



## **GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA**

**June 22<sup>nd</sup>, 2016**

**Holiday Inn/National Conference Center 399 Monmouth Street East Windsor NJ 08520 – at  
11:00am – Windsor I & II**

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- **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**
- **OPEN PUBLIC MEETING ACT STATEMENT**
  - In accordance with the Open Public Meetings Act, notice of this meeting was provided by:
  - 1. Sending sufficient notice to the Fund's designated newspapers, the Newark Star Ledger and The Times of Trenton
  - 2. Filing advanced written notice of this meeting with each member municipality; and
  - 3. Posting notice of this meeting on the Public Bulletin Board of all member municipalities.
- **PLEDGE OF ALLEGIANCE**
- **SWEARING IN OF NEW FUND COMMISSIONERS**
  - Kathryn Monzo – Township of North Brunswick Commissioner
- **ROLL CALL OF FUND COMMISSIONERS**
- **APPROVAL OF MINUTES OF 5/18/16 MEETING**
- **ADOPTION OF RESOLUTIONS**
  - Resolution 19-16 - Approving Certain Disbursements \$4,880,451.72
  - Resolution 20-16 - Approving Claims Payments \$1,863,488

### **REPORTS**

- **EXECUTIVE DIRECTOR – Jonathan Hall (NIP Group)**
  - Fast Track Report
  - Status of 2015 GSMJIF Audit
- **UNDERWRITING – Robert Smith (NIP Group)**
  - 2017 Renewal Update
- **SAFETY DIRECTOR – Anthony Ven Graitis (NIP Group) and Ken Child (PMA GROUP)**
  - Police Training
  - Distracted Driving Training Initiative
  - Wellness
  - Safety Meeting Recap/Other Initiatives
  - Presentation by Monica Lynch of Kinematics on Functional Capacity Examinations & Fit for Duty Examinations

- **CLAIMS REPORT – Conrad Cyriax, Robert Persico & James Renner (NIP Group)**
  - Recent Successful Trial Outcome – Robert Persico
- **TREASURER’S REPORT – Patrick DeBlasio**
- **ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT**
- **NEW BUSINESS**
- **OPEN FORUM**
- **ADJOURNMENT**

*Our next meeting will be held on July 27<sup>th</sup> at 11am - Hotel Woodbridge (APA Hotel) 120 Wood Avenue South in Iselin NJ.*



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
May 18<sup>th</sup> 2016  
The Hotel Woodbridge Iselin, NJ Room – Room 203 at 11:00am**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:07 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:**

Jim Rodino  
Mark Vannella  
Barbara Russo  
Matthew Watkins  
Lisa O'Neill  
Michael King - Absent  
Eric Shubiger – Absent  
Tim Dacey  
Hilary Hyser  
Allyson Cinquegrana  
Eleanor McGovern  
Joseph Bellina  
Gerald Drasheff - Absent  
Jack Merryfield - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest  
Louis Palazzo  
Michael Martello  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Tim Stafford  
Tim Quinn  
Jillian Barrick - Absent  
Doug Marvin



Robert Lombard  
Robert Pittfield  
Ann Cucci - Absent  
Frank Ruggiero  
Barry Lewis - Absent  
John Waryas - Absent  
Karen Caulfield  
Mark Krane  
Jack Sayers - Absent

## **APPROVAL OF MINUTES UPDTE**

### **MOTION TO APPROVE MINUTES OF 4/27/16 MEETING**

**MOTION:** Commr. Watkins

**SECOND:** Commr. Quinn

**ABSTAIN:** Commr's. Cinquegrana; Bellina; Hullings; Pittfield;  
Ruggiero; Wiest

## **MOTION TO ADOPT RESOLUTIONS**

**Resolution 16-16 – Approving Certain Disbursements \$ 287,754.30**

**Resolution 17-16 – Approving Claims Payments \$1,886.921**

**MOTION:** Commr. Ruggiero

**SECOND:** Commr. Dacey

**VOTE:** Roll Call

Jim Rodino  
Mark Vannella  
Barbara Russo  
Matthew Watkins  
Lisa O'Neill  
Michael King - Absent  
Eric Shubiger – Absent  
Tim Dacey  
Hilary Hyser  
Allyson Cinquegrana  
Eleanor McGovern  
Joseph Bellina  
Gerald Drasheff - Absent  
Jack Merryfield - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings



Quentin Wiest  
Louis Palazzo  
Michael Martello  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Tim Stafford  
Tim Quinn  
Jillian Barrick - Absent  
Doug Marvin  
Robert Lombard  
Robert Pittfield  
Ann Cucci - Absent  
Frank Ruggiero  
Barry Lewis - Absent  
John Waryas - Absent  
Karen Caulfield  
Mark Krane  
Jack Sayers – Absent

**Resolution 18-16 – Approved Counsel**

**MOTION:** Commr. Krane  
**SECOND:** Commr. Watkins  
**VOTE:** Roll Call  
Jim Rodino  
Mark Vannella  
Barbara Russo  
Matthew Watkins  
Lisa O’Neill  
Michael King - Absent  
Eric Shubiger – Absent  
Tim Dacey  
Hilary Hyser  
Allyson Cinquegrana  
Eleanor McGovern  
Joseph Bellina  
Gerald Drasheff - Absent  
Jack Merryfield - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Quentin Wiest  
Louis Palazzo  
Michael Martello  
Laura Reinertsen



Greg Whitehead  
Nancy Koblis  
Russ Jones  
Tim Stafford  
Tim Quinn  
Jillian Barrick - Absent  
Doug Marvin  
Robert Lombard  
Robert Pittfield  
Ann Cucci - Absent  
Frank Ruggiero  
Barry Lewis - Absent  
John Waryas - Absent  
Karen Caulfield  
Mark Krane  
Jack Sayers - Absent

## **REPORTS**

### **Executive Director – Jonathan Hall – (NIP Group)**

- **Fast Track Report** – Mr. Hall discussed the March 2016 Fast Track report and reported no meaningful changes since the last report. The April and May 2016 Fast Track reports will be distributed at the next monthly meeting.

### **Underwriting – Robert Smith (NIP Group)**

- **2017 Renewals** – Rob indicated the website will be open starting June 1<sup>st</sup> for 2017 renewal submissions. The due date is 8/1/16. We will be contacting all Risk Managers with the renewal requirements and checklists prior to June 1<sup>st</sup>. Enhancements and improvements have been made to the site, mostly aesthetic, to create a more streamlined and user-friendly interface. We are happy to offer refresher courses and training on how to utilize site to all interested.

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

- **Distracted Driving Training Initiative** – April is Distracted Driving Awareness Month and the Garden State Joint Insurance Fund (GSMIF) is offering free on line Distracted Driver training to all member municipal employees throughout the year. Nine member municipalities are currently taking advantage of the training including Montclair, Morris, Kenilworth, Berkeley Heights, Warren, New Providence, Highland Park, Fair Haven and Caldwell. Over 250 seats have been assigned and more are being added every day.
- **Wellness** – The CPR challenge is ongoing and finishing up. Unlike other challenges, there is little information available on utilization but the wellness committee anticipates that over 15 municipalities will take part in this challenge. Members can pay invoices and then submit for reimbursement as agreed upon. Challenge results and winners will be announced at the June Fund Meeting.



Also, there is an Aetna Challenge available to all municipalities to participate in. Municipalities must have 65,000 residents, or two or more municipalities can combine efforts with resident counts equaling or exceeding 65,000. The deadline for the challenge submissions is 5/31/16. \$1,500,000 of funds is available through this initiative. Please contact Anthony Ven Graitis if you would like any information regarding this challenge.

- **Police Training** – The police committee was held on 5/12/16 where Body Worn Cameras were discussed. A representative from Taser was also on hand. Over 30 officers attended and the interaction was excellent. TACT –Talk Down to Take Down-training will be scheduled in June and into July. Three sessions are planned at this time and dates and locations will be announced in the next week or two.

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

- **Presentation – Insurance Coverage by Victoria Peckerman of Shapiro Croland** –Victoria Pekerman provided an overview of her duties and role as coverage counsel for the GSMJIF. Victoria discussed the broad Liability coverage provided to our members under the program.

#### **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.

#### **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. Dacey  
**SECOND:** Commr. Quinn  
**VOTE:** Unanimous

#### **ADJOURN TO PUBLIC SESSION**

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Dacey  
**VOTE:** Unanimous

#### **MOTION TO APPROVE CLAIMS**

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Marvin



**VOTE:** Unanimous

**Claims:**

**Englewood LEL Claim - Granted Settlement Authority**  
**Montclair Township – Granted Settlement Authority**  
**Township of Morris - Granted Settlement Authority**  
**Borough of North Plainfield – Granted Settlement Authority**  
**Township of Freehold – Granted Settlement Authority**

**VOTE: ROLL CALL:**

Jim Rodino  
Mark Vannella  
Barbara Russo  
Matthew Watkins  
Lisa O’Neill  
Michael King - Absent  
Eric Shubiger – Absent  
Tim Dacey  
Hilary Hyser - Absent  
Teresa Casagrande  
Fred Tompkins  
Joseph Bellina  
Gerald Drasheff - Absent  
Jack Merryfield - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Shayne SantaLucia  
Quentin Wiest - Absent  
Louis Palazzo  
Michael Martello  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Tim Stafford  
Tim Quinn  
Frank Mason  
Doug Marvin  
Sonya Brown  
Robert Pittfield - Absent  
Ann Cucci - Absent  
Frank Ruggiero - Absent  
Barry Lewis  
John Waryas





Karen Caulfield  
Mark Krane  
Jack Sayers - Absent

## **NEW BUSINESS**

## **OPEN FORUM**

## **MOTION TO ADJOURN**

Commissioner Rodino made a motion to adjourn the meeting at 12:10PM and Commissioner Watkins seconded the motion. Motion carried unanimously.

Prepared by J. Hall.

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Jonathan Hall

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James Rodino

### **ALSO PRESENT:**

Jonathan Hall – NIP  
David Springer – NIP  
Steve Edwards – BGIA  
Anthony Ven Graitis – NIP  
Conrad Cyriax - NIP  
James Renner - NIP  
Robert Smith – NIP  
Brian Erlandsen - BGIA  
George Crosby – BGIA  
Michael O’Connell – PQA  
Patrick DeBlasio – Treasurer  
Madeline Delgado – NIP  
Francis Kelly - BGIA  
Louis Beckerman – Beckerman & Co.  
Adam Loehner – South Orange Village  
Renee Nelms – Qual-Lynx  
John Hanuscin – Fairways Insurance  
Dominick Cinelli – Brown & Brown  
Latonya Brennan – AJ Gallagher  
Gunn Grimstad – Howell Township  
Jon Cordell – Howell Township



Tom Fitzpatrick – Fairview Insurance  
Luis Alamo – Alamo Insurance Group  
Vicky Sjuinder – Balken Risk  
Michael Sabbagh – Richard Knowles Agency  
Ed Vath – PMA  
Ken Child – PMA  
Jeremy Solomon – Bob Smith & Associates  
Ilene Laursen – Conner Strong  
Michael Markulec – Harbor Technologies  
Chris Baumann – Harbor Technology  
Bert H. Steinman – Ewing Township  
James McManimon – Ewing Township  
BettyAnne Stinchcomb – New Providence  
John Geaney – Capehart Scatchard



June 22, 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:

		<u>April</u> 2016	<u>May</u> 2016
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 326,151.90	\$ 325,149.78
	Claims Account-Bank of America	872,062.94	163,555.91
	NJ Cash Management	126,689.83	126,730.74
	Custodial Account-Bank of America	57,387.74	66,816.40
	Total Balance	<u>\$ 1,382,292.41</u>	<u>\$ 682,252.83</u>
<b>Receipts:</b>			
	Claims Account Receipts-TD Bank	\$ 1,336,997.94	\$ 1,659,721.05
	Claims/Operating Account Receipts-Bank of America	1,200,595.31	2,253,314.86
	NJ Cash Management Activity Receipts	40.91	42.33
	Custodial Account-Bank of America	609,428.66	1,649,249.70
Total Receipts		<u>\$ 3,147,062.82</u>	<u>\$ 5,562,327.94</u>
<b>Disbursements:</b>			
	Claims Account Disbursements-TD Bank	\$ (1,338,000.06)	\$ (1,659,721.05)
	Claims Account Disbursements-Bank of America	(276,080.01)	(278,091.88)
	Operating Account Disbursements-Bank of America	(1,633,022.33)	(1,718,087.03)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(600,000.00)	(1,700,000.00)
Total Disbursements		<u>\$ (3,847,102.40)</u>	<u>\$ (5,355,899.96)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 325,149.78	\$ 325,149.78
	Claims Account-Bank of America	163,555.91	420,691.86
	NJ Cash Management	126,730.74	126,773.07
	Custodial-Investments	66,816.40	16,066.10
	Total Balance	<u>\$ 682,252.83</u>	<u>\$ 888,680.81</u>
Beginning Investment Balance		\$ 40,739,847.25	\$ 40,128,864.50
Change in Accrued Income		18,287.44	(19,113.03)
Change in Unrealized Gain		(13,019.80)	(54,429.70)
Income Received/Cash Received		9,405.22	47,003.61
Realized Gain/(Loss)			
Assets Purchased/(Sold)		(600,000.00)	(61.04)
Transfer to/from Custodial Account-Bank of America		(25,655.61)	(1,630,014.59)
Total Investment Account		<u>\$ 40,128,864.50</u>	<u>\$ 38,472,249.75</u>
Ending Cash Balance		<u><u>\$ 40,811,117.33</u></u>	<u><u>\$ 39,360,930.56</u></u>



**BANK RECONCILIATION**

	ACCT.NAME	TD Bank	
	BANK/ACCT#	Claims Account - 426-7723934	
	DATE	From 05/01/16	To 05/31/16
BOOK BALANCE AS OF	05/01/16	\$	325,149.78
ADD DEPOSITS (PER BANK LEDGER)			1,659,721.05
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,659,721.05
BOOK BALANCE AS OF	05/31/16	\$	325,149.78
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BALANCE PER BANK STATEMENT	05/31/16		\$640,202.01
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
05/31/15	list	315,052.23	
	TOTAL	315,052.23	(315,052.23)
LIST ITEMS IN LEDGER NOT ON STATEMENT			
DATE	AMOUNT		
	TOTAL	\$ -	0.00
LIST ITEMS ON STATEMENT NOT IN LEDGER			
DATE	AMOUNT		
	TOTAL	-	0.00
ADJUSTED BANK BALANCE(BOOK BAL)AS OF	05/31/16		325,149.78
		Difference	0.00

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



**BANK RECONCILIATION**

ACCT.NAME State of New Jersey

BANK/ACCT: Cash Management Fund

From 05/01/16 To 05/31/16

BOOK BALANCE AS OF	05/01/16 \$	126,730.74
ADD DEPOSITS (PER BANK LEDGER)		42.33
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		
BOOK BALANCE AS OF	05/31/16 \$	126,773.07
BALANCE PER BANK STATEMENT	05/31/16	\$126,771.16

ADD: DEPOSIT IN TRANSIT

DATE	AMOUNT		
2/24/2016	\$1.91	bank adj	
<b>TOTAL</b>		<b>1.91</b>	<b>1.91</b>

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT	
<b>TOTAL</b>		<b>0.00</b>	<b>0.00</b>

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE	AMOUNT		
<b>TOTAL</b>		<b>\$ -</b>	<b>0.00</b>

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE	AMOUNT		
<b>TOTAL</b>		<b>-</b>	<b>0.00</b>

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 05/31/16 126,773.07

Difference 0.00

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

**BANK RECONCILIATION**



ACCT.NAME Bank of America  
BANK/ACCT# Fiduciary Account -381029032587  
From To  
DATE 05/01/16 05/31/16

BOOK BALANCE AS OF	05/01/16	\$	163,555.91
ADD DEPOSITS (PER BANK LEDGER)			2,253,314.86
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,996,178.91
BOOK BALANCE AS OF	05/31/16	\$	420,691.86
BALANCE PER BANK STATEMENT	05/31/16		\$424,832.19

ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00

SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
05/13/16	1602	527.00	
05/13/16	1606	3,333.33	
05/13/16	1607	280.00	

TOTAL 4,140.33 (4,140.33)

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	05/31/16		420,691.86
		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 05/01/16 To 05/31/16  
DATE

BOOK BALANCE AS OF	05/01/16	\$	40,195,680.90
ADD DEPOSITS (PER BANK LEDGER)			1,649,249.70
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			3,356,614.75
BOOK BALANCE AS OF	05/31/16	\$	38,488,315.85
BALANCE PER BANK STATEMENT	05/31/16		\$38,488,315.85

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	05/31/16		38,488,315.85
		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 April 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
<b>Underwriting Income</b>	9,692,116	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	241,761,119
<b>Claim Expenses</b>												
Losses	1,249,532	8,417,403	12,050,268	11,047,393	14,515,636	8,959,990	8,273,931	7,353,354	4,837,302	6,090,678	17,374,769	100,170,257
Loss Adjustment Expenses	241,881	1,764,084	2,966,330	2,936,348	3,906,004	3,448,501	3,759,212	3,428,086	2,978,533	3,169,656	8,362,767	36,961,403
IBNR	3,764,215	5,451,214	1,493,889	732,820	450,920	198,174	-	48,194	199,160	159,208	40,392	12,538,186
EPL Deductible & Co-Insurance	(55,660)	(572,941)	(864,916)	(749,722)	(692,929)	(409,427)	(628,321)	(156,270)	(228,023)	(192,743)	(809,985)	(5,360,936)
Excess Recoveries	(14,000)	(257,250)	(1,120,587)	(2,934,318)	(6,005,940)	(1,280,224)	(438,753)	(1,640,018)	(61,321)	(379,836)	(2,225,586)	(16,357,833)
WC	-	-	(725,712)	(638,028)	-	(420,669)	(290,064)	(275,699)	(61,321)	-	(2,015,586)	(4,427,079)
GL	-	-	-	(668,113)	(864,817)	(4,903)	(49,834)	(25,254)	-	-	-	(1,612,921)
AL	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(14,000)	(222,951)	-	(112,187)	(3,637,020)	(373,409)	(7,541)	-	-	-	-	(4,367,108)
EPL/POL	-	(34,299)	(394,875)	(1,176,858)	(1,504,103)	(481,243)	(34,907)	(128,186)	-	(299,720)	(210,000)	(4,264,191)
EPL/POL Aggregate Stop	-	-	-	-	-	-	-	(414,886)	-	(80,116)	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	(56,407)	-	-	-	-	(56,407)
<b>Total Claim Expense</b>	5,185,969	14,802,510	14,524,984	11,032,521	12,173,692	10,917,014	10,966,069	9,033,347	7,725,651	8,846,963	22,742,357	127,951,077
<b>Expenses</b>												
Excess Premiums	2,077,740	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	60,507,954
General Administrative Expenses	2,418,313	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	57,026,647
<b>Total Expenses</b>	4,496,053	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	117,534,602
<b>Underwriting Profit/(Loss)</b>	10,095	(128,287)	(783,120)	1,395,190	313,164	1,170,026	680,501	(101,056)	136,187	(706,706)	(5,710,552)	(3,724,559)
Net Realized/Unrealized Gains/(Losses)	23,386	34,655	26,976	18,780	57,268	305,502	297,077	188,267	107,576	43,874	32,105	1,135,466
Interest Income	11,654	98,092	124,109	126,331	120,076	144,710	159,265	122,788	204,157	440,221	1,451,401	3,002,805
<b>Net Investment Income</b>	35,040	132,747	151,086	145,111	177,344	450,212	456,342	311,055	311,733	484,095	1,483,506	4,138,271
<b>Statutory Surplus (Deficit)</b>	<b>45,135</b>	<b>4,460</b>	<b>(632,035)</b>	<b>1,540,301</b>	<b>490,508</b>	<b>1,620,238</b>	<b>1,136,843</b>	<b>209,999</b>	<b>447,920</b>	<b>(222,611)</b>	<b>(4,227,046)</b>	<b>413,712</b>
% of Underwriting Income	0.5%	0.0%	-2.3%	6.2%	2.1%	7.7%	5.7%	1.3%	3.1%	-1.5%	-10.1%	0.2%
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	45,135	11,255	57,599	40,033	31,517	17,394	(27,024)	(9,703)	4,435	(861)	11,029	180,809
at Previous Month	33,051	15,213	(633,693)	1,538,715	490,767	1,621,658	1,136,739	210,555	447,720	(222,298)	(4,227,259)	411,169
Variance	12,084	(10,754)	1,658	1,585	(259)	(1,420)	104	(556)	200	(313)	213	2,543
Supplemental Assessment/ Dividend	-	-	-	-	-	-	-	-	-	-	4,227,046	-
<b>Proforma Surplus (Deficit)</b>	<b>45,135</b>	<b>4,460</b>	<b>(632,035)</b>	<b>1,540,301</b>	<b>490,508</b>	<b>1,620,238</b>	<b>1,136,843</b>	<b>209,999</b>	<b>447,920</b>	<b>(222,611)</b>	<b>-</b>	<b>4,640,758</b>

Note 1 : Ultimate losses based upon the 2015 year-end 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	992	3,177	3,250	2,639	2,797	2,524	2,240	1,964	1,994	2,118	7,229	30,924
Severity Rate	-	-	-	-	-	-	-	-	-	-		
Total Open Claims	478	452	271	160	112	48	38	25	14	16	32	1,646

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



**RESOLUTION NO. 19-16**

**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 **\$4,880,451.72** for payment.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
June 22<sup>nd</sup>, 2016  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
June 22<sup>nd</sup>, 2016  
Date

# June 22, 2016 - GSMJIF Commissioners Meeting Bills List

Date: 6.1.16  
Bills List #: 51



Notes	PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
	Holiday Inn of East Windsor	Meeting location for June Meeting	#1611	\$3,601.16
	Connell Consulting	Inv# 2887-16 Police Supervision Training - Hoboken PD	#1612	\$300.00
	Patrick DeBlasio	June 2016 Treasurer	#1613	\$1,458.34
	APA Hotel Woodbridge	GSMJIF Monthly Meeting May 2016	#1614	\$2,930.04
	Pringle Quinn Anzano	Inv#39650 Fund Attny svcs for May	#1615	\$604.50
	DT Service LLC	Drug Testing Inv#8381 Kearny \$891; inv#8380 Bloomfield \$434	#1616	\$1,325.00
	Princeton Public Affairs	Retainer Fee May 2016	#1617	\$833.33
	Capehart Scatchard	Litigation Svcs (WC) May 2016	#1618	\$1,250.00
	Bob Smith & Associates	Litigation Svcs. May 2016	#1619	\$3,333.33
	Dafeldecker Associates	Inv# 60484 Drug testing for Howell Public Works	#1620	\$400.00
	Richard Knowles	RM Fee 1st Install of 2 for 2016 for Borough of New Providence	#1621	\$16,990.09
	The Star Ledger	Legal Ads for March and April	#1622	\$23.55
	Care Station	Drug testing for West Orange	#1623	\$76.00
	Qual-Lynx	1st Payment of 2 for 2016 Claims TPA	#1624	\$416,160.00
	EANJ	Fee Services for Training Session Lawrence Twp. Feb. 16th & 23rd and 2 Sessions in April 14th	#1625	\$360.00
	ASL	Invoice 362674 - Parsippany Sign Language	#1626	\$1,727.65
	Bank of America	Invoice 27413337 - Custody Account Fees	#1627	\$1,250.00
	Holiday Inn of East Windsor	Meeting location for June Meeting	#1628	\$44.62
		<b>Total in Checks \$452,667.61</b>		
		<b>Wire Transfers</b>		
	PMA	Risk Control Services fee #7 of #12	WT	\$37,800.00
	PMA	Berkeley Township	WT	\$10,078.98
	PMA	City Rahway	WT	\$4,074.75
	PMA	City of Hoboken	WT	\$13,243.07
	PMA	City of Hoboken	WT	\$2,018.40
	PMA	Hamilton Township	WT	\$14,124.87
	PMA	Livingston Township	WT	\$8,247.14
	PMA	Montclair Township	WT	\$674.10
	PMA	Township of Ewing	WT	\$1,777.08
	PMA	Township of Howell	WT	\$28,803.02
	PMA	Union Township	WT	\$18,415.89
		<b>Total to PMA \$139,257.30</b>		
	NIP Mgmt	Installment 2 - Fees	WT	\$1,623,015.00
		<b>Total to NIP Mgmt \$1,623,015.00</b>		
	BGIA	inv#231735 ACE - Adding Linden to Pollution Policy	WT	\$5,726.81
	BGIA	inv#233003 Safety Nat'l Excess WC#3 of #4	WT	\$238,323.00
	BGIA	inv#233002 Travelers Property intl. 2 of 2 for 2016	WT	\$812,359.50
	BGIA	inv#233004 Lloyds of London Excess Liab. Install #2 of 2 for 2016	WT	\$1,575,000.00
	BGIA	inv#233122 Travelers Boiler & Machinery intall 2 of 2	WT	\$33,184.50
	BGIA	inv#233238 Fidelity & Deposit Zurich North Brunswick & South Orange	WT	\$918.00
		<b>Total to BGIA \$2,665,511.81</b>		
			Subtotal	\$4,880,451.72
			<b>Total</b>	<b>\$ 4,880,451.72</b>

**RESOLUTION NO. 20-16**

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

**APPROVING CLAIMS PAYMENTS**

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$1,863,488** against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

June 22<sup>nd</sup>, 2016

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

June 22<sup>nd</sup>, 2016



**GSMJIF - COMM MEETING PAY SUMMARY REPORT**  
**May 2016 Report**

**May Paid**

<b>WC</b>		
<b>TWP</b>	<b>TPA</b>	
Par Troy Hills	D&H	51,432
Bloomfield	D&H	10,043
Linden	Inservco	166,867
All Other	QL	834,416
<b>Total WC</b>		<b>1,062,758</b>

<b>Grand Total April 2016</b>	<b>Grand Total</b>
Post 2012 CLAIMS	1,729,133
Prior 2012 CLAIMS	134,355
<b>TOTAL PAID</b>	<b>1,863,488</b>

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<b>PAL</b>		
<b>ALL TWP</b>		
AL	NIP/QL	36,033
APD	NIP/QL	50,022
EPL	NIP/QL	330,404
GL	NIP/QL	181,069
POL	NIP/QL	41,062
PROP	NIP/QL	27,786
<b>Total PAL</b>		<b>666,375</b>

WC	1,062,758
PAL	666,375
<b>Grand Total post 2012</b>	<b>1,729,133</b>

<b>PMA PRIOR 2012</b>		
WC	PMA	98,382
PAL	PMA	35,972
APD PROP	PMA	0
<b>Total Prior 2012</b>		<b>134,355</b>



## **Garden State Municipal Joint Insurance Fund**

June 2016

Jason Marett, Claims Service Manager



## Garden State Municipal Joint Insurance Fund

6/1/2016

### 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**

6/1/2016

**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	-	-	-
	<b>98</b>	<b>-</b>	<b>106,134</b>	<b>1,083</b>	<b>105</b>	<b>-</b>	<b>508,648</b>	<b>4,844</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>-</b>

**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	-	-	-	-
	<b>201</b>	<b>-</b>	<b>267,367</b>	<b>1,330</b>	<b>252</b>	<b>-</b>	<b>1,066,780</b>	<b>4,233</b>	<b>12</b>	<b>-</b>	<b>53,224</b>	<b>4,435</b>



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Property, Auto, Liability

6/1/2016

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	-	-	-
	<b>278</b>	<b>-</b>	<b>584,066</b>	<b>2,101</b>	<b>384</b>	<b>-</b>	<b>3,027,718</b>	<b>7,885</b>	<b>16</b>	<b>-</b>	<b>62,591</b>	<b>3,912</b>





Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

6/1/2016

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	-	-	-	-
	<b>386</b>	<b>-</b>	<b>905,921</b>	<b>2,347</b>	<b>510</b>	<b>-</b>	<b>2,517,871</b>	<b>4,937</b>	<b>22</b>	<b>-</b>	<b>92,257</b>	<b>4,194</b>



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

6/1/2016

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	-	-	-
	<b>396</b>	<b>-</b>	<b>1,163,119</b>	<b>2,937</b>	<b>484</b>	<b>-</b>	<b>2,820,509</b>	<b>5,827</b>	<b>18</b>	<b>-</b>	<b>247,694</b>	<b>13,761</b>



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

6/1/2016

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	-	-	-	-
	<b>404</b>	<b>-</b>	<b>713,970</b>	<b>1,767</b>	<b>482</b>	<b>1</b>	<b>3,485,355</b>	<b>7,231</b>	<b>27</b>	<b>-</b>	<b>104,295</b>	<b>3,863</b>



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

6/1/2016

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
	<b>327</b>	<b>-</b>	<b>556,232</b>	<b>1,701</b>	<b>501</b>	<b>1</b>	<b>2,793,367</b>	<b>5,576</b>	<b>43</b>	<b>-</b>	<b>130,680</b>	<b>3,039</b>



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

6/1/2016

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	1	515,164	10,303	9	-	9,514	1,057
Ewing Township	5	-	378	76	9	-	43,865	4,874	1	-	-	-
Fanwood Borough	4	-	95	24	6	-	38,703	6,451	-	-	-	-
Hamilton Township	6	-	319,768	53,295	23	-	558,705	24,292	-	-	-	-
Harrison, Town of	7	-	5,447	778	4	-	22,903	5,726	1	-	738	738
Highland Park Borough	15	-	10,905	727	19	-	157,228	8,275	3	-	-	-
Hoboken, City of	30	-	107,688	3,590	35	1	331,719	9,478	2	-	-	-
Howell Township	11	-	18,690	1,699	35	-	116,452	3,327	1	-	-	-
Kenilworth, Borough of	3	-	2,973	991	7	-	501	72	-	-	-	-
Livingston Township	14	-	23,977	1,713	50	-	57,423	1,148	6	-	-	-
Manalapan Township	13	-	21,817	1,678	24	-	312,731	13,030	-	-	-	-
Maplewood, Township of	7	-	27,106	3,872	10	-	115,373	11,537	2	-	4,689	2,345
Montclair Township	27	-	367,418	13,608	41	-	239,280	5,836	-	-	-	-
North Plainfield Boro	11	-	3,688	335	15	-	66,496	4,433	-	-	-	-
Rahway, City of	13	-	17,324	1,333	18	-	38,366	2,131	5	-	-	-
South Brunswick Township	12	-	14,924	1,244	12	-	17,142	1,429	4	-	24,375	6,094
Union Township	31	-	61,571	1,986	41	-	86,249	2,104	-	-	-	-
Warren Township	4	-	7,382	1,846	15	-	10,661	711	1	-	2,383	2,383
West Orange, Township of	46	-	219,491	4,772	34	-	97,193	2,859	3	-	-	-
	<b>326</b>	<b>-</b>	<b>2,404,218</b>	<b>7,375</b>	<b>468</b>	<b>2</b>	<b>3,125,899</b>	<b>6,679</b>	<b>38</b>	<b>-</b>	<b>41,699</b>	<b>1,097</b>





Claim Activity Report - Property, Auto, Liability

6/1/2016

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	-	28,018	1,078	9	-	90,958	10,106	3	-	31,341	10,447
Caldwell Borough	6	-	15,752	2,625	9	-	17,765	1,974	5	-	18,853	3,771
Eastampton Township	4	-	5,426	1,357	4	-	197,192	49,298	1	-	116	116
Englewood, City of	26	-	47,460	1,825	39	-	195,870	5,022	12	-	19,885	1,657
Ewing Township	7	-	69,210	9,887	9	1	373,891	41,543	2	-	9,794	4,897
Fanwood Borough	2	-	-	-	5	1	65,010	13,002	-	-	-	-
Freehold Township	19	-	36,483	1,920	10	1	361,182	36,118	1	-	4,096	4,096
Hamilton Township	7	-	9,335	1,334	13	-	6,675	513	1	-	-	-
Harrison, Town of	8	-	7,311	914	8	-	452,911	56,614	1	-	13,000	13,000
Highland Park Borough	11	-	2,951	268	15	-	56,312	3,754	3	-	-	-
Hoboken, City of	19	-	81,311	4,280	53	-	536,510	10,123	1	-	-	-
Howell Township	10	-	44,201	4,420	59	1	133,905	2,270	2	-	24,000	12,000
Kenilworth, Borough of	3	-	1,285	428	4	-	155,960	38,990	-	-	-	-
Livingston Township	16	-	8,203	513	43	-	133,545	3,106	5	-	1,315	263
Manalapan Township	10	-	12,364	1,236	7	-	32,428	4,633	-	-	-	-
Maplewood, Township of	5	-	4,219	844	16	-	34,864	2,179	1	-	31,541	31,541
Middlesex Boro	9	-	34,413	3,824	8	-	804	101	1	-	-	-
Montclair Township	31	-	171,196	5,522	53	-	263,721	4,976	2	-	10,523	5,262
Morris Township	14	-	16,916	1,208	14	1	186,674	13,334	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	666,711	22,224	-	-	-	-
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
	<b>388</b>	<b>-</b>	<b>843,174</b>	<b>2,173</b>	<b>529</b>	<b>6</b>	<b>4,362,984</b>	<b>8,248</b>	<b>56</b>	<b>-</b>	<b>260,379</b>	<b>4,650</b>



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

6/1/2016

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	-	316,088	6,198	1	-	-	-
Howell Township	4	-	1,455	364	23	-	329,346	14,319	2	-	10,791	5,396
Kenilworth, Borough of	11	-	13,482	1,226	11	-	2,733	248	1	-	6,500	6,500
Livingston Township	22	-	22,115	1,005	63	-	219,912	3,491	9	-	7,752	861
Manalapan Township	13	-	44,447	3,419	7	-	10,476	1,497	-	-	-	-
Maplewood, Township of	13	-	27,423	2,109	10	-	5,935	594	3	-	1,153	384
Middlesex Boro	11	-	11,711	1,065	10	-	1,707	171	1	-	-	-
Montclair Township	18	-	14,448	803	67	-	36,691	548	-	-	-	-
Morris Township	12	-	50,550	4,213	12	-	22,982	1,915	7	-	5,295	756
Morristown, Town of	9	-	18,506	2,056	12	-	3,256	271	14	-	43,627	3,116
North Brunswick Township	26	-	27,224	1,047	17	-	18,387	1,082	5	-	4,868	974
North Plainfield Boro	17	-	8,031	472	22	-	61,601	2,800	-	-	-	-
Rahway, City of	23	-	15,083	656	29	-	68,126	2,349	14	-	216,926	15,495
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
	<b>360</b>	<b>-</b>	<b>833,386</b>	<b>2,315</b>	<b>555</b>	<b>-</b>	<b>2,635,403</b>	<b>4,748</b>	<b>113</b>	<b>-</b>	<b>475,251</b>	<b>4,206</b>



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2016

#### 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	-	-	-
	<b>383</b>	<b>100.0%</b>	<b>\$2,608,072</b>	<b>100.0%</b>	<b>\$6,810</b>	<b>\$2,608,078</b>	-	-	<b>0</b>

#### 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	11.3%	\$5,911	484,670	-	-	-
Ewing, Township of	78	13.2%	899,176	21.0%	\$11,528	899,178	-	-	-
Hamilton Township	123	20.7%	828,810	19.3%	\$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	5.1%	\$6,391	217,280	-	-	-
South Brunswick Township	52	8.8%	628,469	14.7%	\$12,086	628,469	-	-	-
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	-	-	-
	<b>593</b>	<b>100.0%</b>	<b>\$4,289,373</b>	<b>100.0%</b>	<b>\$7,233</b>	<b>\$4,289,362</b>	<b>0</b>	<b>\$0</b>	<b>0</b>





## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2016

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	672,801	10.4%	\$7,008	663,069	1	25,173	25,173
Eastampton Township	3	0.5%	162,683	2.5%	\$54,228	153,244	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	753,636	1	244,590	244,590
Howell, Township of	35	5.5%	759,485	11.7%	\$21,700	681,977	1	135,480	135,480
Kenilworth Borough	10	1.6%	35,417	0.5%	\$3,542	35,415	-	-	-
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	-	-	-
North Plainfield Borough	20	3.2%	346,142	5.3%	\$17,307	346,142	-	-	-
Rahway, City of	53	8.4%	1,920,286	29.7%	\$36,232	1,559,238	1	1,629,109	1,629,109
South Brunswick Township	71	11.3%	217,327	3.4%	\$3,061	217,324	-	-	-
Union Township	105	16.6%	802,280	12.4%	\$7,641	802,279	-	-	-
	<b>631</b>	<b>100.0%</b>	<b>\$6,470,694</b>	<b>100.0%</b>	<b>\$10,255</b>	<b>\$5,983,307</b>	<b>5</b>	<b>\$2,195,409</b>	<b>\$439,082</b>



## Garden State Municipal Joint Insurance Fund

### Claim Activity Report - Workers' Compensation Claims

6/1/2016

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	712,179	9.2%	\$6,087	600,866	6	376,056	62,676
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	955,169	12.3%	\$9,950	955,161	-	-	-
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,078,697	26.8%	\$12,016	1,882,728	1	1,440,429	1,440,429
Hoboken, City of	56	5.8%	937,987	12.1%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.7%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	389,802	5.0%	\$13,441	378,359	1	114,067	114,067
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	4.4%	\$3,872	336,866	-	-	-
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	-	-	-
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	-	-	-
South Brunswick Township	52	5.4%	635,535	8.2%	\$12,222	556,213	1	208,145	208,145
Union Township	86	9.0%	573,032	7.4%	\$6,663	573,012	-	-	-
	<b>959</b>	<b>100.0%</b>	<b>\$7,744,300</b>	<b>100.0%</b>	<b>\$8,075</b>	<b>\$7,346,191</b>	<b>9</b>	<b>\$2,138,697</b>	<b>\$237,633</b>



**Garden State Municipal Joint Insurance Fund**

**Claim Activity Report - Workers' Compensation Claims**

6/1/2016

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%	964,630	10.8%	\$8,106	866,214	6	506,064	84,344
Eastampton Township	1	0.1%	-	0.0%	\$0	-	-	-	-
Englewood, City of	128	10.0%	1,246,935	14.0%	\$9,742	1,245,422	1	499,520	499,520
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	-	-	-
Hamilton Township	165	12.9%	773,622	8.7%	\$4,689	721,074	1	146,849	146,849
Harrison, Town of	45	3.5%	231,990	2.6%	\$5,155	179,707	1	74,086	74,086
Hoboken, City of	60	4.7%	354,458	4.0%	\$5,908	354,460	-	-	-
Howell, Township of	75	5.9%	1,094,272	12.3%	\$14,590	1,069,222	2	285,905	142,953
Jackson Township	41	3.2%	406,483	4.6%	\$9,914	359,092	1	129,181	129,181
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	-	-	-
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	-	-	-
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	-	-	-
Montclair Township	92	7.2%	420,200	4.7%	\$4,567	420,204	-	-	-
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	-	-	-
Rahway, City of	42	3.3%	556,572	6.3%	\$13,252	538,914	2	255,936	127,968
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,054,446	11.9%	\$7,030	1,054,442	-	-	-
West Orange, Township of	93	7.3%	590,532	6.6%	\$6,350	576,179	1	151,725	151,725
	<b>1281</b>	<b>100.0%</b>	<b>\$8,891,348</b>	<b>100.0%</b>	<b>\$6,941</b>	<b>\$8,582,141</b>	<b>15</b>	<b>\$2,049,266</b>	<b>\$136,618</b>



**Garden State Municipal Joint Insurance Fund**



Claim Activity Report - Workers' Compensation Claims

6/1/2016

Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,167,982	12.9%	\$11,231	957,348	5	426,704	85,341
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,168	8.7%	\$7,002	784,165	-	-	-
Ewing, Township of	57	4.9%	504,899	5.6%	\$8,858	504,903	-	-	-
Hamilton Township	138	11.7%	675,441	7.5%	\$4,895	615,062	3	198,033	66,011
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	-	-	-
Highland Park Borough	27	2.3%	246,828	2.7%	\$9,142	200,950	1	215,716	215,716
Hoboken, City of	71	6.0%	517,496	5.7%	\$7,289	458,161	1	71,134	71,134
Howell, Township of	59	5.0%	799,306	8.8%	\$13,548	777,301	1	31,291	31,291
Jackson Township	55	4.7%	462,926	5.1%	\$8,417	462,927	-	-	-
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	-	-	-
Livingston Township	52	4.4%	651,423	7.2%	\$12,527	632,949	1	43,279	43,279
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	-	-	-
Montclair Township	83	7.1%	347,320	3.8%	\$4,185	347,314	-	-	-
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	-	-	-
Rahway, City of	46	3.9%	523,133	5.8%	\$11,372	523,131	-	-	-
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	-	-	-
Union Township	118	10.0%	1,326,494	14.6%	\$11,241	1,182,176	3	373,950	124,650
West Orange, Township of	88	7.5%	583,822	6.4%	\$6,634	583,825	-	-	-
	<b>1175</b>	<b>100.0%</b>	<b>\$9,063,341</b>	<b>100.0%</b>	<b>\$7,713</b>	<b>\$8,502,321</b>	<b>15</b>	<b>\$1,360,107</b>	<b>\$90,674</b>



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

6/1/2016

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%	960,553	12.6%	\$12,315	898,091	3	288,119	96,040
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	10.2%	\$8,737	777,607	-	-	-
Ewing, Township of	77	7.3%	451,292	5.9%	\$5,861	451,290	-	-	-
Hamilton Township	145	13.8%	944,941	12.4%	\$6,517	676,397	4	685,799	171,450
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	-	-	-
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	-	-	-
Hoboken, City of	74	7.0%	406,853	5.4%	\$5,498	398,630	1	14,299	14,299
Howell, Township of	61	5.8%	1,227,234	16.2%	\$20,119	1,187,984	3	537,058	179,019
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	3.6%	\$5,018	270,952	-	-	-
Montclair Township	70	6.7%	256,803	3.4%	\$3,669	256,801	-	-	-
North Plainfield Borough	26	2.5%	507,007	6.7%	\$19,500	507,005	-	-	-
Rahway, City of	52	4.9%	125,905	1.7%	\$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	5.6%	\$4,810	423,237	-	-	-
West Orange, Township of	62	5.9%	455,164	6.0%	\$7,341	357,804	1	212,034	212,034
	<b>1052</b>	<b>100.0%</b>	<b>\$7,597,707</b>	<b>100.0%</b>	<b>\$7,222</b>	<b>\$7,121,861</b>	<b>12</b>	<b>\$1,737,309</b>	<b>\$144,776</b>



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

6/1/2016

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%	1,673,605	14.4%	\$19,018	1,394,922	6	1,226,256	204,376
Caldwell Borough	20	1.8%	765,220	6.6%	\$38,261	596,914	1	668,176	668,176
Eastampton Township	4	0.4%	199,117	1.7%	\$49,779	149,933	1	196,730	196,730
Englewood, City of	88	8.1%	1,456,525	12.6%	\$16,551	1,378,707	2	314,190	157,095
Ewing, Township of	89	8.2%	595,294	5.1%	\$6,689	565,061	1	78,342	78,342
Fanwood Borough	9	0.8%	40,672	0.4%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,523,754	13.1%	\$11,457	1,210,369	5	1,020,934	204,187
Harrison, Town of	38	3.5%	361,485	3.1%	\$9,513	361,487	-	-	-
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	-	-	-
Hoboken, City of	57	5.3%	783,966	6.8%	\$13,754	783,966	-	-	-
Howell, Township of	38	3.5%	295,125	2.5%	\$7,766	286,451	1	58,917	58,917
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	-	-	-
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	-	-	-
Manalapan Township	23	2.1%	473,172	4.1%	\$20,573	420,941	1	60,256	60,256
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	519,178	4.5%	\$6,743	502,750	1	226,283	226,283
North Plainfield Borough	25	2.3%	41,111	0.4%	\$1,644	41,109	-	-	-
Rahway, City of	32	2.9%	177,807	1.5%	\$5,556	177,805	-	-	-
South Brunswick Township	63	5.8%	305,853	2.6%	\$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.5%	\$14,387	1,317,091	1	61,202	61,202
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	-	-	-
West Orange, Township of	78	7.2%	406,538	3.5%	\$5,212	406,540	-	-	-
	<b>1085</b>	<b>100.0%</b>	<b>\$11,595,561</b>	<b>100.0%</b>	<b>\$10,687</b>	<b>\$10,579,684</b>	<b>20</b>	<b>\$3,911,286</b>	<b>\$195,564</b>



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

6/1/2016

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%	730,806	5.9%	\$9,744	587,437	5	415,531	83,106
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	-	-	-
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	-	-	-
Englewood, City of	63	5.4%	599,720	4.8%	\$9,519	599,725	-	-	-
Ewing, Township of	74	6.3%	529,906	4.3%	\$7,161	510,191	1	30,671	30,671
Fanwood Borough	13	1.1%	187,255	1.5%	\$14,404	143,416	1	136,935	136,935
Freehold Township	63	5.4%	694,557	5.6%	\$11,025	591,191	1	292,423	292,423
Hamilton Township	130	11.1%	1,711,035	13.7%	\$13,162	1,529,123	2	392,322	196,161
Harrison, Town of	29	2.5%	296,058	2.4%	\$10,209	296,056	-	-	-
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	-	-	-
Hoboken, City of	79	6.8%	790,023	6.3%	\$10,000	597,803	4	351,942	87,986
Howell, Township of	62	5.3%	572,876	4.6%	\$9,240	572,875	-	-	-
Kenilworth Borough	16	1.4%	295,548	2.4%	\$18,472	295,551	-	-	-
Livingston Township	41	3.5%	1,267,837	10.2%	\$30,923	979,773	2	972,671	486,336
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	244,159	2.0%	\$7,399	204,058	1	104,783	104,783
Middlesex Borough	12	1.0%	264,764	2.1%	\$22,064	215,840	1	257,873	257,873
Montclair Township	79	6.8%	640,607	5.1%	\$8,109	588,927	2	298,442	149,221
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	-	-	-
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	-	-	-
North Plainfield Borough	18	1.5%	190,027	1.5%	\$10,557	176,655	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	4.8%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,885,212	15.1%	\$19,638	1,740,565	4	1,062,766	265,692
Warren Township	14	1.2%	175,949	1.4%	\$12,568	110,591	1	124,828	124,828
West Orange, Township of	56	4.8%	464,438	3.7%	\$8,294	391,938	2	148,331	74,166
	<b>1166</b>	<b>100.0%</b>	<b>\$12,462,546</b>	<b>100.0%</b>	<b>\$10,688</b>	<b>\$11,053,480</b>	<b>28</b>	<b>\$4,711,859</b>	<b>\$168,281</b>



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

6/1/2016

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%	358,679	3.0%	\$6,768	265,374	2	160,918	80,459
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%	1,226,503	10.3%	\$14,098	789,399	4	838,687	209,672
Fair Haven Borough	8	0.6%	65,046	0.5%	\$8,131	65,046	-	-	-
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	-	-	-
Freehold Township	59	4.7%	89,634	0.8%	\$1,519	86,217	1	6,944	6,944
Hamilton Township	138	10.9%	2,253,033	18.9%	\$16,326	1,715,086	7	1,450,620	207,231
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%	1,127,458	9.5%	\$11,623	939,708	3	620,391	206,797
Howell, Township of	48	3.8%	667,956	5.6%	\$13,916	564,094	3	380,158	126,719
Kenilworth Borough	10	0.8%	14,231	0.1%	\$1,423	14,232	-	-	-
Livingston Township	54	4.3%	1,043,989	8.8%	\$19,333	913,058	6	611,302	101,884
Manalapan Township	29	2.3%	225,439	1.9%	\$7,774	153,458	2	212,213	106,107
Maplewood, Township of	47	3.7%	320,022	2.7%	\$6,809	320,023	-	-	-
Middlesex Borough	22	1.7%	294,173	2.5%	\$13,372	226,138	1	128,425	128,425
Montclair Township	62	4.9%	590,510	5.0%	\$9,524	578,380	2	166,302	83,151
Morris Township	43	3.4%	320,183	2.7%	\$7,446	294,470	2	76,659	38,330
Morristown, Town of	38	3.0%	221,672	1.9%	\$5,833	217,658	1	169,849	169,849
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	-	-	-
North Brunswick Township	50	4.0%	235,653	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%	394,428	3.3%	\$6,261	366,634	1	119,704	119,704
Union Township	74	5.9%	1,098,638	9.2%	\$14,846	875,891	2	513,678	256,839
Warren Township	11	0.9%	78,057	0.7%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	296,226	2.5%	\$4,293	296,228	-	-	-
<b>1261</b>	<b>100.0%</b>	<b>\$11,897,820</b>	<b>100.0%</b>	<b>\$9,435</b>	<b>\$9,971,089</b>	<b>37</b>	<b>\$5,455,850</b>	<b>\$147,455</b>	





## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2016

#### 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%
<b>GSMJIF</b>	<b>53</b>	<b>383</b>	<b>13.84%</b>	<b>1963</b>	<b>2.70%</b>

#### 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%
<b>GSMJIF</b>	<b>100</b>	<b>593</b>	<b>16.86%</b>	<b>2844</b>	<b>3.52%</b>



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2016

#### 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%
<b>GSMJIF</b>	<b>89</b>	<b>631</b>	<b>14.10%</b>	<b>3135</b>	<b>2.84%</b>

#### 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%
<b>GSMJIF</b>	<b>190</b>	<b>959</b>	<b>19.81%</b>	<b>4861</b>	<b>3.91%</b>



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2016

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%
<b>GSMJIF</b>	<b>210</b>	<b>1281</b>	<b>16.39%</b>	<b>5887</b>	<b>3.57%</b>



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2016

Year 2007

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2016

Year 2008

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	10	78	12.82%	287	3.48%
Caldwell Borough	2	9	22.22%	80	2.50%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	22	89	24.72%	350	6.29%
Ewing, Township of	10	77	12.99%	250	4.00%
Hamilton Township	10	145	6.90%	700	1.43%
Harrison, Town of	8	32	25.00%	275	2.91%
Highland Park Borough	1	17	5.88%	137	0.73%
Hoboken, City of	7	74	9.46%	586	1.19%
Howell, Township of	14	61	22.95%	272	5.15%
Kenilworth, Borough of	4	10	40.00%	62	6.45%
Livingston Township	12	39	30.77%	275	4.36%
Maplewood, Township of	9	54	16.67%	411	2.19%
Montclair Township	17	70	24.29%	450	3.78%
North Plainfield Borough	5	26	19.23%	112	4.46%
Rahway, City of	5	52	9.62%	297	1.68%
South Brunswick Township	5	64	7.81%	315	1.59%
Union Township	24	88	27.27%	549	4.37%
West Orange, Township of	12	62	19.35%	340	3.53%
<b>GSMJIF</b>	<b>178</b>	<b>1052</b>	<b>16.92%</b>	<b>5764</b>	<b>3.09%</b>



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2016

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%
<b>GSMJIF</b>	<b>213</b>	<b>1085</b>	<b>19.63%</b>	<b>6706</b>	<b>3.18%</b>



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2016

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%
<b>GSMJIF</b>	<b>239</b>	<b>1166</b>	<b>20.50%</b>	<b>7575</b>	<b>3.16%</b>



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2016

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	10	53	18.87%	277	3.61%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	7	59	11.86%	227	3.08%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	22	97	22.68%	732	3.01%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	15	54	27.78%	275	5.45%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	10	69	14.49%	415	2.41%
<b>GSMJIF</b>	<b>235</b>	<b>1261</b>	<b>18.64%</b>	<b>7605</b>	<b>3.09%</b>





## 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	61.03
		<b>52.14</b>	<b>56.36</b>	<b>60.34</b>	<b>68.77</b>	<b>67.88</b>	<b>67.03</b>	<b>68.62</b>	<b>73.98</b>	<b>73.93</b>	<b>77.45</b>	<b>65.45</b>

\* claim totals based on prior carrier data.



## Garden State Municipal Joint Insurance Fund

### Executive Summary

6/1/2016

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

<b>General Liability/ Police / Professional Liability</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>4270</b>
Open Claims as of June 1, 2016 for all policy years:	<b>10</b>
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$508,648</b>
Total Incurred for 2003 Losses:	<b>\$1,066,780</b>
Total Incurred for 2004 Losses:	<b>\$3,027,718</b>
Total Incurred for 2005 Losses:	<b>\$2,517,871</b>
Total Incurred for 2006 Losses:	<b>\$2,820,509</b>
Total Incurred for 2007 Losses:	<b>\$3,485,355</b>
Total Incurred for 2008 Losses:	<b>\$2,793,367</b>
Total Incurred for 2009 Losses:	<b>\$3,125,899</b>
Total Incurred for 2010 Losses:	<b>\$4,362,984</b>
Total Incurred for 2011 Losses:	<b>\$2,635,403</b>
Total Liability Claims / 1000 Population 2002:	<b>0.442</b>
Total Liability Claims / 1000 Population 2003:	<b>0.628</b>
Total Liability Claims / 1000 Population 2004:	<b>0.767</b>
Total Liability Claims / 1000 Population 2005:	<b>0.876</b>
Total Liability Claims / 1000 Population 2006:	<b>0.780</b>
Total Liability Claims / 1000 Population 2007:	<b>0.759</b>
Total Liability Claims / 1000 Population 2008:	<b>0.846</b>
Total Liability Claims / 1000 Population 2009:	<b>0.682</b>
Total Liability Claims / 1000 Population 2010:	<b>0.725</b>
Total Liability Claims / 1000 Population 2011:	<b>0.711</b>



## Garden State Municipal Joint Insurance Fund

Executive Summary

6/1/2016

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

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	<b>9586</b>
Open Claims as of June 1, 2016 for all policy years:	<b>141</b>
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$2,608,072</b>
Total Incurred for 2003 Losses:	<b>\$4,289,373</b>
Total Incurred for 2004 Losses:	<b>\$6,470,694</b>
Total Incurred for 2005 Losses:	<b>\$7,744,300</b>
Total Incurred for 2006 Losses:	<b>\$8,891,348</b>
Total Incurred for 2007 Losses:	<b>\$9,063,341</b>
Total Incurred for 2008 Losses:	<b>\$7,597,707</b>
Total Incurred for 2009 Losses:	<b>\$11,595,561</b>
Total Incurred for 2010 Losses:	<b>\$12,462,546</b>
Total Incurred for 2011 Losses:	<b>\$11,897,820</b>
Total Claims / Full Time Employees (1,963) for 2002:	<b>0.195</b>
Total Claims / Full Time Employees (2,844) for 2003:	<b>0.209</b>
Total Claims / Full Time Employees (3,135) for 2004:	<b>0.201</b>
Total Claims / Full Time Employees (4,861) for 2005:	<b>0.197</b>
Total Claims / Full Time Employees (5,887) for 2006:	<b>0.218</b>
Total Claims / Full Time Employees (6,024) for 2007:	<b>0.195</b>
Total Claims / Full Time Employees (5,764) for 2008:	<b>0.183</b>
Total Claims / Full Time Employees (6,706) for 2009:	<b>0.162</b>
Total Claims / Full Time Employees (7,575) for 2010:	<b>0.154</b>
Total Claims / Full Time Employees (7,757) for 2011:	<b>0.166</b>

### 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:	<b>\$19,779</b>
6-19 Days:	<b>\$24,881</b>
20+ Days:	<b>\$27,729</b>

## Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 05/01/16 to 06/01/16

### Account Summary

#### Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

#### AL / GL / PL

Account Name	Account Number	Payment Amount
CITY OF ENGLEWOOD	8771339	5,548.60
CITY OF HOBOKEN	1238468	13,243.07
EWING TOWNSHIP	8769580	183.96
FREEHOLD TOWNSHIP	2500759	9,043.74
HOWELL TOWNSHIP	3394186	1,870.41
MORRIS TOWNSHIP	5384508	3,457.80
UNION TOWNSHIP	9125386	2,405.61
WEST ORANGE TOWNSHIP	9279688	219.30
		<b>35,972.49</b>

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

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

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

## Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 05/01/16 to 06/01/16

### Workers' Compensation Claims

#### Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	3,153.41	3,836.37	9,478.98
CALDWELL BOROUGH	1244102	2,725.64	0.00	0.00	2,725.64
CITY OF HOBOKEN	1249580	2,018.40	0.00	0.00	2,018.40
CITY OF RAHWAY	1236736	1,480.00	1,066.28	1,528.47	4,074.75
EWING TOWNSHIP	8769580	530.40	448.92	40.80	1,020.12
FANWOOD BOROUGH	2499465	3,176.00	7,129.36	1,100.82	11,406.18
HAMILTON TOWNSHIP	3389434	0.00	11,091.58	2,146.39	13,237.97
HARRISON, TOWN OF	8772758	0.00	0.00	979.20	979.20
HIGHLAND PARK BOROUGH	3394194	0.00	615.10	607.51	1,222.61
HOWELL TOWNSHIP	8769648	26,675.00	170.69	1,957.33	28,803.02
HOWELL TOWNSHIP	3394186	3,484.00	2,766.96	44.45	6,295.41
JACKSON TOWNSHIP	4179768	0.00	0.00	175.50	175.50
LIVINGSTON TOWNSHIP	4871323	4,203.72	567.00	370.64	5,141.36
MIDDLESEX BOROUGH	5384474	775.88	0.00	0.00	775.88
MONTCLAIR TOWNSHIP	5375340	0.00	0.00	719.10	719.10
UNION TOWNSHIP	9125378	0.00	5,690.59	4,276.44	9,967.03
WARREN TOWNSHIP	8778151	0.00	0.00	341.00	341.00
		<b>47,558.24</b>	<b>32,699.89</b>	<b>18,124.02</b>	<b>98,382.15</b>



**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	213	1	\$ 538,583.83
AUTO LIABILITY	01/01/2013	302	11	\$ 1,577,985.39
AUTO LIABILITY	01/01/2014	489	8	\$ 539,508.57
AUTO LIABILITY	01/01/2015	496	12	\$ 359,320.79
AUTO LIABILITY	01/01/2016	218	62	\$ 106,427.99
<b>AUTO LIABILITY Total</b>		<b>1,746</b>	<b>96</b>	<b>\$ 3,701,436.72</b>
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	5	\$ 1,038,470.43
AUTO PHYSICAL DAMAGE	01/01/2015	567	18	\$ 919,424.30
AUTO PHYSICAL DAMAGE	01/01/2016	258	55	\$ 334,386.57
<b>AUTO PHYSICAL DAMAGE Total</b>		<b>2,189</b>	<b>78</b>	<b>\$ 4,713,252.88</b>
EMPLOYMENT PRACTICES	01/01/2011	2	-	\$ 1,027,632.61
EMPLOYMENT PRACTICES	01/01/2012	23	4	\$ 3,555,062.04
EMPLOYMENT PRACTICES	01/01/2013	34	15	\$ 2,870,006.01
EMPLOYMENT PRACTICES	01/01/2014	39	15	\$ 2,981,866.24
EMPLOYMENT PRACTICES	01/01/2015	24	18	\$ 1,473,083.07
EMPLOYMENT PRACTICES	01/01/2016	7	3	\$ 22,200.00
<b>EMPLOYMENT PRACTICES Total</b>		<b>129</b>	<b>55</b>	<b>\$ 11,929,849.97</b>
GENERAL LIABILITY	01/01/2006	1	-	\$ 133.90
GENERAL LIABILITY	01/01/2007	1	-	\$ 250,000.00
GENERAL LIABILITY	01/01/2008	2	-	\$ 1,627.41
GENERAL LIABILITY	01/01/2009	2	-	\$ 56,951.64
GENERAL LIABILITY	01/01/2010	24	1	\$ 279,848.30
GENERAL LIABILITY	01/01/2011	122	5	\$ 935,171.21
GENERAL LIABILITY	01/01/2012	591	21	\$ 3,713,199.27
GENERAL LIABILITY	01/01/2013	558	36	\$ 4,236,468.53
GENERAL LIABILITY	01/01/2014	705	66	\$ 3,000,133.06
GENERAL LIABILITY	01/01/2015	676	50	\$ 1,368,472.12

Valued as of 5/31/16



**Garden State Municipal Joint Insurance Fund  
Summary of Claims**

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
GENERAL LIABILITY	01/01/2016	180	65	\$ 227,675.45
<b>GENERAL LIABILITY Total</b>		<b>2,862</b>	<b>244</b>	<b>\$ 14,069,680.89</b>
LIABILITY REPORT ONLY	01/01/2012	2	-	\$ -
<b>LIABILITY REPORT ONLY Total</b>		<b>2</b>	<b>-</b>	<b>\$ -</b>
PROPERTY	01/01/2011	9	-	\$ 9,819.11
PROPERTY	01/01/2012	214	-	\$ 3,765,096.59
PROPERTY	01/01/2013	94	-	\$ 367,439.10
PROPERTY	01/01/2014	112	-	\$ 703,052.18
PROPERTY	01/01/2015	111	12	\$ 789,189.77
PROPERTY	01/01/2016	53	23	\$ 350,512.50
<b>PROPERTY Total</b>		<b>593</b>	<b>35</b>	<b>\$ 5,985,109.25</b>
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	-	\$ 466,972.32
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	-	\$ 266,357.05
PUBLIC OFFICIALS LIABILITY	01/01/2013	54	2	\$ 272,210.34
PUBLIC OFFICIALS LIABILITY	01/01/2014	56	4	\$ 486,018.92
PUBLIC OFFICIALS LIABILITY	01/01/2015	75	15	\$ 561,380.00
PUBLIC OFFICIALS LIABILITY	01/01/2016	19	8	\$ 214,560.00
<b>PUBLIC OFFICIALS LIABILITY Total</b>		<b>252</b>	<b>29</b>	<b>\$ 2,267,498.63</b>
WORKCOMP RECORD ONLY	01/01/2012	239	-	\$ -
WORKCOMP RECORD ONLY	01/01/2013	241	-	\$ -
WORKCOMP RECORD ONLY	01/01/2014	287	-	\$ -
WORKCOMP RECORD ONLY	01/01/2015	261	-	\$ 99.79
WORKCOMP RECORD ONLY	01/01/2016	103	2	\$ -
<b>WORKCOMP RECORD ONLY Total</b>		<b>1,131</b>	<b>2</b>	<b>\$ 99.79</b>
WORKERS COMPENSATION	01/01/2006	2	1	\$ 19,267.38
WORKERS COMPENSATION	01/01/2008	1	1	\$ 118,000.00
WORKERS COMPENSATION	01/01/2009	3	3	\$ 74,088.20
WORKERS COMPENSATION	01/01/2010	9	-	\$ 97,083.93
WORKERS COMPENSATION	01/01/2011	14	1	\$ 187,215.83
WORKERS COMPENSATION	01/01/2012	986	70	\$ 12,135,476.39
WORKERS COMPENSATION	01/01/2013	1,005	84	\$ 10,370,630.02
WORKERS COMPENSATION	01/01/2014	1,024	148	\$ 14,128,084.88
WORKERS COMPENSATION	01/01/2015	968	224	\$ 10,554,412.79
WORKERS COMPENSATION	01/01/2016	306	203	\$ 2,731,837.95

Valued as of 5/31/16



**Garden State Municipal Joint Insurance Fund  
Summary of Claims**

<u>line</u>	<u>policy_effective_date</u>	<u>Count of claim_number</u>	<u>Sum of open_claims</u>	<u>Sum of total_incurred</u>
<b>WORKERS COMPENSATION Total</b>		<b>4,318</b>	<b>735</b>	<b>\$ 50,416,097.37</b>
<b>Grand Total</b>		<b>13,222</b>	<b>1,274</b>	<b>\$ 93,083,025.49</b>

Valued as of 5/31/16





**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	<b>01/01/2009 Total</b>			<b>1</b>		<b>1</b>
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	<b>01/01/2010 Total</b>			<b>4</b>		<b>4</b>
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	<b>01/01/2011 Total</b>			<b>21</b>	<b>1</b>	<b>23</b>
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	1	17
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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		8		8
AUTO LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2012	TOWNSHIP OF 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	TWP OF MANALAPAN		6		6
<b>AUTO LIABILITY</b>	<b>01/01/2012 Total</b>			<b>212</b>	<b>1</b>	<b>213</b>
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		13	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		2		3
AUTO LIABILITY	01/01/2013	TOWN OF MORRISTOWN		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		7		7
AUTO LIABILITY	01/01/2013	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD		10		10
AUTO LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		14		14
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		27	4	31
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		11		11
AUTO LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		13		13

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		30		30
AUTO LIABILITY	01/01/2013	TOWNSHIP OF UNION		19		19
AUTO LIABILITY	01/01/2013	TOWNSHIP OF WARREN		4		4
AUTO LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE		14	2	16
<b>AUTO LIABILITY</b>	<b>01/01/2013 Total</b>			<b>291</b>	<b>9</b>	<b>2</b>
AUTO LIABILITY	01/01/2014	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2014	BERKELEY TOWNSHIP		13		13
AUTO LIABILITY	01/01/2014	BOROUGH OF CALDWELL		2		2
AUTO LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN		4		4
AUTO LIABILITY	01/01/2014	BOROUGH OF FANWOOD		2		2
AUTO LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		4	1	5
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		9		9
AUTO LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		5	1	6
AUTO LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE		3		3
AUTO LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		11		11
AUTO LIABILITY	01/01/2014	BOROUGH OF TOTOWA		5		5
AUTO LIABILITY	01/01/2014	CITY OF ENGLEWOOD		24		24
AUTO LIABILITY	01/01/2014	CITY OF HOBOKEN		25		25
AUTO LIABILITY	01/01/2014	CITY OF LINDEN		20		20
AUTO LIABILITY	01/01/2014	CITY OF RAHWAY		16	1	17
AUTO LIABILITY	01/01/2014	HOWELL TOWNSHIP		14		14
AUTO LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		18		18
AUTO LIABILITY	01/01/2014	TOWN OF GUTTENBERG		8		8
AUTO LIABILITY	01/01/2014	TOWN OF HARRISON		4		4
AUTO LIABILITY	01/01/2014	TOWN OF KEARNY		21	5	26
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN		19		19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		26		26
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EASTAMPTON		6		6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING		12		12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		9		9
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		5		5
AUTO LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		7		7
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		19		19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		46		46
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		12		12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		5		5
AUTO LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		32		32
AUTO LIABILITY	01/01/2014	TOWNSHIP OF UNION		39		39

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WARREN		10		10
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		25		25
<b>AUTO LIABILITY</b>	<b>01/01/2014 Total</b>			<b>481</b>	<b>8</b>	<b>489</b>
AUTO LIABILITY	01/01/2015	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP		13		13
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL		6		6
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD		3		3
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		7		7
AUTO LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		18		18
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		5		5
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		4		4
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		11		11
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		12		12
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		13		13
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		29		29
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		24		24
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		11		11
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP		7		7
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		12	2	14
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG		10	2	12
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON		5		5
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY		23		23
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN		12		12
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		13		13
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		5		5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING		22		23
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		15	1	16
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		4	1	5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		28		28
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		29		29
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		13	1	14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		38		38
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
<b>AUTO LIABILITY</b>	<b>01/01/2015 Total</b>			<b>484</b>	<b>11</b>	<b>1</b>
						<b>496</b>

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO LIABILITY	01/01/2016	BERKELEY TOWNSHIP		2		2	
AUTO LIABILITY	01/01/2016	BOROUGH OF CALDWELL		3		3	
AUTO LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		3	1	4	
AUTO LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		2	3	5	
AUTO LIABILITY	01/01/2016	BOROUGH OF KENILWORTH		4	1	5	
AUTO LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		4		4	
AUTO LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		5		5	
AUTO LIABILITY	01/01/2016	BOROUGH OF TOTOWA		1		1	
AUTO LIABILITY	01/01/2016	CITY OF ENGLEWOOD		3	1	4	
AUTO LIABILITY	01/01/2016	CITY OF HOBOKEN		5	6	11	
AUTO LIABILITY	01/01/2016	CITY OF LINDEN		4	11	15	
AUTO LIABILITY	01/01/2016	CITY OF RAHWAY		1	2	3	
AUTO LIABILITY	01/01/2016	HOWELL TOWNSHIP		5	1	6	
AUTO LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP		4	1	5	
AUTO LIABILITY	01/01/2016	TOWN OF GUTTENBERG		2		2	
AUTO LIABILITY	01/01/2016	TOWN OF HARRISON		5	1	6	
AUTO LIABILITY	01/01/2016	TOWN OF KEARNY		4	3	7	
AUTO LIABILITY	01/01/2016	TOWN OF MORRISTOWN		4	3	7	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		8		8	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON		1	1	2	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF EWING		4		4	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		2		2	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		6	2	8	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		5	5	10	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		2	2	4	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		8	4	12	
AUTO LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		9	3	1	13
AUTO LIABILITY	01/01/2016	TOWNSHIP OF UNION		17	3		20
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WARREN		1			1
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		11			11
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		16	7		23
AUTO LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		5			5
<b>AUTO LIABILITY</b>	<b>01/01/2016 Total</b>			<b>156</b>	<b>61</b>	<b>1</b>	<b>218</b>
<b>AUTO LIABILITY Total</b>				<b>1,650</b>	<b>91</b>	<b>5</b>	<b>1,746</b>
AUTO PHYSICAL DAMAGE	01/01/2010	TOWNSHIP OF WEST ORANGE		2			2
<b>AUTO PHYSICAL DAMAGE</b>	<b>01/01/2010 Total</b>			<b>2</b>			<b>2</b>
AUTO PHYSICAL DAMAGE	01/01/2011	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	
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	<b>01/01/2011 Total</b>			<b>11</b>		<b>11</b>
AUTO PHYSICAL DAMAGE	01/01/2012	BERKELEY TOWNSHIP		43		43
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF CALDWELL		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FAIR HAVEN		9		9
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FANWOOD		1		1
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HADDON HEIGHTS		2		2
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HIGHLAND PARK		18		18
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF KENILWORTH		1		1
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF MIDDLESEX		6		6
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF ENGLEWOOD		14		14
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF HOBOKEN		12		12
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF RAHWAY		5		5
AUTO PHYSICAL DAMAGE	01/01/2012	HOWELL TOWNSHIP		19		19
AUTO PHYSICAL DAMAGE	01/01/2012	LIVINGSTON TOWNSHIP		13		13
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF HARRISON		6		6
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF MORRISTOWN		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF BLOOMFIELD		8		8
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EASTAMPTON		3		3
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF FREEHOLD		16		16
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF HAMILTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF 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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF WEST ORANGE		29		29
AUTO PHYSICAL DAMAGE	01/01/2012	TWP OF MANALAPAN		10		10
<b>AUTO PHYSICAL DAMAGE</b>	<b>01/01/2012 Total</b>			<b>408</b>		<b>408</b>
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY HEIGHTS		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF CALDWELL		12		12
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF FAIR HAVEN		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HIGHLAND PARK		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF KENILWORTH		6		6
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NEW PROVIDENCE		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF ENGLEWOOD		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF HOBOKEN		16		16
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF LINDEN		27		27
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF RAHWAY		9		9
AUTO PHYSICAL DAMAGE	01/01/2013	HOWELL TOWNSHIP		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	LIVINGSTON TOWNSHIP		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF HARRISON		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF MORRISTOWN		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF BLOOMFIELD		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF EWING		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF FREEHOLD		11		11
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF HAMILTON		1		1
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF LAWRENCE		11		11
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MAPLEWOOD		15		15
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MONTCLAIR		26		26
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MORRIS		18		18
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		19		19
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF PARSIPPANY		30		30
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF UNION		25		25
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF WARREN		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF WEST ORANGE		25		25
<b>AUTO PHYSICAL DAMAGE</b>	<b>01/01/2013 Total</b>			<b>376</b>		<b>376</b>
AUTO PHYSICAL DAMAGE	01/01/2014	BERKELEY HEIGHTS		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BERKELEY TOWNSHIP		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF CALDWELL		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF FAIR HAVEN		4		4

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF FREEHOLD		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF HAMILTON		8		8
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE		14		14
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD		24		24
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MONTCLAIR		40	2	42
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
<b>AUTO PHYSICAL DAMAGE</b>	<b>01/01/2014 Total</b>			<b>562</b>	<b>5</b>	<b>567</b>
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP		15	2	17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL		8		8
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD		9		9

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK		14	3	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		12	1	13
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD		14	1	15
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN		22	2	24
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY		19		19
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG		12	1	13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY		19		19
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN		14	1	15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD		11	2	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		12	1	13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE		27		27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR		29		29
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS		37		37
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		17		17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY		47	2	49
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION		37	1	38
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN		10		10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE		43		43
<b>AUTO PHYSICAL DAMAGE</b>	<b>01/01/2015 Total</b>			<b>549</b>	<b>18</b>	<b>567</b>
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS		3		3
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY TOWNSHIP		5		5
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF CALDWELL		4	1	5
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FREEHOLD		4	2	6
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF HIGHLAND PARK		5		5
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF KENILWORTH		4	1	5
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NEW PROVIDENCE		6	1	7

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NORTH PLAINFIELD		5	2	7
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF TOTOWA			1	1
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF ENGLEWOOD		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF HOBOKEN		5	2	7
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF RAHWAY		3	2	5
AUTO PHYSICAL DAMAGE	01/01/2016	HOWELL TOWNSHIP		13	5	18
AUTO PHYSICAL DAMAGE	01/01/2016	LIVINGSTON TOWNSHIP		4	2	6
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF GUTTENBERG		2		2
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF HARRISON		4		4
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF KEARNY		9	3	12
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF MORRISTOWN		4	1	5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF BLOOMFIELD		4	1	5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF CINNAMINSON		2		2
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EASTAMPTON		1		1
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EWING		9	1	10
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF HAMILTON		2	4	6
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF LAWRENCE		13	1	14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MONTCLAIR		11	2	13
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MORRIS		7		7
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		9	4	13
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF PARSIPPANY		12	1	13
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF UNION		14	4	18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WARREN		3		3
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WEST ORANGE		16	2	18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BERGEN		11	10	21
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		4	1	5
<b>AUTO PHYSICAL DAMAGE</b>	<b>01/01/2016 Total</b>			<b>203</b>	<b>55</b>	<b>258</b>
<b>AUTO PHYSICAL DAMAGE Total</b>				<b>2,111</b>	<b>78</b>	<b>2,189</b>
EMPLOYMENT PRACTICES	01/01/2011	CITY OF HOBOKEN		2		2
<b>EMPLOYMENT PRACTICES</b>	<b>01/01/2011 Total</b>			<b>2</b>		<b>2</b>
EMPLOYMENT PRACTICES	01/01/2012	BOROUGH OF CALDWELL		1		1
EMPLOYMENT PRACTICES	01/01/2012	CITY OF ENGLEWOOD		1	1	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

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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	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
<b>EMPLOYMENT PRACTICES</b>	<b>01/01/2012 Total</b>			<b>19</b>	<b>4</b>	<b>23</b>
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		2	1	3
EMPLOYMENT PRACTICES	01/01/2013	HOWELL TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2013	LIVINGSTON TOWNSHIP		1	1	2
EMPLOYMENT PRACTICES	01/01/2013	TOWN OF MORRISTOWN		1		1
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF BLOOMFIELD		2	4	6
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF HAMILTON		3		3
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MAPLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MONTCLAIR		5	1	7
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MORRIS		2		2
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK			1	1
<b>EMPLOYMENT PRACTICES</b>	<b>01/01/2013 Total</b>			<b>19</b>	<b>14</b>	<b>34</b>
EMPLOYMENT PRACTICES	01/01/2014	BERKELEY HEIGHTS		1		1
EMPLOYMENT PRACTICES	01/01/2014	BOROUGH OF HIGHLAND PARK			2	2
EMPLOYMENT PRACTICES	01/01/2014	CITY OF ENGLEWOOD		1	2	3
EMPLOYMENT PRACTICES	01/01/2014	CITY OF HOBOKEN		1	5	6
EMPLOYMENT PRACTICES	01/01/2014	HOWELL TOWNSHIP		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF GUTTENBERG		2	2	4
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF HARRISON		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF BLOOMFIELD		6		6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF HAMILTON		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MONTCLAIR		4	1	6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MORRIS		1		2
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF PARSIPPANY		3	1	4
<b>EMPLOYMENT PRACTICES</b>	<b>01/01/2014 Total</b>			<b>24</b>	<b>13</b>	<b>39</b>
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

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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	CITY OF ENGLEWOOD		1	9	10	
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN		1	2	3	
EMPLOYMENT PRACTICES	01/01/2015	CITY OF LINDEN		1		1	
EMPLOYMENT PRACTICES	01/01/2015	LIVINGSTON TOWNSHIP			2	2	
EMPLOYMENT PRACTICES	01/01/2015	TOWN OF MORRISTOWN			1	1	
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD		1		1	
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF LAWRENCE			1	1	
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF MONTCLAIR		1		1	
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1		1	
<b>EMPLOYMENT PRACTICES</b>	<b>01/01/2015 Total</b>			<b>6</b>	<b>18</b>	<b>24</b>	
EMPLOYMENT PRACTICES	01/01/2016	CITY OF HOBOKEN		1		1	
EMPLOYMENT PRACTICES	01/01/2016	CITY OF LINDEN			1	1	
EMPLOYMENT PRACTICES	01/01/2016	LIVINGSTON TOWNSHIP		1		1	
EMPLOYMENT PRACTICES	01/01/2016	TOWN OF MORRISTOWN			1	1	
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF BLOOMFIELD		1		1	
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF EASTAMPTON			1	1	
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MORRIS		1		1	
<b>EMPLOYMENT PRACTICES</b>	<b>01/01/2016 Total</b>			<b>4</b>	<b>3</b>	<b>7</b>	
<b>EMPLOYMENT PRACTICES Total</b>				<b>74</b>	<b>52</b>	<b>3</b>	<b>129</b>
GENERAL LIABILITY	01/01/2006	TOWNSHIP OF UNION		1		1	
<b>GENERAL LIABILITY</b>	<b>01/01/2006 Total</b>			<b>1</b>		<b>1</b>	
GENERAL LIABILITY	01/01/2007	TOWNSHIP OF HAMILTON		1		1	
<b>GENERAL LIABILITY</b>	<b>01/01/2007 Total</b>			<b>1</b>		<b>1</b>	
GENERAL LIABILITY	01/01/2008	BERKELEY TOWNSHIP		1		1	
GENERAL LIABILITY	01/01/2008	CITY OF ENGLEWOOD		1		1	
<b>GENERAL LIABILITY</b>	<b>01/01/2008 Total</b>			<b>2</b>		<b>2</b>	
GENERAL LIABILITY	01/01/2009	BOROUGH OF CALDWELL		1		1	
GENERAL LIABILITY	01/01/2009	TWP OF MANALAPAN		1		1	
<b>GENERAL LIABILITY</b>	<b>01/01/2009 Total</b>			<b>2</b>		<b>2</b>	
GENERAL LIABILITY	01/01/2010	BERKELEY TOWNSHIP		1		1	
GENERAL LIABILITY	01/01/2010	BOROUGH OF CALDWELL		1		1	
GENERAL LIABILITY	01/01/2010	BOROUGH OF KENILWORTH		1		1	
GENERAL LIABILITY	01/01/2010	BOROUGH OF NORTH PLAINFIELD		1		1	
GENERAL LIABILITY	01/01/2010	CITY OF ENGLEWOOD		2	1	3	
GENERAL LIABILITY	01/01/2010	CITY OF HOBOKEN		3		3	
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF EWING		3		3	
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF HAMILTON		1		1	

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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	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	TWP OF MANALAPAN		1		1
<b>GENERAL LIABILITY</b>	<b>01/01/2010 Total</b>			<b>23</b>	<b>1</b>	<b>24</b>
GENERAL LIABILITY	01/01/2011	BERKELEY TOWNSHIP		2		2
GENERAL LIABILITY	01/01/2011	BOROUGH OF CALDWELL		1	1	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		1		1
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF EWING		1		1
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF FREEHOLD		6		6
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		23	1	24
GENERAL LIABILITY	01/01/2011	TWP OF MANALAPAN		9		9
<b>GENERAL LIABILITY</b>	<b>01/01/2011 Total</b>			<b>117</b>	<b>3</b>	<b>122</b>
GENERAL LIABILITY	01/01/2012	BERKELEY TOWNSHIP		6	1	7
GENERAL LIABILITY	01/01/2012	BOROUGH OF CALDWELL		14	1	15
GENERAL LIABILITY	01/01/2012	BOROUGH OF FAIR HAVEN		1		1
GENERAL LIABILITY	01/01/2012	BOROUGH OF FANWOOD		5		5
GENERAL LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		4		4
GENERAL LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		20		20
GENERAL LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		8		8
GENERAL LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3
GENERAL LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12

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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	CITY OF ENGLEWOOD		33		34	
GENERAL LIABILITY	01/01/2012	CITY OF HOBOKEN		55	1	58	
GENERAL LIABILITY	01/01/2012	CITY OF RAHWAY		28	1	30	
GENERAL LIABILITY	01/01/2012	HOWELL TOWNSHIP		20	1	21	
GENERAL LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		43		43	
GENERAL LIABILITY	01/01/2012	TOWN OF HARRISON		5		5	
GENERAL LIABILITY	01/01/2012	TOWN OF MORRISTOWN		21	2	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		21	2	23	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		10		11	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		20		21	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		45	3	49	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		8		8	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		25		25	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		28		28	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF UNION		37		37	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WARREN		7		7	
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		38		38	
GENERAL LIABILITY	01/01/2012	TWP OF MANALAPAN		11		11	
<b>GENERAL LIABILITY</b>	<b>01/01/2012 Total</b>			<b>570</b>	<b>13</b>	<b>8</b>	<b>591</b>
GENERAL LIABILITY	01/01/2013	BERKELEY HEIGHTS		6			6
GENERAL LIABILITY	01/01/2013	BERKELEY TOWNSHIP		6	1		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		21	1	3	25
GENERAL LIABILITY	01/01/2013	CITY OF HOBOKEN		36		3	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		29	2	1	32

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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 HARRISON		14		14	
GENERAL LIABILITY	01/01/2013	TOWN OF MORRISTOWN		10	1	11	
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		28	1	2	31
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EASTAMPTON		1			1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EWING		9			9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD		9			9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON		27		5	32
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		15		1	16
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		11	1	2	14
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		44	3	1	48
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		4			4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		22		1	23
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		46			46
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF UNION		30	2	2	34
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WARREN		4			4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE		31			31
<b>GENERAL LIABILITY</b>	<b>01/01/2013 Total</b>			<b>522</b>	<b>12</b>	<b>24</b>	<b>558</b>
GENERAL LIABILITY	01/01/2014	BERKELEY HEIGHTS		12			12
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP		6	1		7
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL		18		1	19
GENERAL LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN		1		1	2
GENERAL LIABILITY	01/01/2014	BOROUGH OF FANWOOD		4			4
GENERAL LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		14		1	15
GENERAL LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		9	1	1	11
GENERAL LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		7			7
GENERAL LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE		11			11
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		3			3
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA		8			8
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD		33	1	2	36
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		44		2	46
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		30		5	35
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY		21	2	2	25
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP		26		1	27
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		36	5		41
GENERAL LIABILITY	01/01/2014	TOWN OF GUTTENBERG		3	1	1	5
GENERAL LIABILITY	01/01/2014	TOWN OF HARRISON		12		1	13
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY		47	1	5	53
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		9	1	1	11

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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 BLOOMFIELD		32		2	34	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING		25		1	26	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		21		2	23	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		14		2	20	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		12			12	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		16		1	2	19
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		46		2	3	51
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		3			1	4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		12		2		14
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		32			1	33
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF UNION		43		4		48
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WARREN		4				4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		25			1	26
<b>GENERAL LIABILITY</b>	<b>01/01/2014 Total</b>			<b>639</b>		<b>24</b>	<b>42</b>	<b>705</b>
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		15		1		16
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN		3		1		4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD		4				4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		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		30		1	1	32
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		45		3	1	49
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		24		3	1	28
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		14		1		15
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		30		1		31
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		7		1	1	9
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		24				24
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN		13				13
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		27		2		29

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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 CINNAMINSON		6		1	7	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON		3			3	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING		10		1	11	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		19			19	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		10		2	12	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		7		3	10	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		56		3	59	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		14			14	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		8		10	19	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		27		1	28	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION		37		2	39	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9			9	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		38		5	43	
<b>GENERAL LIABILITY</b>	<b>01/01/2015 Total</b>			<b>626</b>		<b>43</b>	<b>7</b>	<b>676</b>
GENERAL LIABILITY	01/01/2016	BERKELEY HEIGHTS		2				2
GENERAL LIABILITY	01/01/2016	BERKELEY TOWNSHIP		2		2		4
GENERAL LIABILITY	01/01/2016	BOROUGH OF CALDWELL		8				8
GENERAL LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN		1				1
GENERAL LIABILITY	01/01/2016	BOROUGH OF FANWOOD				1		1
GENERAL LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		4		3		7
GENERAL LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS		4		1		5
GENERAL LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		4				4
GENERAL LIABILITY	01/01/2016	BOROUGH OF KENILWORTH		1		2		3
GENERAL LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		1		3		4
GENERAL LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		1				1
GENERAL LIABILITY	01/01/2016	BOROUGH OF TOTOWA		1				1
GENERAL LIABILITY	01/01/2016	CITY OF ENGLEWOOD		10		6		16
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN		4		2		6
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN		1		2		3
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY		5				5
GENERAL LIABILITY	01/01/2016	HOWELL TOWNSHIP		3		6		9
GENERAL LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP		14		2		16
GENERAL LIABILITY	01/01/2016	TOWN OF GUTTENBERG		1				1
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON		1				1
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY		5				5
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN		1		1		2
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		3		7		10
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON				2		2

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EWING		6		6	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		1	1	2	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		4		4	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		5	4	9	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		1	2	3	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		2	1	3	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		7	1	8	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF UNION		1	1	2	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		6	5	11	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		3	5	8	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		2	5	7	
<b>GENERAL LIABILITY</b>	<b>01/01/2016 Total</b>			<b>115</b>	<b>65</b>	<b>180</b>	
<b>GENERAL LIABILITY Total</b>				<b>2,618</b>	<b>161</b>	<b>83</b>	<b>2,862</b>
LIABILITY REPORT ONLY	01/01/2012	BOROUGH OF MIDDLESEX		1		1	
LIABILITY REPORT ONLY	01/01/2012	CITY OF RAHWAY		1		1	
<b>LIABILITY REPORT ONLY</b>	<b>01/01/2012 Total</b>			<b>2</b>		<b>2</b>	
<b>LIABILITY REPORT ONLY Total</b>				<b>2</b>		<b>2</b>	
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	
<b>PROPERTY</b>	<b>01/01/2011 Total</b>			<b>9</b>		<b>9</b>	
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	

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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	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 MAPLEWOOD		2		2
PROPERTY	01/01/2012	TOWNSHIP OF MONTCLAIR		3		3
PROPERTY	01/01/2012	TOWNSHIP OF MORRIS		5		5
PROPERTY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		18		18
PROPERTY	01/01/2012	TOWNSHIP OF PARSIPPANY		16		16
PROPERTY	01/01/2012	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2012	TOWNSHIP OF WARREN		5		5
PROPERTY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PROPERTY	01/01/2012	TWP OF MANALAPAN		4		4
<b>PROPERTY</b>	<b>01/01/2012 Total</b>			<b>214</b>		<b>214</b>
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

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

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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	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		7	2	9
PROPERTY	01/01/2015	CITY OF ENGLEWOOD		3	1	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		4		4
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP		5	1	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		1	1	2
PROPERTY	01/01/2015	TOWN OF MORRISTOWN		4	2	6
PROPERTY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
PROPERTY	01/01/2015	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD		3		3
PROPERTY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS		3		3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		3		3
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		7	1	8
PROPERTY	01/01/2015	TOWNSHIP OF UNION		2	1	3
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		2	1	3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE		11		11
PROPERTY	<b>01/01/2015 Total</b>			<b>99</b>	<b>12</b>	<b>111</b>
PROPERTY	01/01/2016	BERKELEY TOWNSHIP		1	1	2
PROPERTY	01/01/2016	BOROUGH OF CALDWELL		1		1
PROPERTY	01/01/2016	BOROUGH OF FAIR HAVEN		2	1	3
PROPERTY	01/01/2016	BOROUGH OF HADDON HEIGHTS		1		1
PROPERTY	01/01/2016	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2016	BOROUGH OF KENILWORTH		1	1	2
PROPERTY	01/01/2016	BOROUGH OF NEW PROVIDENCE		2		2
PROPERTY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2016	BOROUGH OF TOTOWA		1		1
PROPERTY	01/01/2016	CITY OF ENGLEWOOD			2	2
PROPERTY	01/01/2016	CITY OF RAHWAY			1	1

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	01/01/2016	HOWELL TOWNSHIP		1		1
PROPERTY	01/01/2016	LIVINGSTON TOWNSHIP		4	2	6
PROPERTY	01/01/2016	TOWN OF HARRISON			2	2
PROPERTY	01/01/2016	TOWN OF KEARNY		3	1	4
PROPERTY	01/01/2016	TOWN OF MORRISTOWN			1	1
PROPERTY	01/01/2016	TOWNSHIP OF EWING		2		2
PROPERTY	01/01/2016	TOWNSHIP OF LAWRENCE		1	1	2
PROPERTY	01/01/2016	TOWNSHIP OF MONTCLAIR		2	3	5
PROPERTY	01/01/2016	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK			1	1
PROPERTY	01/01/2016	TOWNSHIP OF PARSIPPANY		2	1	3
PROPERTY	01/01/2016	TOWNSHIP OF WEST ORANGE		1	3	4
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BERGEN			1	1
PROPERTY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		1	1	2
<b>PROPERTY</b>	<b>01/01/2016 Total</b>			<b>30</b>	<b>23</b>	<b>53</b>
<b>PROPERTY Total</b>				<b>558</b>	<b>35</b>	<b>593</b>
PUBLIC OFFICIALS LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1		1
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>01/01/2008 Total</b>			<b>1</b>		<b>1</b>
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 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	TWP OF MANALAPAN		1		1

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>01/01/2012 Total</b>			<b>47</b>		<b>47</b>
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF HOBOKEN		18		18
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF LINDEN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	HOWELL TOWNSHIP		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWN OF MORRISTOWN		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		4		4
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>01/01/2013 Total</b>			<b>52</b>	<b>1</b>	<b>1</b>
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>01/01/2013 Total</b>					<b>54</b>
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY HEIGHTS		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF TOTOWA		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF ENGLEWOOD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF HOBOKEN		12	1	13
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	HOWELL TOWNSHIP		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON				1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2014	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
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>01/01/2014 Total</b>			<b>52</b>	<b>3</b>	<b>1</b>
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		9	2	11
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	HOWELL TOWNSHIP		3	1	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		4	2	6
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		8	1	9
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		4	1	5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN		2	2	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		2		2
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>01/01/2015 Total</b>			<b>60</b>	<b>15</b>	<b>75</b>
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY HEIGHTS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY TOWNSHIP			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF ENGLEWOOD		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF HOBOKEN		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	HOWELL TOWNSHIP			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF EWING			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	01/01/2016	TOWNSHIP OF MONTCLAIR		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016 Total			11	8	19
<b>PUBLIC OFFICIALS LIABILITY Total</b>				<b>223</b>	<b>27</b>	<b>2</b>
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
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 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	TWP OF MANALAPAN		5		5
<b>WORKCOMP RECORD ONLY</b>	<b>01/01/2012 Total</b>			<b>239</b>		<b>239</b>
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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2013	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
<b>WORKCOMP RECORD ONLY</b>	<b>01/01/2013 Total</b>			<b>241</b>		<b>241</b>
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		18		18
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

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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	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		26		26
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
<b>WORKCOMP RECORD ONLY</b>	<b>01/01/2014 Total</b>			<b>287</b>		<b>287</b>
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		11		11
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		11		11
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN		18		18
WORKCOMP RECORD ONLY	01/01/2015	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP		25		25
WORKCOMP RECORD ONLY	01/01/2015	LIVINGSTON TOWNSHIP		4		4
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON		14		14
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY		10		10
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN		2		2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING		4		4
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD		13		13

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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	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		13		13
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			261		261
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY TOWNSHIP		10		10
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FANWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FREEHOLD		1		1
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HIGHLAND PARK		5		5
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NEW PROVIDENCE		5		5
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		2		2
WORKCOMP RECORD ONLY	01/01/2016	CITY OF ENGLEWOOD		4		4
WORKCOMP RECORD ONLY	01/01/2016	CITY OF HOBOKEN		9		9
WORKCOMP RECORD ONLY	01/01/2016	CITY OF RAHWAY		1		1
WORKCOMP RECORD ONLY	01/01/2016	HOWELL TOWNSHIP		8		8
WORKCOMP RECORD ONLY	01/01/2016	LIVINGSTON TOWNSHIP		1		1
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF GUTTENBERG		1		1
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF HARRISON		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF KEARNY		7		7
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF MORRISTOWN		2		2
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF EWING		2		2
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF HAMILTON		6		6
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF LAWRENCE		7		7
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MONTCLAIR		2		2
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MORRIS		1		1
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		4		4
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WARREN		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WEST ORANGE		4	1	5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BERGEN		5	1	6
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		3		3
WORKCOMP RECORD ONLY	01/01/2016 Total			101	2	103

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
<b>WORKCOMP RECORD ONLY Total</b>			<b>1,129</b>		<b>2</b>	<b>1,131</b>
WORKERS COMPENSATION	01/01/2006	BERKELEY TOWNSHIP			1	1
WORKERS COMPENSATION	01/01/2006	CITY OF RAHWAY	1			1
<b>WORKERS COMPENSATION</b>	<b>01/01/2006 Total</b>		<b>1</b>		<b>1</b>	<b>2</b>
WORKERS COMPENSATION	01/01/2008	TOWNSHIP OF MONTCLAIR			1	1
<b>WORKERS COMPENSATION</b>	<b>01/01/2008 Total</b>				<b>1</b>	<b>1</b>
WORKERS COMPENSATION	01/01/2009	CITY OF HOBOKEN			2	2
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
<b>WORKERS COMPENSATION</b>	<b>01/01/2009 Total</b>				<b>3</b>	<b>3</b>
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
<b>WORKERS COMPENSATION</b>	<b>01/01/2010 Total</b>		<b>9</b>			<b>9</b>
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
<b>WORKERS COMPENSATION</b>	<b>01/01/2011 Total</b>		<b>13</b>		<b>1</b>	<b>14</b>
WORKERS COMPENSATION	01/01/2012	BERKELEY TOWNSHIP	39		8	48
WORKERS COMPENSATION	01/01/2012	BOROUGH OF CALDWELL	14			14
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FAIR HAVEN	6			6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FANWOOD	6			6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HADDON HEIGHTS	6			6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HIGHLAND PARK	15			15
WORKERS COMPENSATION	01/01/2012	BOROUGH OF KENILWORTH	5			5
WORKERS COMPENSATION	01/01/2012	BOROUGH OF MIDDLESEX	14		1	15
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NEW PROVIDENCE	8		1	9
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NORTH PLAINFIELD	19		1	21
WORKERS COMPENSATION	01/01/2012	CITY OF ENGLEWOOD	61		8	72
WORKERS COMPENSATION	01/01/2012	CITY OF HOBOKEN	87		7	100
WORKERS COMPENSATION	01/01/2012	CITY OF RAHWAY	28			29
WORKERS COMPENSATION	01/01/2012	HOWELL TOWNSHIP	23		4	30

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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		
WORKERS COMPENSATION	01/01/2012	LIVINGSTON TOWNSHIP		43	3	1	47
WORKERS COMPENSATION	01/01/2012	TOWN OF HARRISON		18		1	19
WORKERS COMPENSATION	01/01/2012	TOWN OF MORRISTOWN		37			37
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EASTAMPTON		5			5
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EWING		49	1	2	52
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF FREEHOLD		19	1	1	21
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF HAMILTON		131	5	1	137
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MAPLEWOOD		29			29
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MONTCLAIR		62	2	1	65
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MORRIS		24		2	26
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		45	1		46
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF UNION		60	1	1	62
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WARREN		12			12
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WEST ORANGE		35	1		36
WORKERS COMPENSATION	01/01/2012	TWP OF MANALAPAN		16			16
<b>WORKERS COMPENSATION</b>	<b>01/01/2012 Total</b>			<b>916</b>	<b>45</b>	<b>25</b>	<b>986</b>
WORKERS COMPENSATION	01/01/2013	BERKELEY HEIGHTS		12			12
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP		48	5	2	55
WORKERS COMPENSATION	01/01/2013	BOROUGH OF CALDWELL		10			10
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FAIR HAVEN		6			6
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FANWOOD		3		1	4
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HADDON HEIGHTS		12			12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HIGHLAND PARK		11			11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF KENILWORTH		10	2		12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NEW PROVIDENCE		11			11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NORTH PLAINFIELD		16	1		17
WORKERS COMPENSATION	01/01/2013	CITY OF ENGLEWOOD		45	4	3	52
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN		95	9	3	107
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN		91	8		99
WORKERS COMPENSATION	01/01/2013	CITY OF RAHWAY		20	2		22
WORKERS COMPENSATION	01/01/2013	HOWELL TOWNSHIP		14			14
WORKERS COMPENSATION	01/01/2013	LIVINGSTON TOWNSHIP		37	6	2	45
WORKERS COMPENSATION	01/01/2013	TOWN OF HARRISON		16	1		17
WORKERS COMPENSATION	01/01/2013	TOWN OF MORRISTOWN		22	1	1	24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EASTAMPTON		2			2
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EWING		16	3	1	20
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF FREEHOLD		29	3		32
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF HAMILTON		92	3	1	96

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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	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF LAWRENCE		23	1	24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MAPLEWOOD		36	1	38
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MONTCLAIR		52	2	55
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MORRIS		27	2	29
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		32	1	33
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF UNION		86	6	93
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WARREN		9		9
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WEST ORANGE		38	5	44
<b>WORKERS COMPENSATION</b>	<b>01/01/2013 Total</b>			<b>921</b>	<b>66</b>	<b>18</b>
WORKERS COMPENSATION	01/01/2014	BERKELEY HEIGHTS		11	1	12
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP		44	6	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		11	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		34	2	38
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN		68	10	80
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN		114	13	131
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY		20	2	22
WORKERS COMPENSATION	01/01/2014	HOWELL TOWNSHIP		21	6	27
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP		32	10	42
WORKERS COMPENSATION	01/01/2014	TOWN OF GUTTENBERG		6	1	7
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON		14	2	16
WORKERS COMPENSATION	01/01/2014	TOWN OF KEARNY		32	6	39
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN		27	5	33
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EASTAMPTON		5		5
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING		51	6	58
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD		19	5	25
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON		71	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		31	12	48
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS		21	4	26

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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		
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		50	3	1	54
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION		63	6	2	71
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WARREN		10		2	12
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WEST ORANGE		21	4	1	26
<b>WORKERS COMPENSATION</b>	<b>01/01/2014 Total</b>			<b>876</b>	<b>121</b>	<b>27</b>	<b>1,024</b>
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS		10	2		12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP		34	8	1	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		8	4		12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS		3	3		6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK		9	4		13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH		5	4		9
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE		11	2		13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD		10	3		13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA		8	3		11
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD		39	10	4	53
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN		49	19		68
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY		27	3		30
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		24	8	1	33
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP		17	8		25
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG		2	2		4
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON		13	6	1	20
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY		30	6		36
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN		11	11	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		23	6	2	31
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD		15	5		20
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON		66	32		98
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE		23	3	1	27
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR		29	13	1	43
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS		21	3	1	25
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		154	7	1	162
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION		57	17	1	75
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN		9	2		11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE		15	5	2	22

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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	
<b>WORKERS COMPENSATION</b>	<b>01/01/2015 Total</b>		<b>744</b>	<b>206</b>	<b>18</b>	<b>968</b>
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS		2		2
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP	2	6	1	9
WORKERS COMPENSATION	01/01/2016	BOROUGH OF CALDWELL		3		3
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FANWOOD		1		1
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FREEHOLD	2	1	1	4
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HADDON HEIGHTS	1		1	2
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HIGHLAND PARK	3		2	5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF KENILWORTH		1		1
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NEW PROVIDENCE	2	1	1	4
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NORTH PLAINFIELD	2	3		5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF TOTOWA		3		3
WORKERS COMPENSATION	01/01/2016	CITY OF ENGLEWOOD	1	12		13
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN	22	17		39
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY	7	14	1	22
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP	2	10		12
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP	3	4	1	8
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG	1	2		3
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON	2	3		5
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY	3	12		15
WORKERS COMPENSATION	01/01/2016	TOWN OF MORRISTOWN	3	8		11
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF CINNAMINSON	1	2		3
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EWING	3	7		10
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON	7	16	3	26
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE	2	4		6
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR	3	8		11
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS	3	3	1	7
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	11	7		18
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION	4	16	1	21
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN	3	3		6
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE	2	9	1	12
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN	7	10		17
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	1	1		2
<b>WORKERS COMPENSATION</b>	<b>01/01/2016 Total</b>		<b>103</b>	<b>189</b>	<b>14</b>	<b>306</b>
<b>WORKERS COMPENSATION Total</b>			<b>3,583</b>	<b>633</b>	<b>102</b>	<b>4,318</b>
<b>Grand Total</b>			<b>11,948</b>	<b>1,079</b>	<b>195</b>	<b>13,222</b>

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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%
<b>01/01/2006 Total</b>		<b>2</b>		<b>2</b>	<b>100%</b>
01/01/2008	TOWNSHIP OF MONTCLAIR	1		1	100%
<b>01/01/2008 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>
01/01/2009	CITY OF HOBOKEN	2		2	100%
01/01/2009	TOWNSHIP OF HAMILTON	1		1	100%
<b>01/01/2009 Total</b>		<b>3</b>		<b>3</b>	<b>100%</b>
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%
<b>01/01/2010 Total</b>		<b>9</b>		<b>9</b>	<b>100%</b>
01/01/2011	BERKELEY TOWNSHIP		1	1	0%
01/01/2011	CITY OF ENGLEWOOD		1	1	0%
01/01/2011	CITY OF HOBOKEN	4		4	100%
01/01/2011	HOWELL TOWNSHIP		1	1	0%
01/01/2011	LIVINGSTON TOWNSHIP	1	1	2	50%
01/01/2011	TOWNSHIP OF EWING		1	1	0%
01/01/2011	TOWNSHIP OF MONTCLAIR	1		1	100%
01/01/2011	TOWNSHIP OF NORTH BRUNSWICK	1		1	100%
01/01/2011	TOWNSHIP OF UNION		1	1	0%
01/01/2011	TOWNSHIP OF WEST ORANGE	1		1	100%
<b>01/01/2011 Total</b>		<b>8</b>	<b>6</b>	<b>14</b>	<b>57%</b>
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%

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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 HADDON HEIGHTS	1	5	6	17%
01/01/2012	BOROUGH OF HIGHLAND PARK	2	13	15	13%
01/01/2012	BOROUGH OF KENILWORTH		5	5	0%
01/01/2012	BOROUGH OF MIDDLESEX	5	10	15	33%
01/01/2012	BOROUGH OF NEW PROVIDENCE	4	5	9	44%
01/01/2012	BOROUGH OF NORTH PLAINFIELD	6	15	21	29%
01/01/2012	CITY OF ENGLEWOOD	34	38	72	47%
01/01/2012	CITY OF HOBOKEN	29	71	100	29%
01/01/2012	CITY OF RAHWAY	1	28	29	3%
01/01/2012	HOWELL TOWNSHIP	12	18	30	40%
01/01/2012	LIVINGSTON TOWNSHIP	13	34	47	28%
01/01/2012	TOWN OF HARRISON	5	14	19	26%
01/01/2012	TOWN OF MORRISTOWN	7	30	37	19%
01/01/2012	TOWNSHIP OF EASTAMPTON		5	5	0%
01/01/2012	TOWNSHIP OF EWING	9	43	52	17%
01/01/2012	TOWNSHIP OF FREEHOLD	5	16	21	24%
01/01/2012	TOWNSHIP OF HAMILTON	24	113	137	18%
01/01/2012	TOWNSHIP OF 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	TWP OF MANALAPAN	2	14	16	13%
<b>01/01/2012 Total</b>		<b>264</b>	<b>722</b>	<b>986</b>	<b>27%</b>
01/01/2013	BERKELEY HEIGHTS		12	12	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
01/01/2013	BERKELEY TOWNSHIP	13	42	55	24%
01/01/2013	BOROUGH OF CALDWELL	3	7	10	30%
01/01/2013	BOROUGH OF FAIR HAVEN		6	6	0%
01/01/2013	BOROUGH OF FANWOOD	3	1	4	75%
01/01/2013	BOROUGH OF HADDON HEIGHTS	2	10	12	17%
01/01/2013	BOROUGH OF HIGHLAND PARK	1	10	11	9%
01/01/2013	BOROUGH OF KENILWORTH	6	6	12	50%
01/01/2013	BOROUGH OF NEW PROVIDENCE	1	10	11	9%
01/01/2013	BOROUGH OF NORTH PLAINFIELD	2	15	17	12%
01/01/2013	CITY OF ENGLEWOOD	22	30	52	42%
01/01/2013	CITY OF HOBOKEN	25	82	107	23%
01/01/2013	CITY OF LINDEN	26	73	99	26%
01/01/2013	CITY OF RAHWAY	4	18	22	18%
01/01/2013	HOWELL TOWNSHIP	3	11	14	21%
01/01/2013	LIVINGSTON TOWNSHIP	14	31	45	31%
01/01/2013	TOWN OF HARRISON	3	14	17	18%
01/01/2013	TOWN OF MORRISTOWN	6	18	24	25%
01/01/2013	TOWNSHIP OF EASTAMPTON		2	2	0%
01/01/2013	TOWNSHIP OF EWING	5	15	20	25%
01/01/2013	TOWNSHIP OF FREEHOLD	5	27	32	16%
01/01/2013	TOWNSHIP OF HAMILTON	10	86	96	10%
01/01/2013	TOWNSHIP OF LAWRENCE	3	21	24	13%
01/01/2013	TOWNSHIP OF MAPLEWOOD	8	30	38	21%
01/01/2013	TOWNSHIP OF MONTCLAIR	19	36	55	35%
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%

Valued as of 4/30/16



**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
01/01/2013	TOWNSHIP OF WEST ORANGE	14	30	44	32%
<b>01/01/2013 Total</b>		<b>231</b>	<b>774</b>	<b>1,005</b>	<b>23%</b>
01/01/2014	BERKELEY HEIGHTS	3	9	12	25%
01/01/2014	BERKELEY TOWNSHIP	11	39	50	22%
01/01/2014	BOROUGH OF CALDWELL		9	9	0%
01/01/2014	BOROUGH OF FAIR HAVEN		1	1	0%
01/01/2014	BOROUGH OF FANWOOD	5	7	12	42%
01/01/2014	BOROUGH OF HADDON HEIGHTS	1	3	4	25%
01/01/2014	BOROUGH OF HIGHLAND PARK	2	6	8	25%
01/01/2014	BOROUGH OF KENILWORTH	1	7	8	13%
01/01/2014	BOROUGH OF NEW PROVIDENCE	3	9	12	25%
01/01/2014	BOROUGH OF NORTH PLAINFIELD	3	14	17	18%
01/01/2014	BOROUGH OF TOTOWA	2	4	6	33%
01/01/2014	CITY OF ENGLEWOOD	12	26	38	32%
01/01/2014	CITY OF HOBOKEN	22	58	80	28%
01/01/2014	CITY OF LINDEN	21	110	131	16%
01/01/2014	CITY OF RAHWAY	3	19	22	14%
01/01/2014	HOWELL TOWNSHIP	11	16	27	41%
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	5	11	16	31%
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	15	43	58	26%
01/01/2014	TOWNSHIP OF FREEHOLD	6	19	25	24%
01/01/2014	TOWNSHIP OF HAMILTON	17	64	81	21%

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**Garden State Municipal Joint Insurance Fund**  
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2014	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	11	43	54	20%
01/01/2014	TOWNSHIP OF UNION	20	51	71	28%
01/01/2014	TOWNSHIP OF WARREN	2	10	12	17%
01/01/2014	TOWNSHIP OF WEST ORANGE	6	20	26	23%
<b>01/01/2014 Total</b>		<b>261</b>	<b>763</b>	<b>1,024</b>	<b>25%</b>
01/01/2015	BERKELEY HEIGHTS	3	9	12	25%
01/01/2015	BERKELEY TOWNSHIP	10	33	43	23%
01/01/2015	BOROUGH OF CALDWELL	2	5	7	29%
01/01/2015	BOROUGH OF FAIR HAVEN		2	2	0%
01/01/2015	BOROUGH OF FANWOOD	1		1	100%
01/01/2015	BOROUGH OF FREEHOLD	3	9	12	25%
01/01/2015	BOROUGH OF HADDON HEIGHTS	2	4	6	33%
01/01/2015	BOROUGH OF HIGHLAND PARK	2	11	13	15%
01/01/2015	BOROUGH OF KENILWORTH	2	7	9	22%
01/01/2015	BOROUGH OF NEW PROVIDENCE	1	12	13	8%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	2	11	13	15%
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	22	46	68	32%
01/01/2015	CITY OF RAHWAY	5	25	30	17%
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%

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**Garden State Municipal Joint Insurance Fund**  
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Count of claim_number		claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio	
01/01/2015	TOWN OF HARRISON	10	10	20	50%	
01/01/2015	TOWN OF KEARNY	7	29	36	19%	
01/01/2015	TOWN OF MORRISTOWN	11	12	23	48%	
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	24	31	23%	
01/01/2015	TOWNSHIP OF FREEHOLD	5	15	20	25%	
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	15	147	162	9%	
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	10	12	22	45%	
<b>01/01/2015 Total</b>		<b>230</b>	<b>738</b>	<b>968</b>	<b>24%</b>	
01/01/2016	BERKELEY HEIGHTS	1	1	2	50%	
01/01/2016	BERKELEY TOWNSHIP	3	6	9	33%	
01/01/2016	BOROUGH OF CALDWELL	1	2	3	33%	
01/01/2016	BOROUGH OF FANWOOD		1	1	0%	
01/01/2016	BOROUGH OF FREEHOLD	1	3	4	25%	
01/01/2016	BOROUGH OF HADDON HEIGHTS		2	2	0%	
01/01/2016	BOROUGH OF HIGHLAND PARK	1	4	5	20%	
01/01/2016	BOROUGH OF KENILWORTH		1	1	0%	
01/01/2016	BOROUGH OF NEW PROVIDENCE	1	3	4	25%	
01/01/2016	BOROUGH OF NORTH PLAINFIELD		4	4	0%	
01/01/2016	BOROUGH OF TOTOWA	1	2	3	33%	

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Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2016	CITY OF ENGLEWOOD		12	12	0%
01/01/2016	CITY OF HOBOKEN	7	32	39	18%
01/01/2016	CITY OF RAHWAY	2	20	22	9%
01/01/2016	HOWELL TOWNSHIP	1	11	12	8%
01/01/2016	LIVINGSTON TOWNSHIP	3	5	8	38%
01/01/2016	TOWN OF GUTTENBERG	1	2	3	33%
01/01/2016	TOWN OF HARRISON	2	3	5	40%
01/01/2016	TOWN OF KEARNY		14	14	0%
01/01/2016	TOWN OF MORRISTOWN	3	8	11	27%
01/01/2016	TOWNSHIP OF CINNAMINSON	1	2	3	33%
01/01/2016	TOWNSHIP OF EWING	2	8	10	20%
01/01/2016	TOWNSHIP OF HAMILTON	4	22	26	15%
01/01/2016	TOWNSHIP OF LAWRENCE		6	6	0%
01/01/2016	TOWNSHIP OF MONTCLAIR	4	7	11	36%
01/01/2016	TOWNSHIP OF MORRIS	3	4	7	43%
01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	3	15	18	17%
01/01/2016	TOWNSHIP OF UNION	8	13	21	38%
01/01/2016	TOWNSHIP OF WARREN		6	6	0%
01/01/2016	TOWNSHIP OF WEST ORANGE	2	10	12	17%
01/01/2016	TOWNSHIP OF NORTH BERGEN	1	16	17	6%
01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	1	1	2	50%
<b>01/01/2016 Total</b>		<b>57</b>	<b>246</b>	<b>303</b>	<b>19%</b>
<b>Grand Total</b>		<b>1,066</b>	<b>3,249</b>	<b>4,315</b>	<b>25%</b>

Valued as of 4/30/16





## 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
AUTO LIABILITY	BERKELEY HEIGHTS	3	- \$	- \$	-
AUTO LIABILITY	BERKELEY TOWNSHIP	46	- \$	18,747.26 \$	407.55
AUTO LIABILITY	BOROUGH OF CALDWELL	35	- \$	26,351.15 \$	752.89
AUTO LIABILITY	BOROUGH OF FAIR HAVEN	7	- \$	6,010.16 \$	858.59
AUTO LIABILITY	BOROUGH OF FANWOOD	6	- \$	732.89 \$	122.15
AUTO LIABILITY	BOROUGH OF FREEHOLD	11	1 \$	4,074.35 \$	370.40
AUTO LIABILITY	BOROUGH OF HADDON HEIGHTS	9	1 \$	38,794.33 \$	4,310.48
AUTO LIABILITY	BOROUGH OF HIGHLAND PARK	42	3 \$	11,953.68 \$	284.61
AUTO LIABILITY	BOROUGH OF KENILWORTH	19	2 \$	13,491.11 \$	710.06
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	- \$	819.45 \$	204.86
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	11	- \$	5,083.00 \$	462.09
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	43	- \$	12,268.11 \$	285.30
AUTO LIABILITY	BOROUGH OF TOTOWA	18	- \$	8,685.31 \$	482.52
AUTO LIABILITY	CITY OF ENGLEWOOD	75	6 \$	279,796.91 \$	3,730.63
AUTO LIABILITY	CITY OF HOBOKEN	94	6 \$	44,282.49 \$	471.09
AUTO LIABILITY	CITY OF LINDEN	85	11 \$	36,508.08 \$	429.51
AUTO LIABILITY	CITY OF RAHWAY	51	3 \$	29,638.47 \$	581.15
AUTO LIABILITY	HOWELL TOWNSHIP	47	1 \$	36,797.34 \$	782.92
AUTO LIABILITY	LIVINGSTON TOWNSHIP	51	3 \$	916,587.41 \$	17,972.30
AUTO LIABILITY	TOWN OF GUTTENBERG	22	2 \$	9,575.88 \$	435.27
AUTO LIABILITY	TOWN OF HARRISON	21	2 \$	97,845.84 \$	4,659.33
AUTO LIABILITY	TOWN OF KEARNY	56	8 \$	296,780.43 \$	5,299.65
AUTO LIABILITY	TOWN OF MORRISTOWN	49	3 \$	11,461.63 \$	233.91
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	60	- \$	47,355.26 \$	789.25
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	7	1 \$	4,149.20 \$	592.74
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	10	- \$	8,323.51 \$	832.35
AUTO LIABILITY	TOWNSHIP OF EWING	50	1 \$	74,032.34 \$	1,480.65
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	46	1 \$	21,616.98 \$	469.93
AUTO LIABILITY	TOWNSHIP OF HAMILTON	16	1 \$	1,000.00 \$	62.50

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## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	TOWNSHIP OF LAWRENCE	35	2	\$ 9,152.76	\$ 261.51
AUTO LIABILITY	TOWNSHIP OF MAPLEWOOD	44	-	\$ 47,509.96	\$ 1,079.77
AUTO LIABILITY	TOWNSHIP OF MONTCLAIR	126	9	\$ 223,451.00	\$ 1,773.42
AUTO LIABILITY	TOWNSHIP OF MORRIS	64	2	\$ 16,656.29	\$ 260.25
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	54	5	\$ 67,838.08	\$ 1,256.26
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	129	4	\$ 481,413.85	\$ 3,731.89
AUTO LIABILITY	TOWNSHIP OF UNION	139	7	\$ 145,849.94	\$ 1,049.28
AUTO LIABILITY	TOWNSHIP OF WARREN	26	-	\$ 12,215.46	\$ 469.83
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	101	4	\$ 620,358.88	\$ 6,142.17
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	23	7	\$ 9,628.28	\$ 418.62
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	5	-	\$ 650.00	\$ 130.00
AUTO LIABILITY	TWP OF MANALAPAN	6	-	\$ 3,949.65	\$ 658.28
<b>AUTO LIABILITY Total</b>		<b>1,746</b>	<b>96</b>	<b>\$ 3,701,436.72</b>	<b>\$ 2,119.95</b>
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	21	-	\$ 32,163.55	\$ 1,531.60
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	97	2	\$ 512,916.27	\$ 5,287.80
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	37	1	\$ 65,101.56	\$ 1,759.50
AUTO PHYSICAL DAMAGE	BOROUGH OF FAIR HAVEN	20	-	\$ 31,503.42	\$ 1,575.17
AUTO PHYSICAL DAMAGE	BOROUGH OF FANWOOD	6	-	\$ 73,227.07	\$ 12,204.51
AUTO PHYSICAL DAMAGE	BOROUGH OF FREEHOLD	15	2	\$ 17,866.79	\$ 1,191.12
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	10	-	\$ 12,190.12	\$ 1,219.01
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	60	3	\$ 55,098.92	\$ 918.32
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	23	1	\$ 42,530.93	\$ 1,849.17
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	31	1	\$ 34,499.78	\$ 1,112.90
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	76	3	\$ 127,096.74	\$ 1,672.33
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	23	2	\$ 91,384.20	\$ 3,973.23
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	69	2	\$ 209,246.61	\$ 3,032.56
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	80	4	\$ 424,020.61	\$ 5,300.26
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	\$ 7,809.39	\$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	61	2	\$ 133,617.68	\$ 2,190.45
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	70	5	\$ 113,793.62	\$ 1,625.62

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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	LIVINGSTON TOWNSHIP	62	2	\$ 151,168.29	\$ 2,438.20
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	25	1	\$ 7,932.14	\$ 317.29
AUTO PHYSICAL DAMAGE	TOWN OF HARRISON	22	1	\$ 134,496.36	\$ 6,113.47
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	53	3	\$ 146,663.80	\$ 2,767.24
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	62	2	\$ 77,587.31	\$ 1,251.41
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	50	4	\$ 185,562.09	\$ 3,711.24
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	7	-	\$ 34,543.72	\$ 4,934.82
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	13	-	\$ 42,029.92	\$ 3,233.07
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	47	2	\$ 166,877.66	\$ 3,550.59
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	\$ 142,308.22	\$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	35	5	\$ 96,171.65	\$ 2,747.76
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	66	1	\$ 78,323.50	\$ 1,186.72
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MAPLEWOOD	58	-	\$ 48,502.31	\$ 836.25
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MONTCLAIR	134	4	\$ 151,055.87	\$ 1,127.28
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	108	-	\$ 128,793.95	\$ 1,192.54
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	97	4	\$ 191,249.98	\$ 1,971.65
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	151	3	\$ 254,596.45	\$ 1,686.07
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	148	5	\$ 181,274.54	\$ 1,224.83
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	51	-	\$ 127,163.08	\$ 2,493.39
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	157	2	\$ 195,790.60	\$ 1,247.07
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	21	10	\$ 24,604.60	\$ 1,171.65
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	5	1	\$ 1,000.00	\$ 200.00
AUTO PHYSICAL DAMAGE	TWP OF MANALAPAN	10	-	\$ 42,669.01	\$ 4,266.90
<b>AUTO PHYSICAL DAMAGE Total</b>		<b>2,189</b>	<b>78</b>	<b>\$ 4,713,252.88</b>	<b>\$ 2,153.15</b>
EMPLOYMENT PRACTICES	BERKELEY HEIGHTS	1	-	\$ 25,895.89	\$ 25,895.89
EMPLOYMENT PRACTICES	BERKELEY TOWNSHIP	1	1	\$ 6,500.00	\$ 6,500.00
EMPLOYMENT PRACTICES	BOROUGH OF CALDWELL	2	1	\$ 76,000.00	\$ 38,000.00
EMPLOYMENT PRACTICES	BOROUGH OF HIGHLAND PARK	2	2	\$ 463,198.90	\$ 231,599.45
EMPLOYMENT PRACTICES	BOROUGH OF NORTH PLAINFIELD	1	1	\$ 361,480.00	\$ 361,480.00
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	16	12	\$ 1,187,964.31	\$ 74,247.77
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	21	13	\$ 3,354,398.84	\$ 159,733.28

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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
EMPLOYMENT PRACTICES	CITY OF LINDEN	5	2	\$ 125,938.18	\$ 25,187.64
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	8	-	\$ 1,920,516.01	\$ 240,064.50
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	5	3	\$ 283,411.64	\$ 56,682.33
EMPLOYMENT PRACTICES	TOWN OF GUTTENBERG	4	2	\$ -	\$ -
EMPLOYMENT PRACTICES	TOWN OF HARRISON	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	TOWN OF MORRISTOWN	5	3	\$ 412,043.34	\$ 82,408.67
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	14	4	\$ 642,153.72	\$ 45,868.12
EMPLOYMENT PRACTICES	TOWNSHIP OF EASTAMPTON	1	1	\$ 10,720.00	\$ 10,720.00
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	1	\$ 6,500.00	\$ 6,500.00
EMPLOYMENT PRACTICES	TOWNSHIP OF MAPLEWOOD	2	-	\$ 277.50	\$ 138.75
EMPLOYMENT PRACTICES	TOWNSHIP OF MONTCLAIR	15	4	\$ 580,355.07	\$ 38,690.34
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	6	2	\$ 427,685.83	\$ 71,280.97
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 548,569.00	\$ 548,569.00
EMPLOYMENT PRACTICES	TOWNSHIP OF PARSIPPANY	6	1	\$ 581,920.40	\$ 96,986.73
EMPLOYMENT PRACTICES	TOWNSHIP OF UNION	1	-	\$ 123,884.51	\$ 123,884.51
EMPLOYMENT PRACTICES	TOWNSHIP OF WARREN	1	-	\$ 55,934.67	\$ 55,934.67
EMPLOYMENT PRACTICES	TOWNSHIP OF WEST ORANGE	1	1	\$ 481,596.51	\$ 481,596.51
<b>EMPLOYMENT PRACTICES Total</b>		<b>129</b>	<b>55</b>	<b>\$ 11,929,849.97</b>	<b>\$ 92,479.46</b>
GENERAL LIABILITY	BERKELEY HEIGHTS	29	-	\$ 2,517.15	\$ 86.80
GENERAL LIABILITY	BERKELEY TOWNSHIP	53	6	\$ 270,555.24	\$ 5,104.82
GENERAL LIABILITY	BOROUGH OF CALDWELL	77	5	\$ 337,500.13	\$ 4,383.12
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	10	2	\$ 46,708.97	\$ 4,670.90
GENERAL LIABILITY	BOROUGH OF FANWOOD	18	1	\$ 13,095.67	\$ 727.54
GENERAL LIABILITY	BOROUGH OF FREEHOLD	21	3	\$ 8,563.15	\$ 407.77
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	50	2	\$ 50,877.99	\$ 1,017.56
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	59	2	\$ 210,370.53	\$ 3,565.60
GENERAL LIABILITY	BOROUGH OF KENILWORTH	28	3	\$ 67,168.99	\$ 2,398.89
GENERAL LIABILITY	BOROUGH OF MIDDLESEX	5	-	\$ 1,371.21	\$ 274.24
GENERAL LIABILITY	BOROUGH OF NEW PROVIDENCE	31	4	\$ 36,600.57	\$ 1,180.66

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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
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	26	-	\$ 29,339.20	\$ 1,128.43
GENERAL LIABILITY	BOROUGH OF TOTOWA	16	-	\$ 3,650.81	\$ 228.18
GENERAL LIABILITY	CITY OF ENGLEWOOD	155	17	\$ 1,320,985.69	\$ 8,522.49
GENERAL LIABILITY	CITY OF HOBOKEN	215	14	\$ 1,121,242.55	\$ 5,215.08
GENERAL LIABILITY	CITY OF LINDEN	95	12	\$ 360,616.61	\$ 3,795.96
GENERAL LIABILITY	CITY OF RAHWAY	107	7	\$ 525,531.69	\$ 4,911.51
GENERAL LIABILITY	HOWELL TOWNSHIP	108	9	\$ 389,384.06	\$ 3,605.41
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	170	11	\$ 392,984.21	\$ 2,311.67
GENERAL LIABILITY	TOWN OF GUTTENBERG	12	2	\$ 63,699.50	\$ 5,308.29
GENERAL LIABILITY	TOWN OF HARRISON	43	3	\$ 115,187.97	\$ 2,678.79
GENERAL LIABILITY	TOWN OF KEARNY	82	6	\$ 336,752.30	\$ 4,106.74
GENERAL LIABILITY	TOWN OF MORRISTOWN	62	7	\$ 411,842.91	\$ 6,642.63
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	134	16	\$ 1,887,203.23	\$ 14,083.61
GENERAL LIABILITY	TOWNSHIP OF CINNAMINSON	9	3	\$ 32,040.00	\$ 3,560.00
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	6	-	\$ 739.33	\$ 123.22
GENERAL LIABILITY	TOWNSHIP OF EWING	68	2	\$ 132,487.32	\$ 1,948.34
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	5	\$ 372,109.08	\$ 4,593.94
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	79	15	\$ 1,204,333.57	\$ 15,244.73
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	42	4	\$ 179,026.34	\$ 4,262.53
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	58	7	\$ 222,148.90	\$ 3,830.15
GENERAL LIABILITY	TOWNSHIP OF MONTCLAIR	232	20	\$ 1,597,392.01	\$ 6,885.31
GENERAL LIABILITY	TOWNSHIP OF MORRIS	34	3	\$ 53,784.14	\$ 1,581.89
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	89	15	\$ 168,342.25	\$ 1,891.49
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	143	3	\$ 177,712.28	\$ 1,242.74
GENERAL LIABILITY	TOWNSHIP OF UNION	178	12	\$ 1,052,937.00	\$ 5,915.38
GENERAL LIABILITY	TOWNSHIP OF WARREN	26	1	\$ 108,655.93	\$ 4,179.07
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	174	12	\$ 592,969.08	\$ 3,407.87
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	8	5	\$ 4,864.55	\$ 608.07
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	7	5	\$ 24,000.00	\$ 3,428.57
GENERAL LIABILITY	TWP OF MANALAPAN	22	-	\$ 142,388.78	\$ 6,472.22
<b>GENERAL LIABILITY Total</b>		<b>2,862</b>	<b>244</b>	<b>\$ 14,069,680.89</b>	<b>\$ 4,916.03</b>

Valued as of 4/30/16



## 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
LIABILITY REPORT ONLY	BOROUGH OF MIDDLESEX	1	- \$	- \$	- \$
LIABILITY REPORT ONLY	CITY OF RAHWAY	1	- \$	- \$	- \$
<b>LIABILITY REPORT ONLY Total</b>		<b>2</b>	<b>- \$</b>	<b>- \$</b>	<b>- \$</b>
PROPERTY	BERKELEY HEIGHTS	10	- \$	48,024.27 \$	4,802.43 \$
PROPERTY	BERKELEY TOWNSHIP	50	1 \$	222,529.53 \$	4,450.59 \$
PROPERTY	BOROUGH OF CALDWELL	18	- \$	68,193.95 \$	3,788.55 \$
PROPERTY	BOROUGH OF FAIR HAVEN	15	1 \$	41,241.96 \$	2,749.46 \$
PROPERTY	BOROUGH OF FANWOOD	4	- \$	17,600.00 \$	4,400.00 \$
PROPERTY	BOROUGH OF FREEHOLD	1	- \$	872.48 \$	872.48 \$
PROPERTY	BOROUGH OF HADDON HEIGHTS	11	- \$	23,026.73 \$	2,093.34 \$
PROPERTY	BOROUGH OF HIGHLAND PARK	12	- \$	5,055.46 \$	421.29 \$
PROPERTY	BOROUGH OF KENILWORTH	7	1 \$	52,511.95 \$	7,501.71 \$
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	14	2 \$	48,559.29 \$	3,468.52 \$
PROPERTY	CITY OF ENGLEWOOD	35	3 \$	664,819.27 \$	18,994.84 \$
PROPERTY	CITY OF HOBOKEN	29	- \$	845,972.27 \$	29,171.46 \$
PROPERTY	CITY OF LINDEN	26	- \$	24,837.77 \$	955.30 \$
PROPERTY	CITY OF RAHWAY	42	2 \$	1,086,937.03 \$	25,879.45 \$
PROPERTY	HOWELL TOWNSHIP	12	- \$	155,446.98 \$	12,953.92 \$
PROPERTY	LIVINGSTON TOWNSHIP	28	3 \$	287,114.44 \$	10,254.09 \$
PROPERTY	TOWN OF GUTTENBERG	2	- \$	- \$	- \$
PROPERTY	TOWN OF HARRISON	24	3 \$	315,862.74 \$	13,160.95 \$
PROPERTY	TOWN OF KEARNY	10	2 \$	63,848.85 \$	6,384.89 \$
PROPERTY	TOWN OF MORRISTOWN	13	3 \$	34,061.09 \$	2,620.08 \$
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 \$

Valued as of 4/30/16



## 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 HAMILTON	2	-	\$ 76,455.00	\$ 38,227.50
PROPERTY	TOWNSHIP OF LAWRENCE	7	1	\$ 65,792.24	\$ 9,398.89
PROPERTY	TOWNSHIP OF MAPLEWOOD	7	-	\$ 5,991.67	\$ 855.95
PROPERTY	TOWNSHIP OF MONTCLAIR	12	3	\$ 172,369.34	\$ 14,364.11
PROPERTY	TOWNSHIP OF MORRIS	14	-	\$ 85,101.88	\$ 6,078.71
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	32	1	\$ 300,677.91	\$ 9,396.18
PROPERTY	TOWNSHIP OF PARSIPPANY	53	2	\$ 554,498.86	\$ 10,462.24
PROPERTY	TOWNSHIP OF UNION	13	1	\$ 11,869.99	\$ 913.08
PROPERTY	TOWNSHIP OF WARREN	12	1	\$ 173,841.59	\$ 14,486.80
PROPERTY	TOWNSHIP OF WEST ORANGE	23	3	\$ 48,440.31	\$ 2,106.10
PROPERTY	TOWNSHIP OF NORTH BERGEN	1	1	\$ 26,000.00	\$ 26,000.00
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	2	1	\$ 1,000.00	\$ 500.00
PROPERTY	TWP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
<b>PROPERTY Total</b>		<b>593</b>	<b>35</b>	<b>\$ 5,985,109.25</b>	<b>\$ 10,092.93</b>
<b>PUBLIC OFFICIALS LIABILITY</b>	BERKELEY HEIGHTS	5	1	\$ 79,950.00	\$ 15,990.00
<b>PUBLIC OFFICIALS LIABILITY</b>	BERKELEY TOWNSHIP	6	1	\$ 3,831.50	\$ 638.58
<b>PUBLIC OFFICIALS LIABILITY</b>	BOROUGH OF CALDWELL	4	-	\$ 8,228.99	\$ 2,057.25
<b>PUBLIC OFFICIALS LIABILITY</b>	BOROUGH OF FANWOOD	2	-	\$ 950.00	\$ 475.00
<b>PUBLIC OFFICIALS LIABILITY</b>	BOROUGH OF FREEHOLD	11	1	\$ 14,400.74	\$ 1,309.16
<b>PUBLIC OFFICIALS LIABILITY</b>	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
<b>PUBLIC OFFICIALS LIABILITY</b>	BOROUGH OF HIGHLAND PARK	10	3	\$ 239,871.74	\$ 23,987.17
<b>PUBLIC OFFICIALS LIABILITY</b>	BOROUGH OF KENILWORTH	1	-	\$ 27,889.92	\$ 27,889.92
<b>PUBLIC OFFICIALS LIABILITY</b>	BOROUGH OF MIDDLESEX	2	-	\$ 4,600.00	\$ 2,300.00
<b>PUBLIC OFFICIALS LIABILITY</b>	BOROUGH OF NORTH PLAINFIELD	10	1	\$ 106,780.76	\$ 10,678.08
<b>PUBLIC OFFICIALS LIABILITY</b>	BOROUGH OF TOTOWA	1	-	\$ 950.00	\$ 950.00
<b>PUBLIC OFFICIALS LIABILITY</b>	CITY OF ENGLEWOOD	11	3	\$ 152,441.22	\$ 13,858.29
<b>PUBLIC OFFICIALS LIABILITY</b>	CITY OF HOBOKEN	62	4	\$ 389,312.64	\$ 6,279.24
<b>PUBLIC OFFICIALS LIABILITY</b>	CITY OF LINDEN	5	-	\$ 860.00	\$ 172.00
<b>PUBLIC OFFICIALS LIABILITY</b>	CITY OF RAHWAY	3	-	\$ 22,740.74	\$ 7,580.25
<b>PUBLIC OFFICIALS LIABILITY</b>	HOWELL TOWNSHIP	11	3	\$ 48,983.76	\$ 4,453.07
<b>PUBLIC OFFICIALS LIABILITY</b>	LIVINGSTON TOWNSHIP	2	-	\$ 4,754.92	\$ 2,377.46

Valued as of 4/30/16



## 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	TOWN OF GUTTENBERG	1	-	\$ 760.00	\$ 760.00
PUBLIC OFFICIALS LIABILITY	TOWN OF KEARNY	3	1	\$ 3,663.75	\$ 1,221.25
PUBLIC OFFICIALS LIABILITY	TOWN OF MORRISTOWN	6	-	\$ 21,223.13	\$ 3,537.19
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF BLOOMFIELD	8	-	\$ 14,275.79	\$ 1,784.47
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF EWING	3	1	\$ 2,720.00	\$ 906.67
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF FREEHOLD	1	-	\$ 760.00	\$ 760.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF HAMILTON	7	3	\$ 85,934.82	\$ 12,276.40
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF LAWRENCE	4	-	\$ 1,584.78	\$ 396.20
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MAPLEWOOD	4	-	\$ 12,447.03	\$ 3,111.76
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MONTCLAIR	25	2	\$ 672,829.83	\$ 26,913.19
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MORRIS	8	-	\$ 3,636.50	\$ 454.56
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	3	1	\$ 73,247.58	\$ 24,415.86
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF PARSIPPANY	17	1	\$ 53,565.13	\$ 3,150.89
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF UNION	3	-	\$ 81,000.00	\$ 27,000.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WARREN	7	3	\$ 129,833.36	\$ 18,547.62
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WEST ORANGE	3	-	\$ 2,370.00	\$ 790.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	1	-	\$ 1,100.00	\$ 1,100.00
PUBLIC OFFICIALS LIABILITY	TWP OF MANALAPAN	1	-	\$ -	\$ -
<b>PUBLIC OFFICIALS LIABILITY Total</b>		<b>252</b>	<b>29</b>	<b>\$ 2,267,498.63</b>	<b>\$ 8,998.01</b>
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	40	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF CALDWELL	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FAIR HAVEN	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FANWOOD	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FREEHOLD	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HADDON HEIGHTS	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HIGHLAND PARK	33	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF KENILWORTH	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NEW PROVIDENCE	38	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	53	-	\$ -	\$ -

Valued as of 4/30/16





## 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	CITY OF ENGLEWOOD	66	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	82	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF RAHWAY	19	-	\$ -	\$ -
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	94	-	\$ -	\$ -
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF HARRISON	44	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF KEARNY	25	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF MORRISTOWN	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF CINNAMINSON	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EASTAMPTON	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EWING	38	-	\$ 99.79	\$ 2.63
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	80	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	96	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	42	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MAPLEWOOD	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MONTCLAIR	34	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MORRIS	43	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	47	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	55	1	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	6	1	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TWP OF MANALAPAN	5	-	\$ -	\$ -
<b>WORKCOMP RECORD ONLY Total</b>		<b>1,131</b>	<b>2</b>	<b>\$ 99.79</b>	<b>\$ 0.09</b>
WORKERS COMPENSATION	BERKELEY HEIGHTS	38	5	\$ 241,924.50	\$ 6,366.43
WORKERS COMPENSATION	BERKELEY TOWNSHIP	207	39	\$ 2,844,168.83	\$ 13,739.95
WORKERS COMPENSATION	BOROUGH OF CALDWELL	44	6	\$ 293,948.75	\$ 6,680.65
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	15	-	\$ 16,953.73	\$ 1,130.25

Valued as of 4/30/16



## 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	BOROUGH OF FANWOOD	24	6	\$ 387,277.28	\$ 16,136.55
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	16	6	\$ 186,589.56	\$ 11,661.85
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	30	4	\$ 218,241.45	\$ 7,274.72
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	52	7	\$ 583,082.77	\$ 11,213.13
WORKERS COMPENSATION	BOROUGH OF KENILWORTH	35	7	\$ 360,625.77	\$ 10,303.59
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	1	\$ 454,662.76	\$ 30,310.85
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	49	6	\$ 442,153.41	\$ 9,023.54
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	73	10	\$ 1,531,556.78	\$ 20,980.23
WORKERS COMPENSATION	BOROUGH OF TOTOWA	20	6	\$ 135,948.19	\$ 6,797.41
WORKERS COMPENSATION	CITY OF ENGLEWOOD	229	48	\$ 2,870,039.75	\$ 12,532.92
WORKERS COMPENSATION	CITY OF HOBOKEN	407	76	\$ 4,715,992.89	\$ 11,587.21
WORKERS COMPENSATION	CITY OF LINDEN	230	25	\$ 2,315,882.23	\$ 10,069.05
WORKERS COMPENSATION	CITY OF RAHWAY	126	23	\$ 1,421,588.76	\$ 11,282.45
WORKERS COMPENSATION	HOWELL TOWNSHIP	117	32	\$ 2,521,516.63	\$ 21,551.42
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	169	35	\$ 2,360,862.22	\$ 13,969.60
WORKERS COMPENSATION	TOWN OF GUTTENBERG	14	5	\$ 120,958.42	\$ 8,639.89
WORKERS COMPENSATION	TOWN OF HARRISON	77	14	\$ 1,079,286.72	\$ 14,016.71
WORKERS COMPENSATION	TOWN OF KEARNY	90	25	\$ 815,266.89	\$ 9,058.52
WORKERS COMPENSATION	TOWN OF MORRISTOWN	128	28	\$ 1,534,971.90	\$ 11,991.97
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	18	5	\$ 357,744.77	\$ 19,874.71
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	17	1	\$ 20,122.78	\$ 1,183.69
WORKERS COMPENSATION	TOWNSHIP OF EWING	172	29	\$ 2,036,891.17	\$ 11,842.39
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	99	16	\$ 1,116,630.67	\$ 11,279.10
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	439	72	\$ 4,089,670.80	\$ 9,315.88
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	70	10	\$ 888,491.80	\$ 12,692.74
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	5	\$ 682,101.78	\$ 6,960.22
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	224	46	\$ 4,424,747.60	\$ 19,753.34
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	113	17	\$ 1,635,794.16	\$ 14,476.05
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	314	21	\$ 2,149,127.27	\$ 6,844.35
WORKERS COMPENSATION	TOWNSHIP OF UNION	323	52	\$ 2,775,508.75	\$ 8,592.91
WORKERS COMPENSATION	TOWNSHIP OF WARREN	50	7	\$ 327,787.68	\$ 6,555.75

Valued as of 4/30/16



## 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	TOWNSHIP OF WEST ORANGE	141	29	\$ 2,175,107.84	\$ 15,426.30
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	17	10	\$ 87,788.65	\$ 5,164.04
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	2	1	\$ 961.24	\$ 480.62
WORKERS COMPENSATION	TWP OF MANALAPAN	16	-	\$ 194,120.22	\$ 12,132.51
<b>WORKERS COMPENSATION Total</b>		<b>4,318</b>	<b>735</b>	<b>\$ 50,416,097.37</b>	<b>\$ 11,675.80</b>
<b>Grand Total</b>		<b>13,222</b>	<b>1,274</b>	<b>\$ 93,083,025.49</b>	<b>\$ 7,040.01</b>

Valued as of 4/30/16

# ***Garden State Muni Joint Insurance Fund***

***MONTHLY INVESTMENT REPORT***

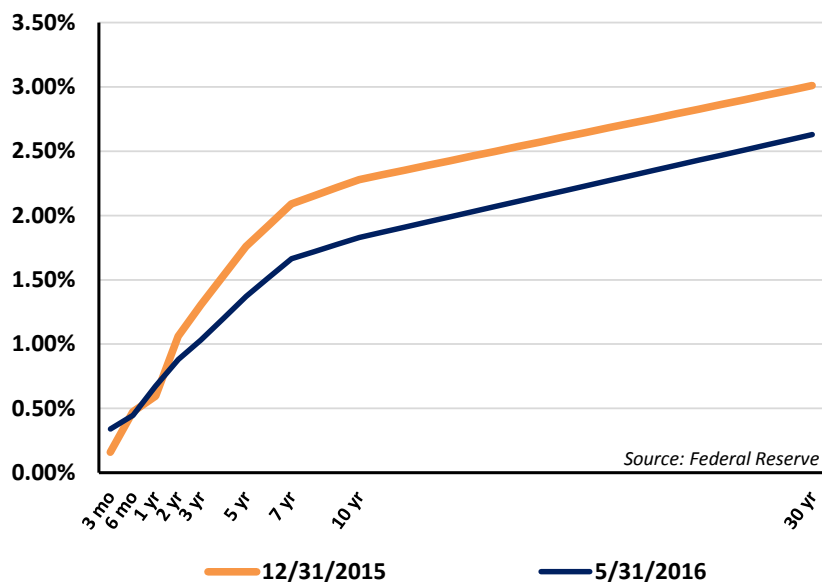
***AS OF 5/31/2016***



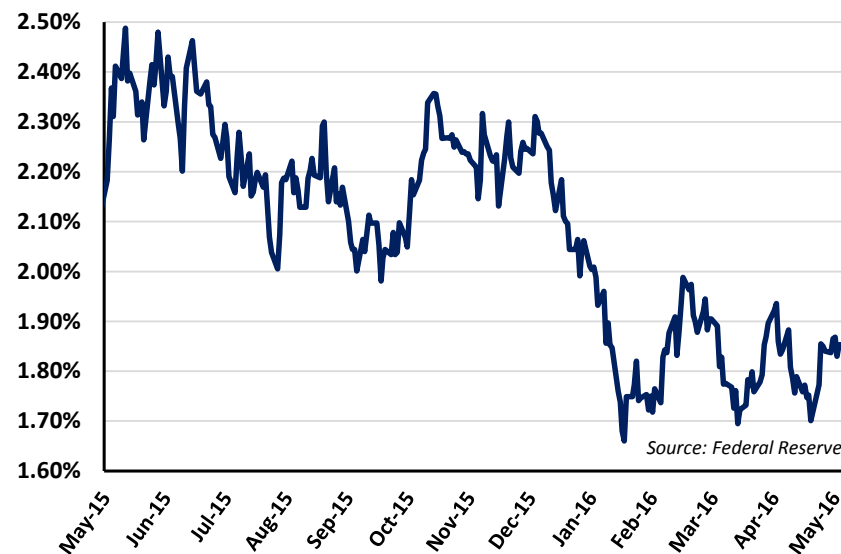
**Prime Advisors, Inc.**

# Treasury Yields and World Bond Yields

## Treasury Yield Curves



## 10 Year Yields



## US Treasury Yields

	12/31/2015	5/31/2016
<b>3 Month</b>	0.16%	0.34%
<b>2 Year</b>	1.06%	0.88%
<b>5 Year</b>	1.76%	1.37%
<b>10 Year</b>	2.28%	1.83%
<b>30 Year</b>	3.01%	2.63%

Source: Federal Reserve

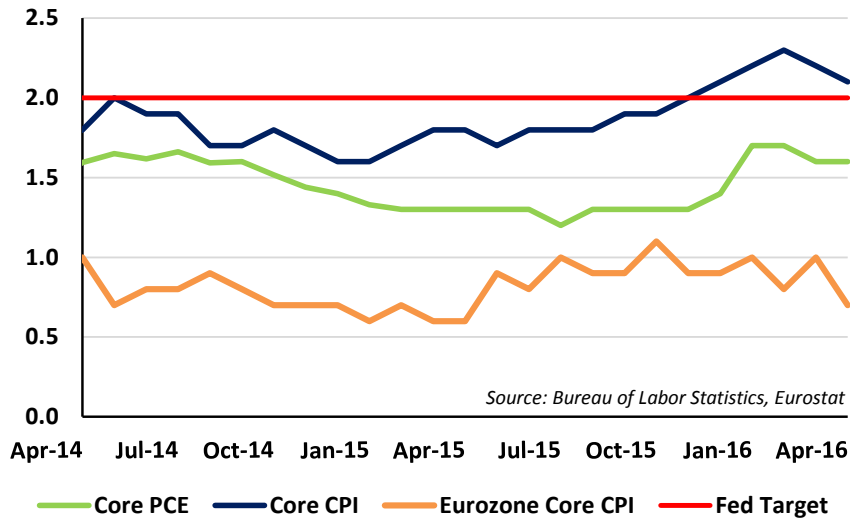
## World Bond Yields

As of 05/31/2016	2 year	10 year
<b>US</b>	0.88%	1.83%
<b>UK</b>	0.42%	1.43%
<b>Germany</b>	-0.52%	0.14%
<b>France</b>	-0.44%	0.48%
<b>Italy</b>	-0.09%	1.33%
<b>Spain</b>	-0.11%	1.47%
<b>Portugal</b>	0.46%	3.03%
<b>Japan</b>	-0.26%	-0.14%

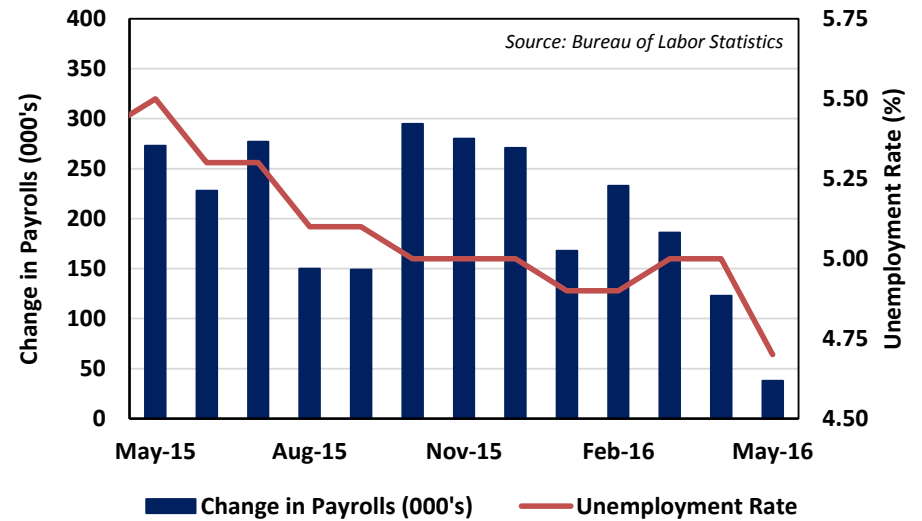
Source: Federal Reserve, Bloomberg

# Key Fed Indicators

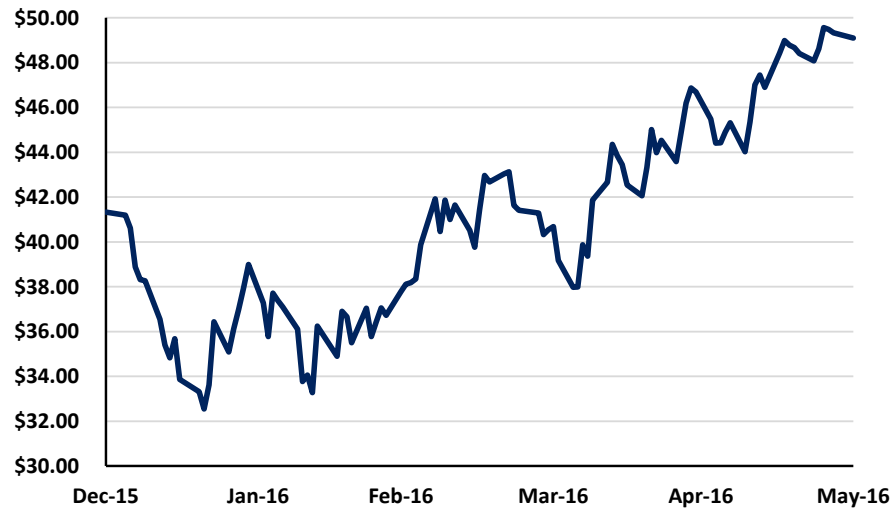
## Inflation



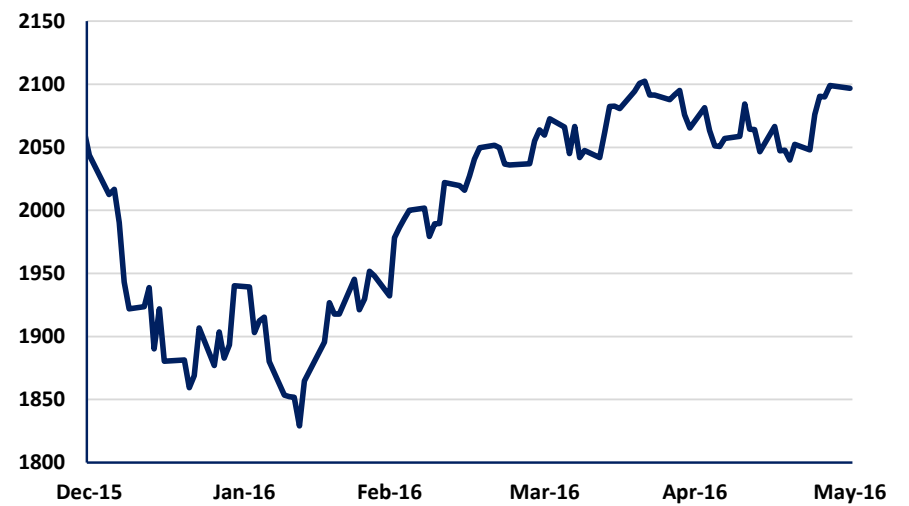
## Employment



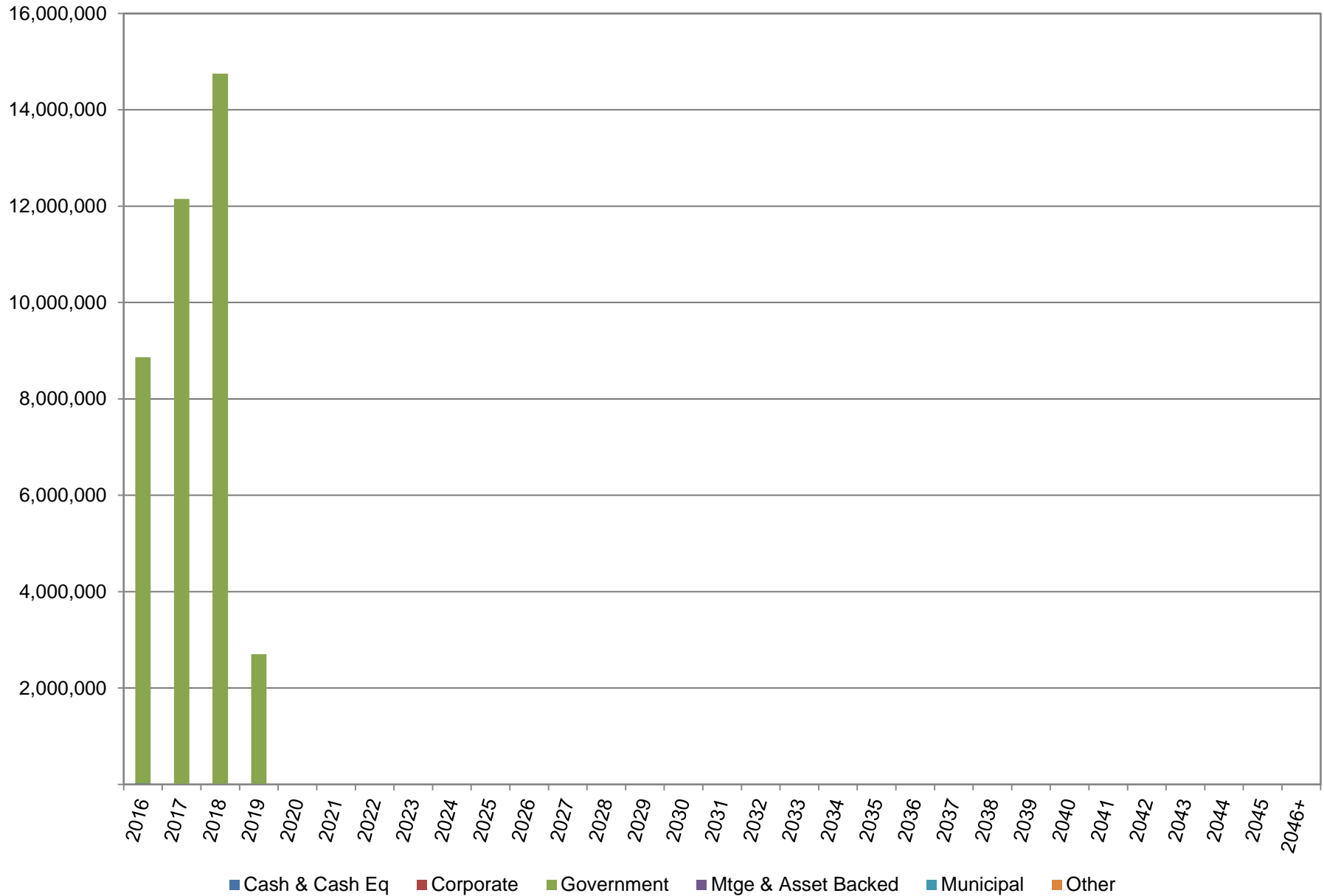
## WTI Crude



## S&P 500 Index



## Maturity Schedule By Weighted Average Life



## Portfolio Changes

Garden State Muni Joint Insurance Fund	06/30/2015	09/30/2015	12/31/2015	03/31/2016	05/31/2016
<b>Treasury Yields</b>					
2 yr Treasury Yield	0.64%	0.63%	1.06%	0.74%	0.88%
5 yr Treasury Yield	1.63%	1.38%	1.77%	1.22%	1.36%
10 yr Treasury Yield	2.33%	2.06%	2.28%	1.78%	1.83%
<b>Book Statistics</b>					
Tax-Equivalent Book Yield	0.76%	0.82%	0.88%	0.91%	0.93%
Book Value (\$)	36,405,978	39,976,424	36,004,567	40,649,257	38,412,529
Projected Tax-Equivalent Income, next 12 months (\$)	278,255	327,965	315,711	368,326	356,372
Unrealized Gains/(Losses) (\$)	126,981	169,247	(48,482)	149,221	76,307
YTD Realized Gains/(Losses) (\$)	287	287	1,229	680	2,475
<b>Portfolio Risk Statistics</b>					
Effective Duration	1.61	1.63	1.52	1.50	1.40
Convexity	0.04	0.04	0.04	0.04	0.03
Weighted Average Life	1.62	1.64	1.54	1.52	1.41
Average Rating	AA+	AA+	AA+	AA+	AA+
<b>Portfolio Sector Allocation</b>					
Treasury	100%	99%	100%	100%	100%
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%	1%	0%	0%	0%



# Performance

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**Tax-Equivalent Total Return**  
**as of 05/31/2016**  
**Inception Date: 07/01/2010**

	<b>Prime</b>	<b>Benchmark</b>	<b>Difference</b>
Previous Month	-0.07%	-0.10%	0.02%
Quarter to Date	-0.03%	0.01%	-0.04%
Year to Date	0.67%	0.66%	0.00%
Since Inception	1.42%	1.10%	0.31%

**Benchmark Composition:**

100.0% Garden State Duration Matched Treasury

## Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2016	8,853,029	0.71	23%
2017	12,117,000	0.96	32%
2018	14,729,430	1.03	38%
2019	2,697,004	1.00	7%
2020+	0	0.00	0%
<b>Subtotal</b>	<b>38,396.463</b>	<b>0.93</b>	<b>100%</b>
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
<b>TOTAL</b>	<b>38,396.463</b>	<b>0.93</b>	<b>100%</b>

## *Bond Purchases*

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There were no purchases during this period.

## 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
04/21/2016	Sell	912828VC1	US TREASURY	Treasury	AA+	Aaa	0.250	05/15/2016	05/15/2016	100.00	599,936	87	0.42	0.42
05/02/2016	Sell	912828WQ9	US TREASURY	Treasury	AA+	Aaa	0.500	06/30/2016	06/30/2016	100.04	500,026	189	0.47	0.47
05/10/2016	Sell	912828A91	US TREASURY	Treasury	AA+	Aaa	0.750	01/15/2017	01/15/2017	100.20	1,000,513	1,518	0.67	0.67
05/15/2016	Maturity	912828VC1	US TREASURY	Treasury	AA+	Aaa	0.250	05/15/2016	05/15/2016	100.00	100,000	0	0.42	0.42
<b>Total</b>											<b>2,200,475</b>	<b>1,794</b>	<b>0.55</b>	<b>0.55</b>

# *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
<b>Money Market</b>																	
99C001734	05/16/2016			16,066	BANK OF AMERICA/MERRILL	0.00			16,066	16,066	16,066	0	0.00	0.00	0.00	0.00	0.00
<b>Total Money Market</b>				<b>16,066</b>					<b>16,066</b>	<b>16,066</b>	<b>16,066</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Treasury</b>																	
912828A59	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	1,249,701	1,249,939	1,250,700	762	0.63	0.52	0.54	0.54	0.01
912828B74	03/05/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	1,147,477	1,149,252	1,149,782	529	0.72	0.65	0.70	0.71	0.01
912828C32	04/08/2014	AA+	Aaa	800,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	798,796	799,708	800,440	732	0.80	0.68	0.78	0.79	0.01
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,105	1,001,760	1,655	0.86	0.67	0.87	0.87	0.01
912828K82	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	998,240	1,001,740	3,500	1.08	0.92	2.17	2.20	0.06
912828L81	02/02/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	10/15/2018	10/15/2018	996,324	996,637	998,380	1,743	1.02	0.94	2.34	2.37	0.07
912828M64	03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	11/15/2018	11/15/2018	1,004,417	1,004,071	1,007,180	3,109	1.08	0.95	2.42	2.46	0.07
912828N22	03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	12/15/2018	12/15/2018	1,004,300	1,003,975	1,007,150	3,175	1.09	0.96	2.49	2.54	0.08
912828N63	03/29/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.13	01/15/2019	01/15/2019	1,505,396	1,505,068	1,505,595	527	0.99	0.98	2.57	2.62	0.08
912828P53	03/29/2016	AA+	Aaa	1,200,000	US TREASURY N/B	0.75	02/15/2019	02/15/2019	1,191,426	1,191,936	1,192,416	480	1.00	0.99	2.67	2.71	0.09
912828RH5	09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	780,207	782,928	2,722	1.08	0.93	2.29	2.33	0.06
912828RJ1	08/23/2013	AA+	Aaa	2,000,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,007,897	2,000,854	2,003,400	2,546	0.87	0.49	0.33	0.33	0.00
912828RM4	09/03/2013	AA+	Aaa	1,250,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	1,255,551	1,250,963	1,252,587	1,625	0.81	0.50	0.41	0.42	0.00
912828RU6	09/30/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	1,256,059	1,251,218	1,252,113	894	0.68	0.54	0.50	0.50	0.00
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	994,446	998,150	3,704	1.07	0.77	1.24	1.25	0.02
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	993,571	997,810	4,239	1.11	0.79	1.33	1.33	0.02
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,245,000	1,249,138	4,138	1.04	0.80	1.41	1.42	0.03
912828UA6	11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,242,442	1,246,425	3,983	1.03	0.82	1.49	1.50	0.03
912828UE8	12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,144,859	1,148,655	3,796	1.04	0.82	1.57	1.58	0.03
912828UJ7	01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,596,086	1,600,976	4,890	1.02	0.84	1.65	1.67	0.04
912828UR9	02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,592,625	1,597,056	4,431	1.02	0.86	1.73	1.74	0.04
912828UU2	03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,591,004	1,596,736	5,732	1.06	0.86	1.82	1.83	0.04
912828UZ1	04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,368,204	1,368,689	485	0.89	0.87	1.90	1.91	0.05
912828VL1	07/10/2013	AA+	Aaa	1,350,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	1,349,038	1,349,985	1,350,432	447	0.63	0.37	0.12	0.12	0.00
912828VR8	08/07/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	1,250,844	1,250,074	1,250,625	551	0.60	0.38	0.20	0.21	0.00
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,199,601	1,201,776	2,175	0.91	0.72	0.95	0.95	0.01
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,249,435	1,251,763	2,328	0.92	0.74	1.03	1.04	0.02
912828WQ9	07/29/2014	AA+	Aaa	500,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	499,904	499,996	500,045	49	0.51	0.39	0.08	0.08	0.00
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,098,582	1,101,375	2,793	0.99	0.76	1.12	1.12	0.02
912828XA3	07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,501,142	1,503,300	2,158	0.96	0.89	1.93	1.95	0.05
912828XF2	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,001,729	1,004,560	2,831	1.04	0.90	2.00	2.04	0.05
912828XK1	08/13/2015	AA+	Aaa	1,300,000	US TREASURY N/B	0.88	07/15/2018	07/15/2018	1,293,860	1,295,509	1,299,090	3,581	1.04	0.91	2.09	2.12	0.05
<b>Total Treasury</b>				<b>38,450,000</b>					<b>38,354,845</b>	<b>38,396,463</b>	<b>38,472,770</b>	<b>76,307</b>	<b>0.93</b>	<b>0.76</b>	<b>1.40</b>	<b>1.41</b>	<b>0.03</b>

# 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
<b>Grand Total</b>				<b>38,466,066</b>					<b>38,370,911</b>	<b>38,412,529</b>	<b>38,488,836</b>	<b>76,307</b>	<b>0.93</b>	<b>0.76</b>	<b>1.40</b>	<b>1.41</b>	<b>0.03</b>

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/1/2016 to 5/31/2016**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Berkeley Township	5/26/2016	Holman Frenia Allison PC 680 Hooper Avenue	2015 GL/AL/WC/APD	Evidence of insurance as respects the 2015 audit.
Berkeley Township	5/26/2016	Holman Frenia Allison PC 680 Hooper Avenue	2015 GL	Evidence of insurance as respects the 2015 audit.
Borough of Freehold	5/6/2016	COUNTY OF MONMOUTH	2016 GL/AL/WC	The County of Monmouth and its board of chosen freeholders, its agents, servants and employees are included as additional insureds as respects the Borough of Freehold's use of the Courthouse back parking lot for Olde Freehold Day additional parking on 7/23/16. *
Borough of Freehold	5/6/2016	County of Monmouth	2016 GL/AL/WC	The County of Monmouth and its Board of Chosen Freeholders, its Agents, Servants and Employees are included as additional insureds as respects the Borough of Freehold's use of the Courthouse back parking lot for additional parking for Olde Freehold Day 7/23/16. *
Township of South Orange	5/12/2016	Mount Olive Baseball & Softball Association	2016 GL/AL/WC	Evidence of insurance as respects the South Orange Maplewood Village Baseball Teams' participation in the Mount Olive Memorial Day Tournament 5/27/16 through 5/30/16.
Township of South Orange	5/17/2016	Branchburg Baseball Club	2016 GL/AL/WC	Evidence of insurance in respects to the South Orange/Maplewood Village's Baseball teams' participation in Branchburg Baseball Club Summer Baseball Tournament 6/18/16 & 6/19/16.
Township of South Orange	5/17/2016	New Providence PAL	2016 GL/AL/WC	Evidence of insurance as respects the South Orange/Maplewood Village Summer Baseball Travel Teams' participation in the New Providence PAL league from June through August 2016.
Township of South Orange	5/18/2016	Baird Community Center (The Pierro Gallery)	2016 GL/AL/WC	Evidence of insurance as respects the Pierro Gallery exhibition "The Geno Project" from 5/18/16 to 6/18/16 the total value of the work exhibited is \$3,150 and the "Things We Keep" from 5/18/16 to 6/18/16 the total value of the work exhibited is \$32,750.



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/1/2016 to 5/31/2016**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Town of Kearny	5/3/2016	VFW Post #1302 American Legion Post 99	2016 GL	The certificate holder is included as additional insured (Licensor) as respects the Town of Kearny's use of a parking lot located on Block 34, Lot 7 & 8 on Kearny Avenue, Kearny, NJ. *
Town of Kearny	5/3/2016	Provident Bank	2016 GL	The certificate holder is included as additional insured (Licensor) as respects the Town of Kearny to use of the parking lot located at Block 38, Lot 1, 249 Kearny Avenue, Kearny, NJ. *
Lawrence Township	5/27/2016	Evidence of Insurance	2016 GL/AL/WC	Evidence of insurance as respects the Memorial Day Parade.
Town of Morristown	5/4/2016	Mill Creek Residential MCRT Northeast Construction	2016 GL/AL/WC	MCRT Northeast Construction, LLC, Modera 55, Morristown Development Urban Renewal Phase II, LLC, a Delaware limited liability company, PR II Morristown Apartments LLC, a Delaware limited liability company, PGIM, Inc, Prudential Insurance Company of America, Morristown Development LLC a Delaware limited liability company MCRT Morristown LLC, a Delaware limited liability company, TD Bank, N.A., Provident Bank, Mill Creek Residential Trust, TD Securities (USA) LLC are included as an additional insured as respects to the Town of Morristown's Police and Fire Department training within the certificate holder's property and buildings prior to demolition. *
City of Englewood	5/17/2016	County of Bergen Department of Parks and Recreation	2016 GL/AL/WC	The County of Bergen is included as additional insured (Lessor) as respects the City of Englewood's use of two Showmobiles on 6/26/16 with a rain date of 7/6/16. *
City of Englewood	5/24/2016	Valley Central Scholastic Baseball League Inc.	2016 GL	Certificate holder is included as an additional insured (Event Sponsor) as respects the City of Englewood Recreation Department's Baseball Teams participation in the Summer and Fall 2016 League throughout 2016. *
Borough of Haddon Heights	5/17/2016	Haddon Heights Board of Education	2016 GL	Evidence of insurance as respects the Haddon Heights Summer Recreation Program's use of the 7th Avenue School as an alternate physical activity site in June and July.
Township of Morris	5/2/2016	Middlesex County Fire Academy	2016 GL/AL/WC	The County of Middlesex is included as an additional insured as respects the annual attendance of the Township of Morris Firefighters. *
Township of Morris	5/6/2016	Dayton Developers LLC	2016 GL/AL/WC	Evidence of insurance as respects Township of Morris Firefighter training.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/1/2016 to 5/31/2016				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION

Borough of Highland Park	5/31/2016	County of Middlesex	2016 GL	The County of Middlesex, its officers, officials, employees and volunteers are included as additional insured as respects the Borough of Highland Park's use of Donaldson Park for Independence Day Fireworks event and rental of Showmobile for event in July.*
Borough of Highland Park	5/31/2016	County of Middlesex	2016 GL	The County of Middlesex, its officers, officials, employees and volunteers are included as Additional Insured as respects the Highland Park Recreation Programs (baseball, soccer, tennis and track) held at Johnson County Park and Donaldson County Park from April through December. *
Borough of Highland Park	5/31/2016	County of Middlesex	2016 GL	Evidence of insurance as respects the use of the firing range for emergency training at the Woodbridge Training Facility.
Township of Montclair	5/2/2016	Evidence of Insurance	2016 CRIME STAT	Evidence of Statutory Bond Coverage for: CFO Padmaja Rao; Tax Collector Maureen Montesano; Treasurer Theodore Georgiou; Water & Sewer Tax Collector Tracy Ottey; Municipal Judge Kenneth Strait; Court Administrator Joyce Hayes; Tax Assessor George Librizzi.
Township of Montclair	5/5/2016	Montclair Board of Education	2016 GL	Evidence of insurance as respects the Montclair High School Career Internship Program.
Township of Parsippany	5/4/2016	Morris County Park Commission	2016 GL/AL/WC	Evidence of insurance as respects to the Township of Parsippany Recreation Department's use of the certificate holder's premises (Central Park) for street hockey.
Township of Parsippany	5/4/2016	New Jersey Devils Prudential Center	2016 GL/AL/WC	The National Hockey League, New Jersey Devils LLC, NHL Enterprises LP, NHL Enterprises Canada LP, NHL Enterprises BV, NHL Interactive Cyber Enterprises LLC & their respective affiliates, & each of their respective directors, officers, employees, agents, representatives, successors & assigns are included as additional insured as respects the Township of Parsippany Troy Hills' Recreation Department NHL Street Program. *
Township of Parsippany	5/4/2016	Mack-Cali Realty Corporation	2016 GL/AL/WC	Mack-Cali Realty Corporation, One Sylvan Realty LLC, Mack-Cali Morris Realty LLC, 3 Sylvan Realty LLC, 3 Sylvan Holding LLC, Mack-Cali Property Trust and Mack-Cali Realty LP are included as additional insured (premises owner) as respects the Township of Parsippany-Troy Hills' use of the certificate holder's premises for parking for the Memorial Day Parade. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/1/2016 to 5/31/2016				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION

Township of Parsippany	5/12/2016	Car Rentals Inc. Avis Rent a Car Licensee	2016 GL/AL/WC	Certificate holder is included as additional insured (lessor) as respects the Township of Parsippany's rental of two vans in June 2016. *
Township of Parsippany	5/13/2016	Wildlife Preserves Inc One Gateway Centers	2016 GL/AL/WC	Certificate holder is included as an additional insured as respects the Township of Parsippany - Troy Hills' use of the Wildlife Preserves (Troy Meadows) on 5/15/16 for search and rescue exercises. *
City of Hoboken	5/23/2016	Caven Point Complex	2016 GL	Evidence of insurance as respects the City Hoboken setting up a stage for the Hoboken Nation Night out on 8/2/16.
City of Hoboken	5/9/2016	Township of North Bergen	2016 GL/AL/WC	The certificate holder is included as an additional insured (Premises Owner) as respects the City of Hoboken Police Department's use of the North Bergen Police Department Firearms Range located at 8301 West Side Avenue, North Bergen NJ 07047 during May and June 2016. *
City of Linden	5/12/2016	Municipal Capital Finance	2016 GL	Certificate holder is included as an additional insured (Lessor) and loss payee as respects the City of Linden's lease of network video security equipment valued at \$476,190.34. *
Township of Livingston	5/12/2016	Saber Livingston LLC 800 Business Park Drive	2016 GL/AL/WC	Evidence of insurance as respects the Township of Livingston Police Department training drills at 276 Eisenhower Parkway, 280 Eisenhower Parkway, 282 Eisenhower Parkway, 284 Eisenhower Parkway, 286 Eisenhower Parkway, 288 Eisenhower Parkway, 290 Eisenhower Parkway, Livingston, NJ 07039.
Township of North Bergen	5/17/2016	THE COUNTY OF HUDSON	2016 GL/AL/WC	The certificate holder is included as an additional insured (Premises Owner) as respects the North Bergen Recreation Department's participation in the Hudson County Parks Tennis Program from 6/27/16 through 7/25/16 at James Braddock Park. *
Township of Bloomfield	5/17/2016	Bloomfield Center Urban Renewal, LLC. c/o Cedar Realty Trust	2016 GL/AL/WC	Bloomfield Center Urban Renewal LLC, Cedar-Glenwood Holding, LLC, Cedar Realty Trust Partnership L.P., are included as additional insured (lessor) as respects to the lease agreement between the certificate holder & Bloomfield Parking Authority (approved quasi) for 23 Lackawanna Place, Bloomfield, NJ 07003. *

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/1/2016 to 5/31/2016**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of South Orange	5/13/2016	Bridgewater Baseball	2016 GL	Evidence of insurance as respects the South Orange Maplewood Baseball Cougar Travel Teams' participation in the Bridgewater Memorial Day Tournament from 5/27/16 through 5/30/16.
Township of South Orange	5/18/2016	NJ Transit	2016 GL	The certificate holder is included as additional insured (Lessor) and loss payee as respects the Township of South Orange Village's lease of (3) 2006 Ford E450 CS-654 (VIN 1FDXE45P36DB03780) \$57,317, CS-656 (VIN 1FDXE45P76DB03782) \$57,317 and CS-657 (VIN 1FDXE45P96DB03783) \$57,317. *
Township of South Orange	5/20/2016	Bridgewater Baseball	2016 GL	Evidence of insurance as respects the South Orange/Maplewood travel teams participation in the 2016 Bridgewater Memorial Day Tournament from 5/27/16 - 5/30/16.
Township of South Orange	5/23/2016	Scotch Plains-Fanwood Baseball League	2016 GL	The certificate holder is included as an additional insured as respects the South Orange Maplewood Baseball Teams participation in the Cal Ripken-Babe Ruth District - 12 tournament from 6/17/16 through 7/5/16. *
Howell Township	5/3/2016	Evidence of Insurance	2016 CRIME STAT	Evidence of Statutory Bond Coverage for: Treasurer/CFO Louis Palazzo Jr.; Tax/Utilities Collector Susan Davison; Municipal Judge Susan Schroeder Clark; Court Administrator Rosemary O'Donnell.
Township of Montclair	5/20/2016	Lakeland Bank Equipment Finance Division	2016 GL/PROP	Certificate holder is included as additional insured (Lessor) and loss payee as respects the Township of Montclair's lease of equipment (13 Hand Punch 1000 Time Clocks; 15 Hand Punch 2000 Time Clocks, total value \$26,625.00) located at 205 Claremont Avenue, Montclair, NJ 07042. Property coverage includes theft. *
Borough of New Providence	5/26/2016	New Providence Board of Education	2016 GL/PROP	Evidence of insurance as respects artwork on long term loan to the Borough of New Providence (1. "M Canopy" valued at \$19,000 and 2. "I Hear You" valued at \$24,500) displayed at Allen W. Roberts Elementary School, 80 Jones Drive, New Providence, NJ.