GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA
October 26th, 2016
Hotel Woodbridge (APA) Hotel Woodbridge at Metro Park Iselin, NJ – at 11:00am
Room 203

- **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**

- **SWEARING IN OF NEW COMMISSIONERS**
  - Wendy Wiebalk – Alternate Commissioner – City of Englewood

- **ROLL CALL OF FUND COMMISSIONERS**

- **APPROVAL OF MINUTES OF 9/28/16 MEETING**

- **ADOPTION OF RESOLUTIONS**
  - Resolution 27-16 - Approving Certain Disbursements $ 84,023.25
  - Resolution 29-16 - Approving Claims $1,364,427

REPORTS

- **EXECUTIVE DIRECTOR – Jonathan Hall (NIP Group)**
  - Mid-Year Actuarial Study
  - Fast Track Report
  - 2017 Requests for Proposals
  - Member Stewardship Meetings
  - 2017 Pro-Forma Budget

- **TREASURER'S REPORT – Patrick DeBlasio**

- **UNDERWRITING – Robert Smith (NIP Group)**
  - 2017 Member Renewals
  - 2017 Prospects

- **SAFETY DIRECTOR – Anthony Ven Graitis (NIP Group) and Ken Child (PMA Group)**
  - Guest Speaker: PEOSH Inspector – Charlie Tracey
  - Safety Meeting Recap
  - Wellness Initiative
  - Fire Roundtable

- **CLAIMS REPORT – Conrad Cyriax, James Renner & Robert Persico (NIP Group)**
  - KPI's
  - Contractual Risk Transfer

- **ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT**

- **NEW BUSINESS**

- **OPEN FORUM**

- **ADJOURNMENT**

❖ ***Our next meeting will be on November 30th at 11am at the Holiday Inn East Windsor - 399 Monmouth Street East Windsor NJ 08520.***

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
September 28th 2016
Holiday Inn/National Conference Center 399 Monmouth Street East Windsor Ballroom at 11:00am

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:17 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:

John Camera
Barbara Russo - Absent
Matthew Watkins - Absent
Lisa O'Neill - Absent
Michael King - Absent
Eric Shubiger – Absent
Tim Dacey
Hilary Hyser
Teresa Casagrande
Eleanor McGovern
Joseph Bellina
Gerald Drasheff- Absent
Jack Merryfield - Absent
Lou Guarino
Paul Zarbetski - Absent
Joan Hullings
Quentin Wiest - Absent
Paul Bodine
Michael Martello
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Virginia Murphy
Frank Mason
Doug Marvin
Sonia Brown

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

APPROVAL OF MINUTES UPDATE

MOTION TO APPROVE MINUTES OF 7/27/16 MEETING

MOTION: Commr. Marvin
SECOND: Commr. Casagrande
ABSTAIN: Commr's. Bellina; Camera; Hyser; Guarino; Kovach; Hullings; Reinersten; Whitehead; Cucci

MOTION TO ADOPT RESOLUTIONS

Resolution 24-16 – Approving Certain Disbursements $1,234,559.69
Resolution 25-16 – Approving Claims Payments $2,893,715
Resolution 26-16 – Approved Counsel for Howell

MOTION: Commr. Krane
SECOND: Commr. Jones
VOTE: Roll Call

John Camera
Barbara Russo - Absent
Matthew Watkins - Absent
Lisa O'Neill - Absent
Michael King - Absent
Eric Shubiger – Absent
Tim Dacey
Hilary Hyser
Teresa Casagrande
Eleanor McGovern
Joseph Bellina
Gerald Drasheff- Absent
Jack Merryfield - Absent
Lou Guarino
Paul Zarbetski - Absent
Joan Hullings

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

REPORTS

Executive Director – Jonathan Hall – (NIP Group)

- **Request for Proposals 2017 –** Mr. Hall announced that the 2017 Requests for Proposals have been posted on the PEJIF website, in The Newark Star Ledger and in The Times of Trenton. Respondents are asked to submit their proposals to Madeline Delgado no later than 2:00pm on October 21, 2016.
- **Fast Track Report –** Mr. Hall reported that the updated Fast Track Reports will be distributed to all Commissioners once the Mid-Year Actuarial Report has been finalized.
- **Mid-Year Actuarial Report Status –** Mr. Hall reported that the Administrator's office is in receipt of the first draft of the Actuarial Report. The report should be finalized within the next month, for discussion at the September meeting.
- **Presentation – Legislative Update – David Smith (PPAG) –** Mr. Smith reported on the efforts that PPAG undertakes on behalf of the GSMJIF and its Members. Mr. Smith also reported on the status of certain pieces of legislation in the current session.

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 Renewal Update** – Submissions are now past due. We will be following up with all risk manager sin coming days for any missing items. It is imperative; every effort is made to get us all items requested as soon as possible. Please ensure accuracy and quality of data. Updated apps and quality data ensure the best possible rates and assessments. If there are any website issues, please contact me immediately.

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

- **Presentation – FLSA Changes –** Robin Ross of EANJ: Robin Ross and Amy Vasquez discussed the USDOL published final regulations re-defining the criteria necessary to qualify as an exempt employee under the Fair Labor Standards Act. The salary threshold will be increasing from $23,660 to $47,476 per year (or from $455 to $913 per week). **Additionally, this salary** level is set to increase every 3 years. The DOL estimates that in the first year of implementation, over 4.2 million workers will gain access to overtime nationwide, 130,000 in NJ alone. The new rules are effective December 1, 2016. A free webinar has also been offered for October 20, 2016, from 10:00 to 11:00. A handout with additional information was provided.

- **DPW Roundtable -** Scheduled for September 29, 2016, at the Vermeule Community Center in North Plainfield. This Roundtable is for Public Works, Parks and Utilities representatives to discuss current issues impacting departments including;

    - Indoor Air Quality – what does the New Jersey PEOSHA standard require to ensure our facilities are in compliance?
    - Playgrounds – What does the New Jersey Standard require, and how can your town comply with the standards.
    - Trees – Are we doing enough to ensure that the trees in our parks and on public property are safe?
    - Other issues of concern will also be discussed.

- **Wellness -** The Walk to Win 2 challenge is ongoing with approximately 50 teams and 200 employees signed up and participating. Week 1 results were announced and weekly updates will be provided. Teams are still being formed and any employee can participate and enter the challenge at any time.
- **Stewardship Reports** - Stewardship reports will be issued in the next week to two weeks, with electronic copies of the reports being sent to the administration of each member with copies going to the appropriate risk managers. In addition, the reports will be discussed at the next held safety committee meetings for each member. A presentation on JIF wide data will be presented at next month's Fund Safety Meeting.
- **Recap of Safety Meeting** - A special thanks to Chief Parham from the Linden Police Department for his presentation and discussion on the impact to the City of Linden caused by the recent capture of the suspected NYC terrorist. Although details of the incident could not be provided, Chief Parham discussed the policies, procedures and best practices which allowed the

Linden Police force to be ready to respond to this incident and potentially other emergency situations.

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

- **Statistical Reports -** Bob provided an update on the current structure of the Qual-lynx Workers Compensation Team. The update introduced the new claim representative and broke down the current staff In the Team and reduced caseload numbers.

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. Casagrande
SECOND: Commr. Reinertsen
VOTE: Unanimous

ADJOURN TO PUBLIC SESSION

MOTION: Commr. Bellina
SECOND: Commr. Guarino
VOTE: Unanimous

MOTION TO APPROVE CLAIMS

MOTION: Commr. Bellina
SECOND: Commr. Cucci
ABSTAIN: Commr. Marvin

Claims:

Town of Kearny WC - Granted Settlement Authority
Berkeley Township IND. – Granted Settlement Authority
Township of Berkeley Heights WC - Granted Settlement Authority
Township of Union WC - Granted Settlement Authority
Township of Montclair EPL - Granted Settlement Authority
Borough of Kenilworth WC - Granted Settlement Authority
Berkeley Township WC - Granted Settlement Authority
Township of Hamilton WC - Granted Settlement Authority
Township of Montclair GL - Granted Settlement Authority

VOTE: ROLL CALL:

John Camera
Barbara Russo - Absent
Matthew Watkins - Absent
Lisa O'Neill - Absent
Michael King - Absent
Eric Shubiger – Absent
Tim Dacey
Hilary Hyser
Teresa Casagrande
Eleanor McGovern
Joseph Bellina
Gerald Drasheff- Absent
Jack Merryfield - Absent
Lou Guarino
Paul Zarbetski - Absent
Joan Hullings
Quentin Wiest - Absent
Paul Bodine
Michael Martello
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Virginia Murphy
Frank Mason
Doug Marvin
Sonia Brown
Robert Pittfield - Absent
Jim Rodino
Ann Cucci
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 12:25PM and Commissioner Guarino seconded the motion. Motion carried unanimously.

Prepared by J. Hall.

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Jonathan Hall

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James Rodino

ALSO PRESENT:

Doug Borden – BPS
Latonya Brennan – AJG
Ilene Laursen – Conner Strong
Ed Vath – PMA
Wendy Wiebalk – Englewood
Peter Perla – Jasinski, PC
Betty Ann Stinchcomb – New Providence
Mike Lovett – Warren
Lindsay Burbage – Hamilton
Francis J. Kelly – BGIA
Joe Razzano – Fairview Insurance
Larry Graham – Fairview Insurance
Dom Cinelli – Brown & Brown
Jeremy Solomon – Bob Smith & Associates
Gary Borman – The Richard Knowles Agency
Thea Isabella – Twinboro Physical Therapy
Renee Nelms – Qual-Lynx
Louis Beckerman – Beckerman & Co.
Marc Strauss – PMA
David Weightman – PMA
Ken Child – PMA
David Balken – Balken Risk
Jonathan Hall – NIP
David Springer – NIP
Steve Edwards – BGIA
Madeline Delgado - NIP
Anthony Ven Graitis – NIP
Conrad Cyriax - NIP
James Renner - NIP
Robert Smith – NIP
Brian Erlandsen - BGIA

George Crosby – BGIA
Robert Persico – NIP
Earl Miller – Advisor
Donna Gartland – NIP
Elizabeth Sheeran – NIP
Steve Daveggia – NIP

October 26, 2016

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:

		August 2016	September 2016
Beginning Cash Balance	Claims Accounts-TD Bank	$ 323,226.76	$ 322,659.29
	Claims Account-Bank of America	1,668,787.88	1,094,151.22
	NJ Cash Management	126,860.11	126,903.71
	Custodial Account-Bank of America	1,006,578.84	29,763.83
	Total Balance	$ 3,125,453.59	$ 1,573,478.05
Receipts:			
Claims Account Receipts-TD Bank		$ 1,513,892.19	$ 1,109,199.93
Claims/Operating Account Receipts-Bank of America		2,605,277.79	1,571,364.57
NJ Cash Management Activity Receipts		43.60	46.62
Custodial Account-Bank of America		-	2,037,203.13
Total Receipts		$ 4,119,213.58	$ 4,717,814.25
Disbursements:			
Claims Account Disbursements-TD Bank		$ (1,514,459.66)	$ (1,109,828.96)
Claims Account Disbursements-Bank of America		(115,265.56)	(215,408.52)
Operating Account Disbursements-Bank of America		(3,064,648.89)	(1,932,421.48)
NJ Cash Management Activity Disbursements			
Custodial Account-Bank of America		(976,815.01)	(500,000.00)
Total Disbursements		$ (5,671,189.12)	$ (3,757,658.96)
Ending 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-Investments	29,763.83	1,566,966.96
	Total Balance	$ 1,573,478.05	$ 2,533,633.34
Beginning Investment Balance		$ 40,384,064.75	$ 42,860,230.90
Change in Accrued Income		3,130.80	(6,655.13)
Change in Unrealized Gain		(77,824.19)	23,870.68
Income Received/Cash Received		28,019.37	37,203.13
Realized Gain/(Loss)		(844.04)	(7,897.33)
Cash Receipts(Disbursements)		1,550,000.00	(500,000.00)
Transfer to/from Custodial Account-Bank of America		973,684.21	(1,530,548.00)
Total Investment Account		$ 42,860,230.90	$ 40,876,204.25
Ending Cash Balance		$ 44,433,708.95	$ 43,409,837.59

BANK RECONCILIATION

ACCT.NAME TD Bank

BANK/ACCT# Claims Account - 426-7723934

		From	To
DATE		09/01/16	09/30/16
BOOK BALANCE AS OF	09/01/16	$	322,659.29
ADD DEPOSITS (PER BANK LEDGER)			1,109,199.93
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,109,828.96
BOOK BALANCE AS OF	09/30/16	$	322,030.26

BALANCE PER BANK STATEMENT	09/30/16	$660,915.17

ADD: DEPOSIT IN TRANSIT

DATE	AMOUNT		
TOTAL	0.00		0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT		
various	list	338,884.91		
TOTAL		338,884.91		(338,884.91)

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	09/30/16		322,030.26
		Difference	(0.00)

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

BANK RECONCILIATION

GSMJIF
Garden State Municipal Joint Insurance Fund

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund

DATE	From 09/01/16	To 09/30/16
BOOK BALANCE AS OF	09/01/16 $	126,903.71
ADD DEPOSITS (PER BANK LEDGER)		46.62
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		
BOOK BALANCE AS OF	09/30/16 $	126,950.33

BALANCE PER BANK STATEMENT	09/30/16	$126,950.33
ADD: DEPOSIT IN TRANSIT		
DATE AMOUNT		
TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING		
DATE CHECK# AMOUNT		
TOTAL	0.00	0.00
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	09/30/16	126,950.33
	Difference	0.00

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

BANK RECONCILIATION

GSMJIF
Garden State Municipal Joint Insurance Fund

ACCT.NAME	**Bank of America**		
BANK/ACCT#	**Fiduciary Account -381029032587**		
	From		**To**
DATE	**09/01/16**		**09/30/16**
BOOK BALANCE AS OF	**09/01/16**	**$**	**1,094,151.22**
ADD DEPOSITS (PER BANK LEDGER)			**1,571,364.57**
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			**2,147,830.00**
BOOK BALANCE AS OF	**09/30/16**	**$**	**517,685.79**

BALANCE PER BANK STATEMENT	**09/30/16**	**$908,830.49**

ADD: DEPOSIT IN TRANSIT

DATE	**AMOUNT**
TOTAL	**0.00**

0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	**CHECK#**	**AMOUNT**
09/13/16	1671	1,666.66
09/13/16	1672	2,500.00
09/13/16	1673	6,666.66
09/13/16	1674	17,850.00
09/13/16	1675	400.00
09/13/16	1676	1,800.00
09/13/16	1677	1,250.00
09/13/16	1678	2,528.00
09/13/16	1679	2,930.04
09/13/16	1680	80,748.25
09/13/16	1681	759.50
09/13/16	1682	5,441.00
09/13/16	1683	31,392.10
09/13/16	1684	28,857.84
09/13/16	1685	11,783.50
09/13/16	1687	15,987.18
09/13/16	1688	19,598.43
09/13/16	1690	37,599.19
09/13/16	1691	16,990.09
09/13/16	1692	16,709.00
09/13/16	1693	86,976.38
09/13/16	1694	13.95
09/13/16	1695	4.93
09/13/16	1697	152.00
09/13/16	1698	540.00
TOTAL	**391,144.70**	**(391,144.70)**

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	**09/30/16**	**517,685.79**
	Difference	**0.00**

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

BANK RECONCILIATION

GSMJIF
Garden State Municipal Joint Insurance Fund

ACCT.NAME	Bank of America/Prime		
BANK/ACCT#	Custody Account		
		From	To
DATE		09/01/16	09/30/16
BOOK BALANCE AS OF	09/01/16	$	42,889,994.64
ADD DEPOSITS (PER BANK LEDGER)			2,037,203.22
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			2,484,026.65
BOOK BALANCE AS OF	09/30/16	$	42,443,171.21

BALANCE PER BANK STATEMENT	09/30/16	$42,443,171.21

ADD: DEPOSIT IN TRANSIT

DATE	AMOUNT	
TOTAL	0.00	0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT	
TOTAL		0.00	0.00

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	09/30/16		42,443,171.21
		Difference	0.00

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

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of Aug 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	19,389,336	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	251,458,339
Claim Expenses												
Losses	3,916,686	8,332,835	12,091,953	10,685,143	13,533,429	9,075,393	8,322,224	7,357,312	4,831,709	6,113,994	17,382,089	101,642,765
Loss Adjustment Expenses	868,890	2,586,261	3,719,049	4,385,032	4,759,984	3,478,365	3,760,644	3,436,663	2,984,993	3,173,982	8,369,426	41,523,288
IBNR	6,700,838	4,638,388	1,251,132	645,475	659,302	342,494	-	200,728	78,728	121,592	44,947	14,683,624
EPL Deductible & Co-Insurance	(136,599)	(529,506)	(872,167)	(760,752)	(672,161)	(409,427)	(628,322)	(156,270)	(228,023)	(192,743)	(809,985)	(5,395,956)
Excess Recoveries	(362,650)	(257,250)	(1,297,521)	(4,014,778)	(5,856,340)	(1,280,317)	(488,476)	(1,640,143)	(61,321)	(379,836)	(2,225,587)	(17,864,220)
WC	-	-	(725,712)	(1,305,488)	-	(420,669)	(322,064)	(275,824)	(61,321)	-	(2,015,587)	(5,126,665)
GL	-	-	-	(723,113)	(849,718)	(4,903)	(49,834)	(25,254)	-	-	-	(1,652,822)
AL	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(362,650)	(222,951)	-	(112,187)	(3,637,020)	(373,409)	(7,541)	-	-	-	-	(4,715,758)
EPL/POL	-	(34,299)	(571,809)	(1,534,858)	(1,369,602)	(481,336)	(34,907)	(128,186)	-	(299,720)	(210,000)	(4,664,717)
EPL/POL Aggregate Stop								(414,886)	-	(80,116)		(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-					-
All Lines Aggregate Stop	-	-	-	-	-	-	(74,130)					(74,130)
Total Claim Expense	10,987,165	14,770,727	14,892,445	10,940,120	12,424,214	11,206,507	10,966,069	9,198,291	7,606,086	8,836,989	22,760,889	134,589,501
Expenses												
Excess Premiums	4,155,479	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	62,585,694
General Administrative Expenses	4,841,730	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	59,450,064
Total Expenses	8,997,209	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	122,035,759
Underwriting Profit/(Loss)	(595,038)	(96,505)	(1,150,582)	1,487,591	62,642	880,534	680,501	(266,000)	255,752	(696,732)	(5,729,084)	(5,166,920)
Net Realized/Unrealized Gains/(Losses)	33,928	22,111	15,995	11,488	51,104	301,817	294,807	187,574	106,973	43,874	31,508	1,101,180
Interest Income	43,820	122,482	142,334	140,590	129,141	151,175	164,009	124,072	205,725	440,221	1,453,108	3,116,676
Net Investment Income	77,748	144,593	158,329	152,079	180,245	452,991	458,816	311,645	312,698	484,095	1,484,615	4,217,856
Statutory Surplus (Deficit)	**(517,290)**	**48,089**	**(992,252)**	**1,639,670**	**242,887**	**1,333,525**	**1,139,317**	**45,646**	**568,450**	**(212,636)**	**(4,244,469)**	**(949,064)**
% of Underwriting Income	-2.7%	0.2%	-3.6%	6.6%	1.0%	6.3%	5.8%	0.3%	3.9%	-1.4%	-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	(517,290)	54,884	(302,619)	139,402	(216,104)	(269,319)	(24,550)	(174,056)	124,965	9,113	(6,395)	(1,181,967)
at Previous Month	(498,756)	87,700	(980,228)	1,647,819	248,982	1,338,654	1,141,848	46,331	569,186	(212,500)	(4,243,659)	(854,624)
Variance	(18,533)	(39,612)	(12,025)	(8,149)	(6,095)	(5,129)	(2,531)	(685)	(735)	(137)	(810)	(94,440)
Supplemental Assessment/ Dividend											4,244,469	
Proforma Surplus (Deficit)	**(517,290)**	**48,089**	**(992,252)**	**1,639,670**	**242,887**	**1,333,525**	**1,139,317**	**45,646**	**568,450**	**(212,636)**	**-**	**3,295,405**

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	2,071	3,198	3,256	2,645	2,799	2,524	2,240	1,965	1,994	2,118	7,230	32,040
Severity Rate	121	128	130	127	133	135	132	128	125	126		
Total Open Claims	692	301	259	138	94	43	35	25	14	16	33	1,650

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

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of July 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	16,965,031	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	249,034,034
Claim Expenses												
Losses	3,288,869	8,125,419	11,918,419	10,615,303	13,483,667	8,967,600	8,287,027	7,355,145	4,831,709	6,112,754	17,363,020	100,348,933
Loss Adjustment Expenses	741,899	2,516,978	3,666,203	4,328,341	4,722,418	3,453,820	3,748,207	3,436,247	2,984,993	3,172,964	8,366,879	41,138,949
IBNR	5,992,465	4,914,182	1,402,288	617,588	691,320	474,307	-	203,298	78,728	123,713	66,541	14,564,429
EPL Deductible & Co-Insurance	(129,430)	(554,489)	(870,818)	(754,522)	(671,937)	(409,427)	(628,322)	(156,270)	(228,023)	(192,743)	(809,985)	(5,405,967)
Excess Recoveries	(224,650)	(257,250)	(1,224,763)	(3,866,778)	(5,801,340)	(1,280,316)	(440,843)	(1,640,143)	(61,321)	(379,836)	(2,225,587)	(17,402,827)
WC	-	-	(725,712)	(1,305,488)	-	(420,669)	(322,064)	(275,824)	(61,321)	-	(2,015,587)	(5,126,665)
GL	-	-	-	(693,113)	(856,041)	(4,903)	(49,834)	(25,254)	-	-	-	(1,629,145)
AL	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(224,650)	(222,951)	-	(112,187)	(3,637,020)	(373,409)	(7,541)	-	-	-	-	(4,577,758)
EPL/POL	-	(34,299)	(499,051)	(1,416,858)	(1,308,279)	(481,336)	(34,907)	(128,186)	-	(299,720)	(210,000)	(4,412,636)
EPL/POL Aggregate Stop								(414,886)	-	(80,116)		(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-					-
All Lines Aggregate Stop	-	-	-	-	-	-	(26,497)					(26,497)
Total Claim Expense	9,669,153	14,744,840	14,891,329	10,939,931	12,424,128	11,205,984	10,966,069	9,198,278	7,606,086	8,836,852	22,760,868	133,243,517
Expenses												
Excess Premiums	3,636,044	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	62,066,259
General Administrative Expenses	4,235,876	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	58,844,210
Total Expenses	7,871,920	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	120,910,469
Underwriting Profit/(Loss)	(576,042)	(70,618)	(1,149,465)	1,487,780	62,727	881,057	680,501	(265,987)	255,752	(696,595)	(5,729,063)	(5,119,953)
Net Realized/Unrealized Gains/(Losses)	44,245	42,016	31,557	23,081	59,317	307,717	298,566	188,599	108,129	43,874	32,747	1,179,848
Interest Income	33,040	116,302	137,680	136,959	126,938	149,880	162,781	123,719	205,305	440,221	1,452,656	3,085,480
Net Investment Income	77,285	158,318	169,237	160,039	186,254	457,597	461,347	312,318	313,434	484,095	1,485,403	4,265,329
Statutory Surplus (Deficit)	**(498,756)**	**87,700**	**(980,228)**	**1,647,819**	**248,982**	**1,338,654**	**1,141,848**	**46,331**	**569,186**	**(212,500)**	**(4,243,659)**	**(854,624)**
% of Underwriting Income	-2.9%	0.3%	-3.6%	6.6%	1.1%	6.3%	5.8%	0.3%	3.9%	-1.4%	-10.2%	-0.3%
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	(498,756)	94,496	(290,594)	147,551	(210,009)	(264,191)	(22,019)	(173,371)	125,701	9,250	(5,585)	(1,087,527)
at Previous Month	(483,097)	92,362	(974,829)	1,651,225	251,898	1,340,231	1,142,507	46,592	569,355	(212,500)	(4,243,517)	(819,772)
Variance	(15,659)	(4,662)	(5,399)	(3,406)	(2,917)	(1,577)	(659)	(261)	(169)	0	(142)	(34,852)
Supplemental Assessment/ Dividend											4,243,659	
Proforma Surplus (Deficit)	**(498,756)**	**87,700**	**(980,228)**	**1,647,819**	**248,982**	**1,338,654**	**1,141,848**	**46,331**	**569,186**	**(212,500)**	**-**	**3,389,035**

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	1,786	3,196	3,253	2,645	2,800	2,525	2,240	1,965	1,994	2,118	7,230	31,752
Severity Rate	120	127	129	127	133	134	132	128	125	126		
Total Open Claims	634	306	259	142	97	43	36	25	14	16	32	1,604

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

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of June 30, 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	14,540,726	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	246,609,729
Claim Expenses												
Losses	2,905,454	7,974,122	11,849,381	9,984,016	13,446,777	8,977,299	8,238,814	7,358,117	4,833,020	6,122,354	17,365,967	99,055,321
Loss Adjustment Expenses	600,104	2,475,130	3,639,468	4,075,481	4,698,960	3,445,970	3,760,016	3,439,714	2,987,570	3,173,422	8,362,980	40,658,816
IBNR	5,130,701	5,103,407	1,457,831	774,801	751,133	472,127	-	196,769	74,808	113,654	67,494	14,142,725
EPL Deductible & Co-Insurance	(65,960)	(551,541)	(859,144)	(754,522)	(671,937)	(409,427)	(628,321)	(156,270)	(228,023)	(192,743)	(809,985)	(5,327,873)
Excess Recoveries	(224,650)	(257,250)	(1,197,387)	(3,140,318)	(5,801,340)	(1,280,317)	(404,440)	(1,640,143)	(61,321)	(379,836)	(2,225,586)	(16,612,588)
WC	-	-	(725,712)	(638,028)	-	(420,669)	(290,064)	(275,824)	(61,321)	-	(2,015,586)	(4,427,204)
GL	-	-	-	(668,113)	(869,817)	(4,904)	(49,834)	(25,254)	-	-	-	(1,617,922)
AL	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(224,650)	(222,951)	-	(112,187)	(3,637,020)	(373,409)	(7,541)	-	-	-	-	(4,577,758)
EPL/POL	-	(34,299)	(471,675)	(1,382,858)	(1,294,503)	(481,336)	(34,907)	(128,186)	-	(299,720)	(210,000)	(4,337,484)
EPL/POL Aggregate Stop								(414,886)	-	(80,116)		(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-					-
All Lines Aggregate Stop	-	-	-	-	-	-	(22,094)					(22,094)
Total Claim Expense	8,345,649	14,743,867	14,890,149	10,939,457	12,423,594	11,205,653	10,966,069	9,198,187	7,606,054	8,836,852	22,760,870	131,916,401
Expenses												
Excess Premiums	3,116,610	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	61,546,824
General Administrative Expenses	3,630,022	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	58,238,356
Total Expenses	6,746,631	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	119,785,180
Underwriting Profit/(Loss)	(551,554)	(69,644)	(1,148,286)	1,488,254	63,262	881,388	680,501	(265,896)	255,784	(696,595)	(5,729,065)	(5,091,852)
Net Realized/Unrealized Gains/(Losses)	44,125	51,764	39,998	29,270	63,813	310,581	300,397	189,097	108,659	43,874	33,314	1,214,892
Interest Income	24,332	110,243	133,459	133,701	124,824	148,262	161,609	123,392	204,911	440,221	1,452,234	3,057,187
Net Investment Income	68,457	162,006	173,457	162,971	188,636	458,843	462,006	312,489	313,571	484,095	1,485,548	4,272,080
Statutory Surplus (Deficit)	**(483,097)**	**92,362**	**(974,829)**	**1,651,225**	**251,898**	**1,340,231**	**1,142,507**	**46,592**	**569,355**	**(212,500)**	**(4,243,517)**	**(819,772)**
% of Underwriting Income	-3.3%	0.3%	-3.6%	6.6%	1.1%	6.3%	5.8%	0.3%	3.9%	-1.4%	-10.2%	-0.3%
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	(483,097)	99,158	(285,195)	150,957	(207,092)	(262,614)	(21,360)	(173,109)	125,870	9,250	(5,443)	(1,052,676)
at Previous Month	51,786	(16,429)	(640,871)	1,533,560	473,984	1,617,413	1,135,105	203,409	447,472	(222,722)	(4,230,544)	352,163
Variance	(534,883)	108,791	(333,958)	117,665	(222,086)	(277,182)	7,402	(156,817)	121,883	10,222	(12,973)	(1,171,936)
Supplemental Assessment/ Dividend											4,243,517	
Proforma Surplus (Deficit)	**(483,097)**	**92,362**	**(974,829)**	**1,651,225**	**251,898**	**1,340,231**	**1,142,507**	**46,592**	**569,355**	**(212,500)**	**-**	**3,423,745**

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	1,497	3,192	3,252	2,644	2,797	2,525	2,240	1,965	1,994	2,118	7,229	31,453
Severity Rate	-	-	-	-	-	-	-	-	-	-		
Total Open Claims	475	318	252	141	97	45	35	26	14	16	31	1,450

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

RESOLUTION NO. 27-16

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 **$ 84,023.25** for payment.

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

_____	October 26th, 2016
Chairman	Date
_____	October 26th, 2016
Secretary	Date

October 26, 2016 - GSMJIF Commissioners Meeting Bills List

Date: 10.18.16
Bills List #: 54

PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
Patrick DeBlasio	October 2016 Treasurer	**#1699**	$1,458.34
Princeton Public Affairs	Retainer Fee October 2016	**#1700**	$833.33
Capehart Scatchard	Litigation (WC) September 2016	**#1701**	$1,250.00
Bob Smith & Associates	Inv#03-M-9254-G Litigation services September 2016	**#1702**	$3,333.33
Safety First	inv#93068 - Monitoring Services City of Hoboken	**#1703**	$928.00
Dafeldecker Associates	inv# 60830 - Drug testing Berkeley Township and inv# 60727 for $345; inv #60761 for $55	**#1704**	$265.00
Dynamic Testing	inv# 8717 Kearney $832; inv# 8716 So. Orange $52; inv# 8724 Kenilworth $258	**#1705**	$1,152.00
Pringle Quinn Anzano	inv#40139 Fund Attorney September	**#1706**	$15.50
Rutgers University Behavioral Health Care	inv# CY16-47-Q4 Employee Assistance Program - Q4	**#1707**	$19,337.01
The Star Ledger	RFP posting (3 days) $172.05; JIF meeting Notice $17.06	**#1708**	$189.10
Department of the Treasury Div. of Admin Fiscal & Resources	Investment Receivables - 9 Transactions	**#1709**	$360.00
The NJ Times	RFP posing (3 days) $53.07; JIF meeting Notice $5.51	**#1710**	$58.58
Connell Consulting	Training - Procative Police Supervision - Fanwood & Montclair	**#1711**	$500.00
	Total in Checks $29,680.19		
	Wire Transfers/ACH		
PMA	Risk Control Services fee #11 of #12	**ACH**	$37,800.00
PMA	Berkeley Township	**ACH**	$3,444.04
PMA	City of Rahway	**ACH**	$2,937.06
PMA	Livingston Township	**ACH**	$3,815.44
PMA	Union Township	**ACH**	$2,307.93
PMA	Hamilton Township	**ACH**	$210,509.61
PMA	Hamilton Township - Minus prefund	**ACH**	($206,580.00)
PMA	Township of Ewing	**ACH**	$72,774.63
PMA	Township of Ewing - Minus prefund	**ACH**	($72,665.65)
	Total to PMA $54,343.06		
NIP Mgmt			
	Total to NIP Mgmt $0		
BGIA		**ACH**	
BGIA		**ACH**	
	Total to BGIA $0		
		Total	**$84,023.25**

RESOLUTION NO. 28-16

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 **$1,364,427** against the fund.

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

_____	October 26th, 2016
Chairman	Date
_____	October 26th, 2016
Secretary	Date

GSMJIF - COMM MEETING PAY SUMMARY REPORT

September 2016 Report **September Paid**

WC			
TWP	**TPA**		
Par Troy Hills	D&H	25,284	
Bloomfield	D&H	37,949	
Linden	Inservco	91,956	
All Other	QL	551,791	
Total WC		**706,980**	
PAL			
ALL TWP			
AL	NIP/QL	33,105	
APD	NIP/QL	21,050	
EPL	NIP/QL	156,460	
GL	NIP/QL	115,088	
POL	NIP/QL	-95,171	Credit
PROP	NIP/QL	117,180	
Total PAL		**347,713**	
WC		706,980	
PAL		347,713	
Grand Total post 2012		**1,054,694**	
PMA PRIOR 2012			
WC	PMA	309,733	
PAL	PMA	0	
APD PROP	PMA	0	
Total Prior 2012		**309,733**	

Grand Tota September 2016	**Grand Total**
Post 2012 CLAIMS	1,054,694
Prior 2012 CLAIMS	309,733
TOTAL PAID	**1,364,427**

Garden State Municipal Joint Insurance Fund

October 2016

Jason Marett, Claims Service Manager

PMA Management Corp.

Claim Activity Report - Property, Auto, Liability

10/1/2016

Policy Year 2007

	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	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**

PMA Management Corp.

Claim Activity Report - Property, Auto, Liability

10/1/2016

Policy Year 2008

	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	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**

PMA Management Corp.

Claim Activity Report - Property, Auto, Liability

10/1/2016

Policy Year 2009

	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	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	331,719	9,478	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**	**3,119,455**	**6,666**	**38**	**-**	**41,699**	**1,097**

PMA Management Corp.

Claim Activity Report - Property, Auto, Liability

10/1/2016

Policy Year 2010

	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	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**

PMA Management Corp.

Claim Activity Report - Property, Auto, Liability

10/1/2016

Policy Year 2011

	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	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**

PMA Management Corp.

Garden State Municipal Joint Insurance Fund

Claim Activty Report - Workers' Compensation Claims

10/1/2016

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	899,178	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**	**$4,289,362**	**1**	**$88,447**	**88447**

PMA Management Corp.

Garden State Municipal Joint Insurance Fund

Claim Activty Report - Workers' Compensation Claims

10/1/2016

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	663,069	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	771,339	1	244,590	244,590
Howell, Township of	35	5.5%	759,485	11.7%	$21,700	681,977	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	1,564,660	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%**	**$6,470,694**	**100.0%**	**$10,255**	**$6,006,578**	**5**	**$2,195,409**	**$439,082**

PMA Management Corp.

Garden State Municipal Joint Insurance Fund

Claim Activty Report - Workers' Compensation Claims

10/1/2016

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	605,866	6	376,056	62,676
Eastampton Township	4	0.4%	30,059	0.4%	$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	955,169	12.3%	$9,950	955,161	1	307,284	307,284
Ewing, Township of	64	6.7%	211,761	2.7%	$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,078,697	26.8%	$12,016	1,909,383	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	556,213	1	208,145	208,145
Union Township	86	9.0%	573,032	7.4%	$6,663	573,012	-	-	-
	959	**100.0%**	**$7,748,800**	**100.0%**	**$8,080**	**$7,377,846**	**10**	**$2,450,481**	**$245,048**

PMA Management Corp.

Garden State Municipal Joint Insurance Fund

Claim Activty Report - Workers' Compensation Claims

10/1/2016

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%	986,245	11.1%	$8,288	868,274	6	527,679	87,947
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	179,707	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	1,069,348	2	285,905	142,953
Jackson Township	41	3.2%	406,483	4.6%	$9,914	359,092	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	541,219	2	255,936	127,968
South Brunswick Township	76	5.9%	161,217	1.8%	$2,121	161,217	-	-	-
Union Township	150	11.7%	1,054,446	11.8%	$7,030	1,054,442	-	-	-
West Orange, Township of	93	7.3%	590,532	6.6%	$6,350	576,179	1	151,725	151,725
	1281	**100.0%**	**$8,912,963**	**100.0%**	**$6,958**	**$8,586,632**	**15**	**$2,070,881**	**$138,059**

PMA Management Corp.

Garden State Municipal Joint Insurance Fund

PMA Management Corp.

Claim Activty Report - Workers' Compensation Claims

10/1/2016

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%	1,167,982	12.8%	$11,231	981,626	5	426,704	85,341
Eastampton Township	5	0.4%	9,809	0.1%	$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,168	8.6%	$7,002	784,165	-	-	-
Ewing, Township of	57	4.9%	504,899	5.5%	$8,858	504,903	-	-	-
Hamilton Township	138	11.7%	675,441	7.4%	$4,895	617,672	3	198,033	66,011
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	204,038	1	215,716	215,716
Hoboken, City of	71	6.0%	517,496	5.7%	$7,289	459,101	1	71,134	71,134
Howell, Township of	59	5.0%	799,306	8.8%	$13,548	796,453	1	31,291	31,291
Jackson Township	55	4.7%	462,926	5.1%	$8,417	462,927	-	-	-
Kenilworth, Borough of	8	0.7%	5,808	0.1%	$726	5,809	-	-	-
Livingston Township	52	4.4%	651,423	7.2%	$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	15.0%	$11,538	1,182,173	3	408,951	136,317
West Orange, Township of	88	7.5%	583,822	6.4%	$6,634	583,825	-	-	-
	1175	**100.0%**	**$9,098,342**	**100.0%**	**$7,743**	**$8,552,386**	**15**	**$1,395,108**	**$93,007**

PMA Management Corp.

Claim Activty Report - Workers' Compensation Claims

10/1/2016

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	905,622	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	676,397	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%	406,853	5.3%	$5,498	398,630	1	14,299	14,299
Howell, Township of	61	5.8%	1,230,936	16.0%	$20,179	1,190,820	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%	469,497	6.1%	$7,573	469,495	-	-	-
	1052	**100.0%**	**$7,682,500**	**100.0%**	**$7,303**	**$7,243,919**	**10**	**$1,461,966**	**$146,197**

PMA Management Corp.

Claim Activty Report - Workers' Compensation Claims

10/1/2016

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	14.4%	$19,043	1,407,273	6	1,228,416	204,736
Caldwell Borough	20	1.8%	765,345	6.6%	$38,267	607,942	1	668,301	668,301
Eastampton Township	4	0.4%	199,117	1.7%	$49,779	151,388	1	196,730	196,730
Englewood, City of	88	8.1%	1,456,525	12.5%	$16,551	1,378,707	2	314,190	157,095
Ewing, Township of	89	8.2%	595,294	5.1%	$6,689	565,061	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	13.1%	$11,457	1,211,403	5	1,020,934	204,187
Harrison, Town of	38	3.5%	361,485	3.1%	$9,513	361,487	-	-	-
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	2.5%	$7,766	286,451	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	420,941	1	60,256	60,256
Maplewood, Township of	43	4.0%	179,909	1.5%	$4,184	179,905	-	-	-
Montclair Township	77	7.1%	519,178	4.5%	$6,743	502,750	1	226,283	226,283
North Plainfield Borough	25	2.3%	41,111	0.4%	$1,644	41,109	-	-	-
Rahway, City of	32	2.9%	189,330	1.6%	$5,917	177,805	1	122,150	122,150
South Brunswick Township	63	5.8%	305,853	2.6%	$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.5%	$14,387	1,317,091	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%**	**$11,609,369**	**100.0%**	**$10,700**	**$10,605,552**	**21**	**$4,035,721**	**$192,177**

PMA Management Corp.

Claim Activty Report - Workers' Compensation Claims

10/1/2016

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%	836,252	6.6%	$11,150	600,317	5	520,977	104,195
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%	529,906	4.2%	$7,161	520,961	1	30,671	30,671
Fanwood Borough	13	1.1%	187,255	1.5%	$14,404	151,718	1	136,935	136,935
Freehold Township	63	5.4%	694,557	5.5%	$11,025	591,191	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%	790,386	6.3%	$10,005	597,833	3	307,670	102,557
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	998,205	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	204,058	1	104,783	104,783
Middlesex Borough	12	1.0%	264,764	2.1%	$22,064	219,720	1	257,873	257,873
Montclair Township	79	6.8%	640,607	5.1%	$8,109	589,946	2	298,442	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	176,915	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%	1,885,212	15.0%	$19,638	1,756,920	5	1,072,772	214,554
Warren Township	14	1.2%	175,949	1.4%	$12,568	111,841	1	124,828	124,828
West Orange, Township of	56	4.8%	464,438	3.7%	$8,294	391,938	2	148,331	74,166
	1166	**100.0%**	**$12,600,355**	**100.0%**	**$10,806**	**$11,126,658**	**28**	**$4,815,039**	**$171,966**

PMA Management Corp.

Claim Activty Report - Workers' Compensation Claims

10/1/2016

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%	413,679	3.4%	$7,805	267,124	2	215,918	107,959
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%	1,202,737	9.9%	$13,825	979,250	4	814,921	203,730
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%	89,634	0.7%	$1,519	86,217	1	6,944	6,944
Hamilton Township	138	10.9%	2,348,219	19.4%	$17,016	1,905,860	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%	1,123,285	9.3%	$11,580	948,241	2	272,816	136,408
Howell, Township of	48	3.8%	681,704	5.6%	$14,202	595,268	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	8.8%	$19,652	933,358	5	530,729	106,146
Manalapan Township	29	2.3%	225,439	1.9%	$7,774	165,824	2	212,213	106,107
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	227,280	1	128,425	128,425
Montclair Township	62	4.9%	595,510	4.9%	$9,605	578,380	2	171,302	85,651
Morris Township	43	3.4%	364,726	3.0%	$8,482	296,375	3	148,477	49,492
Morristown, Town of	38	3.0%	221,672	1.8%	$5,833	219,503	1	169,849	169,849
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%	394,428	3.3%	$6,261	372,554	1	119,704	119,704
Union Township	74	5.9%	1,098,638	9.1%	$14,846	876,875	2	513,678	256,839
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%**	**$12,121,593**	**100.0%**	**$9,613**	**$10,437,633**	**37**	**$5,280,655**	**$142,720**

Garden State Municipal Joint Insurance Fund

PMA Management Corp.

Lost Time Accident Frequency Report

10/1/2016

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

10/1/2016

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

10/1/2016

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%**

PMA Management Corp.

Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2016

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%**

PMA Management Corp.

Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2016

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	7	74	9.46%	586	1.19%
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	**178**	**1052**	**16.92%**	**5764**	**3.09%**

Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2016

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

10/1/2016

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%**

PMA Management Corp.

Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2016

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	7	59	11.86%	227	3.08%
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	**236**	**1261**	**18.72%**	**7605**	**3.10%**

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.

PMA Management Corp.

Garden State Municipal Joint Insurance Fund

Executive Summary

10/1/2016

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	**3164**
Open Claims as of October 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 October 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:	**$3,119,455**
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

10/1/2016

Property	
Claims reported for the GSMJIF since March 1, 2002:	**348**
Open Claims as of October 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 October 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:	**$6,470,694**
Total Incurred for 2005 Losses:	**$7,748,800**
Total Incurred for 2006 Losses:	**$8,912,963**
Total Incurred for 2007 Losses:	**$9,098,342**
Total Incurred for 2008 Losses:	**$7,682,500**
Total Incurred for 2009 Losses:	**$11,609,369**
Total Incurred for 2010 Losses:	**$12,600,355**
Total Incurred for 2011 Losses:	**$12,121,593**
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**

QUAL-LYNX
LINKING YOU TO QUALITY CLAIM SERVICES

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	7	$ 1,533,280.87
AUTO LIABILITY	01/01/2014	491	12	$ 655,208.57
AUTO LIABILITY	01/01/2015	500	15	$ 457,875.34
AUTO LIABILITY	01/01/2016	397	63	$ 258,543.90
AUTO LIABILITY Total		**1,932**	**101**	**$ 4,038,225.06**
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	-	$ 1,449,141.81
AUTO PHYSICAL DAMAGE	01/01/2013	376	-	$ 920,537.22
AUTO PHYSICAL DAMAGE	01/01/2014	566	3	$ 1,008,514.83
AUTO PHYSICAL DAMAGE	01/01/2015	570	12	$ 937,742.28
AUTO PHYSICAL DAMAGE	01/01/2016	450	65	$ 692,205.27
AUTO PHYSICAL DAMAGE Total		**2,383**	**80**	**$ 5,059,433.96**
EMPLOYMENT PRACTICES	01/01/2011	2	-	$ 1,027,632.61
EMPLOYMENT PRACTICES	01/01/2012	23	3	$ 3,371,824.11
EMPLOYMENT PRACTICES	01/01/2013	34	14	$ 3,206,795.81
EMPLOYMENT PRACTICES	01/01/2014	39	15	$ 3,130,386.38
EMPLOYMENT PRACTICES	01/01/2015	24	15	$ 1,275,355.93
EMPLOYMENT PRACTICES	01/01/2016	18	13	$ 163,150.85
EMPLOYMENT PRACTICES Total		**140**	**60**	**$ 12,175,145.69**
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	1	$ 903,590.98
GENERAL LIABILITY	01/01/2012	591	16	$ 3,680,529.48
GENERAL LIABILITY	01/01/2013	559	31	$ 4,236,502.01
GENERAL LIABILITY	01/01/2014	708	66	$ 3,025,486.76
GENERAL LIABILITY	01/01/2015	679	36	$ 2,237,399.53
GENERAL LIABILITY	01/01/2016	403	93	$ 565,470.70

Valued as of 8/31/16

QUAL-LYNX
LINKING YOU TO QUALITY CLAIM SERVICES

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		**3,094**	**245**	**$ 15,246,040.71**
LIABILITY REPORT ONLY	01/01/2012	2	-	$ -
LIABILITY REPORT ONLY	01/01/2016	1	1	$ -
LIABILITY REPORT ONLY Total		**3**	**1**	**$ -**
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	112	5	$ 817,590.11
PROPERTY	01/01/2016	91	36	$ 1,003,545.46
PROPERTY Total		**632**	**41**	**$ 6,666,542.55**
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	1	$ 476,549.06
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	-	$ 271,754.89
PUBLIC OFFICIALS LIABILITY	01/01/2013	53	2	$ 278,200.34
PUBLIC OFFICIALS LIABILITY	01/01/2014	57	4	$ 489,437.98
PUBLIC OFFICIALS LIABILITY	01/01/2015	75	12	$ 584,005.90
PUBLIC OFFICIALS LIABILITY	01/01/2016	32	14	$ 300,627.20
PUBLIC OFFICIALS LIABILITY Total		**265**	**33**	**$ 2,400,575.37**
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	258	-	$ -
WORKCOMP RECORD ONLY	01/01/2016	183	-	$ 10.25
WORKCOMP RECORD ONLY Total		**1,206**	**-**	**$ 10.25**
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	63	$ 12,286,722.48
WORKERS COMPENSATION	01/01/2013	1,006	77	$ 10,659,649.61
WORKERS COMPENSATION	01/01/2014	1,027	145	$ 14,982,428.83
WORKERS COMPENSATION	01/01/2015	974	163	$ 11,610,239.66
WORKERS COMPENSATION	01/01/2016	608	305	$ 5,082,105.46
WORKERS COMPENSATION Total		**4,630**	**759**	**$ 55,116,546.38**

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		**14,287**	**1,320**	**$ 100,702,519.96**

Valued as of 8/31/16

QUAL-LYNX
LINKING YOU TO QUALITY CLAIM SERVICES

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	1	6
AUTO LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE	1			1
AUTO LIABILITY	01/01/2011 Total		21	1	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
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON	4			4

QUAL-LYNX
LINKING YOU TO QUALITY CLAIM SERVICES

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	01/01/2012	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
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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2013	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	16			16
AUTO LIABILITY	01/01/2013 Total		295	7		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	11			11
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	2	26
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN	19			19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD	26			26
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	5	1		6
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
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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WARREN	10			10
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE	25			25
AUTO LIABILITY	**01/01/2014 Total**		**479**	**10**	**2**	**491**
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	6			6
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	4			4
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD	11			11
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	12			12
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD	13			13
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON	5			5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING	22		1	23
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD	15	1		16
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON	4	1		5
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	29			29
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	13	1		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	38	1		39
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION	33	2	1	36
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**		**485**	**13**	**2**	**500**

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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	BERKELEY TOWNSHIP	4	3		7
AUTO LIABILITY	01/01/2016	BOROUGH OF CALDWELL	4	1		5
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	1		8
AUTO LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE	4			4
AUTO LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	9	2		11
AUTO LIABILITY	01/01/2016	BOROUGH OF TOTOWA	5	1		6
AUTO LIABILITY	01/01/2016	CITY OF ENGLEWOOD	6	3		9
AUTO LIABILITY	01/01/2016	CITY OF HOBOKEN	15	6		21
AUTO LIABILITY	01/01/2016	CITY OF LINDEN	21	9		30
AUTO LIABILITY	01/01/2016	CITY OF RAHWAY	8	2		10
AUTO LIABILITY	01/01/2016	HOWELL TOWNSHIP	9	3		12
AUTO LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP	10			10
AUTO LIABILITY	01/01/2016	TOWN OF GUTTENBERG	3			3
AUTO LIABILITY	01/01/2016	TOWN OF HARRISON	8	3		11
AUTO LIABILITY	01/01/2016	TOWN OF KEARNY	13			13
AUTO LIABILITY	01/01/2016	TOWN OF MORRISTOWN	10	4		14
AUTO LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD	11	3		14
AUTO LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON	3			3
AUTO LIABILITY	01/01/2016	TOWNSHIP OF EWING	7			7
AUTO LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON	4			4
AUTO LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE	9			9
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR	17	1		18
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MORRIS	6	1		7
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	16	4		20
AUTO LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY	25	2		27
AUTO LIABILITY	01/01/2016	TOWNSHIP OF UNION	26	3		29
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WARREN	2	1		3
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE	19	4		23
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN	34	2		36
AUTO LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	8			8
AUTO LIABILITY	**01/01/2016 Total**		**334**	**63**		**397**
AUTO LIABILITY Total			**1,831**	**96**	**5**	**1,932**
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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO PHYSICAL DAMAGE	01/01/2011	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
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

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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 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
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

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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	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	21			21
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	8			8
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
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**		**563**		**3**	**566**
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	8			8
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

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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	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	6			6
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE	11			11
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD	20			20
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	6			6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY	19			19
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN	14	1		15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD	12	1		13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON	5			5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON	2			2
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	13	1		14
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	37			37
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	17			17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY	47	2		49
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION	38			38
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**		**558**	**12**		**570**
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS	5			5
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY TOWNSHIP	10	1		11
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF CALDWELL	6	1		7
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FREEHOLD	10			10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF HIGHLAND PARK	7	1		8
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF KENILWORTH	8	2		10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NEW PROVIDENCE	8			8
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NORTH PLAINFIELD	15	2		17

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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	BOROUGH OF TOTOWA	3	2		5
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF ENGLEWOOD	11	1		12
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF HOBOKEN	13	4		17
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF RAHWAY	10	2		12
AUTO PHYSICAL DAMAGE	01/01/2016	HOWELL TOWNSHIP	20	5		25
AUTO PHYSICAL DAMAGE	01/01/2016	LIVINGSTON TOWNSHIP	10	1		11
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF GUTTENBERG	3			3
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	11	1		12
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF BLOOMFIELD	8	2		10
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF CINNAMINSON	4			4
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EASTAMPTON	1			1
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EWING	12	2		14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF HAMILTON	7	7		14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF LAWRENCE	17	2		19
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MONTCLAIR	20	1		21
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MORRIS	12	2		14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	15	6		21
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF PARSIPPANY	27	1		28
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF UNION	27	2		29
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WARREN	5	1		6
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WEST ORANGE	23	5		28
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BERGEN	31	7		38
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	7	1		8
AUTO PHYSICAL DAMAGE	**01/01/2016 Total**		**385**	**65**		**450**
AUTO PHYSICAL DAMAGE Total			**2,303**	**80**		**2,383**
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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
EMPLOYMENT PRACTICES	01/01/2012	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	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**	**1**	**34**
EMPLOYMENT PRACTICES	01/01/2014	BERKELEY HEIGHTS	1			1
EMPLOYMENT PRACTICES	01/01/2014	BOROUGH OF HIGHLAND PARK		2		2
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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
EMPLOYMENT PRACTICES	01/01/2015	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**		**9**	**15**		**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		2		2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF BLOOMFIELD	1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF EASTAMPTON		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MONTCLAIR		2		2
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	TOWNSHIP OF NORTH BERGEN		1		1
EMPLOYMENT PRACTICES	**01/01/2016 Total**		**5**	**12**	**1**	**18**
EMPLOYMENT PRACTICES Total			**80**	**56**	**4**	**140**
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

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line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
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
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	2			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**		**122**		**1**	**123**
GENERAL LIABILITY	01/01/2012	BERKELEY TOWNSHIP	6		1	7
GENERAL LIABILITY	01/01/2012	BOROUGH OF CALDWELL	15			15

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Count of claim_number			claimant_status			
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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		1	34
GENERAL LIABILITY	01/01/2012	CITY OF HOBOKEN	55	1	2	58
GENERAL LIABILITY	01/01/2012	CITY OF RAHWAY	28	1	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	1	30
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON	2			2
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EWING	12			12
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD	22	1		23
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON	10		1	11
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN	11			11
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD	20		1	21
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR	47	1	1	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		575	8	8	591
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		1	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		1	4
GENERAL LIABILITY	01/01/2013	BOROUGH OF NEW PROVIDENCE	1			1

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GENERAL LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD	1			1
GENERAL LIABILITY	01/01/2013	CITY OF ENGLEWOOD	21	1	3	25
GENERAL LIABILITY	01/01/2013	CITY OF HOBOKEN	38		1	39
GENERAL LIABILITY	01/01/2013	CITY OF LINDEN	28		1	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	2	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	26	1	5	32
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE	16			16
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD	12		2	14
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR	45	2	1	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	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**	**11**	**20**	**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		1	19
GENERAL LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN	1		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	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		1	8
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD	33	1	2	36
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN	42	1	3	46
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN	30		5	35

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line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY	19	2	4	25
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP	26	2	1	29
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP	39	2		41
GENERAL LIABILITY	01/01/2014	TOWN OF GUTTENBERG	4	1		5
GENERAL LIABILITY	01/01/2014	TOWN OF HARRISON	12		1	13
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY	48	1	4	53
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN	11			11
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD	32		2	34
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING	25		1	26
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD	20		3	23
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON	14	2	4	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE	12			12
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD	17	1	2	20
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		642	22	44	708
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	16			16
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN	4			4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD	4			4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD	14			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	8			8
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	26	1	1	28
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY	15			15
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP	32	1		33

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2015	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	12		1	13
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD	28	1		29
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON	6		1	7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON	3			3
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	10	3		13
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	8	2		10
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	59			59
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	14			14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	10	9		19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	27	1		28
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**		**643**	**28**	**8**	**679**
GENERAL LIABILITY	01/01/2016	BERKELEY HEIGHTS	4	1		5
GENERAL LIABILITY	01/01/2016	BERKELEY TOWNSHIP	6	1		7
GENERAL LIABILITY	01/01/2016	BOROUGH OF CALDWELL	8	2		10
GENERAL LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN	2	1		3
GENERAL LIABILITY	01/01/2016	BOROUGH OF FANWOOD	2	1		3
GENERAL LIABILITY	01/01/2016	BOROUGH OF FREEHOLD	10	3		13
GENERAL LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS	13	4		17
GENERAL LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK	4	2		6
GENERAL LIABILITY	01/01/2016	BOROUGH OF KENILWORTH	3	2		5
GENERAL LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE	7	2		9
GENERAL LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	4			4
GENERAL LIABILITY	01/01/2016	BOROUGH OF TOTOWA	2	2		4
GENERAL LIABILITY	01/01/2016	CITY OF ENGLEWOOD	26	4		30
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN	14	3		17
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN	10	4		14
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY	12	3		15
GENERAL LIABILITY	01/01/2016	HOWELL TOWNSHIP	13	5		18
GENERAL LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP	27	2		29

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2016	TOWN OF GUTTENBERG	2			2
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON	1			1
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY	16	2		18
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN	5			5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD	14	8		22
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON	5	1		6
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EWING	8			8
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON	3	5		8
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE	6	2	1	9
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR	20	7		27
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS	4	1		5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	4	6		10
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY	12			12
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF UNION	10	5		15
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WARREN	2	1		3
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE	12	3		15
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN	11	4		15
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	8	5		13
GENERAL LIABILITY	**01/01/2016 Total**		**310**	**92**	**1**	**403**
GENERAL LIABILITY Total			**2,849**	**164**	**81**	**3,094**
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	CITY OF HOBOKEN		1		1
LIABILITY REPORT ONLY	**01/01/2016 Total**			**1**		**1**
LIABILITY REPORT ONLY Total			**2**	**1**		**3**
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

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line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
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
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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
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
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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
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
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	4			4
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	4		2	6
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	3			3
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	3			3
PROPERTY	01/01/2015	TOWNSHIP OF WARREN	3			3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE	11			11
PROPERTY	01/01/2015 Total		107		5	112
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	2

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PROPERTY	01/01/2016	BOROUGH OF FAIR HAVEN	2	3		5
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	2		3
PROPERTY	01/01/2016	CITY OF ENGLEWOOD	1	4		5
PROPERTY	01/01/2016	CITY OF RAHWAY	1			1
PROPERTY	01/01/2016	HOWELL TOWNSHIP	2	1		3
PROPERTY	01/01/2016	LIVINGSTON TOWNSHIP	6			6
PROPERTY	01/01/2016	TOWN OF HARRISON	1	1		2
PROPERTY	01/01/2016	TOWN OF KEARNY	6	2		8
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		2
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	3		7
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BERGEN	2	1		3
PROPERTY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	5			5
PROPERTY	01/01/2016 Total		55	36		91
PROPERTY Total			591	41		632
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
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX	2			2

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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	17			17
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		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		51	1	1	53
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY HEIGHTS	1	1		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY TOWNSHIP	2			2

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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	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	13	1		14
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	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**		**53**	**3**	**1**	**57**
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	6			6
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	2			2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	7	1	1	9
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	4			4

Valued as of 8/31/16

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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 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		63	11	1	75
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		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	3			3
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF TOTOWA		2		2
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		2		2
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		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	1			1
PUBLIC OFFICIALS LIABILITY	01/01/2016 Total		18	14		32
PUBLIC OFFICIALS LIABILITY Total			232	30	3	265
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
WORKCOMP RECORD ONLY	01/01/2012	CITY OF RAHWAY	3			3
WORKCOMP RECORD ONLY	01/01/2012	HOWELL TOWNSHIP	21			21

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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	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
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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKCOMP RECORD ONLY	01/01/2013	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
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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKCOMP RECORD ONLY	01/01/2015	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	11			11
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN	18			18
WORKCOMP RECORD ONLY	01/01/2015	CITY OF RAHWAY	4			4
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP	25			25
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	14			14
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	13			13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON	22			22
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	13			13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	12			12
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF UNION	3			3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN	5			5
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE	20			20
WORKCOMP RECORD ONLY	01/01/2015 Total		**258**			**258**
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY HEIGHTS	5			5
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY TOWNSHIP	12			12
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FANWOOD	3			3
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FREEHOLD	5			5
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	6			6

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	10			10
WORKCOMP RECORD ONLY	01/01/2016	CITY OF ENGLEWOOD	10			10
WORKCOMP RECORD ONLY	01/01/2016	CITY OF HOBOKEN	20			20
WORKCOMP RECORD ONLY	01/01/2016	CITY OF RAHWAY	3			3
WORKCOMP RECORD ONLY	01/01/2016	HOWELL TOWNSHIP	18			18
WORKCOMP RECORD ONLY	01/01/2016	LIVINGSTON TOWNSHIP	2			2
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF HARRISON	7			7
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF KEARNY	8			8
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	6			6
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	8			8
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BERGEN	11			11
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	5			5
WORKCOMP RECORD ONLY	**01/01/2016 Total**		**183**			**183**
WORKCOMP RECORD ONLY Total			**1,206**			**1,206**
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**
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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2011	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	1	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	1	21
WORKERS COMPENSATION	01/01/2012	CITY OF ENGLEWOOD	62	8	2	72
WORKERS COMPENSATION	01/01/2012	CITY OF HOBOKEN	90	5	5	100
WORKERS COMPENSATION	01/01/2012	CITY OF RAHWAY	28		1	29
WORKERS COMPENSATION	01/01/2012	HOWELL TOWNSHIP	23	4	3	30
WORKERS COMPENSATION	01/01/2012	LIVINGSTON TOWNSHIP	43	3	1	47
WORKERS COMPENSATION	01/01/2012	TOWN OF HARRISON	18		1	19
WORKERS COMPENSATION	01/01/2012	TOWN OF MORRISTOWN	37			37
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EASTAMPTON	5			5
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**		**923**	**41**	**22**	**986**

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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	BERKELEY HEIGHTS	12			12
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP	49	4	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	38	5	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
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	39	5		44
WORKERS COMPENSATION	01/01/2013 Total		929	58	19	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

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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	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	118	8	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
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		**882**	**103**	**42**	**1,027**
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS	11	1		12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP	35	5	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	2		9
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE	13			13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD	14			14

QUAL-LYNX
LINKING YOU TO QUALITY CLAIM SERVICES

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA	9	2		11
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD	43	5	5	53
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN	56	12		68
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY	25	4	2	31
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP	28	5		33
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP	20	5		25
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG	3	1		4
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON	16	3	1	20
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY	31	5		36
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN	14	8	1	23
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON	12	3		15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON	4	1		5
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING	25	5	2	32
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD	18	2		20
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON	78	20		98
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	23	2		25
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	156	5	2	163
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION	61	13	1	75
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN	9	2		11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE	15	6	3	24
WORKERS COMPENSATION	**01/01/2015 Total**		**811**	**139**	**24**	**974**
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS	1	4		5
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP	12	7	3	22
WORKERS COMPENSATION	01/01/2016	BOROUGH OF CALDWELL	2	5		7
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FAIR HAVEN		2		2
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FANWOOD	1	1		2
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FREEHOLD	4	8	1	13
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HADDON HEIGHTS	4	1		5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HIGHLAND PARK	6	3	1	10
WORKERS COMPENSATION	01/01/2016	BOROUGH OF KENILWORTH	3	1		4
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NEW PROVIDENCE	3	2		5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NORTH PLAINFIELD	7	4		11
WORKERS COMPENSATION	01/01/2016	BOROUGH OF TOTOWA		5		5
WORKERS COMPENSATION	01/01/2016	CITY OF ENGLEWOOD	9	28	2	39
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN	36	27		63
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY	22	8		30

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP	11	10		21
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP	10	8	2	20
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG	3	4	1	8
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON	3	4	1	8
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY	13	13		26
WORKERS COMPENSATION	01/01/2016	TOWN OF MORRISTOWN	7	13		20
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF CINNAMINSON	4	2		6
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EASTAMPTON		1		1
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EWING	7	11		18
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON	26	29	3	58
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE	8	6		14
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR	9	18		27
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS	14	8	1	23
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	23	15		38
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION	18	20		38
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN	5	4		9
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE	10	5	1	16
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN	19	11	1	31
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	3			3
WORKERS COMPENSATION	**01/01/2016 Total**		**303**	**288**	**17**	**608**
WORKERS COMPENSATION Total			**3,871**	**635**	**124**	**4,630**
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			**12,967**	**1,103**	**217**	**14,287**

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line	WORKERS COMPENSATION

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%

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line	WORKERS COMPENSATION

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%

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line	WORKERS COMPENSATION

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%

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line	WORKERS COMPENSATION

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%

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line	WORKERS COMPENSATION

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	2	7	9	22%
01/01/2015	BOROUGH OF NEW PROVIDENCE	1	12	13	8%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	2	12	14	14%
01/01/2015	BOROUGH OF TOTOWA	2	9	11	18%

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line	WORKERS COMPENSATION

Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2015	CITY OF ENGLEWOOD	15	38	53	28%
01/01/2015	CITY OF HOBOKEN	23	45	68	34%
01/01/2015	CITY OF RAHWAY	6	25	31	19%
01/01/2015	HOWELL TOWNSHIP	7	26	33	21%
01/01/2015	LIVINGSTON TOWNSHIP	9	16	25	36%
01/01/2015	TOWN OF GUTTENBERG	1	3	4	25%
01/01/2015	TOWN OF HARRISON	11	9	20	55%
01/01/2015	TOWN OF KEARNY	7	29	36	19%
01/01/2015	TOWN OF MORRISTOWN	10	13	23	43%
01/01/2015	TOWNSHIP OF CINNAMINSON	2	13	15	13%
01/01/2015	TOWNSHIP OF EASTAMPTON	1	4	5	20%
01/01/2015	TOWNSHIP OF EWING	7	25	32	22%
01/01/2015	TOWNSHIP OF FREEHOLD	3	17	20	15%
01/01/2015	TOWNSHIP OF HAMILTON	18	80	98	18%
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	10	15	25	40%
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	16	147	163	10%
01/01/2015	TOWNSHIP OF UNION	19	56	75	25%
01/01/2015	TOWNSHIP OF WARREN	5	6	11	45%
01/01/2015	TOWNSHIP OF WEST ORANGE	14	10	24	58%
01/01/2015 Total		**236**	**738**	**974**	**24%**
01/01/2016	BERKELEY HEIGHTS	1	4	5	20%
01/01/2016	BERKELEY TOWNSHIP	4	18	22	18%
01/01/2016	BOROUGH OF CALDWELL	2	5	7	29%
01/01/2016	BOROUGH OF FAIR HAVEN		2	2	0%

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line	WORKERS COMPENSATION

Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2016	BOROUGH OF FANWOOD		2	2	0%
01/01/2016	BOROUGH OF FREEHOLD	3	10	13	23%
01/01/2016	BOROUGH OF HADDON HEIGHTS	1	4	5	20%
01/01/2016	BOROUGH OF HIGHLAND PARK	2	8	10	20%
01/01/2016	BOROUGH OF KENILWORTH		4	4	0%
01/01/2016	BOROUGH OF NEW PROVIDENCE	1	4	5	20%
01/01/2016	BOROUGH OF NORTH PLAINFIELD		11	11	0%
01/01/2016	BOROUGH OF TOTOWA	1	4	5	20%
01/01/2016	CITY OF ENGLEWOOD	2	37	39	5%
01/01/2016	CITY OF HOBOKEN	14	49	63	22%
01/01/2016	CITY OF RAHWAY	2	28	30	7%
01/01/2016	HOWELL TOWNSHIP	4	17	21	19%
01/01/2016	LIVINGSTON TOWNSHIP	7	13	20	35%
01/01/2016	TOWN OF GUTTENBERG	3	5	8	38%
01/01/2016	TOWN OF HARRISON	4	4	8	50%
01/01/2016	TOWN OF KEARNY	3	23	26	12%
01/01/2016	TOWN OF MORRISTOWN	7	13	20	35%
01/01/2016	TOWNSHIP OF CINNAMINSON	1	5	6	17%
01/01/2016	TOWNSHIP OF EASTAMPTON		1	1	0%
01/01/2016	TOWNSHIP OF EWING	4	14	18	22%
01/01/2016	TOWNSHIP OF HAMILTON	7	51	58	12%
01/01/2016	TOWNSHIP OF LAWRENCE		14	14	0%
01/01/2016	TOWNSHIP OF MONTCLAIR	9	18	27	33%
01/01/2016	TOWNSHIP OF MORRIS	6	17	23	26%
01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	7	31	38	18%
01/01/2016	TOWNSHIP OF UNION	11	27	38	29%

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

line	WORKERS COMPENSATION

Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2016	TOWNSHIP OF WARREN		9	9	0%
01/01/2016	TOWNSHIP OF WEST ORANGE	4	12	16	25%
01/01/2016	TOWNSHIP OF NORTH BERGEN	4	27	31	13%
01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	1	2	3	33%
01/01/2016 Total		**115**	**493**	**608**	**19%**
Grand Total		**1,137**	**3,493**	**4,630**	**25%**

Valued as of 8/31/16

QUAL-LYNX
LINKING YOU TO QUALITY CLAIM SERVICES

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	37	1	$ 27,351.15	$ 739.22
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	$ 19,966.23	$ 434.05
AUTO LIABILITY	BOROUGH OF KENILWORTH	22	2	$ 14,001.36	$ 636.43
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	-	$ 819.45	$ 204.86
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	11	-	$ 5,083.00	$ 462.09
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	49	2	$ 13,768.11	$ 280.98
AUTO LIABILITY	BOROUGH OF TOTOWA	23	1	$ 12,779.40	$ 555.63
AUTO LIABILITY	CITY OF ENGLEWOOD	81	8	$ 306,351.69	$ 3,782.12
AUTO LIABILITY	CITY OF HOBOKEN	105	6	$ 56,060.03	$ 533.91
AUTO LIABILITY	CITY OF LINDEN	101	10	$ 36,533.30	$ 361.72
AUTO LIABILITY	CITY OF RAHWAY	58	3	$ 37,663.56	$ 649.37
AUTO LIABILITY	HOWELL TOWNSHIP	53	3	$ 40,962.27	$ 772.87
AUTO LIABILITY	LIVINGSTON TOWNSHIP	56	2	$ 906,172.80	$ 16,181.66
AUTO LIABILITY	TOWN OF GUTTENBERG	23	2	$ 30,075.88	$ 1,307.65
AUTO LIABILITY	TOWN OF HARRISON	26	3	$ 63,252.16	$ 2,432.78
AUTO LIABILITY	TOWN OF KEARNY	62	7	$ 349,490.68	$ 5,636.95
AUTO LIABILITY	TOWN OF MORRISTOWN	56	4	$ 83,799.13	$ 1,496.41
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	66	3	$ 50,355.26	$ 762.96
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	8	-	$ 5,146.87	$ 643.36
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	10	-	$ 8,323.51	$ 832.35
AUTO LIABILITY	TOWNSHIP OF EWING	53	1	$ 74,042.59	$ 1,397.03
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	46	1	$ 21,616.98	$ 469.93
AUTO LIABILITY	TOWNSHIP OF HAMILTON	19	2	$ 35,352.33	$ 1,860.65
AUTO LIABILITY	TOWNSHIP OF LAWRENCE	36	-	$ 9,777.76	$ 271.60

Valued as of 8/31/16

QUAL-LYNX
LINKING YOU TO QUALITY CLAIM SERVICES

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	135	6	$ 280,866.54	$ 2,080.49
AUTO LIABILITY	TOWNSHIP OF MORRIS	67	1	$ 17,656.29	$ 263.53
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	62	5	$ 99,288.08	$ 1,601.42
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	144	3	$ 499,780.95	$ 3,470.70
AUTO LIABILITY	TOWNSHIP OF UNION	149	8	$ 165,523.29	$ 1,110.89
AUTO LIABILITY	TOWNSHIP OF WARREN	28	1	$ 12,715.46	$ 454.12
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	113	6	$ 606,858.88	$ 5,370.43
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	36	2	$ 23,699.07	$ 658.31
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	8	-	$ 1,650.00	$ 206.25
AUTO LIABILITY Total		**1,932**	**101**	**$ 4,038,225.06**	**$ 2,090.18**
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	23	-	$ 32,532.55	$ 1,414.46
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	103	2	$ 553,533.78	$ 5,374.11
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	39	1	$ 65,958.54	$ 1,691.24
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	-	$ 18,993.84	$ 999.68
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	10	-	$ 12,190.12	$ 1,219.01
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	63	3	$ 54,586.07	$ 866.45
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	28	2	$ 62,729.19	$ 2,240.33
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	$ 118,820.57	$ 19,803.43
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	32	-	$ 46,053.92	$ 1,439.19
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	86	3	$ 136,043.95	$ 1,581.91
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	28	3	$ 114,353.68	$ 4,084.06
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	75	1	$ 223,982.21	$ 2,986.43
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	91	6	$ 424,701.52	$ 4,667.05
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	$ 7,809.39	$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	68	2	$ 144,282.14	$ 2,121.80
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	77	5	$ 130,805.01	$ 1,698.77
AUTO PHYSICAL DAMAGE	LIVINGSTON TOWNSHIP	67	1	$ 151,207.50	$ 2,256.83
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	26	1	$ 7,932.14	$ 305.08

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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 PHYSICAL DAMAGE	TOWN OF HARRISON	25	1	$ 137,151.26	$ 5,486.05
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	56	2	$ 204,738.62	$ 3,656.05
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	69	2	$ 81,250.37	$ 1,177.54
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	55	4	$ 185,562.09	$ 3,373.86
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	9	-	$ 39,010.74	$ 4,334.53
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	13	-	$ 42,029.92	$ 3,233.07
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	51	2	$ 169,634.88	$ 3,326.17
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	$ 142,308.22	$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	44	8	$ 115,199.99	$ 2,618.18
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	71	2	$ 82,531.29	$ 1,162.41
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	141	2	$ 122,753.23	$ 870.59
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	115	2	$ 185,693.70	$ 1,614.73
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	105	6	$ 197,578.36	$ 1,881.70
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	166	3	$ 257,670.68	$ 1,552.23
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	159	2	$ 192,369.58	$ 1,209.87
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	54	1	$ 150,477.97	$ 2,786.63
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	167	5	$ 210,640.60	$ 1,261.32
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	38	7	$ 36,972.93	$ 972.97
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	8	1	$ 2,500.00	$ 312.50
AUTO PHYSICAL DAMAGE Total		**2,383**	**80**	**$ 5,059,433.96**	**$ 2,123.14**
EMPLOYMENT PRACTICES	BERKELEY HEIGHTS	1	-	$ 25,895.89	$ 25,895.89
EMPLOYMENT PRACTICES	BERKELEY TOWNSHIP	2	2	$ 76,500.00	$ 38,250.00
EMPLOYMENT PRACTICES	BOROUGH OF CALDWELL	3	1	$ 18,000.00	$ 6,000.00
EMPLOYMENT PRACTICES	BOROUGH OF FANWOOD	1	-	$ 10.25	$ 10.25
EMPLOYMENT PRACTICES	BOROUGH OF HIGHLAND PARK	2	2	$ 463,198.90	$ 231,599.45
EMPLOYMENT PRACTICES	BOROUGH OF NORTH PLAINFIELD	1	-	$ 239,726.12	$ 239,726.12
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	18	13	$ 966,609.98	$ 53,700.55
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	22	14	$ 3,574,678.45	$ 162,485.38
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

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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
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	6	4	$ 422,222.73	$ 70,370.46
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	14	4	$ 736,153.72	$ 52,582.41
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	17	6	$ 704,019.13	$ 41,412.89
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	6	2	$ 510,032.50	$ 85,005.42
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	1	$ 57,144.92	$ 28,572.46
EMPLOYMENT PRACTICES	TOWNSHIP OF WEST ORANGE	1	1	$ 481,596.51	$ 481,596.51
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BERGEN	1	1	$ 9,000.00	$ 9,000.00
EMPLOYMENT PRACTICES Total		**140**	**60**	**$ 12,175,145.69**	**$ 86,965.33**
GENERAL LIABILITY	BERKELEY HEIGHTS	32	2	$ 34,058.15	$ 1,064.32
GENERAL LIABILITY	BERKELEY TOWNSHIP	56	4	$ 260,120.92	$ 4,645.02
GENERAL LIABILITY	BOROUGH OF CALDWELL	79	4	$ 355,762.12	$ 4,503.32
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	12	2	$ 45,805.16	$ 3,817.10
GENERAL LIABILITY	BOROUGH OF FANWOOD	20	1	$ 16,105.92	$ 805.30
GENERAL LIABILITY	BOROUGH OF FREEHOLD	27	3	$ 33,155.59	$ 1,227.98
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	62	4	$ 32,509.00	$ 524.34
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	61	4	$ 217,368.66	$ 3,563.42
GENERAL LIABILITY	BOROUGH OF KENILWORTH	30	3	$ 72,600.23	$ 2,420.01
GENERAL LIABILITY	BOROUGH OF MIDDLESEX	5	-	$ 1,371.21	$ 274.24
GENERAL LIABILITY	BOROUGH OF NEW PROVIDENCE	36	3	$ 37,430.43	$ 1,039.73
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	29	-	$ 33,774.03	$ 1,164.62
GENERAL LIABILITY	BOROUGH OF TOTOWA	19	3	$ 115,650.81	$ 6,086.88

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line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	CITY OF ENGLEWOOD	169	16	$ 1,505,510.86	$ 8,908.35
GENERAL LIABILITY	CITY OF HOBOKEN	226	14	$ 1,164,579.32	$ 5,153.01
GENERAL LIABILITY	CITY OF LINDEN	106	12	$ 338,551.20	$ 3,193.88
GENERAL LIABILITY	CITY OF RAHWAY	117	11	$ 632,790.85	$ 5,408.47
GENERAL LIABILITY	HOWELL TOWNSHIP	121	10	$ 1,195,204.09	$ 9,877.72
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	183	7	$ 430,265.56	$ 2,351.18
GENERAL LIABILITY	TOWN OF GUTTENBERG	13	1	$ 35,981.56	$ 2,767.81
GENERAL LIABILITY	TOWN OF HARRISON	44	3	$ 146,650.62	$ 3,332.97
GENERAL LIABILITY	TOWN OF KEARNY	95	7	$ 235,871.06	$ 2,482.85
GENERAL LIABILITY	TOWN OF MORRISTOWN	65	3	$ 390,006.64	$ 6,000.10
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	146	16	$ 1,892,042.58	$ 12,959.20
GENERAL LIABILITY	TOWNSHIP OF CINNAMINSON	13	2	$ 40,151.90	$ 3,088.61
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	6	-	$ 739.33	$ 123.22
GENERAL LIABILITY	TOWNSHIP OF EWING	70	2	$ 112,607.37	$ 1,608.68
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	4	$ 348,536.89	$ 4,302.92
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	86	21	$ 1,215,445.28	$ 14,133.08
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	47	5	$ 213,641.65	$ 4,545.57
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	250	17	$ 1,493,786.70	$ 5,975.15
GENERAL LIABILITY	TOWNSHIP OF MORRIS	36	2	$ 53,961.63	$ 1,498.93
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	96	18	$ 193,652.22	$ 2,017.21
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	147	2	$ 231,079.59	$ 1,571.97
GENERAL LIABILITY	TOWNSHIP OF UNION	191	14	$ 1,025,009.01	$ 5,366.54
GENERAL LIABILITY	TOWNSHIP OF WARREN	29	2	$ 113,405.93	$ 3,910.55
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	180	8	$ 613,685.23	$ 3,409.36
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	15	4	$ 5,167.47	$ 344.50
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	5	$ 25,790.29	$ 1,983.87
GENERAL LIABILITY Total		**3,094**	**245**	**$ 15,246,040.71**	**$ 4,927.61**
LIABILITY REPORT ONLY	BOROUGH OF MIDDLESEX	1	-	$ -	$ -
LIABILITY REPORT ONLY	CITY OF HOBOKEN	1	1	$ -	$ -
LIABILITY REPORT ONLY	CITY OF RAHWAY	1	-	$ -	$ -

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
LIABILITY REPORT ONLY Total		**3**	**1**	**$ -**	**$ -**
PROPERTY	BERKELEY HEIGHTS	11	-	$ 54,980.27	$ 4,998.21
PROPERTY	BERKELEY TOWNSHIP	50	1	$ 222,529.53	$ 4,450.59
PROPERTY	BOROUGH OF CALDWELL	19	1	$ 69,193.95	$ 3,641.79
PROPERTY	BOROUGH OF FAIR HAVEN	17	3	$ 51,741.96	$ 3,043.64
PROPERTY	BOROUGH OF FANWOOD	5	-	$ 17,600.00	$ 3,520.00
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	8	2	$ 146,011.95	$ 18,251.49
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	16	3	$ 69,613.29	$ 4,350.83
PROPERTY	CITY OF ENGLEWOOD	38	4	$ 698,161.09	$ 18,372.66
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	-	$ 292,287.83	$ 10,438.85
PROPERTY	TOWN OF GUTTENBERG	2	-	$ -	$ -
PROPERTY	TOWN OF HARRISON	24	2	$ 317,817.27	$ 13,242.39
PROPERTY	TOWN OF KEARNY	14	2	$ 78,322.67	$ 5,594.48
PROPERTY	TOWN OF MORRISTOWN	15	5	$ 36,061.09	$ 2,404.07
PROPERTY	TOWNSHIP OF BLOOMFIELD	1	-	$ 4,875.00	$ 4,875.00
PROPERTY	TOWNSHIP OF CINNAMINSON	1	-	$ -	$ -
PROPERTY	TOWNSHIP OF EASTAMPTON	1	-	$ -	$ -
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

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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 MAPLEWOOD	7	-	$ 5,991.67	$ 855.95
PROPERTY	TOWNSHIP OF MONTCLAIR	13	4	$ 552,869.34	$ 42,528.41
PROPERTY	TOWNSHIP OF MORRIS	16	2	$ 121,601.88	$ 7,600.12
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	33	1	$ 301,248.89	$ 9,128.75
PROPERTY	TOWNSHIP OF PARSIPPANY	55	2	$ 560,061.86	$ 10,182.94
PROPERTY	TOWNSHIP OF UNION	13	-	$ 10,869.99	$ 836.15
PROPERTY	TOWNSHIP OF WARREN	13	-	$ 204,696.09	$ 15,745.85
PROPERTY	TOWNSHIP OF WEST ORANGE	26	3	$ 60,201.57	$ 2,315.45
PROPERTY	TOWNSHIP OF NORTH BERGEN	3	1	$ 45,848.00	$ 15,282.67
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	5	-	$ -	$ -
PROPERTY Total		**632**	**41**	**$ 6,666,542.55**	**$ 10,548.33**
PUBLIC OFFICIALS LIABILITY	BERKELEY HEIGHTS	6	1	$ 81,660.25	$ 13,610.04
PUBLIC OFFICIALS LIABILITY	BERKELEY TOWNSHIP	6	-	$ 4,941.50	$ 823.58
PUBLIC OFFICIALS LIABILITY	BOROUGH OF CALDWELL	5	1	$ 26,228.99	$ 5,245.80
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	11	4	$ 257,371.74	$ 23,397.43
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 NEW PROVIDENCE	1	1	$ -	$ -
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NORTH PLAINFIELD	10	-	$ 83,074.32	$ 8,307.43
PUBLIC OFFICIALS LIABILITY	BOROUGH OF TOTOWA	3	2	$ 950.00	$ 316.67
PUBLIC OFFICIALS LIABILITY	CITY OF ENGLEWOOD	11	3	$ 160,144.01	$ 14,558.55
PUBLIC OFFICIALS LIABILITY	CITY OF HOBOKEN	62	3	$ 390,920.53	$ 6,305.17
PUBLIC OFFICIALS LIABILITY	CITY OF LINDEN	7	2	$ 18,860.00	$ 2,694.29
PUBLIC OFFICIALS LIABILITY	CITY OF RAHWAY	3	-	$ 22,740.74	$ 7,580.25
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

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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
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	7	1	$ 79,544.68	$ 11,363.53
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	4	$ 716,042.43	$ 27,540.09
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MORRIS	8	-	$ 3,636.50	$ 454.56
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	3	1	$ 80,773.08	$ 26,924.36
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF PARSIPPANY	19	2	$ 55,065.13	$ 2,898.16
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		**265**	**33**	**$ 2,400,575.37**	**$ 9,058.77**
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	12	-	$ -	$ -
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	42	-	$ -	$ -
WORKCOMP RECORD ONLY	BOROUGH OF CALDWELL	7	-	$ -	$ -
WORKCOMP RECORD ONLY	BOROUGH OF FAIR HAVEN	3	-	$ -	$ -
WORKCOMP RECORD ONLY	BOROUGH OF FANWOOD	10	-	$ -	$ -
WORKCOMP RECORD ONLY	BOROUGH OF FREEHOLD	8	-	$ -	$ -
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	-	$ -	$ -
WORKCOMP RECORD ONLY	BOROUGH OF NEW PROVIDENCE	39	-	$ -	$ -
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	60	-	$ -	$ -
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	72	-	$ -	$ -
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	92	-	$ -	$ -
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	$ -	$ -
WORKCOMP RECORD ONLY	CITY OF RAHWAY	21	-	$ -	$ -

Valued as of 8/31/16

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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
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	104	-	$ 10.25	$ 0.10
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	22	-	$ -	$ -
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	5	-	$ -	$ -
WORKCOMP RECORD ONLY	TOWN OF HARRISON	48	-	$ -	$ -
WORKCOMP RECORD ONLY	TOWN OF KEARNY	26	-	$ -	$ -
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	79	-	$ -	$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	104	-	$ -	$ -
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	38	-	$ -	$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MORRIS	47	-	$ -	$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	45	-	$ -	$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	8	-	$ -	$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	17	-	$ -	$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	58	-	$ -	$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	11	-	$ -	$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	5	-	$ -	$ -
WORKCOMP RECORD ONLY Total		**1,206**	**-**	**$ 10.25**	**$ 0.01**
WORKERS COMPENSATION	BERKELEY HEIGHTS	41	6	$ 243,215.56	$ 5,932.09
WORKERS COMPENSATION	BERKELEY TOWNSHIP	220	38	$ 2,987,249.28	$ 13,578.41
WORKERS COMPENSATION	BOROUGH OF CALDWELL	48	8	$ 300,916.69	$ 6,269.10
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	17	2	$ 19,503.73	$ 1,147.28
WORKERS COMPENSATION	BOROUGH OF FANWOOD	25	6	$ 389,615.05	$ 15,584.60
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	25	12	$ 262,099.80	$ 10,483.99
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	33	1	$ 179,089.43	$ 5,426.95
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	57	9	$ 692,368.04	$ 12,146.81
WORKERS COMPENSATION	BOROUGH OF KENILWORTH	38	5	$ 370,577.45	$ 9,752.04

Valued as of 8/31/16

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line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	1	$ 454,662.76	$ 30,310.85
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	50	5	$ 454,598.28	$ 9,091.97
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	80	8	$ 1,541,328.15	$ 19,266.60
WORKERS COMPENSATION	BOROUGH OF TOTOWA	22	7	$ 144,338.88	$ 6,560.86
WORKERS COMPENSATION	CITY OF ENGLEWOOD	255	62	$ 3,016,040.27	$ 11,827.61
WORKERS COMPENSATION	CITY OF HOBOKEN	432	74	$ 5,065,495.76	$ 11,725.68
WORKERS COMPENSATION	CITY OF LINDEN	230	19	$ 2,454,355.75	$ 10,671.11
WORKERS COMPENSATION	CITY OF RAHWAY	136	21	$ 1,592,603.54	$ 11,710.32
WORKERS COMPENSATION	HOWELL TOWNSHIP	126	29	$ 2,682,894.19	$ 21,292.81
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	181	34	$ 2,445,903.97	$ 13,513.28
WORKERS COMPENSATION	TOWN OF GUTTENBERG	19	7	$ 138,003.94	$ 7,263.37
WORKERS COMPENSATION	TOWN OF HARRISON	80	15	$ 1,239,224.87	$ 15,490.31
WORKERS COMPENSATION	TOWN OF KEARNY	101	24	$ 805,423.99	$ 7,974.49
WORKERS COMPENSATION	TOWN OF MORRISTOWN	137	31	$ 1,674,139.11	$ 12,219.99
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	21	5	$ 363,175.60	$ 17,294.08
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	18	2	$ 24,826.19	$ 1,379.23
WORKERS COMPENSATION	TOWNSHIP OF EWING	181	34	$ 2,572,732.81	$ 14,213.99
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	100	11	$ 1,171,484.27	$ 11,714.84
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	471	74	$ 4,388,860.36	$ 9,318.17
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	78	11	$ 884,544.60	$ 11,340.32
WORKERS COMPENSATION	TOWNSHIP OF MANALAPAN	16	-	$ 194,120.22	$ 12,132.51
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	4	$ 761,299.66	$ 7,768.36
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	240	55	$ 4,981,802.93	$ 20,757.51
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	129	18	$ 1,729,926.24	$ 13,410.28
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	336	30	$ 2,432,585.22	$ 7,239.84
WORKERS COMPENSATION	TOWNSHIP OF UNION	340	49	$ 3,267,084.53	$ 9,609.07
WORKERS COMPENSATION	TOWNSHIP OF WARREN	53	8	$ 390,356.23	$ 7,365.21
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	147	22	$ 2,499,208.09	$ 17,001.42
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	31	12	$ 299,683.25	$ 9,667.20
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	-	$ 1,207.69	$ 402.56
WORKERS COMPENSATION Total		**4,630**	**759**	**$ 55,116,546.38**	**$ 11,904.22**

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 LOSS REPORT ONLY	CITY OF LINDEN	2	-	$ -	$ -
AUTO LOSS REPORT ONLY Total		**2**	**-**	**$ -**	**$ -**
Grand Total		**14,287**	**1,320**	**$ 100,702,519.96**	**$ 7,048.54**

Valued as of 8/31/16

GSMJIF
Garden State Municipal Joint Insurance Fund

Quarterly Investment Report

As of 9/30/2016

PAI PRIME ADVISORS, INC.

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Executive Summary

TRANSACTIONS:

Action	Total	Comments	Average Tax-Equivalent Yield
Sales, Calls, and Maturities	$4,600,000	Proceeds were derived from maturities during the quarter.	0.73%
Purchases	$7,714,053	Additional proceeds were added to the portfolio this quarter to continue 2-3 year laddered strategy. Yields in short assets remain volatile as markets debate Federal Reverse rate increases.	0.78%

PORTFOLIO STATISTICS:

Quarter Ending:	06/30/2016	09/30/2016
Tax-Equivalent Book Yield	0.93%	0.89%
Book Value	$37,692,989	$42,340,961
Projected Tax-Equivalent Annual Income	$351,189	$378,371
Unrealized Gain	$209,695	$102,114
YTD Realized Gain	$3,786	$3,786
Portfolio Duration	1.37	1.45
Average Credit Quality	AA+	AA+

PORTFOLIO ALLOCATION:

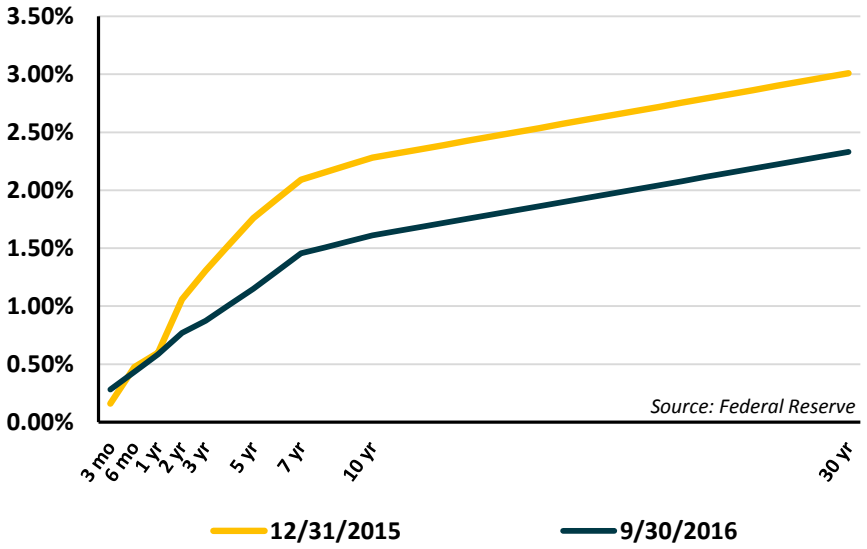
Sector	06/30/2016	09/30/2016
Treasury	100%	96%
Agency	0%	0%
Credit	0%	0%
Exempt Muni	0%	0%
Taxable Muni	0%	0%
MPT	0%	0%
CMO	0%	0%
ABS	0%	0%
CMBS	0%	0%
Short-Term	0%	4%

PERFORMANCE:

Tax-equivalent Performance	Portfolio	Target/Benchmark	Difference
YTD Booked Income	$266,865	$246,515	$20,350
QTD Total Return	-0.03%	-0.05%	0.02%
YTD Total Return	1.07%	1.02%	0.05%

Economic Outlook

Treasury Yield Curves



10 Year Treasury Yields

World Bond Yields

	Maturities												
Country	1	2	3	4	5	6	7	8	9	10	15	20	30
Switzerland	-0.94	-0.94	-0.95	-0.89	-0.84	-0.78	-0.73	-0.67	-0.60	-0.55	-0.31	-0.18	-0.05
Japan	-0.32	-0.29	-0.28	-0.26	-0.25	-0.24	-0.24	-0.20	-0.16	-0.09	0.09	0.35	0.46
Germany	-0.65	-0.68	-0.70	-0.67	-0.58	-0.54	-0.48	-0.38	-0.27	-0.12	0.02	0.24	0.45
Austria	-0.55	-0.60	-0.58	-0.53	-0.48	-0.42	-0.39	-0.33	-0.05	0.10	0.05		0.78
Netherlands	-0.67	-0.65	-0.64	-0.63	-0.47	-0.47	-0.39	-0.26	-0.12	0.00			0.52
Belgium	-0.63	-0.64	-0.58	-0.55	-0.47	-0.42	-0.33	-0.18	-0.02	0.14	0.52	0.59	1.07
Finland	-0.61	-0.64	-0.61	-0.54	-0.51	-0.42	-0.34	-0.23	-0.13	0.03	0.28		0.53
France	-0.64	-0.64	-0.61	-0.54	-0.44	-0.35	-0.28	-0.10	0.04	0.19	0.48	0.76	0.97
Sweden		-0.67		-0.55	-0.37		-0.23			0.17	0.70		
Denmark		-0.53			-0.36					0.01			0.48
Ireland		-0.45	-0.44	-0.38	-0.31	-0.24	-0.13	0.06	0.22	0.33	0.65		1.15
Italy	-0.24	-0.11	-0.01	0.05	0.26	0.43	0.61	0.81	1.02	1.19	1.54	1.84	2.25
Spain	-0.26	-0.22	-0.15	-0.04	0.04	0.11	0.27	0.56	0.71	0.88	1.24		1.99
United States	0.59	0.77	0.88		1.15		1.46			1.61			2.33

Source: Bloomberg
As of: 09/30/2016

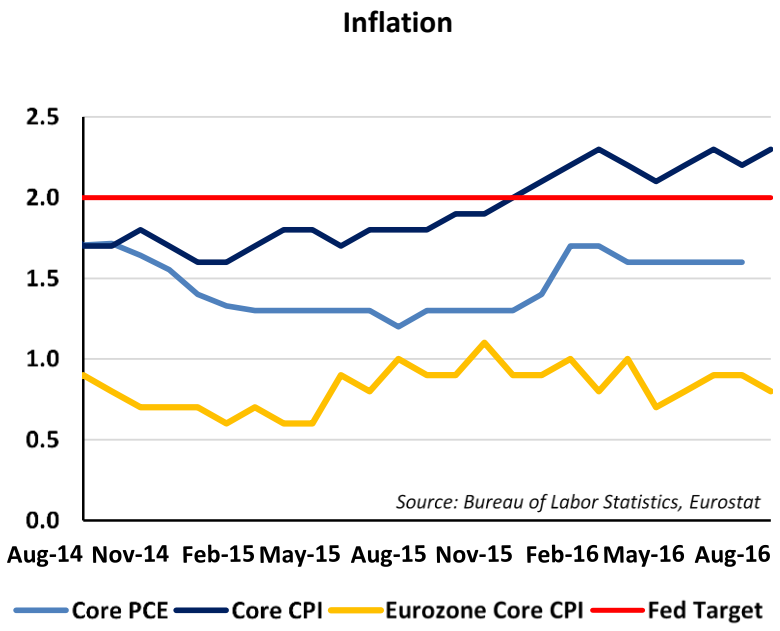
Comments

- During the quarter, the 10 year Treasury bond yield rose 12 basis points to 1.59%
  - Overall the change in yields was fairly small, masking the wide range of 1.36% to 1.73%
- Early in the quarter, yields fell on Brexit concerns, but rebounded higher in September with the ECB's decision not to increase levels of quantitative easing and market angst over possible rate hikes by the Fed
- Given global uncertainty, the Fed remained dovish in their approach to rates, but preparing the markets for a hike in future meetings
- Market expectations for a Fed rate hike this year has been very volatile
  - Currently the markets are pricing in a 59% chance of a 25 basis point hike at the December meeting
- With a majority of global government bonds trading at negative yields, demand by foreign investors remains high for U.S. fixed income assets

Economic Outlook

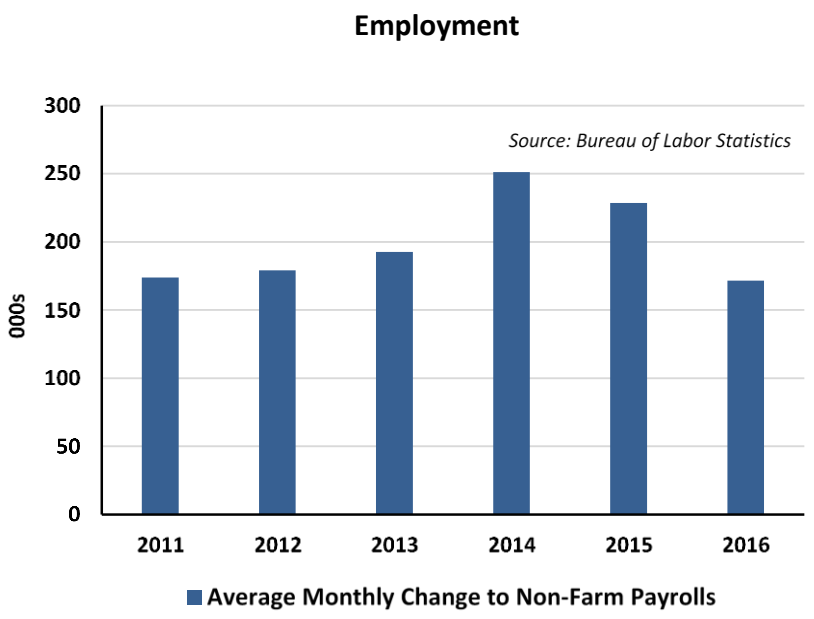
Inflation

- PCE core inflation remains below the 2% target and wage inflation has been contained providing flexibility to the Fed in deciding course of action
- Inflation measures in both the Eurozone and Japan remain low prompting easy money policies by both Central Banks to defend against deflation



Employment

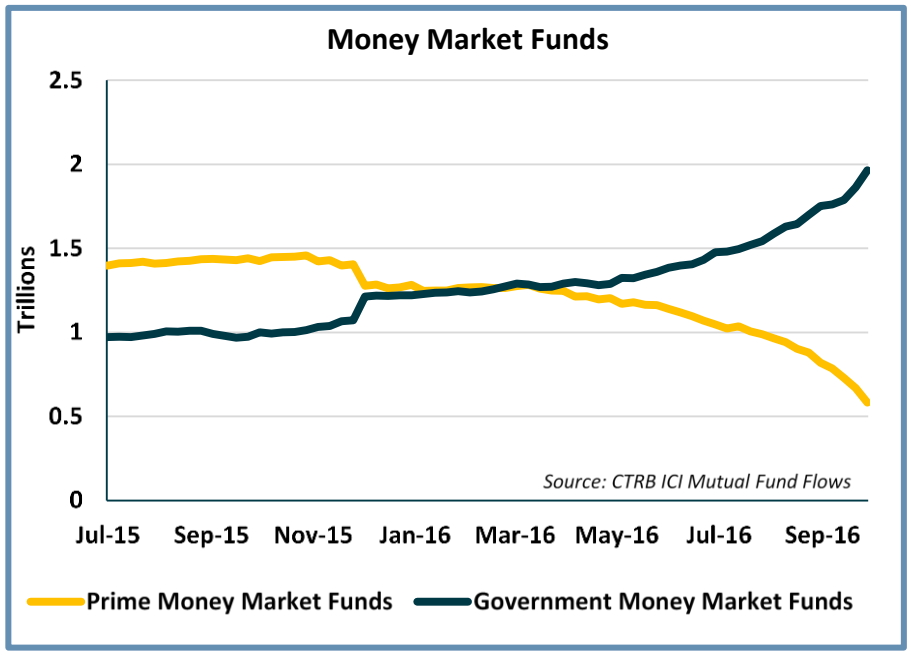
- Domestically, employment continues to show strength with positive monthly additions, albeit at a slower pace than experienced over the past 3 years
- Monthly average payrolls have fallen to +181,600 from the pace of +229,000 last year
- Unemployment Rate has stabilized around 5%
- Participation Rate continues to remain at the lowest levels since 1977

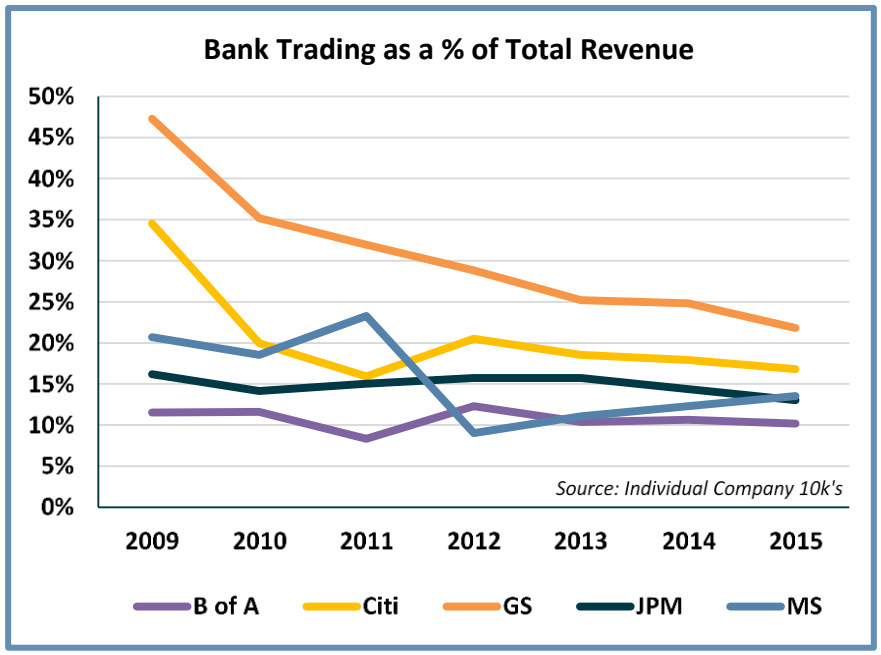


Economic Outlook

Market Liquidity

- Trading revenues generated by the top five banking institutions continue to fall in response to increased government regulation and limits placed on risk taking
- While the intent was to improve banking stability, market liquidity within fixed income has been impacted and could experience increased volatility in times of stress
- With recent changes in money market regulations, only government money market funds will maintain fixed $1 net asset value (NAV), while institutional prime funds will have a floating NAV
- As these rule take effect mid-October, many investors have moved away from prime funds that take additional risk to increase yield
- Institutional prime funds outstanding have fallen nearly $1 trillion this year and prompted the selling in many short non-government securities





Economic Outlook

Corporates

Following the shock and spread widening of the Brexit decision, corporate spreads gradually tightened during the quarter. Government officials announced that Brexit would bring slow, gradual changes and the U.K. Government added stimulus to mute the impact. Although all spreads tightened, financials recovered the most from the initial Brexit news with spreads tightening to a low of +130 before ending the quarter at +137.

Technical factors played an increasingly important role in the corporate bond market with high amounts of foreign investing. Positive U.S. interest rates and corporate spreads attracted investments in the U.S. corporate market relative to the rest of the world. The huge demand for corporate paper has led to favorable borrowing conditions for corporations and has resulted in significant supply. This should lead to another record year of corporate new issuance with over $1 trillion coming to market. The credit curve flattened moderately as the impact of the pending change in money market rules reduced demand for corporate commercial paper. This in turn pressured short dated non-government spreads.

Fundamental credit metrics deteriorated during the quarter. Companies issued bonds at low rates to finance acquisitions and conduct share buybacks instead of capital investment. They borrowed and spent more than they earned. Even with the weakened financials the technicals have supported spreads which remain (on average) close to year to date tights.

Option Adjusted Corporate Spreads in Basis Points*

Index Sector	10 year Tights 12/31/06	09/30/15	06/30/16	09/30/16	2Q16 Change	Year to Year Change	Difference from 10-Yr tights
Aggregate Index	38	59	55	47	-8	-12	9
Corporates	88	169	156	138	-18	-31	50
Industrials	102	184	159	140	-19	-44	38
Utilities	102	152	142	132	-10	-20	30
Financials	69	145	152	137	-15	-8	68
AAA	53	90	87	85	-2	-5	32
AA	58	99	87	84	-3	-15	26
A	86	132	123	112	-11	-20	26
BBB	122	222	200	175	-25	-47	53

*Data from Barclays Capital as of 09.30.16

With uncertainty revolving around Brexit, pending elections and foreign central banks, Prime remains cautious. We favor pharmaceuticals given their deleveraging efforts. Optimal positioning on the credit curve will be in the 3-5 year area with the greatest spread for a given amount of duration. BBB's still offer the most spread, but Prime will target the BBBs that have more stable cash flows including utility, communication and transportation names.

Economic Outlook

Municipals

Municipals underperformed the broad market in the third quarter as pre-tax yields rose across the curve.

According to Municipal Market Data, 30-year, AAA pre-tax yields rose 32 basis points to finish the quarter at 2.31%. At the same time, 10-year, AAA yields rose 18 basis points, finishing the quarter at 1.52%. 1-year yields rose roughly 25 basis points to finish the quarter at 0.78%.

The impressive demand for tax-exempts continued throughout the quarter, as intermediate and long term bond funds continued to see heavy inflows. As of the September 30, tax-exempt funds have experienced inflows for 52 straight weeks providing over $58 billion of new capital.

As we enter the fourth quarter, the front end of the curve remains under pressure. Money market funds continue to face redemptions due to the regulatory rule change, while the market anticipates unusually high new issue supply. The recent municipal underperformance to Treasuries has improved ratios and we will look to allocate new cash into municipals for those accounts with room to add.

Mortgage and Asset Backed Securities

Mortgage backed securities (MBS) continued to benefit from the strong demand of both traditional and non-traditional buyers, offsetting the increased supply due to seasonality.

While domestic banks have historically been buyers of MBS, they have substantially increased their buying this year given new regulations, low volatility, attractive yields and liquidity. In addition, banks are also keeping non-securitized mortgage loans on their books, reducing overall MBS supply in the market. Foreign investors, a non-traditional MBS investor, have increased their demand substantially, given the positive yields they offer and fairly protected prepayment environment.

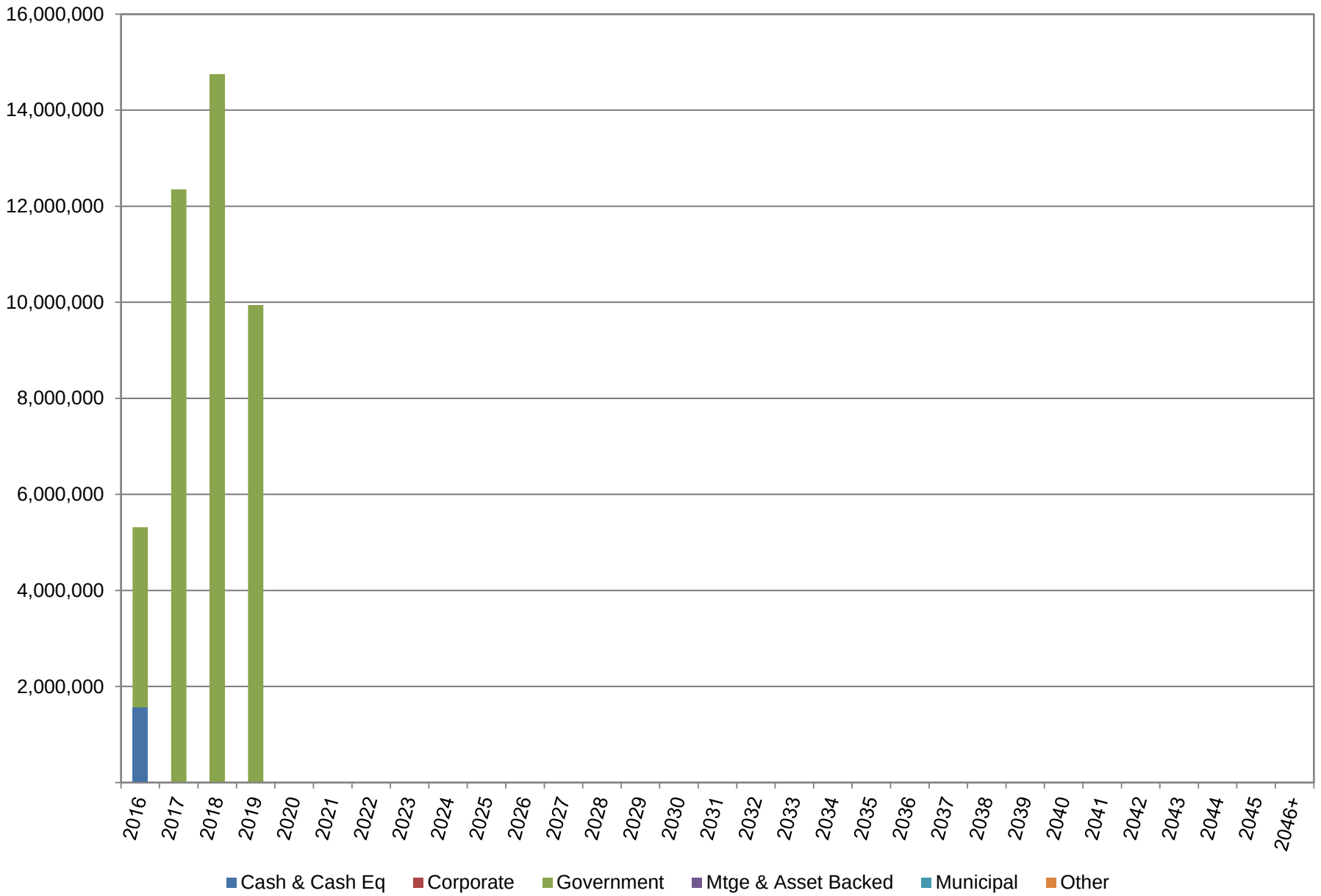
As the Fed remains on hold on rates, reinvestment of their portfolios monthly mortgage paydowns will continue well into next year, possibly through 2018. Prime remains positioned to take advantage of any future spread widening by maintaining a slight underweight. Our focus in residential mortgages remains in agency-backed products only.

For shorter duration securities, we prefer an allocation to asset-backed securities. Prime continues to recommend a healthy overweight to this sector, as issuance has been limited and these securities have experienced stable credit performance. We favor these securities in lieu of Treasuries, agencies, and higher-rated corporate credits. Bonds currently offer value in 1-5 year maturities and hold superior AAA rated credit quality.

Portfolio Statistics

Security Type	Book Value	Market Value	Gain / (Loss)	Tax-Equivalent Book Yield	Tax-Equivalent Market Yield	Effective Duration	Convexity	Securities at Gain		Securities at Loss	
								#	Amount	#	Amount
Fixed Income											
Treasury	40,773,994	40,876,108	102,114	0.93	0.70	1.51	0.04	27	113,062	7	(10,948)
Agency	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Corporate	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Taxable Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Tax-exempt Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Mortgage Pass-	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMOs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
ARMs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Asset Backed	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMBS	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Other	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	**40,773,994**	**40,876,108**	**102,114**	**0.93**	**0.70**	**1.51**	**0.04**	**27**	**113,062**	**7**	**(10,948)**
Short Term											
Sweep Money Market	1,566,967	1,566,967	0	0.00	0.00	0.00	0.00	0	0	0	0
Commercial Paper	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
(Payable)/Receivable	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	**1,566,967**	**1,566,967**	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0**	**0**	**0**	**0**
Total Fixed Income & Short Term											
Total	**42,340,961**	**42,443,075**	**102,114**	**0.89**	**0.67**	**1.45**	**0.04**	**27**	**113,062**	**7**	**(10,948)**
Equity											
Common Stock	0	0	0					0	0	0	0
Total	**0**	**0**	**0**					**0**	**0**	**0**	**0**
Grand Total											
Total	**42,340,961**	**42,443,075**	**102,114**					**27**	**113,062**	**7**	**(10,948)**

Maturity Schedule By Weighted Average Life



Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2016	3,750,568	0.71	9%
2017	12,326,142	0.93	30%
2018	14,733,556	1.03	36%
2019	9,963,727	0.86	24%
2020+	0	0.00	0%
Subtotal	**40,773,994**	**0.93**	**100%**
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
TOTAL	**40,773,994**	**0.93**	**100%**

Performance

Tax-Equivalent Total Return
as of 09/30/2016
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Quarter to Date	-0.03%	-0.05%	0.02%
Year to Date	1.07%	1.02%	0.05%
Since Inception	1.40%	1.10%	0.30%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

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
07/07/2016	912828XJ4	US TREASURY N/B	Treasury	AA+	Aaa	0.625	06/30/2017	N/A	100.11	1,001,055	0.52	0.52
07/11/2016	912828P95	US TREASURY N/B	Treasury	AA+	Aaa	1.000	03/15/2019	N/A	100.74	503,711	0.72	0.72
07/19/2016	912828Q52	US TREASURY N/B	Treasury	AA+	Aaa	0.875	04/15/2019	N/A	100.20	1,001,992	0.80	0.80
07/19/2016	912828R44	US TREASURY N/B	Treasury	AA+	Aaa	0.875	05/15/2019	N/A	100.18	1,402,461	0.81	0.81
07/29/2016	912828S43	US TREASURY N/B	Treasury	AA+	Aaa	0.750	07/15/2019	N/A	99.93	999,336	0.77	0.77
08/02/2016	912828TN0	US TREASURY N/B	Treasury	AA+	Aaa	1.000	08/31/2019	N/A	100.50	798,975	0.83	0.83
08/05/2016	912828TR1	US TREASURY N/B	Treasury	AA+	Aaa	1.000	09/30/2019	N/A	100.39	752,900	0.88	0.88
08/16/2016	912828TN0	US TREASURY N/B	Treasury	AA+	Aaa	1.000	08/31/2019	N/A	100.31	501,543	0.90	0.90
08/16/2016	912828TR1	US TREASURY N/B	Treasury	AA+	Aaa	1.000	09/30/2019	N/A	100.28	752,080	0.91	0.91
Total										**7,714,053**	**0.78**	**0.78**

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
07/15/2016	Maturity	912828VL1	US TREASURY	Treasury	AA+	Aaa	0.625	07/15/2016	07/15/2016	100.00	1,350,000	0	0.63	0.63
08/15/2016	Maturity	912828VR8	US TREASURY	Treasury	AA+	Aaa	0.625	08/15/2016	08/15/2016	100.00	1,250,000	0	0.60	0.60
09/30/2016	Maturity	912828RJ1	US TREASURY	Treasury	AA+	Aaa	1.000	09/30/2016	09/30/2016	100.00	2,000,000	0	0.87	0.87
Total											**4,600,000**	**0**	**0.73**	**0.73**

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	08/15/2016			1,566,967	BANK OF AMERICA/MERRILL	0.00			1,566,967	1,566,967	1,566,967	0	0.00	0.00	0.00	0.00	
Total Money Market				**1,566,967**					**1,566,967**	**1,566,967**	**1,566,967**	**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	1,249,977	1,250,925	948	0.63	0.27	0.20	0.21	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	1,149,605	1,150,851	1,246	0.72	0.43	0.37	0.38	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	1,000,065	1,002,010	1,945	0.86	0.50	0.53	0.54	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	998,504	1,004,200	5,696	1.08	0.77	1.85	1.87	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	997,104	1,001,600	4,496	1.02	0.80	2.01	2.04	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	1,003,527	1,009,200	5,673	1.08	0.81	2.09	2.12	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	1,003,459	1,009,420	5,961	1.09	0.82	2.17	2.20	0.06
912828N63	03/29/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.13	01/15/2019	01/15/2019	1,505,396	1,504,433	1,510,020	5,587	0.99	0.83	2.25	2.29	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	1,192,920	1,197,672	4,752	1.00	0.83	2.35	2.37	0.07
912828P95	06/30/2016	AA+	Aaa	1,050,000	US TREASURY N/B	1.00	03/15/2019	03/15/2019	1,058,588	1,057,838	1,054,053	(3,785)	0.69	0.84	2.42	2.45	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	1,001,850	1,000,640	(1,210)	0.80	0.85	2.50	2.54	0.08
912828R44	07/19/2016	AA+	Aaa	1,400,000	US TREASURY N/B	0.88	05/15/2019	05/15/2019	1,402,461	1,402,291	1,400,798	(1,493)	0.81	0.85	2.58	2.62	0.08
912828RH5	09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	779,470	783,835	4,365	1.08	0.80	1.97	2.00	0.05
912828RM4	09/03/2013	AA+	Aaa	1,250,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	1,255,551	1,250,190	1,250,625	435	0.81	0.40	0.08	0.08	0.00
912828RU6	09/30/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	1,256,059	1,250,402	1,251,125	723	0.68	0.33	0.16	0.16	-0.01
912828S43	07/29/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	07/15/2019	07/15/2019	999,336	999,372	996,800	(2,572)	0.77	0.87	2.75	2.78	0.09
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	995,921	999,770	3,849	1.07	0.65	0.91	0.91	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	1,300,254	1,299,222	(1,032)	0.86	0.89	2.88	2.91	0.10
912828TR1	08/05/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	09/30/2019	09/30/2019	1,504,980	1,504,768	1,504,530	(238)	0.89	0.90	2.95	3.00	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	995,172	999,570	4,398	1.11	0.67	0.99	1.00	0.02
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,246,167	1,250,900	4,734	1.04	0.68	1.07	1.08	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	1,244,116	1,248,950	4,834	1.03	0.70	1.16	1.16	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	1,145,934	1,150,518	4,583	1.04	0.71	1.24	1.25	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	1,596,864	1,603,392	6,528	1.02	0.71	1.32	1.33	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	1,594,020	1,600,560	6,540	1.02	0.73	1.40	1.41	0.03
912828UU2	03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,592,628	1,600,416	7,788	1.06	0.73	1.49	1.49	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	1,369,374	1,372,773	3,399	0.89	0.73	1.56	1.58	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	1,199,739	1,202,292	2,553	0.91	0.57	0.61	0.62	0.01
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,249,616	1,252,475	2,859	0.92	0.59	0.70	0.70	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	1,099,001	1,102,145	3,144	0.99	0.63	0.78	0.79	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	1,500,950	1,506,045	5,095	0.96	0.75	1.60	1.62	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	1,001,449	1,006,170	4,721	1.04	0.76	1.68	1.70	0.04
912828XJ4	07/07/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	06/30/2017	06/30/2017	1,001,055	1,000,806	1,000,190	(616)	0.52	0.60	0.74	0.74	0.01

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	1,296,208	1,302,418	6,210	1.04	0.77	1.77	1.79	0.04
Total Treasury				**40,795,000**					**40,717,296**	**40,773,994**	**40,876,108**	**102,114**	**0.93**	**0.70**	**1.51**	**1.52**	**0.04**
Grand Total				**42,361,967**					**42,284,263**	**42,340,961**	**42,443,075**	**102,114**	**0.89**	**0.67**	**1.45**	**1.47**	**0.04**

Glossary of Terms

Security Types

Adjustable Rate Mortgage (ARM)	A mortgage in which the interest rate is changed at regular intervals to reflect fluctuations in market interest rates. Because the borrower takes some of the risk of rising interest rates, the initial rate may be lower than that on a fixed-rate mortgage. There are often limitations on the interest rate change from one period to the next, with a rate cap for the life of the loan.
Agency	A fixed income security issued by a government-sponsored agency, such as Ginnie Mae, Freddie Mac, or the Tennessee Valley Authority. Depending on the issuer, these bonds may or may not be backed by the full faith and credit of the U.S. government.
Asset-Backed Security (ABS)	A fixed income security backed by the cash flows from loans or leases. Auto loans, home equity loans, and credit card receivables are the most common assets backing these securities. Principal and interest payments made by borrowers are redirected to owners of ABS to meet the scheduled coupon and principal payments.
Collateralized Mortgage Obligation (CMO)	A security similar to a mortgage-pass through. In a CMO, the principal and interest received from borrowers is split into different classes called tranches. The structure of CMO payment tranches makes the timing of cash flows more certain for owners of some tranches and less certain for owners of other tranches. More uncertain tranches typically provide higher yields.
Commercial Mortgage-Backed Security (CMBS)	A fixed income security backed by the cash flows from commercial real estate mortgages. All principal and interest from the mortgages flow to bond holders in a defined sequence. Common types of real estate involved are apartment buildings, office and retail space, hotels, and health care facilities.
Corporate (Corp)	A fixed income security issued by a private corporation.
Mortgage Pass-Through (MPT)	A fixed income security backed by the cash flows from residential mortgages. Monthly principal and interest payments made by borrowers are redirected to owners of MPTs as they are received. Because borrowers may prepay their mortgages (perhaps due to refinancing or selling the house), the timing of cash flows on these securities is uncertain.
Preferred Stock (Preferred)	Capital stock having priority over a corporation's common stock in the distribution of dividends. In the event of a liquidation, preferred stock's claim on assets ranks above that of common stock but below that of bank loans or corporate bonds.
Tax-exempt Municipal (ExMuni)	A fixed income security, issued by a state or municipality, paying interest that is exempt from federal income tax. Interest may or may not be exempt from state and local tax.
Taxable Municipal (TaxMuni)	A fixed income security, issued by a state or municipality, paying interest that is subject to federal income tax. Typically issued much less commonly than tax-exempt municipals.
Treasury	A marketable fixed income security issued by the U.S. Department of the Treasury and backed by the full faith and credit of the U.S. government.

Glossary of Terms

Definitions

Average Life	The dollar-weighted average time to maturity of a stream of principal cash flows. Also referred to as "weighted average life" or "WAL".
Basis Point (bp)	1/100 of 1% (or equivalently .0001).
Benchmark	An index against which performance can be measured. Attributes of a good benchmark include: *Objective*: The index should be identified ahead of the time, it should be easily understood, and the construction rules should be clearly defined. *Replicable*: The manager should be able to replicate the returns passively. *Relevant*: The index should represent the manager's neutral position. In other words, without the manager's input, the index should represent a reasonable portfolio the company would purchase. *Tax Adjusted*: The benchmark should adjust for the different tax rates on various security types
Book Income	Dollars of investment income that flow through an insurance company's income statement. This is equal to coupon received plus any accretion/ (amortization) of book value. It can also include any realized gains or losses in the portfolio.
Book Value	The value of a security that is reflected on an insurance company's balance sheet. For fixed income securities on a statutory and tax basis this is the amortized value. The amortized value periodically writes up any accrual of purchase discount (or writes down amortization of premium) over the life of the security. The amortized value holds the underlying "book yield" constant and therefore does not swing with movements in the market.
Book Yield	The average annual yield which a bond purchased and held to maturity will earn over the period it is owned. This is generally fixed at the time of purchase of the security. The book yield can be used to calculate the book value of the security at any time between purchase and maturity.
Cash Flow	Interest and principal payments from the securities in a fixed income portfolio. A bullet (non-callable) bond will typically pay a coupon payment every 6 months, with a return of principal at maturity. For mortgage-backed securities and asset-backed securities, cash flows generally arrive monthly from both interest and principal. This principal portion contains both the planned return of principal and prepayment of principal due to reasons such as mortgage refinancing.
Convexity	Describes the sensitivity of a bond's duration to a change in yield. As yields decrease, duration increases on bonds with positive convexity and decreases on bonds with negative convexity. This causes bonds with negative convexity to underperform when yields increase or decrease by large amounts.
Credit Risk	The risk that the issuer of a fixed income security may default and be unable to make timely interest and principal payments on the security.
Duration	The sensitivity of a bond's price to a change in yield. Duration generally increases for bonds with longer maturities, meaning these bonds are more sensitive to yield changes. Bond price and yield move in opposite directions. Example: A bond with a duration of 5.0 would experience a price decrease of 5% for every 1% (100 bps) increase in interest rates.

Glossary of Terms

Definitions (cont.)

DYCARR[SM]	A proprietary model designed specifically for P/C insurance companies to maximize investment income while managing interest rate risk (see definition.) The model applies stress tests to projected operational cash flow and finds the likelihood that bonds in the portfolio will need to be liquidated in order to meet cash flow needs (such as the payment of losses). This may allow a company to invest in longer duration securities with higher yields.
FICO Score	A generic credit score developed by Fair, Isaac and Company, Inc., designed to predict the likelihood of borrowers becoming delinquent in their credit obligations.
Gross Domestic Product (GDP)	The total market value of all final goods and services produced in a country in a given year; it is equal to total consumer, investment, and government spending, plus exports, minus imports.
Interest Rate Risk	The risk to a bondholder that an increase in interest rates will cause bond prices to fall. Interest rates and market prices for fixed income securities generally move in opposite directions. Interest rate changes are the largest cause of changes in the market value of a bond portfolio.
Loan to Value (LTV)	A lending risk assessment ratio used in mortgage lending. LTV is calculated by dividing the mortgage amount by the lesser of appraised value or selling price. Residential mortgage loans conforming to agency guidelines have LTV ratios of 80% or lower at origination. Lenders will frequently require lower LTV ratios for commercial or investment properties.
Market Value	Estimated value of the bond based on current market price. This value fluctuates continually with interest rates and perceived risk of the issuer. Reflects the amount that could be received by selling the bond.
Option Adjusted Spread (OAS)	The portion of a bond's yield which is attributable to the credit risk of a bond as perceived by the market. This allows for comparison between bonds with or without embedded options such as calls, puts, and prepayment features.
Realized Gain/(Loss)	Difference between market and book value when a bond is sold. If market is greater than book value the bond was sold at a realized capital gain. Realized capital gains/(losses) flow through an insurer's income statement.
Tax Equivalent Yield	Yield adjusted for taxes, which allows for comparison of taxable bonds to tax-exempt bonds. Calculated by dividing after-tax yield by 0.65 (1 minus 35%).
Total Return	The return on a security or portfolio that reflects both income and price change. Assumes that the security or portfolio is priced using fair value at the end of the evaluation period.
Unrealized Gain/(Loss)	The difference between market value and book value on a bond. If market value is greater than book value the bond is at an unrealized gain. Under statutory accounting rules, changes in unrealized gain/(loss) do not affect income.
Volatility Adjusted Duration	A portfolio duration which has been adjusted for the lower observed price volatility seen in tax-exempt municipal bonds. Historically municipals appear to have about 15% lower price volatility than their stated durations suggest; this measure takes that observance into account.
Whole Loan	An original residential mortgage loan; distinct from a pooled pass-through which contains multiple loans. Non-agency CMOs use whole loans as collateral. They usually include jumbo mortgages and other mortgages which do not conform to the standards required for securitization by the agencies (GNMA, FNMA, FHLMC).
Yield	The implied return achievable for purchasing a bond at a given price.

Appendix

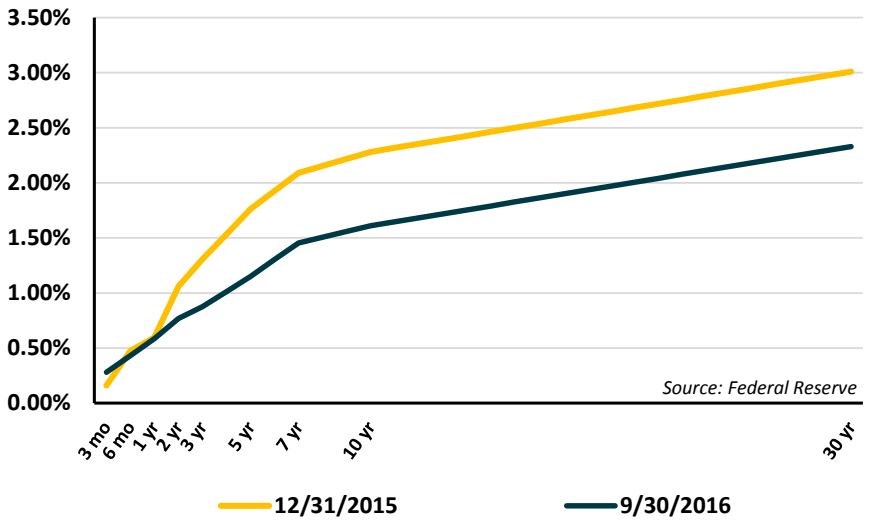
Presentation Overview

Overview

- Economic overview and market update
- Portfolio review
- Performance

Treasury Yields and World Bond Yields

Treasury Yield Curves



10 Year Treasuries

US Treasury Yields

	12/31/2015	9/30/2016
3 Month	0.16%	0.28%
2 Year	1.06%	0.77%
5 Year	1.76%	0.88%
10 Year	2.28%	1.61%
30 Year	3.01%	2.33%

Source: Federal Reserve

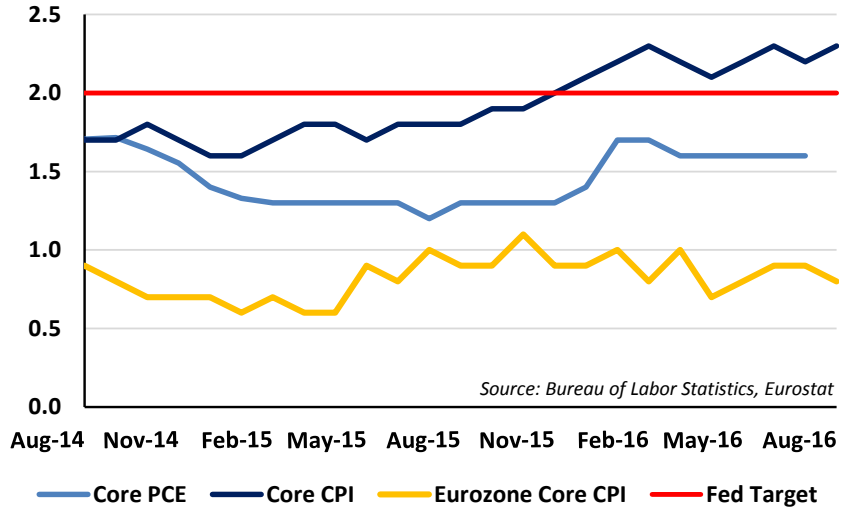
World Bond Yields

	Maturities												
Country	1	2	3	4	5	6	7	8	9	10	15	20	30
Switzerland	-0.94	-0.94	-0.95	-0.89	-0.84	-0.78	-0.73	-0.67	-0.60	-0.55	-0.31	-0.18	-0.05
Japan	-0.32	-0.29	-0.28	-0.26	-0.25	-0.24	-0.24	-0.20	-0.16	-0.09	0.09	0.35	0.46
Germany	-0.65	-0.68	-0.70	-0.67	-0.58	-0.54	-0.48	-0.38	-0.27	-0.12	0.02	0.24	0.45
Austria	-0.55	-0.60	-0.58	-0.53	-0.48	-0.42	-0.39	-0.33	-0.05	0.10	0.05		0.78
Netherlands	-0.67	-0.65	-0.64	-0.63	-0.47	-0.47	-0.39	-0.26	-0.12	0.00			0.52
Belgium	-0.63	-0.64	-0.58	-0.55	-0.47	-0.42	-0.33	-0.18	-0.02	0.14	0.52	0.59	1.07
Finland	-0.61	-0.64	-0.61	-0.54	-0.51	-0.42	-0.34	-0.23	-0.13	0.03	0.28		0.53
France	-0.64	-0.64	-0.61	-0.54	-0.44	-0.35	-0.28	-0.10	0.04	0.19	0.48	0.76	0.97
Sweden		-0.67		-0.55	-0.37		-0.23			0.17	0.70		
Denmark		-0.53			-0.36					0.01			0.48
Ireland		-0.45	-0.44	-0.38	-0.31	-0.24	-0.13	0.06	0.22	0.33	0.65		1.15
Italy	-0.24	-0.11	-0.01	0.05	0.26	0.43	0.61	0.81	1.02	1.19	1.54	1.84	2.25
Spain	-0.26	-0.22	-0.15	-0.04	0.04	0.11	0.27	0.56	0.71	0.88	1.24		1.99
United States	0.59	0.77	0.88		1.15		1.46			1.61			2.33

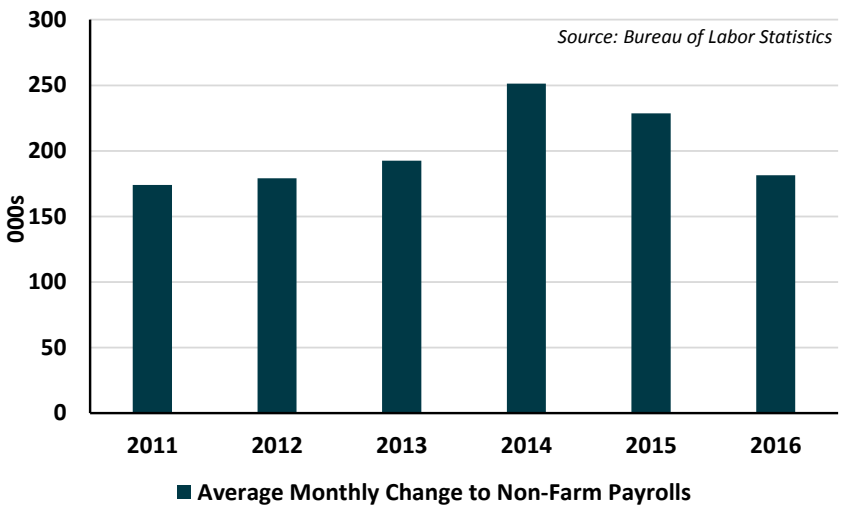
Source: Federal Reserve, Bloomberg

Market Indicators

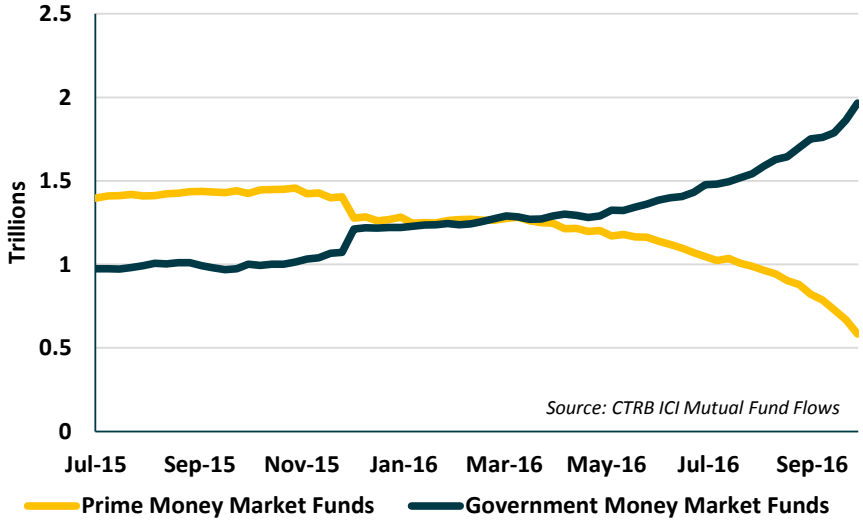
Inflation



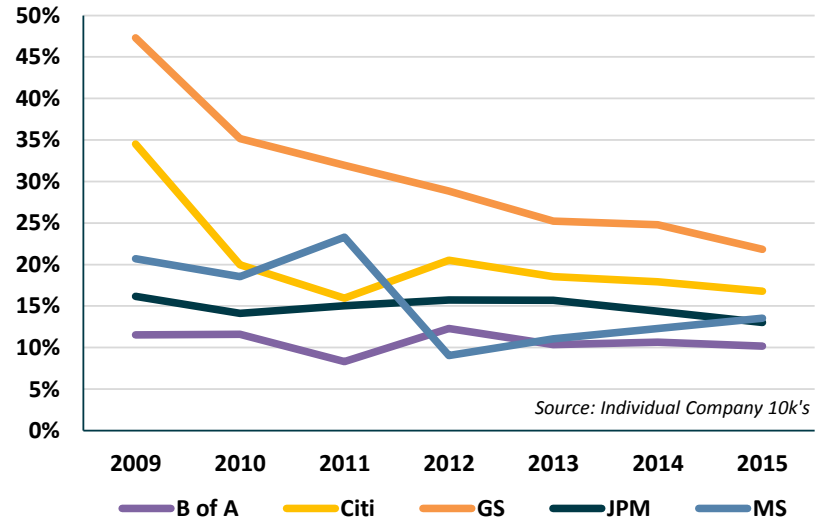
Employment



Money Market Funds



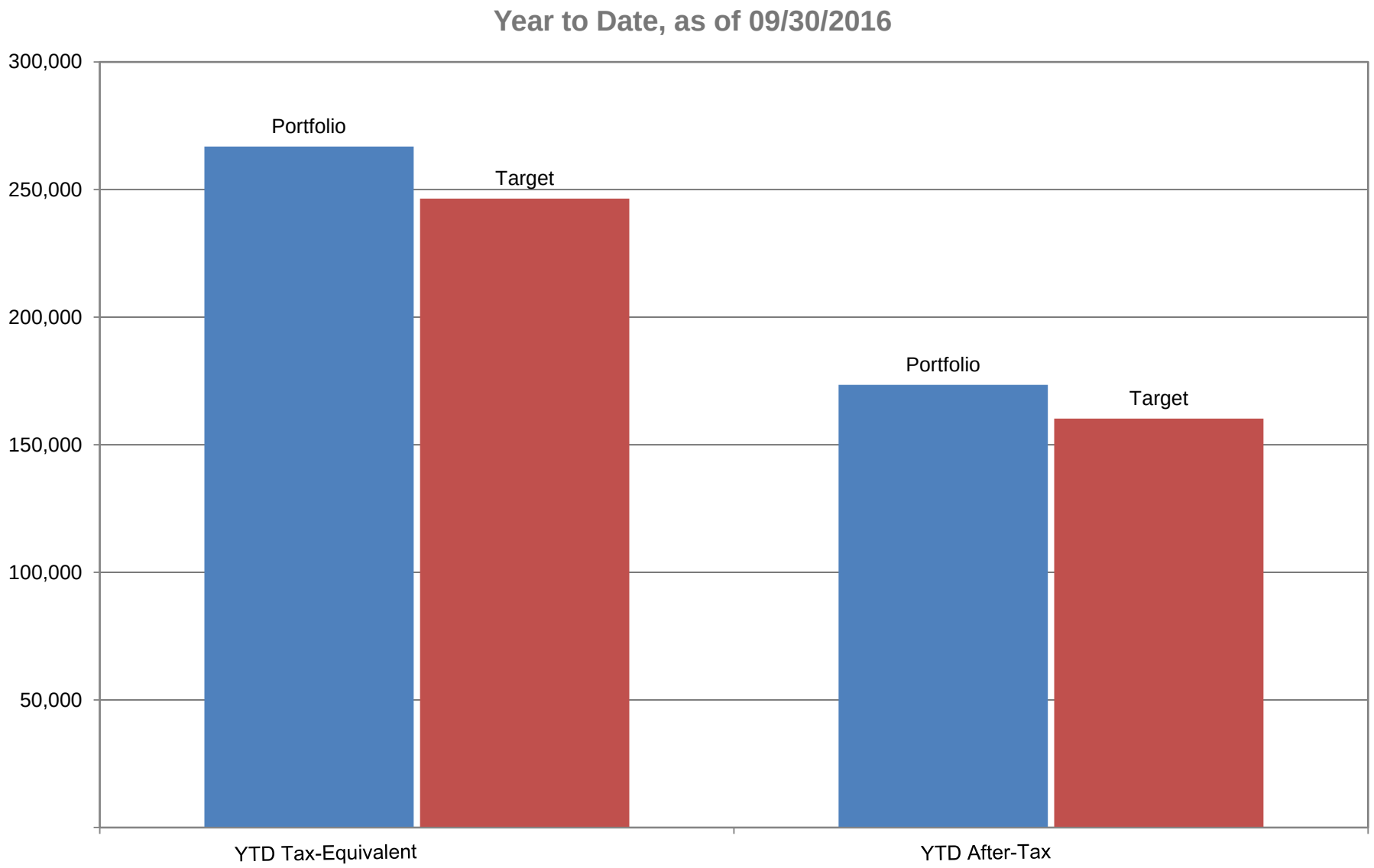
Bank Trading as a % of Total Revenue



Portfolio Changes

Garden State Muni Joint Insurance Fund	09/30/2015	12/31/2015	03/31/2016	06/30/2016	09/30/2016
Treasury Yields					
2 yr Treasury Yield	0.63%	1.06%	0.74%	0.59%	0.77%
5 yr Treasury Yield	1.38%	1.77%	1.22%	1.01%	1.15%
10 yr Treasury Yield	2.06%	2.28%	1.78%	1.49%	1.61%
Book Statistics					
Tax-Equivalent Book Yield	0.82%	0.88%	0.91%	0.93%	0.89%
Book Value ($)	39,976,424	36,004,567	40,649,257	37,692,989	42,340,961
Projected Tax-Equivalent Income, next 12 months ($)	327,965	315,711	368,326	351,189	378,371
Unrealized Gains/(Losses) ($)	169,247	(48,482)	149,221	209,695	102,114
YTD Realized Gains/(Losses) ($)	287	1,229	680	3,786	3,786
Portfolio Risk Statistics					
Effective Duration	1.63	1.52	1.50	1.37	1.45
Convexity	0.04	0.04	0.04	0.03	0.04
Weighted Average Life	1.64	1.54	1.52	1.38	1.47
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	99%	100%	100%	100%	96%
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	1%	0%	0%	0%	4%

Income Year to Date



Performance

Tax-Equivalent Total Return
as of 09/30/2016
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Quarter to Date	-0.03%	-0.05%	0.02%
Year to Date	1.07%	1.02%	0.05%
Since Inception	1.40%	1.10%	0.30%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 9/1/2016 to 9/30/2016				
JIF Member	**ISSUED**	**CERT HOLDER**	**COVERAGE**	**HOLDER DESCRIPTION**
Borough of Freehold	9/2/2016	F.R. Park Racing, L.P.	2016 GL/AL/WC	F.R. Park Racing, L.P. is included as an additional insured (Premises Owner) as respect the Borough of Freehold's use of the certificate holder's premises for their parade and staging area on 10/30/2016. *
Borough of Freehold	9/6/2016	County of Monmouth Hall of Records	2016 GL/AL/WC	The County of Monmouth and its board of Chosen Freeholders, its agents, servants and employees are included as additional insureds as respects the "Halloween Spooktacular" events (including Jack-0-Lantern Night & Parade) on 10/22/16 (or 10/29/16) as sponsored by the Borough of Freehold and the Freehold Borough Recreation Commission.*
Township of Berkeley Heights	9/14/2016	Union County Board of Chosen Freeholders	2016 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants are included as additional insured under the General Liability policy of Licensee as respects to the road closure of Springfield Ave from Snyder Avenue to Plainfield Avenue on 12/3/16 for the Berkeley Heights Winter Walk.*
Township of South Orange	9/14/2016	Baird Community Center (The Pierro Gallery)	2016 GL/AL/WC	Evidence of insurance as respects the Pierro Gallery exhibition "…like an Egyptian" from 9/14/16 to 10/18/16. The total value of the work exhibited is $118,065.
Town of Kearny	9/14/2016	State of New Jersey New Jersey Transit Corp	2016 GL/AL/WC	The State of New Jersey & NJ Transit are included as additional insured as respects the Town of Kearny's lease of land along the Harrison-Kingsland Main Line, M. P. 4.09 for a pump house. *
Lawrence Township	9/22/2016	NJ Dept of Health Office of EMS	2016 GL/AL/WC	Evidence of insurance as respects to Ambulance Services.
Berkeley Township	9/20/2016	Berkeley Township School District	2016 GL/AL/WC	Evidence of insurance as respects Berkeley Township Recreation Department use of the facilities at Bayville Elementary School for the annual Trick or Trunk event.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 9/1/2016 to 9/30/2016				
JIF Member	**ISSUED**	**CERT HOLDER**	**COVERAGE**	**HOLDER DESCRIPTION**
Town of Morristown	9/15/2016	NJ Transit	2016 GL/AL/WC	Certificate holder and the State of NJ are included as additional insured (Licensor) as respects the Town of Morristown's (Licensee) use & occupancy of the Lafayette Street rail trestle area & adjacent parcel (sidewalk area) along the Morristown Line (M.P. 29.80), in connection with Morristown's adjacent property, per License Agreement #1427-2980-04.*
Union Township	9/26/2016	HALE TRAILER	2016 GL/AL/WC/APD	Certificate holder is included as an additional insured (Lessor) and loss payee as respects Union Township's lease of 55 Ton Hydraulic Detach Low Boy Unit # 276342013 Talbert Serial # 40FSK533D1032648 valued at $68,900. *
Hamilton Township	9/29/2016	Mercer County Park Commission Recreation and Events Center	2016 GL	Count of Mercer and the Mercer County Park Commission are included as additional insured as respects the Township of Hamilton's use of the certificate holder's stage on 10/1/16. *
Township of Parsippany	9/26/2016	Long Valley Girls Softball Association	2016 GL/AL/WC	Evidence of insurance as respects the Town of Parsippany Girls Softball Team's participation in the Long Valley Girls Softball Association League & Tournament.
City of Hoboken	9/26/2016	Township of North Bergen	2016 GL/AL/WC	The certificate holder is included as an additional insured (Premises Owner) as respects to the City of Hoboken Police Department's use of the North Bergen Police department's Firearms Range located at 8301 West Side Avenue, North Bergen, NJ 07047 throughout 2016. *
City of Linden	9/15/2016	Union County Board of Chosen Freeholders	2016 GL	The County of Union, its Board of Chosen Freeholders, officers, employees, agents & servants are included as additional insured under the general liability policy of Licensee as respects the closing of Wood Avenue from Elizabeth Avenue to Elm Street & Blancke Street from Wood Avenue to Helen Street on 10/7/16 for the annual Fire Prevention Night. *
Township of Livingston	9/23/2016	Verizon New Jersey Inc. Centralized Licensing Group	2016 GL/AL/WC	Verizon, Verizon New Jersey Inc. is included as an additional insured (Licensor) as respects to the Joint Use License with the Township of Livingston. Waiver of subrogation in favor the certificate holder applies.*
Township of Bloomfield	9/20/2016	Mardamer Builders, Inc.	2016 GL/AL/WC	Certificate holder is included as an additional insured as respects the Township of Bloomfield Police Department training at 112 Washington Street, Bloomfield, NJ on 9/21/2016. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 9/1/2016 to 9/30/2016				
JIF Member	**ISSUED**	**CERT HOLDER**	**COVERAGE**	**HOLDER DESCRIPTION**
Township of South Orange	9/13/2016	State of New Jersey New Jersey Transit Corp	2016 GL	The State of New Jersey & NJ Transit are included as additional insured (Premises Owner) as respects South Orange Public Library hanging a banner on the Morristown Line 13.82 South Orange - S.O. & Sloan Bridge in reference to the 150th Anniversary from 9/5/16 - 9/18/16. There is no exclusion in the liability policy(ies) for work performed within 50 feet of the railroad right of way. Subject to the terms, conditions and exclusions of the Garden State Municipal Joint Insurance Fund Policies. *
Township of South Orange	9/14/2016	South Orange Public Library	2016 GL	Evidence of Insurance
Township of Warren	9/19/2016	Nalin & Gunjan Ranasinghe	2016 GL	Evidence of insurance as respects the Township of Warren Fire Department drill at 22 Hillcrest Blvd, Warren, NJ 07059.
Township of South Orange	9/9/2016	Evidence of Insurance	2016 CRIME STAT	Evidence of Statutory Bond Coverage for: CFO/Treasurer Christopher Battaglia; Tax Collector Aderonke Zaccheuss.
Hamilton Township	9/29/2016	Coast Guard Exhibit Center	2016 GL/PROP	Certificate holder is included as an additional insured as respects Anchor on loan to Hamilton Township. Anchor located at Veteran Park Memorial, valued at $6,000. *
Town of Kearny	9/29/2016	Univer Realty Associates LLC	2016 GL/PROP	Univer and each member thereof, Univer's managing agent and each mortgagee and each tenant are included as additional insured (Premises Owner) as respects the Town of Kearny's use of a parking lot locate at Block 234, Lot 9 located at Chestnut Street, Kearny, NJ. *