKELEY TOWNSHIP	50	1	\$ 222,529.53	\$ 4,450.59
PROPERTY	BOROUGH OF CALDWELL	18	-	\$ 68,193.95	\$ 3,788.55
PROPERTY	BOROUGH OF FAIR HAVEN	15	1	\$ 41,241.96	\$ 2,749.46
PROPERTY	BOROUGH OF FANWOOD	5	1	\$ 20,100.00	\$ 4,020.00
PROPERTY	BOROUGH OF FREEHOLD	3	2	\$ 3,872.48	\$ 1,290.83
PROPERTY	BOROUGH OF HADDON HEIGHTS	12	1	\$ 23,526.73	\$ 1,960.56
PROPERTY	BOROUGH OF HIGHLAND PARK	12	-	\$ 5,055.46	\$ 421.29
PROPERTY	BOROUGH OF KENILWORTH	7	2	\$ 138,836.95	\$ 19,833.85
PROPERTY	BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
PROPERTY	BOROUGH OF NEW PROVIDENCE	10	-	\$ 70,063.90	\$ 7,006.39
PROPERTY	BOROUGH OF NORTH PLAINFIELD	8	-	\$ 2,490.00	\$ 311.25
PROPERTY	BOROUGH OF TOTOWA	15	2	\$ 61,559.29	\$ 4,103.95
PROPERTY	CITY OF ENGLEWOOD	37	4	\$ 697,482.61	\$ 18,850.88
PROPERTY	CITY OF HOBOKEN	29	-	\$ 845,972.27	\$ 29,171.46
PROPERTY	CITY OF LINDEN	26	-	\$ 24,837.77	\$ 955.30
PROPERTY	CITY OF RAHWAY	42	1	\$ 1,087,537.03	\$ 25,893.74
PROPERTY	HOWELL TOWNSHIP	15	1	\$ 157,928.98	\$ 10,528.60
PROPERTY	LIVINGSTON TOWNSHIP	28	1	\$ 286,404.44	\$ 10,228.73
PROPERTY	TOWN OF GUTTENBERG	2	-	\$ -	\$ -
PROPERTY	TOWN OF HARRISON	24	2	\$ 317,817.27	\$ 13,242.39
PROPERTY	TOWN OF KEARNY	11	1	\$ 77,322.67	\$ 7,029.33
PROPERTY	TOWN OF MORRISTOWN	14	5	\$ 32,021.04	\$ 2,287.22
PROPERTY	TOWNSHIP OF BLOOMFIELD	1	-	\$ 4,875.00	\$ 4,875.00
PROPERTY	TOWNSHIP OF CINNAMINSON	1	-	\$ -	\$ -
PROPERTY	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -

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Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	TOWNSHIP OF EWING	5	-	\$ 1,062.38	\$ 212.48
PROPERTY	TOWNSHIP OF FREEHOLD	10	-	\$ 347,299.30	\$ 34,729.93
PROPERTY	TOWNSHIP OF HAMILTON	2	-	\$ 76,455.00	\$ 38,227.50
PROPERTY	TOWNSHIP OF LAWRENCE	8	-	\$ 67,092.24	\$ 8,386.53
PROPERTY	TOWNSHIP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
PROPERTY	TOWNSHIP OF MAPLEWOOD	7	-	\$ 5,991.67	\$ 855.95
PROPERTY	TOWNSHIP OF MONTCLAIR	13	4	\$ 522,869.34	\$ 40,220.72
PROPERTY	TOWNSHIP OF MORRIS	14	2	\$ 79,453.76	\$ 5,675.27
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	32	-	\$ 295,248.89	\$ 9,226.53
PROPERTY	TOWNSHIP OF PARSIPPANY	55	2	\$ 554,961.86	\$ 10,090.22
PROPERTY	TOWNSHIP OF UNION	13	1	\$ 11,869.99	\$ 913.08
PROPERTY	TOWNSHIP OF WARREN	13	2	\$ 181,341.59	\$ 13,949.35
PROPERTY	TOWNSHIP OF WEST ORANGE	24	1	\$ 53,201.57	\$ 2,216.73
PROPERTY	TOWNSHIP OF NORTH BERGEN	2	-	\$ 39,848.00	\$ 19,924.00
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	5	2	\$ 500.00	\$ 100.00
PROPERTY Total		616	40	\$ 6,512,653.01	\$ 10,572.49
PUBLIC OFFICIALS LIABILITY	BERKELEY HEIGHTS	6	1	\$ 79,960.25	\$ 13,326.71
PUBLIC OFFICIALS LIABILITY	BERKELEY TOWNSHIP	6	-	\$ 4,941.50	\$ 823.58
PUBLIC OFFICIALS LIABILITY	BOROUGH OF CALDWELL	5	1	\$ 20,228.99	\$ 4,045.80
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FANWOOD	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FREEHOLD	11	1	\$ 14,421.24	\$ 1,311.02
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HADDON HEIGHTS	2	1	\$ 40,000.00	\$ 20,000.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HIGHLAND PARK	10	3	\$ 239,871.74	\$ 23,987.17
PUBLIC OFFICIALS LIABILITY	BOROUGH OF KENILWORTH	1	-	\$ 27,889.92	\$ 27,889.92
PUBLIC OFFICIALS LIABILITY	BOROUGH OF MIDDLESEX	2	-	\$ 4,600.00	\$ 2,300.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NORTH PLAINFIELD	10	-	\$ 81,091.44	\$ 8,109.14
PUBLIC OFFICIALS LIABILITY	BOROUGH OF TOTOWA	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	CITY OF ENGLEWOOD	11	3	\$ 160,144.01	\$ 14,558.55
PUBLIC OFFICIALS LIABILITY	CITY OF HOBOKEN	62	3	\$ 390,813.01	\$ 6,303.44
PUBLIC OFFICIALS LIABILITY	CITY OF LINDEN	6	1	\$ 18,860.00	\$ 3,143.33
PUBLIC OFFICIALS LIABILITY	CITY OF RAHWAY	3	-	\$ 22,740.74	\$ 7,580.25

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line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	HOWELL TOWNSHIP	12	2	\$ 45,714.51	\$ 3,809.54
PUBLIC OFFICIALS LIABILITY	LIVINGSTON TOWNSHIP	2	-	\$ 4,754.92	\$ 2,377.46
PUBLIC OFFICIALS LIABILITY	TOWN OF GUTTENBERG	1	-	\$ 760.00	\$ 760.00
PUBLIC OFFICIALS LIABILITY	TOWN OF KEARNY	3	1	\$ 3,663.75	\$ 1,221.25
PUBLIC OFFICIALS LIABILITY	TOWN OF MORRISTOWN	6	-	\$ 21,223.13	\$ 3,537.19
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF BLOOMFIELD	8	-	\$ 14,296.29	\$ 1,787.04
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF EWING	3	-	\$ 5,950.00	\$ 1,983.33
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF FREEHOLD	1	-	\$ 1,070.25	\$ 1,070.25
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF HAMILTON	6	1	\$ 79,544.68	\$ 13,257.45
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF LAWRENCE	4	-	\$ 1,584.78	\$ 396.20
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MANALAPAN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MAPLEWOOD	4	-	\$ 12,447.03	\$ 3,111.76
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MONTCLAIR	26	3	\$ 687,662.43	\$ 26,448.56
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MORRIS	6	-	\$ 1,896.50	\$ 316.08
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	3	1	\$ 80,773.08	\$ 26,924.36
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF PARSIPPANY	18	1	\$ 53,565.13	\$ 2,975.84
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF UNION	3	-	\$ 81,000.00	\$ 27,000.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WARREN	7	3	\$ 134,825.65	\$ 19,260.81
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WEST ORANGE	3	-	\$ 2,370.00	\$ 790.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	1	-	\$ 1,100.00	\$ 1,100.00
PUBLIC OFFICIALS LIABILITY Total		256	26	\$ 2,341,664.97	\$ 9,147.13
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	42	1	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF CALDWELL	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FAIR HAVEN	5	2	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FANWOOD	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FREEHOLD	7	1	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HADDON HEIGHTS	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HIGHLAND PARK	33	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF KENILWORTH	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -

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line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	BOROUGH OF NEW PROVIDENCE	38	- \$	- \$	-
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	57	1 \$	- \$	-
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	71	1 \$	- \$	-
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	86	- \$	- \$	-
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	- \$	- \$	-
WORKCOMP RECORD ONLY	CITY OF RAHWAY	21	- \$	- \$	-
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	89	- \$	- \$	-
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	22	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	5	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWN OF HARRISON	40	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWN OF KEARNY	25	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWN OF MORRISTOWN	20	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF CINNAMINSON	1	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF EASTAMPTON	4	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF EWING	38	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	70	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	97	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	42	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF MANALAPAN	5	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF MAPLEWOOD	15	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF MONTCLAIR	37	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF MORRIS	45	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	42	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	8	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	14	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	55	- \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	11	1 \$	- \$	-
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	5	- \$	- \$	-
WORKCOMP RECORD ONLY Total		1,143	7 \$	- \$	-
WORKERS COMPENSATION	BERKELEY HEIGHTS	40	6 \$	243,032.64 \$	6,075.82
WORKERS COMPENSATION	BERKELEY TOWNSHIP	219	43 \$	2,981,194.41 \$	13,612.76

Valued as of 8/31/16

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	BOROUGH OF CALDWELL	47	7	\$ 300,120.13	\$ 6,385.53
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	15	-	\$ 16,953.73	\$ 1,130.25
WORKERS COMPENSATION	BOROUGH OF FANWOOD	25	6	\$ 389,615.05	\$ 15,584.60
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	24	12	\$ 253,035.33	\$ 10,543.14
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	33	3	\$ 182,486.44	\$ 5,529.89
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	56	9	\$ 692,900.50	\$ 12,373.22
WORKERS COMPENSATION	BOROUGH OF KENILWORTH	35	4	\$ 307,714.41	\$ 8,791.84
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	1	\$ 454,662.76	\$ 30,310.85
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	48	4	\$ 453,111.25	\$ 9,439.82
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	78	10	\$ 1,545,505.41	\$ 19,814.17
WORKERS COMPENSATION	BOROUGH OF TOTOWA	21	6	\$ 141,938.88	\$ 6,758.99
WORKERS COMPENSATION	CITY OF ENGLEWOOD	232	59	\$ 2,906,717.45	\$ 12,528.95
WORKERS COMPENSATION	CITY OF HOBOKEN	418	73	\$ 4,971,836.40	\$ 11,894.35
WORKERS COMPENSATION	CITY OF LINDEN	230	20	\$ 2,359,885.34	\$ 10,260.37
WORKERS COMPENSATION	CITY OF RAHWAY	133	20	\$ 1,586,062.94	\$ 11,925.29
WORKERS COMPENSATION	HOWELL TOWNSHIP	113	30	\$ 2,248,648.91	\$ 19,899.55
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	177	36	\$ 2,478,536.69	\$ 14,003.03
WORKERS COMPENSATION	TOWN OF GUTTENBERG	19	8	\$ 137,662.56	\$ 7,245.40
WORKERS COMPENSATION	TOWN OF HARRISON	73	12	\$ 848,507.96	\$ 11,623.40
WORKERS COMPENSATION	TOWN OF KEARNY	97	22	\$ 802,486.14	\$ 8,273.05
WORKERS COMPENSATION	TOWN OF MORRISTOWN	132	28	\$ 1,622,182.88	\$ 12,289.26
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	20	4	\$ 363,161.10	\$ 18,158.06
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	15	1	\$ 20,954.53	\$ 1,396.97
WORKERS COMPENSATION	TOWNSHIP OF EWING	178	33	\$ 2,523,463.02	\$ 14,176.76
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	94	12	\$ 1,172,156.71	\$ 12,469.75
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	417	67	\$ 4,137,891.27	\$ 9,923.00
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	77	12	\$ 871,111.43	\$ 11,313.14
WORKERS COMPENSATION	TOWNSHIP OF MANALAPAN	16	-	\$ 194,120.22	\$ 12,132.51
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	4	\$ 762,382.04	\$ 7,779.41
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	232	48	\$ 4,585,390.21	\$ 19,764.61
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	119	21	\$ 1,626,922.15	\$ 13,671.61

Valued as of 8/31/16

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	331	29	\$ 2,419,420.81	\$ 7,309.43
WORKERS COMPENSATION	TOWNSHIP OF UNION	328	47	\$ 3,046,798.20	\$ 9,289.02
WORKERS COMPENSATION	TOWNSHIP OF WARREN	50	8	\$ 364,091.88	\$ 7,281.84
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	142	24	\$ 2,496,206.37	\$ 17,578.92
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	29	13	\$ 292,635.34	\$ 10,090.87
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	-	\$ 1,193.19	\$ 397.73
WORKERS COMPENSATION Total		4,429	742	\$ 52,802,696.68	\$ 11,922.04
AUTO LOSS REPORT ONLY	CITY OF LINDEN	2	-	\$ -	\$ -
AUTO LOSS REPORT ONLY Total		2	-	\$ -	\$ -
Grand Total		13,769	1,310	\$ 97,062,940.11	\$ 7,049.38

Valued as of 8/31/16



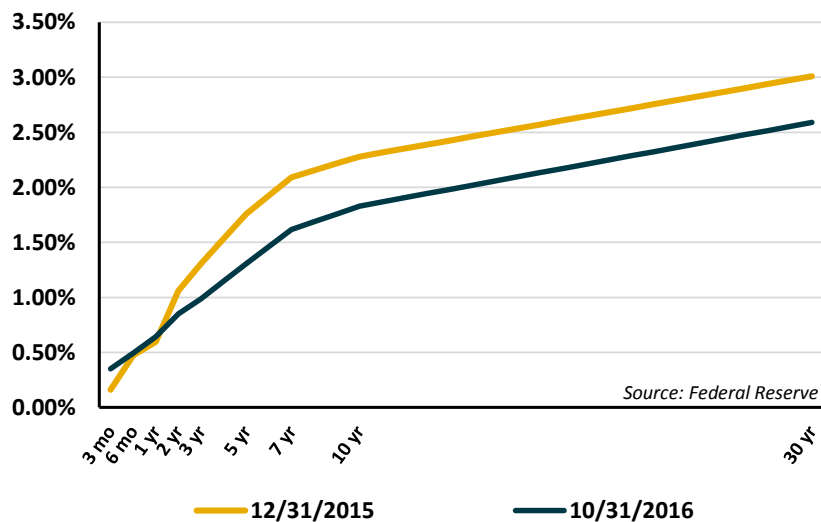
Monthly Investment Report

As of 10/31/2016



Treasury Yields and World Bond Yields

Treasury Yield Curves



10 Year Treasuries



US Treasury Yields

	12/31/2015	10/31/2016
3 Month	0.16%	0.35%
2 Year	1.06%	0.85%
5 Year	1.76%	1.31%
10 Year	2.28%	1.83%
30 Year	3.01%	2.59%

Source: Federal Reserve

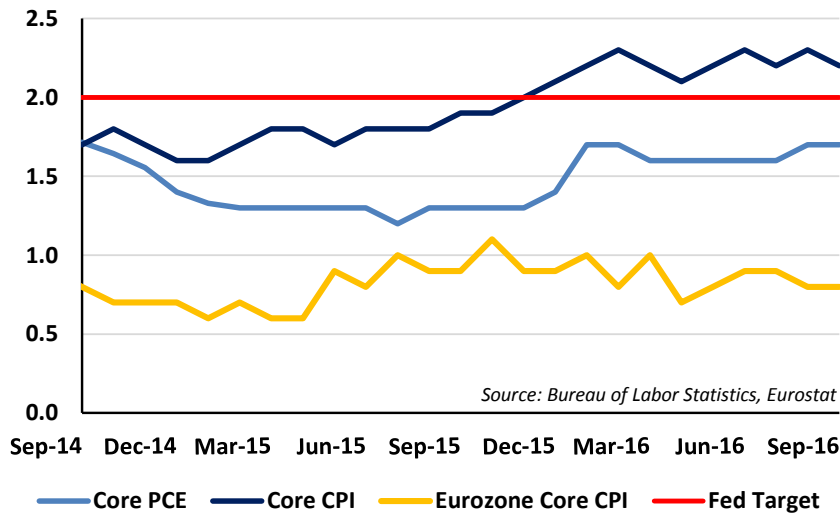
World Bond Yields

Country	Maturities												
	1	2	3	4	5	6	7	8	9	10	15	20	30
Switzerland	-0.93	-0.89	-0.87	-0.80	-0.75	-0.67	-0.62	-0.53	-0.44	-0.39	-0.14	-0.02	0.09
Japan	-0.29	-0.24	-0.23	-0.21	-0.19	-0.18	-0.17	-0.14	-0.11	-0.05	0.11	0.39	0.51
Germany	-0.69	-0.62	-0.60	-0.50	-0.40	-0.33	-0.26	-0.13	0.00	0.16	0.33	0.57	0.79
Austria	-0.55	-0.58	-0.52	-0.43	-0.32	-0.25	-0.19	-0.10	0.18	0.35	0.26		1.11
Netherlands	-0.74	-0.61	-0.56	-0.50	-0.31	-0.30	-0.17	-0.02	0.14	0.28			0.85
Belgium	-0.75	-0.63	-0.51	-0.43	-0.31	-0.22	-0.13	0.06	0.24	0.40	0.77	0.84	1.35
Finland	-0.63	-0.59	-0.55	-0.41	-0.35	-0.23	-0.12	-0.01	0.11	0.30	0.58		0.84
France	-0.63	-0.59	-0.54	-0.42	-0.27	-0.14	-0.06	0.14	0.32	0.47	0.77	1.06	1.28
Sweden		-0.74		-0.56	-0.34		-0.16			0.26	0.80		
Denmark		-0.45			-0.19					0.29			0.81
Ireland		-0.41	-0.34	-0.29	-0.18	-0.08	0.07	0.30	0.50	0.65	0.97		1.50
Italy	-0.19	0.00	0.16	0.38	0.65	0.84	1.09	1.30	1.43	1.66	2.01	2.32	2.72
Spain	-0.23	-0.17	-0.06	0.06	0.18	0.45	0.62	0.88	1.06	1.20	1.56		2.37
United States	0.64	0.85	0.99		1.31		1.62			1.83			2.59

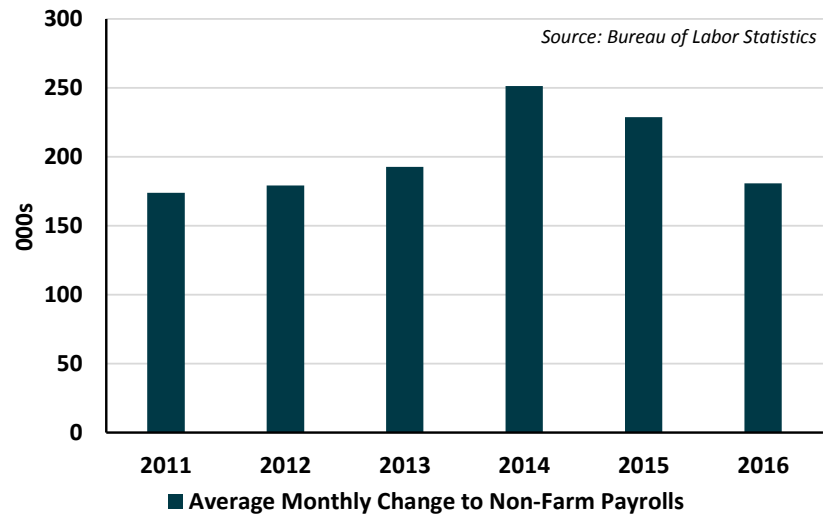
Source: Federal Reserve, Bloomberg

Market Indicators

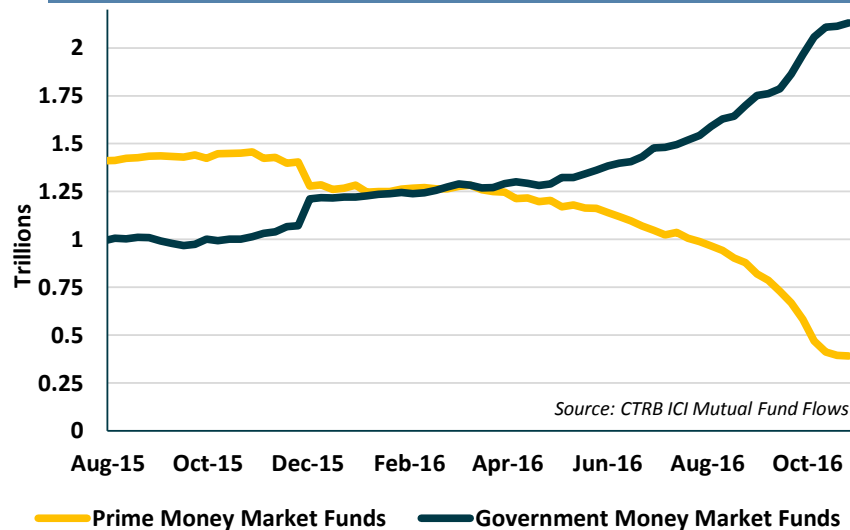
Inflation



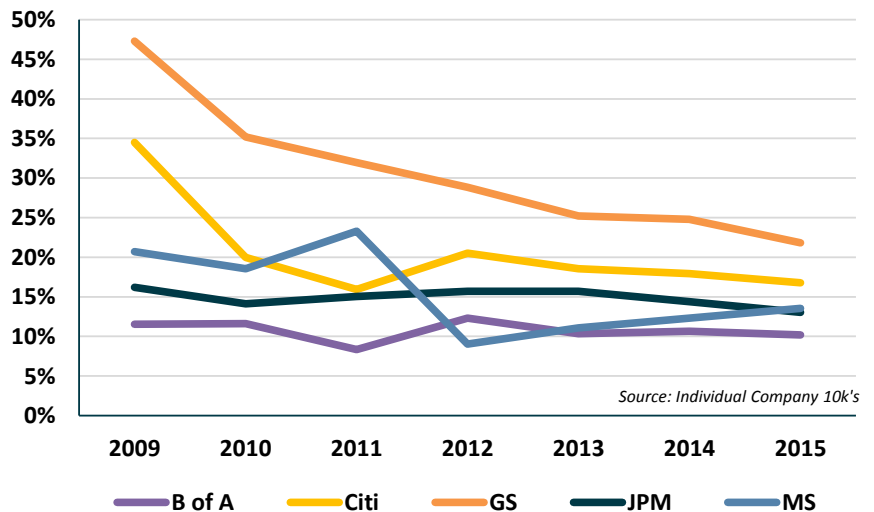
Employment



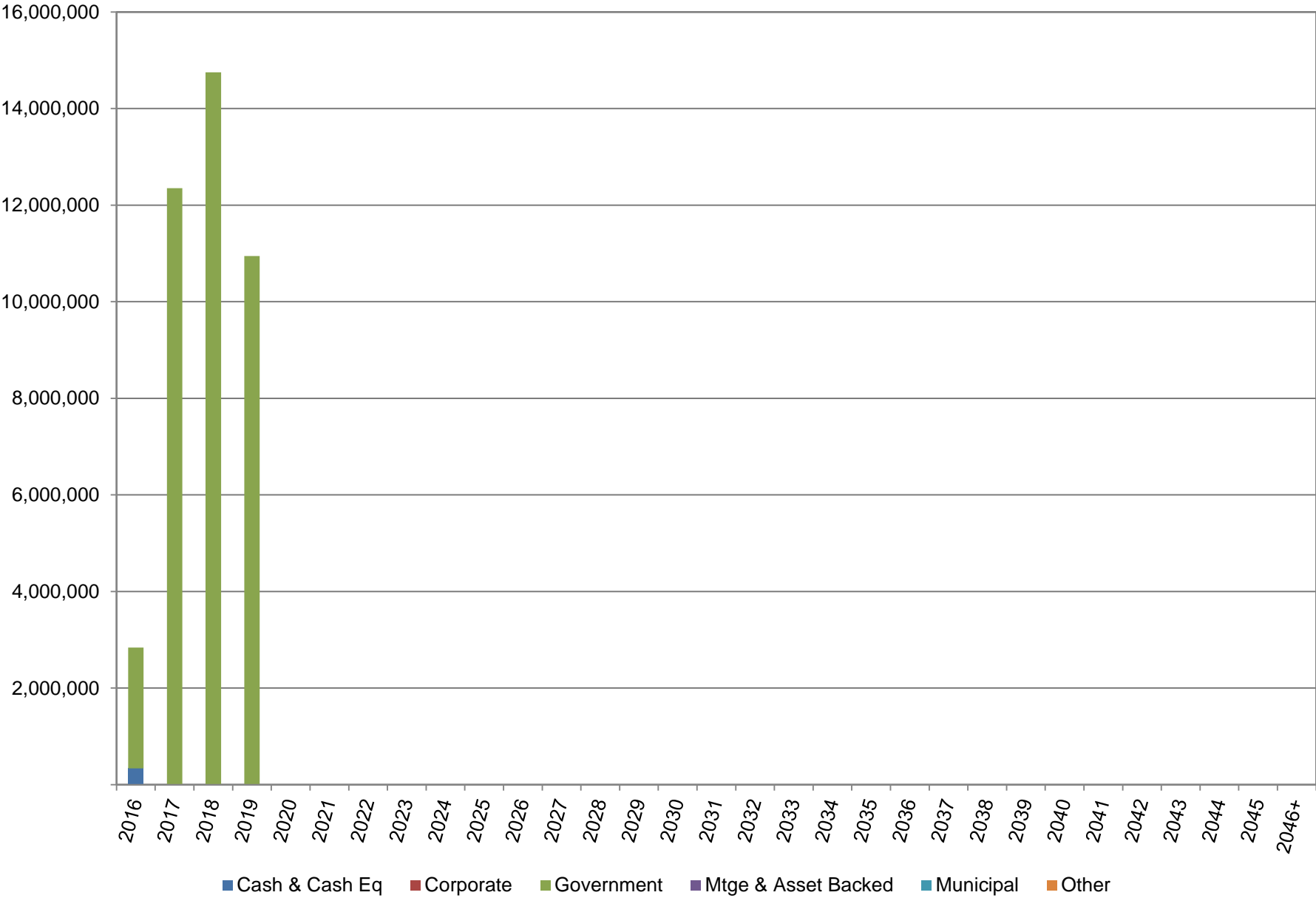
Money Market Funds



Bank Trading as a % of Total Revenue



Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2015	03/31/2016	06/30/2016	09/30/2016	10/31/2016
Treasury Yields					
2 yr Treasury Yield	1.06%	0.74%	0.59%	0.77%	0.85%
5 yr Treasury Yield	1.77%	1.22%	1.01%	1.15%	1.31%
10 yr Treasury Yield	2.28%	1.78%	1.49%	1.61%	1.83%
Book Statistics					
Tax-Equivalent Book Yield	0.88%	0.91%	0.93%	0.89%	0.93%
Book Value (\$)	36,004,567	40,649,257	37,692,989	42,340,961	40,871,915
Projected Tax-Equivalent Income, next 12 months (\$)	315,711	368,326	351,189	378,371	378,331
Unrealized Gains/(Losses) (\$)	(48,482)	149,221	209,695	102,114	56,984
YTD Realized Gains/(Losses) (\$)	1,229	680	3,786	3,786	4,039
Portfolio Risk Statistics					
Effective Duration	1.52	1.50	1.37	1.45	1.49
Convexity	0.04	0.04	0.03	0.04	0.04
Weighted Average Life	1.54	1.52	1.38	1.47	1.51
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	100%	100%	96%	99%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	0%	0%	4%	1%

Performance

Tax-Equivalent Total Return
as of 10/31/2016
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Previous Month	-0.03%	-0.03%	0.00%
Quarter to Date	-0.03%	-0.03%	0.00%
Year to Date	1.04%	0.99%	0.05%
Since Inception	1.38%	1.08%	0.30%

Benchmark Composition:
100.0% Garden State Duration Matched Treasury

Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2016	2,500,180	0.66	6%
2017	12,328,105	0.93	30%
2018	14,734,612	1.03	36%
2019	10,970,436	0.88	27%
2020+	0	0.00	0%
Subtotal (inc. ABS, Agcy, CMBS, Corp, Muni, UST)	40,533,334	0.93	100%
MBS	0	0.00	0%
TOTAL	40,533,334	0.93	100%

Bond Purchases

Trade Date	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
10/05/2016	912828TV2	US TREASURY N/B	Treasury	AA+	Aaa	1.250	10/31/2019	N/A	100.75	1,007,461	1.00	1.00
Total										1,007,461	1.00	1.00

Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
10/14/2016	Sell	912828RM4	US TREASURY	Treasury	AA+	Aaa	1.000	10/31/2016	10/31/2016	100.03	1,250,089	253	0.81	0.81
Total											1,250,089	253	0.81	0.81

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																	
99C001734	10/17/2016			338,581	BANK OF AMERICA/MERRILL	0.00			338,581	338,581	338,581	0	0.00	0.00	0.00	0.00	
Total Money Market				338,581					338,581	338,581	338,581	0	0.00	0.00	0.00	0.00	
Treasury																	
912828A59	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	1,249,701	1,249,986	1,250,550	564	0.63	0.27	0.12	0.12	0.00
912828B74	03/05/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	1,147,477	1,149,695	1,150,770	1,076	0.72	0.39	0.29	0.29	0.00
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,055	1,001,750	1,695	0.86	0.49	0.45	0.45	0.01
912828K82	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	998,570	1,002,630	4,060	1.08	0.85	1.77	1.79	0.04
912828L81	02/02/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	10/15/2018	10/15/2018	996,324	997,224	1,000,090	2,866	1.02	0.87	1.93	1.95	0.05
912828M64	03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	11/15/2018	11/15/2018	1,004,417	1,003,389	1,007,240	3,851	1.08	0.89	2.00	2.04	0.05
912828N22	03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	12/15/2018	12/15/2018	1,004,300	1,003,328	1,007,190	3,862	1.09	0.91	2.09	2.12	0.05
912828N63	03/29/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.13	01/15/2019	01/15/2019	1,505,396	1,504,272	1,506,750	2,478	0.99	0.92	2.17	2.20	0.06
912828P53	03/29/2016	AA+	Aaa	1,200,000	US TREASURY N/B	0.75	02/15/2019	02/15/2019	1,191,426	1,193,169	1,195,548	2,379	1.00	0.91	2.26	2.29	0.06
912828P95	06/30/2016	AA+	Aaa	1,050,000	US TREASURY N/B	1.00	03/15/2019	03/15/2019	1,058,588	1,057,567	1,051,795	(5,771)	0.69	0.93	2.33	2.37	0.07
912828Q52	07/19/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2019	04/15/2019	1,001,992	1,001,789	998,600	(3,189)	0.80	0.93	2.42	2.45	0.07
912828R44	07/19/2016	AA+	Aaa	1,400,000	US TREASURY N/B	0.88	05/15/2019	05/15/2019	1,402,461	1,402,219	1,397,634	(4,585)	0.81	0.94	2.49	2.53	0.08
912828RH5	09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	779,281	782,285	3,004	1.08	0.88	1.89	1.91	0.05
912828RU6	09/30/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	1,256,059	1,250,194	1,250,587	393	0.68	0.30	0.08	0.08	0.00
912828S43	07/29/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	07/15/2019	07/15/2019	999,336	999,391	994,300	(5,091)	0.77	0.96	2.66	2.70	0.08
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	996,302	999,710	3,408	1.07	0.66	0.83	0.83	0.01
912828TN0	08/02/2016	AA+	Aaa	1,295,000	US TREASURY N/B	1.00	08/31/2019	08/31/2019	1,300,518	1,300,101	1,295,738	(4,363)	0.86	0.98	2.79	2.83	0.09
912828TR1	08/05/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	09/30/2019	09/30/2019	1,504,980	1,504,634	1,500,660	(3,974)	0.89	0.98	2.86	2.91	0.10
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	995,583	999,480	3,897	1.11	0.68	0.91	0.91	0.02
912828TV2	10/05/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	10/31/2019	10/31/2019	1,007,461	1,007,293	1,007,250	(43)	1.00	1.00	2.94	3.00	0.10
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,246,463	1,250,600	4,137	1.04	0.70	0.99	1.00	0.02
912828UA6	11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,244,542	1,248,563	4,021	1.03	0.73	1.07	1.08	0.02
912828UE8	12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,146,207	1,150,069	3,862	1.04	0.74	1.16	1.16	0.02
912828UJ7	01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,597,061	1,602,640	5,579	1.02	0.74	1.24	1.25	0.02
912828UR9	02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,594,380	1,599,760	5,380	1.02	0.76	1.32	1.33	0.02
912828UU2	03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,593,045	1,599,264	6,219	1.06	0.78	1.41	1.41	0.03
912828UZ1	04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,369,671	1,371,563	1,892	0.89	0.79	1.48	1.49	0.03
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,199,774	1,202,208	2,434	0.91	0.53	0.53	0.53	0.00
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,249,662	1,252,387	2,725	0.92	0.57	0.62	0.62	0.01
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,099,108	1,102,068	2,960	0.99	0.61	0.70	0.70	0.01
912828XA3	07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,500,901	1,504,425	3,524	0.96	0.81	1.51	1.53	0.03
912828XF2	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,001,377	1,004,910	3,533	1.04	0.82	1.60	1.62	0.03
912828XJ4	07/07/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	06/30/2017	06/30/2017	1,001,055	1,000,715	1,000,250	(465)	0.52	0.59	0.66	0.66	0.00

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
912828XK1	08/13/2015	AA+	Aaa	1,300,000	US TREASURY N/B	0.88	07/15/2018	07/15/2018	1,293,860	1,296,385	1,301,053	4,668	1.04	0.83	1.68	1.70	0.04
Total Treasury				40,545,000					40,469,206	40,533,334	40,590,317	56,984	0.93	0.76	1.51	1.52	0.04
Grand Total				40,883,581					40,807,787	40,871,915	40,928,898	56,984	0.93	0.75	1.49	1.51	0.04

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/01/2016 to 10/31/2016				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Freehold	10/27/2016	Thomas Taylor	2016 GL/AL/WC	Evidence of insurance as respects the Borough of Freehold's use of the certificate holder's wagon for "Spooktacular 2016".
Borough of Freehold	10/27/2016	James Hurley	2016 GL/AL/WC	Evidence of insurance as respects the Borough of Freehold's use of the certificate holder's wagon for "Spooktacular 2016".
Borough of Freehold	10/27/2016	John Linney	2016 GL/AL/WC	Evidence of insurance as respects the Borough of Freehold's use of the certificate holder's wagon for "Spooktacular 2016".
Union Township	10/5/2016	NJ Division of Motor Vehicles	2016 GL/AL/WC	Evidence of auto liability insurance for three 1991 BMY Harsco Military Vehicles, Identification Numbers, NLGBT3600506, NLGB4T3600624 and NLGB4T3600372.
Union Township	10/28/2016	Division of Motor Vehicles	2016 GL/AL/WC	Evidence of insurance as respects 2007 Freightliner Tractor VIN 1FVXAU0087PY40164 and 2007 Kalyn Inc. Trailer VIN 5DDKE323081003369.
Hamilton Township	10/24/2016	Grain Comm III, LLC	2016 GL/AL/WC	Certificate holder is included as an additional insured as respects Tower Site Lease #SSL-T2933-2055108101. *
Borough of New Providence	10/24/2016	Kam Hing Realty LLC	2016 GL/AL/WC	Certificate holder is included as an additional insured as respects the Borough of New Providence's use of the certificate holder's parking lot on 11/8/16. *
Township of Montclair	10/27/2016	Montclair Kensington Urban Renewal LLC	2016 GL	Certificate holder is included as an additional insured as respects the Township of Montclair's use of the certificate holder's parking lot for the "Seniorama Event" on 11/3/16. *
Township of West Orange	10/19/2016	Jesco, Inc.	2016 GL/AL/WC/PROP	Certificate holder is included as additional insured (Lessor) and loss payee as respects the Township of West Orange's rental of 2014 John Deere Loader #3383 (\$292,789), 2016 John Deere Loader #3797 (\$288,750) and 2016 John Deere Loader #3384 (\$262,784) from 10/21/2016 through 12/15/2016. *
Township of Parsippany	10/28/2016	Warshauer Generator LLC	2016 GL/AL/WC	Warshaeur Generator LLC is included as an additional insured as respect the Township of Parsippany-Troy Hills' rental of a generator. *

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Township of Warren	10/4/2016	NJ DMV	2016 GL/AL/WC	Evidence of insurance as respects the 2016 Case CX55B Excavator Serial Number NFTN55672 valued at \$59,310.
Township of Livingston	10/12/2016	Eisenhower TRS, LLC	2016 GL/AL/WC	Eisenhower TRS, LLC, Livingston Circle Associates, LP, Eastman Management Corp., LCA Holdings LLC, GFII/Eisenhower LLC C/O Pyramis Global Advisors Trust (Premises Owners) are included as additional insured as respects the Livingston Art Council - Livingston Community Players rental of the theater at 290 W Mount Pleasant Avenue, Livingston, NJ 07039 from 10/29 to 10/30. *
City of Rahway	10/26/2016	SDI Technologies	2016 GL	Evidence of Insurance as respects the City of Rahway's use of the Certificate Holder's parking lot as overflow parking during the Halloween in Rahway' event on 10/29/16.
City of Englewood	10/13/2016	Sharp Business Systems	2016 GL/PROP	Sharp Business Systems & De Lage Landen are included as lessor loss payee as respects the City of Englewood's 48 month lease (# 25246203) of a color copier valued at \$6,000.
Township of North Bergen	10/17/2016	PSE&G HOLIDAY LIGHTING GROUP	2016 GL/AL/WC	Certificate holder is included as an additional insured as respects the Township of North Bergen's attachment of wreaths to the certificate holder's utility poles starting on 11/21/16. *
Township of North Bergen	10/5/2016	Town of Guttenberg	2016 GL	Certificate holder is included as an additional insured as respects the Interlocal Agreement to develop Waterfront Park, 7200 River Road, North Bergen, NJ 07047. *
Township of North Bergen	10/5/2016	The County of Hudson Dept of Road and Public Properties	2016 GL	Certificate holder is included as an additional as respects the Township of North Bergen's use of the certificate holder's Showmobile for the North Bergen Green Fair on 12/6/16 at 1445 Kennedy Blvd. *
Township of North Bergen	10/5/2016	The County of Hudson Dept of Road and Public Properties	2016 GL	Certificate holder is included as an additional as respects the Township of North Bergen's use of the certificate holder's Showmobile for the North Bergen Winterfest on 12/1/16 at 78th & 79th Street on Bergenline. *
Township of North Bergen	10/12/2016	County of Hudson	2016 GL	Certificate holder is included as an additional insured (Service Agreement) as respects the Township of North Bergen providing Emergency Medical Services for the Hudson County Fair at JJ Broddock Park from 10/7 through 10/11. *
Township of Bloomfield	10/13/2016	Newark Police Department	2016 GL/AL/WC	Evidence of insurance as respects the Township of Bloomfield Police Department training at the Newark Police Firing Range from 10/13/2016 to 12/31/2016.

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Township of South Orange	10/17/2016	South Orange Maplewood Board of Education	2016 GL	Certificate holder is included as an additional insured as respects the South Orange Public Library's use of the certificate holder's premises for the 150th Anniversary of the South Orange Public Library on 11/5/16. *
Township of Warren	10/24/2016	Borough of Watchung	2016 GL	Evidence of insurance as respects the Watchung Municipal Alliance Run on 11/5/16.
Borough of Fanwood	10/10/2016	PSE&G Holiday Lighting Group	2016 GL	PSE&G is included as an additional insured as respects the Borough of Fanwood placing holiday decorations on utility poles. *
Borough of Haddon Heights	10/31/2016	KS StateBank and/or its Assigns	2016 GL/AL/WC/APD	KS StateBank and/or its Assigns are included as an additional insured and loss payee as respects 2017 Ford 113 Explorer Police AWD VIN 1FM5K8AR8HGA23939 cost new \$27,468 and 2016 Ford Interceptor AWD VIN 1FAHP2MK9GG147544 cost new \$26,666. *