



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

June 21, 2017

Hotel Woodbridge (APA) – 120 Wood Avenue South in Iselin NJ – 203

- **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**

- **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**

- **SWEARING IN OF NEW FUND COMMISSIONERS**

Kathy Boffa – Township of Livingston (Alternate)

- **ROLL CALL OF FUND COMMISSIONERS**

- **APPROVAL OF MINUTES OF 5/17/17 MEETING**

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

In accordance with Section 8 of the Open Public Meetings Act, the public body is in Executive Session, as follows:

1. The Public shall be excluded from discussion of and action upon the hereinafter specified subject matters.
2. The general nature of the subject matter to be discussed is as follows:

- Claims – Requests for Settlement Authority

- **APPROVAL OF REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS**

- Approval of Claims Committee Report and Requests for Settlement Authority
- Resolution 24-17 – Approving Certain Disbursements **\$3,421,224.96**
- Resolution 25-17 – Approving Claims Payments **\$1,732,556**

REPORTS

- **EXECUTIVE DIRECTOR – Jonathan Hall (NIP Group)**

- Fast Track Report
- 2016 GSMJIF Final Audit – Warren Broudy of Mercadien PC

- **TREASURER’S REPORT – Patrick DeBlasio**
- **UNDERWRITING REPORT – Robert Smith (NIP Group)**
 - 2018 Renewal Kickoff
 - Trending Factor Update
 - Property Module Reminder
 - Review of Bonded Individuals Reminder
 - Policy Issuance
- **SAFETY REPORT – Anthony Ven Graitis (NIP Group) and Ken Child (PMA Group)**
 - Safety Recap
 - Cyber Safety, Storm Safety and Recent Attacks
 - Chief Dennis O’Connell, Ed., Ret. – Special Law Enforcement Officers (SLEO)-Class III
- **CLAIMS REPORT – Conrad Cyriax, James Renner & Robert Persico (NIP Group)**
 - Key Performance Indicators of Claims Activity
 - Presentation - An Overview of the Workers’ Compensation “Schedule of Disabilities”
Permanency Chart - John Geaney of Capehart Scatchard
- **NEW BUSINESS**
- **OPEN FORUM**
- **ADJOURNMENT**
- ❖ *Our Next meeting will be – July 26, 2017, at the Hotel Woodbridge (APA) 120 Wood Avenue South in Iselin NJ.*



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
May 17 2017
The Hotel Woodbridge Iselin, NJ Room – Room 203 at 11:00am**

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:05 AM.

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

SWEARING IN OF FUND COMISSIONERS:

- Robert J. Smith (Commissioner) – Town of Kearny
- Paula Cavalier (Alternate) – Town of Kearny
- Sgt. William Speck (Alternate) – Borough of North Plainfield

ROLL CALL OF FUND COMMISSIONERS:

John Camera
Barbara Russo
Matt Watkins
J. Bongiorno - Borough of Caldwell (Non-Voting Representative)
Michael King - Absent
Eric Shubiger – Absent
City of Englewood – Absent
Hilary Hyser
Theresa Casagrande
Eleanor McGovern
Joseph Bellina – Absent
Town of Guttenberg - Absent
Borough of Haddon Heights - Absent
Lou Guarino (late)
Paul Zarbetski - Absent
Joan Hullings
Patrick Wherry
Louis Palazzo
Robert J. Smith
Laura Reinertsen
Greg Whitehead



Nancy Koblis
Russ Jones
Ed Cho
Tim Quinn
Frank Mason
Township of Neptune - Absent
BettyAnn Stinchcomb
Kathryn Monzo
Township of North Bergen - Absent
William Speck
Ann Cucci
Karin Napier
Barry Lewis - Absent
John Waryas
Karen Caulfield - Acting Chairperson
Mark Krane
Jack Sayers - Absent

APPROVAL OF MINUTES OF 4/26/17 MEETING

MOTION: Commr.

SECOND: Commr.

ABSTAIN: Commrs. Hyser; McGovern; Hullings; Smith; Cavalier; Speck; Reinersten;
Cho; Cucci;

ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT

In accordance with Section 8 of the Open Public Meetings Act, the public body is in Executive Session, as follows:

1. The Public shall be excluded from discussion of and action upon the hereinafter specified subject matters.
2. The general nature of the subject matter to be discussed is as follows:
 - Claims – Requests for Settlement Authority

APPROVAL OF REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS

- Approval of Claims Committee Report and Requests for Settlement Authority
 - Township of Hamilton WC Claim - Granted Settlement Authority
 - Township of Montclair WC Claim– Granted Settlement Authority
 - Township of Montclair WC - Granted Settlement Authority
- Approval of Claims Committee Report and Requests for Settlement Authority
- Resolution 22-17 – Approving Certain Disbursements \$94,033.99



- Resolution 23-17 – Approving Claims Payments \$1,912,441

MOTION: Commr. Russo

SECOND: Commr. Ruggiero

VOTE: Roll Call

John Camera

Barbara Russo

Matt Watkins

J. Bongiorno - Borough of Caldwell (Representative)

Michael King - Absent

Eric Shubiger – Absent

City of Englewood – Absent

Hilary Hyser

Theresa Casagrande

Eleanor McGovern

Joseph Bellina – Absent

Town of Guttenberg - Absent

Borough of Haddon Heights - Absent

Lou Guarino

Paul Zarbetski - Absent

Joan Hullings

Patrick Wherry

Louis Palazzo

Robert J. Smith

Laura Reinertsen

Greg Whitehead

Nancy Koblis

Russ Jones

Ed Cho

Tim Quinn

Frank Mason

Township of Neptune - Absent

BettyAnn Stinchcomb

Kathryn Monzo

Township of North Bergen - Absent

William Speck

Ann Cucci

Karin Napier

Barry Lewis - Absent

John Waryas

Karen Caulfield

Mark Krane

Jack Sayers - Absent



REPORTS

EXECUTIVE DIRECTOR'S REPORT – NIP Group – J. Hall

- **Fast Track Report** – Mr. Hall presented the Fast Track Report as of April 30. There were no questions or comments.
- **Financial Audit Status** – Mr. Hall reported that the Draft 2016 Financial Audit has been received and is being reviewed. The final report will be distributed prior to the June meeting.
- **Financial Disclosure Reports – Due May 30th** - Mr. Hall reminded the Commissioners that the Financial Disclosure Reports are due to the State by May 30. If any members have questions or need PIN information, please contact Madeline Delgado.
- **Presentation on Legislative Matters – David Smith (Princeton Public Affairs Group)** – Mr. Smith presented an update on pending legislation as well as an outlook into state affairs leading up to the gubernatorial election.

TREASURER'S REPORT – P. DeBlasio

- Mr. DeBlasio reported that monthly financial report and cash management account has been reviewed. He advised that the Fund has met all outstanding obligations and its financial position is secure. There were no questions.

UNDERWRITING REPORT – Robert Smith (NIP Group)

- **Property Module** – Please review current list of properties scheduled. Recently, we have noticed a trend of new locations not being added.
- **Review of Bonded Individuals** - Please review current list of bonded individuals. We have noticed a trend of members not updating this on a yearly basis and it only comes up when documentation is needed and then it is a rush to update the data and issue any documents.

SAFETY DIRECTOR – PMA Group (K. Child) and NIP Group (A. Ven Graitis)

- **Presentation on Ticks, Insect Bites and Infections** -As many of our municipal employees may come in contact with brush, undergrowth or tall grass, tick bites are a real concern for all municipal employees. In addition, the recent warm winters and recent field investigations have led local experts to predict a very severe tick season ahead. Lyme disease, Powassan, Rocky Mt. Spotted Fever, are just a few of the tick borne diseases that can be transmitted to humans. A bulletin will be distributed explaining what ticks are, how tick borne diseases spread, how are the diseases diagnosed, how to remove ticks, how to protect yourself from ticks, and what to do if you are bit.
- **Safety Meting Recap:**
 - **Camera Security** - Camera Security a sample camera security policy is available to all members. Cameras should not be hidden and employees should be made aware of the



surveillance. Also, cameras are part of collective bargaining so proper steps should be taken with unions.

- **Wellness** - The Summer Slim Down challenge is ongoing and is scheduled to end on 7/12. Approximately 10 members are signed up with 135 employees losing close to 300lbs. Members can join up to 7/1 to receive credit towards the WIP.
- **Managing Special Events** - Presentation slides will be distributed to all members going over how to prepare to manage special events, risk factors, security, risk transfer, Municipal Government involvement, non local agencies involvement, and NIMS.
- **Michael Massey's Law** –Discussed the event leading to Michael Massey's fatal accident. Hazards associated with trash pickup were discussed, including making sure staff were trained, aware of the hazards, and the need to check emergency lights on vehicles.
- **Member Reports**- Members reported and discussed safety and risk control matters.
- **Fraternization Policies** – Risk control is looking for any copies of policies to share with members. A sample policy will be distributed to interested members.

CLAIMS REPORT – NIP Group - C. Cyriax

- **Key Performance Indicators of Claims Activity for the Fund** – Conrad Cyriax provided the Commissioners with the Claims Report. Key performance indicators of Claims Department activity were fully discussed including the number of new claims received and the sum of claims closed during the preceding month. Frequency trends affecting the Fund were discussed as well as other critical measurements of Claims Department activity such as closing ratio and recoveries.
- **Recent Case Discussion – Baldwin vs. New Jersey Turnpike Authority** – Jim Renner discussed the Boudouin v. NJ Turnpike Authority claim which involved a tree falling on a vehicle travelling on the Garden State Parkway killing two passengers and injuring two others. The Appellate Court affirmed the lower court ruling dismissing the claim against the Authority due to the immunities set forth in the Tort Claims Act.

Also, Jim discussed the OPRA Request by the Asbury Park Press seeking settlement records involving police-related claims. I advised that NIP received a request in February seeking the exact same information and that NIP responded to the request on behalf of all town members of the GSMJIF. Our members were advised to forward any additional or subsequent OPRA Requests seeking this information to my attention.

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Marvin made a motion to adjourn the meeting at 12:00PM and Commissioner Jones seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

ALSO PRESENT:

Sonia Brown – Twp. North Brunswick
Patrick DeBlasio – Treasurer
Mike O’Connell – PQA
Jonathan Hall – NIP
John Geaney – Capehart Scatchard
Mike Lovett – Warren Township
Virginia Murphy – Morris Township
Ed Vath – PMA
Ken Child – PMA
Frank Kelly – BGIA
Conrad Cyriax – NIP
Earl Miller – Advisor
Anthony VenGraitis – NIP
Robert Persico – NIP
Luis Alamo – Alamo Insurance
Michael Sabbagh – Richland Knowles
Marc Strauss – PMA
David Balken – Balken Risk
Dom Cinelli – Brown & Brown
Louis Beckerman – Beckerman & Co.
Lisa Gallo – Qual-Lynx
Renee Nelms – Qual-Lynx
Rob Smith NIP
Jim Renner – NIP
Frank Oddo – NIP
George Crosby – BGIA
Matthew Struck – Treadstone Risk Management
Joe Razzano – Fairview Insurance



June 21, 2017

MEMO TO: INSURANCE FUND CHAIRMAN MARVIN

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 2017</u>	<u>May 2017</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 318,138.00	\$ 23,617.31
	Claims Account-Bank of America	2,266,802.85	1,056,530.15
	D & H Claims Account-Bank of America	-	(2,260.19)
	NJ Cash Management	127,282.80	127,354.10
	Custodial Account-Bank of America	77,349.15	1,090,474.15
	Total Balance	<u>\$ 2,789,572.80</u>	<u>\$ 2,295,715.52</u>
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,354,448.86	\$ 1,832,610.63
	Claims/Operating Account Receipts-Bank of America	547,295.74	1,715,180.30
	D & H Claims Account-Bank of America	61,508.29	37,594.76
	NJ Cash Management Activity Receipts	71.30	77.99
	Custodial Account-Bank of America	1,013,125.00	1,255,515.63
Total Receipts		<u>\$ 2,976,449.19</u>	<u>\$ 4,840,979.31</u>
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,648,969.55)	\$ (1,708,437.27)
	Claims Account Disbursements-Bank of America	(107,752.31)	(86,680.28)
	D & H Claims Account-Bank of America	(63,768.48)	(36,689.32)
	Operating Account Disbursements-Bank of America	(1,649,816.13)	(1,895,710.93)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America		(500,000.00)
Total Disbursements		<u>\$ (3,470,306.47)</u>	<u>\$ (4,227,517.80)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 23,617.31	\$ 147,790.67
	Claims Account-Bank of America	1,056,530.15	789,319.24
	D & H Claims Account-Bank of America	(2,260.19)	(1,354.75)
	NJ Cash Management	127,354.10	127,432.09
	Custodial-Investments	1,090,474.15	1,845,989.78
	Total Balance	<u>\$ 2,295,715.52</u>	<u>\$ 2,909,177.03</u>
Beginning Investment Balance		\$ 42,026,308.15	\$ 41,038,638.95
Change in Accrued Income		19,932.03	(22,266.02)
Change in Unrealized Gain		12,685.71	3,446.87
Income Received/Cash Received		13,125.00	55,515.63
Realized Gain/(Loss)		(354.91)	
Cash Receipts(Disbursements)			
Transfer to/from Custodial Account-Bank of America		(1,033,057.03)	(1,232,062.23)
Total Investment Account		<u>\$ 41,038,638.95</u>	<u>\$ 39,843,273.20</u>
Ending Cash Balance		<u>\$ 43,334,354.47</u>	<u>\$ 42,752,450.23</u>



BANK RECONCILIATION

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund

From

To

DATE 02/01/17 02/28/17

BOOK BALANCE AS OF	02/01/17	\$	127,161.56
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ADD DEPOSITS (PER BANK LEDGER)			55.10
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			
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BOOK BALANCE AS OF	02/28/17	\$	127,216.66
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BALANCE PER BANK STATEMENT	02/28/17		\$127,216.66
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL	0.00	0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	02/28/17	127,216.66
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Difference	0.00
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PREPARED BY	<u>Patrick J. DeBlasio, CPA</u>	REVIEWED BY	<u>Mary Foulks</u>
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BANK RECONCILIATION

ACCT.NAME	Bank of America		
BANK/ACCT#	Fiduciary Account -XXXXXXXXX		
	From		To
DATE	05/01/17		05/31/17

BOOK BALANCE AS OF	05/01/17	\$	1,056,530.15
ADD DEPOSITS (PER BANK LEDGER)			1,715,180.30
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,982,391.21
BOOK BALANCE AS OF	05/31/17	\$	789,319.24

BALANCE PER BANK STATEMENT	05/31/17	\$794,733.96
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
04/14/17	1834	1,000.00
05/09/17	1737	385.00
05/09/17	1817	416.39
05/09/17	1819	3,333.33
05/09/17	1820	280.00
05/09/17	1821	

1853

TOTAL	5,414.72	(5,414.72)
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	05/31/17	789,319.24
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Difference	0.00
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PREPARED BY	Patrick J. DeBlasio, CPA	REVIEWED BY	Mary Foulks
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BANK RECONCILIATION

ACCT.NAME	Bank of America		
BANK/ACCT#	D&H Claims Account - XXXXXXXXX		
	From		To
DATE	05/01/17		05/31/17

BOOK BALANCE AS OF	05/01/17	\$	(2,260.19)
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ADD DEPOSITS (PER BANK LEDGER)			37,594.76
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			36,689.32
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BOOK BALANCE AS OF	05/31/17	\$	(1,354.75)
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BALANCE PER BANK STATEMENT	05/31/17		\$2,988.45
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00		0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
Various	list	4,343.20

TOTAL	4,343.20		(4,343.20)
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LIST ITEMS IN LEDGER NOT ON STATEMENT

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

DATE	AMOUNT
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TOTAL	-		0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	05/31/17		(1,354.75)
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Difference	0.00
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PREPARED BY	<u>Patrick J. DeBlasio, CPA</u>	REVIEWED BY	<u>Mary Foulks</u>
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BANK RECONCILIATION

ACCT.NAME TD Bank

BANK/ACCT# Claims Account - XXXXXXXXXX

From

To

DATE

05/01/17

05/31/17

BOOK BALANCE AS OF

05/01/17 \$

23,617.31

ADD DEPOSITS (PER BANK LEDGER)

1,832,610.63

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)

1,708,437.27

BOOK BALANCE AS OF

05/31/17 \$

147,790.67

BALANCE PER BANK STATEMENT

05/31/17

\$739,284.20

ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL 0.00

0.00

SUBTRACT: CHECKS OUTSTANDING

DATE

CHECK#

AMOUNT

Various

list

\$ 591,493.53

TOTAL 591,493.53

(591,493.53)

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

05/31/17

147,790.67

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 May 31, 2017

	YTD 2017	Year Ended 2016	Year Ended 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Years Ended 2002-2006	Fund Balance
Underwriting Income	12,857,880	29,088,268	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	274,015,152
Special Assessment Plan												4,319,955	4,319,955
Total Income	12,857,880	29,088,268	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	45,983,466	278,335,107
Claim Expenses													
Losses	2,413,467	8,053,135	10,057,737	13,277,189	11,215,027	14,299,925	8,850,595	8,773,000	7,397,195	4,797,739	6,442,226	17,556,068	113,133,303
Loss Adjustment Expenses	465,759	2,021,118	3,351,682	4,271,775	4,746,724	5,059,727	3,433,482	4,192,246	3,466,410	2,922,776	3,048,477	8,399,486	45,379,663
IBNR	4,182,619	5,253,426	2,414,503	547,243	665,617	170,120	193,276	-	75,434	202,277	-	30,493	13,735,009
EPL Deductible & Co-Insurance	(102,050)	(242,130)	(573,062)	(918,494)	(766,249)	(672,161)	(409,419)	(628,313)	(156,270)	(228,023)	(192,743)	(809,985)	(5,698,899)
Excess Recoveries	(23,887)	(368,513)	(722,852)	(1,879,203)	(5,462,142)	(6,197,814)	(1,060,997)	(1,370,865)	(1,640,142)	(61,321)	(379,836)	(2,245,331)	(21,412,903)
WC	-	-	-	(730,768)	(1,154,629)	(14,859)	(201,442)	(322,064)	(275,824)	(61,321)	-	(2,035,331)	(4,796,238)
GL	-	-	-	-	(267,891)	-	(4,903)	(49,834)	(25,254)	-	-	-	(347,882)
LEL	-	-	(312,636)	(137,044)	(1,443,722)	(920,370)	-	-	-	-	-	-	(2,813,771)
AL	-	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(23,887)	(368,513)	(222,951)	-	(112,187)	(3,638,716)	(373,409)	(7,541)	-	-	-	-	(4,747,205)
EPL/POL	-	-	(187,265)	(1,011,391)	(2,144,581)	(1,623,869)	(481,243)	(915,907)	(128,186)	-	(299,720)	(210,000)	(7,002,163)
EPL/POL Aggregate Stop									(414,886)	-	(80,116)		(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-					-
All Lines Aggregate Stop	-	-	-	-	-	-	-	(75,518)					(75,518)
Total Claim Expense	6,935,907	14,717,035	14,528,009	15,298,510	10,398,977	12,659,797	11,006,938	10,966,069	9,142,627	7,633,448	8,918,125	22,930,730	145,136,172
Expenses													
Excess Premiums	2,800,686	6,328,342	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	67,559,243
General Administrative Expenses	3,177,458	7,210,126	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	64,995,918
Total Expenses	5,978,144	13,538,468	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	132,555,161
Underwriting Profit/(Loss)	(56,171)	832,766	146,214	(1,556,646)	2,028,734	(172,942)	1,080,102	680,501	(210,336)	228,390	(777,868)	(1,578,970)	643,773
Net Realized/Unrealized Gains/(Losses)	1,779	(2,532)	(18,359)	(15,286)	(12,142)	34,979	290,936	287,082	185,386	104,495	43,874	28,677	928,888
Interest Income	21,348	135,053	176,656	175,868	170,395	143,301	162,761	173,511	126,967	210,268	440,221	1,454,821	3,391,169
Net Investment Income	23,127	132,521	158,297	160,583	158,253	178,280	453,696	460,592	312,354	314,762	484,095	1,483,498	4,320,057
Statutory Surplus (Deficit)	(33,044)	965,286	304,511	(1,396,064)	2,186,987	5,338	1,533,799	1,141,093	102,017	543,152	(293,772)	(95,472)	4,963,831
% of Underwriting Income	-0.3%	3.3%	1.1%	-5.1%	8.8%	0.0%	7.3%	5.8%	0.6%	3.7%	-2.0%	-0.2%	1.8%
at 12/31/2016	-	969,637	278,562	(1,418,192)	2,168,136	(2,862)	1,527,679	1,134,755	102,690	540,597	(264,447)	-	5,036,557
Variance	(33,044)	(4,351)	25,948	22,128	18,851	8,199	6,119	6,338	(673)	2,555	(29,325)	(95,472)	(72,726)
at Previous Month	(30,204)	964,476	298,555	(1,400,219)	2,183,036	3,636	1,532,334	1,139,742	102,207	542,601	(284,604)	(56,769)	4,994,791
Variance	(2,841)	811	5,956	4,155	3,951	1,702	1,465	1,351	(190)	551	(9,168)	(38,703)	(30,960)

Note 1 : Ultimate losses based upon the 2016 year-end reserve study.

Note 2: Fund years 2010 through 2017 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, ~\$17.25m in 2016, and ~\$18.925m in 2017 .

Note 3: Fund years 2002 through 2006 are aggregated based on commissioner's request.

Note 4: Variance vs. previous month and previous year includes the 2002 to 2006 supplemental assessment booked at December 31, 2016.

Overall Statistics

Total Members	38	37	36	35	32	31	28	26	22	19	18		
Total Claims	1,270	3,154	3,214	3,267	2,647	2,800	2,525	2,240	1,966	1,995	2,118	7,232	34,428
Severity Rate	-	-	-	-	-	-	-	-	-	-	-		
Total Open Claims	516	358	228	206	96	62	31	25	21	8	14	27	1,592

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

RESOLUTION NO. 24-17**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 **\$3,421,224.96** for payment.

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

Chairman

June 21, 2017
Date

Secretary

June 21, 2017
Date

JUNE 21, 2017 - GSMJIF Commissioners Meeting Bills List

Date: 6.1.17
Bills List #: 61



<u>PAYABLE TO</u>	<u>DESCRIPTION</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
Patrick DeBlasio, CPA	Treasurer Fee - June	#1871	\$1,541.67
Dynamic Testing	inv#9418 South Orange \$258; inv#9417 Bloomfield \$360; inv#9416 Berkeley Heights \$176; inv#9460 North Brunswick \$352	#1872	\$1,146.00
APA Hotel Woodbridge	Meeting venue for the GSMJIF meeting May 2017	#1873	\$2,951.30
The Star Ledger	Legal AD posting for GSMJIF May 2017	#1874	\$15.50
The NJ Times	Legal AD posting for May 2017	#1875	\$4.35
Princeton Public Affairs	Retainer fee for - June 2017	#1876	\$833.33
Pringle Quinn Anzano	Fund Attorney Fees for May 2017	#1877	\$558.00
Bob Smith & Associates	Litigation Fees for May 2017	#1878	\$3,333.33
Capehart Scatchard	Litigation Fees for May 2017	#1879	\$1,250.00
Mercadien	inv#190989 -Final billing 2016 Financial statement audit	#1880	\$7,000.00
	Total in Checks \$18,633.48		
	<u>PMA Payments</u>		
	Risk Control #6 and #7 of #12 for 2017		\$76,500.00
PMA	Berkeley Township	ACH	\$13,015.47
PMA	City of Rahway	ACH	\$1,127.35
PMA	City of Hoboken	ACH	\$1,361.70
PMA	Hamilton Township	ACH	\$38,362.66
PMA	Township of Howell	ACH	\$404.43
PMA	Livingston Township	ACH	\$4,445.89
PMA	South Brunswick Township	ACH	\$378.42
PMA	Township of Ewing	ACH	\$1,749.26
PMA	Union Township	ACH	\$3,402.46
PMA	Large Loss Berkeley Township	ACH	\$56,095.00
	Total to PMA \$196,842.64		
	<u>BGIA Payments</u>		
BGIA	inv#249757 GSMJIF Underwriting Mgr, Fee - Installment #2 of 2 for 2017	ACH	\$299,175.50
BGIA	inv#249758 BRIT Renewal Installment #2 of 2 for 2017	ACH	\$1,775,000.00
BGIA	inv#249751 Travelers property installment #2 of 2	ACH	\$834,615.00
BGIA	inv#249558 Safety National Excess WC installment #3 of 4 for 2017	ACH	\$245,526.00
BGIA	inv#245253 Travelers endorsement installment #2 of 2 for 2017	ACH	\$14,943.00
BGIA	inv#249752 Travlers Equipment Breakdown installment #2 of 2 for 2017	ACH	\$35,689.00
BGIA	inv#247250 Add three vessels to Marina policy eff. 4/317 - \$615; inv#247251 add three vessels to Excess policy eff. 4/3/17 - \$187	ACH	\$802.00
BGIA	inv#246715 Crime Policy Surcharge Correction	ACH	(\$1.66)
	Total to BGIA \$3,205,748.84		
		Total	\$3,421,224.96

RESOLUTION NO. 25-17**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 **\$1,732,556** against the fund.

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

Chairman

June 21, 2017
Date

Secretary

June 21, 2017
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT
May 2017 Report

May

WC			
TWP		TPA	
Par Troy Hills	D&H	\$	89,209
Bloomfield	D&H	\$	1,165
Morristown	D&H	\$	36,689
Linden	Inservco	\$	39,581
All Other	QL	\$	735,866
Total WC		\$	902,510
PAL			
ALL TWP			
AL	NIP/QL	\$	36,401
APD	NIP/QL	\$	158,622
EPL	NIP/QL	\$	429,912
GL	NIP/QL	\$	186,324
POL	NIP/QL	\$	64,186
PROP	NIP/QL	\$	(110,150)
Total PAL		\$	765,295
WC		\$	902,510
PAL		\$	765,295
Grand Total post 2012		\$	1,667,805
PMA PRIOR 2012			
WC	PMA	\$	63,190
PAL	PMA	\$	1,561
APD PROP	PMA	\$	-
Total Prior 2012		\$	64,751

Grand Total May	Grand Total
Post 2012 CLAIMS	1,667,805
Prior 2012 CLAIMS	64,751
TOTAL PAID	1,732,556



Garden State Municipal Joint Insurance Fund

June 2017

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

6/1/2017

Index of Reports

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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

6/1/2017

Policy Year 2002

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

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

6/1/2017

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

6/1/2017

Policy Year 2005

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



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

6/1/2017

Policy Year 2006

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



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

6/1/2017

Policy Year 2007

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



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

6/1/2017

Policy Year 2008

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



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

6/1/2017

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	-	509,455	10,189	9	-	9,514	1,057
Ewing Township	5	-	378	76	9	-	43,865	4,874	1	-	-	-
Fanwood Borough	4	-	95	24	6	-	38,703	6,451	-	-	-	-
Hamilton Township	6	-	319,768	53,295	23	-	558,705	24,292	-	-	-	-
Harrison, Town of	7	-	5,447	778	4	-	22,903	5,726	1	-	738	738
Highland Park Borough	15	-	10,905	727	19	-	157,228	8,275	3	-	-	-
Hoboken, City of	30	-	107,688	3,590	35	1	361,719	10,335	2	-	-	-
Howell Township	11	-	18,690	1,699	35	-	116,452	3,327	1	-	-	-
Kenilworth, Borough of	3	-	2,973	991	7	-	501	72	-	-	-	-
Livingston Township	14	-	23,977	1,713	50	-	57,423	1,148	6	-	-	-
Manalapan Township	13	-	21,817	1,678	24	-	312,731	13,030	-	-	-	-
Maplewood, Township of	7	-	27,106	3,872	10	-	115,373	11,537	2	-	4,689	2,345
Montclair Township	27	-	367,418	13,608	41	-	239,280	5,836	-	-	-	-
North Plainfield Boro	11	-	3,688	335	15	-	66,496	4,433	-	-	-	-
Rahway, City of	13	-	17,324	1,333	18	-	38,366	2,131	5	-	-	-
South Brunswick Township	12	-	14,924	1,244	12	-	17,142	1,429	4	-	24,375	6,094
Union Township	31	-	61,571	1,986	41	-	86,249	2,104	-	-	-	-
Warren Township	4	-	7,382	1,846	15	-	10,661	711	1	-	2,383	2,383
West Orange, Township of	46	-	219,491	4,772	34	-	97,193	2,859	3	-	-	-
	326	-	2,404,218	7,375	468	1	3,150,190	6,731	38	-	41,699	1,097



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

6/1/2017

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	-	319,739	35,527	2	-	9,794	4,897
Fanwood Borough	2	-	-	-	5	-	55,525	11,105	-	-	-	-
Freehold Township	19	-	36,483	1,920	10	1	361,182	36,118	1	-	4,096	4,096
Hamilton Township	7	-	9,335	1,334	13	-	6,675	513	1	-	-	-
Harrison, Town of	8	-	7,311	914	8	-	452,911	56,614	1	-	13,000	13,000
Highland Park Borough	11	-	2,951	268	15	-	56,312	3,754	3	-	-	-
Hoboken, City of	19	-	81,311	4,280	53	-	536,510	10,123	1	-	-	-
Howell Township	10	-	44,201	4,420	59	1	133,905	2,270	2	-	24,000	12,000
Kenilworth, Borough of	3	-	1,285	428	4	-	155,960	38,990	-	-	-	-
Livingston Township	16	-	8,203	513	43	-	133,545	3,106	5	-	1,315	263
Manalapan Township	10	-	12,364	1,236	7	-	32,428	4,633	-	-	-	-
Maplewood, Township of	5	-	4,219	844	16	-	34,864	2,179	1	-	31,541	31,541
Middlesex Boro	9	-	34,413	3,824	8	-	804	101	1	-	-	-
Montclair Township	31	-	171,196	5,522	53	-	263,721	4,976	2	-	10,523	5,262
Morris Township	14	-	16,916	1,208	14	-	64,071	4,577	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	1,547,711	51,590	-	-	-	-
Warren Township	16	-	93,201	5,825	7	-	7,484	1,069	4	-	27,258	6,815
West Orange, Township of	33	-	18,634	565	33	-	206,581	6,260	3	-	24,000	8,000
	388	-	843,174	2,173	529	3	5,057,744	9,561	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

6/1/2017

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	-	19,170	2,396	14	-	1,504	107	4	-	2,686	672
Caldwell Borough	3	-	2,576	859	14	-	22,418	1,601	3	-	24,644	8,215
Eastampton Township	1	-	1,542	1,542	1	-	500	500	-	-	-	-
Englewood, City of	21	-	36,166	1,722	37	-	408,013	11,027	14	-	10,028	716
Ewing Township	6	-	13,969	2,328	12	-	26,791	2,233	-	-	-	-
Fair Haven Borough	3	-	-	-	1	-	-	-	1	-	-	-
Fanwood Borough	4	-	2,454	614	4	-	16,864	4,216	1	-	24,000	24,000
Freehold Township	14	-	15,183	1,085	11	-	24,418	2,220	4	-	24,000	6,000
Hamilton Township	11	-	327,792	29,799	18	-	592,231	32,902	7	-	-	-
Harrison, Town of	7	-	6,872	982	8	-	128,258	16,032	2	-	8,796	4,398
Highland Park Borough	11	-	5,333	485	6	-	107,369	17,895	2	-	25,216	12,608
Hoboken, City of	22	-	7,522	342	51	-	316,089	6,198	1	-	-	-
Howell Township	4	-	1,455	364	23	-	329,346	14,319	2	-	10,791	5,396
Kenilworth, Borough of	11	-	13,482	1,226	11	-	2,733	248	1	-	6,500	6,500
Livingston Township	22	-	22,115	1,005	63	-	219,912	3,491	9	-	7,752	861
Manalapan Township	13	-	44,447	3,419	7	-	10,476	1,497	-	-	-	-
Maplewood, Township of	13	-	27,423	2,109	10	-	5,935	594	3	-	1,153	384
Middlesex Boro	11	-	11,711	1,065	10	-	1,707	171	1	-	-	-
Montclair Township	18	-	14,448	803	67	-	36,691	548	-	-	-	-
Morris Township	12	-	50,550	4,213	12	-	22,982	1,915	7	-	5,295	756
Morristown, Town of	26	-	27,224	1,047	17	-	18,387	1,082	5	-	4,868	974
North Brunswick Township	17	-	8,031	472	22	-	61,601	2,800	-	-	-	-
North Plainfield Boro	23	-	15,083	656	29	-	68,126	2,349	14	-	216,926	15,495
Rahway, City of	9	-	18,506	2,056	12	-	3,256	271	14	-	43,627	3,116
Union Township	42	-	98,218	2,339	39	-	14,034	360	7	-	24,001	3,429
Warren Township	9	-	20,764	2,307	9	-	21,684	2,409	7	-	34,878	4,983
West Orange, Township of	19	-	21,350	1,124	47	-	174,079	3,704	4	-	90	23
	360	-	833,386	2,315	555	-	2,635,404	4,748	113	-	475,251	4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2017

Policy Year 2002

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

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.2%	\$5,911	484,670	-	-	-
Ewing, Township of	78	13.2%	935,676	21.6%	\$11,996	901,767	1	88,447	88,447
Hamilton Township	123	20.7%	828,810	19.2%	\$6,738	828,798	-	-	-
Howell, Township of	74	12.5%	408,999	9.5%	\$5,527	408,999	-	-	-
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	-	-	-
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	-	-	-
Rahway, City of	34	5.7%	217,282	5.0%	\$6,391	217,280	-	-	-
South Brunswick Township	52	8.8%	628,469	14.5%	\$12,086	628,469	-	-	-
Union Township	109	18.4%	520,878	12.0%	\$4,779	520,877	-	-	-
	593	100.0%	\$4,325,873	100.0%	\$7,295	\$4,291,951	1	\$88,447	88447



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2017

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	705,165	10.8%	\$7,345	705,161	-	-	-
Eastampton Township	3	0.5%	162,683	2.5%	\$54,228	153,458	1	161,057	161,057
Ewing, Township of	69	10.9%	753,708	11.5%	\$10,923	753,713	-	-	-
Hamilton Township	154	24.4%	803,315	12.3%	\$5,216	791,502	1	264,610	264,610
Howell, Township of	35	5.5%	762,870	11.7%	\$21,796	749,082	1	529,105	529,105
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	29.4%	\$36,232	1,576,647	1	1,629,109	1,629,109
South Brunswick Township	71	11.3%	217,327	3.3%	\$3,061	217,324	-	-	-
Union Township	105	16.6%	802,280	12.3%	\$7,641	802,279	-	-	-
	631	100.0%	\$6,526,463	100.0%	\$10,343	\$6,147,993	4	\$2,583,881	\$645,970



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2017

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%	670,896	8.6%	\$5,734	608,519	3	280,027	93,342
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	1,026,485	13.2%	\$10,693	1,022,082	1	378,600	378,600
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,083,582	26.8%	\$12,044	1,913,396	1	1,445,314	1,445,314
Hoboken, City of	56	5.8%	937,987	12.1%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.7%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	394,302	5.1%	\$13,597	379,738	1	118,567	118,567
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	-	-	-
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	-	-	-
Montclair Township	87	9.1%	336,883	4.3%	\$3,872	336,866	-	-	-
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	-	-	-
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	-	-	-
South Brunswick Township	52	5.4%	635,535	8.2%	\$12,222	557,935	1	208,145	208,145
Union Township	86	9.0%	573,032	7.4%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,783,718	100.0%	\$8,116	\$7,454,534	7	\$2,430,653	\$347,236



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2017

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	980,687	11.0%	\$8,241	912,959	4	402,467	100,617
Eastampton Township	1	0.1%	-	0.0%	\$0	-	-	-	-
Englewood, City of	128	10.0%	1,245,490	13.9%	\$9,730	1,245,494	-	-	-
Ewing, Township of	69	5.4%	423,888	4.7%	\$6,143	423,888	-	-	-
Hamilton Township	165	12.9%	773,622	8.6%	\$4,689	723,207	1	146,849	146,849
Harrison, Town of	45	3.5%	238,317	2.7%	\$5,296	184,287	1	80,413	80,413
Hoboken, City of	60	4.7%	354,458	4.0%	\$5,908	354,460	-	-	-
Howell, Township of	75	5.9%	1,125,630	12.6%	\$15,008	1,075,212	2	317,263	158,632
Jackson Township	41	3.2%	406,483	4.5%	\$9,914	361,326	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%	562,771	6.3%	\$13,399	549,703	2	262,135	131,068
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,054,911	11.8%	\$7,033	1,054,907	-	-	-
West Orange, Township of	93	7.3%	590,532	6.6%	\$6,350	578,802	1	151,725	151,725
	1281	100.0%	\$8,950,309	100.0%	\$6,987	\$8,657,772	12	\$1,490,033	\$124,169



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

6/1/2017

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%	1,201,166	12.7%	\$11,550	1,034,152	4	424,017	106,004
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,168	8.3%	\$7,002	784,165	-	-	-
Ewing, Township of	57	4.9%	504,899	5.3%	\$8,858	504,903	-	-	-
Hamilton Township	138	11.7%	1,027,561	10.8%	\$7,446	900,518	3	550,153	183,384
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	-	-	-
Highland Park Borough	27	2.3%	247,964	2.6%	\$9,184	206,606	1	216,840	216,840
Hoboken, City of	71	6.0%	517,496	5.5%	\$7,289	460,896	1	71,134	71,134
Howell, Township of	59	5.0%	796,544	8.4%	\$13,501	796,543	-	-	-
Jackson Township	55	4.7%	462,926	4.9%	\$8,417	462,927	-	-	-
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	-	-	-
Livingston Township	52	4.4%	651,423	6.9%	\$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	3.7%	\$4,185	347,314	-	-	-
North Plainfield Borough	22	1.9%	98,207	1.0%	\$4,464	98,207	-	-	-
Rahway, City of	46	3.9%	523,133	5.5%	\$11,372	523,131	-	-	-
South Brunswick Township	64	5.4%	285,609	3.0%	\$4,463	285,612	-	-	-
Union Township	118	10.0%	1,363,039	14.4%	\$11,551	1,188,114	3	410,495	136,832
West Orange, Township of	88	7.5%	583,822	6.2%	\$6,634	583,825	-	-	-
	1175	100.0%	\$9,483,564	100.0%	\$8,071	\$8,898,152	13	\$1,715,918	\$131,994



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

6/1/2017

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%	949,362	12.5%	\$12,171	910,958	2	256,687	128,344
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%	949,978	12.5%	\$6,552	727,968	3	635,212	211,737
Harrison, Town of	32	3.0%	163,355	2.1%	\$5,105	163,355	-	-	-
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	-	-	-
Hoboken, City of	74	7.0%	399,672	5.3%	\$5,401	399,670	-	-	-
Howell, Township of	61	5.8%	1,230,295	16.2%	\$20,169	1,203,840	1	322,630	322,630
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%	469,540	6.2%	\$7,573	469,538	-	-	-
	1052	100.0%	\$7,601,809	100.0%	\$7,226	\$7,314,929	6	\$1,214,529	\$202,422



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

6/1/2017

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%	1,712,009	14.7%	\$19,455	1,473,237	5	1,149,649	229,930
Caldwell Borough	20	1.8%	765,345	6.6%	\$38,267	632,473	1	668,301	668,301
Eastampton Township	4	0.4%	189,396	1.6%	\$47,349	189,396	-	-	-
Englewood, City of	88	8.1%	1,458,169	12.5%	\$16,570	1,384,564	2	315,834	157,917
Ewing, Township of	89	8.2%	595,294	5.1%	\$6,689	566,956	1	78,342	78,342
Fanwood Borough	9	0.8%	40,672	0.3%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,597,418	13.7%	\$12,011	1,254,282	5	1,094,598	218,920
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	6.7%	\$13,754	783,966	-	-	-
Howell, Township of	38	3.5%	298,292	2.6%	\$7,850	298,292	-	-	-
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	422,766	1	60,256	60,256
Maplewood, Township of	43	4.0%	179,909	1.5%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	446,367	3.8%	\$5,797	446,366	-	-	-
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	-	-	-
Rahway, City of	32	2.9%	200,796	1.7%	\$6,275	181,273	1	134,415	134,415
South Brunswick Township	63	5.8%	305,853	2.6%	\$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.5%	\$14,387	1,317,477	1	61,202	61,202
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	-	-	-
West Orange, Township of	78	7.2%	406,539	3.5%	\$5,212	406,540	1	60,645	60,645
	1085	100.0%	\$11,652,788	100.0%	\$10,740	\$10,745,587	18	\$3,623,242	\$201,291



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

6/1/2017

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%	887,933	7.0%	\$11,839	761,078	4	460,731	115,183
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	4.7%	\$9,519	599,725	-	-	-
Ewing, Township of	74	6.3%	520,962	4.1%	\$7,040	520,961	-	-	-
Fanwood Borough	13	1.1%	187,255	1.5%	\$14,404	164,155	1	136,935	136,935
Freehold Township	63	5.4%	694,557	5.5%	\$11,025	591,788	1	292,423	292,423
Hamilton Township	130	11.1%	1,702,343	13.5%	\$13,095	1,545,457	1	355,320	355,320
Harrison, Town of	29	2.5%	296,058	2.3%	\$10,209	296,056	-	-	-
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	-	-	-
Hoboken, City of	79	6.8%	793,735	6.3%	\$10,047	657,895	2	196,235	98,118
Howell, Township of	62	5.3%	572,876	4.5%	\$9,240	572,875	-	-	-
Kenilworth Borough	16	1.4%	295,548	2.3%	\$18,472	295,551	-	-	-
Livingston Township	41	3.5%	1,299,837	10.3%	\$31,703	1,004,175	2	1,004,671	502,336
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	249,781	2.0%	\$7,569	207,596	1	110,405	110,405
Middlesex Borough	12	1.0%	264,764	2.1%	\$22,064	225,927	1	257,873	257,873
Montclair Township	79	6.8%	630,546	5.0%	\$7,982	593,545	1	203,196	203,196
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	179,187	1	122,341	122,341
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	-	-	-
South Brunswick Township	64	5.5%	594,311	4.7%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,888,993	15.0%	\$19,677	1,771,744	4	1,066,547	266,637
Warren Township	14	1.2%	175,949	1.4%	\$12,568	115,418	1	124,828	124,828
West Orange, Township of	56	4.8%	460,436	3.6%	\$8,222	398,471	1	109,140	109,140
	1166	100.0%	\$12,633,089	100.0%	\$10,835	\$11,423,369	21	\$4,440,645	\$211,459



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

6/1/2017

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%	396,397	3.4%	\$7,479	290,370	1	161,665	161,665
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%	1,076,037	9.2%	\$12,368	1,000,211	2	380,346	190,173
Fair Haven Borough	8	0.6%	65,046	0.6%	\$8,131	65,046	-	-	-
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	-	-	-
Freehold Township	59	4.7%	87,290	0.7%	\$1,479	87,285	-	-	-
Hamilton Township	138	10.9%	1,975,328	16.9%	\$14,314	1,682,349	5	1,075,592	215,118
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%	1,097,062	9.4%	\$11,310	994,727	1	196,775	196,775
Howell, Township of	48	3.8%	692,418	5.9%	\$14,425	628,328	3	404,620	134,873
Kenilworth Borough	10	0.8%	14,231	0.1%	\$1,423	14,232	-	-	-
Livingston Township	54	4.3%	1,152,507	9.8%	\$21,343	925,846	6	767,283	127,881
Manalapan Township	29	2.3%	221,433	1.9%	\$7,636	167,794	1	60,974	60,974
Maplewood, Township of	47	3.7%	320,022	2.7%	\$6,809	320,023	-	-	-
Middlesex Borough	22	1.7%	258,032	2.2%	\$11,729	258,032	-	-	-
Montclair Township	62	4.9%	595,510	5.1%	\$9,605	580,251	2	171,302	85,651
Morris Township	43	3.4%	368,978	3.1%	\$8,581	299,809	3	152,729	50,910
Morristown, Town of	38	3.0%	251,723	2.1%	\$6,624	251,723	-	-	-
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	0.7%	\$3,835	76,700	-	-	-
Rahway, City of	63	5.0%	373,872	3.2%	\$5,934	373,874	-	-	-
Union Township	74	5.9%	1,165,050	9.9%	\$15,744	879,343	4	795,878	198,970
Warren Township	11	0.9%	78,057	0.7%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	319,342	2.7%	\$4,628	299,205	1	38,283	38,283
	1261	100.0%	\$11,720,278	100.0%	\$9,294	\$10,408,443	29	\$4,205,447	\$145,015



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

6/1/2017

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

6/1/2017

Year 2004

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

Year 2005

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	16	117	13.68%	287	5.57%
Eastampton Township	2	4	50.00%	16	12.50%
Englewood, City of	27	96	28.13%	350	7.71%
Ewing, Township of	9	64	14.06%	250	3.60%
Hamilton Township	19	173	10.98%	700	2.71%
Hoboken, City of	18	56	32.14%	586	3.07%
Howell, Township of	11	52	21.15%	272	4.04%
Jackson Township	9	29	31.03%	340	2.65%
Kenilworth Borough	1	3	33.33%	62	1.61%
Livingston Township	7	38	18.42%	275	2.55%
Montclair Township	17	87	19.54%	450	3.78%
North Plainfield Borough	1	27	3.70%	112	0.89%
Rahway, City of	4	75	5.33%	297	1.35%
South Brunswick Township	14	52	26.92%	315	4.44%
Union Township	34	86	39.53%	549	6.19%
GSMJIF	189	959	19.71%	4861	3.89%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

6/1/2017

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

6/1/2017

Year 2007

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	25	104	24.04%	287	8.71%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	36	112	32.14%	350	10.29%
Ewing, Township of	13	57	22.81%	250	5.20%
Hamilton Township	12	138	8.70%	700	1.71%
Harrison, Town of	5	30	16.67%	275	1.82%
Highland Park Borough	3	27	11.11%	137	2.19%
Hoboken, City of	20	71	28.17%	586	3.41%
Howell, Township of	12	59	20.34%	272	4.41%
Jackson Township	12	55	21.82%	340	3.53%
Kenilworth, Borough of	0	8	0.00%	62	0.00%
Livingston Township	14	52	26.92%	275	5.09%
Maplewood, Township of	6	36	16.67%	411	1.46%
Montclair Township	26	83	31.33%	450	5.78%
North Plainfield Borough	5	22	22.73%	112	4.46%
Rahway, City of	3	46	6.52%	297	1.01%
South Brunswick Township	9	64	14.06%	315	2.86%
Union Township	27	118	22.88%	549	4.92%
West Orange, Township of	19	88	21.59%	340	5.59%
GSMJIF	248	1175	21.11%	6024	4.12%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

6/1/2017

Year 2008

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

Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

6/1/2017

Year 2009

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

Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

6/1/2017

Year 2010

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

Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

6/1/2017

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	10	53	18.87%	277	3.61%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	6	59	10.17%	227	2.64%
Hamilton Township	17	138	12.32%	753	2.26%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	22	97	22.68%	732	3.01%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	15	54	27.78%	275	5.45%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
GSMJIF	234	1261	18.56%	7605	3.08%



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

6/1/2017

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of June 1, 2017 for all policy years:	0
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$905,921
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$713,970
Total Incurred for 2008 Losses:	\$556,232
Total Incurred for 2009 Losses:	\$2,404,218
Total Incurred for 2010 Losses:	\$843,174
Total Incurred for 2011 Losses:	\$833,386
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of June 1, 2017 for all policy years:	6
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,820,509
Total Incurred for 2007 Losses:	\$3,485,355
Total Incurred for 2008 Losses:	\$2,793,367
Total Incurred for 2009 Losses:	\$3,150,190
Total Incurred for 2010 Losses:	\$5,057,744
Total Incurred for 2011 Losses:	\$2,635,404
Total Liability Claims / 1000 Population 2002:	0.442
Total Liability Claims / 1000 Population 2003:	0.628
Total Liability Claims / 1000 Population 2004:	0.767
Total Liability Claims / 1000 Population 2005:	0.876
Total Liability Claims / 1000 Population 2006:	0.780
Total Liability Claims / 1000 Population 2007:	0.759
Total Liability Claims / 1000 Population 2008:	0.846
Total Liability Claims / 1000 Population 2009:	0.682
Total Liability Claims / 1000 Population 2010:	0.725
Total Liability Claims / 1000 Population 2011:	0.711



Garden State Municipal Joint Insurance Fund

Executive Summary

6/1/2017

Property	
Claims reported for the GSMJIF since March 1, 2002:	348
Open Claims as of June 1, 2017 for all policy years:	0
Property claims to date in 2012:	
Total Incurred for 2002 Losses:	\$0
Total Incurred for 2003 Losses:	\$53,224
Total Incurred for 2004 Losses:	\$62,591
Total Incurred for 2005 Losses:	\$92,257
Total Incurred for 2006 Losses:	\$247,694
Total Incurred for 2007 Losses:	\$104,295
Total Incurred for 2008 Losses:	\$130,680
Total Incurred for 2009 Losses:	\$41,699
Total Incurred for 2010 Losses:	\$260,379
Total Incurred for 2011 Losses:	\$475,251

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

4.8

Average Paid By Reporting Time - 2002 to Present

0 -5 Days:	\$19,779
6-19 Days:	\$24,881
20+ Days:	\$27,729

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of June 1, 2017 for all policy years:	111
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,325,873
Total Incurred for 2004 Losses:	\$6,526,463
Total Incurred for 2005 Losses:	\$7,783,718
Total Incurred for 2006 Losses:	\$8,950,309
Total Incurred for 2007 Losses:	\$9,483,564
Total Incurred for 2008 Losses:	\$7,601,809
Total Incurred for 2009 Losses:	\$11,652,788
Total Incurred for 2010 Losses:	\$12,633,089
Total Incurred for 2011 Losses:	\$11,720,278
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166

Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 05/01/17 to 06/01/17

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	4,978.40	4,516.25	1,550.98	11,045.63
CALDWELL BOROUGH	1244102	2,725.64	0.00	0.00	2,725.64
CITY OF RAHWAY	1236736	0.00	742.35	0.00	742.35
EWING TOWNSHIP	8769580	0.00	275.39	24.87	300.26
FANWOOD BOROUGH	2499465	0.00	1,173.42	1,595.00	2,768.42
FREEHOLD TOWNSHIP	2500759	0.00	0.00	168.30	168.30
HAMILTON TOWNSHIP	3389434	5,864.16	19,335.29	2,206.46	27,405.91
HIGHLAND PARK BOROUGH	3394194	0.00	0.00	362.10	362.10
HOWELL TOWNSHIP	3394186	3,800.00	0.00	2,840.43	6,640.43
HOWELL TOWNSHIP	8769648	0.00	0.00	7.93	7.93
JACKSON TOWNSHIP	4179768	0.00	0.00	1,162.28	1,162.28
LIVINGSTON TOWNSHIP	4871323	3,168.00	524.50	501.39	4,193.89
MIDDLESEX BOROUGH	5384474	775.88	0.00	689.01	1,464.89
NORTH PLAINFIELD BORO	6283535	0.00	0.00	275.40	275.40
SOUTH BRUNSWICK TOWNSHIP	7635204	0.00	0.00	7.42	7.42
UNION TOWNSHIP	9125378	0.00	625.72	1,216.86	1,842.58
WARREN TOWNSHIP	8778151	0.00	0.00	2,077.00	2,077.00
		21,312.08	27,192.92	14,685.43	63,190.43

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	2	-	4,743
AUTO LIABILITY	01/01/2010	4	-	516,993
AUTO LIABILITY	01/01/2011	23	-	34,255
AUTO LIABILITY	01/01/2012	214	1	527,716
AUTO LIABILITY	01/01/2013	302	2	1,540,143
AUTO LIABILITY	01/01/2014	494	18	781,111
AUTO LIABILITY	01/01/2015	501	9	457,067
AUTO LIABILITY	01/01/2016	568	23	390,222
AUTO LIABILITY	01/01/2017	244	60	136,405
AUTO LIABILITY Total		2,352	113	4,388,656
AUTO LOSS REPORT ONLY	01/01/2016	2	-	-
AUTO LOSS REPORT ONLY	01/01/2017	2	2	-
AUTO LOSS REPORT ONLY Total		4	2	-
AUTO PHYSICAL DAMAGE	01/01/2010	2	-	9,383
AUTO PHYSICAL DAMAGE	01/01/2011	11	-	41,910
AUTO PHYSICAL DAMAGE	01/01/2012	408	-	1,448,136
AUTO PHYSICAL DAMAGE	01/01/2013	376	-	921,350
AUTO PHYSICAL DAMAGE	01/01/2014	568	-	1,029,415
AUTO PHYSICAL DAMAGE	01/01/2015	570	3	935,628
AUTO PHYSICAL DAMAGE	01/01/2016	606	16	999,152
AUTO PHYSICAL DAMAGE	01/01/2017	265	74	498,458
AUTO PHYSICAL DAMAGE Total		2,806	93	5,883,433
EMPLOYMENT PRACTICES	01/01/2011	2	-	1,027,633
EMPLOYMENT PRACTICES	01/01/2012	23	2	3,604,623
EMPLOYMENT PRACTICES	01/01/2013	34	10	3,808,853
EMPLOYMENT PRACTICES	01/01/2014	39	11	3,627,568
EMPLOYMENT PRACTICES	01/01/2015	24	16	1,409,002
EMPLOYMENT PRACTICES	01/01/2016	22	9	257,882
EMPLOYMENT PRACTICES	01/01/2017	10	7	108,510
EMPLOYMENT PRACTICES Total		154	55	13,844,070
GENERAL LIABILITY	01/01/2006	1	-	134
GENERAL LIABILITY	01/01/2007	1	-	250,000
GENERAL LIABILITY	01/01/2008	3	-	2,447
GENERAL LIABILITY	01/01/2009	2	-	56,952
GENERAL LIABILITY	01/01/2010	24	-	266,802
GENERAL LIABILITY	01/01/2011	123	1	903,965

Valued as of 5/31/17

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	01/01/2012	592	7	3,758,636
GENERAL LIABILITY	01/01/2013	562	19	4,855,521
GENERAL LIABILITY	01/01/2014	715	52	3,719,338
GENERAL LIABILITY	01/01/2015	691	38	3,030,944
GENERAL LIABILITY	01/01/2016	620	40	657,294
GENERAL LIABILITY	01/01/2005	1	-	8,082
GENERAL LIABILITY	01/01/2017	182	62	121,363
GENERAL LIABILITY Total		3,517	219	17,631,477
LIABILITY REPORT ONLY	01/01/2012	2	-	-
LIABILITY REPORT ONLY Total		2	-	-
PROPERTY	01/01/2011	9	-	9,819
PROPERTY	01/01/2012	214	-	3,753,862
PROPERTY	01/01/2013	94	-	367,562
PROPERTY	01/01/2014	112	-	704,981
PROPERTY	01/01/2015	112	2	821,154
PROPERTY	01/01/2016	131	23	1,352,106
PROPERTY	01/01/2017	48	23	624,045
PROPERTY Total		720	48	7,633,529
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	-	476,929
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	-	271,755
PUBLIC OFFICIALS LIABILITY	01/01/2013	53	-	268,321
PUBLIC OFFICIALS LIABILITY	01/01/2014	57	3	445,178
PUBLIC OFFICIALS LIABILITY	01/01/2015	75	6	763,988
PUBLIC OFFICIALS LIABILITY	01/01/2016	43	9	464,188
PUBLIC OFFICIALS LIABILITY	01/01/2017	19	8	96,140
PUBLIC OFFICIALS LIABILITY Total		295	26	2,786,500
WORKCOMP RECORD ONLY	01/01/2012	239	-	-
WORKCOMP RECORD ONLY	01/01/2013	241	-	-
WORKCOMP RECORD ONLY	01/01/2014	285	-	-
WORKCOMP RECORD ONLY	01/01/2015	258	-	-
WORKCOMP RECORD ONLY	01/01/2016	245	1	10
WORKCOMP RECORD ONLY	01/01/2017	126	1	-
WORKCOMP RECORD ONLY Total		1,394	2	10
WORKERS COMPENSATION	01/01/2006	3	2	97,935
WORKERS COMPENSATION	01/01/2008	1	1	118,000
WORKERS COMPENSATION	01/01/2009	3	2	59,510
WORKERS COMPENSATION	01/01/2010	9	-	97,128
WORKERS COMPENSATION	01/01/2011	14	1	206,930

Valued as of 5/31/17

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
WORKERS COMPENSATION	01/01/2012	986	47	12,774,250
WORKERS COMPENSATION	01/01/2013	1,007	64	10,864,675
WORKERS COMPENSATION	01/01/2014	1,029	119	15,361,994
WORKERS COMPENSATION	01/01/2015	975	127	12,081,696
WORKERS COMPENSATION	01/01/2016	826	215	10,696,735
WORKERS COMPENSATION	01/01/2002	1	1	29,308
WORKERS COMPENSATION	01/01/2017	332	265	2,902,060
WORKERS COMPENSATION Total		5,186	844	65,290,219
Grand Total		16,430	1,402	117,457,894

Valued as of 5/31/17

Garden State Municipal Joint Insurance Fund

Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO LIABILITY	01/01/2009	TOWNSHIP OF MONTCLAIR		1		1
AUTO LIABILITY	01/01/2009	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2009 Total			2		2
AUTO LIABILITY	01/01/2010	CITY OF HOBOKEN		1		1
AUTO LIABILITY	01/01/2010	CITY OF RAHWAY		1		1
AUTO LIABILITY	01/01/2010	TOWNSHIP OF FREEHOLD		1		1
AUTO LIABILITY	01/01/2010	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2010 Total			4		4
AUTO LIABILITY	01/01/2011	BERKELEY TOWNSHIP		1		1
AUTO LIABILITY	01/01/2011	BOROUGH OF MIDDLESEX		1		1
AUTO LIABILITY	01/01/2011	CITY OF HOBOKEN		1		1
AUTO LIABILITY	01/01/2011	CITY OF RAHWAY		3		3
AUTO LIABILITY	01/01/2011	LIVINGSTON TOWNSHIP		2		2
AUTO LIABILITY	01/01/2011	TOWN OF MORRISTOWN		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF EWING		3		3
AUTO LIABILITY	01/01/2011	TOWNSHIP OF FREEHOLD		2		2
AUTO LIABILITY	01/01/2011	TOWNSHIP OF MAPLEWOOD		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF UNION		6		6
AUTO LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2011 Total			23		23
AUTO LIABILITY	01/01/2012	BERKELEY TOWNSHIP		11		11
AUTO LIABILITY	01/01/2012	BOROUGH OF CALDWELL		11		11
AUTO LIABILITY	01/01/2012	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		2		2
AUTO LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3
AUTO LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		6		6
AUTO LIABILITY	01/01/2012	CITY OF ENGLEWOOD		17	1	18
AUTO LIABILITY	01/01/2012	CITY OF HOBOKEN		11		11
AUTO LIABILITY	01/01/2012	CITY OF RAHWAY		6		6
AUTO LIABILITY	01/01/2012	HOWELL TOWNSHIP		15		15
AUTO LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		5		5
AUTO LIABILITY	01/01/2012	TOWN OF HARRISON		3		3
AUTO LIABILITY	01/01/2012	TOWN OF MORRISTOWN		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		6		6
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		8		8

Valued as of 5/31/17

Garden State Municipal Joint Insurance Fund

Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		6		6
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		10		10
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		9		9
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		8		8
AUTO LIABILITY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
AUTO LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		16		16
AUTO LIABILITY	01/01/2012	TOWNSHIP OF UNION		20		20
AUTO LIABILITY	01/01/2012	TOWNSHIP OF WARREN		2		2
AUTO LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11
AUTO LIABILITY	01/01/2012 Total			213	1	214
AUTO LIABILITY	01/01/2013	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2013	BERKELEY TOWNSHIP		6		6
AUTO LIABILITY	01/01/2013	BOROUGH OF CALDWELL		13		13
AUTO LIABILITY	01/01/2013	BOROUGH OF FAIR HAVEN		3		3
AUTO LIABILITY	01/01/2013	BOROUGH OF HADDON HEIGHTS		2		2
AUTO LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		8		8
AUTO LIABILITY	01/01/2013	BOROUGH OF KENILWORTH		2		2
AUTO LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		10		10
AUTO LIABILITY	01/01/2013	CITY OF ENGLEWOOD		17		17
AUTO LIABILITY	01/01/2013	CITY OF HOBOKEN		16		16
AUTO LIABILITY	01/01/2013	CITY OF LINDEN		26		26
AUTO LIABILITY	01/01/2013	CITY OF RAHWAY		10		10
AUTO LIABILITY	01/01/2013	HOWELL TOWNSHIP		5		5
AUTO LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		7		7
AUTO LIABILITY	01/01/2013	TOWN OF HARRISON		3		3
AUTO LIABILITY	01/01/2013	TOWN OF MORRISTOWN		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		7		7
AUTO LIABILITY	01/01/2013	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD		10		10
AUTO LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		14		14
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		29	2	31
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		11		11
AUTO LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		13		13
AUTO LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		30		30
AUTO LIABILITY	01/01/2013	TOWNSHIP OF UNION		19		19
AUTO LIABILITY	01/01/2013	TOWNSHIP OF WARREN		4		4
AUTO LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE		16		16
AUTO LIABILITY	01/01/2013 Total			300	2	302
AUTO LIABILITY	01/01/2014	BERKELEY HEIGHTS		1		1

Valued as of 5/31/17

Garden State Municipal Joint Insurance Fund

Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total	
line	policy_effective_date	insured	Closed	Open			
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		1	4	
AUTO LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD	11			11	
AUTO LIABILITY	01/01/2014	BOROUGH OF TOTOWA	5			5	
AUTO LIABILITY	01/01/2014	CITY OF ENGLEWOOD	24			24	
AUTO LIABILITY	01/01/2014	CITY OF HOBOKEN	25		1	26	
AUTO LIABILITY	01/01/2014	CITY OF LINDEN	19			1	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		4	1	26
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN	17			2	19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD	25			1	26
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EASTAMPTON	6				6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING	11			1	12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD	9				9
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON	5		1		6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE	7				7
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD	19				19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR	46		1		47
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MORRIS	12				12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	5				5
AUTO LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY	32				32
AUTO LIABILITY	01/01/2014	TOWNSHIP OF UNION	39				39
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WARREN	10				10
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE	25		1		26
AUTO LIABILITY	01/01/2014 Total		476		12	6	494
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

Valued as of 5/31/17

Garden State Municipal Joint Insurance Fund

Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
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		1	30
AUTO LIABILITY	01/01/2015	CITY OF LINDEN	25			25
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY	11			11
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP	7			7
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP	14			14
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG	11		1	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	14			14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON	5			5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING	22		1	23
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD	15		1	16
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON	4		1	5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	14			14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	28			28
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	29			29
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	13		1	14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	39			39
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION	34		2	36
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN	9			9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE	35		1	36
AUTO LIABILITY	01/01/2015 Total		492		7	501
AUTO LIABILITY	01/01/2016	BERKELEY HEIGHTS	3			3
AUTO LIABILITY	01/01/2016	BERKELEY TOWNSHIP	6		1	7
AUTO LIABILITY	01/01/2016	BOROUGH OF CALDWELL	5			5
AUTO LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN	1			1
AUTO LIABILITY	01/01/2016	BOROUGH OF FANWOOD	1			1
AUTO LIABILITY	01/01/2016	BOROUGH OF FREEHOLD	7			7
AUTO LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK	8		2	10
AUTO LIABILITY	01/01/2016	BOROUGH OF KENILWORTH	11		1	12
AUTO LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE	5			5
AUTO LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	13		1	14
AUTO LIABILITY	01/01/2016	BOROUGH OF TOTOWA	8			8
AUTO LIABILITY	01/01/2016	CITY OF ENGLEWOOD	15			15
AUTO LIABILITY	01/01/2016	CITY OF HOBOKEN	33			33
AUTO LIABILITY	01/01/2016	CITY OF LINDEN	46		5	51

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO LIABILITY	01/01/2016	CITY OF RAHWAY	15			15
AUTO LIABILITY	01/01/2016	HOWELL TOWNSHIP	14			14
AUTO LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP	14			14
AUTO LIABILITY	01/01/2016	TOWN OF GUTTENBERG	4			4
AUTO LIABILITY	01/01/2016	TOWN OF HARRISON	11			11
AUTO LIABILITY	01/01/2016	TOWN OF KEARNY	16			16
AUTO LIABILITY	01/01/2016	TOWN OF MORRISTOWN	18		1	20
AUTO LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD	27		2	29
AUTO LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON	4			4
AUTO LIABILITY	01/01/2016	TOWNSHIP OF EWING	7			7
AUTO LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON	7		1	8
AUTO LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE	14		2	16
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR	24			24
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MORRIS	11			11
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN	53		1	54
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	22			22
AUTO LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY	36		1	37
AUTO LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	9			9
AUTO LIABILITY	01/01/2016	TOWNSHIP OF UNION	43		3	46
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WARREN	3			3
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE	31		1	32
AUTO LIABILITY	01/01/2016 Total		545		22	568
AUTO LIABILITY	01/01/2017	BERKELEY HEIGHTS	1		3	4
AUTO LIABILITY	01/01/2017	BERKELEY TOWNSHIP	2		1	3
AUTO LIABILITY	01/01/2017	BOROUGH OF CALDWELL			1	1
AUTO LIABILITY	01/01/2017	BOROUGH OF FANWOOD	2		1	3
AUTO LIABILITY	01/01/2017	BOROUGH OF FREEHOLD	2			2
AUTO LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK	2		2	4
AUTO LIABILITY	01/01/2017	BOROUGH OF KENILWORTH	1		1	2
AUTO LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE	2			2
AUTO LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD	2		1	3
AUTO LIABILITY	01/01/2017	BOROUGH OF TOTOWA	3		3	6
AUTO LIABILITY	01/01/2017	CITY OF ENGLEWOOD	5		2	7
AUTO LIABILITY	01/01/2017	CITY OF HOBOKEN	13		1	14
AUTO LIABILITY	01/01/2017	CITY OF LINDEN	4		5	9
AUTO LIABILITY	01/01/2017	CITY OF RAHWAY	6		3	9
AUTO LIABILITY	01/01/2017	HOWELL TOWNSHIP	5		3	8
AUTO LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP	4		1	5
AUTO LIABILITY	01/01/2017	TOWN OF GUTTENBERG	1			1
AUTO LIABILITY	01/01/2017	TOWN OF KEARNY	7		6	13
AUTO LIABILITY	01/01/2017	TOWN OF MORRISTOWN	3		1	4
AUTO LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD	5		1	6

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON			2	2
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EASTAMPTON		1		1
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EWING		2	2	4
AUTO LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		5	1	6
AUTO LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		5		5
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		15	2	17
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		7	1	8
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		15	3	18
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		6	1	7
AUTO LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		22	1	23
AUTO LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		3	1	4
AUTO LIABILITY	01/01/2017	TOWNSHIP OF UNION		9	4	13
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WARREN		3		3
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		11	3	14
AUTO LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		9	3	12
AUTO LIABILITY	01/01/2017	HARRISON TOWNSHIP		1		1
AUTO LIABILITY	01/01/2017 Total			184	60	244
AUTO LIABILITY Total				2,239	104	9 2,352
AUTO LOSS REPORT ONLY	01/01/2016	CITY OF LINDEN		2		2
AUTO LOSS REPORT ONLY	01/01/2016 Total			2		2
AUTO LOSS REPORT ONLY	01/01/2017	BOROUGH OF NORTH PLAINFIELD			2	2
AUTO LOSS REPORT ONLY	01/01/2017 Total				2	2
AUTO LOSS REPORT ONLY Total				2	2	4
AUTO PHYSICAL DAMAGE	01/01/2010	TOWNSHIP OF WEST ORANGE		2		2
AUTO PHYSICAL DAMAGE	01/01/2010 Total			2		2
AUTO PHYSICAL DAMAGE	01/01/2011	BERKELEY TOWNSHIP		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	BOROUGH OF HIGHLAND PARK		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF HOBOKEN		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF RAHWAY		2		2
AUTO PHYSICAL DAMAGE	01/01/2011	LIVINGSTON TOWNSHIP		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWN OF MORRISTOWN		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF FREEHOLD		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF MAPLEWOOD		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
AUTO PHYSICAL DAMAGE	01/01/2011 Total			11		11
AUTO PHYSICAL DAMAGE	01/01/2012	BERKELEY TOWNSHIP		43		43
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF CALDWELL		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FAIR HAVEN		9		9
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FANWOOD		1		1
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HADDON HEIGHTS		2		2

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line	policy_effective_date	insured	Closed	Open		
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HIGHLAND PARK		18		18
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF KENILWORTH		1		1
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF MIDDLESEX		6		6
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF ENGLEWOOD		14		14
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF HOBOKEN		12		12
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF RAHWAY		5		5
AUTO PHYSICAL DAMAGE	01/01/2012	HOWELL TOWNSHIP		19		19
AUTO PHYSICAL DAMAGE	01/01/2012	LIVINGSTON TOWNSHIP		13		13
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF HARRISON		6		6
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF MORRISTOWN		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF BLOOMFIELD		8		8
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EASTAMPTON		3		3
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF FREEHOLD		16		16
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF HAMILTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MANALAPAN		10		10
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MAPLEWOOD		18		18
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MONTCLAIR		24		24
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MORRIS		23		23
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		27		27
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF PARSIPPANY		25		25
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF UNION		24		24
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF WARREN		13		13
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF WEST ORANGE		29		29
AUTO PHYSICAL DAMAGE	01/01/2012 Total			408		408
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY HEIGHTS		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF CALDWELL		12		12
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF FAIR HAVEN		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HIGHLAND PARK		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF KENILWORTH		6		6
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NEW PROVIDENCE		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF ENGLEWOOD		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF HOBOKEN		16		16
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF LINDEN		27		27
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF RAHWAY		9		9
AUTO PHYSICAL DAMAGE	01/01/2013	HOWELL TOWNSHIP		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	LIVINGSTON TOWNSHIP		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF HARRISON		3		3

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line	policy_effective_date	insured	Closed	Open		
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF MORRISTOWN		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF BLOOMFIELD		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF EWING		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF FREEHOLD		11		11
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF HAMILTON		1		1
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF LAWRENCE		11		11
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MAPLEWOOD		15		15
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MONTCLAIR		26		26
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MORRIS		18		18
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		19		19
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF PARSIPPANY		30		30
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF UNION		25		25
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF WARREN		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF WEST ORANGE		25		25
AUTO PHYSICAL DAMAGE	01/01/2013 Total			376		376
AUTO PHYSICAL DAMAGE	01/01/2014	BERKELEY HEIGHTS		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BERKELEY TOWNSHIP		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF CALDWELL		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF FAIR HAVEN		4		4
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF FANWOOD		2		2
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HADDON HEIGHTS		4		4
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HIGHLAND PARK		12		12
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF KENILWORTH		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF NEW PROVIDENCE		8		8
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF NORTH PLAINFIELD		21		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		21		21
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		19		19
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EASTAMPTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EWING		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF FREEHOLD		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF HAMILTON		8		8
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE		14		14

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD	25			25
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MONTCLAIR	41			41
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MORRIS	23			23
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	20			20
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF PARSIPPANY	34			34
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF UNION	43			43
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WARREN	15			15
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WEST ORANGE	39			39
AUTO PHYSICAL DAMAGE	01/01/2014 Total		568			568
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS	5			5
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP	17			17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL	8			8
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN	2			2
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD	3			3
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD	9			9
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS	1			1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK	16		1	17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF KENILWORTH	6			6
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE	11			11
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD	20			20
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA	13		1	14
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD	15			15
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN	24		1	25
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY	19			19
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP	14			14
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP	14			14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG	13			13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON	6			6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY	19			19
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN	15			15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD	13			13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON	5			5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON	2			2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING	18			18
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD	15			15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON	14			14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE	27			27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR	29			29
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS	37			37
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	17			17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY	49			49
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION	38			38

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN	10			10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE	43			43
AUTO PHYSICAL DAMAGE	01/01/2015 Total		567		3	570
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS	8			8
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY TOWNSHIP	14			14
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF CALDWELL	6		1	7
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FANWOOD			1	1
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FREEHOLD	12			12
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF HIGHLAND PARK	10			10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF KENILWORTH	12		1	13
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NEW PROVIDENCE	10			10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NORTH PLAINFIELD	22			22
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF TOTOWA	6		1	7
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF ENGLEWOOD	17			17
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF HOBOKEN	28		1	29
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF RAHWAY	14		1	15
AUTO PHYSICAL DAMAGE	01/01/2016	HOWELL TOWNSHIP	33		1	34
AUTO PHYSICAL DAMAGE	01/01/2016	LIVINGSTON TOWNSHIP	18			18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF GUTTENBERG	5			5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF HARRISON	9			9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF KEARNY	17			17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF MORRISTOWN	16		1	17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF BLOOMFIELD	19			19
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF CINNAMINSON	5			5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EASTAMPTON	2			2
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EWING	13		1	14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF HAMILTON	18		1	19
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF LAWRENCE	27		1	28
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MONTCLAIR	28			28
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MORRIS	18			18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BERGEN	51			51
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	24		1	25
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF PARSIPPANY	38			38
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	9			9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF UNION	37			37
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WARREN	8			8
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WEST ORANGE	36		4	40
AUTO PHYSICAL DAMAGE	01/01/2016 Total		590		16	606
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY HEIGHTS	4		4	8
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY TOWNSHIP	2		1	3
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF CALDWELL			1	1
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FANWOOD	2		1	3

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FREEHOLD		2		2
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HIGHLAND PARK		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF KENILWORTH		1		1
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NEW PROVIDENCE		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NORTH PLAINFIELD		2	3	5
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF TOTOWA		5	2	7
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF ENGLEWOOD		3	2	5
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF HOBOKEN		11	4	15
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF RAHWAY		6	2	8
AUTO PHYSICAL DAMAGE	01/01/2017	HOWELL TOWNSHIP		11	1	12
AUTO PHYSICAL DAMAGE	01/01/2017	LIVINGSTON TOWNSHIP		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF GUTTENBERG			1	1
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF KEARNY		12	3	15
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF MORRISTOWN		2	2	4
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF BLOOMFIELD		5		5
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF CINNAMINSON		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EASTAMPTON		1		1
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EWING		6	2	8
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF HAMILTON		6	5	11
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF LAWRENCE		6	2	8
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MONTCLAIR		12	3	15
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MORRIS		7	4	11
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BERGEN		14	6	20
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		7	3	10
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF PARSIPPANY		17	4	21
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		2	2	4
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF UNION		8	4	12
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WARREN		2	1	3
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WEST ORANGE		14	5	19
AUTO PHYSICAL DAMAGE	01/01/2017	NEPTUNE TOWNSHIP		8	1	9
AUTO PHYSICAL DAMAGE	01/01/2017	HARRISON TOWNSHIP			1	1
AUTO PHYSICAL DAMAGE	01/01/2017 Total			191	74	265
AUTO PHYSICAL DAMAGE Total				2,713	93	2,806
EMPLOYMENT PRACTICES	01/01/2011	CITY OF HOBOKEN		2		2
EMPLOYMENT PRACTICES	01/01/2011 Total			2		2
EMPLOYMENT PRACTICES	01/01/2012	BOROUGH OF CALDWELL		1		1
EMPLOYMENT PRACTICES	01/01/2012	CITY OF ENGLEWOOD		2		2
EMPLOYMENT PRACTICES	01/01/2012	CITY OF HOBOKEN		3		3
EMPLOYMENT PRACTICES	01/01/2012	HOWELL TOWNSHIP		5		5
EMPLOYMENT PRACTICES	01/01/2012	TOWN OF MORRISTOWN		1	1	2

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line	policy_effective_date	insured	Closed	Open		
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF BLOOMFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF HAMILTON		3		3
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MONTCLAIR		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF UNION		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WEST ORANGE			1	1
EMPLOYMENT PRACTICES	01/01/2012 Total			21	2	23
EMPLOYMENT PRACTICES	01/01/2013	CITY OF ENGLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2013	CITY OF HOBOKEN			6	6
EMPLOYMENT PRACTICES	01/01/2013	CITY OF LINDEN		3		3
EMPLOYMENT PRACTICES	01/01/2013	HOWELL TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2013	LIVINGSTON TOWNSHIP		2		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		7		7
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MORRIS		2		2
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		1		1
EMPLOYMENT PRACTICES	01/01/2013 Total			24	10	34
EMPLOYMENT PRACTICES	01/01/2014	BERKELEY HEIGHTS		1		1
EMPLOYMENT PRACTICES	01/01/2014	BOROUGH OF HIGHLAND PARK		1	1	2
EMPLOYMENT PRACTICES	01/01/2014	CITY OF ENGLEWOOD		1	2	3
EMPLOYMENT PRACTICES	01/01/2014	CITY OF HOBOKEN		1	5	6
EMPLOYMENT PRACTICES	01/01/2014	HOWELL TOWNSHIP		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF GUTTENBERG		4		4
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF HARRISON		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF BLOOMFIELD		6		6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF HAMILTON		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MONTCLAIR		4	1	6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MORRIS		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF PARSIPPANY		3	1	4
EMPLOYMENT PRACTICES	01/01/2014 Total			28	10	39
EMPLOYMENT PRACTICES	01/01/2015	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF CALDWELL				1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD		1	9	10
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN		1	2	3

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
EMPLOYMENT PRACTICES	01/01/2015	CITY OF LINDEN		1		1
EMPLOYMENT PRACTICES	01/01/2015	LIVINGSTON TOWNSHIP			2	2
EMPLOYMENT PRACTICES	01/01/2015	TOWN OF MORRISTOWN			1	1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD	1			1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF LAWRENCE	1			1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF MONTCLAIR	1			1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY	1			1
EMPLOYMENT PRACTICES	01/01/2015 Total			8	15	1
						24
EMPLOYMENT PRACTICES	01/01/2016	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF CALDWELL			1	1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF FANWOOD	1			1
EMPLOYMENT PRACTICES	01/01/2016	CITY OF ENGLEWOOD	3		1	4
EMPLOYMENT PRACTICES	01/01/2016	CITY OF HOBOKEN	1		1	2
EMPLOYMENT PRACTICES	01/01/2016	CITY OF LINDEN	1		1	2
EMPLOYMENT PRACTICES	01/01/2016	LIVINGSTON TOWNSHIP	1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWN OF MORRISTOWN			2	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF BLOOMFIELD	1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF EASTAMPTON			1	1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MONTCLAIR	1		1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MORRIS	1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF NORTH BERGEN	2			2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF WARREN	1			1
EMPLOYMENT PRACTICES	01/01/2016 Total			13	9	
						22
EMPLOYMENT PRACTICES	01/01/2017	CITY OF ENGLEWOOD		2	1	3
EMPLOYMENT PRACTICES	01/01/2017	CITY OF HOBOKEN			2	2
EMPLOYMENT PRACTICES	01/01/2017	LIVINGSTON TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWN OF GUTTENBERG			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF UNION		1		1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF WEST ORANGE			1	1
EMPLOYMENT PRACTICES	01/01/2017	NEPTUNE TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2017 Total			3	7	
						10
EMPLOYMENT PRACTICES Total				99	53	2
						154
GENERAL LIABILITY	01/01/2006	TOWNSHIP OF UNION		1		1
GENERAL LIABILITY	01/01/2006 Total			1		1
GENERAL LIABILITY	01/01/2007	TOWNSHIP OF HAMILTON		1		1
GENERAL LIABILITY	01/01/2007 Total			1		1
GENERAL LIABILITY	01/01/2008	BERKELEY TOWNSHIP		1		1
GENERAL LIABILITY	01/01/2008	CITY OF ENGLEWOOD		1		1
GENERAL LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1		1
GENERAL LIABILITY	01/01/2008 Total			3		3
GENERAL LIABILITY	01/01/2009	BOROUGH OF CALDWELL		1		1

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2009	TOWNSHIP OF MANALAPAN		1		1
GENERAL LIABILITY	01/01/2009 Total			2		2
GENERAL LIABILITY	01/01/2010	BERKELEY TOWNSHIP		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF KENILWORTH		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2010	CITY OF ENGLEWOOD		3		3
GENERAL LIABILITY	01/01/2010	CITY OF HOBOKEN		3		3
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF EWING		3		3
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF HAMILTON		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MANALAPAN		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MAPLEWOOD		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MONTCLAIR		5		5
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MORRIS		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF UNION		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF WEST ORANGE		1		1
GENERAL LIABILITY	01/01/2010 Total			24		24
GENERAL LIABILITY	01/01/2011	BERKELEY TOWNSHIP		2		2
GENERAL LIABILITY	01/01/2011	BOROUGH OF CALDWELL		2		2
GENERAL LIABILITY	01/01/2011	BOROUGH OF HIGHLAND PARK		3		3
GENERAL LIABILITY	01/01/2011	BOROUGH OF KENILWORTH		2		2
GENERAL LIABILITY	01/01/2011	BOROUGH OF MIDDLESEX		2		2
GENERAL LIABILITY	01/01/2011	CITY OF ENGLEWOOD		8		8
GENERAL LIABILITY	01/01/2011	CITY OF HOBOKEN		14		14
GENERAL LIABILITY	01/01/2011	CITY OF RAHWAY		2		2
GENERAL LIABILITY	01/01/2011	HOWELL TOWNSHIP		2		2
GENERAL LIABILITY	01/01/2011	LIVINGSTON TOWNSHIP		4		4
GENERAL LIABILITY	01/01/2011	TOWN OF HARRISON		1		1
GENERAL LIABILITY	01/01/2011	TOWN OF MORRISTOWN		2		2
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF EWING		1		1
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF FREEHOLD		7		7
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MANALAPAN		9		9
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MAPLEWOOD		3		3
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MONTCLAIR		11		11
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		5		5
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF UNION		16		16
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WARREN		1	1	2
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE		25		25
GENERAL LIABILITY	01/01/2011 Total			122	1	123
GENERAL LIABILITY	01/01/2012	BERKELEY TOWNSHIP		6	1	7
GENERAL LIABILITY	01/01/2012	BOROUGH OF CALDWELL		15		15

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2012	BOROUGH OF FAIR HAVEN		1		1
GENERAL LIABILITY	01/01/2012	BOROUGH OF FANWOOD		5		5
GENERAL LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		4		4
GENERAL LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		20		20
GENERAL LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		8		8
GENERAL LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3
GENERAL LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12
GENERAL LIABILITY	01/01/2012	CITY OF ENGLEWOOD		33		34
GENERAL LIABILITY	01/01/2012	CITY OF HOBOKEN		58		58
GENERAL LIABILITY	01/01/2012	CITY OF RAHWAY		30		30
GENERAL LIABILITY	01/01/2012	HOWELL TOWNSHIP		21		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		23		23
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		28	1	30
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		2		2
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EWING		12		12
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		22	1	23
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		11		11
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		11		11
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		21		21
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		47	1	49
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		8		8
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		25		25
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		28		28
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF UNION		37		37
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WARREN		8		8
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		38		38
GENERAL LIABILITY	01/01/2012 Total			585	4	592
GENERAL LIABILITY	01/01/2013	BERKELEY HEIGHTS		6		6
GENERAL LIABILITY	01/01/2013	BERKELEY TOWNSHIP		7		7
GENERAL LIABILITY	01/01/2013	BOROUGH OF CALDWELL		15		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		4		4
GENERAL LIABILITY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
GENERAL LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2013	CITY OF ENGLEWOOD		22		25
GENERAL LIABILITY	01/01/2013	CITY OF HOBOKEN		38		39
GENERAL LIABILITY	01/01/2013	CITY OF LINDEN		28		29

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2013	CITY OF RAHWAY		30		30
GENERAL LIABILITY	01/01/2013	HOWELL TOWNSHIP		18		18
GENERAL LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		32		32
GENERAL LIABILITY	01/01/2013	TOWN OF HARRISON		15		15
GENERAL LIABILITY	01/01/2013	TOWN OF MORRISTOWN		11		11
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		30		31
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EASTAMPTON		1		1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EWING		9		9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD		9		9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON		26	4	35
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		16		16
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		13		14
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		46	2	48
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		4		4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		23		23
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		46		46
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF UNION		33		34
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WARREN		4		4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE		31		31
GENERAL LIABILITY	01/01/2013 Total			543	6	13
GENERAL LIABILITY	01/01/2014	BERKELEY HEIGHTS		12	2	14
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP		6	1	7
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL		18		19
GENERAL LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN		2		2
GENERAL LIABILITY	01/01/2014	BOROUGH OF FANWOOD		4		4
GENERAL LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		15		15
GENERAL LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		9	1	11
GENERAL LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		7		7
GENERAL LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE		11		11
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		3		3
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA		8	1	9
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD		35	2	38
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		44		46
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		33		35
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY		23	1	25
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP		25	2	29
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		41	1	42
GENERAL LIABILITY	01/01/2014	TOWN OF GUTTENBERG		4	1	5
GENERAL LIABILITY	01/01/2014	TOWN OF HARRISON		12		13
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY		52		53
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		11		11
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		33		35

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING	23		3	26
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD	20		3	23
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON	14		2	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE	11		1	12
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD	17		2	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR	48		1	51
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MORRIS	3		1	4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	13		1	14
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY	32		1	33
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF UNION	44		2	48
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WARREN	4			4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE	26			26
GENERAL LIABILITY	01/01/2014 Total		663	20	32	715
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS	9			9
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP	24			24
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL	16			16
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN	4			4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD	4			4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD	14			14
GENERAL LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS	16			16
GENERAL LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK	13			13
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH	3		1	4
GENERAL LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE	15			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	25		1	32
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN	46		1	49
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN	26		1	28
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY	12		1	16
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP	32		1	33
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP	33		2	36
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG	6			6
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON	8			10
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY	24			25
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN	13		1	14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD	30			31
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON	7			7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON	3			3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING	11			11
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD	19			19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON	12		1	13
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	10			10

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		59		60
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		14	1	15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		18	1	19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		27	1	28
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION		38	1	40
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9		9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		38	3	43
GENERAL LIABILITY	01/01/2015 Total			653	16	22
GENERAL LIABILITY	01/01/2016	BERKELEY HEIGHTS		7		7
GENERAL LIABILITY	01/01/2016	BERKELEY TOWNSHIP		9	1	10
GENERAL LIABILITY	01/01/2016	BOROUGH OF CALDWELL		17		17
GENERAL LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN		4		4
GENERAL LIABILITY	01/01/2016	BOROUGH OF FANWOOD		4		4
GENERAL LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		16	1	17
GENERAL LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS		17		17
GENERAL LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		7	1	8
GENERAL LIABILITY	01/01/2016	BOROUGH OF KENILWORTH		5	1	6
GENERAL LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		11		11
GENERAL LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		15	1	16
GENERAL LIABILITY	01/01/2016	BOROUGH OF TOTOWA		3		3
GENERAL LIABILITY	01/01/2016	CITY OF ENGLEWOOD		34	6	42
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN		61	2	64
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN		23	1	24
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY		24		24
GENERAL LIABILITY	01/01/2016	HOWELL TOWNSHIP		19	3	22
GENERAL LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP		38		38
GENERAL LIABILITY	01/01/2016	TOWN OF GUTTENBERG		2	1	3
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON		4		4
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY		23		24
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN		8		8
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		26	1	27
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON		5	1	6
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EASTAMPTON		2		2
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EWING		13	1	14
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		16	1	17
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		15		15
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		34	4	38
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		5		5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		20	2	22
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		15		15
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		18		18
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		12	1	13

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF UNION		26	6	32
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WARREN		4		4
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		18	1	19
GENERAL LIABILITY	01/01/2016 Total		580	36	4	620
GENERAL LIABILITY	01/01/2005	TOWNSHIP OF WEST ORANGE		1		1
GENERAL LIABILITY	01/01/2005 Total		1			1
GENERAL LIABILITY	01/01/2017	BERKELEY HEIGHTS		2	1	3
GENERAL LIABILITY	01/01/2017	BERKELEY TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2017	BOROUGH OF CALDWELL		12	1	13
GENERAL LIABILITY	01/01/2017	BOROUGH OF FAIR HAVEN		2		2
GENERAL LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		6	2	8
GENERAL LIABILITY	01/01/2017	BOROUGH OF HADDON HEIGHTS		3	1	4
GENERAL LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		2	1	3
GENERAL LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		1	2	3
GENERAL LIABILITY	01/01/2017	BOROUGH OF TOTOWA			1	1
GENERAL LIABILITY	01/01/2017	CITY OF ENGLEWOOD		6	4	10
GENERAL LIABILITY	01/01/2017	CITY OF HOBOKEN		15	9	24
GENERAL LIABILITY	01/01/2017	CITY OF LINDEN		7	3	10
GENERAL LIABILITY	01/01/2017	CITY OF RAHWAY		2	1	3
GENERAL LIABILITY	01/01/2017	HOWELL TOWNSHIP		6	2	8
GENERAL LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		5	5	10
GENERAL LIABILITY	01/01/2017	TOWN OF HARRISON		1	2	3
GENERAL LIABILITY	01/01/2017	TOWN OF KEARNY		9		9
GENERAL LIABILITY	01/01/2017	TOWN OF MORRISTOWN		3	2	5
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		1	3	4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF EWING		1	4	5
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		2	2	4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		1		1
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		9	2	11
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MORRIS			2	2
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		2	1	3
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		4	3	7
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		3	1	4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		3		3
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF UNION		4	3	7
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WARREN		1		1
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		4	2	6
GENERAL LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		2	1	3
GENERAL LIABILITY	01/01/2017	KEARNY MUA		1		1
GENERAL LIABILITY	01/01/2017 Total		120	62		182
GENERAL LIABILITY Total			3,298	145	74	3,517

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
LIABILITY REPORT ONLY	01/01/2012	BOROUGH OF MIDDLESEX		1		1
LIABILITY REPORT ONLY	01/01/2012	CITY OF RAHWAY		1		1
LIABILITY REPORT ONLY	01/01/2012 Total			2		2
LIABILITY REPORT ONLY Total				2		2
PROPERTY	01/01/2011	CITY OF RAHWAY		3		3
PROPERTY	01/01/2011	LIVINGSTON TOWNSHIP		4		4
PROPERTY	01/01/2011	TOWN OF HARRISON		1		1
PROPERTY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
PROPERTY	01/01/2011 Total			9		9
PROPERTY	01/01/2012	BERKELEY TOWNSHIP		32		32
PROPERTY	01/01/2012	BOROUGH OF CALDWELL		5		5
PROPERTY	01/01/2012	BOROUGH OF FAIR HAVEN		5		5
PROPERTY	01/01/2012	BOROUGH OF FANWOOD		2		2
PROPERTY	01/01/2012	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2012	BOROUGH OF HIGHLAND PARK		7		7
PROPERTY	01/01/2012	BOROUGH OF KENILWORTH		1		1
PROPERTY	01/01/2012	BOROUGH OF MIDDLESEX		12		12
PROPERTY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		4		4
PROPERTY	01/01/2012	CITY OF ENGLEWOOD		9		9
PROPERTY	01/01/2012	CITY OF HOBOKEN		25		25
PROPERTY	01/01/2012	CITY OF RAHWAY		29		29
PROPERTY	01/01/2012	HOWELL TOWNSHIP		3		3
PROPERTY	01/01/2012	LIVINGSTON TOWNSHIP		3		3
PROPERTY	01/01/2012	TOWN OF HARRISON		9		9
PROPERTY	01/01/2012	TOWN OF MORRISTOWN		1		1
PROPERTY	01/01/2012	TOWNSHIP OF EASTAMPTON		1		1
PROPERTY	01/01/2012	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2012	TOWNSHIP OF FREEHOLD		5		5
PROPERTY	01/01/2012	TOWNSHIP OF MANALAPAN		4		4
PROPERTY	01/01/2012	TOWNSHIP OF MAPLEWOOD		2		2
PROPERTY	01/01/2012	TOWNSHIP OF MONTCLAIR		3		3
PROPERTY	01/01/2012	TOWNSHIP OF MORRIS		5		5
PROPERTY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		18		18
PROPERTY	01/01/2012	TOWNSHIP OF PARSIPPANY		16		16
PROPERTY	01/01/2012	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2012	TOWNSHIP OF WARREN		5		5
PROPERTY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PROPERTY	01/01/2012 Total			214		214
PROPERTY	01/01/2013	BERKELEY HEIGHTS		6		6
PROPERTY	01/01/2013	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2013	BOROUGH OF CALDWELL		3		3

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
PROPERTY	01/01/2013	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2013	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PROPERTY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
PROPERTY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2013	CITY OF ENGLEWOOD		12		12
PROPERTY	01/01/2013	CITY OF LINDEN		20		20
PROPERTY	01/01/2013	CITY OF RAHWAY		4		4
PROPERTY	01/01/2013	HOWELL TOWNSHIP		4		4
PROPERTY	01/01/2013	LIVINGSTON TOWNSHIP		5		5
PROPERTY	01/01/2013	TOWN OF HARRISON		2		2
PROPERTY	01/01/2013	TOWN OF MORRISTOWN		3		3
PROPERTY	01/01/2013	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	01/01/2013	TOWNSHIP OF HAMILTON		2		2
PROPERTY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PROPERTY	01/01/2013	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2013	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		5		5
PROPERTY	01/01/2013	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2013	TOWNSHIP OF UNION		1		1
PROPERTY	01/01/2013	TOWNSHIP OF WEST ORANGE		2		2
PROPERTY	01/01/2013 Total			94		94
PROPERTY	01/01/2014	BERKELEY HEIGHTS		3		3
PROPERTY	01/01/2014	BERKELEY TOWNSHIP		6		6
PROPERTY	01/01/2014	BOROUGH OF CALDWELL		5		5
PROPERTY	01/01/2014	BOROUGH OF FAIR HAVEN		5		5
PROPERTY	01/01/2014	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2014	BOROUGH OF NEW PROVIDENCE		4		4
PROPERTY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PROPERTY	01/01/2014	BOROUGH OF TOTOWA		4		4
PROPERTY	01/01/2014	CITY OF ENGLEWOOD		8		8
PROPERTY	01/01/2014	CITY OF LINDEN		5		5
PROPERTY	01/01/2014	CITY OF RAHWAY		2		2
PROPERTY	01/01/2014	LIVINGSTON TOWNSHIP		4		4
PROPERTY	01/01/2014	TOWN OF GUTTENBERG		1		1
PROPERTY	01/01/2014	TOWN OF HARRISON		3		3
PROPERTY	01/01/2014	TOWN OF KEARNY		4		4
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

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2014	TOWNSHIP OF MAPLEWOOD		5		5
PROPERTY	01/01/2014	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2014	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		4		4
PROPERTY	01/01/2014	TOWNSHIP OF PARSIPPANY		18		18
PROPERTY	01/01/2014	TOWNSHIP OF UNION		6		6
PROPERTY	01/01/2014	TOWNSHIP OF WARREN		4		4
PROPERTY	01/01/2014	TOWNSHIP OF WEST ORANGE		5		5
PROPERTY	01/01/2014 Total			112		112
PROPERTY	01/01/2015	BERKELEY HEIGHTS		1		1
PROPERTY	01/01/2015	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2015	BOROUGH OF CALDWELL		4		4
PROPERTY	01/01/2015	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2015	BOROUGH OF FANWOOD		2		2
PROPERTY	01/01/2015	BOROUGH OF FREEHOLD		1		1
PROPERTY	01/01/2015	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2015	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2015	BOROUGH OF KENILWORTH		4		4
PROPERTY	01/01/2015	BOROUGH OF NEW PROVIDENCE		3		3
PROPERTY	01/01/2015	BOROUGH OF TOTOWA		9		9
PROPERTY	01/01/2015	CITY OF ENGLEWOOD		4		4
PROPERTY	01/01/2015	CITY OF HOBOKEN		4		4
PROPERTY	01/01/2015	CITY OF LINDEN		1		1
PROPERTY	01/01/2015	CITY OF RAHWAY		2	1	3
PROPERTY	01/01/2015	HOWELL TOWNSHIP		5		5
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP		6		6
PROPERTY	01/01/2015	TOWN OF GUTTENBERG		1		1
PROPERTY	01/01/2015	TOWN OF HARRISON		7		7
PROPERTY	01/01/2015	TOWN OF KEARNY		2		2
PROPERTY	01/01/2015	TOWN OF MORRISTOWN		5	1	6
PROPERTY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
PROPERTY	01/01/2015	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD		3		3
PROPERTY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS		3		3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		3		3
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2015	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		3		3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE		11		11

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Open/Closed Report

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2015 Total		110		2	112
PROPERTY	01/01/2016	BERKELEY HEIGHTS	2		1	3
PROPERTY	01/01/2016	BERKELEY TOWNSHIP	2			2
PROPERTY	01/01/2016	BOROUGH OF CALDWELL	3			3
PROPERTY	01/01/2016	BOROUGH OF FAIR HAVEN	5		1	6
PROPERTY	01/01/2016	BOROUGH OF FANWOOD	1			1
PROPERTY	01/01/2016	BOROUGH OF FREEHOLD	2			2
PROPERTY	01/01/2016	BOROUGH OF HADDON HEIGHTS	2			2
PROPERTY	01/01/2016	BOROUGH OF HIGHLAND PARK	1			1
PROPERTY	01/01/2016	BOROUGH OF KENILWORTH	2		1	3
PROPERTY	01/01/2016	BOROUGH OF NEW PROVIDENCE	2			2
PROPERTY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	1			1
PROPERTY	01/01/2016	BOROUGH OF TOTOWA	3			3
PROPERTY	01/01/2016	CITY OF ENGLEWOOD	7		3	10
PROPERTY	01/01/2016	CITY OF HOBOKEN	2			2
PROPERTY	01/01/2016	CITY OF LINDEN	2		1	3
PROPERTY	01/01/2016	CITY OF RAHWAY	1		1	2
PROPERTY	01/01/2016	HOWELL TOWNSHIP	3			3
PROPERTY	01/01/2016	LIVINGSTON TOWNSHIP	7			7
PROPERTY	01/01/2016	TOWN OF GUTTENBERG	2		1	3
PROPERTY	01/01/2016	TOWN OF HARRISON	2		1	3
PROPERTY	01/01/2016	TOWN OF KEARNY	8		1	9
PROPERTY	01/01/2016	TOWN OF MORRISTOWN	2		1	3
PROPERTY	01/01/2016	TOWNSHIP OF EWING	2			2
PROPERTY	01/01/2016	TOWNSHIP OF LAWRENCE	3			3
PROPERTY	01/01/2016	TOWNSHIP OF MONTCLAIR	5		1	6
PROPERTY	01/01/2016	TOWNSHIP OF MORRIS	6			6
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BERGEN	5			5
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	3		1	4
PROPERTY	01/01/2016	TOWNSHIP OF PARSIPPANY	5		7	12
PROPERTY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	6		2	8
PROPERTY	01/01/2016	TOWNSHIP OF WARREN	2			2
PROPERTY	01/01/2016	TOWNSHIP OF WEST ORANGE	9			9
PROPERTY	01/01/2016 Total		108		23	131
PROPERTY	01/01/2017	BERKELEY HEIGHTS	2			2
PROPERTY	01/01/2017	BERKELEY TOWNSHIP	1			1
PROPERTY	01/01/2017	BOROUGH OF FAIR HAVEN			2	2
PROPERTY	01/01/2017	BOROUGH OF HADDON HEIGHTS	1		1	2
PROPERTY	01/01/2017	BOROUGH OF HIGHLAND PARK			2	2
PROPERTY	01/01/2017	CITY OF ENGLEWOOD	1		3	4
PROPERTY	01/01/2017	CITY OF LINDEN	1		1	2
PROPERTY	01/01/2017	HOWELL TOWNSHIP	3			3

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2017	LIVINGSTON TOWNSHIP		4	2	6
PROPERTY	01/01/2017	TOWN OF HARRISON			1	1
PROPERTY	01/01/2017	TOWN OF KEARNY		1		1
PROPERTY	01/01/2017	TOWN OF MORRISTOWN		1		1
PROPERTY	01/01/2017	TOWNSHIP OF EWING			1	1
PROPERTY	01/01/2017	TOWNSHIP OF MONTCLAIR		1	1	2
PROPERTY	01/01/2017	TOWNSHIP OF MORRIS		1		1
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BERGEN		1	1	2
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		3	1	4
PROPERTY	01/01/2017	TOWNSHIP OF PARSIPPANY		2	1	3
PROPERTY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		1	2	3
PROPERTY	01/01/2017	TOWNSHIP OF UNION			2	2
PROPERTY	01/01/2017	TOWNSHIP OF WEST ORANGE			1	1
PROPERTY	01/01/2017	(blank)		1	1	2
PROPERTY	01/01/2017 Total			25	23	48
PROPERTY Total				672	48	720
PUBLIC OFFICIALS LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2008 Total			1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF HOBOKEN		18		18
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF UNION		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WARREN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012 Total			47		47
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY TOWNSHIP		1		1

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF HOBOKEN		17		17
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF LINDEN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	HOWELL TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWN OF MORRISTOWN		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013 Total			53		53
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY HEIGHTS		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF TOTOWA		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF ENGLEWOOD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF HOBOKEN		13	1	14
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	HOWELL TOWNSHIP		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON				1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		6		6
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF WARREN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014 Total			54	2	57
PUBLIC OFFICIALS LIABILITY	01/01/2015	BERKELEY TOWNSHIP		1		1

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		9		9
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		3	1	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF ENGLEWOOD		1	2	3
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF HOBOKEN		10	1	11
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	HOWELL TOWNSHIP		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF GUTTENBERG		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF KEARNY		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		6		6
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		9		9
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN		2	2	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total			69	6	75
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF CALDWELL		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF TOTOWA		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF ENGLEWOOD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF HOBOKEN		3	1	4
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF LINDEN		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	HOWELL TOWNSHIP		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		4	1	5
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		3	1	4
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016 Total			34	8	42
PUBLIC OFFICIALS LIABILITY	01/01/2017	BERKELEY HEIGHTS			2	2

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2017	BOROUGH OF CALDWELL		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	CITY OF HOBOKEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2017	HOWELL TOWNSHIP		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWN OF KEARNY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF UNION		1	2	3
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WARREN			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017 Total			11	8	19
PUBLIC OFFICIALS LIABILITY Total				269	24	295
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 MANALAPAN		5		5
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MAPLEWOOD		7		7
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MONTCLAIR		11		11
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MORRIS		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WARREN		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2012 Total			239		239
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FAIR HAVEN		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FANWOOD		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HIGHLAND PARK		9		9
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NEW PROVIDENCE		6		6
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		11		11
WORKCOMP RECORD ONLY	01/01/2013	CITY OF ENGLEWOOD		18		18
WORKCOMP RECORD ONLY	01/01/2013	CITY OF HOBOKEN		19		19
WORKCOMP RECORD ONLY	01/01/2013	CITY OF LINDEN		20		20
WORKCOMP RECORD ONLY	01/01/2013	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2013	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2013	LIVINGSTON TOWNSHIP		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWN OF HARRISON		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF EWING		13		13
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF FREEHOLD		21		21
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF LAWRENCE		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MORRIS		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WARREN		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WEST ORANGE		13		13
WORKCOMP RECORD ONLY	01/01/2013 Total			241		241
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY TOWNSHIP		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF CALDWELL		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF FANWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NEW PROVIDENCE		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF ENGLEWOOD		16		16
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF LINDEN		33		33
WORKCOMP RECORD ONLY	01/01/2014	CITY OF RAHWAY		7		7

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2014	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF GUTTENBERG		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF HARRISON		12		12
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF KEARNY		8		8
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EWING		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF FREEHOLD		25		25
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF LAWRENCE		11		11
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF MAPLEWOOD		6		6
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF MORRIS		14		14
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		13		13
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF WARREN		3		3
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF WEST ORANGE		6		6
WORKCOMP RECORD ONLY	01/01/2014 Total			285		285
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY HEIGHTS		4		4
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY TOWNSHIP		14		14
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF CALDWELL		2		2
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF FREEHOLD		3		3
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HIGHLAND PARK		5		5
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NEW PROVIDENCE		10		10
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		10		10
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		11		11
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN		18		18
WORKCOMP RECORD ONLY	01/01/2015	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP		25		25
WORKCOMP RECORD ONLY	01/01/2015	LIVINGSTON TOWNSHIP		4		4
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON		14		14
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY		10		10
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN		2		2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON		22		22
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF LAWRENCE		17		17

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MONTCLAIR	8			8
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MORRIS	13			13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	12			12
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF UNION	3			3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN	5			5
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE	20			20
WORKCOMP RECORD ONLY	01/01/2015 Total		258			258
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY HEIGHTS	6			6
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY TOWNSHIP	15			15
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF CALDWELL	1			1
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FANWOOD	3			3
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FREEHOLD	6			6
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HADDON HEIGHTS	2			2
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HIGHLAND PARK	6			6
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NEW PROVIDENCE	10			10
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	13			13
WORKCOMP RECORD ONLY	01/01/2016	CITY OF ENGLEWOOD	11			11
WORKCOMP RECORD ONLY	01/01/2016	CITY OF HOBOKEN	27			27
WORKCOMP RECORD ONLY	01/01/2016	CITY OF RAHWAY	5			5
WORKCOMP RECORD ONLY	01/01/2016	HOWELL TOWNSHIP	21		1	22
WORKCOMP RECORD ONLY	01/01/2016	LIVINGSTON TOWNSHIP	3			3
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF HARRISON	8			8
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF KEARNY	10			10
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF MORRISTOWN	3			3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF EWING	5			5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF HAMILTON	20			20
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF LAWRENCE	15			15
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MONTCLAIR	8			8
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MORRIS	7			7
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BERGEN	13			13
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	7			7
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	5			5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF UNION	2			2
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WARREN	3			3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WEST ORANGE	9			9
WORKCOMP RECORD ONLY	01/01/2016 Total		244		1	245
WORKCOMP RECORD ONLY	01/01/2017	BERKELEY TOWNSHIP	4			4
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF FAIR HAVEN	1			1
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF FREEHOLD	3			3
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NEW PROVIDENCE	3			3
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NORTH PLAINFIELD	17			17
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF TOTOWA	1			1

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Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2017	CITY OF ENGLEWOOD	5			5
WORKCOMP RECORD ONLY	01/01/2017	CITY OF HOBOKEN	14			14
WORKCOMP RECORD ONLY	01/01/2017	CITY OF RAHWAY	1			1
WORKCOMP RECORD ONLY	01/01/2017	HOWELL TOWNSHIP	5			5
WORKCOMP RECORD ONLY	01/01/2017	LIVINGSTON TOWNSHIP	4			4
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF HARRISON	8			8
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF KEARNY	4			4
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF EWING	12			12
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF HAMILTON	13			13
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF LAWRENCE	7			7
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MONTCLAIR	1			1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MORRIS	2			2
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BERGEN	6			6
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	3			3
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	1		1	2
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF WARREN	1			1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF WEST ORANGE	3			3
WORKCOMP RECORD ONLY	01/01/2017	NEPTUNE TOWNSHIP	6			6
WORKCOMP RECORD ONLY	01/01/2017 Total		125		1	126
WORKCOMP RECORD ONLY Total			1,392		2	1,394
WORKERS COMPENSATION	01/01/2006	BERKELEY TOWNSHIP	1			1
WORKERS COMPENSATION	01/01/2006	CITY OF RAHWAY				1
WORKERS COMPENSATION	01/01/2006	TOWN OF HARRISON			1	1
WORKERS COMPENSATION	01/01/2006 Total		1		1	3
WORKERS COMPENSATION	01/01/2008	TOWNSHIP OF MONTCLAIR			1	1
WORKERS COMPENSATION	01/01/2008 Total				1	1
WORKERS COMPENSATION	01/01/2009	CITY OF HOBOKEN	1		1	2
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	01/01/2009 Total		1		2	3
WORKERS COMPENSATION	01/01/2010	BOROUGH OF CALDWELL	1			1
WORKERS COMPENSATION	01/01/2010	CITY OF HOBOKEN	7			7
WORKERS COMPENSATION	01/01/2010	TOWNSHIP OF FREEHOLD	1			1
WORKERS COMPENSATION	01/01/2010 Total		9			9
WORKERS COMPENSATION	01/01/2011	BERKELEY TOWNSHIP	1			1
WORKERS COMPENSATION	01/01/2011	CITY OF ENGLEWOOD	1			1
WORKERS COMPENSATION	01/01/2011	CITY OF HOBOKEN	3		1	4
WORKERS COMPENSATION	01/01/2011	HOWELL TOWNSHIP	1			1
WORKERS COMPENSATION	01/01/2011	LIVINGSTON TOWNSHIP	2			2
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF EWING	1			1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF MONTCLAIR	1			1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK	1			1

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF UNION		1		1	
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1	
WORKERS COMPENSATION	01/01/2011 Total		13		1	14	
WORKERS COMPENSATION	01/01/2012	BERKELEY TOWNSHIP	43		5	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	9			9	
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NORTH PLAINFIELD	19		1	21	
WORKERS COMPENSATION	01/01/2012	CITY OF ENGLEWOOD	64		7	72	
WORKERS COMPENSATION	01/01/2012	CITY OF HOBOKEN	94		4	100	
WORKERS COMPENSATION	01/01/2012	CITY OF RAHWAY	28			29	
WORKERS COMPENSATION	01/01/2012	HOWELL TOWNSHIP	26		1	30	
WORKERS COMPENSATION	01/01/2012	LIVINGSTON TOWNSHIP	43		3	47	
WORKERS COMPENSATION	01/01/2012	TOWN OF HARRISON	18			19	
WORKERS COMPENSATION	01/01/2012	TOWN OF MORRISTOWN	37			37	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EASTAMPTON	5			5	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EWING	49		1	52	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF FREEHOLD	21			21	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF HAMILTON	133		2	137	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MANALAPAN	15			16	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MAPLEWOOD	29			29	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MONTCLAIR	63		1	65	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MORRIS	26			26	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK	44		1	46	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF UNION	60		1	62	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WARREN	12			12	
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WEST ORANGE	35		1	36	
WORKERS COMPENSATION	01/01/2012 Total		939		29	18	986
WORKERS COMPENSATION	01/01/2013	BERKELEY HEIGHTS	12				12
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP	50		3	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	11			1	12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HIGHLAND PARK	11				11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF KENILWORTH	12				12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NEW PROVIDENCE	11				11

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NORTH PLAINFIELD	17			17
WORKERS COMPENSATION	01/01/2013	CITY OF ENGLEWOOD	46		3	52
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN	98		6	109
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN	92		5	99
WORKERS COMPENSATION	01/01/2013	CITY OF RAHWAY	19		2	22
WORKERS COMPENSATION	01/01/2013	HOWELL TOWNSHIP	14			14
WORKERS COMPENSATION	01/01/2013	LIVINGSTON TOWNSHIP	39		3	45
WORKERS COMPENSATION	01/01/2013	TOWN OF HARRISON	17			17
WORKERS COMPENSATION	01/01/2013	TOWN OF MORRISTOWN	24			24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EASTAMPTON	2			2
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EWING	17		2	20
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF FREEHOLD	31		1	32
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF HAMILTON	92		3	96
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF LAWRENCE	23		1	24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MAPLEWOOD	37		1	38
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MONTCLAIR	51		1	55
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MORRIS	27		1	29
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	32		1	33
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF UNION	91		1	93
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WARREN	9			9
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WEST ORANGE	39		5	44
WORKERS COMPENSATION	01/01/2013 Total		943	39	25	1,007
WORKERS COMPENSATION	01/01/2014	BERKELEY HEIGHTS	11		1	12
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP	47		3	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			12
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NORTH PLAINFIELD	15		1	17
WORKERS COMPENSATION	01/01/2014	BOROUGH OF TOTOWA	6			6
WORKERS COMPENSATION	01/01/2014	CITY OF ENGLEWOOD	33		2	38
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN	70		7	80
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN	122		3	131
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY	21		1	23
WORKERS COMPENSATION	01/01/2014	HOWELL TOWNSHIP	21		5	27
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP	38		4	42
WORKERS COMPENSATION	01/01/2014	TOWN OF GUTTENBERG	6		1	7
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON	12		3	17
WORKERS COMPENSATION	01/01/2014	TOWN OF KEARNY	35		3	39

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Garden State Municipal Joint Insurance Fund

Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN	33			33
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EASTAMPTON	5			5
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING	51		4	58
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD	20		4	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON	69		9	81
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE	13			13
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MAPLEWOOD	28		2	31
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR	34		10	48
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS	23		2	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	50		2	55
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION	63		6	72
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WARREN	10			12
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WEST ORANGE	25		1	26
WORKERS COMPENSATION	01/01/2014 Total		910	77	42	1,029
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS	12			12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP	35		4	43
WORKERS COMPENSATION	01/01/2015	BOROUGH OF CALDWELL	6		1	7
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FAIR HAVEN	2			2
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FANWOOD				1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD	10		2	12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS	6			6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK	11		2	13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH	7		2	9
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE	13			13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD	14			14
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA	10		1	11
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD	43		5	53
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN	53		9	68
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY	26		3	31
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP	29		4	33
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP	21		4	25
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG	3		1	4
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON	18		3	21
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY	33		3	36
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN	23			23
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON	12		2	15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON	5			5
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING	27		4	32
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD	18		2	20
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON	84		13	98
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE	26			27
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR	33		8	43

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS	23	1	1	25	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	157	4	2	163	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION	63	11	1	75	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN	9	2		11	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE	16	6	2	24	
WORKERS COMPENSATION	01/01/2015 Total		848	97	30	975	
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS	8			8	
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP	20	5	2	27	
WORKERS COMPENSATION	01/01/2016	BOROUGH OF CALDWELL	6	5		11	
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FAIR HAVEN	4			4	
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FANWOOD	1	2		3	
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FREEHOLD	12	7	1	20	
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HADDON HEIGHTS	7			7	
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HIGHLAND PARK	11	3		14	
WORKERS COMPENSATION	01/01/2016	BOROUGH OF KENILWORTH	4	1		5	
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NEW PROVIDENCE	5			5	
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NORTH PLAINFIELD	12	5	1	18	
WORKERS COMPENSATION	01/01/2016	BOROUGH OF TOTOWA	5			5	
WORKERS COMPENSATION	01/01/2016	CITY OF ENGLEWOOD	38	6	2	46	
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN	51	14	8	73	
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY	31	6	1	38	
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP	19	10		29	
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP	17	6	2	25	
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG	6	4	1	11	
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON	11	2	1	14	
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY	23	11	1	35	
WORKERS COMPENSATION	01/01/2016	TOWN OF MORRISTOWN	28			28	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF CINNAMINSON	8			8	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EASTAMPTON	3			3	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EWING	17	13	1	31	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON	49	23	4	76	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE	22	1	1	24	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR	32	9	1	42	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS	22	4		26	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN	30	14	2	46	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	40	4	2	46	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	4	1		5	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION	36	14	2	52	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN	8	5		13	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE	21	6	1	28	
WORKERS COMPENSATION	01/01/2016 Total		611	181	34	826	

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

Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
WORKERS COMPENSATION	01/01/2002	TOWNSHIP OF UNION			1	1	
WORKERS COMPENSATION	01/01/2002 Total				1	1	
WORKERS COMPENSATION	01/01/2017	BERKELEY HEIGHTS			4	4	
WORKERS COMPENSATION	01/01/2017	BERKELEY TOWNSHIP		3	10	2	15
WORKERS COMPENSATION	01/01/2017	BOROUGH OF CALDWELL			2	1	3
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FAIR HAVEN			2		2
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HADDON HEIGHTS			2		2
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HIGHLAND PARK		1	1		2
WORKERS COMPENSATION	01/01/2017	BOROUGH OF KENILWORTH			2		2
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NEW PROVIDENCE			1	2	3
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NORTH PLAINFIELD			8		8
WORKERS COMPENSATION	01/01/2017	BOROUGH OF TOTOWA		1	1		2
WORKERS COMPENSATION	01/01/2017	CITY OF ENGLEWOOD		1	11	3	15
WORKERS COMPENSATION	01/01/2017	CITY OF HOBOKEN		3	31	1	35
WORKERS COMPENSATION	01/01/2017	CITY OF RAHWAY		2	10		12
WORKERS COMPENSATION	01/01/2017	HOWELL TOWNSHIP		2	10	1	13
WORKERS COMPENSATION	01/01/2017	LIVINGSTON TOWNSHIP		5	4	1	10
WORKERS COMPENSATION	01/01/2017	TOWN OF GUTTENBERG			3		3
WORKERS COMPENSATION	01/01/2017	TOWN OF HARRISON		2	9	1	12
WORKERS COMPENSATION	01/01/2017	TOWN OF KEARNY		1	10		11
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF CINNAMINSON		1	8		9
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EASTAMPTON		1		1	2
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EWING		3	7		10
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF HAMILTON		5	25	2	32
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF LAWRENCE		2	2	1	5
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MONTCLAIR		11	10		21
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MORRIS		1	7		8
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BERGEN		5	16	1	22
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		6	10		16
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		2			2
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF UNION		2	19		21
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WARREN		2	2		4
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WEST ORANGE		1	4	1	6
WORKERS COMPENSATION	01/01/2017	NEPTUNE TOWNSHIP		4	14	2	20
WORKERS COMPENSATION	01/01/2017 Total		67	245	20	332	
WORKERS COMPENSATION Total			4,342	674	170	5,186	
Grand Total			15,028	1,145	257	16,430	

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

line	WORKERS COMPENSATION				
Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2006	BERKELEY TOWNSHIP	1		1	100%
01/01/2006	CITY OF RAHWAY	1		1	100%
01/01/2006	TOWN OF HARRISON	1		1	100%
01/01/2006 Total		3		3	100%
01/01/2008	TOWNSHIP OF MONTCLAIR	1		1	100%
01/01/2008 Total		1		1	100%
01/01/2009	CITY OF HOBOKEN	2		2	100%
01/01/2009	TOWNSHIP OF HAMILTON	1		1	100%
01/01/2009 Total		3		3	100%
01/01/2010	BOROUGH OF CALDWELL	1		1	100%
01/01/2010	CITY OF HOBOKEN	7		7	100%
01/01/2010	TOWNSHIP OF FREEHOLD	1		1	100%
01/01/2010 Total		9		9	100%
01/01/2011	BERKELEY TOWNSHIP		1	1	0%
01/01/2011	CITY OF ENGLEWOOD		1	1	0%
01/01/2011	CITY OF HOBOKEN	4		4	100%
01/01/2011	HOWELL TOWNSHIP		1	1	0%
01/01/2011	LIVINGSTON TOWNSHIP	1	1	2	50%
01/01/2011	TOWNSHIP OF EWING		1	1	0%
01/01/2011	TOWNSHIP OF MONTCLAIR	1		1	100%
01/01/2011	TOWNSHIP OF NORTH BRUNSWICK	1		1	100%
01/01/2011	TOWNSHIP OF UNION		1	1	0%
01/01/2011	TOWNSHIP OF WEST ORANGE	1		1	100%
01/01/2011 Total		8	6	14	57%
01/01/2012	BERKELEY TOWNSHIP	15	33	48	31%
01/01/2012	BOROUGH OF CALDWELL	4	10	14	29%
01/01/2012	BOROUGH OF FAIR HAVEN	1	5	6	17%
01/01/2012	BOROUGH OF FANWOOD	3	3	6	50%
01/01/2012	BOROUGH OF HADDON HEIGHTS	1	5	6	17%
01/01/2012	BOROUGH OF HIGHLAND PARK	2	13	15	13%
01/01/2012	BOROUGH OF KENILWORTH		5	5	0%
01/01/2012	BOROUGH OF MIDDLESEX	5	10	15	33%

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

line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2012	BOROUGH OF NEW PROVIDENCE	4	5	9	44%
01/01/2012	BOROUGH OF NORTH PLAINFIELD	6	15	21	29%
01/01/2012	CITY OF ENGLEWOOD	34	38	72	47%
01/01/2012	CITY OF HOBOKEN	29	71	100	29%
01/01/2012	CITY OF RAHWAY	1	28	29	3%
01/01/2012	HOWELL TOWNSHIP	12	18	30	40%
01/01/2012	LIVINGSTON TOWNSHIP	13	34	47	28%
01/01/2012	TOWN OF HARRISON	5	14	19	26%
01/01/2012	TOWN OF MORRISTOWN	7	30	37	19%
01/01/2012	TOWNSHIP OF EASTAMPTON		5	5	0%
01/01/2012	TOWNSHIP OF EWING	9	43	52	17%
01/01/2012	TOWNSHIP OF FREEHOLD	5	16	21	24%
01/01/2012	TOWNSHIP OF HAMILTON	24	113	137	18%
01/01/2012	TOWNSHIP OF MANALAPAN	2	14	16	13%
01/01/2012	TOWNSHIP OF MAPLEWOOD	5	24	29	17%
01/01/2012	TOWNSHIP OF MONTCLAIR	34	31	65	52%
01/01/2012	TOWNSHIP OF MORRIS	7	19	26	27%
01/01/2012	TOWNSHIP OF NORTH BRUNSWICK	9	37	46	20%
01/01/2012	TOWNSHIP OF UNION	15	47	62	24%
01/01/2012	TOWNSHIP OF WARREN		12	12	0%
01/01/2012	TOWNSHIP OF WEST ORANGE	12	24	36	33%
01/01/2012 Total		264	722	986	27%
01/01/2013	BERKELEY HEIGHTS		12	12	0%
01/01/2013	BERKELEY TOWNSHIP	13	42	55	24%
01/01/2013	BOROUGH OF CALDWELL	3	7	10	30%
01/01/2013	BOROUGH OF FAIR HAVEN		6	6	0%
01/01/2013	BOROUGH OF FANWOOD	3	1	4	75%
01/01/2013	BOROUGH OF HADDON HEIGHTS	2	10	12	17%
01/01/2013	BOROUGH OF HIGHLAND PARK	1	10	11	9%
01/01/2013	BOROUGH OF KENILWORTH	6	6	12	50%
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%

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line	WORKERS COMPENSATION					
Count of claim_number		claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio	
01/01/2013	CITY OF HOBOKEN	28	81	109	26%	
01/01/2013	CITY OF LINDEN	26	73	99	26%	
01/01/2013	CITY OF RAHWAY	4	18	22	18%	
01/01/2013	HOWELL TOWNSHIP	3	11	14	21%	
01/01/2013	LIVINGSTON TOWNSHIP	14	31	45	31%	
01/01/2013	TOWN OF HARRISON	3	14	17	18%	
01/01/2013	TOWN OF MORRISTOWN	6	18	24	25%	
01/01/2013	TOWNSHIP OF EASTAMPTON		2	2	0%	
01/01/2013	TOWNSHIP OF EWING	5	15	20	25%	
01/01/2013	TOWNSHIP OF FREEHOLD	5	27	32	16%	
01/01/2013	TOWNSHIP OF HAMILTON	11	85	96	11%	
01/01/2013	TOWNSHIP OF LAWRENCE	3	21	24	13%	
01/01/2013	TOWNSHIP OF MAPLEWOOD	8	30	38	21%	
01/01/2013	TOWNSHIP OF MONTCLAIR	19	36	55	35%	
01/01/2013	TOWNSHIP OF MORRIS	7	22	29	24%	
01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	10	23	33	30%	
01/01/2013	TOWNSHIP OF UNION	15	78	93	16%	
01/01/2013	TOWNSHIP OF WARREN	1	8	9	11%	
01/01/2013	TOWNSHIP OF WEST ORANGE	14	30	44	32%	
01/01/2013 Total		235	772	1,007	23%	
01/01/2014	BERKELEY HEIGHTS	3	9	12	25%	
01/01/2014	BERKELEY TOWNSHIP	11	39	50	22%	
01/01/2014	BOROUGH OF CALDWELL		9	9	0%	
01/01/2014	BOROUGH OF FAIR HAVEN		1	1	0%	
01/01/2014	BOROUGH OF FANWOOD	5	7	12	42%	
01/01/2014	BOROUGH OF HADDON HEIGHTS	1	3	4	25%	
01/01/2014	BOROUGH OF HIGHLAND PARK	2	6	8	25%	
01/01/2014	BOROUGH OF KENILWORTH	1	7	8	13%	
01/01/2014	BOROUGH OF NEW PROVIDENCE	3	9	12	25%	
01/01/2014	BOROUGH OF NORTH PLAINFIELD	3	14	17	18%	
01/01/2014	BOROUGH OF TOTOWA	2	4	6	33%	
01/01/2014	CITY OF ENGLEWOOD	12	26	38	32%	
01/01/2014	CITY OF HOBOKEN	23	57	80	29%	

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line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2014	CITY OF LINDEN	22	109	131	17%
01/01/2014	CITY OF RAHWAY	4	19	23	17%
01/01/2014	HOWELL TOWNSHIP	12	15	27	44%
01/01/2014	LIVINGSTON TOWNSHIP	11	31	42	26%
01/01/2014	TOWN OF GUTTENBERG	3	4	7	43%
01/01/2014	TOWN OF HARRISON	7	10	17	41%
01/01/2014	TOWN OF KEARNY	11	28	39	28%
01/01/2014	TOWN OF MORRISTOWN	12	21	33	36%
01/01/2014	TOWNSHIP OF EASTAMPTON	1	4	5	20%
01/01/2014	TOWNSHIP OF EWING	16	42	58	28%
01/01/2014	TOWNSHIP OF FREEHOLD	7	19	26	27%
01/01/2014	TOWNSHIP OF HAMILTON	18	63	81	22%
01/01/2014	TOWNSHIP OF LAWRENCE	3	10	13	23%
01/01/2014	TOWNSHIP OF MAPLEWOOD	5	26	31	16%
01/01/2014	TOWNSHIP OF MONTCLAIR	25	23	48	52%
01/01/2014	TOWNSHIP OF MORRIS	8	18	26	31%
01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	12	43	55	22%
01/01/2014	TOWNSHIP OF UNION	21	51	72	29%
01/01/2014	TOWNSHIP OF WARREN	2	10	12	17%
01/01/2014	TOWNSHIP OF WEST ORANGE	6	20	26	23%
01/01/2014 Total		272	757	1,029	26%
01/01/2015	BERKELEY HEIGHTS	3	9	12	25%
01/01/2015	BERKELEY TOWNSHIP	11	32	43	26%
01/01/2015	BOROUGH OF CALDWELL	1	6	7	14%
01/01/2015	BOROUGH OF FAIR HAVEN		2	2	0%
01/01/2015	BOROUGH OF FANWOOD	1		1	100%
01/01/2015	BOROUGH OF FREEHOLD	3	9	12	25%
01/01/2015	BOROUGH OF HADDON HEIGHTS	2	4	6	33%
01/01/2015	BOROUGH OF HIGHLAND PARK	2	11	13	15%
01/01/2015	BOROUGH OF KENILWORTH	2	7	9	22%
01/01/2015	BOROUGH OF NEW PROVIDENCE	1	12	13	8%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	2	12	14	14%
01/01/2015	BOROUGH OF TOTOWA	2	9	11	18%

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All Workers' Compensation

line	WORKERS COMPENSATION					
Count of claim_number	claimant_type					
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio	
01/01/2015	CITY OF ENGLEWOOD	15	38	53	28%	
01/01/2015	CITY OF HOBOKEN	23	45	68	34%	
01/01/2015	CITY OF RAHWAY	7	24	31	23%	
01/01/2015	HOWELL TOWNSHIP	7	26	33	21%	
01/01/2015	LIVINGSTON TOWNSHIP	9	16	25	36%	
01/01/2015	TOWN OF GUTTENBERG	1	3	4	25%	
01/01/2015	TOWN OF HARRISON	12	9	21	57%	
01/01/2015	TOWN OF KEARNY	7	29	36	19%	
01/01/2015	TOWN OF MORRISTOWN	10	13	23	43%	
01/01/2015	TOWNSHIP OF CINNAMINSON	2	13	15	13%	
01/01/2015	TOWNSHIP OF EASTAMPTON	1	4	5	20%	
01/01/2015	TOWNSHIP OF EWING	7	25	32	22%	
01/01/2015	TOWNSHIP OF FREEHOLD	3	17	20	15%	
01/01/2015	TOWNSHIP OF HAMILTON	16	82	98	16%	
01/01/2015	TOWNSHIP OF LAWRENCE	4	23	27	15%	
01/01/2015	TOWNSHIP OF MONTCLAIR	17	26	43	40%	
01/01/2015	TOWNSHIP OF MORRIS	10	15	25	40%	
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	16	147	163	10%	
01/01/2015	TOWNSHIP OF UNION	20	55	75	27%	
01/01/2015	TOWNSHIP OF WARREN	5	6	11	45%	
01/01/2015	TOWNSHIP OF WEST ORANGE	14	10	24	58%	
01/01/2015 Total		236	739	975	24%	
01/01/2016	BERKELEY HEIGHTS	1	7	8	13%	
01/01/2016	BERKELEY TOWNSHIP	7	20	27	26%	
01/01/2016	BOROUGH OF CALDWELL	2	9	11	18%	
01/01/2016	BOROUGH OF FAIR HAVEN		4	4	0%	
01/01/2016	BOROUGH OF FANWOOD		3	3	0%	
01/01/2016	BOROUGH OF FREEHOLD	5	15	20	25%	
01/01/2016	BOROUGH OF HADDON HEIGHTS	2	5	7	29%	
01/01/2016	BOROUGH OF HIGHLAND PARK	4	10	14	29%	
01/01/2016	BOROUGH OF KENILWORTH	1	4	5	20%	
01/01/2016	BOROUGH OF NEW PROVIDENCE	1	4	5	20%	
01/01/2016	BOROUGH OF NORTH PLAINFIELD	3	15	18	17%	

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line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2016	BOROUGH OF TOTOWA	1	4	5	20%
01/01/2016	CITY OF ENGLEWOOD	6	40	46	13%
01/01/2016	CITY OF HOBOKEN	23	50	73	32%
01/01/2016	CITY OF RAHWAY	4	34	38	11%
01/01/2016	HOWELL TOWNSHIP	6	23	29	21%
01/01/2016	LIVINGSTON TOWNSHIP	7	18	25	28%
01/01/2016	TOWN OF GUTTENBERG	4	7	11	36%
01/01/2016	TOWN OF HARRISON	7	7	14	50%
01/01/2016	TOWN OF KEARNY	7	28	35	20%
01/01/2016	TOWN OF MORRISTOWN	13	15	28	46%
01/01/2016	TOWNSHIP OF CINNAMINSON	1	7	8	13%
01/01/2016	TOWNSHIP OF EASTAMPTON		3	3	0%
01/01/2016	TOWNSHIP OF EWING	9	22	31	29%
01/01/2016	TOWNSHIP OF HAMILTON	10	66	76	13%
01/01/2016	TOWNSHIP OF LAWRENCE	2	22	24	8%
01/01/2016	TOWNSHIP OF MONTCLAIR	14	28	42	33%
01/01/2016	TOWNSHIP OF MORRIS	7	19	26	27%
01/01/2016	TOWNSHIP OF NORTH BERGEN	12	34	46	26%
01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	11	35	46	24%
01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	2	3	5	40%
01/01/2016	TOWNSHIP OF UNION	18	34	52	35%
01/01/2016	TOWNSHIP OF WARREN	1	12	13	8%
01/01/2016	TOWNSHIP OF WEST ORANGE	8	20	28	29%
01/01/2016 Total		199	627	826	24%
01/01/2002	TOWNSHIP OF UNION	1		1	100%
01/01/2002 Total		1		1	100%
01/01/2017	BERKELEY HEIGHTS	1	3	4	25%
01/01/2017	BERKELEY TOWNSHIP	3	12	15	20%
01/01/2017	BOROUGH OF CALDWELL		3	3	0%
01/01/2017	BOROUGH OF FAIR HAVEN		2	2	0%
01/01/2017	BOROUGH OF HADDON HEIGHTS	1	1	2	50%
01/01/2017	BOROUGH OF HIGHLAND PARK		2	2	0%
01/01/2017	BOROUGH OF KENILWORTH	1	1	2	50%

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line	WORKERS COMPENSATION
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Count of claim_number policy_effective_date	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2017	BOROUGH OF NEW PROVIDENCE		3	3	0%
01/01/2017	BOROUGH OF NORTH PLAINFIELD		8	8	0%
01/01/2017	BOROUGH OF TOTOWA	1	1	2	50%
01/01/2017	CITY OF ENGLEWOOD	5	10	15	33%
01/01/2017	CITY OF HOBOKEN	7	28	35	20%
01/01/2017	CITY OF RAHWAY	3	9	12	25%
01/01/2017	HOWELL TOWNSHIP	3	10	13	23%
01/01/2017	LIVINGSTON TOWNSHIP	2	8	10	20%
01/01/2017	TOWN OF GUTTENBERG	1	2	3	33%
01/01/2017	TOWN OF HARRISON	1	11	12	8%
01/01/2017	TOWN OF KEARNY	4	7	11	36%
01/01/2017	TOWNSHIP OF CINNAMINSON	1	8	9	11%
01/01/2017	TOWNSHIP OF EASTAMPTON	1	1	2	50%
01/01/2017	TOWNSHIP OF EWING	3	7	10	30%
01/01/2017	TOWNSHIP OF HAMILTON	2	30	32	6%
01/01/2017	TOWNSHIP OF LAWRENCE		5	5	0%
01/01/2017	TOWNSHIP OF MONTCLAIR	8	13	21	38%
01/01/2017	TOWNSHIP OF MORRIS	3	5	8	38%
01/01/2017	TOWNSHIP OF NORTH BERGEN	7	15	22	32%
01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	3	13	16	19%
01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	1	1	2	50%
01/01/2017	TOWNSHIP OF UNION	3	18	21	14%
01/01/2017	TOWNSHIP OF WARREN	1	3	4	25%
01/01/2017	TOWNSHIP OF WEST ORANGE	2	4	6	33%
01/01/2017	NEPTUNE TOWNSHIP		20	20	0%
01/01/2017 Total		68	264	332	20%
Grand Total		1,299	3,887	5,186	25%

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Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	BERKELEY HEIGHTS	10	3	\$ 3,000.00	\$ 300.00
AUTO LIABILITY	BERKELEY TOWNSHIP	54	2	\$ 21,878.14	\$ 405.15
AUTO LIABILITY	BOROUGH OF CALDWELL	38	1	\$ 30,452.96	\$ 801.39
AUTO LIABILITY	BOROUGH OF FAIR HAVEN	8	-	\$ 6,010.16	\$ 751.27
AUTO LIABILITY	BOROUGH OF FANWOOD	10	1	\$ 732.89	\$ 73.29
AUTO LIABILITY	BOROUGH OF FREEHOLD	16	-	\$ 4,074.35	\$ 254.65
AUTO LIABILITY	BOROUGH OF HADDON HEIGHTS	9	1	\$ 38,794.33	\$ 4,310.48
AUTO LIABILITY	BOROUGH OF HIGHLAND PARK	51	4	\$ 21,960.13	\$ 430.59
AUTO LIABILITY	BOROUGH OF KENILWORTH	28	3	\$ 18,324.55	\$ 654.45
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	-	\$ 819.45	\$ 204.86
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	15	1	\$ 37,230.06	\$ 2,482.00
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	55	2	\$ 18,012.03	\$ 327.49
AUTO LIABILITY	BOROUGH OF TOTOWA	31	3	\$ 12,383.90	\$ 399.48
AUTO LIABILITY	CITY OF ENGLEWOOD	94	3	\$ 273,396.32	\$ 2,908.47
AUTO LIABILITY	CITY OF HOBOKEN	132	3	\$ 110,295.08	\$ 835.57
AUTO LIABILITY	CITY OF LINDEN	131	11	\$ 77,053.94	\$ 588.20
AUTO LIABILITY	CITY OF RAHWAY	72	4	\$ 41,673.81	\$ 578.80
AUTO LIABILITY	HOWELL TOWNSHIP	63	3	\$ 48,609.73	\$ 771.58
AUTO LIABILITY	LIVINGSTON TOWNSHIP	65	1	\$ 888,144.55	\$ 13,663.76
AUTO LIABILITY	TOWN OF GUTTENBERG	25	1	\$ 10,075.88	\$ 403.04
AUTO LIABILITY	TOWN OF HARRISON	26	-	\$ 61,119.75	\$ 2,350.76
AUTO LIABILITY	TOWN OF KEARNY	78	11	\$ 354,161.38	\$ 4,540.53
AUTO LIABILITY	TOWN OF MORRISTOWN	66	5	\$ 186,420.37	\$ 2,824.55
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	88	4	\$ 83,171.11	\$ 945.13
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	11	2	\$ 10,486.74	\$ 953.34
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	11	-	\$ 8,823.51	\$ 802.14
AUTO LIABILITY	TOWNSHIP OF EWING	57	4	\$ 98,042.59	\$ 1,720.05
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	46	1	\$ 21,616.98	\$ 469.93
AUTO LIABILITY	TOWNSHIP OF HAMILTON	29	4	\$ 36,862.58	\$ 1,271.12

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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	48	2	\$ 14,333.85	\$ 298.62
AUTO LIABILITY	TOWNSHIP OF MANALAPAN	6	-	\$ 3,949.65	\$ 658.28
AUTO LIABILITY	TOWNSHIP OF MAPLEWOOD	44	-	\$ 47,632.36	\$ 1,082.55
AUTO LIABILITY	TOWNSHIP OF MONTCLAIR	158	5	\$ 309,748.93	\$ 1,960.44
AUTO LIABILITY	TOWNSHIP OF MORRIS	79	1	\$ 18,156.29	\$ 229.83
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	72	4	\$ 34,373.31	\$ 477.41
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	71	2	\$ 123,423.46	\$ 1,738.36
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	177	2	\$ 501,930.05	\$ 2,835.76
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	1	\$ 6,998.48	\$ 538.34
AUTO LIABILITY	TOWNSHIP OF UNION	179	9	\$ 161,832.17	\$ 904.09
AUTO LIABILITY	TOWNSHIP OF WARREN	31	-	\$ 12,915.46	\$ 416.63
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	138	6	\$ 618,993.34	\$ 4,485.46
AUTO LIABILITY	NEPTUNE TOWNSHIP	12	3	\$ 10,741.44	\$ 895.12
AUTO LIABILITY	HARRISON TOWNSHIP	1	-	\$ -	\$ -
AUTO LIABILITY Total		2,352	113	\$ 4,388,656.06	\$ 1,865.93
AUTO LOSS REPORT ONLY	BOROUGH OF NORTH PLAINFIELD	2	2	\$ -	\$ -
AUTO LOSS REPORT ONLY	CITY OF LINDEN	2	-	\$ -	\$ -
AUTO LOSS REPORT ONLY Total		4	2	\$ -	\$ -
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	34	4	\$ 75,628.35	\$ 2,224.36
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	109	1	\$ 576,923.41	\$ 5,292.88
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	40	2	\$ 67,058.54	\$ 1,676.46
AUTO PHYSICAL DAMAGE	BOROUGH OF FAIR HAVEN	20	-	\$ 31,503.42	\$ 1,575.17
AUTO PHYSICAL DAMAGE	BOROUGH OF FANWOOD	10	2	\$ 77,868.67	\$ 7,786.87
AUTO PHYSICAL DAMAGE	BOROUGH OF FREEHOLD	23	-	\$ 27,775.97	\$ 1,207.65
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	11	-	\$ 12,508.60	\$ 1,137.15
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	71	2	\$ 64,917.54	\$ 914.33
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	32	1	\$ 67,674.47	\$ 2,114.83
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	38	1	\$ 114,289.46	\$ 3,007.62
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	96	3	\$ 172,551.72	\$ 1,797.41
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	37	4	\$ 138,004.28	\$ 3,729.85

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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	CITY OF ENGLEWOOD	85	2	\$ 242,395.01	\$ 2,851.71
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	119	6	\$ 429,080.90	\$ 3,605.72
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	\$ 7,809.39	\$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	79	3	\$ 167,408.71	\$ 2,119.10
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	98	2	\$ 180,576.87	\$ 1,842.62
AUTO PHYSICAL DAMAGE	LIVINGSTON TOWNSHIP	78	1	\$ 193,487.69	\$ 2,480.61
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	29	1	\$ 12,477.31	\$ 430.25
AUTO PHYSICAL DAMAGE	TOWN OF HARRISON	27	-	\$ 160,086.99	\$ 5,929.15
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	73	3	\$ 216,727.24	\$ 2,968.87
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	78	3	\$ 85,606.13	\$ 1,097.51
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	69	-	\$ 212,456.59	\$ 3,079.08
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	12	1	\$ 45,410.74	\$ 3,784.23
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	15	-	\$ 45,025.05	\$ 3,001.67
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	59	3	\$ 186,675.12	\$ 3,163.99
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	\$ 142,308.22	\$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	60	6	\$ 203,060.96	\$ 3,384.35
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	88	3	\$ 89,089.42	\$ 1,012.38
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MANALAPAN	10	-	\$ 42,669.01	\$ 4,266.90
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MAPLEWOOD	59	-	\$ 57,647.31	\$ 977.07
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MONTCLAIR	163	3	\$ 155,520.46	\$ 954.11
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	130	4	\$ 253,367.40	\$ 1,948.98
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	71	6	\$ 42,896.81	\$ 604.18
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	119	4	\$ 208,038.78	\$ 1,748.23
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	197	4	\$ 289,145.55	\$ 1,467.74
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	2	\$ 5,039.46	\$ 387.65
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	179	4	\$ 245,158.91	\$ 1,369.60
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	59	1	\$ 179,516.76	\$ 3,042.66
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	198	9	\$ 230,724.85	\$ 1,165.28
AUTO PHYSICAL DAMAGE	NEPTUNE TOWNSHIP	9	1	\$ 5,500.00	\$ 611.11
AUTO PHYSICAL DAMAGE	HARRISON TOWNSHIP	1	1	\$ 3,000.00	\$ 3,000.00
AUTO PHYSICAL DAMAGE Total		2,806	93	\$ 5,883,432.64	\$ 2,096.73

Valued as of 5/31/17

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	BERKELEY HEIGHTS	1	-	\$ 25,895.89	\$ 25,895.89
EMPLOYMENT PRACTICES	BERKELEY TOWNSHIP	2	2	\$ 81,583.62	\$ 40,791.81
EMPLOYMENT PRACTICES	BOROUGH OF CALDWELL	3	2	\$ 55,000.00	\$ 18,333.33
EMPLOYMENT PRACTICES	BOROUGH OF FANWOOD	1	-	\$ 1,710.25	\$ 1,710.25
EMPLOYMENT PRACTICES	BOROUGH OF HIGHLAND PARK	2	1	\$ 638,698.90	\$ 319,349.45
EMPLOYMENT PRACTICES	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 239,726.12	\$ 239,726.12
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	23	13	\$ 988,626.90	\$ 42,983.78
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	24	16	\$ 4,141,784.42	\$ 172,574.35
EMPLOYMENT PRACTICES	CITY OF LINDEN	6	1	\$ 112,989.53	\$ 18,831.59
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	8	-	\$ 1,920,516.01	\$ 240,064.50
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	6	3	\$ 320,604.57	\$ 53,434.10
EMPLOYMENT PRACTICES	TOWN OF GUTTENBERG	5	1	\$ 500.00	\$ 100.00
EMPLOYMENT PRACTICES	TOWN OF HARRISON	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	TOWN OF MORRISTOWN	6	4	\$ 766,346.65	\$ 127,724.44
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	14	4	\$ 994,653.72	\$ 71,046.69
EMPLOYMENT PRACTICES	TOWNSHIP OF EASTAMPTON	1	1	\$ 10,757.80	\$ 10,757.80
EMPLOYMENT PRACTICES	TOWNSHIP OF FREEHOLD	1	-	\$ 850.00	\$ 850.00
EMPLOYMENT PRACTICES	TOWNSHIP OF HAMILTON	7	-	\$ 252,055.65	\$ 36,007.95
EMPLOYMENT PRACTICES	TOWNSHIP OF LAWRENCE	1	-	\$ 713.80	\$ 713.80
EMPLOYMENT PRACTICES	TOWNSHIP OF MAPLEWOOD	2	-	\$ 277.50	\$ 138.75
EMPLOYMENT PRACTICES	TOWNSHIP OF MONTCLAIR	17	3	\$ 985,689.87	\$ 57,981.76
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	6	-	\$ 417,591.92	\$ 69,598.65
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BERGEN	2	-	\$ 36,649.15	\$ 18,324.58
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 568,801.00	\$ 568,801.00
EMPLOYMENT PRACTICES	TOWNSHIP OF PARSIPPANY	6	1	\$ 587,420.40	\$ 97,903.40
EMPLOYMENT PRACTICES	TOWNSHIP OF UNION	2	-	\$ 123,884.51	\$ 61,942.26
EMPLOYMENT PRACTICES	TOWNSHIP OF WARREN	2	-	\$ 57,144.92	\$ 28,572.46
EMPLOYMENT PRACTICES	TOWNSHIP OF WEST ORANGE	2	2	\$ 497,596.51	\$ 248,798.26
EMPLOYMENT PRACTICES	NEPTUNE TOWNSHIP	1	1	\$ 16,000.00	\$ 16,000.00
EMPLOYMENT PRACTICES Total		154	55	\$ 13,844,069.61	\$ 89,896.56
GENERAL LIABILITY	BERKELEY HEIGHTS	39	3	\$ 39,858.43	\$ 1,022.01

Valued as of 5/31/17

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	BERKELEY TOWNSHIP	60	4	\$ 248,601.04	\$ 4,143.35
GENERAL LIABILITY	BOROUGH OF CALDWELL	99	2	\$ 305,243.41	\$ 3,083.27
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	15	-	\$ 29,763.92	\$ 1,984.26
GENERAL LIABILITY	BOROUGH OF FANWOOD	21	-	\$ 12,605.92	\$ 600.28
GENERAL LIABILITY	BOROUGH OF FREEHOLD	39	3	\$ 32,976.24	\$ 845.54
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	66	1	\$ 26,079.70	\$ 395.15
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	63	3	\$ 451,924.25	\$ 7,173.40
GENERAL LIABILITY	BOROUGH OF KENILWORTH	32	2	\$ 99,051.86	\$ 3,095.37
GENERAL LIABILITY	BOROUGH OF MIDDLESEX	5	-	\$ 1,371.21	\$ 274.24
GENERAL LIABILITY	BOROUGH OF NEW PROVIDENCE	41	1	\$ 22,133.26	\$ 539.84
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	44	3	\$ 51,950.31	\$ 1,180.69
GENERAL LIABILITY	BOROUGH OF TOTOWA	20	2	\$ 70,900.77	\$ 3,545.04
GENERAL LIABILITY	CITY OF ENGLEWOOD	193	26	\$ 2,723,395.54	\$ 14,110.86
GENERAL LIABILITY	CITY OF HOBOKEN	297	18	\$ 1,273,090.40	\$ 4,286.50
GENERAL LIABILITY	CITY OF LINDEN	126	9	\$ 351,500.80	\$ 2,789.69
GENERAL LIABILITY	CITY OF RAHWAY	130	7	\$ 865,290.36	\$ 6,656.08
GENERAL LIABILITY	HOWELL TOWNSHIP	133	10	\$ 1,163,574.68	\$ 8,748.68
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	205	9	\$ 422,114.97	\$ 2,059.10
GENERAL LIABILITY	TOWN OF GUTTENBERG	14	2	\$ 52,991.81	\$ 3,785.13
GENERAL LIABILITY	TOWN OF HARRISON	51	5	\$ 219,252.41	\$ 4,299.07
GENERAL LIABILITY	TOWN OF KEARNY	111	3	\$ 222,362.58	\$ 2,003.27
GENERAL LIABILITY	TOWN OF MORRISTOWN	74	3	\$ 303,966.79	\$ 4,107.66
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	158	10	\$ 1,810,930.96	\$ 11,461.59
GENERAL LIABILITY	TOWNSHIP OF CINNAMINSON	13	1	\$ 45,102.81	\$ 3,469.45
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	8	-	\$ 1,194.78	\$ 149.35
GENERAL LIABILITY	TOWNSHIP OF EWING	81	8	\$ 217,306.52	\$ 2,682.80
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	4	\$ 343,802.47	\$ 4,244.47
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	102	19	\$ 1,707,396.05	\$ 16,739.18
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	54	1	\$ 262,909.89	\$ 4,868.70
GENERAL LIABILITY	TOWNSHIP OF MANALAPAN	22	-	\$ 142,388.78	\$ 6,472.22
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	59	4	\$ 146,700.87	\$ 2,486.46

Valued as of 5/31/17

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	TOWNSHIP OF MONTCLAIR	274	14	\$ 1,582,082.38	\$ 5,774.02
GENERAL LIABILITY	TOWNSHIP OF MORRIS	39	4	\$ 98,961.63	\$ 2,537.48
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	25	3	\$ 8,477.02	\$ 339.08
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	108	5	\$ 158,827.69	\$ 1,470.63
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	157	3	\$ 274,996.64	\$ 1,751.57
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	16	1	\$ 8,742.62	\$ 546.41
GENERAL LIABILITY	TOWNSHIP OF UNION	216	16	\$ 1,002,293.93	\$ 4,640.25
GENERAL LIABILITY	TOWNSHIP OF WARREN	32	1	\$ 110,365.33	\$ 3,448.92
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	190	8	\$ 717,996.13	\$ 3,778.93
GENERAL LIABILITY	NEPTUNE TOWNSHIP	3	1	\$ 500.00	\$ 166.67
GENERAL LIABILITY	KEARNY MUA	1	-	\$ 500.00	\$ 500.00
GENERAL LIABILITY Total		3,517	219	\$ 17,631,477.16	\$ 5,013.22
LIABILITY REPORT ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY Total		2	-	\$ -	\$ -
PROPERTY	BERKELEY HEIGHTS	15	1	\$ 62,648.27	\$ 4,176.55
PROPERTY	BERKELEY TOWNSHIP	51	-	\$ 222,987.35	\$ 4,372.30
PROPERTY	BOROUGH OF CALDWELL	20	-	\$ 81,797.76	\$ 4,089.89
PROPERTY	BOROUGH OF FAIR HAVEN	20	3	\$ 76,708.43	\$ 3,835.42
PROPERTY	BOROUGH OF FANWOOD	5	-	\$ 17,600.00	\$ 3,520.00
PROPERTY	BOROUGH OF FREEHOLD	3	-	\$ 3,343.58	\$ 1,114.53
PROPERTY	BOROUGH OF HADDON HEIGHTS	14	1	\$ 34,980.73	\$ 2,498.62
PROPERTY	BOROUGH OF HIGHLAND PARK	14	2	\$ 5,555.46	\$ 396.82
PROPERTY	BOROUGH OF KENILWORTH	8	1	\$ 145,164.86	\$ 18,145.61
PROPERTY	BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
PROPERTY	BOROUGH OF NEW PROVIDENCE	10	-	\$ 70,063.90	\$ 7,006.39
PROPERTY	BOROUGH OF NORTH PLAINFIELD	8	-	\$ 2,490.00	\$ 311.25
PROPERTY	BOROUGH OF TOTOWA	16	-	\$ 72,874.56	\$ 4,554.66
PROPERTY	CITY OF ENGLEWOOD	47	6	\$ 728,261.09	\$ 15,494.92
PROPERTY	CITY OF HOBOKEN	31	-	\$ 893,534.77	\$ 28,823.70
PROPERTY	CITY OF LINDEN	31	2	\$ 80,885.77	\$ 2,609.22

Valued as of 5/31/17

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	CITY OF RAHWAY	43	2	\$ 1,077,606.13	\$ 25,060.61
PROPERTY	HOWELL TOWNSHIP	18	-	\$ 224,641.96	\$ 12,480.11
PROPERTY	LIVINGSTON TOWNSHIP	35	2	\$ 302,123.90	\$ 8,632.11
PROPERTY	TOWN OF GUTTENBERG	5	1	\$ 12,620.00	\$ 2,524.00
PROPERTY	TOWN OF HARRISON	26	2	\$ 328,708.69	\$ 12,642.64
PROPERTY	TOWN OF KEARNY	16	1	\$ 130,129.67	\$ 8,133.10
PROPERTY	TOWN OF MORRISTOWN	16	2	\$ 35,199.09	\$ 2,199.94
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	6	1	\$ 19,062.38	\$ 3,177.06
PROPERTY	TOWNSHIP OF FREEHOLD	10	-	\$ 347,299.30	\$ 34,729.93
PROPERTY	TOWNSHIP OF HAMILTON	2	-	\$ 76,455.00	\$ 38,227.50
PROPERTY	TOWNSHIP OF LAWRENCE	8	-	\$ 67,092.24	\$ 8,386.53
PROPERTY	TOWNSHIP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
PROPERTY	TOWNSHIP OF MAPLEWOOD	7	-	\$ 5,991.67	\$ 855.95
PROPERTY	TOWNSHIP OF MONTCLAIR	15	2	\$ 541,392.67	\$ 36,092.84
PROPERTY	TOWNSHIP OF MORRIS	19	-	\$ 136,529.98	\$ 7,185.79
PROPERTY	TOWNSHIP OF NORTH BERGEN	7	1	\$ 45,197.00	\$ 6,456.71
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	39	2	\$ 645,599.65	\$ 16,553.84
PROPERTY	TOWNSHIP OF PARSIPPANY	65	8	\$ 648,859.77	\$ 9,982.46
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	11	4	\$ 5,563.15	\$ 505.74
PROPERTY	TOWNSHIP OF UNION	15	2	\$ 61,869.99	\$ 4,124.67
PROPERTY	TOWNSHIP OF WARREN	14	-	\$ 207,179.09	\$ 14,798.51
PROPERTY	TOWNSHIP OF WEST ORANGE	29	1	\$ 162,571.95	\$ 5,605.93
PROPERTY	(blank)	2	1	\$ 17,300.00	\$ 8,650.00
PROPERTY Total		720	48	\$ 7,633,528.63	\$ 10,602.12
PUBLIC OFFICIALS LIABILITY	BERKELEY HEIGHTS	8	3	\$ 120,282.75	\$ 15,035.34
PUBLIC OFFICIALS LIABILITY	BERKELEY TOWNSHIP	6	-	\$ 4,941.50	\$ 823.58
PUBLIC OFFICIALS LIABILITY	BOROUGH OF CALDWELL	6	-	\$ 18,300.45	\$ 3,050.08
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FANWOOD	2	-	\$ 950.00	\$ 475.00

Valued as of 5/31/17

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	BOROUGH OF FREEHOLD	11	-	\$ 14,421.24	\$ 1,311.02
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HADDON HEIGHTS	2	1	\$ 40,000.00	\$ 20,000.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HIGHLAND PARK	11	2	\$ 240,911.74	\$ 21,901.07
PUBLIC OFFICIALS LIABILITY	BOROUGH OF KENILWORTH	1	-	\$ 27,889.92	\$ 27,889.92
PUBLIC OFFICIALS LIABILITY	BOROUGH OF MIDDLESEX	2	-	\$ 4,600.00	\$ 2,300.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NEW PROVIDENCE	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NORTH PLAINFIELD	10	-	\$ 83,074.32	\$ 8,307.43
PUBLIC OFFICIALS LIABILITY	BOROUGH OF TOTOWA	3	-	\$ 950.00	\$ 316.67
PUBLIC OFFICIALS LIABILITY	CITY OF ENGLEWOOD	11	2	\$ 385,662.68	\$ 35,060.24
PUBLIC OFFICIALS LIABILITY	CITY OF HOBOKEN	66	3	\$ 450,436.74	\$ 6,824.80
PUBLIC OFFICIALS LIABILITY	CITY OF LINDEN	7	1	\$ 19,638.78	\$ 2,805.54
PUBLIC OFFICIALS LIABILITY	CITY OF RAHWAY	3	-	\$ 22,740.74	\$ 7,580.25
PUBLIC OFFICIALS LIABILITY	HOWELL TOWNSHIP	16	2	\$ 65,810.01	\$ 4,113.13
PUBLIC OFFICIALS LIABILITY	LIVINGSTON TOWNSHIP	2	-	\$ 4,754.92	\$ 2,377.46
PUBLIC OFFICIALS LIABILITY	TOWN OF GUTTENBERG	1	-	\$ 760.00	\$ 760.00
PUBLIC OFFICIALS LIABILITY	TOWN OF KEARNY	4	-	\$ 4,863.75	\$ 1,215.94
PUBLIC OFFICIALS LIABILITY	TOWN OF MORRISTOWN	6	-	\$ 21,223.13	\$ 3,537.19
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF BLOOMFIELD	12	2	\$ 71,299.83	\$ 5,941.65
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF EWING	3	-	\$ 5,950.00	\$ 1,983.33
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF FREEHOLD	1	-	\$ 1,070.25	\$ 1,070.25
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF HAMILTON	8	1	\$ 80,327.14	\$ 10,040.89
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF LAWRENCE	4	-	\$ 1,584.78	\$ 396.20
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MANALAPAN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MAPLEWOOD	4	-	\$ 12,447.03	\$ 3,111.76
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MONTCLAIR	28	1	\$ 664,323.66	\$ 23,725.85
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MORRIS	8	-	\$ 3,636.50	\$ 454.56
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BERGEN	2	1	\$ 34,520.00	\$ 17,260.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	3	-	\$ 69,358.49	\$ 23,119.50
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF PARSIPPANY	20	1	\$ 76,545.38	\$ 3,827.27
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	2	-	\$ 1,100.00	\$ 550.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF UNION	6	2	\$ 90,170.00	\$ 15,028.33

Valued as of 5/31/17

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WARREN	8	3	\$ 135,904.68	\$ 16,988.09
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WEST ORANGE	5	1	\$ 5,370.00	\$ 1,074.00
PUBLIC OFFICIALS LIABILITY	NEPTUNE TOWNSHIP	1	-	\$ 680.00	\$ 680.00
PUBLIC OFFICIALS LIABILITY Total		295	26	\$ 2,786,500.41	\$ 9,445.76
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	49	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF CALDWELL	8	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FAIR HAVEN	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FANWOOD	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FREEHOLD	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HADDON HEIGHTS	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HIGHLAND PARK	34	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF KENILWORTH	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NEW PROVIDENCE	46	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	80	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF TOTOWA	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	78	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	113	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF RAHWAY	24	-	\$ -	\$ -
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	113	1	\$ 10.25	\$ 0.09
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	27	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF HARRISON	57	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF KEARNY	32	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF MORRISTOWN	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF CINNAMINSON	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EASTAMPTON	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EWING	52	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	79	-	\$ -	\$ -

Valued as of 5/31/17

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	123	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	57	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MANALAPAN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MAPLEWOOD	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MONTCLAIR	41	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MORRIS	51	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	19	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	52	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	7	1	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	62	-	\$ -	\$ -
WORKCOMP RECORD ONLY	NEPTUNE TOWNSHIP	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY Total		1,394	2	\$ 10.25	\$ 0.01
WORKERS COMPENSATION	BERKELEY HEIGHTS	48	5	\$ 240,964.00	\$ 5,020.08
WORKERS COMPENSATION	BERKELEY TOWNSHIP	240	40	\$ 4,104,154.84	\$ 17,100.65
WORKERS COMPENSATION	BOROUGH OF CALDWELL	55	9	\$ 446,543.88	\$ 8,118.98
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	21	2	\$ 26,159.57	\$ 1,245.69
WORKERS COMPENSATION	BOROUGH OF FANWOOD	26	7	\$ 406,692.55	\$ 15,642.02
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	32	10	\$ 400,162.20	\$ 12,505.07
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	37	3	\$ 349,978.63	\$ 9,458.88
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	63	7	\$ 848,887.86	\$ 13,474.41
WORKERS COMPENSATION	BOROUGH OF KENILWORTH	41	5	\$ 507,058.73	\$ 12,367.29
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	1	\$ 454,662.76	\$ 30,310.85
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	53	4	\$ 376,532.50	\$ 7,104.39
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	95	18	\$ 1,818,445.57	\$ 19,141.53
WORKERS COMPENSATION	BOROUGH OF TOTOWA	24	2	\$ 217,998.79	\$ 9,083.28
WORKERS COMPENSATION	CITY OF ENGLEWOOD	277	51	\$ 3,796,028.58	\$ 13,704.07
WORKERS COMPENSATION	CITY OF HOBOKEN	478	98	\$ 5,771,997.61	\$ 12,075.31
WORKERS COMPENSATION	CITY OF LINDEN	230	16	\$ 2,604,848.19	\$ 11,325.43
WORKERS COMPENSATION	CITY OF RAHWAY	156	29	\$ 1,978,472.28	\$ 12,682.51

Valued as of 5/31/17

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	HOWELL TOWNSHIP	147	35	\$ 2,952,267.33	\$ 20,083.45
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	196	31	\$ 2,812,490.25	\$ 14,349.44
WORKERS COMPENSATION	TOWN OF GUTTENBERG	25	10	\$ 296,616.34	\$ 11,864.65
WORKERS COMPENSATION	TOWN OF HARRISON	101	23	\$ 1,535,140.98	\$ 15,199.42
WORKERS COMPENSATION	TOWN OF KEARNY	121	29	\$ 1,464,022.03	\$ 12,099.36
WORKERS COMPENSATION	TOWN OF MORRISTOWN	145	-	\$ 1,093,403.58	\$ 7,540.71
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	32	11	\$ 357,785.18	\$ 11,180.79
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	22	1	\$ 71,634.95	\$ 3,256.13
WORKERS COMPENSATION	TOWNSHIP OF EWING	204	39	\$ 3,499,531.86	\$ 17,154.57
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	100	9	\$ 1,123,520.42	\$ 11,235.20
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	521	89	\$ 5,174,786.93	\$ 9,932.41
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	93	7	\$ 1,046,038.74	\$ 11,247.73
WORKERS COMPENSATION	TOWNSHIP OF MANALAPAN	16	1	\$ 218,799.83	\$ 13,674.99
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	4	\$ 761,299.66	\$ 7,768.36
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	276	51	\$ 5,378,068.17	\$ 19,485.75
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	140	18	\$ 2,010,752.74	\$ 14,362.52
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	68	33	\$ 1,054,428.14	\$ 15,506.30
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	360	30	\$ 2,700,922.99	\$ 7,502.56
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	7	1	\$ 30,213.27	\$ 4,316.18
WORKERS COMPENSATION	TOWNSHIP OF UNION	377	61	\$ 3,945,274.55	\$ 10,464.92
WORKERS COMPENSATION	TOWNSHIP OF WARREN	61	11	\$ 493,589.75	\$ 8,091.64
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	165	27	\$ 2,877,446.92	\$ 17,439.07
WORKERS COMPENSATION	NEPTUNE TOWNSHIP	20	16	\$ 42,596.03	\$ 2,129.80
WORKERS COMPENSATION Total		5,186	844	\$ 65,290,219.18	\$ 12,589.71
Grand Total		16,430	1,402	\$ 117,457,893.93	\$ 7,148.99

Valued as of 5/31/17



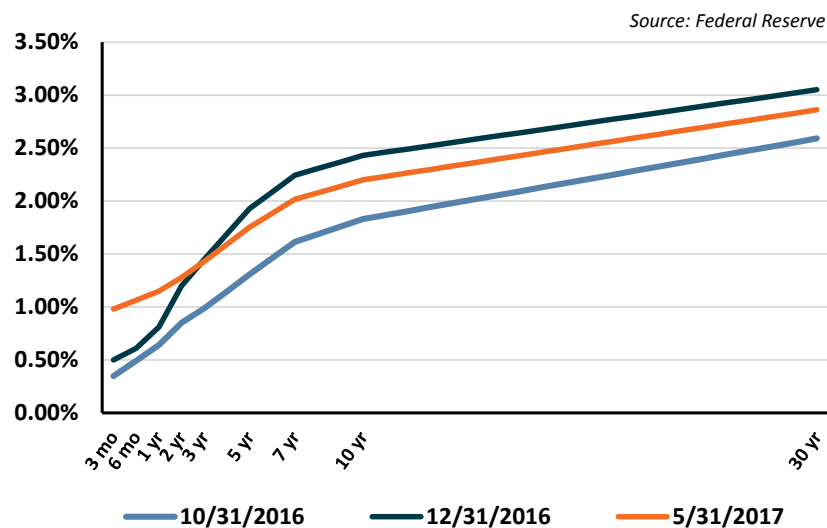
Monthly Investment Report

As of 5/31/2017

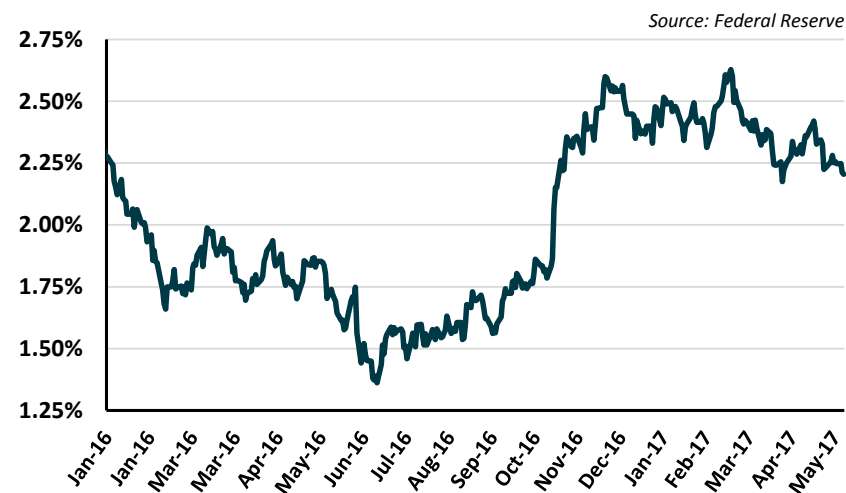


Treasury Yields

Treasury Yield Curves



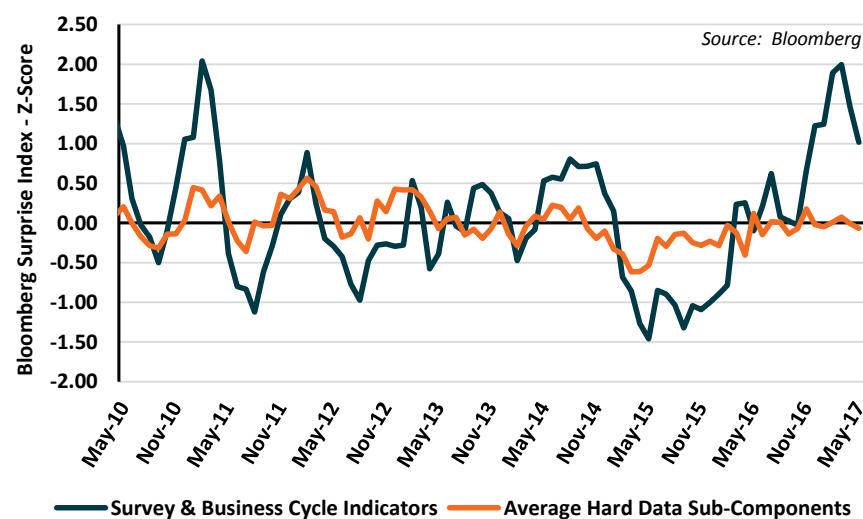
10 Year Treasuries



US Treasury Yields

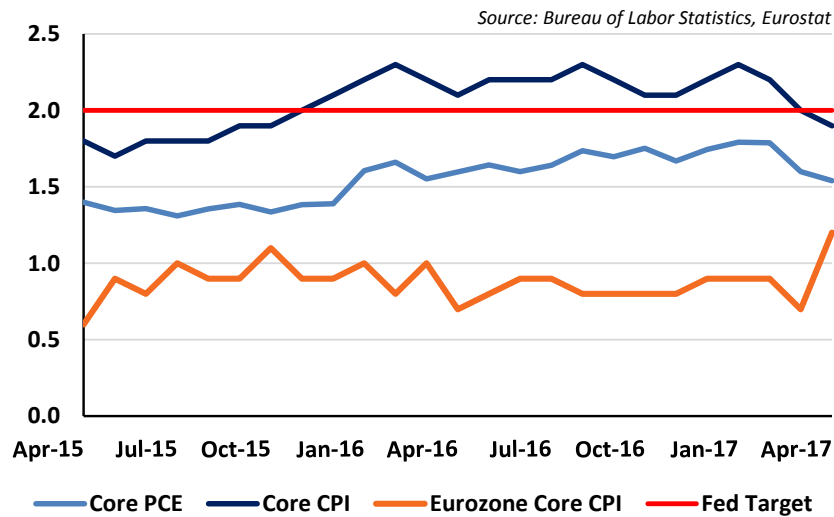
	10/31/2016	12/31/2016	5/31/2017
3 Month	0.35%	0.50%	0.98%
2 Year	0.85%	1.20%	1.28%
5 Year	1.31%	1.93%	1.75%
10 Year	1.83%	2.43%	2.20%
30 Year	2.59%	3.05%	2.86%

Bloomberg US Economic Surprise Index

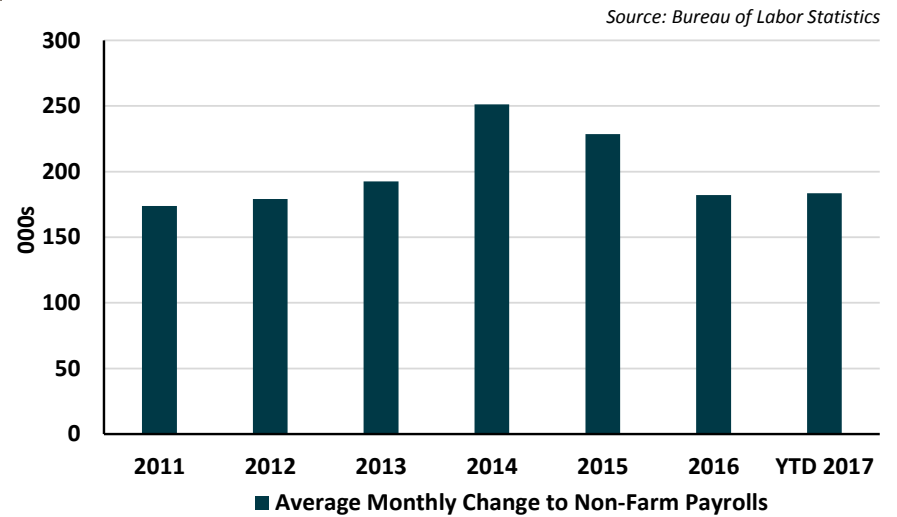


Market Indicators

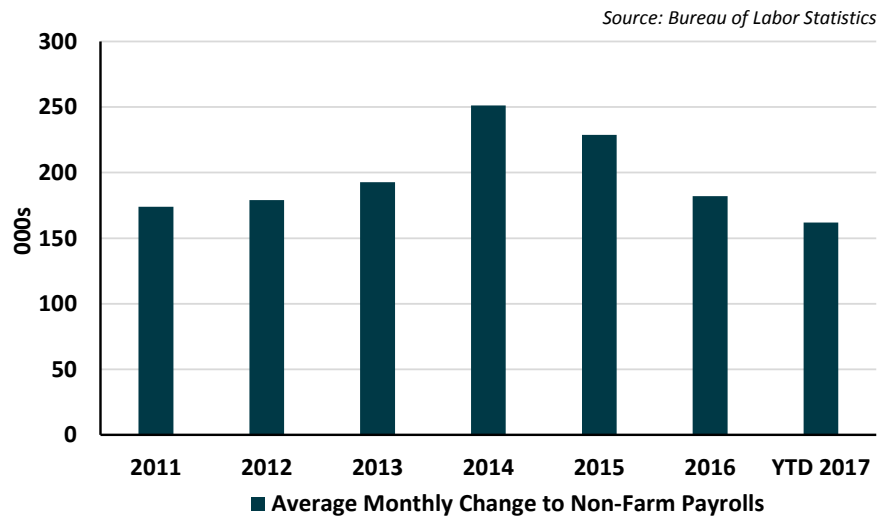
Inflation



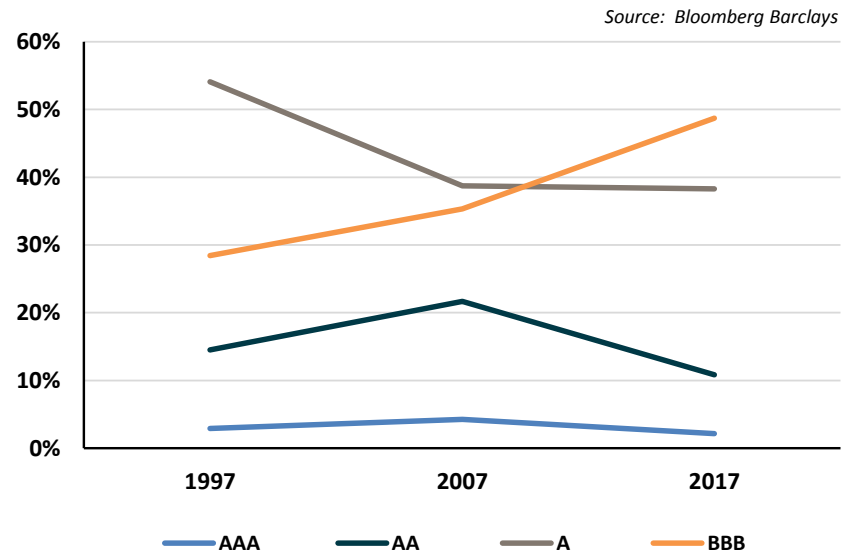
Employment



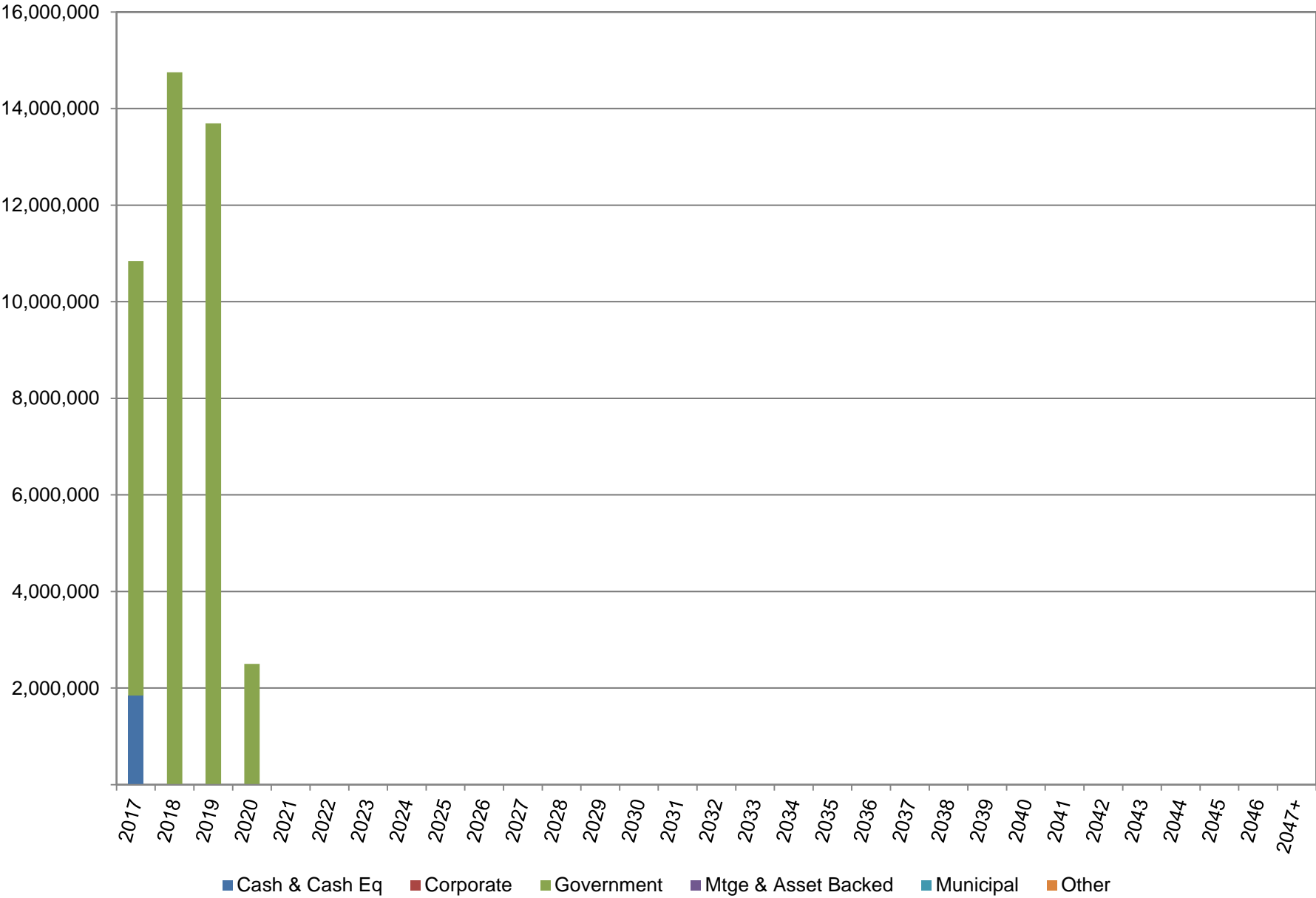
US Investment Grade Corporate Issuance



US Corporate Credit Ratings



Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	06/30/2016	09/30/2016	12/31/2016	03/31/2017	05/31/2017
Treasury Yields					
2 yr Treasury Yield	0.59%	0.77%	1.20%	1.26%	1.28%
5 yr Treasury Yield	1.01%	1.15%	1.92%	1.93%	1.75%
10 yr Treasury Yield	1.49%	1.61%	2.43%	2.39%	2.20%
Book Statistics					
Tax-Equivalent Book Yield	0.93%	0.89%	0.95%	1.02%	0.99%
Book Value (\$)	37,692,989	42,340,961	38,131,483	42,219,834	41,792,801
Projected Tax-Equivalent Income, next 12 months (\$)	351,189	378,371	361,973	431,340	411,841
Unrealized Gains/(Losses) (\$)	209,695	102,114	(107,044)	(114,436)	(100,742)
YTD Realized Gains/(Losses) (\$)	3,786	3,786	4,392	92	92
Portfolio Risk Statistics					
Effective Duration	1.37	1.45	1.43	1.41	1.26
Convexity	0.03	0.04	0.03	0.03	0.03
Weighted Average Life	1.38	1.47	1.45	1.43	1.28
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	96%	100%	100%	96%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	4%	0%	0%	4%

Performance

Tax-Equivalent Total Return
as of 05/31/2017
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Previous Month	0.09%	0.09%	0.00%
Quarter to Date	0.20%	0.14%	0.06%
Year to Date	0.43%	0.36%	0.07%
Since Inception	1.29%	1.02%	0.27%

Benchmark Composition:
100.0% Garden State Duration Matched Treasury

Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2017	8,991,311	0.97	23%
2018	14,741,868	1.03	37%
2019	13,722,707	0.99	34%
2020	2,490,925	1.51	6%
2021+	0	0.00	0%
Subtotal (inc. ABS, Agcy, CMBS, Corp, Muni, UST)	39,946.811	1.03	100%
MBS	0	0.00	0%
TOTAL	39,946.811	1.03	100%

Bond Purchases

There were no purchases during this period.

Bond Sales, Calls & Maturities

Trade Date	Trade Type	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
04/15/2017	Maturity	US TREASURY	Treasury	AA+	Aaa	0.875	04/15/2017	04/15/2017	100.00	1,000,000	0	0.86	0.86
05/15/2017	Maturity	US TREASURY	Treasury	AA+	Aaa	0.875	05/15/2017	05/15/2017	100.00	1,200,000	0	0.91	0.91
Total										2,200,000	0	0.89	0.89

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																
04/17/2017			1,845,990	BANK OF AMER/MERRILL	0.00			1,845,990	1,845,990	1,845,990	0	0.00	0.00	0.00	0.00	
			1,845,990					1,845,990	1,845,990	1,845,990	0	0.00	0.00	0.00	0.00	
Treasury																
01/30/2017	AA+	Aaa	1,500,000	US TREASURY N/B	1.50	11/30/2019	11/30/2019	1,502,531	1,502,274	1,505,400	3,126	1.44	1.35	2.45	2.50	0.07
02/17/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.63	12/31/2019	12/31/2019	1,255,957	1,255,402	1,258,275	2,873	1.45	1.36	2.51	2.58	0.08
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	999,032	997,650	(1,382)	1.08	1.20	1.19	1.20	0.02
02/02/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	10/15/2018	10/15/2018	996,324	998,045	995,460	(2,585)	1.02	1.21	1.36	1.37	0.03
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	11/15/2018	11/15/2018	1,004,417	1,002,425	1,000,350	(2,075)	1.08	1.23	1.44	1.46	0.03
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	12/15/2018	12/15/2018	1,004,300	1,002,423	1,000,230	(2,193)	1.09	1.23	1.52	1.54	0.03
03/29/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.13	01/15/2019	01/15/2019	1,505,396	1,503,152	1,497,180	(5,972)	0.99	1.24	1.60	1.62	0.03
03/29/2016	AA+	Aaa	1,200,000	US TREASURY N/B	0.75	02/15/2019	02/15/2019	1,191,426	1,194,888	1,189,920	(4,968)	1.00	1.25	1.69	1.71	0.04
06/30/2016	AA+	Aaa	1,050,000	US TREASURY N/B	1.00	03/15/2019	03/15/2019	1,058,588	1,055,719	1,045,212	(10,507)	0.69	1.26	1.76	1.79	0.04
07/19/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2019	04/15/2019	1,001,992	1,001,368	992,850	(8,518)	0.80	1.26	1.85	1.87	0.04
07/19/2016	AA+	Aaa	1,400,000	US TREASURY N/B	0.88	05/15/2019	05/15/2019	1,402,461	1,401,713	1,389,192	(12,521)	0.81	1.28	1.93	1.95	0.05
09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	777,988	776,658	(1,330)	1.08	1.21	1.32	1.33	0.02
07/29/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	07/15/2019	07/15/2019	999,336	999,522	988,710	(10,812)	0.77	1.29	2.09	2.12	0.05
07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	998,894	999,040	146	1.07	1.01	0.25	0.25	0.00
08/02/2016	AA+	Aaa	1,295,000	US TREASURY N/B	1.00	08/31/2019	08/31/2019	1,300,518	1,299,063	1,286,168	(12,894)	0.86	1.31	2.22	2.25	0.06
08/05/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	09/30/2019	09/30/2019	1,504,980	1,503,718	1,489,155	(14,563)	0.89	1.32	2.29	2.33	0.06
07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	998,395	998,600	205	1.11	1.05	0.33	0.33	0.00
10/05/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	10/31/2019	10/31/2019	1,007,461	1,005,888	998,030	(7,858)	1.00	1.33	2.37	2.41	0.07
08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,248,531	1,248,250	(281)	1.04	1.09	0.41	0.42	0.00
11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,247,477	1,247,013	(465)	1.03	1.11	0.50	0.50	0.00
12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,148,103	1,147,332	(771)	1.04	1.15	0.58	0.58	0.01
01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,598,427	1,597,008	(1,419)	1.02	1.16	0.66	0.67	0.01
02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,596,830	1,595,040	(1,790)	1.02	1.17	0.74	0.74	0.01
03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,595,897	1,594,240	(1,657)	1.06	1.19	0.82	0.83	0.01
04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,371,742	1,367,878	(3,865)	0.89	1.20	0.91	0.91	0.01
02/27/2017	AA+	Aaa	1,250,000	US TREASURY NB	1.38	01/15/2020	01/15/2020	1,247,598	1,247,803	1,250,263	2,459	1.44	1.37	2.56	2.62	0.08
03/06/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	02/15/2020	02/15/2020	1,242,529	1,243,122	1,249,488	6,366	1.58	1.39	2.65	2.71	0.08
07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,249,979	1,250,025	46	0.92	0.82	0.04	0.04	0.00
07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,099,846	1,099,879	33	0.99	0.96	0.12	0.12	0.01
07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,500,560	1,497,210	(3,350)	0.96	1.20	0.95	0.95	0.01
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,000,886	999,180	(1,706)	1.04	1.20	1.02	1.04	0.02
07/07/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	06/30/2017	06/30/2017	1,001,055	1,000,086	999,800	(286)	0.52	0.86	0.08	0.08	0.00
08/13/2015	AA+	Aaa	1,300,000	US TREASURY N/B	0.88	07/15/2018	07/15/2018	1,293,860	1,297,613	1,295,385	(2,228)	1.04	1.19	1.11	1.12	0.02

Portfolio Holdings Report

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
			39,945,000					39,865,417	39,946,811	39,846,070	(100,742)	1.03	1.20	1.32	1.34	0.03
			41,790,990					41,711,407	41,792,801	41,692,059	(100,742)	0.99	1.15	1.26	1.28	0.03

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/01/2017 to 5/31/2017				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Highland Park	5/9/2017	Middlesex County Prosecutor's Office	2017 GL/AL/WC/PROP	The County of Middlesex, its officers, officials, employees & volunteers are included as additional insured as respects to use of Skywatch Surveillance Platform valued at \$138,000 while in Highland Park's care, custody & control for the Annual Street Fair Day in May 2017. Waiver of Subrogation as allowed by law in favor of the County. *
Borough of Highland Park	5/17/2017	IM Gallery	2017 GL	Evidence of insurance as respects the Borough of Highland Park's use of the certificate holder's premises for the Open Studio Event.
Borough of Highland Park	5/18/2017	Highland Park Gardens LLC	2017 GL	Evidence of insurance as respects the Borough of Highland Park's use of 319 Benner Street, Unit B1, Highland Park, NJ 08904 for training.
Borough of Highland Park	5/18/2017	Mercer County Fire Academy	2017 GL	Evidence of insurance as respects the Borough of Highland Park's use of the certificate holder's premises for training.
Township of Montclair	5/19/2017	United Way of Northern New Jersey	2017 GL	Evidence of insurance as respects the Township of Montclair's use of the certificate holder's premises for sketching classes on 7/20, 7/27, 8/3 & 8/10.
Township of Warren	5/18/2017	Temple Har Shalom	2017 GL	Evidence of insurance as respects the Township of Warren's use of the certificate holder's facilities for a Teen Camp from 6/24/17 through 7/28/17.
Township of Warren	5/18/2017	Round Top Swim & Tennis Club	2017 GL	Certificate holder is included as an additional insured as respects the Township of Warren's use of the certificate holder's facilities for Teen Camp from 6/24/17 through 7/28/17. *
Berkeley Township	5/18/2017	Evidence of Insurance	2017 CRIME STAT	Evidence of Statutory Bond Coverage for: Tax Collector Maureen Cosgrove; CFO/Treasurer Frederick Ebenau; Municipal Court Judge James Gluck; Municipal Court Administrator Jessica L. Jenkins; Deputy Municipal Court Administrator Cynthia Walsh. Change effective 1/1/2017.
Township of Parsippany	5/8/2017	Camp Meeting Assoc	2017 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany's lease of Mount Tabor Library, located at 31 Trinity Park, Parsippany, NJ 07054.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/01/2017 to 5/31/2017				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany	5/23/2017	Mount Olive Baseball Softball Association	2017 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany's Recreation Department participation in Mount Olive Baseball Association games, practices & events.
City of Linden	5/25/2017	County of Union	2017 GL	The County of Union is included as an additional insured as respects the City of Linden hanging a banner across Wood Avenue near Curtis Street and Elizabeth Avenue from 5/26/17 through 6/12/17 for Merchants Appreciation Day. *
Hamilton Township	5/18/2017	County of Mercer 640 South Broad Street	2017 GL/AL/WC	Evidence of insurance as respects 2017 - 2018 Shared Service Agreement between Hamilton Township and the certificate holder.
Township of South Orange	5/8/2017	NJ Transit One Penn Plaza	2017 GL/AL/WC	NJ Transit & State of NJ are included as additional insured for General Liability & Excess Liability pursuant to the terms, conditions, limitations, & exclusions in the policies represented on this Certificate of Liability Insurance (but only as respect to the negligence of the insured) for hanging of banner(s) on the South Orange Ave. Bridge, in South Orange, NJ for the policy year. There are no exclusions in the liability policy(ies) for work performed within 50 feet of the railroad right of way. *
Township of South Orange	5/23/2017	Baird Community Center	2017 GL/AL/WC	Evidence of insurance as respects the Pierro Gallery exhibition Art in the Time of Resistance from 5/22/17 to 6/17/17. The total value of the work exhibited is \$31,715.
City of Englewood	5/26/2017	Alpine Scout Camp	2017 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the City of Englewood Recreation Department's use of the certificate holder's facilities for a camping trip on 8/22/17 through 8/24/2017 at Alpine Scout Camp. *
City of Hoboken	5/23/2017	938 Washington LLC	2017 GL/AL/WC	Evidence of insurance as respects the Hoboken Memorial Day Parade.
Union Township	5/23/2017	Wells Fargo CPG	2017 GL/AL/WC	Certificate holder and its respective employees, officers, directors, subsidiaries, affiliates, agents and representatives are included as additional insured (Licensor) as respects the Temporary Construction Access License Agreement. Coverage is primary, waiver of subrogation in favor of the Licensor, subject to the terms, conditions, limitations and exclusions of the Garden State Municipal Joint Insurance Fund Policies. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/01/2017 to 5/31/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of North Bergen	5/9/2017	Pony League Baseball	2017 GL	Evidence of insurance as respects the Township of North Bergen Recreation Department sponsored teams' participation in Pony League Baseball.
Township of Livingston	5/18/2017	Modspace Service Center	2017 GL/AL/WC	Evidence of insurance as respects the Township of Livingston's (six month) lease of an 8X28 office trailer for the animal shelter (located at 81 Naylor Avenue, Livingston, NJ).
Neptune Township	5/26/2017	Hamilton Fire Company	2017 GL	Evidence of insurance as respects Hooked on Fishing not Drugs sponsored by the Hamilton Fire Company on 6/10/17.
Borough of Highland Park	5/26/2017	Middlesex County Prosecutor's Office	2017 GL/AL/WC/PROP	The County of Middlesex, its officers, officials, employees & volunteers are included as additional insured as respects the use of all specialized equipment for events during 1/1/17-18 year while in the named insured's care ,custody and control. Waiver of Subrogation provisions, as allowed by law, in favor of the County. Subject to the terms, conditions, limitations and exclusions of the GSMJIF Policies.*