



July 26, 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:

		May <u>2017</u>	June <u>2017</u>
Beginning 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 Account-Bank of America	1,090,474.15	1,845,989.78
	Total Balance	<u>\$ 2,295,715.52</u>	<u>\$ 2,909,177.03</u>
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,832,610.63	\$ 1,672,222.48
	Claims/Operating Account Receipts-Bank of America	1,715,180.30	8,438,234.18
	D & H Claims Account-Bank of America	37,594.76	16,761.93
	NJ Cash Management Activity Receipts	77.99	83.16
	Custodial Account-Bank of America	1,255,515.63	
Total Receipts		<u>\$ 4,840,979.31</u>	<u>\$ 10,127,301.75</u>
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,708,437.27)	\$ (1,655,307.73)
	Claims Account Disbursements-Bank of America	(86,680.28)	(158,341.36)
	D & H Claims Account-Bank of America	(36,689.32)	(16,288.04)
	Operating Account Disbursements-Bank of America	(1,895,710.93)	(4,990,798.00)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(500,000.00)	(1,718,721.49)
Total Disbursements		<u>\$ (4,227,517.80)</u>	<u>\$ (8,539,456.62)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 147,790.67	\$ 164,705.42
	Claims Account-Bank of America	789,319.24	4,078,414.06
	D & H Claims Account-Bank of America	(1,354.75)	(880.86)
	NJ Cash Management	127,432.09	127,515.25
	Custodial-Investments	1,845,989.78	127,268.29
	Total Balance	<u>\$ 2,909,177.03</u>	<u>\$ 4,497,022.16</u>
Beginning Investment Balance		\$ 41,038,638.95	\$ 39,843,273.20
Change in Accrued Income		(22,266.02)	4,671.77
Change in Unrealized Gain		3,446.87	(46,448.64)
Income Received/Cash Received		55,515.63	28,387.88
Realized Gain/(Loss)			503.62
Cash Receipts(Disbursements)			
Transfer to/from Custodial Account-Bank of America		(1,232,062.23)	1,714,049.72
Total Investment Account		<u>\$ 39,843,273.20</u>	<u>\$ 41,544,437.55</u>
Ending Cash Balance		<u><u>\$ 42,752,450.23</u></u>	<u><u>\$ 46,041,459.71</u></u>

BANK RECONCILIATION



ACCT.NAME	State of New Jersey		
BANK/ACCT#	Cash Management Fund		
	From		To
DATE	06/01/17		06/30/17

BOOK BALANCE AS OF	06/01/17	\$		127,432.09
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ADD DEPOSITS (PER BANK LEDGER)				83.16
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SUBTRACT: DISBURSEMENTS (PER BANK LEDGER)				
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BOOK BALANCE AS OF	06/30/17	\$		127,515.25
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BALANCE PER BANK STATEMENT	06/30/17			\$127,515.25
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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	06/30/17			127,515.25
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Difference				0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks, CPA

BANK RECONCILIATION



ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account

From

To

DATE 06/01/17 06/01/17 06/30/17

BOOK BALANCE AS OF 06/01/17 \$ 41,689,262.98

ADD DEPOSITS (PER BANK LEDGER) 1,701,164.35

SUBTRACT: DISBURSEMENTS (PER BANK LEDGER) 1,718,721.49

BOOK BALANCE AS OF 06/30/17 \$ 41,671,705.84

BALANCE PER BANK STATEMENT 06/30/17 \$41,671,705.84

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING
DATE CHECK# AMOUNT

TOTAL 0.00 0.00

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER
DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 06/30/17 41,671,705.84

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks, CPA

BANK RECONCILIATION



ACCT. NAME	Bank of America		
BANK/ACCT#	Fiduciary Account -XXXXXXX		
	From		To
DATE	06/01/17		06/30/17

BOOK BALANCE AS OF	06/01/17	\$	789,319.24
ADD DEPOSITS (PER BANK LEDGER)			8,438,234.18
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			5,149,139.36
BOOK BALANCE AS OF	06/30/17	\$	4,078,414.06

BALANCE PER BANK STATEMENT	06/30/17		\$4,081,747.39
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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
06/12/17	1878	3,333.33

1853

TOTAL	3,333.33		(3,333.33)
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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	06/30/17		4,078,414.06
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks, CPA

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
 As of June 30, 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	15,425,573	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	276,582,845
Special Assessment Plan	-	-	-	-	-	-	-	-	-	-	-	4,319,955	4,319,955
Total Income	15,425,573	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	280,902,800
Claim Expenses													
Losses	3,209,141	9,000,548	10,027,241	13,542,342	11,276,608	14,365,693	8,848,249	8,783,530	7,416,885	4,797,739	6,442,226	17,589,588	115,299,790
Loss Adjustment Expenses	608,827	2,189,233	3,338,747	4,305,810	4,756,880	5,078,900	3,433,695	4,194,708	3,471,206	2,922,776	3,048,477	8,403,995	45,753,253
IBNR	4,817,392	4,270,730	2,459,344	252,257	693,879	85,317	193,551	-	51,392	202,277	-	30,493	13,056,633
EPL Deductible & Co-Insurance	(122,250)	(243,840)	(572,663)	(918,494)	(766,249)	(672,161)	(409,419)	(628,313)	(156,270)	(228,023)	(192,743)	(809,985)	(5,720,411)
Excess Recoveries	(190,022)	(495,513)	(724,313)	(1,883,187)	(5,562,142)	(6,216,474)	(1,058,429)	(1,383,856)	(1,640,142)	(61,321)	(379,836)	(2,245,331)	(21,840,565)
WC	-	-	-	(733,769)	(1,154,629)	(33,381)	(198,874)	(322,064)	(275,824)	(61,321)	-	(2,035,331)	(4,815,192)
GL	-	-	-	-	(267,891)	-	(4,903)	(49,834)	(25,254)	-	-	-	(347,882)
LEL	-	-	(312,636)	(137,044)	(1,543,722)	(920,370)	-	-	-	-	-	-	(2,913,771)
AL	-	(129,000)	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,264,124)
Property	(190,022)	(366,513)	(222,951)	-	(112,187)	(3,638,716)	(373,409)	(7,541)	-	-	-	-	(4,911,340)
EPL/POL	-	-	(188,726)	(1,012,374)	(2,144,581)	(1,624,007)	(481,243)	(915,907)	(128,186)	-	(299,720)	(210,000)	(7,004,745)
EPL/POL Aggregate Stop	-	-	-	-	-	-	-	(414,886)	-	-	(80,116)	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	(88,509)	-	-	-	-	(88,509)
Total Claim Expense	8,323,088	14,721,158	14,528,355	15,298,728	10,398,977	12,641,275	11,007,646	10,966,069	9,143,072	7,633,448	8,918,125	22,968,758	146,548,700
Expenses													
Excess Premiums	3,360,824	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	68,119,380
General Administrative Expenses	3,809,067	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	65,627,527
Total Expenses	7,169,890	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	133,746,907
Underwriting Profit/(Loss)	(67,405)	828,643	145,867	(1,556,864)	2,028,734	(154,420)	1,079,394	680,501	(210,781)	228,390	(777,868)	(1,616,998)	607,193
Net Realized/Unrealized Gains/(Losses)	(5,255)	(14,010)	(27,513)	(21,172)	(17,147)	32,576	288,701	285,427	184,978	103,807	43,874	28,677	882,943
Interest Income	30,208	142,751	183,107	179,053	173,369	144,312	164,140	174,372	127,227	210,731	440,221	1,454,821	3,424,312
Net Investment Income	24,953	128,740	155,594	157,881	156,222	176,888	452,841	459,799	312,204	314,539	484,095	1,483,498	4,307,255
Statutory Surplus (Deficit)	(42,452)	957,383	301,461	(1,398,983)	2,184,956	22,468	1,532,235	1,140,301	101,423	542,928	(293,772)	(133,500)	4,914,448
% of Underwriting Income	-0.3%	3.3%	1.1%	-5.1%	8.8%	0.1%	7.2%	5.8%	0.6%	3.7%	-2.0%	-0.3%	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	(42,452)	(12,254)	22,899	19,209	16,820	25,330	4,556	5,545	(1,267)	2,331	(29,325)	(133,500)	(122,108)
at Previous Month	(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
Variance	(9,408)	(7,903)	(3,049)	(2,919)	(2,032)	17,130	(1,563)	(793)	(594)	(224)	-	(38,028)	(49,382)

- 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	1,545	3,158	3,214	3,269	2,647	2,802	2,525	2,240	1,966	1,995	2,118	7,232	34,711
Severity Rate	-	-	-	-	-	-	-	-	-	-	-		
Total Open Claims	577	335	223	195	96	63	31	25	21	8	14	27	1,615

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

RESOLUTION NO. 26-17

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 **\$2,812,040.67** for payment.

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

Chairman

Date

July 26, 2017

Secretary

Date

July 26, 2017

JULY 26, 2017 - GSMJIF Commissioners Meeting Bills List

Date: 7.1.17
Bills List #: 62



<u>PAYABLE TO</u>	<u>DESCRIPTION</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
Patrick DeBlasio, CPA	Treasurer Fee - July	#1881	\$1,541.67
Dynamic Testing	Drug/Alcohol testing - inv#9499 Kearny Drug testing; inv#9528 Kearny \$938; inv#9529 North Brunswick \$588.16; inv#9530 Haddon Heights \$129	#1882	\$1,915.16
APA Hotel Woodbridge	Meeting venue for the GSMJIF meeting June 2017	#1883	\$3,475.95
The Star Ledger	Legal AD posting for GSMJIF June 2017	#1884	\$41.85
The NJ Times	Legal AD posting for June 2017	#1885	\$8.70
Princeton Public Affairs	Retainer fee for - July 2017	#1886	\$833.33
Pringle Quinn Anzano	inv# 40978 - Fund Attorney fees for June 2017	#1887	\$480.00
Bob Smith & Associates	Litigation fees for June 2017	#1888	\$3,333.33
Capehart Scatchard	Litigation fees for July 2017	#1889	\$1,250.00
Safety First Systems	inv#97628 monitoring service for Twp. of Parsippany Troy-Hills \$2,176; inv#97629 Monitoring service for Borough of Caldwell \$208	#1890	\$2,384.00
Dafeldecker Associates	inv#70515 Howell Township random Drug Testing (2) \$110; inv#70653 Berkeley Public Works Drug & alcohol testing \$240	#1891	\$350.00
Alamo Insurance Group	2nd and final Risk Manager fee for Town of Harrison	#1892	\$32,120.50
Risk Manager Inc.	2nd and final Risk Manager fee for Haddon Heights	#1893	\$8,666.50
Conner Strong	2nd and final Risk Manager fee for Fair Haven	#1894	\$6,250.00
Fairview Insurance	2nd and final Risk Manager fee for Caldwell \$10,547; Morristown \$7,500	#1895	\$18,047.00
Brown & Brown Metro	2nd and final Risk Manager fee for Berkeley Heights \$14,965.50; Guttenberg \$14,953; Howell \$43,589.50; Linden \$13,167; South Orange Village \$25,217; Kearny \$35,750	#1896	\$147,642.00
Dittmar Agency	2nd and Final Risk Manager Fee for Freehold Borough	#1897	\$16,342.50
Qual-Lynx	#1 of 2 payment for 2017 - TPA Administration fees	#1898	\$424,483.50
Prime Advisors	inv#7753 Investment Advisors fee	#1899	\$4,250.00
Borough of Caldwell	Safety Wellness Award	#1900	\$189.00
Borough of Kenilworth	Safety Wellness Award	#1901	\$305.00
Howell Township	Safety Wellness Award	#1902	\$478.00
West Orange Township	Safety Wellness Award	#1903	\$172.00
Montclair Township	Safety Wellness Award	#1904	\$503.00
Morris Township	Safety Wellness Award	#1905	\$292.00
Township of North Brunswick	Safety Wellness Award	#1906	\$79.00
Borough of Fair Haven	Safety Wellness Award	#1907	\$423.00
Union Township	Safety Wellness Award	#1908	\$100.00
Care Station	West Orange drug testing - ac#993612 JM\$76; ac#993662 LR \$76; ac#990286 CM \$87	#1909	\$239.00
AJM Insurance	2nd and final Risk Manager fee for Hamilton	#1910	\$40,477.50
Borden Perlman	2nd and final Risk Manager fee for Lawrence	#1911	\$11,578.00
Fairview Insurance	2nd and final Risk Manager fee for Parsippany Troy Hills \$41,183; West Orange \$25,217	#1912	\$66,400.00
AON Risk Consultants	12/31/16 Reserve Invoice K68-0003149	#1913	\$13,500.00

	Total in Checks \$808,151.49		
	<u>PMA PAYMENTS</u>		
	Risk Control #7 and #8 of #12 for 2017		\$76,500.00
PMA	Berkeley Township	ACH	\$2,032.18
PMA	City of Rahway	ACH	\$8,137.80
PMA	Hamilton Township	ACH	\$13,452.59
PMA	Township of Howell	ACH	\$142.42
PMA	Montclair Township	ACH	\$10,549.00
PMA	Livingston Township	ACH	\$11,268.12
PMA	South Brunswick Township	ACH	\$2,100.00
PMA	Township of Ewing	ACH	\$10,214.35
PMA	Union Township	ACH	\$8,162.43
PMA	Township of Maplewood	ACH	\$40,216.83
	Total to PMA \$182,775.72		
	<u>NIP MANAGEMENT PAYMENTS</u>		
NIP Mgmt	Loss Control Fee	ACH	\$151,114.00
NIP Mgmt	Claims Management Fee	ACH	\$299,176.00
NIP Mgmt	TPA fee	ACH	\$408,263.00
NIP Mgmt	Admin Fee	ACH	\$860,893.00
	Total to NIP Management \$1,719,446		
	<u>BGIA Payments</u>		
BGIA	inv# Risk Manger fee #2 of 2 for 2017 Eastampton	ACH	\$6,781.64
BGIA	inv# Risk Manager fee #2 of 2 for 2017 Rahway	ACH	\$32,621.00
BGIA	inv# Risk Manager fee #2 of 2 for 2017 Union	ACH	\$61,462.82
BGIA	inv#247250 add 3 vessels to Marina	ACH	\$615.00
BGIA	inv#247251 Excess Lia.	ACH	\$187.00
	Total to BGIA \$101,667.46		
		Total	\$2,812,040.67

RESOLUTION NO. 27-17

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 **\$1,644,182** against the fund.

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

Chairman

Date

July 26, 2017

Secretary

Date

July 26, 2017



GSMJIF - COMM MEETING PAY SUMMARY REPORT
June 2017 Report

June

WC			
TWP	TPA		
Par Troy Hills	D&H	\$	36,629
Bloomfield	D&H	\$	53,318
Morristown	D&H	\$	14,413
Linden	Inservco	\$	60,188
All Other	QL	\$	773,129
Total WC		\$	937,676
PAL			
ALL TWP			
AL	NIP/QL	\$	97,157
APD	NIP/QL	\$	64,070
EPL	NIP/QL	\$	42,689
GL	NIP/QL	\$	150,031
POL	NIP/QL	\$	98,274
PROP	NIP/QL	\$	111,944
Total PAL		\$	564,165
WC		\$	937,676
PAL		\$	564,165
Grand Total post 2012		\$	1,501,841
PMA PRIOR 2012			
WC	PMA	\$	117,287
PAL	PMA	\$	25,054
APD PROP	PMA	\$	-
Total Prior 2012		\$	142,341

Grand Total June	Grand Total
Post 2012 CLAIMS	1,501,841
Prior 2012 CLAIMS	142,341
TOTAL PAID	1,644,182

RESOLUTION NO. 28-17

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

**IN RECOGNITION AND APPRECIATION OF DISTINGUISHED SERVICE
BY EARL MILLER**

WHEREAS, Earl Miller served as Executive Director of the Garden State Municipal Joint Insurance Fund (hereinafter referred to as the "FUND") from its inception in 2002 to 2015; and

WHEREAS, Earl Miller served as Advisor to the FUND's Administrator from 2015 to 2017; and

WHEREAS, Earl Miller was instrumental in the formation and development of the FUND; and

WHEREAS, Membership in the FUND under Earl Miller's tenure increased from four founding members in February 2002, to thirty-six members in 2015; and

WHEREAS, Earl Miller has served the FUND with outstanding leadership, professionalism and dignity; and

WHEREAS, Earl Miller's service at the FUND has been exemplary to all the Commissioners, Professionals and Service Organizations and related representatives;

NOW, THEREFORE, BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that the FUND recognizes Earl Miller for his outstanding service to the FUND, to his community and the State of New Jersey; and

BE IT FURTHER RESOLVED that Earl Miller be commended and congratulated on his public service and his upcoming retirement; and

BE IT FURTHER RESOLVED that a copy of this resolution be spread upon the minutes of the FUND on this date of its adoption entered below.

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

Chairman

Date

July 26th, 2017

Secretary

Date

July 26th, 2017



Garden State Municipal Joint Insurance Fund

July 2017

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

7/1/2017

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

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

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2017

Policy Year 2002

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

Policy Year 2003

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

7/1/2017

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

7/1/2017

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

7/1/2017

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

7/1/2017

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

7/1/2017

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

7/1/2017

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





Claim Activity Report - Property, Auto, Liability

7/1/2017

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

7/1/2017

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

7/1/2017

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

7/1/2017

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	793,609	1	264,610	264,610
Howell, Township of	35	5.5%	762,870	11.7%	\$21,796	749,224	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	1,579,831	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	\$6,153,426	4	\$2,583,881	\$645,970



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2017

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	560,035	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	\$7,456,634	7	\$2,430,653	\$347,236



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2017

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	10.9%	\$8,241	913,360	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	724,064	1	146,849	146,849
Harrison, Town of	45	3.5%	238,317	2.7%	\$5,296	185,573	1	80,413	80,413
Hoboken, City of	60	4.7%	354,458	3.9%	\$5,908	354,460	-	-	-
Howell, Township of	75	5.9%	1,126,158	12.5%	\$15,015	1,075,212	2	317,791	158,896
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%	600,271	6.7%	\$14,292	552,233	2	299,635	149,818
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,054,911	11.7%	\$7,033	1,054,907	-	-	-
West Orange, Township of	93	7.3%	591,072	6.6%	\$6,356	578,903	1	152,265	152,265
	1281	100.0%	\$8,988,877	100.0%	\$7,017	\$8,662,947	12	\$1,528,601	\$127,383





Claim Activity Report - Workers' Compensation Claims

7/1/2017

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	1,034,931	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	901,502	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	1,189,147	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	\$8,900,948	13	\$1,715,918	\$131,994



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

7/1/2017

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	911,396	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	728,692	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	1,203,963	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	\$7,316,214	6	\$1,214,529	\$202,422



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

7/1/2017

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	1,477,827	5	1,149,649	229,930
Caldwell Borough	20	1.8%	765,345	6.6%	\$38,267	635,198	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%	1,621,904	13.9%	\$12,195	1,255,785	5	1,119,084	223,817
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	182,402	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	1,317,559	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%	\$11,677,274	100.0%	\$10,762	\$10,755,616	18	\$3,647,728	\$202,652



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

7/1/2017

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	7.1%	\$11,839	761,155	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	4.8%	\$9,519	599,725	-	-	-
Ewing, Township of	74	6.3%	520,962	4.1%	\$7,040	520,961	-	-	-
Fanwood Borough	13	1.1%	187,255	1.5%	\$14,404	164,864	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	2.4%	\$10,209	296,056	-	-	-
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	-	-	-
Hoboken, City of	79	6.8%	793,735	6.3%	\$10,047	657,895	2	196,235	98,118
Howell, Township of	62	5.3%	572,876	4.6%	\$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	1,009,990	2	1,004,671	502,336
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	252,594	2.0%	\$7,654	247,813	1	113,218	113,218
Middlesex Borough	12	1.0%	264,764	2.1%	\$22,064	226,703	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%	1,899,171	15.1%	\$19,783	1,778,324	4	1,076,725	269,181
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%	401,902	3.2%	\$7,177	398,501	1	50,606	50,606
	1166	100.0%	\$12,587,546	100.0%	\$10,795	\$11,477,573	21	\$4,395,102	\$209,291



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

7/1/2017

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	290,384	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%	1,075,832	9.2%	\$12,366	1,010,426	2	380,141	190,071
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	1,688,809	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	630,401	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	931,825	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	590,800	2	171,302	85,651
Morris Township	43	3.4%	368,978	3.1%	\$8,581	301,464	3	152,729	50,910
Morristown, Town of	38	3.0%	252,396	2.2%	\$6,642	252,397	-	-	-
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%	1,165,016	9.9%	\$15,743	880,443	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%	\$11,720,712	100.0%	\$9,295	\$10,447,162	29	\$4,205,242	\$145,008



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

7/1/2017

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

7/1/2017

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

7/1/2017

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

7/1/2017

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

7/1/2017

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

7/1/2017

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

7/1/2017

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

7/1/2017

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	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

7/1/2017

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of July 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 July 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

7/1/2017

Property	
Claims reported for the GSMJIF since March 1, 2002:	348
Open Claims as of July 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	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of July 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:	\$8,988,877
Total Incurred for 2007 Losses:	\$9,483,564
Total Incurred for 2008 Losses:	\$7,601,809
Total Incurred for 2009 Losses:	\$11,677,274
Total Incurred for 2010 Losses:	\$12,587,546
Total Incurred for 2011 Losses:	\$11,720,712
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

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

Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 06/01/17 to 07/01/17

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	1,941.00	1,779.18	6,209.38
CALDWELL BOROUGH	1244102	2,725.64	0.00	0.00	2,725.64
CITY OF RAHWAY	1236736	0.00	2,402.79	4,440.01	6,842.80
EWING TOWNSHIP	8769580	0.00	9,833.45	380.90	10,214.35
FANWOOD BOROUGH	2499465	0.00	693.98	14.08	708.06
HAMILTON TOWNSHIP	3389434	6,072.16	1,068.16	3,897.88	11,038.20
HARRISON, TOWN OF	8772758	0.00	0.00	1,285.24	1,285.24
HOWELL TOWNSHIP	3394186	1,900.00	150.95	144.42	2,195.37
HOWELL TOWNSHIP	8769648	0.00	0.00	142.42	142.42
LIVINGSTON TOWNSHIP	4871323	3,168.00	6,009.37	2,616.75	11,794.12
MAPLEWOOD TOWNSHIP	5376157	38,018.25	0.00	2,198.58	40,216.83
MIDDLESEX BOROUGH	5384474	775.88	0.00	0.00	775.88
MONTCLAIR TOWNSHIP	5375340	10,000.00	0.00	549.00	10,549.00
MORRIS TOWNSHIP	5384508	0.00	0.00	1,654.48	1,654.48
MORRISTOWN, TOWN OF	0298612	0.00	0.00	673.20	673.20
SOUTH BRUNSWICK TOWNSHIP	7635204	0.00	0.00	2,100.00	2,100.00
UNION TOWNSHIP	9125378	-34.41	1,045.74	7,151.10	8,162.43
		65,114.72	23,145.44	29,027.24	117,287.40

Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 06/01/17 to 07/01/17

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

AL / GL / PL

Account Name	Account Number	Payment Amount
FREEHOLD TOWNSHIP	2500759	13,224.25
UNION TOWNSHIP	9125386	11,829.71
		25,053.96

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

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

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



Garden State Municipal Joint Insurance Fund 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	215	2	528,718
AUTO LIABILITY	01/01/2013	302	2	1,615,143
AUTO LIABILITY	01/01/2014	494	18	781,111
AUTO LIABILITY	01/01/2015	501	8	476,786
AUTO LIABILITY	01/01/2016	569	21	981,464
AUTO LIABILITY	01/01/2017	297	67	240,199
AUTO LIABILITY Total		2,407	118	5,179,414
AUTO LOSS REPORT ONLY	01/01/2016	2	-	-
AUTO LOSS REPORT ONLY Total		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	409	1	1,449,136
AUTO PHYSICAL DAMAGE	01/01/2013	376	-	921,350
AUTO PHYSICAL DAMAGE	01/01/2014	568	-	1,030,434
AUTO PHYSICAL DAMAGE	01/01/2015	570	3	935,628
AUTO PHYSICAL DAMAGE	01/01/2016	606	11	1,013,747
AUTO PHYSICAL DAMAGE	01/01/2017	316	93	617,440
AUTO PHYSICAL DAMAGE Total		2,858	108	6,019,028
EMPLOYMENT PRACTICES	01/01/2011	2	-	1,027,633
EMPLOYMENT PRACTICES	01/01/2012	23	2	3,604,760
EMPLOYMENT PRACTICES	01/01/2013	34	10	3,808,853
EMPLOYMENT PRACTICES	01/01/2014	39	11	3,628,551
EMPLOYMENT PRACTICES	01/01/2015	24	15	1,408,236
EMPLOYMENT PRACTICES	01/01/2016	22	9	267,882
EMPLOYMENT PRACTICES	01/01/2017	11	8	184,510
EMPLOYMENT PRACTICES Total		155	55	13,930,425
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
GENERAL LIABILITY	01/01/2012	592	7	3,758,636

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Garden State Municipal Joint Insurance Fund Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
GENERAL LIABILITY	01/01/2013	562	19	4,965,521
GENERAL LIABILITY	01/01/2014	716	49	3,691,523
GENERAL LIABILITY	01/01/2015	691	37	3,002,742
GENERAL LIABILITY	01/01/2016	620	34	657,389
GENERAL LIABILITY	01/01/2005	1	-	8,082
GENERAL LIABILITY	01/01/2017	247	79	189,451
GENERAL LIABILITY Total		3,583	226	17,753,643
LIABILITY REPORT ONLY	01/01/2012	2	-	-
LIABILITY REPORT ONLY	01/01/2017	1	1	-
LIABILITY REPORT ONLY Total		3	1	-
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	133	22	1,366,341
PROPERTY	01/01/2017	60	19	660,711
PROPERTY Total		734	43	7,684,430
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	2	395,121
PUBLIC OFFICIALS LIABILITY	01/01/2015	75	6	791,488
PUBLIC OFFICIALS LIABILITY	01/01/2016	43	8	553,134
PUBLIC OFFICIALS LIABILITY	01/01/2017	21	6	65,140
PUBLIC OFFICIALS LIABILITY Total		297	22	2,821,889
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	145	-	-
WORKCOMP RECORD ONLY Total		1,413	1	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	-	96,725
WORKERS COMPENSATION	01/01/2011	14	1	206,930

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Garden State Municipal Joint Insurance Fund Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
WORKERS COMPENSATION	01/01/2012	986	45	12,895,231
WORKERS COMPENSATION	01/01/2013	1,007	63	10,774,943
WORKERS COMPENSATION	01/01/2014	1,029	113	15,785,271
WORKERS COMPENSATION	01/01/2015	975	124	12,212,362
WORKERS COMPENSATION	01/01/2016	828	206	11,234,124
WORKERS COMPENSATION	01/01/2002	1	1	29,308
WORKERS COMPENSATION	01/01/2017	399	294	3,826,087
WORKERS COMPENSATION Total		5,255	852	67,336,426
Grand Total		16,707	1,426	120,725,265

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2009	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	1	5
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

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2012	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	2	215
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

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO LIABILITY	01/01/2014	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		19	
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	25	
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN		17		17	
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		25		25	
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EASTAMPTON		6		6	
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING		11		11	
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

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2015	BOROUGH OF 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		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		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		36		36
AUTO LIABILITY	01/01/2015 Total			493	6	2
AUTO LIABILITY						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		49	2	51

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO LIABILITY	01/01/2016	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	1	12	
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		26	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		37		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			548	19	2	569
AUTO LIABILITY	01/01/2017	BERKELEY HEIGHTS		4	2		6
AUTO LIABILITY	01/01/2017	BERKELEY TOWNSHIP		2		2	4
AUTO LIABILITY	01/01/2017	BOROUGH OF CALDWELL		1		1	2
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		4		1	5
AUTO LIABILITY	01/01/2017	BOROUGH OF KENILWORTH		1		2	3
AUTO LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		2		2	4
AUTO LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		3		3	6
AUTO LIABILITY	01/01/2017	BOROUGH OF TOTOWA		4		2	6
AUTO LIABILITY	01/01/2017	CITY OF ENGLEWOOD		7		2	9
AUTO LIABILITY	01/01/2017	CITY OF HOBOKEN		15		2	17
AUTO LIABILITY	01/01/2017	CITY OF LINDEN		4		6	10
AUTO LIABILITY	01/01/2017	CITY OF RAHWAY		7		2	9
AUTO LIABILITY	01/01/2017	HOWELL TOWNSHIP		6		2	8
AUTO LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		5			5
AUTO LIABILITY	01/01/2017	TOWN OF GUTTENBERG		1			1
AUTO LIABILITY	01/01/2017	TOWN OF KEARNY		9		4	13
AUTO LIABILITY	01/01/2017	TOWN OF MORRISTOWN		3		1	4
AUTO LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		5		2	7

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON		1	1	2	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EASTAMPTON		5		5	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EWING		4	5	9	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF FREEHOLD			1	1	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		5	1	6	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		6	1	7	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		16	1	17	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		7	5	12	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		16	2	18	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		8	3	11	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		26	2	28	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		3	1	4	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF UNION		16	1	17	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WARREN		3		3	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		15	2	17	
AUTO LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		10	4	14	
AUTO LIABILITY	01/01/2017	HARRISON TOWNSHIP		2		2	
AUTO LIABILITY	01/01/2017 Total			230	67	297	
AUTO LIABILITY Total				2,289	108	10	2,407
AUTO LOSS REPORT ONLY	01/01/2016	CITY OF LINDEN		2		2	
AUTO LOSS REPORT ONLY	01/01/2016 Total			2		2	
AUTO LOSS REPORT ONLY Total				2		2	
AUTO PHYSICAL DAMAGE	01/01/2010	TOWNSHIP OF WEST ORANGE		2		2	
AUTO PHYSICAL DAMAGE	01/01/2010 Total			2		2	
AUTO PHYSICAL DAMAGE	01/01/2011	BERKELEY TOWNSHIP		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	BOROUGH OF HIGHLAND PARK		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF HOBOKEN		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF RAHWAY		2		2	
AUTO PHYSICAL DAMAGE	01/01/2011	LIVINGSTON TOWNSHIP		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWN OF MORRISTOWN		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF FREEHOLD		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF MAPLEWOOD		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1	
AUTO PHYSICAL DAMAGE	01/01/2011 Total			11		11	
AUTO PHYSICAL DAMAGE	01/01/2012	BERKELEY TOWNSHIP		43		43	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF CALDWELL		7		7	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FAIR HAVEN		9		9	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FANWOOD		1		1	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HADDON HEIGHTS		2		2	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HIGHLAND PARK		18		18	

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			Closed	Open	Re-Open	
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	1	8
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	1	409
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY HEIGHTS		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF CALDWELL		12		12
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF FAIR HAVEN		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HIGHLAND PARK		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF KENILWORTH		6		6
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NEW PROVIDENCE		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF ENGLEWOOD		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF HOBOKEN		16		16
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF LINDEN		27		27
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF RAHWAY		9		9
AUTO PHYSICAL DAMAGE	01/01/2013	HOWELL TOWNSHIP		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	LIVINGSTON TOWNSHIP		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF HARRISON		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF MORRISTOWN		13		13

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2013	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
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD		25		25



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF 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
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN		10		10

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2015	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		15		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		17		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		25		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		38	2	40
AUTO PHYSICAL DAMAGE	01/01/2016 Total			595	11	606
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY HEIGHTS		7	4	11
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY TOWNSHIP		2	3	5
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF CALDWELL			2	2
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FANWOOD		2	1	3
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FREEHOLD		2		2

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HIGHLAND PARK		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF KENILWORTH		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NEW PROVIDENCE		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NORTH PLAINFIELD		3	4	7
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF TOTOWA		6	2	8
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF ENGLEWOOD		4	3	7
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF HOBOKEN		13	6	19
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF RAHWAY		6	2	8
AUTO PHYSICAL DAMAGE	01/01/2017	HOWELL TOWNSHIP		12	1	13
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		13	2	15
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF MORRISTOWN		2	2	4
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF BLOOMFIELD		6		6
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF CINNAMINSON		2		2
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EASTAMPTON		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EWING		8	3	11
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF HAMILTON		8	5	13
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF LAWRENCE		6	6	12
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MONTCLAIR		12	3	15
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MORRIS		7	7	14
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BERGEN		14	6	20
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		9	3	12
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF PARSIPPANY		20	7	27
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF UNION		13	2	15
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WARREN		3		3
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WEST ORANGE		16	7	23
AUTO PHYSICAL DAMAGE	01/01/2017	NEPTUNE TOWNSHIP		9	3	12
AUTO PHYSICAL DAMAGE	01/01/2017	HARRISON TOWNSHIP			2	2
AUTO PHYSICAL DAMAGE	01/01/2017 Total			223	93	316
AUTO PHYSICAL DAMAGE Total				2,750	108	2,858
EMPLOYMENT PRACTICES	01/01/2011	CITY OF HOBOKEN		2		2
EMPLOYMENT PRACTICES	01/01/2011 Total			2		2
EMPLOYMENT PRACTICES	01/01/2012	BOROUGH OF CALDWELL		1		1
EMPLOYMENT PRACTICES	01/01/2012	CITY OF ENGLEWOOD		2		2
EMPLOYMENT PRACTICES	01/01/2012	CITY OF HOBOKEN		3		3
EMPLOYMENT PRACTICES	01/01/2012	HOWELL TOWNSHIP		5		5
EMPLOYMENT PRACTICES	01/01/2012	TOWN OF MORRISTOWN		1	1	2
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF BLOOMFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF HAMILTON		3		3

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line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MONTCLAIR		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF UNION		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WEST ORANGE			1	1
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	1
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
EMPLOYMENT PRACTICES	01/01/2015	CITY OF LINDEN		1		1
EMPLOYMENT PRACTICES	01/01/2015	LIVINGSTON TOWNSHIP		1	1	2
EMPLOYMENT PRACTICES	01/01/2015	TOWN OF MORRISTOWN			1	1

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF LAWRENCE		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF MONTCLAIR		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2015 Total			9	14	1
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	2
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	8	11
EMPLOYMENT PRACTICES Total				100	53	2
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
GENERAL LIABILITY	01/01/2009	TOWNSHIP OF MANALAPAN		1		1
GENERAL LIABILITY	01/01/2009 Total			2		2
GENERAL LIABILITY	01/01/2010	BERKELEY TOWNSHIP		1		1

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2010	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF KENILWORTH		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2010	CITY OF ENGLEWOOD		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
GENERAL LIABILITY	01/01/2012	BOROUGH OF FAIR HAVEN		1		1
GENERAL LIABILITY	01/01/2012	BOROUGH OF FANWOOD		5		5
GENERAL LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		4		4
GENERAL LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		20		20

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		8		8	
GENERAL LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3	
GENERAL LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12	
GENERAL LIABILITY	01/01/2012	CITY OF ENGLEWOOD		33	1	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	3	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		3	25
GENERAL LIABILITY	01/01/2013	CITY OF HOBOKEN		38		1	39
GENERAL LIABILITY	01/01/2013	CITY OF LINDEN		28		1	29
GENERAL LIABILITY	01/01/2013	CITY OF RAHWAY		30			30
GENERAL LIABILITY	01/01/2013	HOWELL TOWNSHIP		18			18
GENERAL LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		32			32
GENERAL LIABILITY	01/01/2013	TOWN OF HARRISON		15			15

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2013	TOWN OF MORRISTOWN		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		10	1	12
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		26	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
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING		24		26
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		20		23
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		14	2	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		11		12

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		17	2	1	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		48	1	2	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		33			33
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF UNION		44	2	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			667	20	29	716
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		15		1	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		27		5	32
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		46	1	2	49
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		26	1	1	28
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		13	1	2	16
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		32	1		33
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		33	2	1	36
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG		6			6
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		8		2	10
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		24		1	25
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN		13	1		14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		30		1	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		10		1	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
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		59		1	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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION		38	1	1	40
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9			9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		38	3	2	43
GENERAL LIABILITY	01/01/2015 Total			654	15	22	691
GENERAL LIABILITY	01/01/2016	BERKELEY HEIGHTS		7			7
GENERAL LIABILITY	01/01/2016	BERKELEY TOWNSHIP		10			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		35	5	2	42
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN		61	2	1	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		1	24
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN		8			8
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		27			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		35	3		38
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		5			5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		21	1		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
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		19			19
GENERAL LIABILITY	01/01/2016 Total			586	30	4	620

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2005	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			2	2	
GENERAL LIABILITY	01/01/2017	BOROUGH OF CALDWELL		12	1	13	
GENERAL LIABILITY	01/01/2017	BOROUGH OF FAIR HAVEN		2	2	4	
GENERAL LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		8	2	10	
GENERAL LIABILITY	01/01/2017	BOROUGH OF HADDON HEIGHTS		5	3	8	
GENERAL LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK			1	1	
GENERAL LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		4		4	
GENERAL LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		3	4	7	
GENERAL LIABILITY	01/01/2017	BOROUGH OF TOTOWA		1		1	
GENERAL LIABILITY	01/01/2017	CITY OF ENGLEWOOD		8	3	11	
GENERAL LIABILITY	01/01/2017	CITY OF HOBOKEN		19	11	1	31
GENERAL LIABILITY	01/01/2017	CITY OF LINDEN		9	4	13	
GENERAL LIABILITY	01/01/2017	CITY OF RAHWAY		4	1	5	
GENERAL LIABILITY	01/01/2017	HOWELL TOWNSHIP		6	2	8	
GENERAL LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		10	4	14	
GENERAL LIABILITY	01/01/2017	TOWN OF HARRISON		1	3	4	
GENERAL LIABILITY	01/01/2017	TOWN OF KEARNY		9	1	10	
GENERAL LIABILITY	01/01/2017	TOWN OF MORRISTOWN		5	1	6	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		5	5	10	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF EWING		5	4	9	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		3	2	5	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		1	1	2	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		10	3	13	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		2		2	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		3	4	7	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		6	2	8	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		4		4	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		3		1	4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF UNION		7	3	10	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WARREN		1	2	3	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		5	1	6	
GENERAL LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		4	4	8	
GENERAL LIABILITY	01/01/2017	KEARNY MUA		1		1	
GENERAL LIABILITY	01/01/2017 Total			168	77	2	247
GENERAL LIABILITY Total				3,357	153	73	3,583
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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
LIABILITY REPORT ONLY	01/01/2017	TOWNSHIP OF MORRIS			1	1
LIABILITY REPORT ONLY	01/01/2017 Total				1	1
LIABILITY REPORT ONLY Total				2	1	3
PROPERTY	01/01/2011	CITY OF RAHWAY		3		3
PROPERTY	01/01/2011	LIVINGSTON TOWNSHIP		4		4
PROPERTY	01/01/2011	TOWN OF HARRISON		1		1
PROPERTY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
PROPERTY	01/01/2011 Total			9		9
PROPERTY	01/01/2012	BERKELEY TOWNSHIP		32		32
PROPERTY	01/01/2012	BOROUGH OF CALDWELL		5		5
PROPERTY	01/01/2012	BOROUGH OF FAIR HAVEN		5		5
PROPERTY	01/01/2012	BOROUGH OF FANWOOD		2		2
PROPERTY	01/01/2012	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2012	BOROUGH OF HIGHLAND PARK		7		7
PROPERTY	01/01/2012	BOROUGH OF KENILWORTH		1		1
PROPERTY	01/01/2012	BOROUGH OF MIDDLESEX		12		12
PROPERTY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		4		4
PROPERTY	01/01/2012	CITY OF ENGLEWOOD		9		9
PROPERTY	01/01/2012	CITY OF HOBOKEN		25		25
PROPERTY	01/01/2012	CITY OF RAHWAY		29		29
PROPERTY	01/01/2012	HOWELL TOWNSHIP		3		3
PROPERTY	01/01/2012	LIVINGSTON TOWNSHIP		3		3
PROPERTY	01/01/2012	TOWN OF HARRISON		9		9
PROPERTY	01/01/2012	TOWN OF MORRISTOWN		1		1
PROPERTY	01/01/2012	TOWNSHIP OF EASTAMPTON		1		1
PROPERTY	01/01/2012	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2012	TOWNSHIP OF FREEHOLD		5		5
PROPERTY	01/01/2012	TOWNSHIP OF MANALAPAN		4		4
PROPERTY	01/01/2012	TOWNSHIP OF MAPLEWOOD		2		2
PROPERTY	01/01/2012	TOWNSHIP OF MONTCLAIR		3		3
PROPERTY	01/01/2012	TOWNSHIP OF MORRIS		5		5
PROPERTY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		18		18
PROPERTY	01/01/2012	TOWNSHIP OF PARSIPPANY		16		16
PROPERTY	01/01/2012	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2012	TOWNSHIP OF WARREN		5		5
PROPERTY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PROPERTY	01/01/2012 Total			214		214
PROPERTY	01/01/2013	BERKELEY HEIGHTS		6		6
PROPERTY	01/01/2013	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2013	BOROUGH OF CALDWELL		3		3
PROPERTY	01/01/2013	BOROUGH OF FAIR HAVEN		1		1

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	01/01/2014	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
PROPERTY	01/01/2015 Total			110	2	112

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	01/01/2016	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		6		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		9		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		6	8	14
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			111	22	133
PROPERTY	01/01/2017	BERKELEY HEIGHTS		2	1	3
PROPERTY	01/01/2017	BERKELEY TOWNSHIP		1		1
PROPERTY	01/01/2017	BOROUGH OF FAIR HAVEN		1	1	2
PROPERTY	01/01/2017	BOROUGH OF FREEHOLD			1	1
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	BOROUGH OF TOTOWA		1		1
PROPERTY	01/01/2017	CITY OF ENGLEWOOD		3	1	4
PROPERTY	01/01/2017	CITY OF LINDEN		1	1	2

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	01/01/2017	CITY OF RAHWAY			2	2
PROPERTY	01/01/2017	HOWELL TOWNSHIP		3		3
PROPERTY	01/01/2017	LIVINGSTON TOWNSHIP		5	2	7
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 BLOOMFIELD		1		1
PROPERTY	01/01/2017	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2017	TOWNSHIP OF MONTCLAIR		2		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		4		4
PROPERTY	01/01/2017	TOWNSHIP OF PARSIPPANY		3	1	4
PROPERTY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		3	3	6
PROPERTY	01/01/2017	TOWNSHIP OF UNION			2	2
PROPERTY	01/01/2017	TOWNSHIP OF WARREN			1	1
PROPERTY	01/01/2017	TOWNSHIP OF WEST ORANGE			1	1
PROPERTY	01/01/2017	(blank)		2		2
PROPERTY	01/01/2017 Total			41	19	60
PROPERTY Total				691	43	734
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

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			Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012 Total			47		47
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF HOBOKEN		17		17
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF LINDEN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	HOWELL TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWN OF MORRISTOWN		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		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		2		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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF WARREN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014 Total			55	1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	BERKELEY TOWNSHIP		1		1
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		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	HOWELL TOWNSHIP		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		4	1	6
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

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			Closed	Open	Re-Open	
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			35	7	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	BERKELEY HEIGHTS		2		2
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	2	4
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWN OF KEARNY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD			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		2	1	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			15	6	21
PUBLIC OFFICIALS LIABILITY Total				275	20	2
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

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			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MONTCLAIR		11		11
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MORRIS		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WARREN		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11
WORKCOMP RECORD ONLY	01/01/2012 Total			239		239
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FAIR HAVEN		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FANWOOD		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HIGHLAND PARK		9		9
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NEW PROVIDENCE		6		6
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		11		11
WORKCOMP RECORD ONLY	01/01/2013	CITY OF ENGLEWOOD		18		18
WORKCOMP RECORD ONLY	01/01/2013	CITY OF HOBOKEN		19		19
WORKCOMP RECORD ONLY	01/01/2013	CITY OF LINDEN		20		20
WORKCOMP RECORD ONLY	01/01/2013	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2013	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2013	LIVINGSTON TOWNSHIP		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWN OF HARRISON		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF EWING		13		13
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF FREEHOLD		21		21
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF LAWRENCE		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MORRIS		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WARREN		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WEST ORANGE		13		13
WORKCOMP RECORD ONLY	01/01/2013 Total			241		241
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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NEW PROVIDENCE		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF ENGLEWOOD		16		16
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF LINDEN		33		33
WORKCOMP RECORD ONLY	01/01/2014	CITY OF RAHWAY		7		7
WORKCOMP RECORD ONLY	01/01/2014	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF GUTTENBERG		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF HARRISON		12		12
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF KEARNY		8		8
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EWING		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF FREEHOLD		25		25
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF LAWRENCE		11		11
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF MAPLEWOOD		6		6
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF MORRIS		14		14
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		13		13
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF WARREN		3		3
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF WEST ORANGE		6		6
WORKCOMP RECORD ONLY	01/01/2014 Total			285		285
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY HEIGHTS		4		4
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY TOWNSHIP		14		14
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF CALDWELL		2		2
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF FREEHOLD		3		3
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HIGHLAND PARK		5		5
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NEW PROVIDENCE		10		10
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		10		10
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		11		11
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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN		2		2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON		22		22
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF LAWRENCE		17		17
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MORRIS		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		12		12
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF UNION		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN		5		5
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE		20		20
WORKCOMP RECORD ONLY	01/01/2015 Total			258		258
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY HEIGHTS		6		6
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY TOWNSHIP		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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2017	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		19		19
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF TOTOWA		1		1
WORKCOMP RECORD ONLY	01/01/2017	CITY OF ENGLEWOOD		7		7
WORKCOMP RECORD ONLY	01/01/2017	CITY OF HOBOKEN		14		14
WORKCOMP RECORD ONLY	01/01/2017	CITY OF RAHWAY		3		3
WORKCOMP RECORD ONLY	01/01/2017	HOWELL TOWNSHIP		10		10
WORKCOMP RECORD ONLY	01/01/2017	LIVINGSTON TOWNSHIP		5		5
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		11		11
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF HAMILTON		15		15
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF LAWRENCE		11		11
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MONTCLAIR		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MORRIS		3		3
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BERGEN		7		7
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		4		4
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		1		1
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			145		145
WORKCOMP RECORD ONLY Total				1,412	1	1,413
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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2011	CITY OF HOBOKEN		3	1	4
WORKERS COMPENSATION	01/01/2011	HOWELL TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	LIVINGSTON TOWNSHIP		2		2
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF EWING		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF UNION		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
WORKERS COMPENSATION	01/01/2011 Total			13	1	14
WORKERS COMPENSATION	01/01/2012	BERKELEY TOWNSHIP		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		28	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			941	29	16
WORKERS COMPENSATION	01/01/2013	BERKELEY HEIGHTS		12		12
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP		50	3	55
WORKERS COMPENSATION	01/01/2013	BOROUGH OF CALDWELL		10		10

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FAIR HAVEN		6		6	
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FANWOOD		3		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	
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		93	4	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		18	1	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		50	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	4	44	
WORKERS COMPENSATION	01/01/2013 Total			944	36	27	1,007
WORKERS COMPENSATION	01/01/2014	BERKELEY HEIGHTS		11	1		12
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP		48	2		50
WORKERS COMPENSATION	01/01/2014	BOROUGH OF CALDWELL		9			9
WORKERS COMPENSATION	01/01/2014	BOROUGH OF FAIR HAVEN		1			1
WORKERS COMPENSATION	01/01/2014	BOROUGH OF FANWOOD		9	2	1	12
WORKERS COMPENSATION	01/01/2014	BOROUGH OF HADDON HEIGHTS		4			4
WORKERS COMPENSATION	01/01/2014	BOROUGH OF HIGHLAND PARK		7	1		8
WORKERS COMPENSATION	01/01/2014	BOROUGH OF KENILWORTH		8			8
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NEW PROVIDENCE		11		1	12
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NORTH PLAINFIELD		15	1	1	17
WORKERS COMPENSATION	01/01/2014	BOROUGH OF TOTOWA		6			6
WORKERS COMPENSATION	01/01/2014	CITY OF ENGLEWOOD		34	1	3	38
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN		70	7	3	80
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN		122	3	6	131

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY	21		1	1	23
WORKERS COMPENSATION	01/01/2014	HOWELL TOWNSHIP	21		5	1	27
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP	40		2		42
WORKERS COMPENSATION	01/01/2014	TOWN OF GUTTENBERG	6		1		7
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON	12		3	2	17
WORKERS COMPENSATION	01/01/2014	TOWN OF KEARNY	35		3	1	39
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	54		2	2	58
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD	20		4	2	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON	69		9	3	81
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE	13				13
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MAPLEWOOD	28		2	1	31
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR	34		10	4	48
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS	23		2	1	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	50		2	3	55
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION	63		6	3	72
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WARREN	10			2	12
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WEST ORANGE	24		1	1	26
WORKERS COMPENSATION	01/01/2014 Total		916		71	42	1,029
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS	12				12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP	35		4	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	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	44		4	5	53
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN	54		8	6	68
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY	27		2	2	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	1	15

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2015	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		85	12	98
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE		26		27
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR		33	8	43
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS		23	1	25
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		156	4	163
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION		63	11	75
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN		9	2	11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE		16	6	24
WORKERS COMPENSATION	01/01/2015 Total			851	93	31
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS		8		8
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP		21	5	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	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		13	5	18
WORKERS COMPENSATION	01/01/2016	BOROUGH OF TOTOWA		5		5
WORKERS COMPENSATION	01/01/2016	CITY OF ENGLEWOOD		38	6	46
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN		52	13	73
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY		31	6	38
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP		19	10	29
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP		17	6	25
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG		6	4	11
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON		11	2	14
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY		24	10	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		18	12	31
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON		52	20	76
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE		22	1	24
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR		32	10	44
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS		22	4	26
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN		32	12	46
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		40	4	46

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		4	1	5
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION		37	13	52
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN		8	5	13
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE		21	6	28
WORKERS COMPENSATION	01/01/2016 Total			622	173	33
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			5	5
WORKERS COMPENSATION	01/01/2017	BERKELEY TOWNSHIP		5	9	16
WORKERS COMPENSATION	01/01/2017	BOROUGH OF CALDWELL		1	1	3
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FAIR HAVEN			4	4
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FREEHOLD			1	1
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HADDON HEIGHTS			2	2
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HIGHLAND PARK		1	2	3
WORKERS COMPENSATION	01/01/2017	BOROUGH OF KENILWORTH			2	2
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NEW PROVIDENCE			2	4
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NORTH PLAINFIELD		1	9	10
WORKERS COMPENSATION	01/01/2017	BOROUGH OF TOTOWA		1	1	2
WORKERS COMPENSATION	01/01/2017	CITY OF ENGLEWOOD		4	10	16
WORKERS COMPENSATION	01/01/2017	CITY OF HOBOKEN		5	30	37
WORKERS COMPENSATION	01/01/2017	CITY OF RAHWAY		6	8	14
WORKERS COMPENSATION	01/01/2017	HOWELL TOWNSHIP		4	9	14
WORKERS COMPENSATION	01/01/2017	LIVINGSTON TOWNSHIP		6	4	11
WORKERS COMPENSATION	01/01/2017	TOWN OF GUTTENBERG			3	3
WORKERS COMPENSATION	01/01/2017	TOWN OF HARRISON		3	11	15
WORKERS COMPENSATION	01/01/2017	TOWN OF KEARNY		3	12	16
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF CINNAMINSON		4	5	9
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EASTAMPTON		1		2
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EWING		3	8	12
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF HAMILTON		11	27	39
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF LAWRENCE		3	3	7
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MONTCLAIR		11	13	24
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MORRIS		1	11	13
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BERGEN		6	22	30
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		12	8	20
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		2	5	7
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF UNION		2	23	25
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WARREN		2	2	4
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WEST ORANGE		2	3	7
WORKERS COMPENSATION	01/01/2017	NEPTUNE TOWNSHIP		5	14	22
WORKERS COMPENSATION	01/01/2017 Total			105	269	25
						399

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION Total			4,403	677	175	5,255
Grand Total			15,281	1,164	262	16,707

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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	0%	
01/01/2011	CITY OF ENGLEWOOD			1	0%	
01/01/2011	CITY OF HOBOKEN	4		4	100%	
01/01/2011	HOWELL TOWNSHIP			1	0%	
01/01/2011	LIVINGSTON TOWNSHIP	1		2	50%	
01/01/2011	TOWNSHIP OF EWING			1	0%	
01/01/2011	TOWNSHIP OF MONTCLAIR	1		1	100%	
01/01/2011	TOWNSHIP OF NORTH BRUNSWICK	1		1	100%	
01/01/2011	TOWNSHIP OF UNION			1	0%	
01/01/2011	TOWNSHIP OF WEST ORANGE	1		1	100%	
01/01/2011 Total		8	6	14	57%	
01/01/2012	BERKELEY TOWNSHIP	15	33	48	31%	
01/01/2012	BOROUGH OF CALDWELL	4	10	14	29%	
01/01/2012	BOROUGH OF FAIR HAVEN	1	5	6	17%	
01/01/2012	BOROUGH OF FANWOOD	3	3	6	50%	
01/01/2012	BOROUGH OF HADDON HEIGHTS	1	5	6	17%	
01/01/2012	BOROUGH OF HIGHLAND PARK	2	13	15	13%	
01/01/2012	BOROUGH OF KENILWORTH		5	5	0%	
01/01/2012	BOROUGH OF MIDDLESEX	5	10	15	33%	

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line		WORKERS COMPENSATION				
Count of claim_number		claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio	
01/01/2012	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	20	35	55	36%	
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		236	771	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				
Count of claim_number	policy_effective_date	insured	claimant_type	MEDICAL ONLY	Grand Total	Lost Time Ratio
			INDEMNITY			
	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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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	
01/01/2015	CITY OF ENGLEWOOD	16	37	53	30%	
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		237	738	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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Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report All Workers' Compensation

line		WORKERS COMPENSATION				
Count of claim_number		claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio	
01/01/2016	BOROUGH OF 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	30	44	32%	
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	12	34	46	26%	
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		200	628	828	24%	
01/01/2002	TOWNSHIP OF UNION	1		1	100%	
01/01/2002 Total		1		1	100%	
01/01/2017	BERKELEY HEIGHTS	2	3	5	40%	
01/01/2017	BERKELEY TOWNSHIP	3	13	16	19%	
01/01/2017	BOROUGH OF CALDWELL		3	3	0%	
01/01/2017	BOROUGH OF FAIR HAVEN		4	4	0%	
01/01/2017	BOROUGH OF FREEHOLD		1	1	0%	
01/01/2017	BOROUGH OF HADDON HEIGHTS	1	1	2	50%	
01/01/2017	BOROUGH OF HIGHLAND PARK		3	3	0%	

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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	
01/01/2017	BOROUGH OF KENILWORTH	1	1	2	50%	
01/01/2017	BOROUGH OF NEW PROVIDENCE		4	4	0%	
01/01/2017	BOROUGH OF NORTH PLAINFIELD	1	9	10	10%	
01/01/2017	BOROUGH OF TOTOWA	1	1	2	50%	
01/01/2017	CITY OF ENGLEWOOD	7	9	16	44%	
01/01/2017	CITY OF HOBOKEN	7	30	37	19%	
01/01/2017	CITY OF RAHWAY	3	11	14	21%	
01/01/2017	HOWELL TOWNSHIP	5	9	14	36%	
01/01/2017	LIVINGSTON TOWNSHIP	3	8	11	27%	
01/01/2017	TOWN OF GUTTENBERG	1	2	3	33%	
01/01/2017	TOWN OF HARRISON	3	12	15	20%	
01/01/2017	TOWN OF KEARNY	5	11	16	31%	
01/01/2017	TOWNSHIP OF CINNAMINSON	2	7	9	22%	
01/01/2017	TOWNSHIP OF EASTAMPTON	1	1	2	50%	
01/01/2017	TOWNSHIP OF EWING	3	9	12	25%	
01/01/2017	TOWNSHIP OF HAMILTON	4	35	39	10%	
01/01/2017	TOWNSHIP OF LAWRENCE		7	7	0%	
01/01/2017	TOWNSHIP OF MONTCLAIR	8	16	24	33%	
01/01/2017	TOWNSHIP OF MORRIS	4	9	13	31%	
01/01/2017	TOWNSHIP OF NORTH BERGEN	12	18	30	40%	
01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	3	17	20	15%	
01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	2	5	7	29%	
01/01/2017	TOWNSHIP OF UNION	4	21	25	16%	
01/01/2017	TOWNSHIP OF WARREN	1	3	4	25%	
01/01/2017	TOWNSHIP OF WEST ORANGE	2	5	7	29%	
01/01/2017	NEPTUNE TOWNSHIP		22	22	0%	
01/01/2017 Total		89	310	399	22%	
Grand Total		1,323	3,932	5,255	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	12	2	\$ 2,000.00	\$ 166.67
AUTO LIABILITY	BERKELEY TOWNSHIP	55	3	\$ 22,878.14	\$ 415.97
AUTO LIABILITY	BOROUGH OF CALDWELL	39	1	\$ 29,952.96	\$ 768.02
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	52	3	\$ 20,960.13	\$ 403.08
AUTO LIABILITY	BOROUGH OF KENILWORTH	29	4	\$ 19,324.55	\$ 666.36
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	-	\$ 819.45	\$ 204.86
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	17	3	\$ 40,230.06	\$ 2,366.47
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	58	4	\$ 19,012.03	\$ 327.79
AUTO LIABILITY	BOROUGH OF TOTOWA	31	2	\$ 11,383.90	\$ 367.22
AUTO LIABILITY	CITY OF ENGLEWOOD	96	3	\$ 273,896.32	\$ 2,853.09
AUTO LIABILITY	CITY OF HOBOKEN	135	4	\$ 111,295.08	\$ 824.41
AUTO LIABILITY	CITY OF LINDEN	132	9	\$ 76,553.94	\$ 579.95
AUTO LIABILITY	CITY OF RAHWAY	72	3	\$ 41,173.81	\$ 571.86
AUTO LIABILITY	HOWELL TOWNSHIP	63	2	\$ 47,609.73	\$ 755.71
AUTO LIABILITY	LIVINGSTON TOWNSHIP	65	-	\$ 888,044.55	\$ 13,662.22
AUTO LIABILITY	TOWN OF GUTTENBERG	25	1	\$ 10,075.88	\$ 403.04
AUTO LIABILITY	TOWN OF HARRISON	27	1	\$ 61,119.75	\$ 2,263.69
AUTO LIABILITY	TOWN OF KEARNY	78	9	\$ 427,661.38	\$ 5,482.84
AUTO LIABILITY	TOWN OF MORRISTOWN	67	6	\$ 737,420.37	\$ 11,006.27
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	89	6	\$ 115,671.11	\$ 1,299.68
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	11	1	\$ 10,678.74	\$ 970.79
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	15	-	\$ 8,823.51	\$ 588.23
AUTO LIABILITY	TOWNSHIP OF EWING	62	7	\$ 102,703.49	\$ 1,656.51
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	47	2	\$ 47,616.98	\$ 1,013.13
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	50	3	\$ 15,333.85	\$ 306.68
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	4	\$ 383,750.73	\$ 2,428.80
AUTO LIABILITY	TOWNSHIP OF MORRIS	83	5	\$ 21,156.29	\$ 254.90
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	72	3	\$ 33,373.31	\$ 463.52
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	75	4	\$ 135,423.46	\$ 1,805.65
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	182	2	\$ 503,062.17	\$ 2,764.08
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	1	\$ 6,998.48	\$ 538.34
AUTO LIABILITY	TOWNSHIP OF UNION	183	6	\$ 165,483.38	\$ 904.28
AUTO LIABILITY	TOWNSHIP OF WARREN	31	-	\$ 12,915.46	\$ 416.63
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	141	4	\$ 624,212.77	\$ 4,427.04
AUTO LIABILITY	NEPTUNE TOWNSHIP	14	4	\$ 12,741.44	\$ 910.10
AUTO LIABILITY	HARRISON TOWNSHIP	2	-	\$ -	\$ -
AUTO LIABILITY Total		2,407	118	\$ 5,179,413.52	\$ 2,151.81
AUTO LOSS REPORT ONLY	CITY OF LINDEN	2	-	\$ -	\$ -
AUTO LOSS REPORT ONLY Total		2	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	37	4	\$ 84,407.30	\$ 2,281.28
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	111	3	\$ 585,923.41	\$ 5,278.59
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	41	3	\$ 68,058.54	\$ 1,659.96
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	-	\$ 32,172.24	\$ 1,398.79
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	11	-	\$ 12,508.60	\$ 1,137.15
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	72	2	\$ 64,917.54	\$ 901.63
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	33	2	\$ 74,174.47	\$ 2,247.71
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	38	1	\$ 116,982.13	\$ 3,078.48
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	98	4	\$ 174,551.72	\$ 1,781.14
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	38	4	\$ 145,747.61	\$ 3,835.46
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	87	3	\$ 244,395.01	\$ 2,809.14

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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 HOBOKEN	123	8	\$ 448,580.90	\$ 3,647.00
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	\$ 7,809.39	\$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	79	2	\$ 168,843.62	\$ 2,137.26
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	99	2	\$ 180,981.87	\$ 1,828.10
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	2	\$ 217,066.37	\$ 2,973.51
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	79	3	\$ 87,362.70	\$ 1,105.86
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	70	-	\$ 215,006.52	\$ 3,071.52
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	12	-	\$ 44,869.16	\$ 3,739.10
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	16	1	\$ 50,025.05	\$ 3,126.57
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	62	4	\$ 194,497.00	\$ 3,137.05
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	\$ 142,308.22	\$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	62	6	\$ 203,479.56	\$ 3,281.93
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	92	7	\$ 96,589.42	\$ 1,049.89
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	\$ 156,520.46	\$ 960.25
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	133	7	\$ 262,217.40	\$ 1,971.56
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	71	6	\$ 42,896.81	\$ 604.18
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	121	3	\$ 212,838.78	\$ 1,759.00
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	203	7	\$ 299,957.55	\$ 1,477.62
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	1	\$ 4,039.46	\$ 310.73
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	182	2	\$ 247,640.80	\$ 1,360.66
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	59	-	\$ 176,669.23	\$ 2,994.39
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	202	9	\$ 231,878.09	\$ 1,147.91
AUTO PHYSICAL DAMAGE	NEPTUNE TOWNSHIP	12	3	\$ 13,550.00	\$ 1,129.17
AUTO PHYSICAL DAMAGE	HARRISON TOWNSHIP	2	2	\$ 15,000.00	\$ 7,500.00
AUTO PHYSICAL DAMAGE Total		2,858	108	\$ 6,019,027.90	\$ 2,106.03
EMPLOYMENT PRACTICES	BERKELEY HEIGHTS	1	-	\$ 25,895.89	\$ 25,895.89

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line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
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	-	\$ 239,770.94	\$ 239,770.94
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	23	13	\$ 988,626.90	\$ 42,983.78
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	24	16	\$ 4,144,233.47	\$ 172,676.39
EMPLOYMENT PRACTICES	CITY OF LINDEN	6	1	\$ 122,989.53	\$ 20,498.26
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	8	-	\$ 1,920,516.01	\$ 240,064.50
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	6	2	\$ 315,788.45	\$ 52,631.41
EMPLOYMENT PRACTICES	TOWN OF GUTTENBERG	5	1	\$ 500.00	\$ 100.00
EMPLOYMENT PRACTICES	TOWN OF HARRISON	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	TOWN OF MORRISTOWN	6	4	\$ 768,886.45	\$ 128,147.74
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	-	\$ 417,729.62	\$ 69,621.60
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	3	1	\$ 199,884.51	\$ 66,628.17
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		155	55	\$ 13,930,424.86	\$ 89,873.71
GENERAL LIABILITY	BERKELEY HEIGHTS	39	3	\$ 39,858.43	\$ 1,022.01
GENERAL LIABILITY	BERKELEY TOWNSHIP	61	4	\$ 249,401.04	\$ 4,088.54

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line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	BOROUGH OF CALDWELL	99	3	\$ 336,243.41	\$ 3,396.40
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	17	2	\$ 30,763.92	\$ 1,809.64
GENERAL LIABILITY	BOROUGH OF FANWOOD	21	-	\$ 12,605.92	\$ 600.28
GENERAL LIABILITY	BOROUGH OF FREEHOLD	41	3	\$ 33,976.24	\$ 828.69
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	70	3	\$ 26,579.70	\$ 379.71
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	65	4	\$ 452,924.25	\$ 6,968.07
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	42	-	\$ 22,133.26	\$ 526.98
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	48	5	\$ 53,479.47	\$ 1,114.16
GENERAL LIABILITY	BOROUGH OF TOTOWA	20	1	\$ 70,400.77	\$ 3,520.04
GENERAL LIABILITY	CITY OF ENGLEWOOD	194	22	\$ 2,650,946.68	\$ 13,664.67
GENERAL LIABILITY	CITY OF HOBOKEN	304	21	\$ 1,307,120.55	\$ 4,299.74
GENERAL LIABILITY	CITY OF LINDEN	129	10	\$ 378,498.00	\$ 2,934.09
GENERAL LIABILITY	CITY OF RAHWAY	132	6	\$ 856,978.06	\$ 6,492.26
GENERAL LIABILITY	HOWELL TOWNSHIP	133	9	\$ 1,140,308.78	\$ 8,573.75
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	209	8	\$ 424,314.97	\$ 2,030.22
GENERAL LIABILITY	TOWN OF GUTTENBERG	14	2	\$ 52,991.81	\$ 3,785.13
GENERAL LIABILITY	TOWN OF HARRISON	52	6	\$ 220,752.41	\$ 4,245.24
GENERAL LIABILITY	TOWN OF KEARNY	112	4	\$ 222,901.32	\$ 1,990.19
GENERAL LIABILITY	TOWN OF MORRISTOWN	75	2	\$ 302,966.79	\$ 4,039.56
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	164	11	\$ 1,791,957.66	\$ 10,926.57
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	85	8	\$ 253,212.48	\$ 2,978.97
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	4	\$ 343,802.47	\$ 4,244.47
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	103	19	\$ 1,807,896.05	\$ 17,552.39
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	55	2	\$ 263,909.89	\$ 4,798.36
GENERAL LIABILITY	TOWNSHIP OF MANALAPAN	22	-	\$ 142,388.78	\$ 6,472.22
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	59	4	\$ 146,959.27	\$ 2,490.84
GENERAL LIABILITY	TOWNSHIP OF MONTCLAIR	276	14	\$ 1,605,592.63	\$ 5,817.36

Valued as of 6/30/17



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 MORRIS	39	2	\$ 97,461.63	\$ 2,499.02
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	29	5	\$ 11,437.17	\$ 394.39
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	109	4	\$ 157,860.39	\$ 1,448.26
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	157	1	\$ 255,742.29	\$ 1,628.93
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	17	2	\$ 9,242.62	\$ 543.68
GENERAL LIABILITY	TOWNSHIP OF UNION	219	16	\$ 1,001,443.28	\$ 4,572.80
GENERAL LIABILITY	TOWNSHIP OF WARREN	34	3	\$ 110,865.33	\$ 3,260.75
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	190	6	\$ 717,704.88	\$ 3,777.39
GENERAL LIABILITY	NEPTUNE TOWNSHIP	8	4	\$ 2,800.00	\$ 350.00
GENERAL LIABILITY	KEARNY MUA	1	-	\$ 500.00	\$ 500.00
GENERAL LIABILITY Total		3,583	226	\$ 17,753,643.26	\$ 4,954.97
LIABILITY REPORT ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	TOWNSHIP OF MORRIS	1	1	\$ -	\$ -
LIABILITY REPORT ONLY Total		3	1	\$ -	\$ -
PROPERTY	BERKELEY HEIGHTS	16	2	\$ 62,648.27	\$ 3,915.52
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	1	\$ 73,085.43	\$ 3,654.27
PROPERTY	BOROUGH OF FANWOOD	5	-	\$ 17,600.00	\$ 3,520.00
PROPERTY	BOROUGH OF FREEHOLD	4	1	\$ 8,343.58	\$ 2,085.90
PROPERTY	BOROUGH OF HADDON HEIGHTS	14	1	\$ 34,980.73	\$ 2,498.62
PROPERTY	BOROUGH OF HIGHLAND PARK	14	-	\$ 5,055.46	\$ 361.10
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	17	-	\$ 73,574.56	\$ 4,327.92
PROPERTY	CITY OF ENGLEWOOD	47	4	\$ 722,761.09	\$ 15,377.90
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 6/30/17



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	45	4	\$ 1,081,606.13	\$ 24,035.69
PROPERTY	HOWELL TOWNSHIP	18	-	\$ 226,906.96	\$ 12,605.94
PROPERTY	LIVINGSTON TOWNSHIP	36	2	\$ 307,964.90	\$ 8,554.58
PROPERTY	TOWN OF GUTTENBERG	5	1	\$ 12,620.00	\$ 2,524.00
PROPERTY	TOWN OF HARRISON	26	1	\$ 329,498.69	\$ 12,673.03
PROPERTY	TOWN OF KEARNY	16	-	\$ 139,043.01	\$ 8,690.19
PROPERTY	TOWN OF MORRISTOWN	16	2	\$ 35,199.09	\$ 2,199.94
PROPERTY	TOWNSHIP OF BLOOMFIELD	2	-	\$ 5,846.35	\$ 2,923.18
PROPERTY	TOWNSHIP OF CINNAMINSON	1	-	\$ -	\$ -
PROPERTY	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
PROPERTY	TOWNSHIP OF EWING	6	-	\$ 16,910.38	\$ 2,818.40
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	1	\$ 541,933.93	\$ 36,128.93
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	1	\$ 654,963.33	\$ 16,793.93
PROPERTY	TOWNSHIP OF PARSIPPANY	68	9	\$ 663,550.50	\$ 9,758.10
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	14	5	\$ 10,263.15	\$ 733.08
PROPERTY	TOWNSHIP OF UNION	15	2	\$ 61,869.99	\$ 4,124.67
PROPERTY	TOWNSHIP OF WARREN	15	1	\$ 212,179.09	\$ 14,145.27
PROPERTY	TOWNSHIP OF WEST ORANGE	29	1	\$ 162,571.95	\$ 5,605.93
PROPERTY	(blank)	2	-	\$ 17,200.00	\$ 8,600.00
PROPERTY Total		734	43	\$ 7,684,429.99	\$ 10,469.25
PUBLIC OFFICIALS LIABILITY	BERKELEY HEIGHTS	8	-	\$ 45,125.69	\$ 5,640.71
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 6/30/17



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	-	\$ 1,710.00	\$ 1,710.00
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	\$ 452,936.74	\$ 6,862.68
PUBLIC OFFICIALS LIABILITY	CITY OF LINDEN	7	-	\$ 9,149.03	\$ 1,307.00
PUBLIC OFFICIALS LIABILITY	CITY OF RAHWAY	3	-	\$ 22,740.74	\$ 7,580.25
PUBLIC OFFICIALS LIABILITY	HOWELL TOWNSHIP	17	3	\$ 174,035.77	\$ 10,237.40
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	13	3	\$ 73,799.83	\$ 5,676.91
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	\$ 80,427.14	\$ 10,053.39
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	-	\$ 55,545.38	\$ 2,777.27
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	2	-	\$ 1,100.00	\$ 550.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF UNION	6	1	\$ 89,670.00	\$ 14,945.00

Valued as of 6/30/17



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	\$ 163,404.68	\$ 20,425.59
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		297	22	\$ 2,821,889.36	\$ 9,501.31
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	82	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF TOTOWA	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	80	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	113	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF RAHWAY	26	-	\$ -	\$ -
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	118	1	\$ 10.25	\$ 0.09
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	28	-	\$ -	\$ -
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	51	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	79	-	\$ -	\$ -

Valued as of 6/30/17



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	125	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	61	-	\$ -	\$ -
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	52	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	6	-	\$ -	\$ -
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		1,413	1	\$ 10.25	\$ 0.01
WORKERS COMPENSATION	BERKELEY HEIGHTS	49	6	\$ 242,142.10	\$ 4,941.68
WORKERS COMPENSATION	BERKELEY TOWNSHIP	241	37	\$ 4,195,340.70	\$ 17,408.05
WORKERS COMPENSATION	BOROUGH OF CALDWELL	55	8	\$ 448,014.20	\$ 8,145.71
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	23	4	\$ 27,659.57	\$ 1,202.59
WORKERS COMPENSATION	BOROUGH OF FANWOOD	26	7	\$ 406,692.55	\$ 15,642.02
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	33	11	\$ 400,912.20	\$ 12,148.85
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	37	3	\$ 349,746.67	\$ 9,452.61
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	64	8	\$ 849,665.98	\$ 13,276.03
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	54	5	\$ 379,684.90	\$ 7,031.20
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	97	18	\$ 1,852,110.10	\$ 19,093.92
WORKERS COMPENSATION	BOROUGH OF TOTOWA	24	2	\$ 218,011.29	\$ 9,083.80
WORKERS COMPENSATION	CITY OF ENGLEWOOD	278	47	\$ 3,877,394.24	\$ 13,947.46
WORKERS COMPENSATION	CITY OF HOBOKEN	480	96	\$ 5,827,438.64	\$ 12,140.50
WORKERS COMPENSATION	CITY OF LINDEN	230	15	\$ 2,601,902.23	\$ 11,312.62
WORKERS COMPENSATION	CITY OF RAHWAY	158	26	\$ 2,303,564.07	\$ 14,579.52

Valued as of 6/30/17



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	148	32	\$ 3,091,674.18	\$ 20,889.69
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	197	29	\$ 2,827,792.30	\$ 14,354.28
WORKERS COMPENSATION	TOWN OF GUTTENBERG	25	10	\$ 296,616.34	\$ 11,864.65
WORKERS COMPENSATION	TOWN OF HARRISON	104	25	\$ 1,504,666.77	\$ 14,467.95
WORKERS COMPENSATION	TOWN OF KEARNY	126	31	\$ 1,544,222.48	\$ 12,255.73
WORKERS COMPENSATION	TOWN OF MORRISTOWN	145	-	\$ 1,083,245.89	\$ 7,470.66
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	32	8	\$ 381,917.16	\$ 11,934.91
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	22	1	\$ 90,519.07	\$ 4,114.50
WORKERS COMPENSATION	TOWNSHIP OF EWING	206	36	\$ 3,429,359.58	\$ 16,647.38
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	100	9	\$ 1,123,520.42	\$ 11,235.20
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	528	86	\$ 5,196,334.76	\$ 9,841.54
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	95	8	\$ 1,047,742.82	\$ 11,028.87
WORKERS COMPENSATION	TOWNSHIP OF MANALAPAN	16	1	\$ 218,799.83	\$ 13,674.99
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	4	\$ 761,603.40	\$ 7,771.46
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	281	57	\$ 5,440,937.57	\$ 19,362.77
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	145	23	\$ 2,190,471.53	\$ 15,106.70
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	76	38	\$ 1,083,478.49	\$ 14,256.30
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	364	29	\$ 2,899,326.29	\$ 7,965.18
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	12	6	\$ 120,818.26	\$ 10,068.19
WORKERS COMPENSATION	TOWNSHIP OF UNION	381	64	\$ 4,264,643.75	\$ 11,193.29
WORKERS COMPENSATION	TOWNSHIP OF WARREN	61	11	\$ 493,589.75	\$ 8,091.64
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	166	28	\$ 3,252,853.76	\$ 19,595.50
WORKERS COMPENSATION	NEPTUNE TOWNSHIP	22	17	\$ 50,290.88	\$ 2,285.95
WORKERS COMPENSATION Total		5,255	852	\$ 67,336,426.21	\$ 12,813.78
Grand Total		16,707	1,426	\$ 120,725,265.34	\$ 7,226.03

Valued as of 6/30/17



Quarterly Investment Report

As of 6/30/2017



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Executive Summary

TRANSACTIONS:

Action	Total	Comments	Average Tax-Equivalent Yield
Sales, Calls, and Maturities	\$4,450,000	All proceeds this quarter were derived from maturities in the portfolio.	0.81%
Purchases	\$3,997,109	While some cash the cash was used for operational needs this quarter, the remaining proceeds were invested in conjunction with our 2-3 year laddered strategy for the portfolio. Overall, given the short nature of the portfolio Fed rate hikes have been helpful in improving the book yield. Reinvestments of proceeds were executed at 65 basis points higher than maturing bonds. As a result, overall portfolio book yield improved 6 basis points to 1.08%.	1.46%

PORTFOLIO STATISTICS:

Quarter Ending:	03/31/2017	06/30/2017
Tax-Equivalent Book Yield	1.02%	1.08%
Book Value	\$42,219,834	\$41,823,298
Projected Tax-Equivalent Annual Income	\$431,340	\$453,695
Unrealized Gain	-\$114,436	-\$147,776
YTD Realized Gain	\$92	\$92
Portfolio Duration	1.41	1.45
Average Credit Quality	AA+	AA+

PORTFOLIO ALLOCATION:

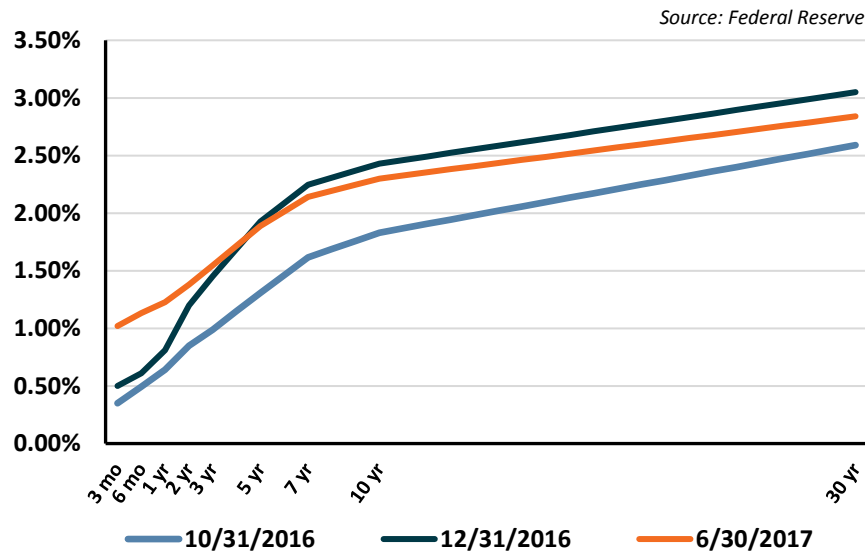
Sector	03/31/2017	06/30/2017
Treasury	100%	100%
Agency	0%	0%
Credit	0%	0%
Exempt Muni	0%	0%
Taxable Muni	0%	0%
MPT	0%	0%
CMO	0%	0%
ABS	0%	0%
CMBS	0%	0%
Short-Term	0%	0%

PERFORMANCE:

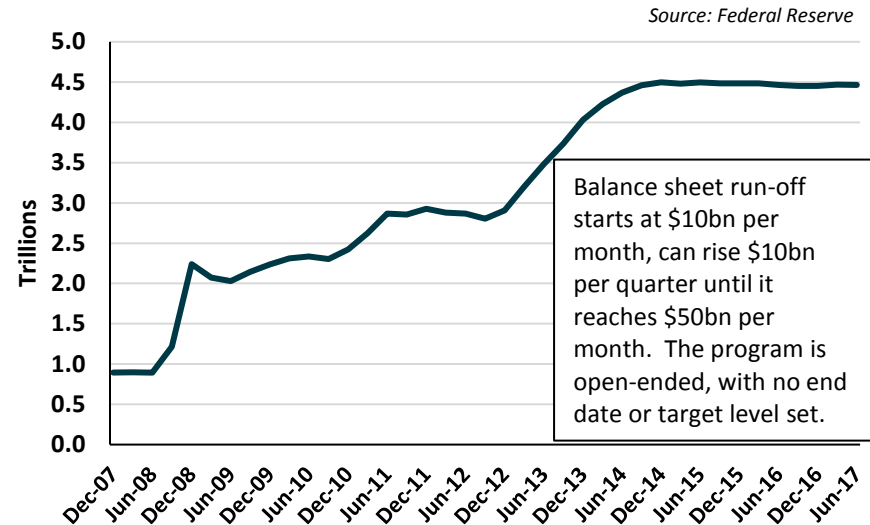
Tax-equivalent Performance	Portfolio	Target/Benchmark	Difference
YTD Booked Income	\$201,844	\$193,532	\$8,312
QTD Total Return	0.17%	0.09%	0.08%
YTD Total Return	0.40%	0.31%	0.09%

Economic Outlook

Treasury Yield Curves



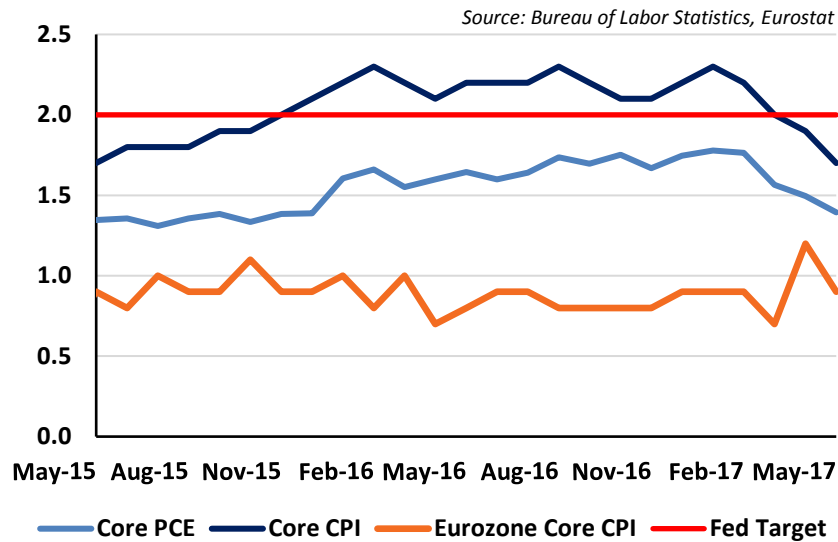
Federal Reserve's Balance Sheet



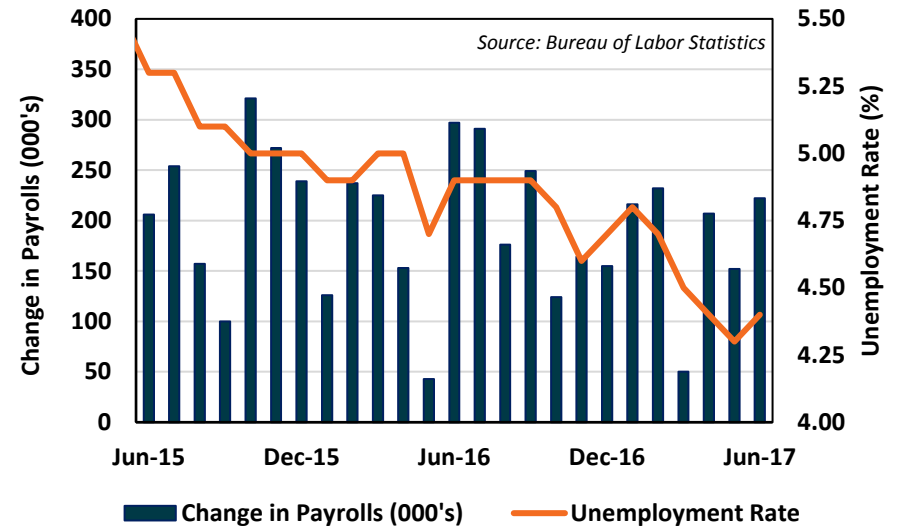
- Bond yields continued to grind tighter during the second quarter, as the market questioned the newly elected administrations ability to boost growth quickly through spending and deficits
 - Slowed by the political process, infighting and controversy, there is growing concern that little to no new policies will be put into effect this year
 - The inability to execute large scale changes has eased post-election inflationary fears, bringing buyers back into the bond market
- Over the quarter, the Treasury yield curve flattened as yields inside 3 years rose on anticipation of increased Fed activity, while yields greater than 5 years declined on reduced long-term inflation concerns
 - 10 year Treasury bond yield fell 9 basis points moving from 2.39% to 2.30%
- Since the election, the Federal Reserve has remained hawkish even in the face of softening inflation
 - Fed raised rates twice this year and signaled their intention for a third hike in 2017
- With rate increases underway, the Fed also presented a plan at the June meeting to begin reducing their balance sheet holdings of Treasuries and agency mortgage-backed securities
 - Markets anticipates this plan to be initiated before year-end

Economic Outlook

Inflation



Employment



Inflation

- Inflation reports for both the U.S. and Eurozone reflected the difficulty each Central Bank is having in achieving their inflation targets of 2%
- Current U.S. Core PCE is 1.4%, year over year, a low not experienced since December 2015
 - Core CPI inflation released earlier in the month was 1.7% reflecting the same downward trend
 - Eurozone core inflation has also remained well below targets at 1.1%
- While the Fed remains hawkish discounting slowdown as transitory, Eurozone economic numbers have eased recent pressures on the ECB to end its stimulus program
- Fed officials believe a slowdown in inflation in Q2 should prove transitory, however softening inflation numbers could raise concern over the pace of hikes in coming months

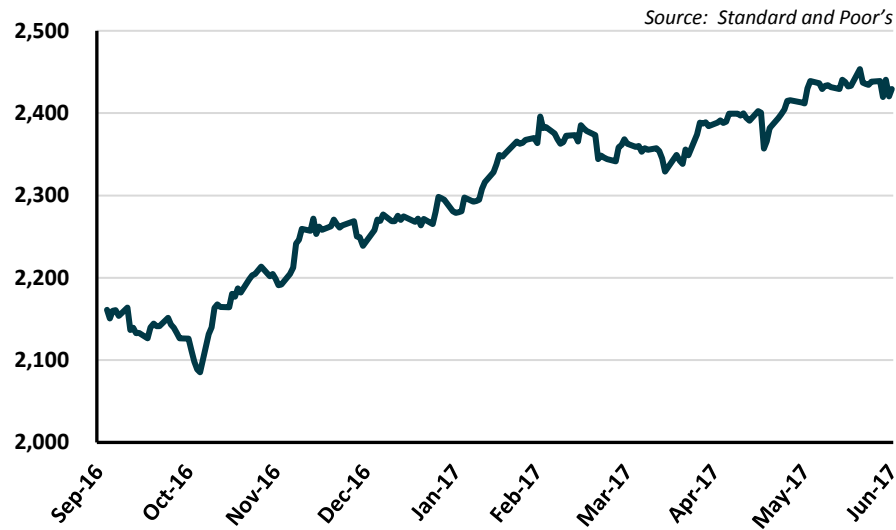
Employment

- Monthly job growth continues to be positive with the unemployment rate at 4.4%
 - With wage inflation relatively contained, the Fed has flexibility in deciding course of action and pace of rate hikes

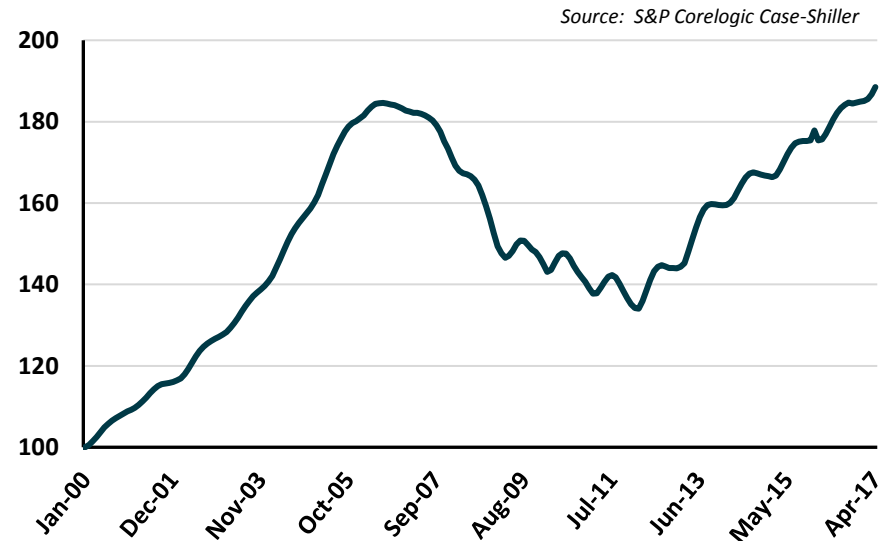
Economic Outlook

Equity and Housing Markets

S&P 500 Index



National Home Price Index



Equities

- Equity markets continued to reach new highs as the expectation of corporate tax rate change and reduced regulation remains in play
- Both the S&P and Dow have gained over 8% this year, led by the technology sector which has increased over 16%

Housing

- U.S. housing market continues to benefit from the low interest environment
 - As of April, eight major cities are now trading above peaks reached back in 2006-2007, including: San Francisco, Seattle, Portland, Boston, Denver, Dallas, Charlotte and Atlanta
 - Four cities that led the nation in pricing in 2006 (Los Angeles, Miami, Washington, and San Diego) have rebounded, but not back to previous peaks
- Longer term, cities such as Cleveland and Detroit have experience less than 15% growth in home prices since tracking began in January 2000

Economic Outlook

Corporates

Corporate spreads rallied nine basis points on the quarter as the markets grew more comfortable buying bonds with the lack of policy changes implemented by the U.S. Government. The rally occurred despite an onslaught of supply marked by the third highest month of new issuance in May. Strong demand for investment grade corporate bonds continued to absorb supply which pushed credit spreads to new cycle lows ending the quarter at +109bps.

The 9bps of corporate spread tightening was distributed fairly even among sectors and ratings, except for utilities and AA-rated bonds which tightened only 6bps and 5bps, respectively. Financials and BBBs tightened the most as all of the large U.S. financials passed their annual stress tests. The spread between lower rated BBBs and higher rated A to AAA bonds tightened in the past year so we believe that investors are not being paid to take the additional risk involved with low BBB-rated bonds.

Option Adjusted Corporate Spreads in Basis Points*							
Index Sector	10 year Tights				2Q17 Change	Year to Year Change	Difference from 10yr Tights
	12/31/06	06/30/16	03/31/17	06/30/17			
Aggregate Index	38	55	44	43	-1	-12	5
Corporates	88	156	118	109	-9	-47	21
Industrials	102	159	121	112	-9	-47	10
Utilities	102	142	116	110	-6	-32	8
Financials	69	152	113	103	-10	-49	34
AAA	53	87	73	65	-8	-22	12
AA	58	87	71	66	-5	-21	8
A	86	123	96	87	-9	-36	1
BBB	122	200	147	137	-10	-63	15

*Data from Bloomberg Barclays US Aggregate Bond Index as of 06/30/17

Spreads are edging closer to the 10 year tight levels, increasing the probability of widening from here. Potential widening is supported by expectations for tighter monetary policy via higher rates and reversal of quantitative easing. Given the risk of a corporate sell-off, we continue

with our “up in credit quality” stance. Given BBBs make up the largest percentage (49%) of the investment grade index, we will invest in higher quality BBB names, specifically those with more stable cash flows. Success will depend on specific names owned versus those not owned as leveraging events continue for share buybacks or mergers and acquisitions for individual names within various sectors.

Mortgage and Asset Backed Securities (MBS and ABS)

Mortgage performance was fairly range bound for the quarter, modestly underperforming Treasuries. GNMA MBS was the primary driver of the underperformance due to decreased foreign sponsorship as the spreads between domestic and global rates tightened and hedging costs increased.

One of the most widely telegraphed headline events affecting the mortgage market over the second quarter was enhanced clarity on tapering of the Federal Reserve’s MBS reinvestment program. The Fed intends to reduce paydown reinvestments by a maximum of \$4bn per month, which will subsequently increase by \$4bn every quarter until it reaches \$20bn. While the timing remains unknown, forecasts are clustered between 4Q17 to 1Q18.

Supply of agency MBS steadily rose over the second quarter to \$300bn gross and \$33bn net, bringing YTD totals to \$622bn and \$132bn, respectively. Supply was met by bank demand which increased \$10bn from Q1. Additionally, money managers continued to add with increased inflows while foreign buyers were net purchases for the first time this year.

Prime has maintained a modest underweight as we see the potential for spread widening once the Fed’s sponsorship declines and increased net

Economic Outlook

supply will need to be absorbed. Our focus in residential mortgages remains in agency-backed products only.

Shorter duration securitized products have been well bid over the last 18mo as the market sees value in limiting their duration bets. We don't see this dynamic shifting and as such find value in the 2-3yr AAA Credit Card ABS space which is exhibiting historically high fundamental metrics. Similarly, we see opportunity in the lower coupon 10yr MBS space which has much lower prepay risk to longer maturity pools. Both Credit Card ABS and 10yr MBS pools provide attractive yields and spreads relative to Agency Debentures and Treasuries.

Municipals

Tax-exempt municipals continued to outperform into the second quarter of 2017. According to Bloomberg Barclays Index Data, the Municipal Bond Index has returned 1.96% over the quarter, providing an excess return of 1.11% over Treasuries. Primary market supply remained muted during the quarter helping drive performance. Net inflows into municipal bond funds this year of roughly \$5.8 billion also contributed to positive performance. Year-to-date, tax-exempts have returned 3.57%.

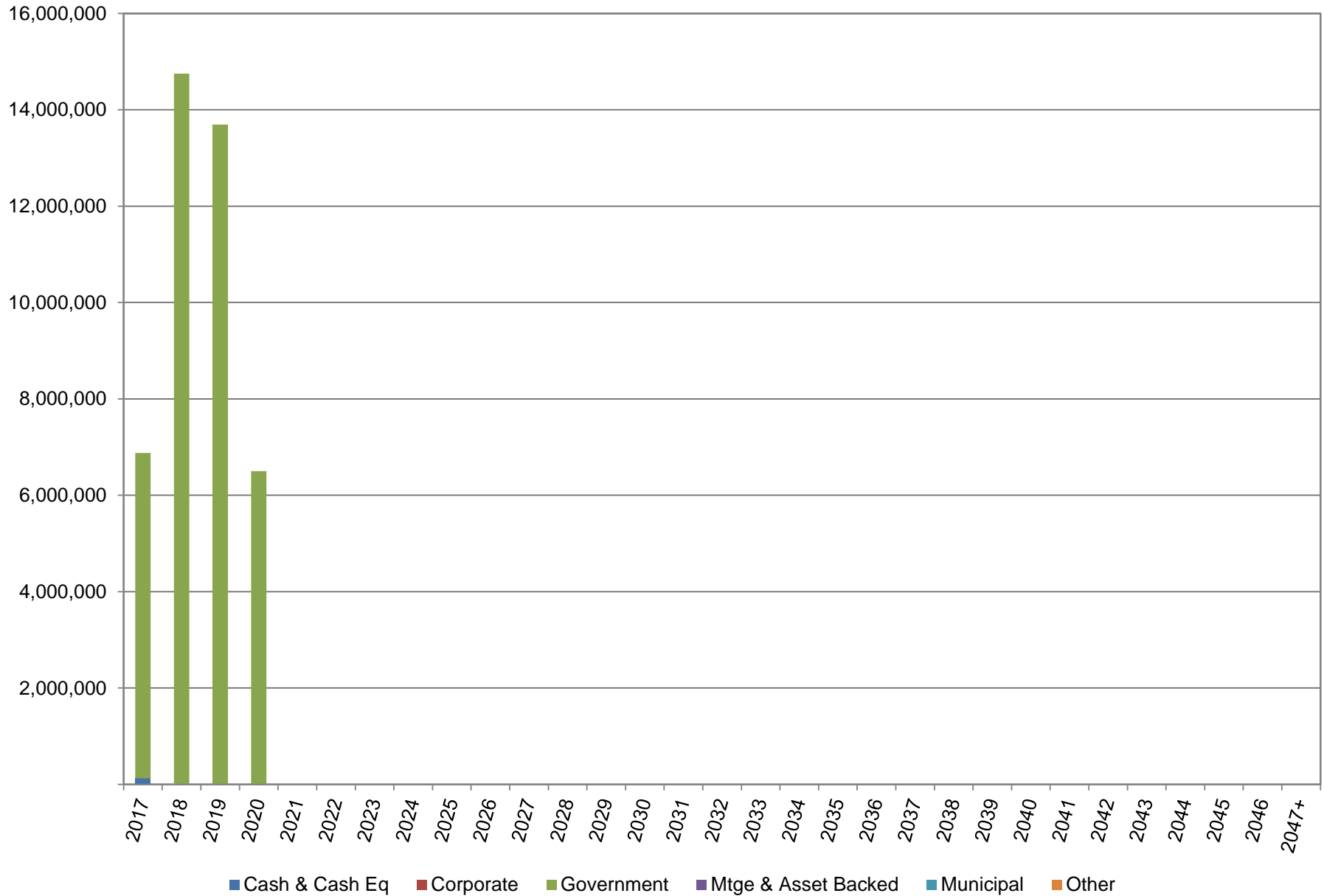
The Federal Reserve raising the Fed Funds Target rate in early June pressured short-term interest rates, including tax-exempt municipal yields. According to Municipal Market Data, 2-year, AAA pre-tax yields rose 3 basis points finishing the quarter at 1.06%. At the same time, 5-year, AAA yields fell 21 basis points finishing the quarter 1.35%, with both 10- and 30-year yields falling 24 basis points to finish the quarter at 1.99% and 2.79%, respectively.

As we head into the third quarter, Prime remains somewhat cautious on the municipal sector as pre-tax municipal yields as a percentage of Treasury yields are on the tight side of fair value.

Portfolio Statistics

Security Type	Book Value	Market Value	Gain / (Loss)	Tax-Equivalent Book Yield	Tax-Equivalent Market Yield	Effective Duration	Convexity	Securities at Gain		Securities at Loss	
								#	Amount	#	Amount
Fixed Income											
Treasury	41,696,029	41,548,253	(147,776)	1.09	1.32	1.46	0.04	3	3,070	32	(150,846)
Agency	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Corporate	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Taxable Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Tax-exempt Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Mortgage Pass-	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMOs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
ARMs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Asset Backed	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMBS	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Other	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	41,696,029	41,548,253	(147,776)	1.09	1.32	1.46	0.04	3	3,070	32	(150,846)
Short Term											
Sweep Money Market	1,127,068	1,127,068	0	0.00	0.00	0.00	0.00	0	0	0	0
Commercial Paper	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
(Payable)/Receivable	(999,800)	(999,800)	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	127,268	127,268	0	0.00	0.00	0.00	0.00	0	0	0	0
Total Fixed Income & Short Term											
Total	41,823,298	41,675,521	(147,776)	1.08	1.32	1.45	0.04	3	3,070	32	(150,846)
Equity											
Common Stock	0	0	0					0	0	0	0
Total	0	0	0					0	0	0	0
Grand Total											
Total	41,823,298	41,675,521	(147,776)					3	3,070	32	(150,846)

Maturity Schedule By Weighted Average Life



Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2017	6,743,089	1.05	16%
2018	14,742,894	1.03	35%
2019	13,721,708	0.99	33%
2020	6,488,338	1.48	16%
2021+	0	0.00	0%
Subtotal	41,696,029	1.09	100%
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
TOTAL	41,696,029	1.09	100%

Performance

Tax-Equivalent Total Return
as of 06/30/2017
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Quarter to Date	0.17%	0.09%	0.08%
Year to Date	0.40%	0.31%	0.09%
Since Inception	1.27%	1.00%	0.27%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

Bond Purchases

Trade Date	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
06/02/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.375	03/31/2020	N/A	99.97	999,688	1.39	1.39
06/16/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.375	04/30/2020	N/A	99.74	997,383	1.47	1.47
06/16/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.500	05/15/2020	N/A	100.10	1,000,977	1.47	1.47
06/30/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.500	06/15/2020	N/A	99.91	999,063	1.53	1.53
Total									3,997,109	1.46	1.46

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
06/15/2017	Maturity	US TREASURY	Treasury	AA+	Aaa	0.875	06/15/2017	06/15/2017	100.00	1,250,000	0	0.92	0.92
06/30/2017	Maturity	US TREASURY	Treasury	AA+	Aaa	0.625	06/30/2017	06/30/2017	100.00	1,000,000	0	0.52	0.52
Total										4,450,000	0	0.81	0.81

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																
06/15/2017			1,127,068	BANK OF AMER/MERRILL	0.00			1,127,068	1,127,068	1,127,068	0	0.00	0.00	0.00	0.00	
06/30/2017			(999,800)	Securities (Payable) / Receivable	0.00			(999,800)	(999,800)	(999,800)	0	0.00	0.00	0.00	0.00	0.00
								127,268	127,268	127,268	0	0.00	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	1,502,201	1,501,515	(686)	1.44	1.46	2.37	2.41	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	1,255,233	1,254,887	(346)	1.45	1.47	2.45	2.50	0.07
06/02/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	03/31/2020	03/31/2020	999,688	999,696	996,360	(3,336)	1.39	1.51	2.68	2.75	0.09
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	04/30/2020	04/30/2020	997,383	997,412	995,690	(1,722)	1.47	1.53	2.76	2.83	0.09
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	999,098	996,680	(2,418)	1.08	1.30	1.11	1.12	0.02
02/02/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	10/15/2018	10/15/2018	996,324	998,161	994,320	(3,841)	1.02	1.32	1.28	1.29	0.02
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	11/15/2018	11/15/2018	1,004,417	1,002,290	998,850	(3,440)	1.08	1.33	1.36	1.37	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	1,002,294	998,670	(3,624)	1.09	1.34	1.44	1.46	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	1,502,993	1,494,825	(8,168)	0.99	1.35	1.52	1.54	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	1,195,134	1,188,624	(6,510)	1.00	1.34	1.61	1.63	0.03
06/30/2016	AA+	Aaa	1,050,000	US TREASURY N/B	1.00	03/15/2019	03/15/2019	1,058,588	1,055,460	1,043,690	(11,771)	0.69	1.36	1.68	1.70	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	1,001,308	991,440	(9,868)	0.80	1.36	1.76	1.79	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	1,401,642	1,387,358	(14,284)	0.81	1.36	1.85	1.87	0.04
09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	777,805	775,527	(2,278)	1.08	1.32	1.23	1.25	0.02
07/29/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	07/15/2019	07/15/2019	999,336	999,540	987,260	(12,280)	0.77	1.39	2.01	2.04	0.05
07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	999,259	999,360	101	1.07	1.00	0.17	0.17	-0.01
08/02/2016	AA+	Aaa	1,295,000	US TREASURY N/B	1.00	08/31/2019	08/31/2019	1,300,518	1,298,917	1,283,928	(14,989)	0.86	1.40	2.14	2.17	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	1,503,589	1,486,260	(17,329)	0.89	1.41	2.21	2.25	0.06
07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	998,793	998,890	97	1.11	1.07	0.25	0.25	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	1,005,692	996,070	(9,622)	1.00	1.42	2.29	2.33	0.06
08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,248,821	1,248,450	(371)	1.04	1.12	0.33	0.33	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	1,247,893	1,247,350	(543)	1.03	1.13	0.41	0.42	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	1,148,372	1,147,551	(822)	1.04	1.18	0.50	0.50	0.00
01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,598,622	1,597,088	(1,534)	1.02	1.19	0.58	0.59	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	1,597,175	1,595,184	(1,991)	1.02	1.20	0.66	0.66	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	1,596,300	1,594,192	(2,108)	1.06	1.24	0.74	0.75	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	1,372,032	1,367,823	(4,210)	0.89	1.26	0.82	0.83	0.01
02/27/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	01/15/2020	01/15/2020	1,247,598	1,247,873	1,247,013	(860)	1.44	1.47	2.48	2.54	0.07
03/06/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	02/15/2020	02/15/2020	1,242,529	1,243,328	1,246,200	2,872	1.58	1.49	2.57	2.63	0.08
07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,099,951	1,099,879	(72)	0.99	1.14	0.04	0.04	0.00
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	05/15/2020	05/15/2020	1,000,977	1,000,966	999,030	(1,936)	1.47	1.53	2.80	2.87	0.09
07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,500,512	1,496,550	(3,962)	0.96	1.26	0.86	0.87	0.01

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
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,000,816	998,510	(2,306)	1.04	1.28	0.95	0.96	0.01
08/13/2015	AA+	Aaa	1,300,000	US TREASURY N/B	0.88	07/15/2018	07/15/2018	1,293,860	1,297,788	1,294,501	(3,287)	1.04	1.29	1.03	1.04	0.02
06/30/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	06/15/2020	06/15/2020	999,063	999,063	998,730	(333)	1.53	1.54	2.88	2.96	0.10
			41,695,000					41,613,030	41,696,029	41,548,253	(147,776)	1.09	1.32	1.46	1.48	0.04
			41,822,268					41,740,298	41,823,298	41,675,521	(147,776)	1.08	1.32	1.45	1.48	0.04

Glossary of Terms

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

Glossary of Terms

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

Glossary of Terms

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

Appendix

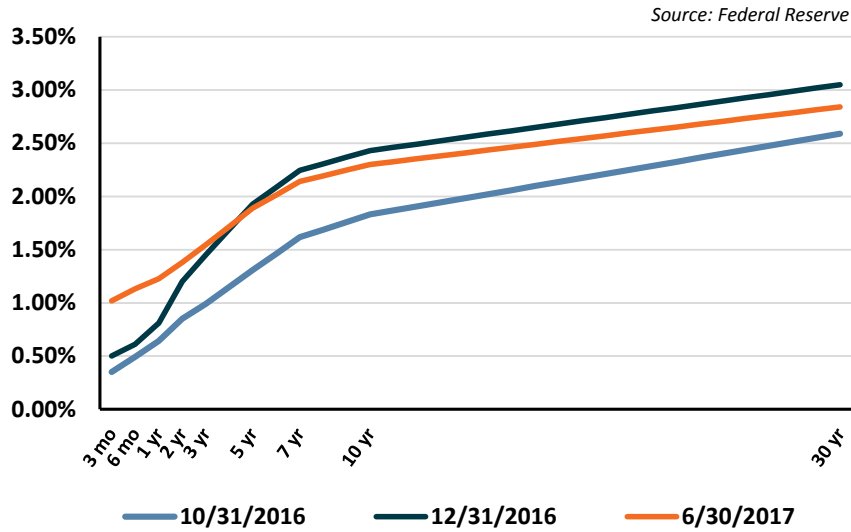
Presentation Overview

Overview

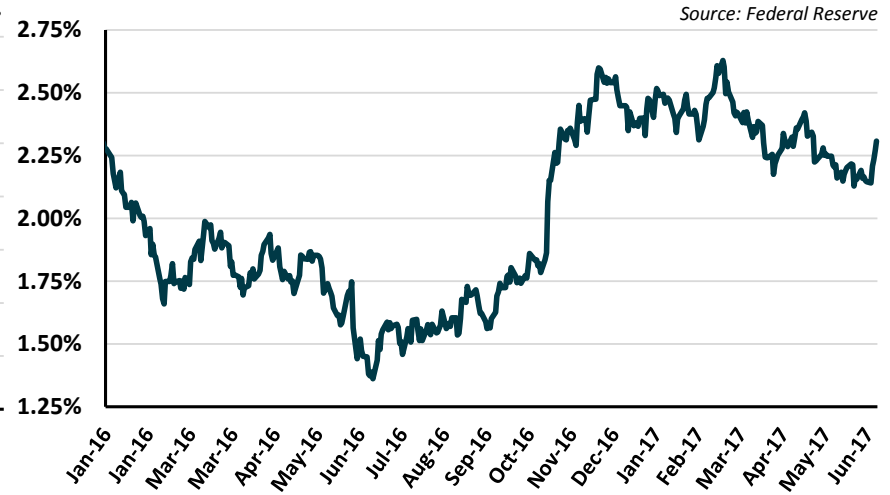
- Economic overview and market update
- Portfolio review
- Performance

Treasury Yields

Treasury Yield Curves



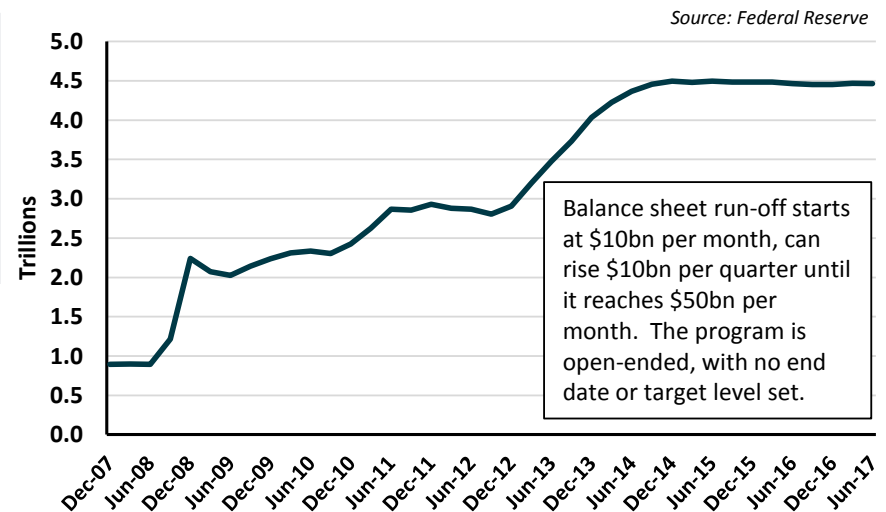
10 Year Treasuries



US Treasury Yields

	10/31/2016	12/31/2016	6/30/2017
3 Month	0.35%	0.50%	1.02%
2 Year	0.85%	1.20%	1.38%
5 Year	1.31%	1.93%	1.89%
10 Year	1.83%	2.43%	2.30%
30 Year	2.59%	3.05%	2.84%

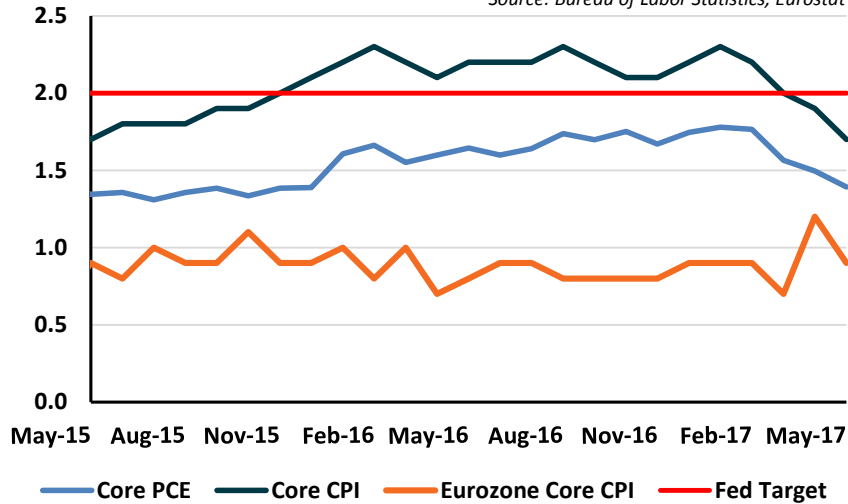
US Federal Reserve Total Asset Holdings



Market Indicators

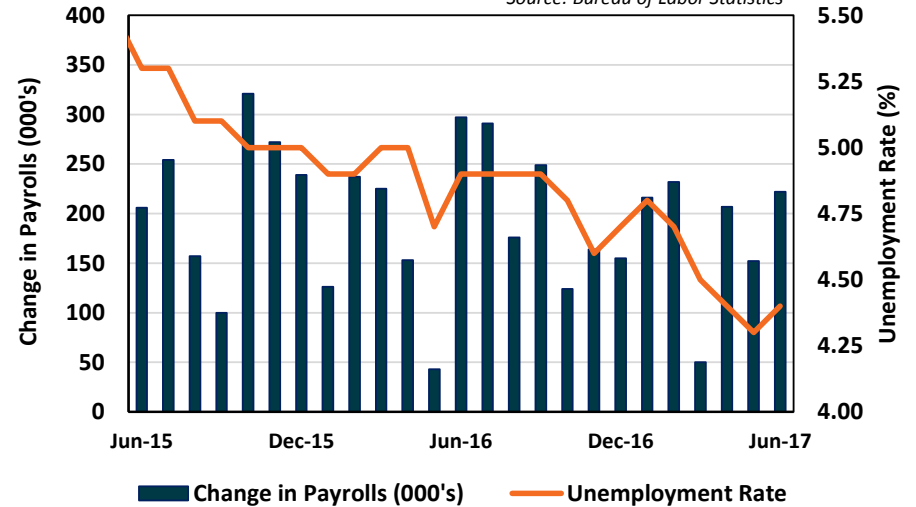
Inflation

Source: Bureau of Labor Statistics, Eurostat



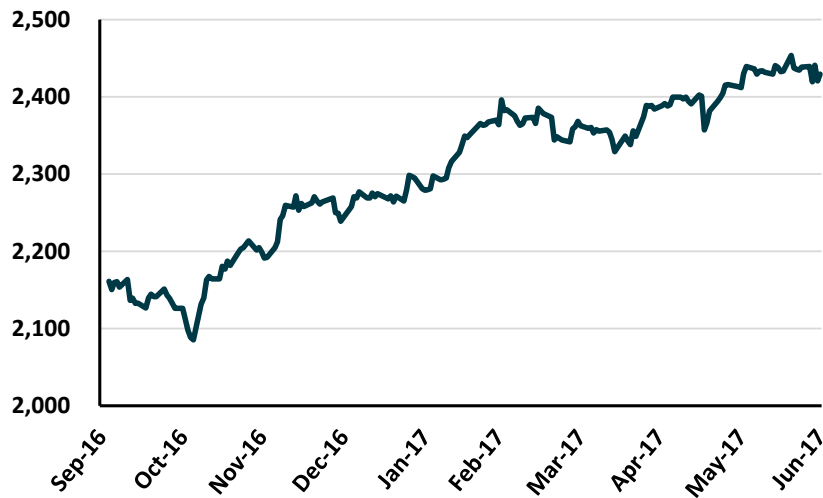
Employment

Source: Bureau of Labor Statistics



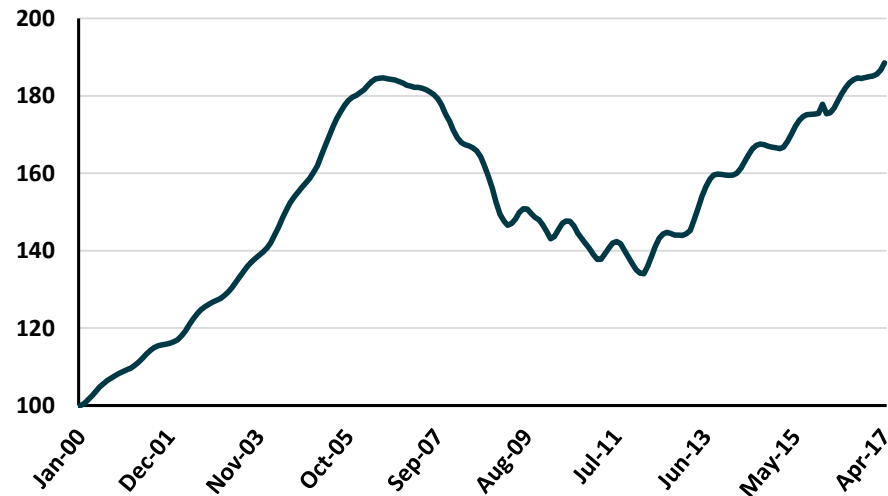
S&P 500 Index

Source: Standard and Poor's



National Home Price Index

Source: S&P Corelogic Case-Shiller

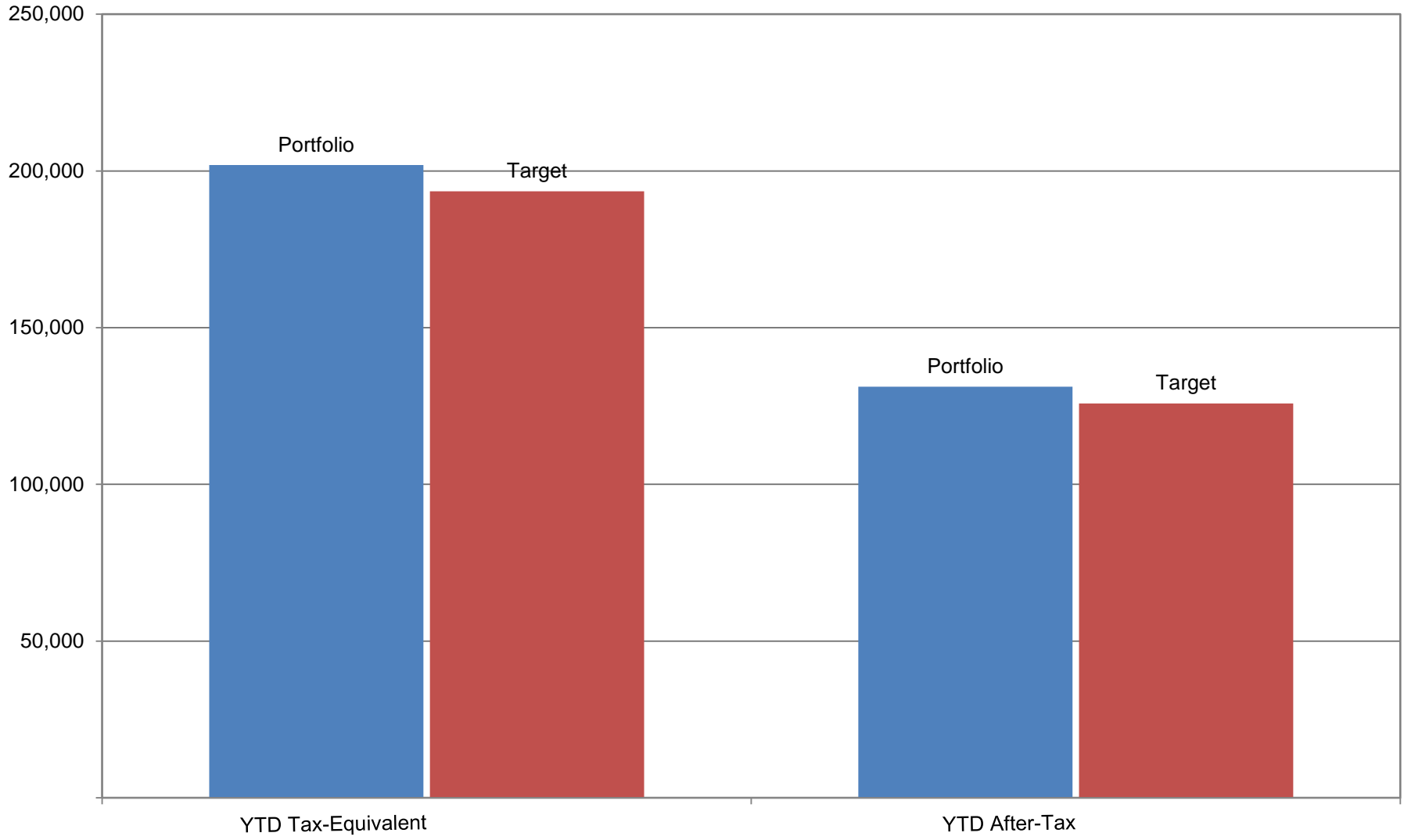


Portfolio Changes

Garden State Muni Joint Insurance Fund	06/30/2016	09/30/2016	12/31/2016	03/31/2017	06/30/2017
Treasury Yields					
2 yr Treasury Yield	0.59%	0.77%	1.20%	1.26%	1.38%
5 yr Treasury Yield	1.01%	1.15%	1.92%	1.93%	1.88%
10 yr Treasury Yield	1.49%	1.61%	2.43%	2.39%	2.30%
Book Statistics					
Tax-Equivalent Book Yield	0.93%	0.89%	0.95%	1.02%	1.08%
Book Value (\$)	37,692,989	42,340,961	38,131,483	42,219,834	41,823,298
Projected Tax-Equivalent Income, next 12 months (\$)	351,189	378,371	361,973	431,340	453,695
Unrealized Gains/(Losses) (\$)	209,695	102,114	(107,044)	(114,436)	(147,776)
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	1.45
Convexity	0.03	0.04	0.03	0.03	0.04
Weighted Average Life	1.38	1.47	1.45	1.43	1.48
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	96%	100%	100%	100%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	4%	0%	0%	0%

Income Year to Date

Year to Date, as of 06/30/2017



Performance

Tax-Equivalent Total Return
as of 06/30/2017
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Quarter to Date	0.17%	0.09%	0.08%
Year to Date	0.40%	0.31%	0.09%
Since Inception	1.27%	1.00%	0.27%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 06/01/2017 to 06/30/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of New Providence	6/30/2017	Somerset County Fire Academy	2017 GL/AL/WC	Evidence of insurance as respects New Providence Firefighter training.
Berkeley Township	6/29/2017	Suez Water Company of Toms River	2017 GL/AL/WC	Certificate holder is included as additional insured as respects Pinewald Pioneer Volunteer Fire Company's use of the North Dover Water Tank on 7/23/17. *
Borough of Haddon Heights	6/1/2017	Haddon Heights Public School District	2017 GL/AL/WC	Haddon Heights Public School District is included as an additional insured (Premises Owner) as respects the Haddon Heights' use of 7th Avenue School Gym on rainy days for the Summer Recreation Program from 6/27/17 to 7/17/17. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
Township of North Brunswick	6/7/2017	Central Jersey Waste & Recycling	2017 GL/AL/WC/APD	Certificate holder is included as an additional insured (Lessor) as respects the Township of North Brunswick's long term lease (12 Months) of two 2005 Sterling Condors VIN #49HHBVDLX5RN6417 & 49HHBVDL15RN64918. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
Township of Parsippany	6/1/2017	MGSL - Maverick Tournament	2017 GL	Evidence of insurance as respects the Township of Parsippany Recreation Department's participation in the MGSL-Maverick Tournament events, practices & games.
Township of Parsippany	6/8/2017	Partridge Run Apartments	2017 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany picking up dumpsters at Partridge Run Apartments. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.
City of Rahway	6/27/2017	SDI Technologies	2017 GL	Certificate Holder: SDI Technologies Inc./Kiddesigns Inc. and all of its affiliate and subsidiary companies. Evidence of insurance as respects the City of Rahway's use of the certificate holder's parking lot for overflow parking during the Halloween event in October.
City of Rahway	6/1/2017	Rahway Community Action Organization	2017 GL/AL/WC	Certificate holder is included as an additional insured as respects the 6/2/17 bus trip. Subject to the terms, conditions, limitations and exclusions for the GSMJIF Policies. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 06/01/2017 to 06/30/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Rahway	6/19/2017	YMCA Rahway Branch	2017 GL/AL/WC	Certificate holder is included as additional insured as respects free exercise classes offered at the Rahway train station plaza, for the Mayor's Live Well Campaign, through the summer. *
City of Rahway	6/27/2017	SDI Technologies Inc.	2017 GL/AL/WC	Certificate Holder: SDI Technologies Inc./Kiddesigns Inc. and all of its affiliate and subsidiary companies. Evidence of insurance as respects the City of Rahway's use of the certificate holder's parking lot for a fireworks display in July.
City of Linden	6/12/2017	County of Union	2017 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy as respects the City of Linden Recreation Department's use of the Wheeler Park Turf Field. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. *
City of Linden	6/1/2017	Linden Public Schools	2017 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the City of Linden Public Property & Community Services Department's use of McMorris Middle School Auditorium from June through September as a Summer Concert Series rain site. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF Policies.*
City of Linden	6/8/2017	Linden Public Schools	2017 GL/AL/WC	Certificate holder is included as an additional insured as respects the City of Linden's use of various school facilities for the months of June, July and August for recreational purposes. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.
Township of West Orange	6/6/2017	W.E. Timmerman Co., Inc.	2017 GL/AL/WC/APD	Certificate holder is included as an additional insured and loss payee as respects the Township of West Orange's rental of a 2005 Elgin Pelican P Street Sweeper # P-4639-S valued at \$45,000 from 6/5/17 through 12/31/17. *
Township of West Orange	6/1/2017	LBUBS 2001-C3 Rental 217 LLC	2017 GL/AL/WC	Evidence of insurance as respects the Town of West Orange's use of the certificate holder's premises (217-219 Main Street, West Orange, NJ) for parking and central support for the 2017 West Orange Street Fair on 6/3/17.
Township of South Orange	6/14/2017	US Amateur Baseball Division of USOTB	2017 GL/AL/WC	Certificate holder is included as an additional insured as respects the South Orange Maplewood 12U Baseball team's participation in the July Green Brook tournament on 7/15/17 & 7/16/17. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 06/01/2017 to 06/30/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of South Orange	6/14/2017	Mountainside Youth Baseball Inc.	2017 GL/AL/WC	Certificate holder, Green Brook Baseball Club & Green Brook Township Public Schools are included as additional insureds as respects the South Orange Maplewood Baseball teams' participation in the Cal Ripken-Babe Ruth District -12 tournament 6/19 through 6/29. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.
Township of South Orange	6/15/2017	US Amateur Baseball	2017 GL/AL/WC	Certificate holder is included as an additional insured as respects the South Orange Maplewood Cougar Baseball Team's participation in the USABL tournament on 6/18/17. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
Township of South Orange	6/16/2017	Kid2Pro Sports	2017 GL/AL/WC	Certificate holder & Rockland Boulders RDLC (1 Provident Bank Park, Pomona, NY) are included as an additional insured (event organizers) as respects the South Orange Maplewood 10U Baseball Team's participation in the July Rockland Baseball tournament on 7/8/17. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
Township of South Orange	6/28/2017	Ripken Baseball Inc.	2017 GL/AL/WC	The certificate holder, Ripken Baseball Camps & Clinics LLC, Cal Ripken Sr. Foundation Inc. & Double Play Dining LLC are included as additional insured as respects the South Orange Maplewood Cougar Baseball Teams' participation in the Chesapeake Classic from 8/11 - 8/13. Coverage is subject to the terms, conditions & exclusions of the GSMJIF policies. *
Town of Kearny	6/1/2017	Kearny Board of Education	2017 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the Town of Kearny's use of Lincoln Middle School located at 121 Beech Street, Kearny on 6/1/17. *
Town of Kearny	6/6/2017	Kearny Board of Education	2017 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the Town of Kearny's use of Lincoln Middle School located at 121 Beech Street, Kearny on 10/5/17. *
City of Hoboken	6/6/2017	PSE&G	2017 GL/AL/WC	Certificate holder is included as an additional insured (Licensor) as respects the Distribution Pole Attachment License Agreement for Surveillance Cameras granted to the City of Hoboken. *
City of Hoboken	6/20/2017	UFC Gym	2017 GL/AL/WC	Evidence of insurance as respects the Hoboken Police Department's use of the certificate holder premises for ESU training (June through December).

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 06/01/2017 to 06/30/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Hoboken	6/20/2017	Universal Folding Box Company	2017 GL/AL/WC	Evidence of insurance as respects the Hoboken Police Department's use of the certificate holder premises for ESU training (June through December).
City of Hoboken	6/26/2017	Jersey City Recreation	2017 GL/AL/WC	Evidence of insurance as respects the City of Hoboken's use of the certificate holder's Showmobile for Hoboken National Night Out on 8/1/17.
Union Township	6/29/2017	1011 Morris Avenue Urban Renewal LLC	2017 GL/AL/WC	1011 Morris Avenue Urban Renewal, LLC. and Russo Development, LLC and its affiliated entities Are included as additional insured as respects the Township of Union Fire Department's use of 1011 Morris Avenue Union, NJ for training from 7/5 to 7/7. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
Township of North Bergen	6/9/2017	Township of West Orange	2017 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the Township of North Bergen's use of Robert Fulton Elementary School for an "Active Shooter Simulation" on 6/23/17. Coverage is subject to the terms, conditions, limitation & exclusions of the GSMJIF policies. *
Township of Livingston	6/1/2017	Marsag LP Eastman Management Corp.	2017 GL/AL/WC	Marsag LP and Eastman Management Corp. are included as additional insureds (Premises Owner) as respects the Township of Livingston's use of 277 Eisenhower Parkway, Livingston, NJ for a pet fair on 6/17/17. *
Township of Livingston	6/9/2017	Public Safety Training Academy	2017 GL/AL/WC	Evidence of insurance as respects the Township of Livingston Police & Fire training through 12/31/2017.
Neptune Township	6/29/2017	Douglas & Melinda-Allen Grote	2017 GL	Evidence of insurance as respects the Ocean Grove Fire Department's use of 113 Abbott Ave on 9/5/17 for drills/training.
Township of Bloomfield	6/12/2017	Hackensack University Medical Center	2017 GL/AL/WC	Evidence of insurance as respects the Township of Bloomfield Police training through 12/31/2017.