



November 29, 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:

		September <u>2017</u>	October <u>2017</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 315,623.11	\$ 313,803.90
	Claims Account-Bank of America	2,535,279.43	1,485,831.68
	D & H Claims Account-Bank of America		(7,031.66)
	NJ Cash Management	127,717.59	127,824.04
	Custodial Account-Bank of America	1,061,462.89	56,853.99
	Total Balance	<u>\$ 4,040,083.02</u>	<u>\$ 1,977,281.95</u>
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,265,670.02	\$ 1,949,021.87
	Claims/Operating Account Receipts-Bank of America	1,505,726.17	1,112,129.32
	D & H Claims Account-Bank of America	21,475.60	14,196.35
	NJ Cash Management Activity Receipts	106.45	112.91
	Custodial Account-Bank of America		1,816,183.42
Total Receipts		<u>\$ 2,792,978.24</u>	<u>\$ 4,891,643.87</u>
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,267,489.23)	\$ (2,189,299.90)
	Claims Account Disbursements-Bank of America	(213,025.56)	(103,497.41)
	D & H Claims Account-Bank of America	(28,507.26)	(7,164.69)
	Operating Account Disbursements-Bank of America	(2,342,148.36)	(2,077,690.27)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(1,004,608.90)	(500,000.00)
Total Disbursements		<u>\$ (4,855,779.31)</u>	<u>\$ (4,877,652.27)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 313,803.90	\$ 73,525.87
	Claims Account-Bank of America	1,485,831.68	416,773.32
	D & H Claims Account-Bank of America	(7,031.66)	-
	NJ Cash Management	127,824.04	127,936.95
	Custodial-Investments	56,853.99	1,373,037.41
	Total Balance	<u>\$ 1,977,281.95</u>	<u>\$ 1,991,273.55</u>
Beginning Investment Balance		\$ 43,759,889.05	\$ 44,675,292.70
Change in Accrued Income		28,046.48	(16,576.86)
Change in Unrealized Gain		(90,104.16)	(83,384.44)
Income Received/Cash Received		898.91	68,995.92
Realized Gain/(Loss)			
Cash Receipts(Disbursements)			(500,000.00)
Transfer to/from Custodial Account-Bank of America		976,562.42	(1,270,518.12)
Total Investment Account		<u>\$ 44,675,292.70</u>	<u>\$ 42,873,809.20</u>
Ending Cash Balance		<u><u>\$ 46,652,574.65</u></u>	<u><u>\$ 44,865,082.75</u></u>



BANK RECONCILIATION

ACCT.NAME	Bank of America		
BANK/ACCT#	D&H Claims Account - XXXXX		
	From		To
DATE	10/01/17		10/31/17

BOOK BALANCE AS OF	10/01/17	\$	(7,031.66)
ADD DEPOSITS (PER BANK LEDGER)			14,196.35
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			7,164.69
BOOK BALANCE AS OF	10/31/17	\$	0.00

BALANCE PER BANK STATEMENT	10/31/17		\$1,875.00
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00		0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
Various	list	1,875.00

TOTAL	1,875.00		(1,875.00)
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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	10/31/17		0.00
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks

BANK RECONCILIATION



ACCT.NAME State of New Jersey
BANK/ACCT# Cash Management Fund
From 10/01/17 To 10/31/17
DATE 10/01/17 10/31/17

BOOK BALANCE AS OF 10/01/17 \$ 127,824.04
ADD DEPOSITS (PER BANK LEDGER) 112.91
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)
BOOK BALANCE AS OF 10/31/17 \$ 127,936.95

BALANCE PER BANK STATEMENT 10/31/17 \$127,936.95

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 10/31/17 127,936.95

Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account
From

DATE 10/01/17 To 10/31/17

BOOK BALANCE AS OF 10/01/17 \$ 44,732,146.69

ADD DEPOSITS (PER BANK LEDGER) 1,816,183.42

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 2,301,483.50

BOOK BALANCE AS OF 10/31/17 \$ 44,246,846.61

BALANCE PER BANK STATEMENT 10/31/17 \$44,246,846.61

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 10/31/17 44,246,846.61

Difference 0.00

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



BANK RECONCILIATION

	ACCT.NAME	TD Bank	
	BANK/ACCT#	Claims Account - XXXXX	
		From	To
	DATE	10/01/17	10/31/17
BOOK BALANCE AS OF	10/01/17	\$	313,803.90
ADD DEPOSITS (PER BANK LEDGER)			1,949,021.87
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			2,189,299.90
BOOK BALANCE AS OF	10/31/17	\$	73,525.87
<hr/>			
BALANCE PER BANK STATEMENT	10/31/17		\$712,136.90
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
		TOTAL	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
Various	list	\$ 638,611.03	
		TOTAL	(638,611.03)
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	10/31/17		73,525.87
		Difference	0.00

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 October 31, 2017



	YTD 2017	Year Ended 2016	Year Ended 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Years Ended 2002-2006	Fund Balance
Underwriting Income	25,694,635	29,086,556	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	286,850,194
Special Assessment Plan												4,319,955	4,319,955
Total Income	25,694,635	29,086,556	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	291,170,149
Claim Expenses													
Losses	5,542,693	9,356,682	10,538,689	13,277,786	12,183,861	14,857,915	9,098,271	8,708,322	7,589,209	4,810,064	6,471,376	17,845,965	120,280,835
Loss Adjustment Expenses	1,253,685	2,665,749	3,587,054	4,130,169	5,451,800	5,465,377	3,463,450	4,220,501	3,476,623	2,925,149	3,051,854	8,439,155	48,130,565
IBNR	8,091,556	4,835,281	1,783,511	938,224	435,653	442,970	320,090	-	129,848	26,163	27,071	22,755	17,053,122
EPL Deductible & Co-Insurance	(156,700)	(282,079)	(653,179)	(907,672)	(902,129)	(672,161)	(409,419)	(628,313)	(156,270)	(228,023)	(192,743)	(809,985)	(5,998,673)
Excess Recoveries	(4,622)	(761,756)	(935,435)	(1,551,082)	(6,996,373)	(7,146,569)	(1,334,808)	(1,334,441)	(1,860,137)	(61,321)	(379,836)	(2,401,424)	(24,767,805)
WC	-	(88,539)	-	(733,769)	(1,154,629)	(33,381)	(475,253)	(62,011)	(495,819)	(61,321)	-	(2,191,424)	(5,296,146)
GL	-	-	-	-	(267,891)	-	(4,903)	(129,834)	(25,254)	-	-	-	(427,882)
LEL	-	(229,000)	(162,636)	(137,044)	(1,728,677)	(1,861,076)	-	-	-	-	-	-	(4,118,433)
AL	-	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(4,622)	(444,217)	(222,951)	-	(112,187)	(3,638,716)	(373,409)	(7,541)	-	-	-	-	(4,803,644)
EPL/POL	-	-	(549,848)	(680,269)	(3,393,857)	(1,613,396)	(481,243)	(915,907)	(128,186)	-	(299,720)	(210,000)	(8,272,427)
EPL/POL Aggregate Stop	-	-	-	-	-	-	-	-	(414,886)	-	(80,116)	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	(219,148)	-	-	-	-	-	(219,148)
Total Claim Expense	14,726,612	15,813,878	14,320,639	15,887,425	10,172,811	12,947,533	11,137,584	10,966,069	9,179,273	7,472,031	8,977,722	23,096,466	154,698,044
Expenses													
Excess Premiums	5,601,373	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	70,359,929
General Administrative Expenses	6,333,791	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	68,152,251
Total Expenses	11,935,163	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	138,512,180
Underwriting Profit/(Loss)	(967,140)	(265,790)	353,583	(2,145,561)	2,254,900	(460,677)	949,456	680,501	(246,982)	389,807	(837,465)	(1,744,706)	(2,040,076)
Net Realized/Unrealized Gains/(Losses)	(22,823)	(27,024)	(37,973)	(26,771)	(22,646)	30,009	285,884	283,631	184,510	102,995	43,874	28,677	822,344
Interest Income	85,081	174,704	208,857	191,523	186,689	150,482	171,434	178,707	128,383	212,766	440,221	1,454,821	3,583,668
Net Investment Income	62,258	147,681	170,884	164,752	164,043	180,491	457,318	462,338	312,892	315,761	484,095	1,483,498	4,406,012
Statutory Surplus (Deficit)	(904,882)	(118,110)	524,467	(1,980,809)	2,418,943	(280,185)	1,406,774	1,142,839	65,910	705,568	(353,370)	(261,208)	2,365,937
% of Underwriting Income	-3.5%	-0.4%	1.9%	-7.2%	9.7%	-1.2%	6.7%	5.8%	0.4%	4.9%	-2.4%	-0.6%	0.8%
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)	-	5,036,567
Variance	(904,882)	(1,087,747)	245,905	(562,617)	250,807	(277,324)	(120,905)	8,084	(36,780)	164,971	(88,923)	(261,208)	(2,670,620)
at Previous Month	(749,231)	19,335	525,946	(1,979,038)	2,420,473	(279,696)	1,407,352	1,143,167	65,953	705,723	(353,370)	(266,671)	2,659,944
Variance	(155,651)	(137,445)	(1,479)	(1,771)	(1,530)	(490)	(578)	(328)	(43)	(155)	-	5,463	(294,007)

Note 1 : Ultimate losses based upon the 2017 mid-year 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	2,562	3,182	3,227	3,271	2,649	2,802	2,525	2,240	1,966	1,995	2,118	7,232	35,769
Severity Rate													
Total Open Claims	650	271	220	169	82	52	30	21	19	8	13	27	1,562

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

RESOLUTION NO. 35-17

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 **\$111,797.39** for payment.

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

Chairman

November 29th, 2017
Date

Secretary

November 29th, 2017
Date

November 29, 2017 - GSMJIF Commissioners Meeting Bills List

Date: 11.1.17
Bills List #: 65



PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
Bank of America/Merrill Lynch	Quarterly Fees	#1953	\$1,433.90
Bob Smith & Associates	Litigation fees for October 2017	#1954	\$3,333.33
Capehart Scatchard	Litigation fees for October & November 2017	#1955	\$2,500.00
Care Stattion	Drug Testing EG-1007006 \$48/JL \$28	#1956	\$76.00
City of Englewood	Drug Testing Reimbursement	#1957	\$2,132.00
Connell Consulting	Proactive Police Supervosn - Union Township	#1958	\$100.00
Patrick DeBlasio, CPA	Treasurer Fee - November	#1959	\$1,541.67
Dynamic Testing	Drug Testing - <i>inv#9321</i> Kearny \$94; <i>inv#9320</i> Totowa \$258; <i>inv# 9632</i> North Bruns. \$305; <i>inv#9705</i> Berkeley Hgts. \$176; <i>inv#9700</i> New Providence \$305; <i>inv#9699</i> North Bruns. \$328; <i>inv#9676</i> Bloomfield \$420; <i>inv#9677</i> Kearny \$47; <i>inv#9866</i> Highland Park \$176; <i>inv#9873</i> North Brunswick \$305; <i>inv#9601</i> Bloomfield \$473; <i>inv#9602</i> So. Orange \$352; <i>inv#9604</i> Totowa \$258; <i>inv# 9606</i> Highland Pk. \$176; <i>inv#9607</i> Kearny \$47; <i>inv#9600</i> Union \$295	#1960	\$4,015.39
EANJ	inv# 1793 - review employee handbook - Howell/prepare draft report	#1961	\$1,215.00
APA Hotel Woodbridge	Meeting venue for the GSMJIF meeting October 2017	#1962	\$3,272.71
Princeton Public Affairs	Retainer fee for -November 2017	#1963	\$833.33
Pringle Quinn Anzano	inv#41274- Fund Attorney fees for November 2017	#1964	\$486.38
The Star Ledger	Legal AD posting for GSMJIF October meeting & RFP's for 2018	#1965	\$187.55
The NJ Times	Legal AD posting for GSMJIF October meeting & RFP's for 2018	#1966	\$56.84
Total in Checks \$21,184.10			
PMA PAYMENTS			
	Risk Control #12 of #12 for 2017		\$38,250.00
PMA	Berkeley Township	ACH	\$9,040.68
PMA	City of Rahway	ACH	\$2,404.34
PMA	City of Hoboken	ACH	\$189.90
PMA	City of Englewood	ACH	\$8,396.96
PMA	Hamilton Township	ACH	\$8,337.28
PMA	Township of Howell	ACH	\$267.29
PMA	Montclair Township	ACH	\$150.41
PMA	Livingston Township	ACH	\$4,749.77
PMA	South Brunswick Township	ACH	\$248.88
PMA	Township of Ewing	ACH	\$14,344.12
PMA	Union Township	ACH	\$1,646.66
Total to PMA \$88,026.29			
NIP MANAGEMENT PAYMENTS			
NIP Mgmt		ACH	
Total to NIP Management \$			
BGIA Payments			
BGIA	inv#25673 Travelers Property Endorsement - Linden	ACH	\$2,587.00
BGIA		ACH	
Total to BGIA \$2,587.00			
Total			\$111,797.39

RESOLUTION NO. 36-17

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 **\$2,497,471** against the fund.

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

Chairman

November 29, 2017
Date

Secretary

November 29, 2017
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT
October 2017 Report

September

WC			
TWP	TPA		
Par Troy Hills	D&H	\$	52,915
Bloomfield	D&H	\$	107,113
Morristown	D&H	\$	9,740
Linden	Inservco	\$	93,163
All Other	QL	\$	739,540
Total WC		\$	1,002,471
PAL			
ALL TWP			
AL	NIP/QL	\$	111,531
APD	NIP/QL	\$	28,583
EPL	NIP/QL	\$	121,639
GL	NIP/QL	\$	816,320
POL	NIP/QL	\$	10,799
PROP	NIP/QL	\$	301,721
Total PAL		\$	1,390,594
WC		\$	1,002,471
PAL		\$	1,390,594
Grand Total post 2012		\$	2,393,065
PMA PRIOR 2012			
WC	PMA	\$	77,099
PAL	PMA	\$	27,305
APD PROP	PMA	\$	2
Total Prior 2012		\$	104,406

Grand Total August

Post 2012 CLAIMS	2,393,065
Prior 2012 CLAIMS	104,406

TOTAL PAID **2,497,471**



Garden State Municipal Joint Insurance Fund

November 2017

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

11/1/2017

Index of Reports

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

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

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2017

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	-	-	-
	98	-	106,134	1,083	105	-	508,648	4,844	3	-	-	-

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2017

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

11/1/2017

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	-	-	-	-
Total	386	-	905,921	2,347	510	-	2,517,871	4,937	22	-	92,257	4,194



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2017

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

11/1/2017

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

11/1/2017

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	-	18,376	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	-	50,323	1,006	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	2,794,076	5,577	43	-	130,682	3,039



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2017

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	-	314,760	8,993	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	-	3,103,231	6,631	38	-	41,699	1,097



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2017

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	441,182	44,118	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	5,137,744	9,712	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2017

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	-	26,259	1,876	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	-	844,462	2,346	555	-	2,635,404	4,748	113	-	475,251	4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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	902,438	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%	240,898	5.6%	\$10,950	240,897	1	149,813	149,813
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%	\$4,325,874	100.0%	\$7,295	\$4,292,622	2	\$238,260	119130



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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	10.4%	\$7,345	705,161	-	-	-
Eastampton Township	3	0.5%	162,683	2.4%	\$54,228	153,458	1	161,057	161,057
Ewing, Township of	69	10.9%	753,708	11.2%	\$10,923	753,713	-	-	-
Hamilton Township	154	24.4%	884,647	13.1%	\$5,744	800,040	1	345,942	345,942
Howell, Township of	35	5.5%	766,512	11.3%	\$21,900	750,493	1	532,747	532,747
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	5.1%	\$17,307	346,142	-	-	-
Rahway, City of	53	8.4%	2,065,927	30.6%	\$38,980	1,584,510	1	1,774,750	1,774,750
South Brunswick Township	71	11.3%	217,327	3.2%	\$3,061	217,324	-	-	-
Union Township	105	16.6%	802,280	11.9%	\$7,641	802,279	-	-	-
	631	100.0%	\$6,757,078	100.0%	\$10,709	\$6,165,805	4	\$2,814,496	\$703,624



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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	609,260	3	280,027	93,342
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	1,032,662	13.2%	\$10,757	1,032,655	-	-	-
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,090,392	26.7%	\$12,083	1,919,899	1	1,452,124	1,452,124
Hoboken, City of	56	5.8%	937,987	12.0%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.7%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	421,746	5.4%	\$14,543	380,036	1	146,011	146,011
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	-	-	-
Livingston Township	38	4.0%	191,249	2.4%	\$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%	638,469	8.2%	\$12,278	561,073	1	211,079	211,079
Union Township	86	9.0%	573,032	7.3%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,827,083	100.0%	\$8,162	\$7,475,787	6	\$2,089,241	\$348,207



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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%	982,562	10.9%	\$8,257	916,586	3	374,064	124,688
Eastampton Township	1	0.1%	-	0.0%	\$0	-	-	-	-
Englewood, City of	128	10.0%	1,245,490	13.8%	\$9,730	1,245,494	-	-	-
Ewing, Township of	69	5.4%	423,888	4.7%	\$6,143	423,888	-	-	-
Hamilton Township	165	12.9%	789,145	8.8%	\$4,783	724,064	1	162,372	162,372
Harrison, Town of	45	3.5%	238,317	2.6%	\$5,296	186,292	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	1,078,179	2	317,791	158,896
Jackson Township	41	3.2%	406,483	4.5%	\$9,914	362,332	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	555,022	2	299,635	149,818
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,054,711	11.7%	\$7,031	1,054,707	-	-	-
West Orange, Township of	93	7.3%	591,162	6.6%	\$6,357	580,828	1	152,265	152,265
	1281	100.0%	\$9,006,165	100.0%	\$7,031	\$8,675,379	11	\$1,515,721	\$137,793



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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%	1,149,046	12.1%	\$11,049	1,095,245	2	138,654	69,327
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,168	8.2%	\$7,002	784,165	-	-	-
Ewing, Township of	57	4.9%	504,899	5.3%	\$8,858	504,903	-	-	-
Hamilton Township	138	11.7%	1,106,508	11.6%	\$8,018	907,725	3	629,100	209,700
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	206,789	1	216,840	216,840
Hoboken, City of	71	6.0%	517,496	5.4%	\$7,289	461,529	1	71,134	71,134
Howell, Township of	59	5.0%	801,044	8.4%	\$13,577	797,668	1	206,006	206,006
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	6.8%	\$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	3.6%	\$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%	1,364,239	14.3%	\$11,561	1,190,588	3	411,695	137,232
West Orange, Township of	88	7.5%	583,822	6.1%	\$6,634	583,825	-	-	-
	1175	100.0%	\$9,516,091	100.0%	\$8,099	\$8,970,867	12	\$1,716,708	\$143,059



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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%	963,850	12.7%	\$12,357	911,683	2	337,855	168,928
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	730,349	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	5.2%	\$5,401	399,670	-	-	-
Howell, Township of	61	5.8%	1,230,295	16.2%	\$20,169	1,224,689	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%	\$7,616,297	100.0%	\$7,240	\$7,338,884	6	\$1,295,697	\$215,950



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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%	1,716,663	14.4%	\$19,508	1,491,631	5	1,154,303	230,861
Caldwell Borough	20	1.8%	765,345	6.4%	\$38,267	646,101	1	668,301	668,301
Eastampton Township	4	0.4%	189,396	1.6%	\$47,349	189,396	-	-	-
Englewood, City of	88	8.1%	1,447,869	12.1%	\$16,453	1,411,197	2	305,534	152,767
Ewing, Township of	89	8.2%	595,294	5.0%	\$6,689	568,402	1	78,342	78,342
Fanwood Borough	9	0.8%	40,672	0.3%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,847,893	15.5%	\$13,894	1,264,642	5	1,345,073	269,015
Harrison, Town of	38	3.5%	361,485	3.0%	\$9,513	361,487	-	-	-
Highland Park Borough	22	2.0%	53,424	0.4%	\$2,428	53,425	-	-	-
Hoboken, City of	57	5.3%	783,966	6.6%	\$13,754	783,966	-	-	-
Howell, Township of	38	3.5%	298,292	2.5%	\$7,850	298,292	-	-	-
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	-	-	-
Livingston Township	39	3.6%	358,430	3.0%	\$9,191	358,431	-	-	-
Manalapan Township	23	2.1%	498,865	4.2%	\$21,690	498,865	-	-	-
Maplewood, Township of	43	4.0%	179,909	1.5%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	446,367	3.7%	\$5,797	446,366	-	-	-
North Plainfield Borough	25	2.3%	40,876	0.3%	\$1,635	40,874	-	-	-
Rahway, City of	32	2.9%	206,296	1.7%	\$6,447	184,736	1	139,915	139,915
South Brunswick Township	63	5.8%	305,853	2.6%	\$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.2%	\$14,387	1,317,821	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	3.4%	\$5,212	406,540	1	60,645	60,645
	1085	100.0%	\$11,928,810	100.0%	\$10,994	\$10,895,954	17	\$3,813,315	\$224,313



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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%	890,005	7.1%	\$11,867	783,819	4	462,803	115,701
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	4.2%	\$7,040	520,961	-	-	-
Fanwood Borough	13	1.1%	219,276	1.8%	\$16,867	184,211	1	168,956	168,956
Freehold Township	63	5.4%	694,557	5.6%	\$11,025	591,987	1	292,423	292,423
Hamilton Township	130	11.1%	1,702,343	13.7%	\$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%	856,326	6.9%	\$10,840	662,186	1	224,610	224,610
Howell, Township of	62	5.3%	572,876	4.6%	\$9,240	572,875	-	-	-
Kenilworth Borough	16	1.4%	295,548	2.4%	\$18,472	295,551	-	-	-
Livingston Township	41	3.5%	1,039,784	8.3%	\$25,361	1,017,149	1	182,607	182,607
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	247,811	2.0%	\$7,509	247,813	-	-	-
Middlesex Borough	12	1.0%	264,764	2.1%	\$22,064	230,582	1	257,873	257,873
Montclair Township	79	6.8%	630,546	5.1%	\$7,982	593,842	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%	226,099	1.8%	\$12,561	181,349	1	158,413	158,413
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	-	-	-
South Brunswick Township	64	5.5%	594,311	4.8%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,899,171	15.3%	\$19,783	1,782,472	4	1,076,725	269,181
Warren Township	14	1.2%	175,949	1.4%	\$12,568	116,858	1	124,828	124,828
West Orange, Township of	56	4.8%	399,051	3.2%	\$7,126	399,050	-	-	-
1166	100.0%	\$12,452,615	100.0%	\$10,680	\$11,543,708	17	\$3,507,754	\$206,338	



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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	3.3%	\$7,479	292,538	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	3.8%	\$5,829	460,515	-	-	-
Ewing, Township of	87	6.9%	1,106,605	9.2%	\$12,720	1,043,101	2	410,914	205,457
Fair Haven Borough	8	0.6%	65,046	0.5%	\$8,131	65,046	-	-	-
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	-	-	-
Freehold Township	59	4.7%	87,290	0.7%	\$1,479	87,285	-	-	-
Hamilton Township	138	10.9%	1,981,540	16.5%	\$14,359	1,718,449	5	1,081,804	216,361
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%	1,035,545	8.6%	\$10,676	1,035,406	1	135,068	135,068
Howell, Township of	48	3.8%	696,627	5.8%	\$14,513	642,367	3	408,829	136,276
Kenilworth Borough	10	0.8%	14,231	0.1%	\$1,423	14,232	-	-	-
Livingston Township	54	4.3%	1,587,541	13.2%	\$29,399	955,822	6	1,202,317	200,386
Manalapan Township	29	2.3%	214,493	1.8%	\$7,396	167,978	1	193,902	193,902
Maplewood, Township of	47	3.7%	320,022	2.7%	\$6,809	320,023	-	-	-
Middlesex Borough	22	1.7%	258,032	2.1%	\$11,729	258,032	-	-	-
Montclair Township	62	4.9%	595,135	4.9%	\$9,599	591,090	1	91,245	91,245
Morris Township	43	3.4%	368,978	3.1%	\$8,581	302,963	3	152,729	50,910
Morristown, Town of	38	3.0%	294,445	2.4%	\$7,749	254,162	1	242,622	242,622
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	-	-	-
North Brunswick Township	50	4.0%	235,653	2.0%	\$4,713	235,655	-	-	-
North Plainfield Borough	20	1.6%	76,699	0.6%	\$3,835	76,700	-	-	-
Rahway, City of	63	5.0%	373,872	3.1%	\$5,934	373,874	-	-	-
Union Township	74	5.9%	1,036,822	8.6%	\$14,011	750,964	4	667,684	166,921
Warren Township	11	0.9%	78,057	0.6%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	312,580	2.6%	\$4,530	312,582	-	-	-
Total	1261	100.0%	\$12,035,201	100.0%	\$9,544	\$10,475,909	28	\$4,748,779	\$169,599



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2017

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

11/1/2017

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

11/1/2017

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

11/1/2017

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

11/1/2017

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

11/1/2017

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

11/1/2017

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	10	62	16.13%	529	1.89%
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	238	1166	20.41%	7575	3.14%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2017

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	1	29	3.45%	179	0.56%
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	233	1261	18.48%	7605	3.06%



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

11/1/2017

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of November 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:	\$844,462
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of November 1, 2017 for all policy years:	5
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:	\$2,794,076
Total Incurred for 2009 Losses:	\$3,103,231
Total Incurred for 2010 Losses:	\$5,137,744
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

11/1/2017

Property	
Claims reported for the GSMJIF since March 1, 2002:	348
Open Claims as of November 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:	\$130,682
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 November 1, 2017 for all policy years:	103
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,325,874
Total Incurred for 2004 Losses:	\$6,757,078
Total Incurred for 2005 Losses:	\$7,827,083
Total Incurred for 2006 Losses:	\$9,006,165
Total Incurred for 2007 Losses:	\$9,516,091
Total Incurred for 2008 Losses:	\$7,616,297
Total Incurred for 2009 Losses:	\$11,928,810
Total Incurred for 2010 Losses:	\$12,452,615
Total Incurred for 2011 Losses:	\$12,035,201
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

November 2017

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

11/1/2017

Index of Reports

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

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

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2017

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	-	-	-
	98	-	106,134	1,083	105	-	508,648	4,844	3	-	-	-

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2017

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

11/1/2017

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





Claim Activity Report - Property, Auto, Liability

11/1/2017

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

11/1/2017

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

11/1/2017

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	-	18,376	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	-	50,323	1,006	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	2,794,076	5,577	43	-	130,682	3,039



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

11/1/2017

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	-	314,760	8,993	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	-	3,103,231	6,631	38	-	41,699	1,097





Claim Activity Report - Property, Auto, Liability

11/1/2017

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	441,182	44,118	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	5,137,744	9,712	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

11/1/2017

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	-	26,259	1,876	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	-	844,462	2,346	555	-	2,635,404	4,748	113	-	475,251	4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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	902,438	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%	240,898	5.6%	\$10,950	240,897	1	149,813	149,813
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%	\$4,325,874	100.0%	\$7,295	\$4,292,622	2	\$238,260	119130



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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	10.4%	\$7,345	705,161	-	-	-
Eastampton Township	3	0.5%	162,683	2.4%	\$54,228	153,458	1	161,057	161,057
Ewing, Township of	69	10.9%	753,708	11.2%	\$10,923	753,713	-	-	-
Hamilton Township	154	24.4%	884,647	13.1%	\$5,744	800,040	1	345,942	345,942
Howell, Township of	35	5.5%	766,512	11.3%	\$21,900	750,493	1	532,747	532,747
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	5.1%	\$17,307	346,142	-	-	-
Rahway, City of	53	8.4%	2,065,927	30.6%	\$38,980	1,584,510	1	1,774,750	1,774,750
South Brunswick Township	71	11.3%	217,327	3.2%	\$3,061	217,324	-	-	-
Union Township	105	16.6%	802,280	11.9%	\$7,641	802,279	-	-	-
	631	100.0%	\$6,757,078	100.0%	\$10,709	\$6,165,805	4	\$2,814,496	\$703,624



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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	609,260	3	280,027	93,342
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	1,032,662	13.2%	\$10,757	1,032,655	-	-	-
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,090,392	26.7%	\$12,083	1,919,899	1	1,452,124	1,452,124
Hoboken, City of	56	5.8%	937,987	12.0%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.7%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	421,746	5.4%	\$14,543	380,036	1	146,011	146,011
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	-	-	-
Livingston Township	38	4.0%	191,249	2.4%	\$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%	638,469	8.2%	\$12,278	561,073	1	211,079	211,079
Union Township	86	9.0%	573,032	7.3%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,827,083	100.0%	\$8,162	\$7,475,787	6	\$2,089,241	\$348,207



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2017

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%	982,562	10.9%	\$8,257	916,586	3	374,064	124,688
Eastampton Township	1	0.1%	-	0.0%	\$0	-	-	-	-
Englewood, City of	128	10.0%	1,245,490	13.8%	\$9,730	1,245,494	-	-	-
Ewing, Township of	69	5.4%	423,888	4.7%	\$6,143	423,888	-	-	-
Hamilton Township	165	12.9%	789,145	8.8%	\$4,783	724,064	1	162,372	162,372
Harrison, Town of	45	3.5%	238,317	2.6%	\$5,296	186,292	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	1,078,179	2	317,791	158,896
Jackson Township	41	3.2%	406,483	4.5%	\$9,914	362,332	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	555,022	2	299,635	149,818
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,054,711	11.7%	\$7,031	1,054,707	-	-	-
West Orange, Township of	93	7.3%	591,162	6.6%	\$6,357	580,828	1	152,265	152,265
	1281	100.0%	\$9,006,165	100.0%	\$7,031	\$8,675,379	11	\$1,515,721	\$137,793



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

11/1/2017

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%	1,149,046	12.1%	\$11,049	1,095,245	2	138,654	69,327
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,168	8.2%	\$7,002	784,165	-	-	-
Ewing, Township of	57	4.9%	504,899	5.3%	\$8,858	504,903	-	-	-
Hamilton Township	138	11.7%	1,106,508	11.6%	\$8,018	907,725	3	629,100	209,700
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	206,789	1	216,840	216,840
Hoboken, City of	71	6.0%	517,496	5.4%	\$7,289	461,529	1	71,134	71,134
Howell, Township of	59	5.0%	801,044	8.4%	\$13,577	797,668	1	206,006	206,006
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	6.8%	\$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	3.6%	\$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%	1,364,239	14.3%	\$11,561	1,190,588	3	411,695	137,232
West Orange, Township of	88	7.5%	583,822	6.1%	\$6,634	583,825	-	-	-
	1175	100.0%	\$9,516,091	100.0%	\$8,099	\$8,970,867	12	\$1,716,708	\$143,059



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

11/1/2017

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%	963,850	12.7%	\$12,357	911,683	2	337,855	168,928
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	730,349	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	5.2%	\$5,401	399,670	-	-	-
Howell, Township of	61	5.8%	1,230,295	16.2%	\$20,169	1,224,689	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%	\$7,616,297	100.0%	\$7,240	\$7,338,884	6	\$1,295,697	\$215,950



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

11/1/2017

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%	1,716,663	14.4%	\$19,508	1,491,631	5	1,154,303	230,861
Caldwell Borough	20	1.8%	765,345	6.4%	\$38,267	646,101	1	668,301	668,301
Eastampton Township	4	0.4%	189,396	1.6%	\$47,349	189,396	-	-	-
Englewood, City of	88	8.1%	1,447,869	12.1%	\$16,453	1,411,197	2	305,534	152,767
Ewing, Township of	89	8.2%	595,294	5.0%	\$6,689	568,402	1	78,342	78,342
Fanwood Borough	9	0.8%	40,672	0.3%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,847,893	15.5%	\$13,894	1,264,642	5	1,345,073	269,015
Harrison, Town of	38	3.5%	361,485	3.0%	\$9,513	361,487	-	-	-
Highland Park Borough	22	2.0%	53,424	0.4%	\$2,428	53,425	-	-	-
Hoboken, City of	57	5.3%	783,966	6.6%	\$13,754	783,966	-	-	-
Howell, Township of	38	3.5%	298,292	2.5%	\$7,850	298,292	-	-	-
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	-	-	-
Livingston Township	39	3.6%	358,430	3.0%	\$9,191	358,431	-	-	-
Manalapan Township	23	2.1%	498,865	4.2%	\$21,690	498,865	-	-	-
Maplewood, Township of	43	4.0%	179,909	1.5%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	446,367	3.7%	\$5,797	446,366	-	-	-
North Plainfield Borough	25	2.3%	40,876	0.3%	\$1,635	40,874	-	-	-
Rahway, City of	32	2.9%	206,296	1.7%	\$6,447	184,736	1	139,915	139,915
South Brunswick Township	63	5.8%	305,853	2.6%	\$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.2%	\$14,387	1,317,821	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	3.4%	\$5,212	406,540	1	60,645	60,645
	1085	100.0%	\$11,928,810	100.0%	\$10,994	\$10,895,954	17	\$3,813,315	\$224,313



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

11/1/2017

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%	890,005	7.1%	\$11,867	783,819	4	462,803	115,701
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	4.2%	\$7,040	520,961	-	-	-
Fanwood Borough	13	1.1%	219,276	1.8%	\$16,867	184,211	1	168,956	168,956
Freehold Township	63	5.4%	694,557	5.6%	\$11,025	591,987	1	292,423	292,423
Hamilton Township	130	11.1%	1,702,343	13.7%	\$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%	856,326	6.9%	\$10,840	662,186	1	224,610	224,610
Howell, Township of	62	5.3%	572,876	4.6%	\$9,240	572,875	-	-	-
Kenilworth Borough	16	1.4%	295,548	2.4%	\$18,472	295,551	-	-	-
Livingston Township	41	3.5%	1,039,784	8.3%	\$25,361	1,017,149	1	182,607	182,607
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	247,811	2.0%	\$7,509	247,813	-	-	-
Middlesex Borough	12	1.0%	264,764	2.1%	\$22,064	230,582	1	257,873	257,873
Montclair Township	79	6.8%	630,546	5.1%	\$7,982	593,842	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%	226,099	1.8%	\$12,561	181,349	1	158,413	158,413
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	-	-	-
South Brunswick Township	64	5.5%	594,311	4.8%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,899,171	15.3%	\$19,783	1,782,472	4	1,076,725	269,181
Warren Township	14	1.2%	175,949	1.4%	\$12,568	116,858	1	124,828	124,828
West Orange, Township of	56	4.8%	399,051	3.2%	\$7,126	399,050	-	-	-
	1166	100.0%	\$12,452,615	100.0%	\$10,680	\$11,543,708	17	\$3,507,754	\$206,338



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

11/1/2017

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	3.3%	\$7,479	292,538	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	3.8%	\$5,829	460,515	-	-	-
Ewing, Township of	87	6.9%	1,106,605	9.2%	\$12,720	1,043,101	2	410,914	205,457
Fair Haven Borough	8	0.6%	65,046	0.5%	\$8,131	65,046	-	-	-
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	-	-	-
Freehold Township	59	4.7%	87,290	0.7%	\$1,479	87,285	-	-	-
Hamilton Township	138	10.9%	1,981,540	16.5%	\$14,359	1,718,449	5	1,081,804	216,361
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%	1,035,545	8.6%	\$10,676	1,035,406	1	135,068	135,068
Howell, Township of	48	3.8%	696,627	5.8%	\$14,513	642,367	3	408,829	136,276
Kenilworth Borough	10	0.8%	14,231	0.1%	\$1,423	14,232	-	-	-
Livingston Township	54	4.3%	1,587,541	13.2%	\$29,399	955,822	6	1,202,317	200,386
Manalapan Township	29	2.3%	214,493	1.8%	\$7,396	167,978	1	193,902	193,902
Maplewood, Township of	47	3.7%	320,022	2.7%	\$6,809	320,023	-	-	-
Middlesex Borough	22	1.7%	258,032	2.1%	\$11,729	258,032	-	-	-
Montclair Township	62	4.9%	595,135	4.9%	\$9,599	591,090	1	91,245	91,245
Morris Township	43	3.4%	368,978	3.1%	\$8,581	302,963	3	152,729	50,910
Morristown, Town of	38	3.0%	294,445	2.4%	\$7,749	254,162	1	242,622	242,622
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	-	-	-
North Brunswick Township	50	4.0%	235,653	2.0%	\$4,713	235,655	-	-	-
North Plainfield Borough	20	1.6%	76,699	0.6%	\$3,835	76,700	-	-	-
Rahway, City of	63	5.0%	373,872	3.1%	\$5,934	373,874	-	-	-
Union Township	74	5.9%	1,036,822	8.6%	\$14,011	750,964	4	667,684	166,921
Warren Township	11	0.9%	78,057	0.6%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	312,580	2.6%	\$4,530	312,582	-	-	-
	1261	100.0%	\$12,035,201	100.0%	\$9,544	\$10,475,909	28	\$4,748,779	\$169,599



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2017

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

11/1/2017

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

11/1/2017

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

11/1/2017

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

11/1/2017

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

11/1/2017

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

11/1/2017

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	10	62	16.13%	529	1.89%
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	238	1166	20.41%	7575	3.14%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2017

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	1	29	3.45%	179	0.56%
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	233	1261	18.48%	7605	3.06%



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

11/1/2017

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of November 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:	\$844,462
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of November 1, 2017 for all policy years:	5
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:	\$2,794,076
Total Incurred for 2009 Losses:	\$3,103,231
Total Incurred for 2010 Losses:	\$5,137,744
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

11/1/2017

Property	
Claims reported for the GSMJIF since March 1, 2002:	348
Open Claims as of November 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:	\$130,682
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 November 1, 2017 for all policy years:	103
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,325,874
Total Incurred for 2004 Losses:	\$6,757,078
Total Incurred for 2005 Losses:	\$7,827,083
Total Incurred for 2006 Losses:	\$9,006,165
Total Incurred for 2007 Losses:	\$9,516,091
Total Incurred for 2008 Losses:	\$7,616,297
Total Incurred for 2009 Losses:	\$11,928,810
Total Incurred for 2010 Losses:	\$12,452,615
Total Incurred for 2011 Losses:	\$12,035,201
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 10/01/17 to 11/01/17

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount
BERKELEY TOWNSHIP	0345637	2.00
		2.00

AL / GL / PL

Account Name	Account Number	Payment Amount
FREEHOLD TOWNSHIP	2500759	26,485.22
HOWELL TOWNSHIP	3394186	110.43
LIVINGSTON TOWNSHIP	4871315	709.00
		27,304.65

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

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

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

Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 10/01/17 to 11/01/17

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	4,978.40	163.39	4,675.69	9,817.48
CALDWELL BOROUGH	1244102	2,725.64	0.00	0.00	2,725.64
CITY OF ENGLEWOOD	2228377	0.00	2,988.00	1,332.96	4,320.96
CITY OF HOBOKEN	1249580	0.00	0.00	187.50	187.50
CITY OF RAHWAY	1236736	0.00	1,922.18	482.16	2,404.34
EWING TOWNSHIP	8769580	0.00	4,343.12	1,576.00	5,919.12
FANWOOD BOROUGH	2499465	3,856.59	5,155.92	1,250.86	10,263.37
HAMILTON TOWNSHIP	3389434	3,592.00	372.43	4,372.85	8,337.28
HOWELL TOWNSHIP	8769648	0.00	0.00	914.29	914.29
HOWELL TOWNSHIP	3394186	18,713.00	0.00	4,356.09	23,069.09
JACKSON TOWNSHIP	4179768	0.00	0.00	530.91	530.91
LIVINGSTON TOWNSHIP	4871323	3,168.00	480.18	193.59	3,841.77
MIDDLESEX BOROUGH	5384474	775.88	0.00	0.00	775.88
MONTCLAIR TOWNSHIP	5375340	0.00	142.41	8.00	150.41
MORRISTOWN, TOWN OF	0298612	0.00	342.00	123.84	465.84
NORTH PLAINFIELD BORO	6283535	0.00	0.00	1,377.00	1,377.00
SOUTH BRUNSWICK TOWNSHIP	7635204	0.00	0.00	248.88	248.88
UNION TOWNSHIP	9125378	0.00	1,331.92	30.71	1,362.63
WARREN TOWNSHIP	8778151	0.00	0.00	386.58	386.58
		37,809.51	17,241.55	22,047.91	77,098.97



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	- \$	4,743.00
AUTO LIABILITY	01/01/2010	4	- \$	516,992.64
AUTO LIABILITY	01/01/2011	23	- \$	34,805.97
AUTO LIABILITY	01/01/2012	215	1 \$	530,858.28
AUTO LIABILITY	01/01/2013	303	1 \$	1,543,051.77
AUTO LIABILITY	01/01/2014	494	16 \$	800,728.05
AUTO LIABILITY	01/01/2015	505	12 \$	737,454.47
AUTO LIABILITY	01/01/2016	575	17 \$	418,546.14
AUTO LIABILITY	01/01/2017	468	52 \$	359,433.22
AUTO LIABILITY Total		2,589	99 \$	4,946,613.54
AUTO LOSS REPORT ONLY	01/01/2016	2	- \$	-
AUTO LOSS REPORT ONLY Total		2	- \$	-
AUTO PHYSICAL DAMAGE	01/01/2010	2	- \$	9,382.67
AUTO PHYSICAL DAMAGE	01/01/2011	11	- \$	41,909.88
AUTO PHYSICAL DAMAGE	01/01/2012	409	- \$	1,448,136.20
AUTO PHYSICAL DAMAGE	01/01/2013	376	- \$	921,350.46
AUTO PHYSICAL DAMAGE	01/01/2014	568	- \$	1,043,692.09
AUTO PHYSICAL DAMAGE	01/01/2015	570	2 \$	937,417.88
AUTO PHYSICAL DAMAGE	01/01/2016	609	5 \$	1,026,709.35
AUTO PHYSICAL DAMAGE	01/01/2017	496	67 \$	994,997.51
AUTO PHYSICAL DAMAGE Total		3,041	74 \$	6,423,596.04
EMPLOYMENT PRACTICES	01/01/2011	2	- \$	1,027,632.61
EMPLOYMENT PRACTICES	01/01/2012	23	1 \$	3,594,149.41
EMPLOYMENT PRACTICES	01/01/2013	34	10 \$	5,193,953.04
EMPLOYMENT PRACTICES	01/01/2014	39	11 \$	3,296,445.69
EMPLOYMENT PRACTICES	01/01/2015	24	15 \$	1,588,972.22
EMPLOYMENT PRACTICES	01/01/2016	22	8 \$	368,799.95
EMPLOYMENT PRACTICES	01/01/2017	19	11 \$	336,010.25
EMPLOYMENT PRACTICES Total		163	56 \$	15,405,963.17
GENERAL LIABILITY	01/01/2006	1	- \$	133.90
GENERAL LIABILITY	01/01/2007	1	- \$	250,000.00
GENERAL LIABILITY	01/01/2008	3	- \$	2,447.41
GENERAL LIABILITY	01/01/2009	2	- \$	56,951.64
GENERAL LIABILITY	01/01/2010	24	- \$	267,031.79
GENERAL LIABILITY	01/01/2011	123	- \$	836,557.92
GENERAL LIABILITY	01/01/2012	592	5 \$	4,696,470.05

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
GENERAL LIABILITY	01/01/2013	563	13 \$	5,126,374.37
GENERAL LIABILITY	01/01/2014	717	37 \$	3,613,657.00
GENERAL LIABILITY	01/01/2015	701	48 \$	3,314,027.42
GENERAL LIABILITY	01/01/2016	633	30 \$	1,462,936.07
GENERAL LIABILITY	01/01/2005	1	- \$	8,081.75
GENERAL LIABILITY	01/01/2017	459	66 \$	347,228.25
GENERAL LIABILITY Total		3,820	199 \$	19,981,897.57
LIABILITY REPORT ONLY	01/01/2012	2	- \$	-
LIABILITY REPORT ONLY	01/01/2017	2	- \$	-
LIABILITY REPORT ONLY Total		4	- \$	-
PROPERTY	01/01/2011	9	- \$	9,819.11
PROPERTY	01/01/2012	214	1 \$	3,779,723.09
PROPERTY	01/01/2013	94	- \$	367,822.50
PROPERTY	01/01/2014	112	- \$	709,583.54
PROPERTY	01/01/2015	112	2 \$	834,830.06
PROPERTY	01/01/2016	134	9 \$	1,974,033.36
PROPERTY	01/01/2017	93	25 \$	811,436.51
PROPERTY Total		768	37 \$	8,487,248.17
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	- \$	476,928.56
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	- \$	271,754.89
PUBLIC OFFICIALS LIABILITY	01/01/2013	53	- \$	268,321.25
PUBLIC OFFICIALS LIABILITY	01/01/2014	57	2 \$	410,121.35
PUBLIC OFFICIALS LIABILITY	01/01/2015	75	7 \$	1,126,080.86
PUBLIC OFFICIALS LIABILITY	01/01/2016	43	6 \$	612,331.02
PUBLIC OFFICIALS LIABILITY	01/01/2017	28	4 \$	44,540.40
PUBLIC OFFICIALS LIABILITY Total		304	19 \$	3,210,078.33
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	242	- \$	-
WORKCOMP RECORD ONLY	01/01/2017	218	- \$	-
WORKCOMP RECORD ONLY Total		1,483	- \$	-
WORKERS COMPENSATION	01/01/2006	3	2 \$	97,935.10
WORKERS COMPENSATION	01/01/2008	1	1 \$	118,000.00
WORKERS COMPENSATION	01/01/2009	3	2 \$	70,959.65
WORKERS COMPENSATION	01/01/2010	9	- \$	96,724.68
WORKERS COMPENSATION	01/01/2011	14	2 \$	228,733.65

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
WORKERS COMPENSATION	01/01/2012	986	38 \$	12,853,765.47
WORKERS COMPENSATION	01/01/2013	1,007	59 \$	10,819,259.88
WORKERS COMPENSATION	01/01/2014	1,029	102 \$	15,550,593.94
WORKERS COMPENSATION	01/01/2015	978	114 \$	12,216,140.16
WORKERS COMPENSATION	01/01/2016	833	168 \$	11,642,483.41
WORKERS COMPENSATION	01/01/2002	1	1 \$	45,711.10
WORKERS COMPENSATION	01/01/2017	700	394 \$	7,793,397.82
WORKERS COMPENSATION Total		5,564	883 \$	71,533,704.86
Grand Total		17,738	1,367 \$	129,989,101.67

Valued as of 10/31/17

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

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



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			214	1	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		31		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	1	20
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			302	1	303
AUTO LIABILITY	01/01/2014	BERKELEY HEIGHTS		1		1

Valued as of 9/30/17



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		5		5
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		9		9
AUTO LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		6		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			478	10	6
						494
AUTO LIABILITY	01/01/2015	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP		13		13
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL		6		6
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD		3		3
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		7		7
AUTO LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		18		18

Valued as of 9/30/17



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	1	32
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	1	15
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	1	29
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	9	3
AUTO LIABILITY						505
AUTO LIABILITY	01/01/2016	BERKELEY HEIGHTS		3		3
AUTO LIABILITY	01/01/2016	BERKELEY TOWNSHIP		8	2	10
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		9	1	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		16		16
AUTO LIABILITY	01/01/2016	CITY OF HOBOKEN		33		33
AUTO LIABILITY	01/01/2016	CITY OF LINDEN		51		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		29		30	
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		8	1	9	
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			558	15	2	575
AUTO LIABILITY	01/01/2017	BERKELEY HEIGHTS		8			8
AUTO LIABILITY	01/01/2017	BERKELEY TOWNSHIP		5		3	8
AUTO LIABILITY	01/01/2017	BOROUGH OF CALDWELL		5			5
AUTO LIABILITY	01/01/2017	BOROUGH OF FAIR HAVEN		1			1
AUTO LIABILITY	01/01/2017	BOROUGH OF FANWOOD		3			4
AUTO LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		6			6
AUTO LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK		6		1	7
AUTO LIABILITY	01/01/2017	BOROUGH OF KENILWORTH		4			4
AUTO LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		7			7
AUTO LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		10			10
AUTO LIABILITY	01/01/2017	BOROUGH OF TOTOWA		13			13
AUTO LIABILITY	01/01/2017	CITY OF ENGLEWOOD		12		1	13
AUTO LIABILITY	01/01/2017	CITY OF HOBOKEN		21		6	27
AUTO LIABILITY	01/01/2017	CITY OF LINDEN		17		8	25
AUTO LIABILITY	01/01/2017	CITY OF RAHWAY		11		2	13
AUTO LIABILITY	01/01/2017	HOWELL TOWNSHIP		9		1	10
AUTO LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		8		1	9
AUTO LIABILITY	01/01/2017	TOWN OF GUTTENBERG		1			1
AUTO LIABILITY	01/01/2017	TOWN OF KEARNY		15		3	18
AUTO LIABILITY	01/01/2017	TOWN OF MORRISTOWN		6		1	7

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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	01/01/2017	TOWNSHIP OF BLOOMFIELD		12	1	13	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON		7	2	9	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EASTAMPTON		5		5	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EWING		12	3	15	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		7		7	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		12	2	14	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		22	1	23	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		17		17	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		26	1	27	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		10	2	12	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		36	4	40	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		4	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF UNION		23	3	26	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WARREN		7		7	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		22	2	24	
AUTO LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		23	3	26	
AUTO LIABILITY	01/01/2017	HARRISON TOWNSHIP		3		3	
AUTO LIABILITY	01/01/2017 Total			416	51	1	468
AUTO LIABILITY Total				2,490	87	12	2,589
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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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF 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		8		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			409		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		14		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			568	2	570
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS		8		8
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY TOWNSHIP		15		15
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF CALDWELL		7		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		13		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		7		7
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF ENGLEWOOD		18		18
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		34		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		20		20
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		40		40
AUTO PHYSICAL DAMAGE	01/01/2016 Total			604	5	609
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY HEIGHTS		11	2	13
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY TOWNSHIP		9	3	12
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF CALDWELL		4	1	5
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FAIR HAVEN		2	1	3

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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 FANWOOD		4		4
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FREEHOLD		4	1	5
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HIGHLAND PARK		10		10
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF KENILWORTH		5		5
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NEW PROVIDENCE		7	1	8
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NORTH PLAINFIELD		7	3	10
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF TOTOWA		10	2	12
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF ENGLEWOOD		10	2	12
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF HOBOKEN		24	4	28
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF RAHWAY		11	2	13
AUTO PHYSICAL DAMAGE	01/01/2017	HOWELL TOWNSHIP		18		18
AUTO PHYSICAL DAMAGE	01/01/2017	LIVINGSTON TOWNSHIP		8		8
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF GUTTENBERG		3		3
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF KEARNY		16	2	18
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF MORRISTOWN		7		7
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF BLOOMFIELD		7	2	9
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF CINNAMINSON		2	1	3
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EASTAMPTON		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EWING		15	3	18
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF HAMILTON		15	2	17
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF LAWRENCE		14	5	19
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MONTCLAIR		23		23
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MORRIS		19	2	21
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BERGEN		28	3	31
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		13		13
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF PARSIPPANY		36	5	41
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		4
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF UNION		22	3	25
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WARREN		5	2	7
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WEST ORANGE		32	7	39
AUTO PHYSICAL DAMAGE	01/01/2017	NEPTUNE TOWNSHIP		17	5	22
AUTO PHYSICAL DAMAGE	01/01/2017	HARRISON TOWNSHIP		5	2	7
AUTO PHYSICAL DAMAGE	01/01/2017 Total			429	67	496
AUTO PHYSICAL DAMAGE Total				2,967	74	3,041
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

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			Closed	Open	Re-Open		
EMPLOYMENT PRACTICES	01/01/2012	TOWN OF MORRISTOWN		2		2	
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF BLOOMFIELD		1		1	
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF HAMILTON		3		3	
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MONTCLAIR		1		1	
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MORRIS		1		1	
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF PARSIPPANY		1		1	
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF UNION		1		1	
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WARREN		1		1	
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WEST ORANGE			1	1	
EMPLOYMENT PRACTICES	01/01/2012 Total			22	1	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	39
EMPLOYMENT PRACTICES	01/01/2015	BERKELEY TOWNSHIP			1		1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF CALDWELL				1	1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1			1
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD		1	9		10

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN		1	2	3	
EMPLOYMENT PRACTICES	01/01/2015	CITY OF LINDEN		1		1	
EMPLOYMENT PRACTICES	01/01/2015	LIVINGSTON TOWNSHIP		1	1	2	
EMPLOYMENT PRACTICES	01/01/2015	TOWN OF MORRISTOWN			1	1	
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD		1		1	
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF LAWRENCE		1		1	
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF MONTCLAIR		1		1	
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1		1	
EMPLOYMENT PRACTICES	01/01/2015 Total			9	14	1	24
EMPLOYMENT PRACTICES	01/01/2016	BERKELEY TOWNSHIP			1		1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF CALDWELL			1		1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF FANWOOD		1			1
EMPLOYMENT PRACTICES	01/01/2016	CITY OF ENGLEWOOD		3	1		4
EMPLOYMENT PRACTICES	01/01/2016	CITY OF HOBOKEN		1	1		2
EMPLOYMENT PRACTICES	01/01/2016	CITY OF LINDEN		2			2
EMPLOYMENT PRACTICES	01/01/2016	LIVINGSTON TOWNSHIP		1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWN OF MORRISTOWN		1	1		2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF BLOOMFIELD		1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF EASTAMPTON			1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MONTCLAIR		1	1		2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MORRIS		1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF NORTH BERGEN		1		1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF WARREN		1			1
EMPLOYMENT PRACTICES	01/01/2016 Total			14	7	1	22
EMPLOYMENT PRACTICES	01/01/2017	CITY OF ENGLEWOOD		3	1		4
EMPLOYMENT PRACTICES	01/01/2017	CITY OF HOBOKEN		1	2		3
EMPLOYMENT PRACTICES	01/01/2017	CITY OF LINDEN			1		1
EMPLOYMENT PRACTICES	01/01/2017	HOWELL TOWNSHIP		1			1
EMPLOYMENT PRACTICES	01/01/2017	LIVINGSTON TOWNSHIP			1		1
EMPLOYMENT PRACTICES	01/01/2017	TOWN OF GUTTENBERG		1	1		2
EMPLOYMENT PRACTICES	01/01/2017	TOWN OF HARRISON			1		1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF CINNAMINSON			1		1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF MORRIS			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			8	11		19
EMPLOYMENT PRACTICES Total				107	53	3	163
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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2007 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
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

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			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF UNION		16		16
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WARREN		2		2
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE		25		25
GENERAL LIABILITY	01/01/2011 Total			123		123
GENERAL LIABILITY	01/01/2012	BERKELEY TOWNSHIP		7		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
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		48	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			587	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

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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	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		39		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
GENERAL LIABILITY	01/01/2013	TOWN OF MORRISTOWN		11		11
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		32		32
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		29	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		47	1	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			550	5	8
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		36	2	38
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		43		46
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		34		36
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY		23	1	25

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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	HOWELL TOWNSHIP		28		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		13		13
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY		53		53
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		10		11
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		35		35
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING		25		26
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		22		23
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		15	1	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		11		12
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		18	2	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		49	1	51
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		4		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	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			680	17	20
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		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		2	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	1	33
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		44	1	49
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		27	2	30
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		13	2	17
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		31	1	33
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		34	2	36
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG		6		6
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		7		10
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		24		25

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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	TOWN OF MORRISTOWN	13		1	15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD	30		2	33
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			11
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD	19			19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON	12		1	14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	10			10
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	59		1	61
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	14		1	15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	18		1	19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	27		1	28
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION	39		1	40
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN	9			9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE	39		3	44
GENERAL LIABILITY	01/01/2015 Total		653		22	701
GENERAL LIABILITY	01/01/2016	BERKELEY HEIGHTS	7			7
GENERAL LIABILITY	01/01/2016	BERKELEY TOWNSHIP	10		1	11
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	10			11
GENERAL LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	17			17
GENERAL LIABILITY	01/01/2016	BOROUGH OF TOTOWA	3			3
GENERAL LIABILITY	01/01/2016	CITY OF ENGLEWOOD	39		1	42
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN	60		1	64
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN	23		1	24
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY	22			24
GENERAL LIABILITY	01/01/2016	HOWELL TOWNSHIP	22			22
GENERAL LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP	39			39
GENERAL LIABILITY	01/01/2016	TOWN OF GUTTENBERG	2		2	4
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON	4			4
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY	23			24
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN	9		1	11
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD	26			27
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON	6			6
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EASTAMPTON	2			2

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			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EWING		13	1	14
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		18	1	19
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		15	1	16
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		36	1	38
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		5		5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		22		23
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		31	1	33
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WARREN		4		4
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		20		20
GENERAL LIABILITY	01/01/2016 Total			603	16	14
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		4	2	6
GENERAL LIABILITY	01/01/2017	BERKELEY TOWNSHIP		3	4	7
GENERAL LIABILITY	01/01/2017	BOROUGH OF CALDWELL		19	2	21
GENERAL LIABILITY	01/01/2017	BOROUGH OF FAIR HAVEN		4		4
GENERAL LIABILITY	01/01/2017	BOROUGH OF FANWOOD		1	1	2
GENERAL LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		12	2	14
GENERAL LIABILITY	01/01/2017	BOROUGH OF HADDON HEIGHTS		14		14
GENERAL LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK		1		1
GENERAL LIABILITY	01/01/2017	BOROUGH OF KENILWORTH		2	1	3
GENERAL LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		6		6
GENERAL LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		10		10
GENERAL LIABILITY	01/01/2017	BOROUGH OF TOTOWA		3		3
GENERAL LIABILITY	01/01/2017	CITY OF ENGLEWOOD		19		19
GENERAL LIABILITY	01/01/2017	CITY OF HOBOKEN		35	6	43
GENERAL LIABILITY	01/01/2017	CITY OF LINDEN		16	5	21
GENERAL LIABILITY	01/01/2017	CITY OF RAHWAY		12	5	17
GENERAL LIABILITY	01/01/2017	HOWELL TOWNSHIP		11	2	13
GENERAL LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		26		26
GENERAL LIABILITY	01/01/2017	TOWN OF HARRISON		5		5
GENERAL LIABILITY	01/01/2017	TOWN OF KEARNY		18		18
GENERAL LIABILITY	01/01/2017	TOWN OF MORRISTOWN		8	2	10
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		15	2	17
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON		3	1	4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF EWING		10	3	13
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		7	2	9
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		6		6

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		23	4	27
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		4		4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		12	6	18
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		9	2	11
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		26	2	28
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		7	3	10
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF UNION		16	3	19
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WARREN		5		5
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		6	2	8
GENERAL LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		15	2	17
GENERAL LIABILITY	01/01/2017 Total			393	64	2
GENERAL LIABILITY Total				3,621	127	72
GENERAL LIABILITY Total						3,820
LIABILITY REPORT ONLY	01/01/2012	BOROUGH OF MIDDLESEX		1		1
LIABILITY REPORT ONLY	01/01/2012	CITY OF RAHWAY		1		1
LIABILITY REPORT ONLY	01/01/2012 Total			2		2
LIABILITY REPORT ONLY	01/01/2017	CITY OF HOBOKEN		2		2
LIABILITY REPORT ONLY	01/01/2017 Total			2		2
LIABILITY REPORT ONLY Total				4		4
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		28	1	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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	01/01/2012	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			213	1	214
PROPERTY	01/01/2013	BERKELEY HEIGHTS		6		6
PROPERTY	01/01/2013	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2013	BOROUGH OF CALDWELL		3		3
PROPERTY	01/01/2013	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2013	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PROPERTY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
PROPERTY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2013	CITY OF ENGLEWOOD		12		12
PROPERTY	01/01/2013	CITY OF LINDEN		20		20
PROPERTY	01/01/2013	CITY OF RAHWAY		4		4
PROPERTY	01/01/2013	HOWELL TOWNSHIP		4		4
PROPERTY	01/01/2013	LIVINGSTON TOWNSHIP		5		5
PROPERTY	01/01/2013	TOWN OF HARRISON		2		2
PROPERTY	01/01/2013	TOWN OF MORRISTOWN		3		3
PROPERTY	01/01/2013	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	01/01/2013	TOWNSHIP OF HAMILTON		2		2
PROPERTY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PROPERTY	01/01/2013	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2013	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		5		5
PROPERTY	01/01/2013	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2013	TOWNSHIP OF UNION		1		1
PROPERTY	01/01/2013	TOWNSHIP OF WEST ORANGE		2		2
PROPERTY	01/01/2013 Total			94		94
PROPERTY	01/01/2014	BERKELEY HEIGHTS		3		3
PROPERTY	01/01/2014	BERKELEY TOWNSHIP		6		6
PROPERTY	01/01/2014	BOROUGH OF CALDWELL		5		5
PROPERTY	01/01/2014	BOROUGH OF FAIR HAVEN		5		5
PROPERTY	01/01/2014	BOROUGH OF HADDON HEIGHTS		3		3

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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	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2014	BOROUGH OF NEW PROVIDENCE		4		4
PROPERTY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PROPERTY	01/01/2014	BOROUGH OF TOTOWA		4		4
PROPERTY	01/01/2014	CITY OF ENGLEWOOD		8		8
PROPERTY	01/01/2014	CITY OF LINDEN		5		5
PROPERTY	01/01/2014	CITY OF RAHWAY		2		2
PROPERTY	01/01/2014	LIVINGSTON TOWNSHIP		4		4
PROPERTY	01/01/2014	TOWN OF GUTTENBERG		1		1
PROPERTY	01/01/2014	TOWN OF HARRISON		3		3
PROPERTY	01/01/2014	TOWN OF KEARNY		4		4
PROPERTY	01/01/2014	TOWN OF MORRISTOWN		2		2
PROPERTY	01/01/2014	TOWNSHIP OF BLOOMFIELD		1		1
PROPERTY	01/01/2014	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2014	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2014	TOWNSHIP OF MAPLEWOOD		5		5
PROPERTY	01/01/2014	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2014	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		4		4
PROPERTY	01/01/2014	TOWNSHIP OF PARSIPPANY		18		18
PROPERTY	01/01/2014	TOWNSHIP OF UNION		6		6
PROPERTY	01/01/2014	TOWNSHIP OF WARREN		4		4
PROPERTY	01/01/2014	TOWNSHIP OF WEST ORANGE		5		5
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		3	1	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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	01/01/2015	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		6		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
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		3		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		10		10
PROPERTY	01/01/2016	CITY OF HOBOKEN		2		2
PROPERTY	01/01/2016	CITY OF LINDEN		3		3
PROPERTY	01/01/2016	CITY OF RAHWAY		2		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		3		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

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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	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		4		4
PROPERTY	01/01/2016	TOWNSHIP OF PARSIPPANY		10	4	14
PROPERTY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		7	1	8
PROPERTY	01/01/2016	TOWNSHIP OF UNION		1		1
PROPERTY	01/01/2016	TOWNSHIP OF WARREN		2		2
PROPERTY	01/01/2016	TOWNSHIP OF WEST ORANGE		9		9
PROPERTY	01/01/2016 Total			125	9	134
PROPERTY	01/01/2017	BERKELEY HEIGHTS		3		3
PROPERTY	01/01/2017	BERKELEY TOWNSHIP		4		5
PROPERTY	01/01/2017	BOROUGH OF CALDWELL			1	1
PROPERTY	01/01/2017	BOROUGH OF FAIR HAVEN		2		2
PROPERTY	01/01/2017	BOROUGH OF FREEHOLD		1	1	2
PROPERTY	01/01/2017	BOROUGH OF HADDON HEIGHTS		2	1	3
PROPERTY	01/01/2017	BOROUGH OF HIGHLAND PARK		3		3
PROPERTY	01/01/2017	BOROUGH OF KENILWORTH		1		1
PROPERTY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2017	BOROUGH OF TOTOWA		3		3
PROPERTY	01/01/2017	CITY OF ENGLEWOOD		3	4	7
PROPERTY	01/01/2017	CITY OF LINDEN		2	1	3
PROPERTY	01/01/2017	CITY OF RAHWAY		1	3	4
PROPERTY	01/01/2017	HOWELL TOWNSHIP		3	2	5
PROPERTY	01/01/2017	LIVINGSTON TOWNSHIP		7	2	9
PROPERTY	01/01/2017	TOWN OF HARRISON		1	1	2
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	2
PROPERTY	01/01/2017	TOWNSHIP OF CINNAMINSON			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		2		2
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BERGEN		2		2
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		4	1	5
PROPERTY	01/01/2017	TOWNSHIP OF PARSIPPANY		5	2	7
PROPERTY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		5	1	6
PROPERTY	01/01/2017	TOWNSHIP OF UNION		3	1	4
PROPERTY	01/01/2017	TOWNSHIP OF WARREN		1		1
PROPERTY	01/01/2017	TOWNSHIP OF WEST ORANGE		3	1	4
PROPERTY	01/01/2017 Total			68	24	93

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
PROPERTY Total				731	36	1	768
PUBLIC OFFICIALS LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2008 Total			1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BERKELEY TOWNSHIP		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF CALDWELL		2			2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF FANWOOD		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		2			2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		2			2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		2			2
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF ENGLEWOOD		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF HOBOKEN		18			18
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF RAHWAY		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWN OF MORRISTOWN		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		2			2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		2			2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		3			3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF UNION		3			3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WARREN		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2012 Total			47			47
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY HEIGHTS		2			2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY TOWNSHIP		1			1
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

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			Closed	Open	Re-Open	
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
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
57						57
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		2		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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF 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			68	6	1
						75
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF CALDWELL		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		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		4		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	1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		3	1	4
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016 Total			37	5	1
						43
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	BOROUGH OF HIGHLAND PARK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	CITY OF HOBOKEN		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2017	HOWELL TOWNSHIP		4	1	5
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWN OF KEARNY		2		2
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		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2017	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			24	4	28
PUBLIC OFFICIALS LIABILITY Total				285	16	3
WORKCOMP RECORD ONLY	01/01/2012	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF CALDWELL		4		4
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF FAIR HAVEN		1		1
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF FANWOOD		4		4
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF MIDDLESEX		1		1
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF NEW PROVIDENCE		5		5
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12
WORKCOMP RECORD ONLY	01/01/2012	CITY OF ENGLEWOOD		17		17
WORKCOMP RECORD ONLY	01/01/2012	CITY OF HOBOKEN		18		18
WORKCOMP RECORD ONLY	01/01/2012	CITY OF RAHWAY		3		3
WORKCOMP RECORD ONLY	01/01/2012	HOWELL TOWNSHIP		21		21
WORKCOMP RECORD ONLY	01/01/2012	LIVINGSTON TOWNSHIP		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF HARRISON		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF MORRISTOWN		6		6
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EASTAMPTON		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EWING		17		17
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF FREEHOLD		20		20
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF HAMILTON		28		28
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MANALAPAN		5		5
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MAPLEWOOD		7		7
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MONTCLAIR		11		11
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MORRIS		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WARREN		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11
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

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

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

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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 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		21
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		6		6
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		5		5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WARREN		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WEST ORANGE		9		9
WORKCOMP RECORD ONLY	01/01/2016 Total			242		242
WORKCOMP RECORD ONLY	01/01/2017	BERKELEY TOWNSHIP		6		6
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF CALDWELL		3		3
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 HIGHLAND PARK		1		1
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NEW PROVIDENCE		6		6
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		24		24
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF TOTOWA		2		2
WORKCOMP RECORD ONLY	01/01/2017	CITY OF ENGLEWOOD		10		10
WORKCOMP RECORD ONLY	01/01/2017	CITY OF HOBOKEN		26		26
WORKCOMP RECORD ONLY	01/01/2017	CITY OF RAHWAY		8		8

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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	HOWELL TOWNSHIP		15		15
WORKCOMP RECORD ONLY	01/01/2017	LIVINGSTON TOWNSHIP		5		5
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF HARRISON		11		11
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF KEARNY		4		4
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF EWING		14		14
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF HAMILTON		23		23
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF LAWRENCE		15		15
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MONTCLAIR		4		4
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MORRIS		7		7
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BERGEN		9		9
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		4		4
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		4
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF WARREN		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF WEST ORANGE		4		4
WORKCOMP RECORD ONLY	01/01/2017	NEPTUNE TOWNSHIP		6		6
WORKCOMP RECORD ONLY	01/01/2017 Total			218		218
WORKCOMP RECORD ONLY Total				1,483		1,483
WORKERS COMPENSATION	01/01/2006	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2006	CITY OF RAHWAY				1
WORKERS COMPENSATION	01/01/2006	TOWN OF HARRISON			1	1
WORKERS COMPENSATION	01/01/2006 Total			1	1	3
WORKERS COMPENSATION	01/01/2008	TOWNSHIP OF MONTCLAIR			1	1
WORKERS COMPENSATION	01/01/2008 Total				1	1
WORKERS COMPENSATION	01/01/2009	CITY OF HOBOKEN		1	1	2
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	01/01/2009 Total			1	2	3
WORKERS COMPENSATION	01/01/2010	BOROUGH OF CALDWELL		1		1
WORKERS COMPENSATION	01/01/2010	CITY OF HOBOKEN		7		7
WORKERS COMPENSATION	01/01/2010	TOWNSHIP OF FREEHOLD		1		1
WORKERS COMPENSATION	01/01/2010 Total			9		9
WORKERS COMPENSATION	01/01/2011	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF ENGLEWOOD		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF HOBOKEN		3	1	4
WORKERS COMPENSATION	01/01/2011	HOWELL TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	LIVINGSTON TOWNSHIP		2		2
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF EWING		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF UNION		1		1

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			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF WEST ORANGE				1	
WORKERS COMPENSATION	01/01/2011 Total			12	1	1	
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		21		21	
WORKERS COMPENSATION	01/01/2012	CITY OF ENGLEWOOD		65	6	1	72
WORKERS COMPENSATION	01/01/2012	CITY OF HOBOKEN		95	3	2	100
WORKERS COMPENSATION	01/01/2012	CITY OF RAHWAY		28		1	29
WORKERS COMPENSATION	01/01/2012	HOWELL TOWNSHIP		28	1	1	30
WORKERS COMPENSATION	01/01/2012	LIVINGSTON TOWNSHIP		43	3	1	47
WORKERS COMPENSATION	01/01/2012	TOWN OF HARRISON		18		1	19
WORKERS COMPENSATION	01/01/2012	TOWN OF MORRISTOWN		37			37
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EASTAMPTON		5			5
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EWING		50		2	52
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF FREEHOLD		21			21
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF HAMILTON		134	1	2	137
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MANALAPAN		15		1	16
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MAPLEWOOD		29			29
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MONTCLAIR		63	1	1	65
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MORRIS		26			26
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		45		1	46
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF UNION		60	1	1	62
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WARREN		12			12
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WEST ORANGE		35	1		36
WORKERS COMPENSATION	01/01/2012 Total			948	23	15	986
WORKERS COMPENSATION	01/01/2013	BERKELEY HEIGHTS		12			12
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP		50	3	2	55
WORKERS COMPENSATION	01/01/2013	BOROUGH OF CALDWELL		10			10
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FAIR HAVEN		6			6
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FANWOOD		3		1	4
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HADDON HEIGHTS		11		1	12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HIGHLAND PARK		11			11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF KENILWORTH		12			12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NEW PROVIDENCE		11			11

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NORTH PLAINFIELD		17		17	
WORKERS COMPENSATION	01/01/2013	CITY OF ENGLEWOOD		47	2	52	
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN		99	6	109	
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN		95	4	99	
WORKERS COMPENSATION	01/01/2013	CITY OF RAHWAY		19	2	22	
WORKERS COMPENSATION	01/01/2013	HOWELL TOWNSHIP		13		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		92	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			948	35	24	1,007
WORKERS COMPENSATION	01/01/2014	BERKELEY HEIGHTS		11	1		12
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP		49	1		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		71	6	3	80
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN		123	2	6	131
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY		21	1	1	23
WORKERS COMPENSATION	01/01/2014	HOWELL TOWNSHIP		22	4	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		13	3	1	17

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2014	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		56	1	1	58
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD		20	4	2	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON		70	8	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		38	8	2	48
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS		22	2	2	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			927	63	39	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		11	1		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		11			11
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD		45	4	4	53
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN		53	9	7	69
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY		28	1	2	31
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		28	4	1	33
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP		22	3		25
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG		3	3		6
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON		18	3		21
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY		34	2		36
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN		23			23
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON		14		1	15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON		5			5
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING		28	3	1	32
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD		18	2		20
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON		89	8	1	98



Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE		26		27
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR		35	6	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			864	82	978
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS		8		8
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP		23	3	27
WORKERS COMPENSATION	01/01/2016	BOROUGH OF CALDWELL		8	3	11
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FAIR HAVEN		4		4
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FANWOOD		2	1	3
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FREEHOLD		13	6	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		5		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		41	4	46
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN		55	8	73
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY		32	4	38
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP		21	8	30
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP		18	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		27	7	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		19	11	31
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON		57	17	76
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE		22	1	24
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR		35	7	44
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS		23	3	26
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN		37	9	46
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		42	3	47
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		4	1	5
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION		41	11	55
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN		9	4	13

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE		22	5	1	28
WORKERS COMPENSATION	01/01/2016 Total			665	136	32	833
WORKERS COMPENSATION	01/01/2002	TOWNSHIP OF UNION			1		1
WORKERS COMPENSATION	01/01/2002 Total				1		1
WORKERS COMPENSATION	01/01/2017	BERKELEY HEIGHTS		4	4		8
WORKERS COMPENSATION	01/01/2017	BERKELEY TOWNSHIP		14	12	3	29
WORKERS COMPENSATION	01/01/2017	BOROUGH OF CALDWELL		3	2		5
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FAIR HAVEN		1	4		5
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FANWOOD			1		1
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FREEHOLD			4		4
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HADDON HEIGHTS			3		3
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HIGHLAND PARK		4	7		11
WORKERS COMPENSATION	01/01/2017	BOROUGH OF KENILWORTH		1	3		4
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NEW PROVIDENCE		6	4	3	13
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NORTH PLAINFIELD		7	10	1	18
WORKERS COMPENSATION	01/01/2017	BOROUGH OF TOTOWA		1	3		4
WORKERS COMPENSATION	01/01/2017	CITY OF ENGLEWOOD		14	10	1	25
WORKERS COMPENSATION	01/01/2017	CITY OF HOBOKEN		28	29	3	60
WORKERS COMPENSATION	01/01/2017	CITY OF RAHWAY		16	11		27
WORKERS COMPENSATION	01/01/2017	HOWELL TOWNSHIP		8	8	1	17
WORKERS COMPENSATION	01/01/2017	LIVINGSTON TOWNSHIP		10	6	1	17
WORKERS COMPENSATION	01/01/2017	TOWN OF GUTTENBERG		1	2		3
WORKERS COMPENSATION	01/01/2017	TOWN OF HARRISON		10	9		19
WORKERS COMPENSATION	01/01/2017	TOWN OF KEARNY		10	13		23
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF CINNAMINSON		10	3		13
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EASTAMPTON		1	2	1	4
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EWING		6	11	1	18
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF HAMILTON		26	38	3	67
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF LAWRENCE		8	9	1	18
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MONTCLAIR		17	22	1	40
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MORRIS		16	15		31
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BERGEN		15	31	2	48
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		22	13		35
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4	4	1	9
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF UNION		14	38		52
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WARREN		3	5		8
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WEST ORANGE		6	9	2	17
WORKERS COMPENSATION	01/01/2017	NEPTUNE TOWNSHIP		20	21	3	44
WORKERS COMPENSATION	01/01/2017 Total			306	366	28	700
WORKERS COMPENSATION Total				4,681	711	172	5,564
Grand Total				16,371	1,104	263	17,738

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Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

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

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

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

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Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

line WORKERS COMPENSATION						
Count of claim_number	policy_effective_date	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
	01/01/2013	BOROUGH OF KENILWORTH	6	6	12	50%
	01/01/2013	BOROUGH OF NEW PROVIDENCE	1	10	11	9%
	01/01/2013	BOROUGH OF NORTH PLAINFIELD	2	15	17	12%
	01/01/2013	CITY OF ENGLEWOOD	22	30	52	42%
	01/01/2013	CITY OF HOBOKEN	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%

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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
01/01/2014	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%
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	20	52	72	28%
01/01/2014	TOWNSHIP OF WARREN	2	10	12	17%
01/01/2014	TOWNSHIP OF WEST ORANGE	6	20	26	23%
01/01/2014 Total		271	758	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%

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

line WORKERS COMPENSATION						
Count of claim_number	policy_effective_date	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
	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	1	10	11	9%
	01/01/2015	CITY OF ENGLEWOOD	16	37	53	30%
	01/01/2015	CITY OF HOBOKEN	23	46	69	33%
	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	3	3	6	50%
	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	15	83	98	15%
	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	741	978	24%
	01/01/2016	BERKELEY HEIGHTS	1	7	8	13%

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

line		WORKERS COMPENSATION				
Count of claim_number	policy_effective_date	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
	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	4	16	20	20%
	01/01/2016	BOROUGH OF HADDON HEIGHTS	1	6	7	14%
	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		5	5	0%
	01/01/2016	BOROUGH OF NORTH PLAINFIELD	3	15	18	17%
	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	24	49	73	33%
	01/01/2016	CITY OF RAHWAY	4	34	38	11%
	01/01/2016	HOWELL TOWNSHIP	7	23	30	23%
	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	9	67	76	12%
	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	35	47	26%
	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	2	3	5	40%
	01/01/2016	TOWNSHIP OF UNION	20	35	55	36%

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

line WORKERS COMPENSATION						
Count of claim_number	policy_effective_date	insured	claimant_type	MEDICAL ONLY	Grand Total	Lost Time Ratio
			INDEMNITY			
	01/01/2016	TOWNSHIP OF WARREN	1	12	13	8%
	01/01/2016	TOWNSHIP OF WEST ORANGE	8	20	28	29%
	01/01/2016 Total		200	633	833	24%
	01/01/2002	TOWNSHIP OF UNION	1		1	100%
	01/01/2002 Total		1		1	100%
	01/01/2017	BERKELEY HEIGHTS	2	6	8	25%
	01/01/2017	BERKELEY TOWNSHIP	6	23	29	21%
	01/01/2017	BOROUGH OF CALDWELL		5	5	0%
	01/01/2017	BOROUGH OF FAIR HAVEN		5	5	0%
	01/01/2017	BOROUGH OF FANWOOD		1	1	0%
	01/01/2017	BOROUGH OF FREEHOLD	2	2	4	50%
	01/01/2017	BOROUGH OF HADDON HEIGHTS	2	1	3	67%
	01/01/2017	BOROUGH OF HIGHLAND PARK	2	9	11	18%
	01/01/2017	BOROUGH OF KENILWORTH	1	3	4	25%
	01/01/2017	BOROUGH OF NEW PROVIDENCE	2	11	13	15%
	01/01/2017	BOROUGH OF NORTH PLAINFIELD	2	16	18	11%
	01/01/2017	BOROUGH OF TOTOWA	1	3	4	25%
	01/01/2017	CITY OF ENGLEWOOD	11	14	25	44%
	01/01/2017	CITY OF HOBOKEN	15	45	60	25%
	01/01/2017	CITY OF RAHWAY	4	23	27	15%
	01/01/2017	HOWELL TOWNSHIP	7	10	17	41%
	01/01/2017	LIVINGSTON TOWNSHIP	3	14	17	18%
	01/01/2017	TOWN OF GUTTENBERG	1	2	3	33%
	01/01/2017	TOWN OF HARRISON	7	12	19	37%
	01/01/2017	TOWN OF KEARNY	6	17	23	26%
	01/01/2017	TOWNSHIP OF CINNAMINSON	2	11	13	15%
	01/01/2017	TOWNSHIP OF EASTAMPTON	1	3	4	25%
	01/01/2017	TOWNSHIP OF EWING	4	14	18	22%
	01/01/2017	TOWNSHIP OF HAMILTON	7	60	67	10%
	01/01/2017	TOWNSHIP OF LAWRENCE	1	17	18	6%
	01/01/2017	TOWNSHIP OF MONTCLAIR	12	28	40	30%

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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
01/01/2017	TOWNSHIP OF MORRIS	8	23	31	26%
01/01/2017	TOWNSHIP OF NORTH BERGEN	20	28	48	42%
01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	8	27	35	23%
01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	6	9	33%
01/01/2017	TOWNSHIP OF UNION	7	45	52	13%
01/01/2017	TOWNSHIP OF WARREN	1	7	8	13%
01/01/2017	TOWNSHIP OF WEST ORANGE	2	15	17	12%
01/01/2017	NEPTUNE TOWNSHIP	3	41	44	7%
01/01/2017 Total		153	547	700	22%
Grand Total		1,386	4,178	5,564	25%

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	BERKELEY HEIGHTS	14	-	\$ 2,000.00	\$ 142.86
AUTO LIABILITY	BERKELEY TOWNSHIP	62	5	\$ 33,553.14	\$ 541.18
AUTO LIABILITY	BOROUGH OF CALDWELL	42	-	\$ 30,455.86	\$ 725.14
AUTO LIABILITY	BOROUGH OF FAIR HAVEN	9	-	\$ 6,010.16	\$ 667.80
AUTO LIABILITY	BOROUGH OF FANWOOD	11	1	\$ 2,482.89	\$ 225.72
AUTO LIABILITY	BOROUGH OF FREEHOLD	20	-	\$ 4,574.35	\$ 228.72
AUTO LIABILITY	BOROUGH OF HADDON HEIGHTS	9	-	\$ 55,770.08	\$ 6,196.68
AUTO LIABILITY	BOROUGH OF HIGHLAND PARK	54	2	\$ 30,976.18	\$ 573.63
AUTO LIABILITY	BOROUGH OF KENILWORTH	30	1	\$ 18,074.55	\$ 602.49
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	-	\$ 819.45	\$ 204.86
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	20	1	\$ 19,952.76	\$ 997.64
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	62	1	\$ 25,512.03	\$ 411.48
AUTO LIABILITY	BOROUGH OF TOTOWA	38	-	\$ 11,383.90	\$ 299.58
AUTO LIABILITY	CITY OF ENGLEWOOD	101	2	\$ 285,200.56	\$ 2,823.77
AUTO LIABILITY	CITY OF HOBOKEN	147	10	\$ 228,744.57	\$ 1,556.09
AUTO LIABILITY	CITY OF LINDEN	147	9	\$ 80,003.94	\$ 544.24
AUTO LIABILITY	CITY OF RAHWAY	76	3	\$ 41,673.81	\$ 548.34
AUTO LIABILITY	HOWELL TOWNSHIP	65	1	\$ 48,359.73	\$ 744.00
AUTO LIABILITY	LIVINGSTON TOWNSHIP	70	2	\$ 920,235.05	\$ 13,146.22
AUTO LIABILITY	TOWN OF GUTTENBERG	25	1	\$ 10,075.88	\$ 403.04
AUTO LIABILITY	TOWN OF HARRISON	27	1	\$ 87,619.75	\$ 3,245.18
AUTO LIABILITY	TOWN OF KEARNY	83	8	\$ 467,609.62	\$ 5,633.85
AUTO LIABILITY	TOWN OF MORRISTOWN	70	5	\$ 108,430.37	\$ 1,549.01
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	96	3	\$ 116,190.42	\$ 1,210.32
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	18	2	\$ 12,678.74	\$ 704.37
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	15	-	\$ 8,823.51	\$ 588.23
AUTO LIABILITY	TOWNSHIP OF EWING	68	5	\$ 104,013.92	\$ 1,529.62
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	46	1	\$ 76,116.98	\$ 1,654.72

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	TOWNSHIP OF HAMILTON	31	3	\$ 28,862.08	\$ 931.03
AUTO LIABILITY	TOWNSHIP OF LAWRENCE	57	4	\$ 15,053.85	\$ 264.10
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	165	3	\$ 345,490.72	\$ 2,093.88
AUTO LIABILITY	TOWNSHIP OF MORRIS	88	-	\$ 18,643.57	\$ 211.86
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	81	2	\$ 36,066.91	\$ 445.27
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	76	3	\$ 254,423.46	\$ 3,347.68
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	194	4	\$ 510,312.17	\$ 2,630.48
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	-	\$ 6,748.48	\$ 519.11
AUTO LIABILITY	TOWNSHIP OF UNION	193	9	\$ 177,352.22	\$ 918.92
AUTO LIABILITY	TOWNSHIP OF WARREN	35	-	\$ 13,665.46	\$ 390.44
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	148	4	\$ 625,562.77	\$ 4,226.78
AUTO LIABILITY	NEPTUNE TOWNSHIP	26	3	\$ 25,507.64	\$ 981.06
AUTO LIABILITY	HARRISON TOWNSHIP	3	-	\$ -	\$ -
AUTO LIABILITY Total		2,589	99	\$ 4,946,613.54	\$ 1,910.63
AUTO LOSS REPORT ONLY	CITY OF LINDEN	2	-	\$ -	\$ -
AUTO LOSS REPORT ONLY Total		2	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	39	2	\$ 90,880.42	\$ 2,330.27
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	119	3	\$ 598,582.01	\$ 5,030.10
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	44	1	\$ 72,044.22	\$ 1,637.37
AUTO PHYSICAL DAMAGE	BOROUGH OF FAIR HAVEN	23	1	\$ 35,943.70	\$ 1,562.77
AUTO PHYSICAL DAMAGE	BOROUGH OF FANWOOD	11	1	\$ 80,658.49	\$ 7,332.59
AUTO PHYSICAL DAMAGE	BOROUGH OF FREEHOLD	26	1	\$ 32,672.24	\$ 1,256.62
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	11	-	\$ 12,508.60	\$ 1,137.15
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	75	1	\$ 66,894.29	\$ 891.92
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	36	-	\$ 92,382.20	\$ 2,566.17
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	42	1	\$ 122,271.38	\$ 2,911.22
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	101	3	\$ 181,459.98	\$ 1,796.63

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	42	2	\$ 154,074.26	\$ 3,668.43
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	93	2	\$ 237,352.41	\$ 2,552.18
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	132	6	\$ 452,852.46	\$ 3,430.70
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	\$ 7,809.39	\$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	84	2	\$ 173,957.86	\$ 2,070.93
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	104	-	\$ 182,934.72	\$ 1,758.99
AUTO PHYSICAL DAMAGE	LIVINGSTON TOWNSHIP	82	-	\$ 194,724.92	\$ 2,374.69
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	31	-	\$ 15,605.74	\$ 503.41
AUTO PHYSICAL DAMAGE	TOWN OF HARRISON	27	-	\$ 160,086.99	\$ 5,929.15
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	76	2	\$ 228,840.98	\$ 3,011.07
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	82	-	\$ 96,687.29	\$ 1,179.11
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	74	2	\$ 228,365.90	\$ 3,086.03
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	13	1	\$ 52,869.16	\$ 4,066.86
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	16	1	\$ 57,425.05	\$ 3,589.07
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	69	4	\$ 215,046.37	\$ 3,116.61
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	\$ 142,308.22	\$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	66	3	\$ 222,016.95	\$ 3,363.89
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	99	6	\$ 130,343.89	\$ 1,316.60
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MANALAPAN	10	-	\$ 42,669.01	\$ 4,266.90
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MAPLEWOOD	59	-	\$ 70,655.29	\$ 1,197.55
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MONTCLAIR	171	-	\$ 157,394.82	\$ 920.44
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	140	2	\$ 279,616.11	\$ 1,997.26
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	82	3	\$ 50,840.94	\$ 620.01
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	122	-	\$ 207,684.90	\$ 1,702.34
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	217	5	\$ 373,123.01	\$ 1,719.46
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	-	\$ 3,039.46	\$ 233.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	192	3	\$ 256,159.01	\$ 1,334.16
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	63	2	\$ 196,255.89	\$ 3,115.17
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	218	7	\$ 232,657.15	\$ 1,067.23
AUTO PHYSICAL DAMAGE	NEPTUNE TOWNSHIP	22	5	\$ 67,757.05	\$ 3,079.87

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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	HARRISON TOWNSHIP	7	2	\$ 27,322.74	\$ 3,903.25
AUTO PHYSICAL DAMAGE Total		3,041	74	\$ 6,423,596.04	\$ 2,112.33
EMPLOYMENT PRACTICES	BERKELEY HEIGHTS	1	-	\$ 25,895.89	\$ 25,895.89
EMPLOYMENT PRACTICES	BERKELEY TOWNSHIP	2	2	\$ 85,801.52	\$ 42,900.76
EMPLOYMENT PRACTICES	BOROUGH OF CALDWELL	3	2	\$ 130,000.00	\$ 43,333.33
EMPLOYMENT PRACTICES	BOROUGH OF FANWOOD	1	-	\$ 1,710.25	\$ 1,710.25
EMPLOYMENT PRACTICES	BOROUGH OF HIGHLAND PARK	2	1	\$ 349,853.22	\$ 174,926.61
EMPLOYMENT PRACTICES	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 239,770.94	\$ 239,770.94
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	24	13	\$ 1,093,533.10	\$ 45,563.88
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	25	16	\$ 4,546,778.24	\$ 181,871.13
EMPLOYMENT PRACTICES	CITY OF LINDEN	7	1	\$ 125,407.53	\$ 17,915.36
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	9	-	\$ 1,920,516.01	\$ 213,390.67
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	6	2	\$ 325,788.45	\$ 54,298.08
EMPLOYMENT PRACTICES	TOWN OF GUTTENBERG	6	1	\$ 55,000.00	\$ 9,166.67
EMPLOYMENT PRACTICES	TOWN OF HARRISON	2	1	\$ 31,000.00	\$ 15,500.00
EMPLOYMENT PRACTICES	TOWN OF MORRISTOWN	6	2	\$ 765,402.69	\$ 127,567.12
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	14	4	\$ 2,248,653.72	\$ 160,618.12
EMPLOYMENT PRACTICES	TOWNSHIP OF CINNAMINSON	1	1	\$ 16,000.00	\$ 16,000.00
EMPLOYMENT PRACTICES	TOWNSHIP OF EASTAMPTON	1	1	\$ 17,757.80	\$ 17,757.80
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	\$ 1,073,465.27	\$ 63,145.02
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	7	1	\$ 418,729.62	\$ 59,818.52
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BERGEN	2	1	\$ 72,749.15	\$ 36,374.58
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 568,801.00	\$ 568,801.00
EMPLOYMENT PRACTICES	TOWNSHIP OF PARSIPPANY	6	1	\$ 284,825.88	\$ 47,470.98
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

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Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	TOWNSHIP OF WEST ORANGE	2	2	\$ 497,596.51	\$ 248,798.26
EMPLOYMENT PRACTICES	NEPTUNE TOWNSHIP	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES Total		163	56	\$ 15,405,963.17	\$ 94,515.11
GENERAL LIABILITY	BERKELEY HEIGHTS	42	4	\$ 40,358.43	\$ 960.92
GENERAL LIABILITY	BERKELEY TOWNSHIP	67	6	\$ 310,861.31	\$ 4,639.72
GENERAL LIABILITY	BOROUGH OF CALDWELL	107	4	\$ 344,970.45	\$ 3,224.02
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	17	-	\$ 29,763.92	\$ 1,750.82
GENERAL LIABILITY	BOROUGH OF FANWOOD	23	1	\$ 18,605.92	\$ 808.95
GENERAL LIABILITY	BOROUGH OF FREEHOLD	45	3	\$ 44,997.89	\$ 999.95
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	76	-	\$ 28,466.45	\$ 374.56
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	65	3	\$ 458,924.25	\$ 7,060.37
GENERAL LIABILITY	BOROUGH OF KENILWORTH	35	4	\$ 137,701.86	\$ 3,934.34
GENERAL LIABILITY	BOROUGH OF MIDDLESEX	5	-	\$ 1,371.21	\$ 274.24
GENERAL LIABILITY	BOROUGH OF NEW PROVIDENCE	44	1	\$ 54,258.04	\$ 1,233.14
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	52	-	\$ 40,075.74	\$ 770.69
GENERAL LIABILITY	BOROUGH OF TOTOWA	22	1	\$ 71,263.22	\$ 3,239.24
GENERAL LIABILITY	CITY OF ENGLEWOOD	203	15	\$ 2,730,944.97	\$ 13,452.93
GENERAL LIABILITY	CITY OF HOBOKEN	316	20	\$ 1,509,570.28	\$ 4,777.12
GENERAL LIABILITY	CITY OF LINDEN	140	12	\$ 405,032.30	\$ 2,893.09
GENERAL LIABILITY	CITY OF RAHWAY	145	13	\$ 964,843.94	\$ 6,654.10
GENERAL LIABILITY	HOWELL TOWNSHIP	138	5	\$ 913,145.14	\$ 6,616.99
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	222	3	\$ 426,081.97	\$ 1,919.29
GENERAL LIABILITY	TOWN OF GUTTENBERG	15	3	\$ 69,491.81	\$ 4,632.79
GENERAL LIABILITY	TOWN OF HARRISON	53	3	\$ 155,038.76	\$ 2,925.26
GENERAL LIABILITY	TOWN OF KEARNY	120	2	\$ 200,453.84	\$ 1,670.45
GENERAL LIABILITY	TOWN OF MORRISTOWN	83	7	\$ 1,013,716.79	\$ 12,213.46
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	174	8	\$ 2,730,565.42	\$ 15,692.90
GENERAL LIABILITY	TOWNSHIP OF CINNAMINSON	17	1	\$ 20,095.75	\$ 1,182.10
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	8	-	\$ 1,194.78	\$ 149.35
GENERAL LIABILITY	TOWNSHIP OF EWING	89	6	\$ 257,178.24	\$ 2,889.64

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	2	\$ 310,842.56	\$ 3,837.56
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	110	16	\$ 2,026,884.44	\$ 18,426.22
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	60	2	\$ 275,266.69	\$ 4,587.78
GENERAL LIABILITY	TOWNSHIP OF MANALAPAN	22	-	\$ 142,388.78	\$ 6,472.22
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	59	3	\$ 198,403.34	\$ 3,362.77
GENERAL LIABILITY	TOWNSHIP OF MONTCLAIR	291	12	\$ 1,594,631.19	\$ 5,479.83
GENERAL LIABILITY	TOWNSHIP OF MORRIS	41	1	\$ 84,498.52	\$ 2,060.94
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	41	7	\$ 55,652.22	\$ 1,357.37
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	112	4	\$ 169,860.39	\$ 1,516.61
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	181	3	\$ 265,843.29	\$ 1,468.75
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	23	4	\$ 21,142.62	\$ 919.24
GENERAL LIABILITY	TOWNSHIP OF UNION	229	11	\$ 1,063,004.64	\$ 4,641.94
GENERAL LIABILITY	TOWNSHIP OF WARREN	36	-	\$ 42,897.12	\$ 1,191.59
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	194	7	\$ 748,404.88	\$ 3,857.76
GENERAL LIABILITY	NEPTUNE TOWNSHIP	17	2	\$ 3,204.21	\$ 188.48
GENERAL LIABILITY Total		3,820	199	\$ 19,981,897.57	\$ 5,230.86
LIABILITY REPORT ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF HOBOKEN	2	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY Total		4	-	\$ -	\$ -
PROPERTY	BERKELEY HEIGHTS	16	1	\$ 62,648.27	\$ 3,915.52
PROPERTY	BERKELEY TOWNSHIP	55	1	\$ 253,667.35	\$ 4,612.13
PROPERTY	BOROUGH OF CALDWELL	21	1	\$ 126,100.76	\$ 6,004.80
PROPERTY	BOROUGH OF FAIR HAVEN	20	-	\$ 72,515.43	\$ 3,625.77
PROPERTY	BOROUGH OF FANWOOD	5	-	\$ 17,600.00	\$ 3,520.00
PROPERTY	BOROUGH OF FREEHOLD	5	1	\$ 9,283.58	\$ 1,856.72
PROPERTY	BOROUGH OF HADDON HEIGHTS	15	1	\$ 35,470.73	\$ 2,364.72
PROPERTY	BOROUGH OF HIGHLAND PARK	15	-	\$ 5,055.46	\$ 337.03
PROPERTY	BOROUGH OF KENILWORTH	9	1	\$ 144,216.31	\$ 16,024.03
PROPERTY	BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	BOROUGH OF NEW PROVIDENCE	10	-	\$ 70,063.90	\$ 7,006.39
PROPERTY	BOROUGH OF NORTH PLAINFIELD	9	-	\$ 5,956.00	\$ 661.78
PROPERTY	BOROUGH OF TOTOWA	19	-	\$ 93,152.09	\$ 4,902.74
PROPERTY	CITY OF ENGLEWOOD	50	4	\$ 737,440.32	\$ 14,748.81
PROPERTY	CITY OF HOBOKEN	31	-	\$ 893,534.77	\$ 28,823.70
PROPERTY	CITY OF LINDEN	32	1	\$ 29,885.77	\$ 933.93
PROPERTY	CITY OF RAHWAY	47	5	\$ 1,115,170.22	\$ 23,727.03
PROPERTY	HOWELL TOWNSHIP	20	2	\$ 227,906.96	\$ 11,395.35
PROPERTY	LIVINGSTON TOWNSHIP	38	2	\$ 338,827.88	\$ 8,916.52
PROPERTY	TOWN OF GUTTENBERG	5	1	\$ 12,620.00	\$ 2,524.00
PROPERTY	TOWN OF HARRISON	27	1	\$ 339,998.69	\$ 12,592.54
PROPERTY	TOWN OF KEARNY	16	-	\$ 139,043.01	\$ 8,690.19
PROPERTY	TOWN OF MORRISTOWN	16	1	\$ 40,799.90	\$ 2,549.99
PROPERTY	TOWNSHIP OF BLOOMFIELD	3	1	\$ 5,846.35	\$ 1,948.78
PROPERTY	TOWNSHIP OF CINNAMINSON	2	1	\$ 5,000.00	\$ 2,500.00
PROPERTY	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
PROPERTY	TOWNSHIP OF EWING	6	-	\$ 16,910.38	\$ 2,818.40
PROPERTY	TOWNSHIP OF FREEHOLD	10	-	\$ 351,438.53	\$ 35,143.85
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	\$ 991,933.93	\$ 66,128.93
PROPERTY	TOWNSHIP OF MORRIS	20	-	\$ 136,529.98	\$ 6,826.50
PROPERTY	TOWNSHIP OF NORTH BERGEN	7	-	\$ 62,197.00	\$ 8,885.29
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	40	1	\$ 653,397.45	\$ 16,334.94
PROPERTY	TOWNSHIP OF PARSIPPANY	71	6	\$ 838,390.78	\$ 11,808.32
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	14	2	\$ 35,113.61	\$ 2,508.12
PROPERTY	TOWNSHIP OF UNION	18	1	\$ 120,152.99	\$ 6,675.17
PROPERTY	TOWNSHIP OF WARREN	15	-	\$ 207,179.09	\$ 13,811.94

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	TOWNSHIP OF WEST ORANGE	32	1	\$ 111,897.95	\$ 3,496.81
PROPERTY Total		768	37	\$ 8,487,248.17	\$ 11,051.10
PUBLIC OFFICIALS LIABILITY	BERKELEY HEIGHTS	8	-	\$ 46,125.69	\$ 5,765.71
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
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FREEHOLD	11	-	\$ 14,421.24	\$ 1,311.02
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HADDON HEIGHTS	2	-	\$ 2,862.12	\$ 1,431.06
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HIGHLAND PARK	12	2	\$ 240,911.74	\$ 20,075.98
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	\$ 660,662.68	\$ 60,060.24
PUBLIC OFFICIALS LIABILITY	CITY OF HOBOKEN	67	2	\$ 506,912.14	\$ 7,565.85
PUBLIC OFFICIALS LIABILITY	CITY OF LINDEN	7	-	\$ 12,622.13	\$ 1,803.16
PUBLIC OFFICIALS LIABILITY	CITY OF RAHWAY	3	-	\$ 22,740.74	\$ 7,580.25
PUBLIC OFFICIALS LIABILITY	HOWELL TOWNSHIP	18	2	\$ 218,569.24	\$ 12,142.74
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	5	1	\$ 17,863.75	\$ 3,572.75
PUBLIC OFFICIALS LIABILITY	TOWN OF MORRISTOWN	6	-	\$ 21,223.13	\$ 3,537.19
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF BLOOMFIELD	13	2	\$ 74,489.33	\$ 5,729.95
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	\$ 95,427.14	\$ 11,928.39
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

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MONTCLAIR	29	1	\$ 686,579.04	\$ 23,675.14
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MORRIS	8	-	\$ 3,636.50	\$ 454.56
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BERGEN	3	2	\$ 45,520.00	\$ 15,173.33
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	4	-	\$ 69,358.49	\$ 17,339.62
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	\$ 107,270.00	\$ 17,878.33
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WARREN	8	2	\$ 131,204.68	\$ 16,400.59
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		304	19	\$ 3,210,078.33	\$ 10,559.47
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	51	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF CALDWELL	11	-	\$ -	\$ -
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	35	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF KENILWORTH	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NEW PROVIDENCE	49	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	87	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF TOTOWA	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	83	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	125	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF RAHWAY	31	-	\$ -	\$ -
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	122	-	\$ -	\$ -
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	28	-	\$ -	\$ -

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF HARRISON	60	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF KEARNY	32	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF MORRISTOWN	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF CINNAMINSON	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EASTAMPTON	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EWING	54	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	79	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	133	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	65	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MANALAPAN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MAPLEWOOD	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MONTCLAIR	44	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MORRIS	56	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	22	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	52	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	63	-	\$ -	\$ -
WORKCOMP RECORD ONLY	NEPTUNE TOWNSHIP	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY Total		1,483	-	\$ -	\$ -
WORKERS COMPENSATION	BERKELEY HEIGHTS	52	5	\$ 259,613.27	\$ 4,992.56
WORKERS COMPENSATION	BERKELEY TOWNSHIP	254	38	\$ 4,393,803.47	\$ 17,298.44
WORKERS COMPENSATION	BOROUGH OF CALDWELL	57	6	\$ 458,600.51	\$ 8,045.62
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	24	4	\$ 30,432.84	\$ 1,268.04
WORKERS COMPENSATION	BOROUGH OF FANWOOD	27	7	\$ 369,087.97	\$ 13,669.92
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	36	12	\$ 441,168.31	\$ 12,254.68
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	38	4	\$ 363,372.42	\$ 9,562.43
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	72	13	\$ 879,863.63	\$ 12,220.33

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	BOROUGH OF KENILWORTH	43	5	\$ 421,952.02	\$ 9,812.84
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	1	\$ 454,662.76	\$ 30,310.85
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	63	8	\$ 445,109.77	\$ 7,065.23
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	105	18	\$ 1,866,033.93	\$ 17,771.75
WORKERS COMPENSATION	BOROUGH OF TOTOWA	26	3	\$ 223,465.12	\$ 8,594.81
WORKERS COMPENSATION	CITY OF ENGLEWOOD	287	40	\$ 4,061,713.77	\$ 14,152.31
WORKERS COMPENSATION	CITY OF HOBOKEN	504	92	\$ 6,138,027.63	\$ 12,178.63
WORKERS COMPENSATION	CITY OF LINDEN	230	12	\$ 2,581,548.33	\$ 11,224.12
WORKERS COMPENSATION	CITY OF RAHWAY	171	27	\$ 2,372,178.29	\$ 13,872.39
WORKERS COMPENSATION	HOWELL TOWNSHIP	152	31	\$ 3,326,791.71	\$ 21,886.79
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	203	29	\$ 3,106,408.58	\$ 15,302.51
WORKERS COMPENSATION	TOWN OF GUTTENBERG	27	11	\$ 371,564.34	\$ 13,761.64
WORKERS COMPENSATION	TOWN OF HARRISON	108	21	\$ 1,629,888.31	\$ 15,091.56
WORKERS COMPENSATION	TOWN OF KEARNY	133	27	\$ 1,535,190.04	\$ 11,542.78
WORKERS COMPENSATION	TOWN OF MORRISTOWN	145	-	\$ 1,088,926.93	\$ 7,509.84
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	36	4	\$ 360,697.96	\$ 10,019.39
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	24	3	\$ 96,083.58	\$ 4,003.48
WORKERS COMPENSATION	TOWNSHIP OF EWING	212	34	\$ 3,436,719.10	\$ 16,210.94
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	100	9	\$ 1,129,667.87	\$ 11,296.68
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	556	88	\$ 5,262,737.01	\$ 9,465.35
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	106	14	\$ 1,129,231.05	\$ 10,653.12
WORKERS COMPENSATION	TOWNSHIP OF MANALAPAN	16	1	\$ 250,686.13	\$ 15,667.88
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	4	\$ 761,603.40	\$ 7,771.46
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	297	58	\$ 5,575,235.26	\$ 18,771.84
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	163	26	\$ 2,471,693.53	\$ 15,163.76
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	94	42	\$ 1,357,965.16	\$ 14,446.44
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	380	32	\$ 3,324,972.27	\$ 8,749.93
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	14	6	\$ 172,098.02	\$ 12,292.72
WORKERS COMPENSATION	TOWNSHIP OF UNION	411	77	\$ 4,629,090.33	\$ 11,262.99
WORKERS COMPENSATION	TOWNSHIP OF WARREN	65	13	\$ 500,853.11	\$ 7,705.43

Valued as of 10/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	176	34	\$ 3,420,235.88	\$ 19,433.16
WORKERS COMPENSATION	NEPTUNE TOWNSHIP	44	24	\$ 834,731.25	\$ 18,971.16
WORKERS COMPENSATION Total		5,564	883	\$ 71,533,704.86	\$ 12,856.52
Grand Total		17,738	1,367	\$ 129,989,101.67	\$ 7,328.28

Valued as of 10/31/17



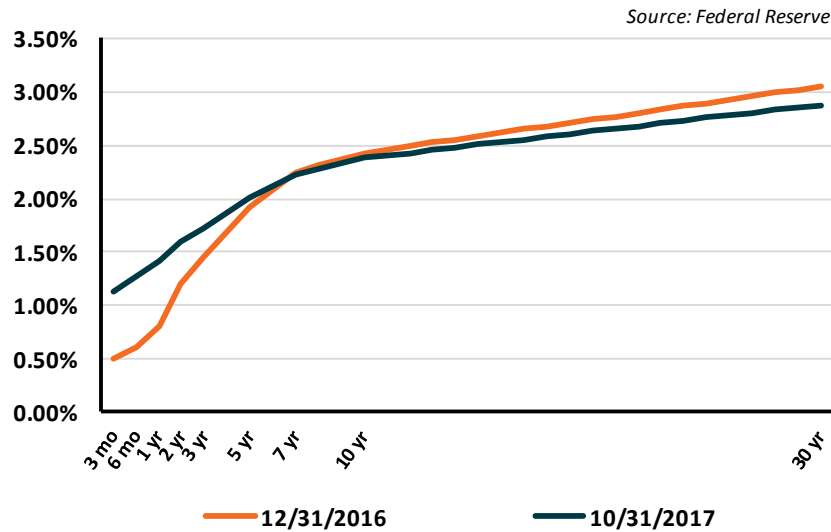
Monthly Investment Report

As of 10/31/2017

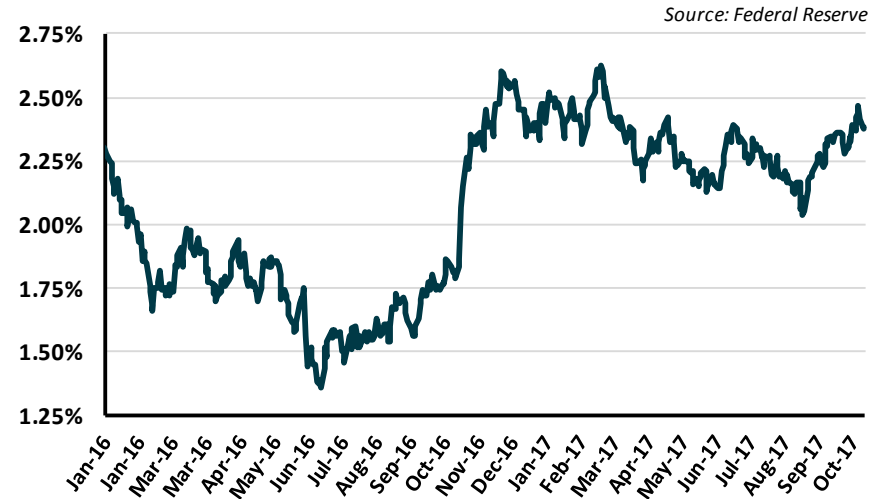


Treasury Yields and Federal Reserve

Treasury Yield Curves



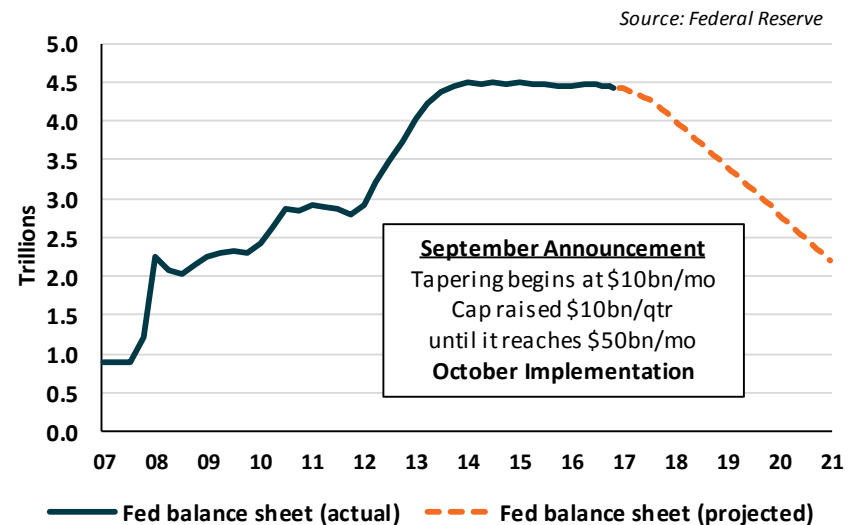
10 Year Treasuries



Probability of a December Rate Hike

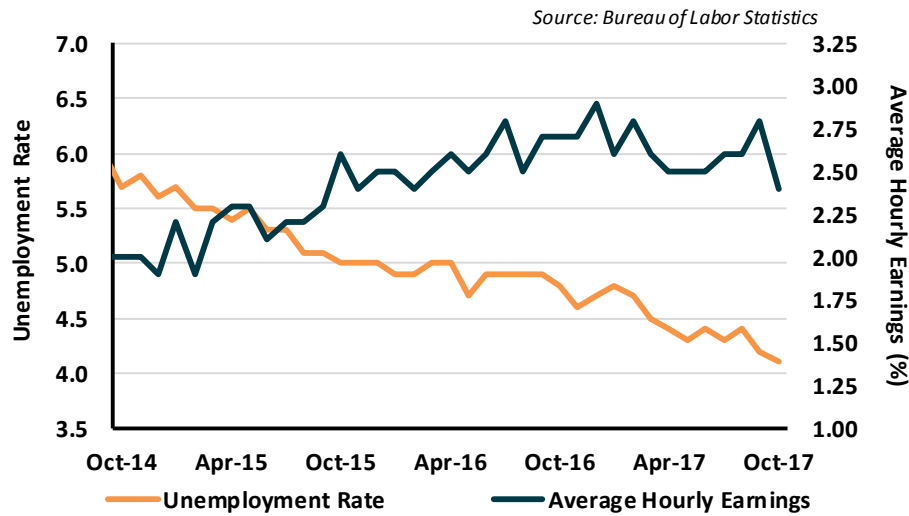


US Federal Reserve Total Asset Holdings

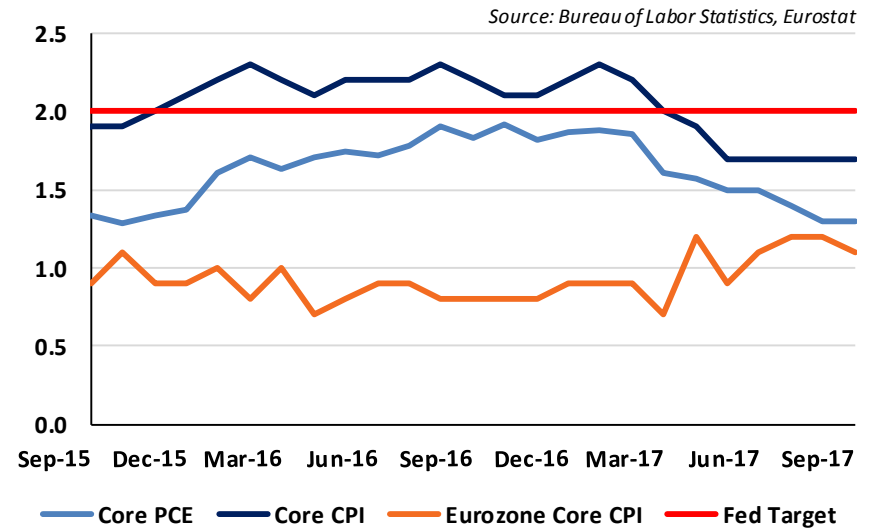


Market Indicators

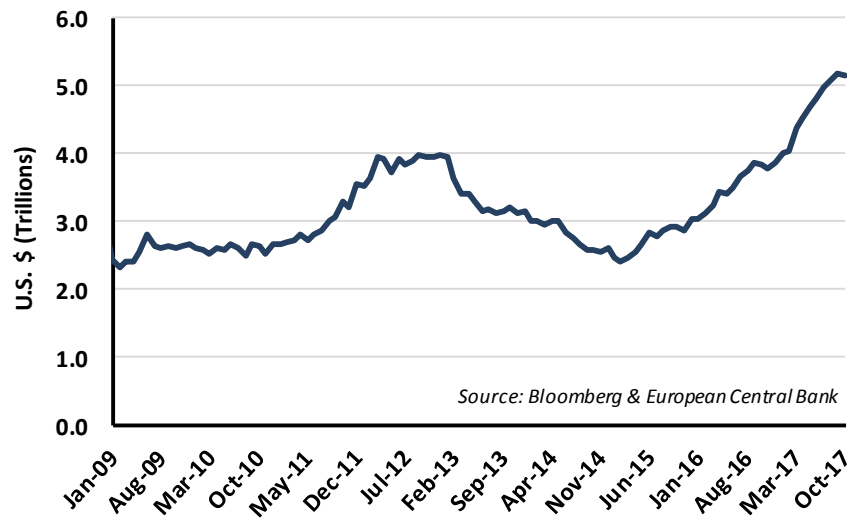
Employment



Inflation



ECB Balance Sheet Total Assets (USD)

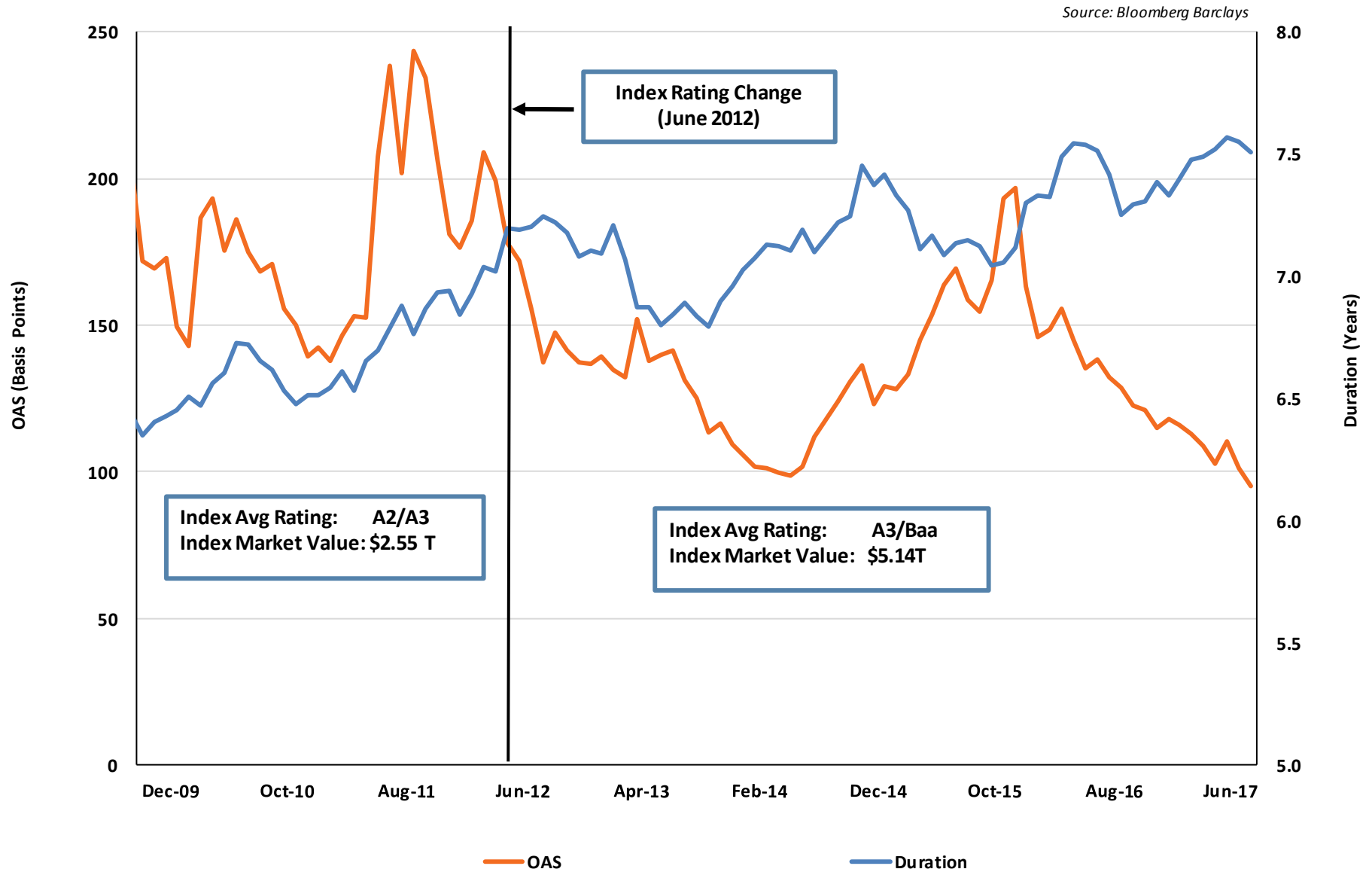


World Bond Yields

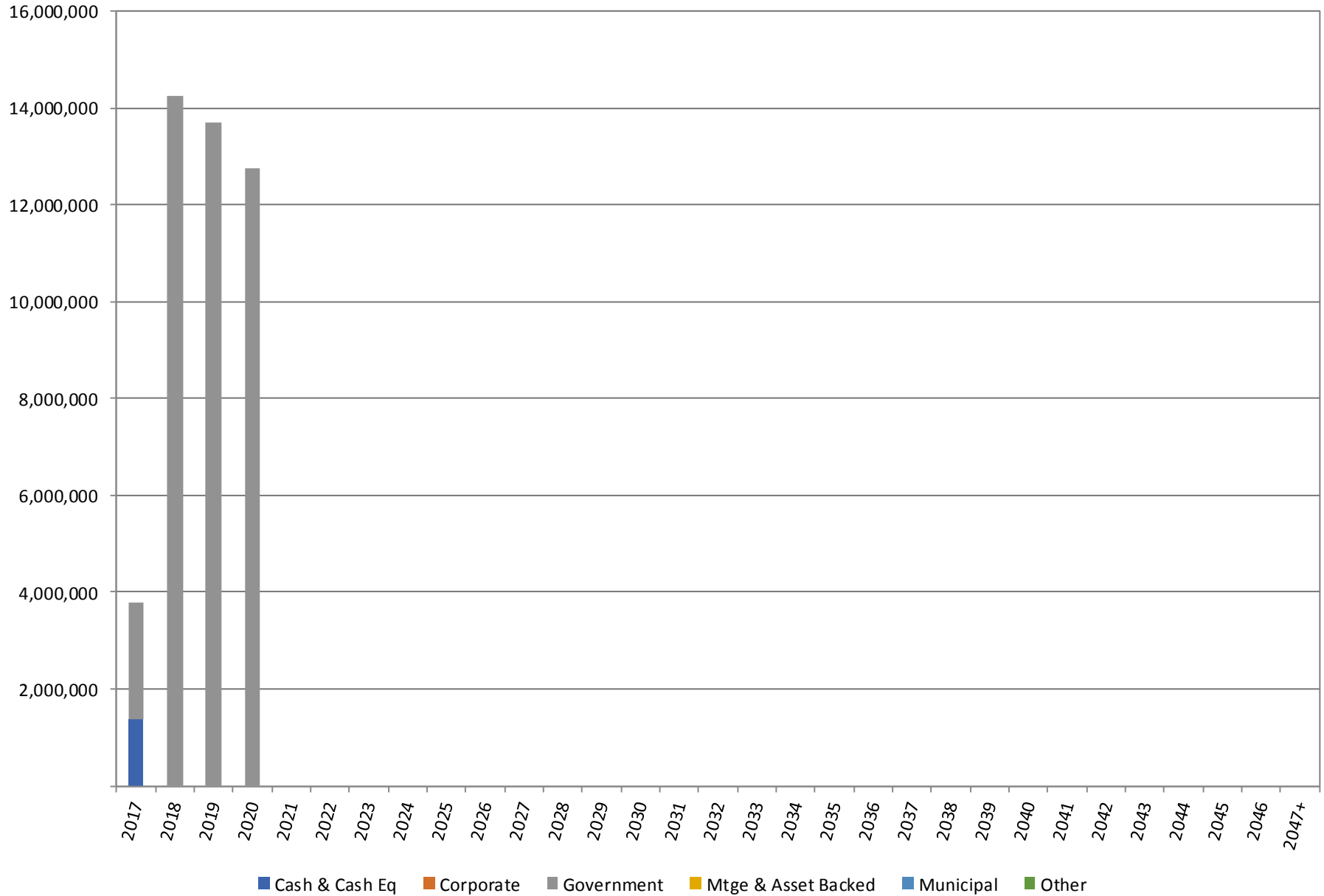
	12/31/2016	10/31/2017	Difference
US	2.43%	2.38%	(0.05%)
UK	1.24%	1.33%	0.10%
Germany	0.21%	0.36%	0.15%
France	0.68%	0.75%	0.07%
Italy	1.81%	1.82%	0.01%
Spain	1.38%	1.45%	0.07%
Japan	0.04%	0.06%	0.02%

Source: Federal Reserve, Bloomberg

US Corporate Investment Grade Index Spread and Duration



Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2016	03/31/2017	06/30/2017	09/30/2017	10/31/2017
Treasury Yields					
2 yr Treasury Yield	1.20%	1.26%	1.38%	1.48%	1.59%
5 yr Treasury Yield	1.92%	1.93%	1.88%	1.93%	2.01%
10 yr Treasury Yield	2.43%	2.39%	2.30%	2.33%	2.38%
Book Statistics					
Tax-Equivalent Book Yield	0.95%	1.02%	1.08%	1.12%	1.12%
Book Value (\$)	38,131,483	42,219,834	41,823,298	44,897,173	44,467,519
Projected Tax-Equivalent Income, next 12 months (\$)	361,973	431,340	453,695	501,216	499,605
Unrealized Gains/(Losses) (\$)	(107,044)	(114,436)	(147,776)	(160,713)	(215,820)
YTD Realized Gains/(Losses) (\$)	4,392	92	92	92	(143)
Portfolio Risk Statistics					
Effective Duration	1.43	1.41	1.45	1.47	1.46
Convexity	0.03	0.03	0.04	0.04	0.04
Weighted Average Life	1.45	1.43	1.48	1.50	1.49
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	100%	100%	98%	97%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	0%	0%	2%	3%

Performance

**Tax-Equivalent Total Return
as of 10/31/2017
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Previous Month	-0.03%	-0.04%	0.02%
Quarter to Date	-0.03%	-0.04%	0.02%
Year to Date	0.63%	0.51%	0.12%
Since Inception	1.24%	0.98%	0.26%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2017	2,399,064	1.03	6%
2018	14,247,899	1.02	33%
2019	13,717,593	0.99	32%
2020	12,729,925	1.52	30%
2021+	0	0.00	0%
Subtotal	43,094,482	1.16	100%
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
TOTAL	43,094,482	1.16	100%

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
10/03/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.750	12/31/2020	N/A	100.17	1,001,680	1.70	1.70
Total									1,001,680	1.70	1.70

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
10/11/2017	Sell	US TREASURY N/B	Treasury	AA+	Aaa	0.750	03/31/2018	03/31/2018	99.77	499,102	(235)	1.14	1.14
10/31/2017	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.750	10/31/2017	10/31/2017	100.00	1,250,000	0	1.04	1.04
Total										1,749,102	(235)	1.06	1.06

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																
10/02/2017			1,373,037	BANK OF AMER/MERRILL LYNCH	0.00			1,373,037	1,373,037	1,373,037	0	0.00	0.00	0.00	0.00	
			1,373,037					1,373,037	1,373,037	1,373,037	0	0.00	0.00	0.00	0.00	
Treasury																
07/18/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.50	07/15/2020	07/15/2020	1,249,268	1,249,337	1,243,375	(5,962)	1.52	1.70	2.63	2.70	0.08
01/30/2017	AA+	Aaa	1,500,000	US TREASURY N/B	1.50	11/30/2019	11/30/2019	1,502,531	1,501,899	1,496,490	(5,409)	1.44	1.61	2.03	2.08	0.05
02/17/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.63	12/31/2019	12/31/2019	1,255,957	1,254,543	1,250,000	(4,543)	1.45	1.62	2.11	2.16	0.06
06/02/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	03/31/2020	03/31/2020	999,688	999,736	993,130	(6,606)	1.39	1.67	2.36	2.41	0.07
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	04/30/2020	04/30/2020	997,383	997,716	992,710	(5,006)	1.47	1.67	2.44	2.49	0.07
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	999,367	996,680	(2,687)	1.08	1.42	0.78	0.79	0.01
07/19/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	08/31/2020	08/31/2020	994,805	995,275	990,770	(4,505)	1.55	1.71	2.76	2.83	0.09
07/19/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	09/30/2020	09/30/2020	994,023	994,550	990,000	(4,550)	1.57	1.73	2.84	2.91	0.10
02/02/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	10/15/2018	10/15/2018	996,324	998,638	994,360	(4,278)	1.02	1.47	0.95	0.95	0.01
07/27/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	10/31/2020	10/31/2020	993,555	994,065	989,400	(4,665)	1.58	1.74	2.93	3.00	0.10
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	11/15/2018	11/15/2018	1,004,417	1,001,735	997,540	(4,195)	1.08	1.49	1.02	1.04	0.02
09/05/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.63	11/30/2020	11/30/2020	1,005,508	1,005,257	996,070	(9,187)	1.45	1.76	2.98	3.08	0.11
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	12/15/2018	12/15/2018	1,004,300	1,001,768	997,300	(4,468)	1.09	1.49	1.11	1.12	0.02
10/03/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.75	12/31/2020	12/31/2020	1,001,680	1,001,644	999,230	(2,414)	1.70	1.77	3.05	3.16	0.11
03/29/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.13	01/15/2019	01/15/2019	1,505,396	1,502,345	1,493,265	(9,080)	0.99	1.50	1.19	1.20	0.02
03/29/2016	AA+	Aaa	1,200,000	US TREASURY N/B	0.75	02/15/2019	02/15/2019	1,191,426	1,196,135	1,188,516	(7,619)	1.00	1.50	1.28	1.29	0.02
06/30/2016	AA+	Aaa	1,050,000	US TREASURY N/B	1.00	03/15/2019	03/15/2019	1,058,588	1,054,389	1,042,755	(11,634)	0.69	1.51	1.35	1.37	0.02
07/19/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2019	04/15/2019	1,001,992	1,001,064	990,700	(10,364)	0.80	1.52	1.43	1.45	0.03
07/19/2016	AA+	Aaa	1,400,000	US TREASURY N/B	0.88	05/15/2019	05/15/2019	1,402,461	1,401,350	1,385,888	(15,462)	0.81	1.54	1.51	1.53	0.03
09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	777,053	774,303	(2,751)	1.08	1.47	0.90	0.91	0.01
07/29/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	07/15/2019	07/15/2019	999,336	999,615	986,360	(13,255)	0.77	1.56	1.68	1.70	0.04
08/02/2016	AA+	Aaa	1,295,000	US TREASURY N/B	1.00	08/31/2019	08/31/2019	1,300,518	1,298,312	1,281,584	(16,728)	0.86	1.58	1.81	1.83	0.04
08/05/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	09/30/2019	09/30/2019	1,504,980	1,503,056	1,483,575	(19,481)	0.89	1.58	1.88	1.91	0.05
10/05/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	10/31/2019	10/31/2019	1,007,461	1,004,884	993,180	(11,704)	1.00	1.60	1.96	2.00	0.05
11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,249,598	1,249,550	(48)	1.03	1.06	0.08	0.08	0.01
12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,149,466	1,149,230	(237)	1.04	1.15	0.16	0.16	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	1,599,415	1,598,864	(551)	1.02	1.16	0.25	0.25	0.00
02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,598,603	1,597,632	(971)	1.02	1.20	0.32	0.33	0.00
03/03/2015	AA+	Aaa	1,100,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,090,902	1,098,752	1,097,712	(1,040)	1.03	1.25	0.41	0.41	0.00
04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,373,222	1,370,586	(2,636)	0.89	1.27	0.49	0.49	0.00
02/27/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	01/15/2020	01/15/2020	1,247,598	1,248,149	1,242,988	(5,162)	1.44	1.63	2.16	2.20	0.06
03/06/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	02/15/2020	02/15/2020	1,242,529	1,244,169	1,242,438	(1,732)	1.58	1.64	2.25	2.29	0.06
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	05/15/2020	05/15/2020	1,000,977	1,000,859	995,520	(5,339)	1.47	1.68	2.46	2.54	0.07

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
07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,500,317	1,497,645	(2,672)	0.96	1.29	0.53	0.53	0.00
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,000,530	998,750	(1,780)	1.04	1.33	0.61	0.62	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	1,298,499	1,295,398	(3,101)	1.04	1.38	0.70	0.70	0.01
06/30/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	06/15/2020	06/15/2020	999,063	999,167	995,170	(3,997)	1.53	1.69	2.55	2.62	0.08
			43,095,000					43,050,129	43,094,482	42,878,662	(215,820)	1.16	1.50	1.51	1.54	0.04
			44,468,037					44,423,166	44,467,519	44,251,699	(215,820)	1.12	1.45	1.46	1.49	0.04

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/01/2017 to 10/31/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Montclair	10/19/2017	Evidence of Insurance	2017 CRIME STAT	Evidence of Statutory Bond Coverage for: CFO Padmaja Rao; Tax Collector Lidia Leszczynski; Comptroller (Treasurer) Christopher Macaluso; Water & Sewer Tax Collector Tracy Ottey; Municipal Judge Kenneth Strait; Court Administrator Donna Bennion; Tax Assessor George Librizzi. Updated effective 8/21/17.
Township of Montclair	10/12/2017	Big Belly Solar, Inc.	2017 GL/PROP	Certificate Holder is included as Additional Insured (lessor) and Loss Payee as respects the Township of Montclair's lease of 30 solar powered waste bins with automatic compaction (\$4,000 value per bin), per Agreement #10067, 10108. *
Borough of New Providence	10/16/2017	Urstadt Biddle Properties Inc.	2017 GL/AL/WC	Evidence of insurance as respects Winter Festival event on 11/24/17.
Borough of New Providence	10/23/2017	Morris-Union Jointure Commission	2017 GL/AL/WC	Certificate Holder & it's officials & employees are included as additional insured (Premises Owner) as respects the Borough of New Providence's use of the Certificate Holder's gym for youth sports on Friday afternoons (4PM- 7PM). Subject to the terms & conditions of the insurance policy. *
Township of Berkeley Heights	10/17/2017	Lockhern Property LLC	2017 GL/AL/WC	Evidence of insurance as respects the Berkeley Heights Recreation Department's use of 450 Springfield Ave., Berkeley Heights (Parking Lot) for the Winter Walk Event on 12/2/17. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.
Berkeley Township	10/5/2017	County of Ocean	2017 GL	Certificate holder is included as an additional insured as respects the Road Opening at Bayview Blvd and AT&T Building, Bayville, NJ. Coverage is subject to the terms, conditions, limitations & exclusions of the GSMJIF policies.*
City of Rahway	10/16/2017	Main Street at Rahway	2017 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the City of Rahway's use of the certificate holder's parking lot for storage from 10/26/17 to 10/31/2017. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
Borough of Kenilworth	10/11/2017	All Jersey Baseball LLC	2017 GL	Evidence of insurance as respects the Borough of Kenilworth Recreation Department sponsored teams participation in the Girls Softball 10U Tournament. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/01/2017 to 10/31/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Linden	10/24/2017	Linden Development LLC	2017 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the City of Linden's use of the certificate holder's premises for the annual Charity Car Show in November. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
City of Linden	10/27/2017	Linden Board of Education	2017 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the City of Linden's use of Linden High School Tiger Stadium and Field House for Linden Fire Dept. Recruit Physical Training from 10/2/17 to 12/31/17. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
Township of West Orange	10/26/2017	JESCO INC.	2017 GL/AL/WC/PROP	JESCO is included as additional insured (lessor) & loss payee as respects the Township of West Orange's rental of: 2016 John Deere 524K #0233 valued at \$244,000; 2017 John Deere 524K #9730 valued at \$244,000 & 2017 John Deere 544K #9330 valued at \$265,000. Rental period is from 11/1 to 12/31. Coverage is subject to the terms, conditions & exclusions of the GSMJIF policies.*
Hamilton Township	10/4/2017	Hamilton Township Board of Education	2017 GL/AL/WC	The certificate holder is included as an additional insured as respects Hamilton Township's use of the certificate holder's premises for community meetings.
Hamilton Township	10/4/2017	Hamilton Township Board of Education	2017 GL/AL/WC	The certificate holder is included as an additional insured (Premises Owner) as respects Hamilton Township's use of the certificate holder's premises for Hamilton PD Neighborhood Watch Meetings. *
Township of South Orange	10/5/2017	Hub Realty Management	2017 GL/AL/WC	Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of the certificate holder's property located at 55 South Orange Ave., So. Orange Village, NJ for a "Pop-Up" store from 12/7 to 12/23. *
Township of South Orange	10/4/2017	Columbia High School	2017 GL	Evidence of Insurance, as respects Brent Chancellor, the conductor/leader of LUX, and its 40 musicians' use of the certificate holder's property at 17 Parker Ave, Maplewood NJ for rehearsals on 10/5/17.
Township of South Orange	10/9/2017	South Orange Dept. of Recreation	2017 GL	Evidence of Insurance

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/01/2017 to 10/31/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Englewood	10/31/2017	Englewood Public School District	2017 GL	Evidence of insurance as respects the Englewood Fire Department's use of Dwight Morrow High School Auditorium at 274 Knickerbocker Road, Englewood, NJ 07631 for the Annual Halloween Party and run. Coverage is subject, to the terms, conditions, limitations and exclusions for the GSMJIF policies.
Union Township	10/17/2017	Bethel AME Church	2017 GL	Certificate holder is included as an additional insured (Premises Owner) as respects Union Township's use of the certificate holder's premises for the Trunk or Treat event on 10/27/17. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
Union Township	10/2/2017	Russo Construction	2017 GL/AL/WC	Evidence of insurance as respects the Union Township Fire Department's use of the premises at 1011 Morris Avenue Union, NJ 07083 for training.
Union Township	10/3/2017	Grace Lutheran Church	2017 GL/AL/WC	Evidence of insurance as respects Union Township's use of the certificate holder's premises for band rehearsal. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.
Union Township	10/25/2017	SEABOARD PROPERTIES L.L.C. PROPERTY MGMT	2017 GL/AL/WC	Evidence of insurance as respects Union Township's use of the certificate holder's premises at 1010 Stuyvesant Avenue for the National Arts Month Celebration on 10/27 and 10/30. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.
Howell Township	10/2/2017	Ocean County Police Academy	2017 GL	Evidence of insurance as respects Howell recruits attending Ocean County Police Academy. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.
Township of North Bergen	10/5/2017	North Bergen UE LLC	2017 GL	Certificate holder is included as an additional insured as respects the Township of North Bergen's use of Kennedy Commons for the food truck fund raiser on 10/14/17. *
Township of North Bergen	10/19/2017	Fast Track Realty LLC	2017 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the Township of North Bergen's one year lease of 4400 West Side Avenue, North Bergen, NJ. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
Township of North Bergen	10/26/2017	New Jersey Transit	2017 GL/AL/APD	Certificate holder is included as an additional insured (Grantor) and loss payee as respects 2017 Ford E-450, VIN# 1FDFE4FSXHDC61941, valued at \$58,297. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.*

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/01/2017 to 10/31/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of North Bergen	10/31/2017	NJ Dept of Health & Senior Svc	2017 GL/AL/WC/APD	Evidence of insurance as respects the North Bergen EMS. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 9/01/2017 to 9/30/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Montclair	9/1/2017	Evidence of Insurance	2017 CRIME STAT	Evidence of Statutory Bond Coverage for: CFO Padmaja Rao; Tax Collector Maureen Montesano; Comptroller (Treasurer) Christopher Macaluso; Water & Sewer Tax Collector Tracy Ottey; Municipal Judge Kenneth Strait; Court Administrator Joyce Hayes; Tax Assessor George Librizzi. Updated effective 8/21/17.
Township of Montclair	9/29/2017	Montclair Board of Education	2017 GL	Certificate holder is included as an additional insured as respects the Township of Montclair's use of the certificate holder's premises (Montclair High School) for Police Agility Test on 9/30/17. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
Township of Warren	9/1/2017	Evidence of Insurance	2017 CRIME STAT	Evidence of Statutory Bond Coverage for: Tax Collector Loretta Caliguire; CFO Karen DeNave; Municipal Judge Mark Adler; Court Administrator Lisa Reuter. Updated effective 4/10/17.
Township of Warren	9/22/2017	Borough of Watchung	2017 GL	Evidence of insurance as respects the Watchung Hills Regional Municipal Alliance Great Pumpkin 5K Run and Family Walk on 11/4/17. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.
Borough of New Providence	9/22/2017	Fairmount Country Club	2017 GL/AL/WC	Certificate Holder is included as additional insured as respects New Providence Fire Department's training on premises on 9/25/17. Coverage is subject to the terms, conditions, limitations, exclusions of the insurance policies.*
Township of Parsippany	9/20/2017	Mt. Pleasant Animal Shelter	2017 GL	Evidence of insurance as respects the Township of Parsippany's participation in the Mt. Pleasant Animal Shelter pet adoption event on 9/24/2017.
Township of Parsippany	9/5/2017	Jefferson Township Fall Softball & Baseball League	2017 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany Recreation Department sponsored Softball & Baseball teams participation in the Jefferson Fall Softball/Baseball League.
Township of Parsippany	9/8/2017	Long Valley Girls Softball Club LVGSA	2017 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany Recreation Department sponsored teams' participation in the LVGSA.
Township of South Orange	9/29/2017	Baird Community Center	2017 GL/AL/WC	Evidence of insurance as respects the Pierro Gallery exhibition Art Cut Loose from 9/27/17 through 10/21/17. The total value of the work exhibited is \$84,055.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 9/01/2017 to 9/30/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Union Township	9/1/2017	The Newark Public Library	2017 GL/PROP	Certificate holder is included as additional insured as respects the Township of Union's display at Town Hall of (1) 6to Festival de Bomba y Plena, (2) 7mo Festival de Bomba y Plena, (3) 5ta Fiesta nacional del Guiro, (4) Puerto Rico, capital artesanal del Caribe & (5) Puerto Rico from 9/1/17 to 9/20/17. The total value of the artwork exhibited is \$6,000. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies. *
Union Township	9/15/2017	Lidl - US LLC 2005 South Market Street	2017 GL/AL/WC	Evidence of insurance as respects Union Township's Fire Department use of the certificate holder's Premises (2365 US Highway 22 West, Union NJ 07083) for training from 9/18/17 to 11/15/17.
Union Township	9/28/2017	Hunterdon County	2017 GL/AL/WC	Evidence of insurance as respects the Township of Union Fire Department's use of the Hunterdon County Emergency Services Training Center from 10/25/17 through 11/12/17. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.
Township of Livingston	9/13/2017	NJ Transit One Penn Plaza East	2017 GL/AL/WC/APD	Certificate holder is included as additional insured (Lessor) and loss payee as respects the Township of Livingston Grant # NJ-16-0010, 2017 Ford E-350 #1FDEE3FS1HDC61915, valued at \$52,500. *
Township of Livingston	9/20/2017	Chrystian Rodalk Woodworks	2017 GL/AL/WC	Evidence of insurance as respects the Livingston Police Department's use of the certificate holder's premises for training during the 2017 calendar year.
Township of Livingston	9/22/2017	Columbian Association	2017 GL/AL/WC	Evidence of insurance as respects the Township of Livingston traffic operations on 9/25/17. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.
Neptune Township	9/8/2017	The Headliner	2017 GL	Evidence of insurance as respects Neptune Township's use of the certificate holder's parking lot for Neptune Township Prepare-athon on 9/20/17.
Township of Bloomfield	9/6/2017	NJ Transit One Penn Plaza East	2017 GL/AL/WC/APD	Certificate holder is included as additional insured (Lessor) and loss payee as respects the Township of Bloomfield's lease agreement for a 2017 Ford E- 350 VIN 1FDEE3FS7HD61921. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 9/01/2017 to 9/30/2017

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Eastampton Township	9/8/2017	Township of Medford	2017 GL/AL/WC/PROP	Evidence of insurance as respects Eastampton's use of the certificate holder's equipment. (1) 2008 New Holland T6030 Tractor cost \$140,000 Serial #Z8BD17654. (2) 2002 John Deere 5420 Tractor cost \$85,000 Serial #LV5420P247075. (3) 2007 John Deere 5425 Tractor cost \$85,000 Serial #LV5425R345921.