



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA
December 21, 2016
Hotel Woodbridge (APA) – 120 Wood Avenue South in Iselin NJ in the Ballroom

- **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**
- **OPEN PUBLIC MEETING ACT STATEMENT**
 - In accordance with the Open Public Meetings Act, notice of this meeting was provided by:
 - 1. Sending sufficient notice to the Fund’s designated newspapers, the Newark Star Ledger and The Times of Trenton
 - 2. Filing advanced written notice of this meeting with each member municipality; and
 - 3. Posting notice of this meeting on the Public Bulletin Board of all member municipalities.
- **PLEDGE OF ALLEGIANCE**
- **ROLL CALL OF FUND COMMISSIONERS**
- **APPROVAL OF MINUTES OF 11/30/16 MEETING**
- **ADOPTION OF RESOLUTIONS**
 - Resolution 32-16 – Approving Certain Disbursements \$399,855.94
 - Resolution 33-16 – Approving Claims \$2,051,993

REPORTS

- **EXECUTIVE DIRECTOR – Jonathan Hall (NIP Group)**
 - Fast Track
 - Final 2017 Assessment Budget
 - 2017 Service Provider RFPs
 - 2017 Indemnity & Trust Agreements
 - 2017 Meeting Dates
- **TREASURER’S REPORT – Patrick DeBlasio**
- **UNDERWRITING REPORT – Robert Smith (NIP Group)**
 - Member Renewal Data Updates
 - 2017 Prospects
- **SAFETY DIRECTOR – Anthony Ven Graitis (NIP Group) and Ken Child (PMA Group)**
 - Safety Recap
 - Wellness Awards

- **CLAIMS REPORT – Conrad Cyriax, James Renner & Robert Persico (NIP Group)**
 - Key Performance Indicators for the Claims Department for November, 2016
- **ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT**
- **NEW BUSINESS**
- **OPEN FORUM**
- **ADJOURNMENT**

❖ *Our Next meeting will be – January 25th 2017 at the Hotel Woodbridge (APA) 120 Wood Avenue South in Iselin NJ - We would like to wish everyone Happy Holidays and a wonderful New Year!*



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

November 30th 2016

**The Holiday Inn East Windsor - 399 Monmouth Street East Windsor NJ 08520 in
the Ballroom at 11:00am**

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

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS:

John Camera
Barbara Russo - Absent
Matthew Watkins
Paul Carelli - Absent
Michael King - Absent
Eric Shubiger – Absent
Tim Dacey
Hillary Hyser
Teresa Casagrande
Eleanor McGovern
Joseph Bellina - Absent
Gerald Drasheff- Absent
Jack Merryfield - Absent
Lou Guarino
Paul Zarbetski - Absent
Shayne SantaLucia
Patrick Wherry
Louis Pallazo
Michael Martello - Absent
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Virginia Murphy
Jillian Barrick - Absent
Doug Marvin



Kathryn Manzo
Robert Pittfield - Absent
Jim Rodino
Ann Cucci - Absent
Frank Ruggiero
Barry Lewis - Absent
John Waryas - Absent
Karen Caulfield
Mark Krane
Jack Sayers Absent

MOTION TO APPROVE MINUTES OF 10/26/16 MEETING

MOTION: Commr. Watkins
SECOND: Commr. Casagrande
ABSTAIN: Commrs. Watkins; Hyser; McGovern; Pallazo; Ruggiero; McGovern

MOTION TO ADOPT RESOLUTIONS

Resolution 27-16 – Approving Certain Disbursements \$272,845.40
Resolution 28-16 – Approving Claims Payments \$2,285,255

MOTION: Commr. Watkins
SECOND: Commr. Dacey

VOTE: Roll Call

John Camera
Barbara Russo - Absent
Matthew Watkins
Paul Carelli - Absent
Michael King - Absent
Eric Shubiger – Absent
Tim Dacey
Hillary Hyser
Teresa Casagrande
Eleanor McGovern
Joseph Bellina - Absent
Gerald Drasheff- Absent
Jack Merryfield - Absent
Lou Guarino
Paul Zarbetski - Absent
Shayne SantaLucia
Patrick Wherry
Louis Pallazo



Michael Martello - Absent
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Virginia Murphy
Jillian Barrick - Absent
Doug Marvin
Kathryn Manzo
Robert Pittfield - Absent
Jim Rodino
Ann Cucci - Absent
Frank Ruggiero
Barry Lewis - Absent
John Waryas - Absent
Karen Caulfield
Mark Krane
Jack Sayers Absent

EXECUTIVE DIRECTOR'S REPORT – Jonathan Hall – (NIP Group)

- **Fast Track Report** – Mr. Hall presented the Financial Fast Track Report as of October 31, 2016. He advised that there were no material changes from September's report.
- **Draft 2017 Budget** – Mr. Hall presented the Draft 2016 Budget to the Commissioners. He advised that the final budget, pending membership changes, would be presented at the December 21, 2016 meeting.
- **2017 RFPs** – Mr. Hall reported that the 2017 RFP Submissions have been reviewed, and will be discussed at the Executive Committee meeting immediately following.

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 REPORT – Robert Smith (NIP Group)

- **2017 Member Renewals** – All renewing members have received proposals. Mr. Smith will be reaching out to each RM to verify data integrity and follow up on missing ancillary applications.
- **2017 Prospects** – Mr. Smith presented a list of prospects that have received proposals for membership or are in underwriting for membership.



SAFETY DIRECTOR – Anthony Ven Graitis (NIP Group) and Ken Child (PMA Group)

- **Fund Safety Meeting Recap** – Erin Falco, registered dietician from Eat Well, Work Well, presented to the group on wellness, eating healthy, being active, and being mindful of one’s health.
- **Wellness – Walk to Win 2** awards were handed out to all participants. Awards of 1st, 2nd and 3rd place were given to teams at each municipality. In addition, the top three teams with the most steps were awarded prizes. The teams with the three best names were also awarded prizes. And 10 random winners were chosen for gift cards for participating in the program.
- **Cold Weather Preparation** –Preparation Bulletins will be handed out on Snow Plow Operation Safety and Winter Weather Precautions addressing pre-winter storm preparation, snow shoveling, snow blowing, using de-icers, entrance ways to buildings, parking lots and sidewalks, and steps and stairs. The hazard of freezing pipes was also discussed where risk control personnel inspect municipal buildings upon request.

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

- **Claims Statistics and KPI’s** – Conrad Cyriax provided the Commissioners with the Claims Report. Key performance indicators of Claims Department activity were fully discussed including the number of new claims received and the sum of claims closed during the preceding month. Frequency trends affecting the Fund were discussed as well as other critical measurements of Claims Department activity such as closing ratio and recoveries.
- **Presentation - OPRA Requests - Donald Scarinci of Scarinci Hollenbeck** – Mr. Scarinci addressed the Commissioners with a presentation on “Emerging Issues: New Jersey’s Open Public Records Act.”

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. Watkins
SECOND: Commr. Pallazo
VOTE: Unanimous

ADJOURN TO PUBLIC SESSION

MOTION: Commr. Dacey
SECOND: Commr. Reinertsen
VOTE: Unanimous



MOTION TO APPROVE CLAIMS

MOTION: Commr. Watkins

SECOND: Commr. Pallazo

Claims:

City of Hoboken GL - Granted Settlement Authority

Township of Ewing WC – Granted Settlement Authority

VOTE: ROLL CALL:

John Camera
Barbara Russo - Absent
Matthew Watkins
Paul Carelli - Absent
Michael King - Absent
Eric Shubiger – Absent
Tim Dacey
Hillary Hyser
Teresa Casagrande
Eleanor McGovern
Joseph Bellina - Absent
Gerald Drasheff- Absent
Jack Merryfield - Absent
Lou Guarino
Paul Zarbetski - Absent
Shayne SantaLucia
Patrick Wherry
Louis Pallazo
Michael Martello - Absent
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Virginia Murphy
Jillian Barrick - Absent
Doug Marvin
Kathryn Manzo
Robert Pittfield - Absent
Jim Rodino
Ann Cucci - Absent
Frank Ruggiero
Barry Lewis - Absent
John Waryas - Absent



Karen Caulfield
Mark Krane
Jack Sayers Absent

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Rodino made a motion to adjourn the meeting at 12:15PM and Commissioner Dacey seconded the motion. Motion carried unanimously.

Prepared by J. Hall.

Jonathan Hall

James Rodino

ALSO PRESENT:

Donald Scarinci – Scarinici & Hollenbeck
Sonia Brown – North Brunswick
Robert Persico – NIP
Dave Springer – NIP
Conrad Cyriax – NIP
Francis J. Kelly – BGIA
Earl Miller – Adviser
David Balken – Balken Risk
Ken Child – PMA
Marc Strauss - PMA
Ted Wardell – Brown & Brown
Ed Vath – PMA
Matthew struck – Brown & Brown
Doug Broden – Borden Risk
Larry Graham – Fairview Insurance
Mike Lovett – Warren Twp.
Jeremy Solomon – Bob Smith & Associates
Rob Smith – NIP
Jim Renner – NIP



Michael Sabbagh – Richland Knowles
Latonya Brennan – AJG
Ilene Laursen – Conner Strong
Renee Nelms _ Qual-Lynx
Anthony VenGraitis – NIP
BettyAnne Stinchcomb – New Providence
Brian Erlandsen – BGIA
Michael Parlavecchio – Bloomfield
Patrick DeBlasio – Treasurer
Jonathan Hall – NIP
Michael O’Connell – PQA



December 21, 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:

		October <u>2016</u>	November <u>2016</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 322,030.26	\$ 321,529.63
	Claims Account-Bank of America	517,685.79	256,904.83
	NJ Cash Management	126,950.33	127,000.49
	Custodial Account-Bank of America	1,566,966.96	338,580.84
	Total Balance	<u>\$ 2,533,633.34</u>	<u>\$ 1,044,015.79</u>
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,987,014.42	\$ 1,775,979.78
	Claims/Operating Account Receipts-Bank of America	2,074,487.55	2,373,732.67
	NJ Cash Management Activity Receipts	50.16	47.99
	Custodial Account-Bank of America	271,613.88	2,538,000.95
Total Receipts		<u>\$ 4,333,166.01</u>	<u>\$ 6,687,761.39</u>
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,987,515.05)	\$ (1,776,659.15)
	Claims Account Disbursements-Bank of America	(280,070.48)	(250,240.10)
	Operating Account Disbursements-Bank of America	(2,055,198.03)	(1,854,367.18)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(1,500,000.00)	(1,800,000.00)
Total Disbursements		<u>\$ (5,822,783.56)</u>	<u>\$ (5,681,266.43)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 321,529.63	\$ 320,850.26
	Claims Account-Bank of America	256,904.83	526,030.22
	NJ Cash Management	127,000.49	127,048.48
	Custodial-Investments	338,580.84	1,076,581.79
	Total Balance	<u>\$ 1,044,015.79</u>	<u>\$ 2,050,510.75</u>
Beginning Investment Balance		\$ 40,876,204.25	\$ 40,585,892.15
Change in Accrued Income		1,614.69	(8,971.69)
Change in Unrealized Gain		(42,221.98)	(141,417.73)
Income Received/Cash Received		28,733.02	37,659.15
Realized Gain/(Loss)		(5,209.26)	(54,183.52)
Cash Receipts(Disbursements)		(1,500,000.00)	(1,800,000.00)
Transfer to/from Custodial Account-Bank of America		1,226,771.43	(680,264.26)
Total Investment Account		<u>\$ 40,585,892.15</u>	<u>\$ 37,938,714.10</u>
Ending Cash Balance		<u><u>\$ 41,629,907.94</u></u>	<u><u>\$ 39,989,224.85</u></u>

BANK RECONCILIATION



ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund
From

To
11/30/16

DATE 11/01/16

BOOK BALANCE AS OF 11/01/16 \$ 127,000.49

ADD DEPOSITS (PER BANK LEDGER) 47.99

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)

BOOK BALANCE AS OF 11/30/16 \$ 127,048.48

BALANCE PER BANK STATEMENT 11/30/16 \$127,048.48

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 11/30/16 127,048.48

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks

BANK RECONCILIATION



ACCT.NAME TD Bank
BANK/ACCT# Claims Account - 426-7723934
From 11/01/16 To 11/30/16
DATE

BOOK BALANCE AS OF 11/01/16 \$ 321,529.63
ADD DEPOSITS (PER BANK LEDGER) 1,775,979.78
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 1,776,659.15
BOOK BALANCE AS OF 11/30/16 \$ 320,850.26

BALANCE PER BANK STATEMENT 11/30/16 \$863,320.52

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT
TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING
DATE CHECK# AMOUNT
Various list 542,470.26
TOTAL 542,470.26 (542,470.26)

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 11/30/16 320,850.26
Difference 0.00

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

BANK RECONCILIATION



ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account

From

To

DATE 11/01/16 11/30/16

BOOK BALANCE AS OF 11/01/16 \$ 40,924,472.99

ADD DEPOSITS (PER BANK LEDGER) 2,538,000.95

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 4,447,178.05

BOOK BALANCE AS OF 11/30/16 \$ 39,015,295.89

BALANCE PER BANK STATEMENT 11/30/16 \$39,015,295.89

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 11/30/16 39,015,295.89

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 Nov 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	26,662,251	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	258,731,254
Claim Expenses												
Losses	6,053,416	9,202,780	12,403,357	11,018,942	13,711,815	8,924,696	8,337,346	7,318,203	4,881,564	6,220,436	17,438,906	105,511,462
Loss Adjustment Expenses	1,437,021	2,949,476	3,850,456	4,565,873	4,846,913	3,447,323	3,774,060	3,448,079	2,962,306	3,208,899	8,380,629	42,871,035
IBNR	8,042,276	3,724,812	882,693	744,742	489,823	524,913	-	227,020	53,587	3,626	28,384	14,721,876
EPL Deductible & Co-Insurance	(212,128)	(527,738)	(877,897)	(761,172)	(672,197)	(409,427)	(628,322)	(156,270)	(228,023)	(192,743)	(809,985)	(5,475,903)
Excess Recoveries	(380,333)	(569,886)	(1,366,521)	(4,625,960)	(5,954,502)	(1,280,224)	(517,015)	(1,640,143)	(61,321)	(379,836)	(2,231,545)	(19,007,286)
WC	-	-	(725,712)	(1,666,627)	-	(420,669)	(322,064)	(275,824)	(61,321)	-	(2,021,545)	(5,493,762)
GL	-	(312,636)	-	(796,113)	(871,232)	(4,903)	(49,834)	(25,254)	-	-	-	(2,059,971)
AL	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(380,333)	(222,951)	-	(112,187)	(3,637,020)	(373,409)	(7,541)	-	-	-	-	(4,733,441)
EPL/POL	-	(34,299)	(640,809)	(1,711,901)	(1,446,250)	(481,243)	(75,907)	(128,186)	-	(299,720)	(210,000)	(5,028,317)
EPL/POL Aggregate Stop	-	-	-	-	-	-	-	(414,886)	-	(80,116)	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	(61,669)	-	-	-	-	(61,669)
Total Claim Expense	14,940,253	14,779,444	14,892,087	10,942,425	12,421,851	11,207,281	10,966,069	9,196,891	7,608,113	8,860,382	22,806,389	138,621,184
Expenses												
Excess Premiums	5,713,784	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	64,143,999
General Administrative Expenses	6,659,293	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	61,267,627
Total Expenses	12,373,077	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	125,411,626
Underwriting Profit/(Loss)	(651,079)	(105,221)	(1,150,223)	1,485,286	65,004	879,760	680,501	(264,600)	253,725	(720,125)	(5,774,584)	(5,301,556)
Net Realized/Unrealized Gains/(Losses)	(3,554)	(19,469)	(16,018)	(12,725)	34,742	290,646	286,852	185,351	104,404	43,874	28,782	922,886
Interest Income	81,604	140,353	152,857	149,496	133,740	153,862	167,009	125,298	207,557	440,221	1,454,406	3,206,404
Net Investment Income	78,050	120,884	136,840	136,771	168,482	444,508	453,861	310,649	311,961	484,095	1,483,188	4,129,290
Statutory Surplus (Deficit)	(573,029)	15,663	(1,013,384)	1,622,056	233,487	1,324,267	1,134,362	46,050	565,686	(236,029)	(4,291,395)	(1,172,266)
% of Underwriting Income	-2.1%	0.1%	-3.7%	6.5%	1.0%	6.3%	5.7%	0.3%	3.9%	-1.6%	-10.3%	-0.5%
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	(573,029)	22,459	(323,750)	121,789	(225,504)	(278,577)	(29,505)	(173,652)	122,201	(14,280)	(53,321)	(1,405,169)
at Previous Month	(539,284)	33,485	(992,350)	1,637,881	244,221	1,331,230	1,139,938	46,096	569,615	(234,828)	(4,259,373)	(1,023,368)
Variance	(33,745)	(17,822)	(21,034)	(15,825)	(10,734)	(6,963)	(5,576)	(46)	(3,929)	(1,201)	(32,023)	(148,898)
Supplemental Assessment/ Dividend											4,291,395	
Proforma Surplus (Deficit)	(573,029)	15,663	(1,013,384)	1,622,056	233,487	1,324,267	1,134,362	46,050	565,686	(236,029)	-	3,119,129

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	2,769	3,204	3,260	2,646	2,800	2,525	2,240	1,965	1,995	2,118	7,231	32,753
Severity Rate	124	129	130	128	134	135	133	129	126	127		
Total Open Claims	682	255	250	120	84	38	33	24	13	15	29	1,543

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

RESOLUTION NO. 32-16

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 **\$399,855.94** for payment.

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

Chairman

Date

December 21, 2016

Secretary

Date

December 21, 2016

December 21, 2016 - GSMJIF Commissioners Meeting Bills List

Date: 12.02.16
Bills List #: 56



<u>PAYABLE TO</u>	<u>DESCRIPTION</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
Connell Consulting	Hamilton PD Training Proactive Police Supervision Class \$2,100 and S. Orange & Bloomfield on 12/5 and 12/7 \$500 Stipend	#1729	\$1,900.00
Township of North Bergen	Safety (SIP) award	#1730	\$1,500.00
Patrick DeBlasio	December 2016 Treasurer	#1731	\$1,458.34
Princeton Public Affairs	Retainer Fee December 2016	#1732	\$833.33
Capehart Scatchard	Litigation (WC) November 2016	#1733	\$1,250.00
Bob Smith & Associates	Inv#03-M-9254-G Litigation services November 2016	#1734	\$3,333.33
Pringle Quinn Anzano	inv#40224 Fund Attorney	#1735	\$496.00
Dafeldecker Associates	Drug Testing Inv#61121 Howell \$400; inv#61050 Berkeley Twp. \$240; inv#61070 \$200	#1736	\$840.00
The NJ Times	Posting of GSMJIF Commissioners meeting public notice - November	#1737	\$4.93
The Star Ledger	Posting of GSMJIF Commissioners meeting public notice - November	#1738	\$17.05
Dynamic Testing	Drug Testing - inv#8864 S. Orange \$605; inv#8863 Kearny \$141; inv#8862 New Providence \$305; inv#8861 Berkeley Heights \$176; inv#8907 Bloomfield \$360; inv#8006 North Brunswick \$305	#1739	\$1,592.00
Care Station	AC#869578 dos 11/22/16	#1740	\$76.00
Hodulik & Morrison	AGSMJIF 2015 Audit	#1741	\$19,919.00
Total in Checks \$33,219.98			
Wire Transfers/ACH			
PMA	Berkeley Township	ACH	\$70,212.12
	City of Rahway	ACH	\$3,860.15
PMA	City of Hoboken	ACH	\$30.00
PMA	City of Hoboken	ACH	\$661.98
PMA	City of Englewood	ACH	\$8,739.34
PMA	Hamilton Township	ACH	\$58,218.42
PMA	Livingston Township	ACH	\$8,175.15
PMA	Montclair Township	ACH	\$504.90
PMA	South Brunswick Township	ACH	\$444.00
PMA	Township of Ewing	ACH	\$13,593.76
PMA	Township of Howell	ACH	\$1,403.59
PMA	Union Township	ACH	\$3,420.21
PMA	Claim pre-payment	ACH	\$143,563.00
PMA	Large Loss - Hamilton	ACH	\$51,250.39
Total to PMA \$364,077.01			
NIP Mgmt	American Express Safety Awards	ACH	\$2,558.95
Total to NIP Mgmt \$2,558.95			
BGIA		ACH	
BGIA		ACH	
Total to BGIA \$0			
Total			\$399,855.94

RESOLUTION NO. 33-16

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
(Hereinafter referred to as the "FUND")

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$2,051,993** against the fund.

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

Chairman

December 21, 2016
Date

Secretary

December 21, 2016
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT
November 2016 Report

November Paid

WC	TPA	
TWP		
Par Troy Hills	D&H	56,145
Bloomfield	D&H	9,497
Linden	Inservco	28,588
All Other	QL	830,258
Total WC		924,489

PAL		
ALL TWP		
AL	NIP/QL	74,077
APD	NIP/QL	53,853
EPL	NIP/QL	351,842
GL	NIP/QL	344,485
POL	NIP/QL	59,754
PROP	NIP/QL	23,210
Total PAL		907,221

WC	924,489
PAL	907,221
Grand Total post 2012	1,831,710

PMA PRIOR 2012		
WC	PMA	216,453
PAL	PMA	3,830
APD PROP	PMA	0
Total Prior 2012		220,283

Grand Total November 2016	Grand Total
Post 2012 CLAIMS	1,831,710
Prior 2012 CLAIMS	220,283
TOTAL PAID	2,051,993



Garden State Municipal Joint Insurance Fund

November 2016

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

11/1/2016

Index of Reports

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

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

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2002

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

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2005

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2006

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2007

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2008

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2009

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

Warren Township	4	-	7,382	1,846	15	-	10,661	711	1	-	2,383	2,383
West Orange, Township of	46	-	219,491	4,772	34	-	97,193	2,859	3	-	-	-
	326	-	2,404,218	7,375	468	1	3,149,455	6,730	38	-	41,699	1,097



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2010

Commercial Auto

Liability

Property

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	-	28,018	1,078	9	-	90,958	10,106	3	-	31,341	10,447
Caldwell Borough	6	-	15,752	2,625	9	-	17,765	1,974	5	-	18,853	3,771
Eastampton Township	4	-	5,426	1,357	4	-	197,192	49,298	1	-	116	116
Englewood, City of	26	-	47,460	1,825	39	-	195,870	5,022	12	-	19,885	1,657
Ewing Township	7	-	69,210	9,887	9	1	323,891	35,988	2	-	9,794	4,897
Fanwood Borough	2	-	-	-	5	1	75,010	15,002	-	-	-	-
Freehold Township	19	-	36,483	1,920	10	1	361,182	36,118	1	-	4,096	4,096
Hamilton Township	7	-	9,335	1,334	13	-	6,675	513	1	-	-	-
Harrison, Town of	8	-	7,311	914	8	-	452,911	56,614	1	-	13,000	13,000
Highland Park Borough	11	-	2,951	268	15	-	56,312	3,754	3	-	-	-
Hoboken, City of	19	-	81,311	4,280	53	-	536,510	10,123	1	-	-	-
Howell Township	10	-	44,201	4,420	59	1	133,905	2,270	2	-	24,000	12,000
Kenilworth, Borough of	3	-	1,285	428	4	-	155,960	38,990	-	-	-	-
Livingston Township	16	-	8,203	513	43	-	133,545	3,106	5	-	1,315	263
Manalapan Township	10	-	12,364	1,236	7	-	32,428	4,633	-	-	-	-
Maplewood, Township of	5	-	4,219	844	16	-	34,864	2,179	1	-	31,541	31,541
Middlesex Boro	9	-	34,413	3,824	8	-	804	101	1	-	-	-
Montclair Township	31	-	171,196	5,522	53	-	263,721	4,976	2	-	10,523	5,262
Morris Township	14	-	16,916	1,208	14	-	64,033	4,574	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	5	4,241,343	8,018	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2016

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	-	19,170	2,396	14	-	1,504	107	4	-	2,686	672
Caldwell Borough	3	-	2,576	859	14	-	22,418	1,601	3	-	24,644	8,215
Eastampton Township	1	-	1,542	1,542	1	-	500	500	-	-	-	-
Englewood, City of	21	-	36,166	1,722	37	-	408,013	11,027	14	-	10,028	716
Ewing Township	6	-	13,969	2,328	12	-	26,791	2,233	-	-	-	-
Fair Haven Borough	3	-	-	-	1	-	-	-	1	-	-	-
Fanwood Borough	4	-	2,454	614	4	-	16,864	4,216	1	-	24,000	24,000
Freehold Township	14	-	15,183	1,085	11	-	24,418	2,220	4	-	24,000	6,000
Hamilton Township	11	-	327,792	29,799	18	-	592,231	32,902	7	-	-	-
Harrison, Town of	7	-	6,872	982	8	-	128,258	16,032	2	-	8,796	4,398
Highland Park Borough	11	-	5,333	485	6	-	107,369	17,895	2	-	25,216	12,608
Hoboken, City of	22	-	7,522	342	51	-	316,089	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	-	2,635,404	4,748	113	-	475,251	4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2002

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

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.2%	\$5,911	484,670	-	-	-
Ewing, Township of	78	13.2%	935,676	21.6%	\$11,996	899,602	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	\$4,289,786	1	\$88,447	88447



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	705,323	10.9%	\$7,347	664,311	1	57,695	57,695
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	773,888	1	244,590	244,590
Howell, Township of	35	5.5%	749,083	11.5%	\$21,402	749,082	-	-	-
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	29.6%	\$36,232	1,569,170	1	1,629,109	1,629,109
South Brunswick Township	71	11.3%	217,327	3.3%	\$3,061	217,324	-	-	-
Union Township	105	16.6%	802,280	12.4%	\$7,641	802,279	-	-	-
	631	100.0%	\$6,492,814	100.0%	\$10,290	\$6,081,984	4	\$2,092,451	\$523,113



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	693,782	8.9%	\$5,930	606,781	5	350,443	70,089
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	1,011,396	13.0%	\$10,535	968,744	1	363,511	363,511
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,083,582	26.7%	\$12,044	1,910,765	1	1,445,314	1,445,314
Hoboken, City of	56	5.8%	937,987	12.0%	\$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	557,092	1	208,145	208,145
Union Township	86	9.0%	573,032	7.4%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,791,515	100.0%	\$8,125	\$7,394,605	9	\$2,485,980	\$276,220



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	980,069	11.0%	\$8,236	908,701	5	406,771	81,354
Eastampton Township	1	0.1%	-	0.0%	\$0	-	-	-	-
Englewood, City of	128	10.0%	1,245,419	14.0%	\$9,730	1,245,422	-	-	-
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	723,207	1	146,849	146,849
Harrison, Town of	45	3.5%	237,692	2.7%	\$5,282	182,431	1	79,788	79,788
Hoboken, City of	60	4.7%	354,458	4.0%	\$5,908	354,460	-	-	-
Howell, Township of	75	5.9%	1,094,272	12.3%	\$14,590	1,072,337	2	285,905	142,953
Jackson Township	41	3.2%	406,483	4.6%	\$9,914	359,778	1	129,181	129,181
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	-	-	-
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	-	-	-
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	-	-	-
Montclair Township	92	7.2%	420,200	4.7%	\$4,567	420,204	-	-	-
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	-	-	-
Rahway, City of	42	3.3%	556,572	6.2%	\$13,252	543,592	2	255,936	127,968
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,054,911	11.8%	\$7,033	1,054,907	-	-	-
West Orange, Township of	93	7.3%	590,532	6.6%	\$6,350	576,884	1	151,725	151,725
	1281	100.0%	\$8,911,438	100.0%	\$6,957	\$8,639,134	13	\$1,456,155	\$112,012



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,195,608	13.0%	\$11,496	997,594	5	425,412	85,082
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,168	8.5%	\$7,002	784,165	-	-	-
Ewing, Township of	57	4.9%	504,899	5.5%	\$8,858	504,903	-	-	-
Hamilton Township	138	11.7%	780,375	8.5%	\$5,655	656,180	3	302,967	100,989
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	-	-	-
Highland Park Borough	27	2.3%	246,834	2.7%	\$9,142	204,610	1	215,716	215,716
Hoboken, City of	71	6.0%	517,496	5.6%	\$7,289	460,199	1	71,134	71,134
Howell, Township of	59	5.0%	796,544	8.6%	\$13,501	796,543	-	-	-
Jackson Township	55	4.7%	462,926	5.0%	\$8,417	462,927	-	-	-
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	-	-	-
Livingston Township	52	4.4%	651,423	7.1%	\$12,527	632,949	1	43,279	43,279
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	-	-	-
Montclair Township	83	7.1%	347,320	3.8%	\$4,185	347,314	-	-	-
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	-	-	-
Rahway, City of	46	3.9%	523,133	5.7%	\$11,372	523,131	-	-	-
South Brunswick Township	64	5.4%	285,609	3.1%	\$4,463	285,612	-	-	-
Union Township	118	10.0%	1,361,495	14.8%	\$11,538	1,185,787	3	408,951	136,317
West Orange, Township of	88	7.5%	583,822	6.3%	\$6,634	583,825	-	-	-
	1175	100.0%	\$9,228,146	100.0%	\$7,854	\$8,612,236	14	\$1,467,459	\$104,819



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	967,266	12.6%	\$12,401	906,894	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	677,639	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%	399,507	5.2%	\$5,399	399,505	-	-	-
Howell, Township of	61	5.8%	1,231,813	16.0%	\$20,194	1,192,382	2	406,991	203,496
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	-	-	-
Livingston Township	39	3.7%	243,015	3.2%	\$6,231	243,015	-	-	-
Maplewood, Township of	54	5.1%	270,953	3.5%	\$5,018	270,952	-	-	-
Montclair Township	70	6.7%	256,803	3.3%	\$3,669	256,801	-	-	-
North Plainfield Borough	26	2.5%	507,007	6.6%	\$19,500	507,005	-	-	-
Rahway, City of	52	4.9%	125,905	1.6%	\$2,421	125,907	-	-	-
South Brunswick Township	64	6.1%	207,663	2.7%	\$3,245	207,662	-	-	-
Union Township	88	8.4%	423,239	5.5%	\$4,810	423,237	-	-	-
West Orange, Township of	62	5.9%	469,540	6.1%	\$7,573	469,538	-	-	-
	1052	100.0%	\$7,676,074	100.0%	\$7,297	\$7,248,913	9	\$1,447,667	\$160,852



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,678,118	14.5%	\$19,070	1,417,888	6	1,230,769	205,128
Caldwell Borough	20	1.8%	765,345	6.6%	\$38,267	613,393	1	668,301	668,301
Eastampton Township	4	0.4%	199,117	1.7%	\$49,779	152,004	1	196,730	196,730
Englewood, City of	88	8.1%	1,458,169	12.6%	\$16,570	1,380,605	2	315,834	157,917
Ewing, Township of	89	8.2%	595,294	5.2%	\$6,689	566,284	1	78,342	78,342
Fanwood Borough	9	0.8%	40,672	0.4%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,523,754	13.2%	\$11,457	1,212,949	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%	297,631	2.6%	\$7,832	287,630	1	61,423	61,423
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	-	-	-
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	-	-	-
Manalapan Township	23	2.1%	473,172	4.1%	\$20,573	421,893	1	60,256	60,256
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	446,367	3.9%	\$5,797	446,366	-	-	-
North Plainfield Borough	25	2.3%	41,111	0.4%	\$1,644	41,109	-	-	-
Rahway, City of	32	2.9%	201,595	1.7%	\$6,300	179,657	1	134,415	134,415

South Brunswick Township	63	5.8%	305,853	2.6%	\$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.6%	\$14,387	1,317,201	1	61,202	61,202
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	-	-	-
West Orange, Township of	78	7.2%	406,538	3.5%	\$5,212	406,540	-	-	-
	1085	100.0%	\$11,555,326	100.0%	\$10,650	\$10,574,610	20	\$3,828,206	\$191,410



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	827,212	6.6%	\$11,029	669,471	5	511,937	102,387
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	-	-	-
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	-	-	-
Englewood, City of	63	5.4%	599,720	4.8%	\$9,519	599,725	-	-	-
Ewing, Township of	74	6.3%	520,962	4.1%	\$7,040	520,961	-	-	-
Fanwood Borough	13	1.1%	187,255	1.5%	\$14,404	158,038	1	136,935	136,935
Freehold Township	63	5.4%	694,557	5.5%	\$11,025	591,436	1	292,423	292,423
Hamilton Township	130	11.1%	1,711,035	13.6%	\$13,162	1,529,123	2	392,322	196,161
Harrison, Town of	29	2.5%	296,058	2.3%	\$10,209	296,056	-	-	-
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	-	-	-
Hoboken, City of	79	6.8%	804,187	6.4%	\$10,180	605,488	3	320,884	106,961
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	1,000,438	2	1,004,671	502,336
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	244,159	1.9%	\$7,399	204,183	1	104,783	104,783

Middlesex Borough	12	1.0%	264,764	2.1%	\$22,064	221,272	1	257,873	257,873
Montclair Township	79	6.8%	640,606	5.1%	\$8,109	591,268	2	298,441	149,221
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	-	-	-
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	-	-	-
North Plainfield Borough	18	1.5%	190,027	1.5%	\$10,557	178,058	1	122,341	122,341
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	-	-	-
South Brunswick Township	64	5.5%	594,311	4.7%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,887,712	15.0%	\$19,664	1,762,894	4	1,065,266	266,317
Warren Township	14	1.2%	175,949	1.4%	\$12,568	112,532	1	124,828	124,828
West Orange, Township of	56	4.8%	465,979	3.7%	\$8,321	394,091	2	149,872	74,936
	1166	100.0%	\$12,600,212	100.0%	\$10,806	\$11,225,225	26	\$4,782,576	\$183,945



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2016

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	420,086	3.5%	\$7,926	269,455	2	222,325	111,163
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	-	-	-
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	-	-	-
Englewood, City of	79	6.3%	460,518	3.9%	\$5,829	460,515	-	-	-
Ewing, Township of	87	6.9%	1,074,779	9.0%	\$12,354	998,098	3	470,257	156,752
Fair Haven Borough	8	0.6%	65,046	0.5%	\$8,131	65,046	-	-	-
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	-	-	-
Freehold Township	59	4.7%	87,290	0.7%	\$1,479	87,285	-	-	-
Hamilton Township	138	10.9%	2,340,733	19.6%	\$16,962	1,929,104	7	1,538,120	219,731
Harrison, Town of	23	1.8%	283,553	2.4%	\$12,328	283,553	-	-	-
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	-	-	-
Hoboken, City of	97	7.7%	1,092,071	9.1%	\$11,258	989,695	2	356,127	178,064
Howell, Township of	48	3.8%	686,557	5.7%	\$14,303	608,041	3	398,759	132,920
Kenilworth Borough	10	0.8%	14,231	0.1%	\$1,423	14,232	-	-	-

Livingston Township	54	4.3%	1,069,472	8.9%	\$19,805	944,630	5	538,977	107,795
Manalapan Township	29	2.3%	221,433	1.9%	\$7,636	167,794	1	60,974	60,974
Maplewood, Township of	47	3.7%	320,022	2.7%	\$6,809	320,023	-	-	-
Middlesex Borough	22	1.7%	257,678	2.2%	\$11,713	256,607	1	91,930	91,930
Montclair Township	62	4.9%	595,510	5.0%	\$9,605	579,589	2	171,302	85,651
Morris Township	43	3.4%	368,978	3.1%	\$8,581	298,325	3	152,729	50,910
Morristown, Town of	38	3.0%	221,912	1.9%	\$5,840	220,157	1	170,089	170,089
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	-	-	-
North Brunswick Township	50	4.0%	235,653	2.0%	\$4,713	235,655	-	-	-
North Plainfield Borough	20	1.6%	76,699	0.6%	\$3,835	76,700	-	-	-
Rahway, City of	63	5.0%	373,872	3.1%	\$5,934	373,874	-	-	-
Union Township	74	5.9%	1,141,573	9.5%	\$15,427	878,275	3	738,950	246,317
Warren Township	11	0.9%	78,057	0.7%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	317,226	2.7%	\$4,597	298,110	1	36,167	36,167
	1261	100.0%	\$11,958,469	100.0%	\$9,483	\$10,588,335	34	\$4,946,706	\$145,491



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2004

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

Year 2005

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

GSMJIF	190	959	19.81%	4861	3.91%
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Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2007

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	25	104	24.04%	287	8.71%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	36	112	32.14%	350	10.29%
Ewing, Township of	13	57	22.81%	250	5.20%
Hamilton Township	12	138	8.70%	700	1.71%
Harrison, Town of	5	30	16.67%	275	1.82%
Highland Park Borough	3	27	11.11%	137	2.19%
Hoboken, City of	20	71	28.17%	586	3.41%
Howell, Township of	12	59	20.34%	272	4.41%
Jackson Township	12	55	21.82%	340	3.53%
Kenilworth, Borough of	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	248	1175	21.11%	6024	4.12%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2008

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2009

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2010

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

South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
GSMJIF	239	1166	20.50%	7575	3.16%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2016

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	10	53	18.87%	277	3.61%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	6	59	10.17%	227	2.64%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	22	97	22.68%	732	3.01%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	15	54	27.78%	275	5.45%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%

Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
GSMJIF	235	1261	18.64%	7605	3.09%



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

11/1/2016

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

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of November 1, 2016 for all policy years:	8
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,820,509
Total Incurred for 2007 Losses:	\$3,485,355
Total Incurred for 2008 Losses:	\$2,793,367
Total Incurred for 2009 Losses:	\$3,149,455
Total Incurred for 2010 Losses:	\$4,241,343
Total Incurred for 2011 Losses:	\$2,635,404
Total Liability Claims / 1000 Population 2002:	0.442
Total Liability Claims / 1000 Population 2003:	0.628
Total Liability Claims / 1000 Population 2004:	0.767
Total Liability Claims / 1000 Population 2005:	0.876
Total Liability Claims / 1000 Population 2006:	0.780
Total Liability Claims / 1000 Population 2007:	0.759
Total Liability Claims / 1000 Population 2008:	0.846
Total Liability Claims / 1000 Population 2009:	0.682
Total Liability Claims / 1000 Population 2010:	0.725
Total Liability Claims / 1000 Population 2011:	0.711



Garden State Municipal Joint Insurance Fund

Executive Summary

11/1/2016

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

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:	
Avg reporting time for 2011:	4.8
Average Paid By Reporting Time - 2002 to Present	
0 -5 Days:	\$19,779
6-19 Days:	\$24,881
20+ Days:	\$27,729

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of November 1, 2016 for all policy years:	130
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:	\$6,492,814
Total Incurred for 2005 Losses:	\$7,791,515
Total Incurred for 2006 Losses:	\$8,911,438
Total Incurred for 2007 Losses:	\$9,228,146
Total Incurred for 2008 Losses:	\$7,676,074
Total Incurred for 2009 Losses:	\$11,555,326
Total Incurred for 2010 Losses:	\$12,600,212
Total Incurred for 2011 Losses:	\$11,958,469
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166



Garden State Municipal Joint Insurance Fund 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 \$	542,706.23
AUTO LIABILITY	01/01/2013	302	6 \$	1,536,144.72
AUTO LIABILITY	01/01/2014	492	14 \$	732,708.57
AUTO LIABILITY	01/01/2015	500	13 \$	442,843.27
AUTO LIABILITY	01/01/2016	481	77 \$	332,199.57
AUTO LIABILITY Total		2,017	114 \$	4,166,212.51
AUTO LOSS REPORT ONLY	01/01/2016	2	- \$	-
AUTO LOSS REPORT ONLY Total		2	- \$	-
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	567	4 \$	1,013,514.83
AUTO PHYSICAL DAMAGE	01/01/2015	570	6 \$	934,993.41
AUTO PHYSICAL DAMAGE	01/01/2016	525	74 \$	856,567.54
AUTO PHYSICAL DAMAGE Total		2,459	84 \$	5,226,047.36
EMPLOYMENT PRACTICES	01/01/2011	2	- \$	1,027,632.61
EMPLOYMENT PRACTICES	01/01/2012	23	3 \$	3,427,003.80
EMPLOYMENT PRACTICES	01/01/2013	34	13 \$	3,350,061.54
EMPLOYMENT PRACTICES	01/01/2014	39	12 \$	3,165,922.39
EMPLOYMENT PRACTICES	01/01/2015	24	14 \$	1,215,451.92
EMPLOYMENT PRACTICES	01/01/2016	21	14 \$	191,949.85
EMPLOYMENT PRACTICES Total		143	56 \$	12,378,022.11
GENERAL LIABILITY	01/01/2006	1	- \$	133.90
GENERAL LIABILITY	01/01/2007	1	- \$	250,000.00
GENERAL LIABILITY	01/01/2008	3	1 \$	55,127.41
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 \$	903,820.48
GENERAL LIABILITY	01/01/2012	592	13 \$	3,766,906.91
GENERAL LIABILITY	01/01/2013	562	32 \$	4,331,293.59
GENERAL LIABILITY	01/01/2014	711	68 \$	3,266,919.61
GENERAL LIABILITY	01/01/2015	682	35 \$	2,252,835.37

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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	01/01/2016	505	78 \$	622,955.05
GENERAL LIABILITY	01/01/2005	1	- \$	7,974.13
GENERAL LIABILITY Total		3,207	229 \$	15,802,266.39
LIABILITY REPORT ONLY	01/01/2012	2	- \$	-
LIABILITY REPORT ONLY Total		2	- \$	-
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	- \$	704,202.85
PROPERTY	01/01/2015	112	3 \$	820,725.98
PROPERTY	01/01/2016	112	37 \$	1,191,333.51
PROPERTY Total		653	40 \$	6,858,617.14
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	- \$	475,828.56
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	- \$	271,754.89
PUBLIC OFFICIALS LIABILITY	01/01/2013	53	1 \$	287,127.84
PUBLIC OFFICIALS LIABILITY	01/01/2014	57	4 \$	501,702.52
PUBLIC OFFICIALS LIABILITY	01/01/2015	75	10 \$	600,409.20
PUBLIC OFFICIALS LIABILITY	01/01/2016	42	12 \$	247,586.65
PUBLIC OFFICIALS LIABILITY Total		275	27 \$	2,384,409.66
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	216	5 \$	-
WORKCOMP RECORD ONLY Total		1,239	5 \$	-
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	- \$	120,724.68
WORKERS COMPENSATION	01/01/2011	14	1 \$	206,839.65
WORKERS COMPENSATION	01/01/2012	986	61 \$	12,393,819.44
WORKERS COMPENSATION	01/01/2013	1,006	72 \$	10,913,045.87
WORKERS COMPENSATION	01/01/2014	1,028	144 \$	15,071,534.26
WORKERS COMPENSATION	01/01/2015	974	158 \$	12,022,952.51
WORKERS COMPENSATION	01/01/2016	744	354 \$	8,283,419.55
WORKERS COMPENSATION	01/01/2002	1	1 \$	750.00
WORKERS COMPENSATION Total		4,768	796 \$	59,224,545.79
Grand Total		14,765	1,351 \$	106,040,120.95

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2009	TOWNSHIP OF MONTCLAIR		1		1
AUTO LIABILITY	01/01/2009 Total			1		1
AUTO LIABILITY	01/01/2010	CITY OF HOBOKEN		1		1
AUTO LIABILITY	01/01/2010	CITY OF RAHWAY		1		1
AUTO LIABILITY	01/01/2010	TOWNSHIP OF FREEHOLD		1		1
AUTO LIABILITY	01/01/2010	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2010 Total			4		4
AUTO LIABILITY	01/01/2011	BERKELEY TOWNSHIP		1		1
AUTO LIABILITY	01/01/2011	BOROUGH OF MIDDLESEX		1		1
AUTO LIABILITY	01/01/2011	CITY OF HOBOKEN		1		1
AUTO LIABILITY	01/01/2011	CITY OF RAHWAY		3		3
AUTO LIABILITY	01/01/2011	LIVINGSTON TOWNSHIP		2		2
AUTO LIABILITY	01/01/2011	TOWN OF MORRISTOWN		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF EWING		3		3
AUTO LIABILITY	01/01/2011	TOWNSHIP OF FREEHOLD		2		2
AUTO LIABILITY	01/01/2011	TOWNSHIP OF MAPLEWOOD		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF UNION		4	1	6
AUTO LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2011 Total			21	1	23
AUTO LIABILITY	01/01/2012	BERKELEY TOWNSHIP		11		11
AUTO LIABILITY	01/01/2012	BOROUGH OF CALDWELL		11		11
AUTO LIABILITY	01/01/2012	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		2		2
AUTO LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3
AUTO LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		6		6
AUTO LIABILITY	01/01/2012	CITY OF ENGLEWOOD		16	2	18
AUTO LIABILITY	01/01/2012	CITY OF HOBOKEN		11		11
AUTO LIABILITY	01/01/2012	CITY OF RAHWAY		6		6
AUTO LIABILITY	01/01/2012	HOWELL TOWNSHIP		15		15
AUTO LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		5		5
AUTO LIABILITY	01/01/2012	TOWN OF HARRISON		3		3
AUTO LIABILITY	01/01/2012	TOWN OF MORRISTOWN		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		6		6
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		8		8
AUTO LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		2		2



Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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		28	3	31
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		11		11
AUTO LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		13		13
AUTO LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		30		30
AUTO LIABILITY	01/01/2013	TOWNSHIP OF UNION		19		19
AUTO LIABILITY	01/01/2013	TOWNSHIP OF WARREN		4		4
AUTO LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE		16		16
AUTO LIABILITY	01/01/2013 Total			296	6	302
AUTO LIABILITY	01/01/2014	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2014	BERKELEY TOWNSHIP		13		13

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
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	1	4	
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	26	
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN		18		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	
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			478	11	3	492
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

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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		25		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		13	1	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		22
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	35
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			487	11	2
AUTO LIABILITY	01/01/2016	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2016	BERKELEY TOWNSHIP		5	2	7
AUTO LIABILITY	01/01/2016	BOROUGH OF CALDWELL		5		5
AUTO LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN			1	1
AUTO LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		6	1	7
AUTO LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		6	3	9
AUTO LIABILITY	01/01/2016	BOROUGH OF KENILWORTH		8	2	10
AUTO LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		5		5
AUTO LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		11	3	14
AUTO LIABILITY	01/01/2016	BOROUGH OF TOTOWA		5	1	6
AUTO LIABILITY	01/01/2016	CITY OF ENGLEWOOD		8	2	10
AUTO LIABILITY	01/01/2016	CITY OF HOBOKEN		20	6	26
AUTO LIABILITY	01/01/2016	CITY OF LINDEN		36	11	47
AUTO LIABILITY	01/01/2016	CITY OF RAHWAY		12	1	13
AUTO LIABILITY	01/01/2016	HOWELL TOWNSHIP		11	2	13

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP		13	1	14	
AUTO LIABILITY	01/01/2016	TOWN OF GUTTENBERG		3		3	
AUTO LIABILITY	01/01/2016	TOWN OF HARRISON		9	2	11	
AUTO LIABILITY	01/01/2016	TOWN OF KEARNY		14	2	16	
AUTO LIABILITY	01/01/2016	TOWN OF MORRISTOWN		11	6	17	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		12	10	22	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON		4		4	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF EWING		7		7	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		6		6	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		11		11	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		19	2	21	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		6	2	8	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		38	4	42	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		20	1	21	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		27	3	30	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		8		8	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF UNION		28	7	35	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WARREN		3		3	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		26	2	28	
AUTO LIABILITY	01/01/2016 Total			404	77	481	
AUTO LIABILITY Total				1,903	108	6	2,017
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	
AUTO PHYSICAL DAMAGE	01/01/2010	TOWNSHIP OF WEST ORANGE		2		2	
AUTO PHYSICAL DAMAGE	01/01/2010 Total			2		2	
AUTO PHYSICAL DAMAGE	01/01/2011	BERKELEY TOWNSHIP		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	BOROUGH OF HIGHLAND PARK		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF HOBOKEN		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF RAHWAY		2		2	
AUTO PHYSICAL DAMAGE	01/01/2011	LIVINGSTON TOWNSHIP		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWN OF MORRISTOWN		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF FREEHOLD		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF MAPLEWOOD		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011 Total			11		11	
AUTO PHYSICAL DAMAGE	01/01/2012	BERKELEY TOWNSHIP		43		43	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF CALDWELL		7		7	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FAIR HAVEN		9		9	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FANWOOD		1		1	

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Garden State Municipal Joint Insurance Fund Open/Closed Report

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

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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE		14		14
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD		24	1	25
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	4	567
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP		17		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
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK		16	1	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		13		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		13		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		14		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		48	1	49

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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			564	6	570
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS		6		6
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	2	12
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF HIGHLAND PARK		9		9
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF KENILWORTH		10	1	11
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NEW PROVIDENCE		10		10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NORTH PLAINFIELD		21		21
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF TOTOWA		3	2	5
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF ENGLEWOOD		13	1	14
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF HOBOKEN		17	5	22
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF RAHWAY		10	3	13
AUTO PHYSICAL DAMAGE	01/01/2016	HOWELL TOWNSHIP		22	7	29
AUTO PHYSICAL DAMAGE	01/01/2016	LIVINGSTON TOWNSHIP		15	3	18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF GUTTENBERG		3		3
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF HARRISON		7	1	8
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF KEARNY		13	4	17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF MORRISTOWN		13	2	15
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF BLOOMFIELD		10	4	14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF CINNAMINSON		5		5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EASTAMPTON		2		2
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EWING		12	2	14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF HAMILTON		12	4	16
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF LAWRENCE		19	5	24
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MONTCLAIR		22	1	23
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MORRIS		14	1	15
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BERGEN		37	6	43
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		18	4	22
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF PARSIPPANY		29	6	35
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		7	1	8
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF UNION		32	1	33
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WARREN		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WEST ORANGE		28	5	33
AUTO PHYSICAL DAMAGE	01/01/2016 Total			451	74	525
AUTO PHYSICAL DAMAGE Total				2,375	84	2,459
EMPLOYMENT PRACTICES	01/01/2011	CITY OF HOBOKEN		2		2
EMPLOYMENT PRACTICES	01/01/2011 Total			2		2

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2012	BOROUGH OF CALDWELL		1		1
EMPLOYMENT PRACTICES	01/01/2012	CITY OF ENGLEWOOD		2		2
EMPLOYMENT PRACTICES	01/01/2012	CITY OF HOBOKEN		3		3
EMPLOYMENT PRACTICES	01/01/2012	HOWELL TOWNSHIP		5		5
EMPLOYMENT PRACTICES	01/01/2012	TOWN OF MORRISTOWN		1	1	2
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF BLOOMFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF HAMILTON		3		3
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MONTCLAIR		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MORRIS			1	1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF UNION		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WEST ORANGE			1	1
EMPLOYMENT PRACTICES	01/01/2012 Total			20	3	23
EMPLOYMENT PRACTICES	01/01/2013	CITY OF ENGLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2013	CITY OF HOBOKEN			6	6
EMPLOYMENT PRACTICES	01/01/2013	CITY OF LINDEN		3		3
EMPLOYMENT PRACTICES	01/01/2013	HOWELL TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2013	LIVINGSTON TOWNSHIP		1	1	2
EMPLOYMENT PRACTICES	01/01/2013	TOWN OF MORRISTOWN		1		1
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF BLOOMFIELD		2	4	6
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF HAMILTON		3		3
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MAPLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MONTCLAIR		6		6
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			21	12	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		4		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	5
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MORRIS		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF PARSIPPANY		3	1	4
EMPLOYMENT PRACTICES	01/01/2014 Total			27	11	39

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2015	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF CALDWELL		1		1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD		1	9	10
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN		1	2	3
EMPLOYMENT PRACTICES	01/01/2015	CITY OF LINDEN		1		1
EMPLOYMENT PRACTICES	01/01/2015	LIVINGSTON TOWNSHIP		1	1	2
EMPLOYMENT PRACTICES	01/01/2015	TOWN OF MORRISTOWN			1	1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF LAWRENCE		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF MONTCLAIR		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2015 Total			10	14	24
EMPLOYMENT PRACTICES	01/01/2016	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF CALDWELL			1	1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF FANWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2016	CITY OF ENGLEWOOD			4	4
EMPLOYMENT PRACTICES	01/01/2016	CITY OF HOBOKEN		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	CITY OF LINDEN			2	2
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		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF NORTH BERGEN			1	1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2016 Total			7	14	21
EMPLOYMENT PRACTICES Total				87	54	143
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	TOWNSHIP OF MONTCLAIR			1	1
GENERAL LIABILITY	01/01/2008 Total			2	1	3
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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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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
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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		8		8	
GENERAL LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3	
GENERAL LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12	
GENERAL LIABILITY	01/01/2012	CITY OF ENGLEWOOD		33		34	
GENERAL LIABILITY	01/01/2012	CITY OF HOBOKEN		56	1	58	
GENERAL LIABILITY	01/01/2012	CITY OF RAHWAY		28	1	30	
GENERAL LIABILITY	01/01/2012	HOWELL TOWNSHIP		20	1	21	
GENERAL LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		43		43	
GENERAL LIABILITY	01/01/2012	TOWN OF HARRISON		5		5	
GENERAL LIABILITY	01/01/2012	TOWN OF MORRISTOWN		22	1	23	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		28	1	30	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		2		2	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EWING		12		12	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		22	1	23	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		11		11	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		11		11	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		21		21	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		47	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		8		8	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		38		38	
GENERAL LIABILITY	01/01/2012 Total			579	8	5	592
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
GENERAL LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		1			1
GENERAL LIABILITY	01/01/2013	CITY OF ENGLEWOOD		22		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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2013	TOWN OF MORRISTOWN		10	1	11
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		29	1	31
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EASTAMPTON		1		1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EWING		9		9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD		9		9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON		26	4	35
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		16		16
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		12		14
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		45	2	48
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		4		4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		22		23
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		46		46
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF UNION		30	2	34
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WARREN		4		4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE		31		31
GENERAL LIABILITY	01/01/2013 Total			530	13	19
GENERAL LIABILITY	01/01/2014	BERKELEY HEIGHTS		11		12
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP		6	1	7
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL		18		19
GENERAL LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN		1		2
GENERAL LIABILITY	01/01/2014	BOROUGH OF FANWOOD		4		4
GENERAL LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		15		15
GENERAL LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		9	1	11
GENERAL LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		7		7
GENERAL LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE		11		11
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		3		3
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA		7	1	9
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD		32	3	37
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		41	1	46
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		30		35
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY		19	2	25
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP		26	2	29
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		40	2	42
GENERAL LIABILITY	01/01/2014	TOWN OF GUTTENBERG		4	1	5
GENERAL LIABILITY	01/01/2014	TOWN OF HARRISON		12		13
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY		49	1	53
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		11		11
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		32		34
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING		25		26
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		20		23
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		13	2	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		12		12

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		17	1	2	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		48	2	1	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			643	25	43	711
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		28	1	3	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
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		9			9
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		24	1		25
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN		12	1	1	14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		28	2		30
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		11			11
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		19			19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		12	1		13
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		9	1		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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION		38		39
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9		9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		40	3	43
GENERAL LIABILITY	01/01/2015 Total			647	26	9
GENERAL LIABILITY	01/01/2016	BERKELEY HEIGHTS		5	1	6
GENERAL LIABILITY	01/01/2016	BERKELEY TOWNSHIP		6	1	8
GENERAL LIABILITY	01/01/2016	BOROUGH OF CALDWELL		10		10
GENERAL LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN		3		3
GENERAL LIABILITY	01/01/2016	BOROUGH OF FANWOOD		3	1	4
GENERAL LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		12	3	15
GENERAL LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS		17		17
GENERAL LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		6	1	7
GENERAL LIABILITY	01/01/2016	BOROUGH OF KENILWORTH		4	1	5
GENERAL LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		10		10
GENERAL LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		14	2	16
GENERAL LIABILITY	01/01/2016	BOROUGH OF TOTOWA		2	1	3
GENERAL LIABILITY	01/01/2016	CITY OF ENGLEWOOD		30	6	36
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN		43	5	48
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN		14	4	18
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY		17	2	19
GENERAL LIABILITY	01/01/2016	HOWELL TOWNSHIP		14	6	20
GENERAL LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP		32	1	33
GENERAL LIABILITY	01/01/2016	TOWN OF GUTTENBERG		2		2
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON		1	1	2
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY		20	3	23
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN		5	1	6
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		19	6	25
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON		5	1	6
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EASTAMPTON		1	1	2
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EWING		9	1	10
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		8	5	13
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		9	1	11
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		24	6	30
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		4	1	5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		14	3	17
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		7	5	12
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		13		13
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		11	2	13
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF UNION		15	3	18
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WARREN		3	1	4
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		15		15

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			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2016 Total		427		76	2	505
GENERAL LIABILITY	01/01/2005	TOWNSHIP OF WEST ORANGE	1				1
GENERAL LIABILITY	01/01/2005 Total		1				1
GENERAL LIABILITY Total			2,978		151	78	3,207
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 Total			2				2
PROPERTY	01/01/2011	CITY OF RAHWAY	3				3
PROPERTY	01/01/2011	LIVINGSTON TOWNSHIP	4				4
PROPERTY	01/01/2011	TOWN OF HARRISON	1				1
PROPERTY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK	1				1
PROPERTY	01/01/2011 Total		9				9
PROPERTY	01/01/2012	BERKELEY TOWNSHIP	32				32
PROPERTY	01/01/2012	BOROUGH OF CALDWELL	5				5
PROPERTY	01/01/2012	BOROUGH OF FAIR HAVEN	5				5
PROPERTY	01/01/2012	BOROUGH OF FANWOOD	2				2
PROPERTY	01/01/2012	BOROUGH OF HADDON HEIGHTS	3				3
PROPERTY	01/01/2012	BOROUGH OF HIGHLAND PARK	7				7
PROPERTY	01/01/2012	BOROUGH OF KENILWORTH	1				1
PROPERTY	01/01/2012	BOROUGH OF MIDDLESEX	12				12
PROPERTY	01/01/2012	BOROUGH OF NORTH PLAINFIELD	4				4
PROPERTY	01/01/2012	CITY OF ENGLEWOOD	9				9
PROPERTY	01/01/2012	CITY OF HOBOKEN	25				25
PROPERTY	01/01/2012	CITY OF RAHWAY	29				29
PROPERTY	01/01/2012	HOWELL TOWNSHIP	3				3
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

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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	01/01/2014	TOWN OF MORRISTOWN		2		2
PROPERTY	01/01/2014	TOWNSHIP OF BLOOMFIELD		1		1
PROPERTY	01/01/2014	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2014	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2014	TOWNSHIP OF MAPLEWOOD		5		5
PROPERTY	01/01/2014	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2014	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		4		4
PROPERTY	01/01/2014	TOWNSHIP OF PARSIPPANY		18		18
PROPERTY	01/01/2014	TOWNSHIP OF UNION		6		6
PROPERTY	01/01/2014	TOWNSHIP OF WARREN		4		4
PROPERTY	01/01/2014	TOWNSHIP OF WEST ORANGE		5		5
PROPERTY	01/01/2014 Total			112		112
PROPERTY	01/01/2015	BERKELEY HEIGHTS		1		1
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		9		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		5	1	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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
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			109	3	112	
PROPERTY	01/01/2016	BERKELEY HEIGHTS		2	1	3	
PROPERTY	01/01/2016	BERKELEY TOWNSHIP		1	1	2	
PROPERTY	01/01/2016	BOROUGH OF CALDWELL		1	2	3	
PROPERTY	01/01/2016	BOROUGH OF FAIR HAVEN		3	2	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		2		2	
PROPERTY	01/01/2016	BOROUGH OF HIGHLAND PARK		1		1	
PROPERTY	01/01/2016	BOROUGH OF KENILWORTH		2	1	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		2	1	3	
PROPERTY	01/01/2016	CITY OF ENGLEWOOD		3	6	9	
PROPERTY	01/01/2016	CITY OF HOBOKEN			1	1	
PROPERTY	01/01/2016	CITY OF LINDEN			1	1	
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	1	7	
PROPERTY	01/01/2016	TOWN OF GUTTENBERG			2	1	3
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		1	2	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		3	3	6	
PROPERTY	01/01/2016	TOWNSHIP OF MORRIS		4	2	6	
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BERGEN		5		5	
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		2	1	3	
PROPERTY	01/01/2016	TOWNSHIP OF PARSIPPANY		4	2	6	
PROPERTY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		5	1	6	
PROPERTY	01/01/2016	TOWNSHIP OF WARREN		1		1	
PROPERTY	01/01/2016	TOWNSHIP OF WEST ORANGE		6	2	8	
PROPERTY	01/01/2016 Total			75	36	1	112
PROPERTY Total				613	39	1	653
PUBLIC OFFICIALS LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1		1	
PUBLIC OFFICIALS LIABILITY	01/01/2008 Total			1		1	

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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
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		2		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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2013 Total			52	1	53
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY HEIGHTS		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF TOTOWA		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF ENGLEWOOD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF HOBOKEN		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
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	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		9		9
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		4	1	5

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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			65	10	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		1	1	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		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF LINDEN			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	HOWELL TOWNSHIP		1	2	3
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		4	1	5
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		3	1	4
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2016 Total			30	12	42
PUBLIC OFFICIALS LIABILITY Total				248	26	1
275						275
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
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

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

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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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		6		6
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY TOWNSHIP		14		14
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FANWOOD		3		3
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FREEHOLD		6		6
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HADDON HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HIGHLAND PARK		5		5
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NEW PROVIDENCE		7		7
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		13		13
WORKCOMP RECORD ONLY	01/01/2016	CITY OF ENGLEWOOD		9		9
WORKCOMP RECORD ONLY	01/01/2016	CITY OF HOBOKEN		26		26
WORKCOMP RECORD ONLY	01/01/2016	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2016	HOWELL TOWNSHIP		20	1	21
WORKCOMP RECORD ONLY	01/01/2016	LIVINGSTON TOWNSHIP		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF HARRISON		7		7
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF KEARNY		9	1	10
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF MORRISTOWN		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF EWING		5	1	6
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF HAMILTON		15		15
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF LAWRENCE		10	2	12
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MONTCLAIR		6		6
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MORRIS		6		6

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BERGEN		11		11	
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		3		3	
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		5		5	
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF UNION		2		2	
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 Total			211	5	216	
WORKCOMP RECORD ONLY Total				1,234	5	1,239	
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	
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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
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		25	2	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		48	1	3	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		15		1	16
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MAPLEWOOD		29			29
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MONTCLAIR		63	1	1	65
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MORRIS		25		1	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			925	38	23	986
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		46	3	3	52
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN		95	9	4	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		17			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		17	2	1	20
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF FREEHOLD		31	1		32
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF HAMILTON		91	3	2	96

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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		51	1	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		90	2	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			934	51	21
						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	12
WORKERS COMPENSATION	01/01/2014	BOROUGH OF HADDON HEIGHTS		4		4
WORKERS COMPENSATION	01/01/2014	BOROUGH OF HIGHLAND PARK		7	1	8
WORKERS COMPENSATION	01/01/2014	BOROUGH OF KENILWORTH		8		8
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NEW PROVIDENCE		10	1	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	38
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN		71	7	80
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN		117	7	131
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY		20	2	23
WORKERS COMPENSATION	01/01/2014	HOWELL TOWNSHIP		20	6	27
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP		35	7	42
WORKERS COMPENSATION	01/01/2014	TOWN OF GUTTENBERG		6	1	7
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON		12	2	16
WORKERS COMPENSATION	01/01/2014	TOWN OF KEARNY		34	4	39
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN		26	5	33
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EASTAMPTON		5		5
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING		49	6	58
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD		20	4	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON		69	9	81
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE		12	1	13
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MAPLEWOOD		28	2	31
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR		33	10	48
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS		22	3	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		49	3	55
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION		62	6	72
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WARREN		10		12
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WEST ORANGE		25	1	26

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2014 Total		884	99	45	1,028
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	10	2		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
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	17	2	1	20
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY	31	5		36
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN	16	6	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	79	19		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		816	134	24	974
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS	4	3		7
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP	16	5	4	25
WORKERS COMPENSATION	01/01/2016	BOROUGH OF CALDWELL	4	7		11
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FAIR HAVEN	2	1		3
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FANWOOD	1	1		2
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FREEHOLD	6	9	1	16

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HADDON HEIGHTS		5	1	6
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HIGHLAND PARK		8	3	12
WORKERS COMPENSATION	01/01/2016	BOROUGH OF KENILWORTH		4	1	5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NEW PROVIDENCE		4	1	5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NORTH PLAINFIELD		9	3	13
WORKERS COMPENSATION	01/01/2016	BOROUGH OF TOTOWA		4	1	5
WORKERS COMPENSATION	01/01/2016	CITY OF ENGLEWOOD		18	22	43
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN		39	31	70
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY		23	13	36
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP		13	14	28
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP		10	10	23
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG		4	5	10
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON		4	5	10
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY		14	16	31
WORKERS COMPENSATION	01/01/2016	TOWN OF MORRISTOWN		7	17	25
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF CINNAMINSON		5	3	8
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EASTAMPTON		1	2	3
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EWING		10	16	27
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON		35	32	70
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE		12	7	20
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR		16	18	36
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS		16	8	26
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN		24	17	42
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		30	13	43
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		3	2	5
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION		23	19	43
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN		6	4	10
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE		10	12	25
WORKERS COMPENSATION	01/01/2016 Total			390	322	744
WORKERS COMPENSATION	01/01/2002	TOWNSHIP OF UNION			1	1
WORKERS COMPENSATION	01/01/2002 Total				1	1
WORKERS COMPENSATION Total				3,972	651	4,768
Grand Total				13,414	1,118	14,765

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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
01/01/2006	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	0%
01/01/2011	CITY OF ENGLEWOOD			1	0%
01/01/2011	CITY OF HOBOKEN	4		4	100%
01/01/2011	HOWELL TOWNSHIP			1	0%
01/01/2011	LIVINGSTON TOWNSHIP	1		1	50%
01/01/2011	TOWNSHIP OF EWING			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	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%
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%

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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	
01/01/2012	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%	
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%	

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Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report All Workers' Compensation

line WORKERS COMPENSATION						
Count of claim_number	policy_effective_date	insured	claimant_type	MEDICAL ONLY	Grand Total	Lost Time Ratio
			INDEMNITY			
	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	11	85	96	11%
	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%
	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		233	773	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%

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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	
01/01/2014	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	22	109	131	17%	
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%	
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	18	63	81	22%	
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	21	51	72	29%	
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		270	758	1,028	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%	

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Lost Time Ratio Report All Workers' Compensation

line WORKERS COMPENSATION						
Count of claim_number	policy_effective_date	insured	claimant_type	MEDICAL ONLY	Grand Total	Lost Time Ratio
			INDEMNITY			
	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%
	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	6	7	14%
	01/01/2016	BERKELEY TOWNSHIP	5	20	25	20%

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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	BOROUGH OF CALDWELL	2	9	11	18%	
01/01/2016	BOROUGH OF FAIR HAVEN		3	3	0%	
01/01/2016	BOROUGH OF FANWOOD		2	2	0%	
01/01/2016	BOROUGH OF FREEHOLD	3	13	16	19%	
01/01/2016	BOROUGH OF HADDON HEIGHTS	2	4	6	33%	
01/01/2016	BOROUGH OF HIGHLAND PARK	2	10	12	17%	
01/01/2016	BOROUGH OF KENILWORTH	1	4	5	20%	
01/01/2016	BOROUGH OF NEW PROVIDENCE	1	4	5	20%	
01/01/2016	BOROUGH OF NORTH PLAINFIELD		13	13	0%	
01/01/2016	BOROUGH OF TOTOWA	1	4	5	20%	
01/01/2016	CITY OF ENGLEWOOD	3	40	43	7%	
01/01/2016	CITY OF HOBOKEN	18	52	70	26%	
01/01/2016	CITY OF RAHWAY	2	34	36	6%	
01/01/2016	HOWELL TOWNSHIP	7	21	28	25%	
01/01/2016	LIVINGSTON TOWNSHIP	7	16	23	30%	
01/01/2016	TOWN OF GUTTENBERG	3	7	10	30%	
01/01/2016	TOWN OF HARRISON	5	5	10	50%	
01/01/2016	TOWN OF KEARNY	5	26	31	16%	
01/01/2016	TOWN OF MORRISTOWN	11	14	25	44%	
01/01/2016	TOWNSHIP OF CINNAMINSON	1	7	8	13%	
01/01/2016	TOWNSHIP OF EASTAMPTON		3	3	0%	
01/01/2016	TOWNSHIP OF EWING	6	21	27	22%	
01/01/2016	TOWNSHIP OF HAMILTON	9	61	70	13%	
01/01/2016	TOWNSHIP OF LAWRENCE	1	19	20	5%	
01/01/2016	TOWNSHIP OF MONTCLAIR	11	25	36	31%	
01/01/2016	TOWNSHIP OF MORRIS	7	19	26	27%	
01/01/2016	TOWNSHIP OF NORTH BERGEN	8	34	42	19%	
01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	9	34	43	21%	
01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	1	4	5	20%	
01/01/2016	TOWNSHIP OF UNION	13	30	43	30%	
01/01/2016	TOWNSHIP OF WARREN		10	10	0%	

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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 WEST ORANGE	6	19	25	24%
01/01/2016 Total		151	593	744	20%
01/01/2002	TOWNSHIP OF UNION	1		1	100%
01/01/2002 Total		1		1	100%
Grand Total		1,178	3,590	4,768	25%

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Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	BERKELEY HEIGHTS	4	-	\$ -	\$ -
AUTO LIABILITY	BERKELEY TOWNSHIP	51	2	\$ 21,397.26	\$ 419.55
AUTO LIABILITY	BOROUGH OF CALDWELL	37	-	\$ 29,952.96	\$ 809.54
AUTO LIABILITY	BOROUGH OF FAIR HAVEN	8	1	\$ 6,510.16	\$ 813.77
AUTO LIABILITY	BOROUGH OF FANWOOD	6	-	\$ 732.89	\$ 122.15
AUTO LIABILITY	BOROUGH OF FREEHOLD	14	1	\$ 5,074.35	\$ 362.45
AUTO LIABILITY	BOROUGH OF HADDON HEIGHTS	9	1	\$ 38,794.33	\$ 4,310.48
AUTO LIABILITY	BOROUGH OF HIGHLAND PARK	46	3	\$ 19,966.23	\$ 434.05
AUTO LIABILITY	BOROUGH OF KENILWORTH	24	3	\$ 15,214.74	\$ 633.95
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	-	\$ 819.45	\$ 204.86
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	13	1	\$ 36,083.00	\$ 2,775.62
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	52	3	\$ 18,501.78	\$ 355.80
AUTO LIABILITY	BOROUGH OF TOTOWA	23	1	\$ 12,779.40	\$ 555.63
AUTO LIABILITY	CITY OF ENGLEWOOD	82	7	\$ 331,769.62	\$ 4,045.97
AUTO LIABILITY	CITY OF HOBOKEN	110	6	\$ 56,410.03	\$ 512.82
AUTO LIABILITY	CITY OF LINDEN	118	11	\$ 40,837.25	\$ 346.08
AUTO LIABILITY	CITY OF RAHWAY	61	2	\$ 37,513.56	\$ 614.98
AUTO LIABILITY	HOWELL TOWNSHIP	54	2	\$ 41,120.32	\$ 761.49
AUTO LIABILITY	LIVINGSTON TOWNSHIP	60	2	\$ 887,172.80	\$ 14,786.21
AUTO LIABILITY	TOWN OF GUTTENBERG	23	2	\$ 30,075.88	\$ 1,307.65
AUTO LIABILITY	TOWN OF HARRISON	26	2	\$ 63,064.67	\$ 2,425.56
AUTO LIABILITY	TOWN OF KEARNY	65	9	\$ 362,990.68	\$ 5,584.47
AUTO LIABILITY	TOWN OF MORRISTOWN	59	7	\$ 116,799.13	\$ 1,979.65
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	74	10	\$ 56,355.26	\$ 761.56
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	9	-	\$ 9,836.74	\$ 1,092.97
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	21	2	\$ 35,352.33	\$ 1,683.44
AUTO LIABILITY	TOWNSHIP OF LAWRENCE	38	-	\$ 9,777.76	\$ 257.31
AUTO LIABILITY	TOWNSHIP OF MANALAPAN	6	-	\$ 3,949.65	\$ 658.28

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Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	TOWNSHIP OF MAPLEWOOD	44	-	\$ 47,632.36	\$ 1,082.55
AUTO LIABILITY	TOWNSHIP OF MONTCLAIR	138	6	\$ 254,471.79	\$ 1,844.00
AUTO LIABILITY	TOWNSHIP OF MORRIS	68	2	\$ 18,656.29	\$ 274.36
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	42	4	\$ 24,699.07	\$ 588.07
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	63	2	\$ 104,923.46	\$ 1,665.45
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	147	4	\$ 508,681.04	\$ 3,460.42
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	8	-	\$ 1,650.00	\$ 206.25
AUTO LIABILITY	TOWNSHIP OF UNION	155	12	\$ 188,573.29	\$ 1,216.60
AUTO LIABILITY	TOWNSHIP OF WARREN	28	-	\$ 12,715.46	\$ 454.12
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	118	4	\$ 611,374.44	\$ 5,181.14
AUTO LIABILITY Total		2,017	114	\$ 4,166,212.51	\$ 2,065.55
AUTO LOSS REPORT ONLY	CITY OF LINDEN	2	-	\$ -	\$ -
AUTO LOSS REPORT ONLY Total		2	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	24	-	\$ 33,331.58	\$ 1,388.82
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	103	1	\$ 553,689.35	\$ 5,375.62
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	21	2	\$ 22,493.84	\$ 1,071.14
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	10	-	\$ 12,190.12	\$ 1,219.01
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	64	1	\$ 60,885.09	\$ 951.33
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	29	1	\$ 67,674.47	\$ 2,333.60
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	34	-	\$ 54,633.31	\$ 1,606.86
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	90	1	\$ 133,334.91	\$ 1,481.50
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	28	3	\$ 115,672.17	\$ 4,131.15
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	77	1	\$ 225,736.21	\$ 2,931.64
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	96	7	\$ 425,879.52	\$ 4,436.25
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	\$ 7,809.39	\$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	69	3	\$ 155,282.14	\$ 2,250.47
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	81	7	\$ 148,796.31	\$ 1,836.99
AUTO PHYSICAL DAMAGE	LIVINGSTON TOWNSHIP	74	3	\$ 179,020.55	\$ 2,419.20
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	26	-	\$ 7,354.29	\$ 282.86

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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	26	1	\$ 134,651.26	\$ 5,178.89
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	58	4	\$ 209,738.62	\$ 3,616.18
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	72	3	\$ 82,250.37	\$ 1,142.37
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	59	5	\$ 190,975.20	\$ 3,236.87
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	10	-	\$ 39,010.74	\$ 3,901.07
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	14	-	\$ 45,025.05	\$ 3,216.08
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	51	2	\$ 176,364.04	\$ 3,458.12
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	\$ 142,308.22	\$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	46	4	\$ 130,433.19	\$ 2,835.50
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	76	5	\$ 86,048.89	\$ 1,132.22
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MANALAPAN	10	-	\$ 42,669.01	\$ 4,266.90
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MAPLEWOOD	59	1	\$ 53,502.31	\$ 906.82
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MONTCLAIR	143	2	\$ 130,144.91	\$ 910.10
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	116	1	\$ 190,996.33	\$ 1,646.52
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	43	6	\$ 32,127.93	\$ 747.16
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	106	4	\$ 198,032.46	\$ 1,868.23
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	173	7	\$ 278,420.46	\$ 1,609.37
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	8	1	\$ 3,500.00	\$ 437.50
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	163	1	\$ 193,160.18	\$ 1,185.03
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	55	1	\$ 151,281.18	\$ 2,750.57
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	172	5	\$ 221,172.56	\$ 1,285.89
AUTO PHYSICAL DAMAGE Total		2,459	84	\$ 5,226,047.36	\$ 2,125.27
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	-	\$ 1,710.25	\$ 1,710.25
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	20	15	\$ 995,789.67	\$ 49,789.48
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	22	14	\$ 3,733,809.75	\$ 169,718.63
EMPLOYMENT PRACTICES	CITY OF LINDEN	6	2	\$ 117,970.68	\$ 19,661.78
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	8	-	\$ 1,920,516.01	\$ 240,064.50
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	5	2	\$ 207,577.33	\$ 41,515.47

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line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	TOWN OF GUTTENBERG	4	-	\$ -	\$ -
EMPLOYMENT PRACTICES	TOWN OF HARRISON	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	TOWN OF MORRISTOWN	6	4	\$ 455,627.73	\$ 75,937.96
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	14	4	\$ 761,653.72	\$ 54,403.84
EMPLOYMENT PRACTICES	TOWNSHIP OF EASTAMPTON	1	1	\$ 10,757.80	\$ 10,757.80
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	4	\$ 739,742.88	\$ 43,514.29
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	6	1	\$ 487,033.09	\$ 81,172.18
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BERGEN	1	1	\$ 9,000.00	\$ 9,000.00
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 609,569.00	\$ 609,569.00
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	-	\$ 57,144.92	\$ 28,572.46
EMPLOYMENT PRACTICES	TOWNSHIP OF WEST ORANGE	1	1	\$ 481,596.51	\$ 481,596.51
EMPLOYMENT PRACTICES Total		143	56	\$ 12,378,022.11	\$ 86,559.60
GENERAL LIABILITY	BERKELEY HEIGHTS	33	2	\$ 35,568.40	\$ 1,077.83
GENERAL LIABILITY	BERKELEY TOWNSHIP	57	5	\$ 267,530.84	\$ 4,693.52
GENERAL LIABILITY	BOROUGH OF CALDWELL	79	2	\$ 356,622.92	\$ 4,514.21
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	12	1	\$ 45,305.16	\$ 3,775.43
GENERAL LIABILITY	BOROUGH OF FANWOOD	21	1	\$ 13,105.92	\$ 624.09
GENERAL LIABILITY	BOROUGH OF FREEHOLD	29	3	\$ 33,155.59	\$ 1,143.30
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	62	-	\$ 24,539.00	\$ 395.79
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	62	3	\$ 223,750.66	\$ 3,608.88
GENERAL LIABILITY	BOROUGH OF KENILWORTH	30	2	\$ 87,280.23	\$ 2,909.34
GENERAL LIABILITY	BOROUGH OF MIDDLESEX	5	-	\$ 1,371.21	\$ 274.24
GENERAL LIABILITY	BOROUGH OF NEW PROVIDENCE	37	1	\$ 35,471.45	\$ 958.69
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	41	2	\$ 49,774.03	\$ 1,214.00
GENERAL LIABILITY	BOROUGH OF TOTOWA	19	3	\$ 115,650.81	\$ 6,086.88
GENERAL LIABILITY	CITY OF ENGLEWOOD	176	20	\$ 1,647,997.56	\$ 9,363.62
GENERAL LIABILITY	CITY OF HOBOKEN	257	16	\$ 1,300,812.48	\$ 5,061.53

Valued as of 11/30/16



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
GENERAL LIABILITY	CITY OF LINDEN	110	12	\$ 330,719.48	\$ 3,006.54
GENERAL LIABILITY	CITY OF RAHWAY	121	10	\$ 659,603.18	\$ 5,451.27
GENERAL LIABILITY	HOWELL TOWNSHIP	123	11	\$ 1,197,704.09	\$ 9,737.43
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	188	6	\$ 448,628.19	\$ 2,386.32
GENERAL LIABILITY	TOWN OF GUTTENBERG	13	1	\$ 35,991.81	\$ 2,768.60
GENERAL LIABILITY	TOWN OF HARRISON	45	3	\$ 197,625.23	\$ 4,391.67
GENERAL LIABILITY	TOWN OF KEARNY	101	8	\$ 221,386.91	\$ 2,191.95
GENERAL LIABILITY	TOWN OF MORRISTOWN	67	5	\$ 427,006.64	\$ 6,373.23
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	150	14	\$ 1,885,334.98	\$ 12,568.90
GENERAL LIABILITY	TOWNSHIP OF CINNAMINSON	13	2	\$ 40,151.90	\$ 3,088.61
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	8	1	\$ 2,739.33	\$ 342.42
GENERAL LIABILITY	TOWNSHIP OF EWING	72	2	\$ 137,117.37	\$ 1,904.41
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	4	\$ 349,536.89	\$ 4,315.27
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	94	22	\$ 1,272,720.22	\$ 13,539.58
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	49	3	\$ 220,047.17	\$ 4,490.76
GENERAL LIABILITY	TOWNSHIP OF MANALAPAN	22	-	\$ 142,388.78	\$ 6,472.22
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	59	5	\$ 186,046.02	\$ 3,153.32
GENERAL LIABILITY	TOWNSHIP OF MONTCLAIR	254	15	\$ 1,547,070.90	\$ 6,090.83
GENERAL LIABILITY	TOWNSHIP OF MORRIS	36	2	\$ 53,961.63	\$ 1,498.93
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	17	3	\$ 6,153.82	\$ 361.99
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	98	17	\$ 195,378.12	\$ 1,993.65
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	148	2	\$ 231,079.59	\$ 1,561.35
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	2	\$ 24,700.38	\$ 1,900.03
GENERAL LIABILITY	TOWNSHIP OF UNION	194	13	\$ 1,076,374.19	\$ 5,548.32
GENERAL LIABILITY	TOWNSHIP OF WARREN	31	2	\$ 110,353.83	\$ 3,559.80
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	180	3	\$ 564,509.48	\$ 3,136.16
GENERAL LIABILITY Total		3,207	229	\$ 15,802,266.39	\$ 4,927.43
LIABILITY REPORT ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY Total		2	-	\$ -	\$ -
PROPERTY	BERKELEY HEIGHTS	13	1	\$ 55,730.27	\$ 4,286.94
PROPERTY	BERKELEY TOWNSHIP	50	1	\$ 222,529.53	\$ 4,450.59
PROPERTY	BOROUGH OF CALDWELL	20	2	\$ 72,693.95	\$ 3,634.70

Valued as of 11/30/16

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
PROPERTY	BOROUGH OF FAIR HAVEN	17	2	\$ 52,075.43	\$ 3,063.26
PROPERTY	BOROUGH OF FANWOOD	5	-	\$ 17,600.00	\$ 3,520.00
PROPERTY	BOROUGH OF FREEHOLD	3	-	\$ 3,343.58	\$ 1,114.53
PROPERTY	BOROUGH OF HADDON HEIGHTS	12	-	\$ 23,026.73	\$ 1,918.89
PROPERTY	BOROUGH OF HIGHLAND PARK	12	-	\$ 5,055.46	\$ 421.29
PROPERTY	BOROUGH OF KENILWORTH	8	1	\$ 145,164.86	\$ 18,145.61
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	1	\$ 72,607.66	\$ 4,537.98
PROPERTY	CITY OF ENGLEWOOD	42	6	\$ 710,761.09	\$ 16,922.88
PROPERTY	CITY OF HOBOKEN	30	1	\$ 846,972.27	\$ 28,232.41
PROPERTY	CITY OF LINDEN	27	1	\$ 24,837.77	\$ 919.92
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	29	1	\$ 295,175.22	\$ 10,178.46
PROPERTY	TOWN OF GUTTENBERG	5	3	\$ 5,500.00	\$ 1,100.00
PROPERTY	TOWN OF HARRISON	24	2	\$ 317,817.27	\$ 13,242.39
PROPERTY	TOWN OF KEARNY	14	2	\$ 117,084.67	\$ 8,363.19
PROPERTY	TOWN OF MORRISTOWN	15	3	\$ 35,974.09	\$ 2,398.27
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
PROPERTY	TOWNSHIP OF MAPLEWOOD	7	-	\$ 5,991.67	\$ 855.95
PROPERTY	TOWNSHIP OF MONTCLAIR	13	3	\$ 552,369.34	\$ 42,489.95
PROPERTY	TOWNSHIP OF MORRIS	18	2	\$ 125,228.88	\$ 6,957.16
PROPERTY	TOWNSHIP OF NORTH BERGEN	5	-	\$ 45,197.00	\$ 9,039.40
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	34	1	\$ 329,448.89	\$ 9,689.67

Valued as of 11/30/16



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
PROPERTY	TOWNSHIP OF PARSIPPANY	56	2	\$ 607,850.28	\$ 10,854.47
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	6	1	\$ 2,000.00	\$ 333.33
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	27	2	\$ 105,447.50	\$ 3,905.46
PROPERTY Total		653	40	\$ 6,858,617.14	\$ 10,503.24
PUBLIC OFFICIALS LIABILITY	BERKELEY HEIGHTS	6	1	\$ 92,660.25	\$ 15,443.38
PUBLIC OFFICIALS LIABILITY	BERKELEY TOWNSHIP	6	-	\$ 4,941.50	\$ 823.58
PUBLIC OFFICIALS LIABILITY	BOROUGH OF CALDWELL	5	-	\$ 16,060.43	\$ 3,212.09
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	3	\$ 240,911.74	\$ 21,901.07
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	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NORTH PLAINFIELD	10	-	\$ 83,074.32	\$ 8,307.43
PUBLIC OFFICIALS LIABILITY	BOROUGH OF TOTOWA	3	-	\$ 950.00	\$ 316.67
PUBLIC OFFICIALS LIABILITY	CITY OF ENGLEWOOD	11	3	\$ 203,400.01	\$ 18,490.91
PUBLIC OFFICIALS LIABILITY	CITY OF HOBOKEN	64	2	\$ 368,186.74	\$ 5,752.92
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	13	2	\$ 47,250.01	\$ 3,634.62
PUBLIC OFFICIALS LIABILITY	LIVINGSTON TOWNSHIP	2	-	\$ 4,754.92	\$ 2,377.46
PUBLIC OFFICIALS LIABILITY	TOWN OF GUTTENBERG	1	-	\$ 760.00	\$ 760.00
PUBLIC OFFICIALS LIABILITY	TOWN OF KEARNY	3	1	\$ 3,663.75	\$ 1,221.25
PUBLIC OFFICIALS LIABILITY	TOWN OF MORRISTOWN	6	-	\$ 21,223.13	\$ 3,537.19
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF BLOOMFIELD	11	1	\$ 16,816.79	\$ 1,528.80
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	\$ 79,709.22	\$ 11,387.03
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF LAWRENCE	4	-	\$ 1,584.78	\$ 396.20
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MANALAPAN	1	-	\$ -	\$ -

Valued as of 11/30/16



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
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MAPLEWOOD	4	-	\$ 12,447.03	\$ 3,111.76
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MONTCLAIR	27	1	\$ 647,657.57	\$ 23,987.32
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MORRIS	8	-	\$ 3,636.50	\$ 454.56
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BERGEN	2	2	\$ 31,000.00	\$ 15,500.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	3	1	\$ 88,165.08	\$ 29,388.36
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF PARSIPPANY	19	1	\$ 55,545.38	\$ 2,923.44
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	1	-	\$ 1,100.00	\$ 1,100.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF UNION	3	-	\$ 81,000.00	\$ 27,000.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WARREN	7	3	\$ 138,558.36	\$ 19,794.05
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WEST ORANGE	4	1	\$ 2,870.00	\$ 717.50
PUBLIC OFFICIALS LIABILITY Total		275	27	\$ 2,384,409.66	\$ 8,670.58
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	44	-	\$ -	\$ -
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	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HADDON HEIGHTS	10	-	\$ -	\$ -
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	40	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	63	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	71	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	98	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF RAHWAY	22	-	\$ -	\$ -
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	107	1	\$ -	\$ -
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	23	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF HARRISON	48	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF KEARNY	28	1	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF MORRISTOWN	21	-	\$ -	\$ -

Valued as of 11/30/16



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
WORKCOMP RECORD ONLY	TOWNSHIP OF CINNAMINSON	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EASTAMPTON	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EWING	41	1	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	79	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	105	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	47	2	\$ -	\$ -
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	48	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	45	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	58	-	\$ -	\$ -
WORKCOMP RECORD ONLY Total		1,239	5	\$ -	\$ -
WORKERS COMPENSATION	BERKELEY HEIGHTS	43	5	\$ 191,633.81	\$ 4,456.60
WORKERS COMPENSATION	BERKELEY TOWNSHIP	223	37	\$ 3,169,839.72	\$ 14,214.53
WORKERS COMPENSATION	BOROUGH OF CALDWELL	52	10	\$ 429,164.81	\$ 8,253.17
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	18	1	\$ 18,307.53	\$ 1,017.09
WORKERS COMPENSATION	BOROUGH OF FANWOOD	25	6	\$ 389,615.05	\$ 15,584.60
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	28	12	\$ 347,687.88	\$ 12,417.42
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	34	1	\$ 192,734.83	\$ 5,668.67
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	59	9	\$ 695,973.67	\$ 11,796.16
WORKERS COMPENSATION	BOROUGH OF KENILWORTH	39	5	\$ 493,627.56	\$ 12,657.12
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	1	\$ 454,662.76	\$ 30,310.85
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	50	4	\$ 455,606.17	\$ 9,112.12
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	82	8	\$ 1,543,721.65	\$ 18,825.87
WORKERS COMPENSATION	BOROUGH OF TOTOWA	22	3	\$ 139,860.66	\$ 6,357.30
WORKERS COMPENSATION	CITY OF ENGLEWOOD	259	56	\$ 3,232,804.39	\$ 12,481.87
WORKERS COMPENSATION	CITY OF HOBOKEN	439	78	\$ 5,521,599.70	\$ 12,577.68
WORKERS COMPENSATION	CITY OF LINDEN	230	20	\$ 2,717,520.41	\$ 11,815.31

Valued as of 11/30/16



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	CITY OF RAHWAY	142	26	\$ 1,766,038.97	\$ 12,436.89
WORKERS COMPENSATION	HOWELL TOWNSHIP	133	32	\$ 2,751,077.17	\$ 20,684.79
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	184	36	\$ 2,586,064.46	\$ 14,054.70
WORKERS COMPENSATION	TOWN OF GUTTENBERG	21	8	\$ 151,375.44	\$ 7,208.35
WORKERS COMPENSATION	TOWN OF HARRISON	82	14	\$ 1,220,995.68	\$ 14,890.19
WORKERS COMPENSATION	TOWN OF KEARNY	106	27	\$ 1,107,351.22	\$ 10,446.71
WORKERS COMPENSATION	TOWN OF MORRISTOWN	142	34	\$ 1,866,409.26	\$ 13,143.73
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	23	6	\$ 371,810.66	\$ 16,165.68
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	20	3	\$ 25,858.51	\$ 1,292.93
WORKERS COMPENSATION	TOWNSHIP OF EWING	190	40	\$ 3,027,152.83	\$ 15,932.38
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	100	9	\$ 1,095,299.42	\$ 10,952.99
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	483	78	\$ 4,684,206.93	\$ 9,698.15
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	84	13	\$ 948,425.66	\$ 11,290.78
WORKERS COMPENSATION	TOWNSHIP OF MANALAPAN	16	1	\$ 217,620.22	\$ 13,601.26
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	4	\$ 761,299.66	\$ 7,768.36
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	249	54	\$ 5,122,971.77	\$ 20,574.18
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	132	18	\$ 1,814,936.72	\$ 13,749.52
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	42	18	\$ 578,577.92	\$ 13,775.66
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	341	28	\$ 2,646,525.20	\$ 7,761.07
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	5	2	\$ 6,247.69	\$ 1,249.54
WORKERS COMPENSATION	TOWNSHIP OF UNION	347	50	\$ 3,406,879.96	\$ 9,818.10
WORKERS COMPENSATION	TOWNSHIP OF WARREN	54	8	\$ 393,670.79	\$ 7,290.20
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	156	31	\$ 2,679,389.05	\$ 17,175.57
WORKERS COMPENSATION Total		4,768	796	\$ 59,224,545.79	\$ 12,421.26
Grand Total		14,765	1,351	\$ 106,040,120.95	\$ 7,181.86

Valued as of 11/30/16



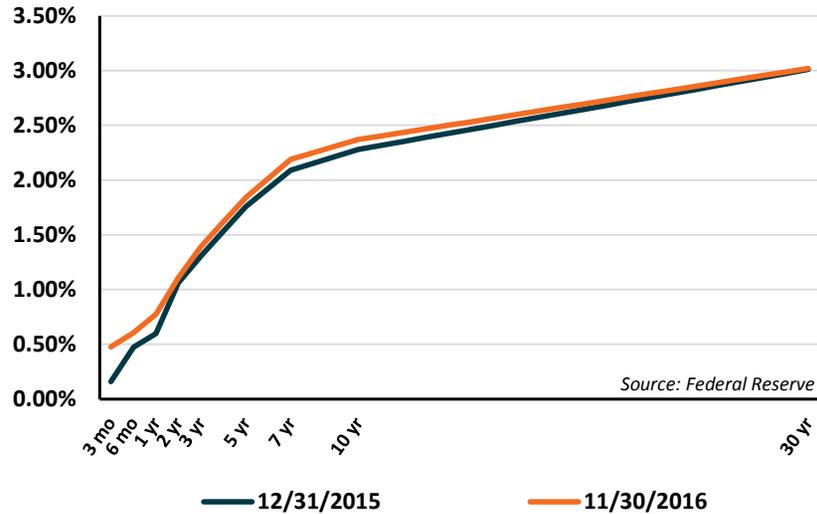
Monthly Investment Report

As of 11/30/2016



Treasury Yields and World Bond Yields

Treasury Yield Curves



10 Year Treasuries



US Treasury Yields

	12/31/2015	11/30/2016
3 Month	0.16%	0.48%
2 Year	1.06%	1.11%
5 Year	1.76%	1.84%
10 Year	2.28%	2.37%
30 Year	3.01%	3.02%

Source: Federal Reserve

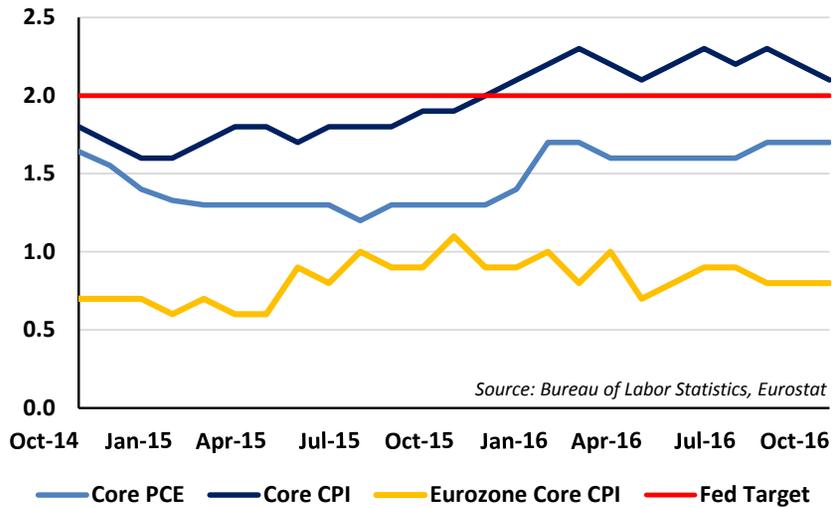
World Bond Yields

Country	Maturities												
	1	2	3	4	5	6	7	8	9	10	15	20	30
Switzerland	-0.97	-0.92	-0.87	-0.76	-0.66	-0.54	-0.45	-0.31	-0.21	-0.13	0.11	0.22	0.35
Japan	-0.23	-0.16	-0.15	-0.12	-0.09	-0.08	-0.07	-0.03	-0.01	0.03	0.18	0.45	0.58
Germany	-0.80	-0.73	-0.71	-0.58	-0.43	-0.32	-0.19	-0.05	0.10	0.28	0.52	0.74	0.95
Austria	-0.68	-0.65	-0.54	-0.43	-0.29	-0.11	0.00	0.20	0.36	0.55	0.99		1.37
Netherlands	-0.78	-0.69	-0.66	-0.56	-0.29	-0.26	-0.09	0.11	0.29	0.43			1.03
Belgium	-0.72	-0.66	-0.53	-0.43	-0.31	-0.17	-0.04	0.23	0.45	0.63	1.03	1.07	1.58
Finland	-0.73	-0.67	-0.62	-0.45	-0.38	-0.19	0.03	0.11	0.34	0.44	0.84		1.04
France	-0.69	-0.62	-0.43	-0.24	-0.08	-0.06	0.11	0.37	0.60	0.75	1.11	1.37	1.60
Sweden		-0.71		-0.43	-0.15		0.09			0.54	1.12		
Denmark		-0.53			-0.18					0.40			0.96
Ireland		-0.51	-0.41	-0.28		-0.02	0.22	0.48	0.68	0.88	1.23		1.78
Italy	-0.17	0.05	0.32	0.59	0.89	1.14	1.41	1.66	1.77	1.99	2.31	2.60	3.04
Spain	-0.25	-0.12	0.08	0.26	0.48	0.81	1.00	1.27	1.45	1.55	1.94		2.76
United States	0.77	1.11	1.39		1.84		2.19			2.37			3.02

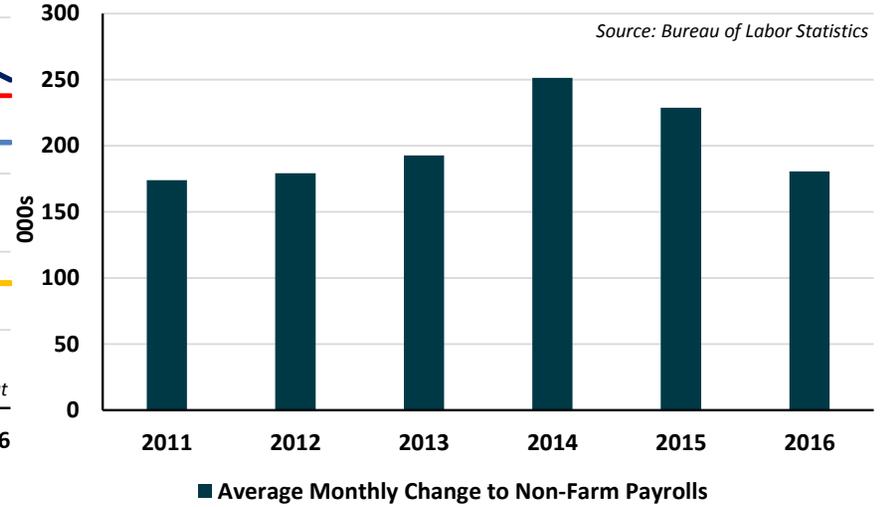
Source: Federal Reserve, Bloomberg

Market Indicators

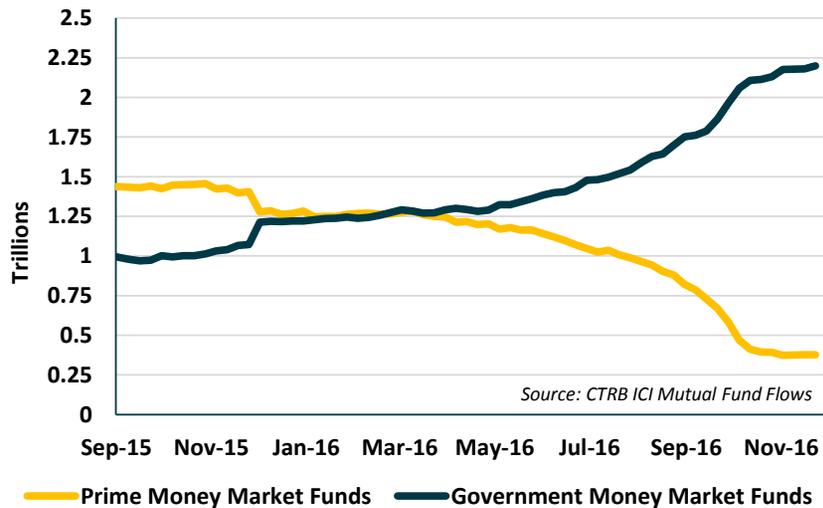
Inflation



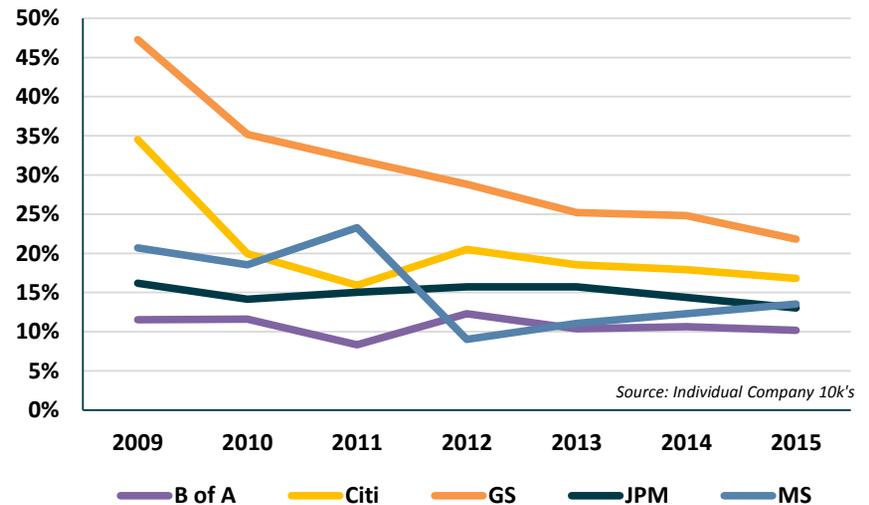
Employment



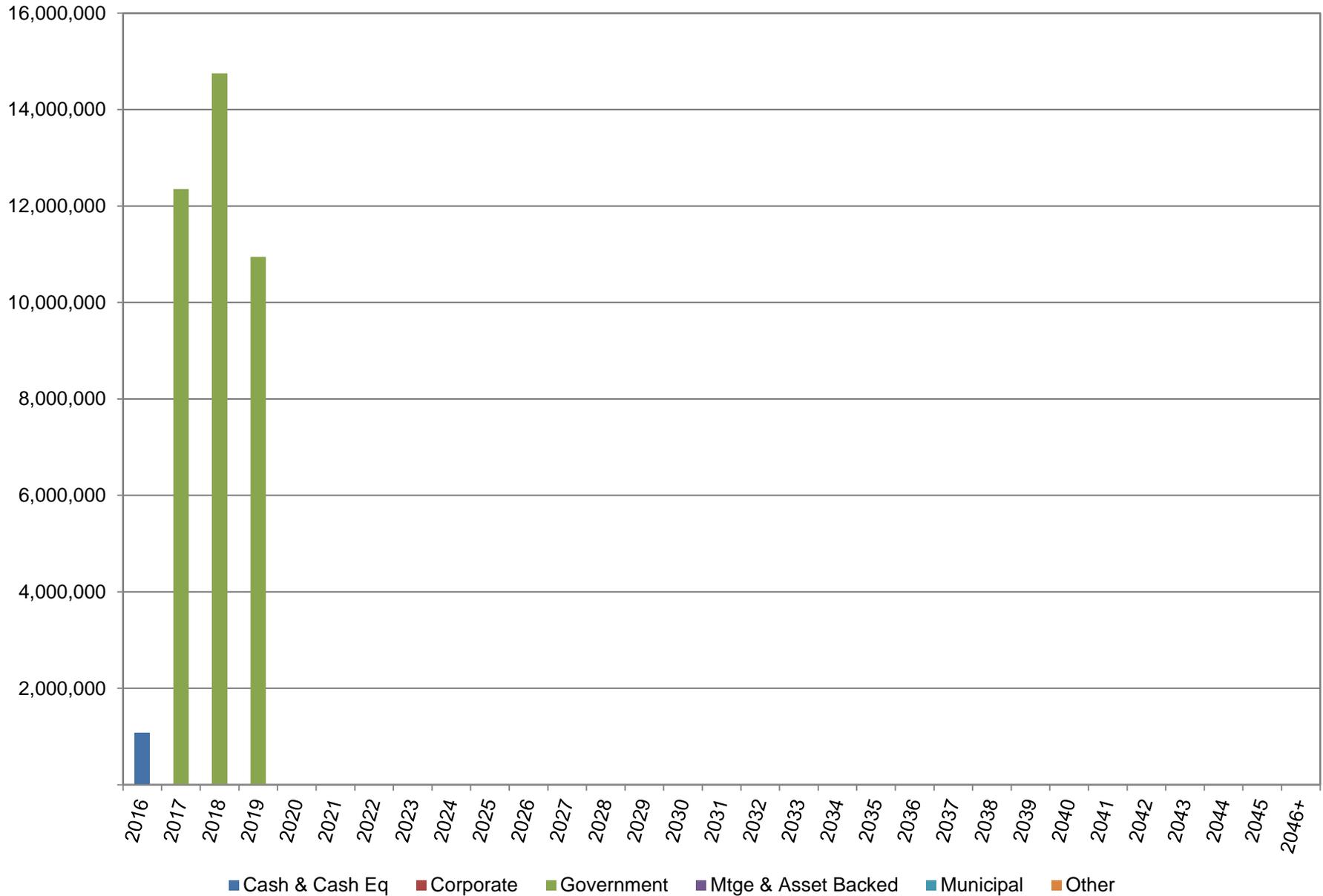
Money Market Funds



Bank Trading as a % of Total Revenue



Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2015	03/31/2016	06/30/2016	09/30/2016	11/30/2016
Treasury Yields					
2 yr Treasury Yield	1.06%	0.74%	0.59%	0.77%	1.11%
5 yr Treasury Yield	1.77%	1.22%	1.01%	1.15%	1.83%
10 yr Treasury Yield	2.28%	1.78%	1.49%	1.61%	2.37%
Book Statistics					
Tax-Equivalent Book Yield	0.88%	0.91%	0.93%	0.89%	0.93%
Book Value (\$)	36,004,567	40,649,257	37,692,989	42,340,961	39,111,901
Projected Tax-Equivalent Income, next 12 months (\$)	315,711	368,326	351,189	378,371	361,948
Unrealized Gains/(Losses) (\$)	(48,482)	149,221	209,695	102,114	(91,612)
YTD Realized Gains/(Losses) (\$)	1,229	680	3,786	3,786	4,392
Portfolio Risk Statistics					
Effective Duration	1.52	1.50	1.37	1.45	1.47
Convexity	0.04	0.04	0.03	0.04	0.03
Weighted Average Life	1.54	1.52	1.38	1.47	1.49
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	100%	100%	96%	97%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	0%	0%	4%	3%

Performance

Tax-Equivalent Total Return
as of 11/30/2016
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Previous Month	-0.29%	-0.26%	-0.03%
Quarter to Date	-0.32%	-0.29%	-0.03%
Year to Date	0.74%	0.73%	0.02%
Since Inception	1.32%	1.03%	0.29%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2016	0	0.00	0%
2017	12,330,012	0.93	32%
2018	14,735,639	1.03	39%
2019	10,969,669	0.88	29%
2020+	0	0.00	0%
Subtotal (inc. ABS, Agcy, CMBS, Corp, Muni, UST)	38,035,319	0.95	100%
MBS	0	0.00	0%
TOTAL	38,035,319	0.95	100%

Bond Purchases

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

Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
10/14/2016	Sell	912828RM4	US TREASURY	Treasury	AA+	Aaa	1.000	10/31/2016	10/31/2016	100.03	1,250,089	253	0.81	0.81
11/10/2016	Sell	912828A59	US TREASURY	Treasury	AA+	Aaa	0.625	12/15/2016	12/15/2016	100.03	1,249,989	353	0.63	0.63
11/30/2016	Maturity	912828RU6	US TREASURY	Treasury	AA+	Aaa	0.875	11/30/2016	11/30/2016	100.00	1,250,000	0	0.68	0.68
Total											3,750,078	606	0.71	0.71

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	11/10/2016			1,076,582	BANK OF AMERICA/MERRILL	0.00			1,076,582	1,076,582	1,076,582	0	0.00	0.00	0.00	0.00	
Total Money Market				1,076,582					1,076,582	1,076,582	1,076,582	0	0.00	0.00	0.00	0.00	0.00
Treasury																	
912828B74	03/05/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	1,147,477	1,149,781	1,150,529	748	0.72	0.40	0.21	0.21	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	1,000,045	1,001,120	1,075	0.86	0.57	0.37	0.37	0.00
912828K82	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	998,635	998,700	65	1.08	1.08	1.68	1.70	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	997,340	996,010	(1,330)	1.02	1.09	1.85	1.87	0.04
912828M64	03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	11/15/2018	11/15/2018	1,004,417	1,003,254	1,002,680	(574)	1.08	1.11	1.93	1.95	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	1,003,201	1,002,190	(1,011)	1.09	1.14	2.01	2.04	0.05
912828N63	03/29/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.13	01/15/2019	01/15/2019	1,505,396	1,504,116	1,498,905	(5,211)	0.99	1.16	2.09	2.12	0.05
912828P53	03/29/2016	AA+	Aaa	1,200,000	US TREASURY N/B	0.75	02/15/2019	02/15/2019	1,191,426	1,193,409	1,189,236	(4,173)	1.00	1.16	2.18	2.21	0.06
912828P95	06/30/2016	AA+	Aaa	1,050,000	US TREASURY N/B	1.00	03/15/2019	03/15/2019	1,058,588	1,057,304	1,045,559	(11,746)	0.69	1.19	2.25	2.28	0.06
912828Q52	07/19/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2019	04/15/2019	1,001,992	1,001,730	991,900	(9,830)	0.80	1.22	2.34	2.37	0.07
912828R44	07/19/2016	AA+	Aaa	1,400,000	US TREASURY N/B	0.88	05/15/2019	05/15/2019	1,402,461	1,402,148	1,387,442	(14,706)	0.81	1.25	2.42	2.45	0.07
912828RH5	09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	779,098	778,767	(332)	1.08	1.11	1.81	1.83	0.04
912828S43	07/29/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	07/15/2019	07/15/2019	999,336	999,410	985,770	(13,640)	0.77	1.30	2.58	2.62	0.08
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	996,671	998,910	2,239	1.07	0.77	0.74	0.75	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	1,299,953	1,283,216	(16,738)	0.86	1.34	2.71	2.75	0.09
912828TR1	08/05/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	09/30/2019	09/30/2019	1,504,980	1,504,505	1,485,330	(19,175)	0.89	1.35	2.78	2.83	0.09
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	995,981	998,410	2,429	1.11	0.82	0.83	0.83	0.01
912828TV2	10/05/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	10/31/2019	10/31/2019	1,007,461	1,007,094	996,740	(10,354)	1.00	1.36	2.86	2.91	0.10
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,246,756	1,249,025	2,269	1.04	0.84	0.91	0.91	0.00
912828UA6	11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,244,953	1,246,788	1,834	1.03	0.88	0.99	1.00	0.01
912828UE8	12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,146,471	1,148,034	1,562	1.04	0.91	1.08	1.08	0.02
912828UJ7	01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,597,252	1,598,672	1,420	1.02	0.95	1.16	1.17	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	1,594,728	1,595,792	1,064	1.02	0.96	1.23	1.24	0.02
912828UU2	03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,593,448	1,594,976	1,528	1.06	0.99	1.32	1.33	0.02
912828UZ1	04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,369,965	1,367,548	(2,417)	0.89	1.01	1.40	1.41	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	1,199,809	1,201,452	1,643	0.91	0.61	0.45	0.45	0.00
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,249,706	1,251,500	1,794	0.92	0.65	0.53	0.54	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	1,099,211	1,101,243	2,032	0.99	0.69	0.62	0.62	0.00
912828XA3	07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,500,853	1,499,655	(1,198)	0.96	1.02	1.44	1.45	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	1,001,308	1,001,380	72	1.04	1.03	1.51	1.54	0.03
912828XJ4	07/07/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	06/30/2017	06/30/2017	1,001,055	1,000,628	999,780	(848)	0.52	0.66	0.57	0.58	0.01
912828XK1	08/13/2015	AA+	Aaa	1,300,000	US TREASURY N/B	0.88	07/15/2018	07/15/2018	1,293,860	1,296,556	1,296,451	(105)	1.04	1.04	1.60	1.62	0.03
Total Treasury				38,045,000					37,963,446	38,035,319	37,943,707	(91,612)	0.95	0.99	1.51	1.53	0.04

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
Grand Total				39,121,582					39,040,027	39,111,901	39,020,289	(91,612)	0.93	0.97	1.47	1.49	0.03

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 11/01/2016 to 11/30/2016

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Berkeley Heights	11/23/2016	Berkeley Heights Public School	2016 GL/AL/WC	Evidence of insurance as respects the Township of Berkeley Heights' use of 345 Plainfield Avenue for parking on 12/3/16 for the Winter Walk.
Town of Kearny	11/22/2016	Schuyler Crossing LLC	2016 GL/AL/WC	The certificate holder is included as additional insured (Licensor) as respects the Town of Kearny Fire Department's use of 311-307 Bergen Avenue for training purposes from 11/28/16 through 12/31/16. *
Town of Morristown	11/2/2016	Trustees of the Morristown Green Inc.	2016 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the Town of Morristown Fire Bureau's use of the Morristown Green for the 12/2/2016 Toys for Tots Drive. *
Town of Morristown	11/2/2016	Morris School District	2016 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the Town of Morristown's use of the Morris School District's premises for a public meeting on 11/3/2016. *
Town of Morristown	11/18/2016	Jersey Basketball Association	2016 GL/AL/WC	Evidence of insurance as respects the Morristown Recreation Junior Colonials participation in the 2016-2017 basketball season.
Borough of Caldwell	11/17/2016	Mount St. Dominic Academy	2016 GL/AL/WC	Mount St. Dominic Academy & Dominican Sisters of Caldwell are included as additional insured as respects the Caldwell Public Library's use of the Doris M. Bryne Performing Arts Center on 11/17/2016. *
Township of West Orange	11/4/2016	Northeast Sweepers	2016 GL/AL/WC/APD	Certificate holder is included as an additional insured (Lessor) and loss payee as respects the Township of West Orange's lease of 2006 Mobil Sweeper on Freightliner Chassis VIN 1FV6HJAA4XH989386, valued at \$45,000, lease period 11/10/2016 through 12/31/2017. *
Township of West Orange	11/28/2016	County of Essex	2016 GL/AL/WC	The County of Essex is included as an additional insured (Grantor) as respects Contract # 45502214, Visiting Nurse Services provided by the Township of West Orange. *
Township of Parsippany	11/16/2016	The Townhomes at Hunting Ridge	2016 GL/AL/WC	Certificate holder is included as additional insured as respects the Township of Parsippany's use of the Condit House (US Highway 46 & North Beverwyck Road, Parsippany, NJ) for office space, meetings and storage. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 11/01/2016 to 11/30/2016

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Linden	11/30/2016	Silvano, LLC	2016 GL	Evidence of insurance as respects the City of Linden's Fire Departments use of 1020 South Wood Avenue, Linden, NJ 07036 for fire training.
City of Linden	11/18/2016	Raritan Valley Wrestling League, LLC	2016 GL/AL/WC	Evidence of Insurance.
Township of Livingston	11/2/2016	Livingston Mall Venture	2016 GL/AL/WC	Livingston Mall Venture a NJ general partnership its Managing Agent Simon Property Group Inc. & their respective officers, directors, shareholders, members, partners, parents, subsidiaries, related & affiliated entities, agents, servants & employees are included as additional insured as respects Livingston Dance Academy's performance on 12/11/16. *
Township of Livingston	11/28/2016	Township of South Orange Village	2016 GL/AL/WC	The Township of South Orange Village is included as an additional insured as respects the Township of Livingston's participation in an Interlocal Shared Services Agreement for a Municipal Dog Shelter.*
City of Englewood	11/29/2016	Lease Servicing Center Inc.	2016 GL/PROP	Certificate holder is included as an additional insured (Lessor) and loss payee as respects the City of Englewood's lease of Model 1990XP Brush Bandit valued at \$136,483.80. *
Township of North Bergen	11/28/2016	County of Hudson	2016 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the Township of North Bergen's use of James J. Braddock Park for Winterfest on 12/1/2016 rain date 12/2/2016. *
Township of Warren	11/29/2016	Watchung Hills Regional High School	2016 GL	Watchung Hills Regional High School Board of Education is included as additional insured as respects the 2016-2017 Shared Service Agreement for a School Resource Officer - Watchung Hills Regional High School. *