



October 25, 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:

		August <u>2017</u>	September <u>2017</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 315,494.21	\$ 315,623.11
	Claims Account-Bank of America	338,724.31	2,535,279.43
	D & H Claims Account-Bank of America		
	NJ Cash Management	127,611.90	127,717.59
	Custodial Account-Bank of America	20,894.14	1,061,462.89
	Total Balance	<u>\$ 802,724.56</u>	<u>\$ 4,040,083.02</u>
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,620,705.92	\$ 1,265,670.02
	Claims/Operating Account Receipts-Bank of America	3,851,686.84	1,505,726.17
	D & H Claims Account-Bank of America	7,092.97	21,475.60
	NJ Cash Management Activity Receipts	105.69	106.45
	Custodial Account-Bank of America		
Total Receipts		<u>\$ 5,479,591.42</u>	<u>\$ 2,792,978.24</u>
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,620,577.02)	\$ (1,266,489.23)
	Claims Account Disbursements-Bank of America	(23,596.76)	(213,025.56)
	D & H Claims Account-Bank of America	(7,092.97)	(28,507.26)
	Operating Account Disbursements-Bank of America	(1,631,534.96)	(2,342,148.36)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	1,040,568.75	(1,004,608.90)
Total Disbursements		<u>\$ (2,242,232.96)</u>	<u>\$ (4,854,779.31)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 315,623.11	\$ 314,803.90
	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-Investments	1,061,462.89	56,853.99
	Total Balance	<u>\$ 4,040,083.02</u>	<u>\$ 1,978,281.95</u>
Beginning Investment Balance		\$ 44,717,792.15	\$ 43,759,889.05
	Change in Accrued Income	(393.23)	28,046.48
	Change in Unrealized Gain	28,779.93	(90,104.16)
	Income Received/Cash Received	40,568.75	898.91
	Realized Gain/(Loss)	13,316.97	
	Cash Receipts/(Disbursements)		
	Transfer to/from Custodial Account-Bank of America	(1,040,175.52)	976,562.42
Total Investment Account		<u>\$ 43,759,889.05</u>	<u>\$ 44,675,292.70</u>
Ending Cash Balance		<u>\$ 47,799,972.07</u>	<u>\$ 46,653,574.65</u>

BANK RECONCILIATION



ACCT.NAME State of New Jersey
BANK/ACCT# Cash Management Fund
From To
DATE 09/01/17 09/30/17

BOOK BALANCE AS OF	09/01/17 \$	127,717.59
ADD DEPOSITS (PER BANK LEDGER)		106.45
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		
BOOK BALANCE AS OF	09/30/17 \$	127,824.04

BALANCE PER BANK STATEMENT 09/30/17 \$127,824.04

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 09/30/17 127,824.04

Difference 0.00

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



BANK RECONCILIATION

ACCT. NAME	Bank of America		
BANK/ACCT#	Fiduciary Account -XXXXXX		
	From		To
DATE	09/01/17		09/30/17

BOOK BALANCE AS OF	09/01/17	\$	2,535,279.43
ADD DEPOSITS (PER BANK LEDGER)			1,505,726.17
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			2,555,173.92
BOOK BALANCE AS OF	09/30/17	\$	1,485,831.68

BALANCE PER BANK STATEMENT	09/30/17	\$2,069,231.22
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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
09/14/17	1915	2,700.00
09/14/17	1918	1.55
09/14/17	1919	1,666.66
09/14/17	1920	465.00
09/14/17	1921	6,666.66
09/14/17	1922	2,500.00
09/14/17	1924	1,250.00
09/14/17	1925	18,699.67
09/14/17	1927	160.00
09/14/17	1928	424,483.50
09/14/17	1929	11,250.00
09/14/17	1931	19,716.50
09/14/17	1933	12,524.50
09/14/17	1934	12,002.00
09/14/17	1935	14,835.00
09/14/17	1936	46,638.50
09/14/17	1938	1,240.00
09/14/17	1939	1,600.00
09/01/17	deposit adj	5,000.00

TOTAL	583,399.54	(583,399.54)
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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	09/30/17	1,485,831.68
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks, CPA



BANK RECONCILIATION

ACCT.NAME Bank of America
 BANK/ACCT# D&H Claims Account - XXXXXXXX
 From 09/01/17 To 09/30/17
 DATE 09/01/17 09/30/17

BOOK BALANCE AS OF	09/01/17 \$	-
ADD DEPOSITS (PER BANK LEDGER)		21,475.60
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		28,507.26
BOOK BALANCE AS OF	09/30/17 \$	(7,031.66)

BALANCE PER BANK STATEMENT 09/30/17 \$3,604.00

ADD: DEPOSIT IN TRANSIT		
DATE AMOUNT		
	TOTAL	0.00

SUBTRACT: CHECKS OUTSTANDING		
DATE CHECK# AMOUNT		
various list	10,635.66	
	TOTAL	10,635.66

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

LIST ITEMS ON STATEMENT NOT IN LEDGER		
DATE AMOUNT		
	TOTAL	-

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 09/30/17 (7,031.66)

Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME	Bank of America/Prime		
BANK/ACCT#	Custody Account		
	From		To
DATE		09/01/17	09/30/17

BOOK BALANCE AS OF	09/01/17	\$		44,821,351.94
ADD DEPOSITS (PER BANK LEDGER)				915,403.65
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)				1,004,608.90
BOOK BALANCE AS OF	09/30/17	\$		44,732,146.69

BALANCE PER BANK STATEMENT	09/30/17			\$44,732,146.69
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00			0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL	0.00			0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL		-		0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	09/30/17			44,732,146.69
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks, CPA



BANK RECONCILIATION

ACCT.NAME	TD Bank	
BANK/ACCT#	Claims Account - XXXXXX	
	From	To
DATE	09/01/17	09/30/17

BOOK BALANCE AS OF	09/01/17 \$	315,623.11
ADD DEPOSITS (PER BANK LEDGER)		1,265,670.02
SUBTRACT: DISBURSEMENTS (PER BANK LEDGER)		1,266,489.23
BOOK BALANCE AS OF	09/30/17 \$	314,803.90

BALANCE PER BANK STATEMENT	09/30/17	\$882,088.61
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ADD: DEPOSIT IN TRANSIT		
DATE	AMOUNT	
	TOTAL	0.00

SUBTRACT: CHECKS OUTSTANDING		
DATE	CHECK#	AMOUNT
Various	list	\$ 567,284.71
	TOTAL	567,284.71

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

LIST ITEMS ON STATEMENT NOT IN LEDGER		
DATE	AMOUNT	
	TOTAL	-

ADJUSTED BANK BALANCE(BOOK BAL)AS OF	09/30/17	314,803.90
		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 Aug 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	20,559,248	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	281,714,807
Special Assessment Plan												4,319,955	4,319,955
Total Income	20,559,248	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	286,034,762
Claim Expenses													
Losses	4,352,834	9,079,757	10,466,522	13,725,021	12,258,811	14,837,763	8,769,893	8,869,608	7,596,025	4,793,819	6,467,601	17,836,884	119,054,539
Loss Adjustment Expenses	943,069	2,612,509	3,547,264	4,419,013	5,464,110	5,456,389	3,419,240	4,212,766	3,478,129	2,922,053	3,051,400	8,436,832	47,962,773
IBNR	6,514,108	4,726,222	1,924,770	758,562	386,180	470,729	425,358	-	121,527	45,504	31,281	31,645	15,435,885
EPL Deductible & Co-Insurance	(139,000)	(290,211)	(585,017)	(922,743)	(901,872)	(672,161)	(409,419)	(628,313)	(156,270)	(228,023)	(192,743)	(809,985)	(5,935,757)
Excess Recoveries	(1,622)	(595,513)	(1,033,435)	(2,092,522)	(7,034,417)	(7,146,297)	(1,058,429)	(1,487,993)	(1,860,137)	(61,321)	(379,836)	(2,393,456)	(25,144,978)
WC	-	-	-	(733,769)	(1,154,629)	(33,381)	(198,874)	(329,684)	(495,819)	(61,321)	-	(2,183,456)	(5,190,932)
GL	-	-	-	-	(267,891)	-	(4,903)	(49,834)	(25,254)	-	-	-	(347,882)
LEL	-	(229,000)	(312,636)	(137,044)	(1,779,722)	(1,861,076)	-	-	-	-	-	-	(4,319,477)
AL	-	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(1,622)	(366,513)	(222,951)	-	(112,187)	(3,638,716)	(373,409)	(7,541)	-	-	-	-	(4,722,940)
EPL/POL	-	-	(497,848)	(1,221,709)	(3,380,857)	(1,613,124)	(481,243)	(915,907)	(128,186)	-	(299,720)	(210,000)	(8,748,595)
EPL/POL Aggregate Stop	-	-	-	-	-	-	-	(414,886)	-	-	(80,116)	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	(185,027)	-	-	-	-	-	(185,027)
Total Claim Expense	11,669,389	15,532,764	14,320,105	15,887,330	10,172,811	12,946,423	11,146,643	10,966,069	9,179,273	7,472,031	8,977,704	23,101,919	151,372,463
Expenses													
Excess Premiums	4,481,098	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	69,239,655
General Administrative Expenses	5,070,573	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	66,889,033
Total Expenses	9,551,671	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	136,128,688
Underwriting Profit/(Loss)	(661,811)	15,324	354,118	(2,145,467)	2,254,900	(459,568)	940,397	680,501	(246,982)	389,807	(837,447)	(1,750,159)	(1,466,388)
Net Realized/Unrealized Gains/(Losses)	10,293	6,218	(11,325)	(11,164)	(8,342)	36,656	292,786	288,341	185,691	105,039	43,874	28,677	966,745
Interest Income	54,044	158,826	196,024	185,852	180,536	147,240	168,116	176,831	127,772	211,801	440,221	1,454,821	3,502,084
Net Investment Income	64,337	165,043	184,699	174,687	172,195	183,896	460,902	465,171	313,462	316,841	484,095	1,483,498	4,468,829
Statutory Surplus (Deficit)	(597,474)	180,367	538,817	(1,970,779)	2,427,094	(275,672)	1,401,300	1,145,672	66,480	706,648	(353,352)	(266,661)	3,002,441
% of Underwriting Income	-2.9%	0.6%	1.9%	-7.2%	9.7%	-1.2%	6.6%	5.8%	0.4%	4.9%	-2.4%	-0.6%	1.1%
at 12/31/2016	-	969,637	278,562	(1,418,192)	2,168,136	(2,862)	1,527,679	1,134,755	102,690	540,597	(264,447)	-	5,036,557
Variance	(597,474)	(789,270)	260,255	(552,587)	258,958	(272,810)	(126,380)	10,917	(36,210)	166,051	(88,905)	(266,661)	(2,034,116)
at Previous Month	(490,189)	305,920	550,050	(1,977,738)	2,419,066	(279,278)	1,398,907	1,143,000	65,869	705,484	(353,352)	(253,175)	3,234,562
Variance	(107,285)	(125,553)	(11,232)	6,958	8,029	3,607	2,393	2,673	611	1,164	-	(13,486)	(232,122)

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	2,091	3,178	3,222	3,270	2,647	2,802	2,525	2,241	1,966	1,995	2,118	7,232	35,287
Severity Rate													
Total Open Claims	661	305	223	180	90	54	32	23	20	8	13	27	1,636

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



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of July 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	17,991,555	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	279,147,114
Special Assessment Plan												4,319,955	4,319,955
Total Income	17,991,555	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	283,467,069
Claim Expenses													
Losses	3,567,429	8,786,941	10,307,839	13,656,137	11,385,035	14,277,118	8,772,658	8,815,474	7,596,031	4,793,819	6,463,553	17,692,405	116,114,439
Loss Adjustment Expenses	773,105	2,499,182	3,481,392	4,374,453	4,827,334	5,047,810	3,418,484	4,201,901	3,478,123	2,922,052	3,050,934	8,416,654	46,491,424
IBNR	5,946,611	4,940,307	2,108,946	805,315	408,975	510,037	422,007	-	121,520	45,504	35,796	33,532	15,378,551
EPL Deductible & Co-Insurance	(120,500)	(242,113)	(571,833)	(920,148)	(891,304)	(672,161)	(409,419)	(628,313)	(156,270)	(228,023)	(192,743)	(809,985)	(5,842,812)
Excess Recoveries	(1,622)	(595,513)	(1,032,127)	(2,029,544)	(5,557,417)	(6,216,474)	(1,058,429)	(1,422,993)	(1,860,137)	(61,321)	(379,836)	(2,244,173)	(22,459,586)
WC	-	-	-	(733,769)	(1,154,629)	(33,381)	(198,874)	(329,684)	(495,819)	(61,321)	-	(2,034,173)	(5,041,649)
GL	-	-	-	-	(267,891)	-	(4,903)	(49,834)	(25,254)	-	-	-	(347,882)
LEL	-	(229,000)	(312,636)	(137,044)	(1,543,722)	(920,370)	-	-	-	-	-	-	(3,142,771)
AL	-	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(1,622)	(366,513)	(222,951)	-	(112,187)	(3,638,716)	(373,409)	(7,541)	-	-	-	-	(4,722,940)
EPL/POL	-	-	(496,540)	(1,158,731)	(2,139,857)	(1,624,007)	(481,243)	(915,907)	(128,186)	-	(299,720)	(210,000)	(7,454,192)
EPL/POL Aggregate Stop	-	-	-	-	-	-	-	(414,886)	-	-	(80,116)	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	(120,027)	-	-	-	-	-	(120,027)
Total Claim Expense	10,165,022	15,388,804	14,294,218	15,886,214	10,172,623	12,946,330	11,145,302	10,966,069	9,179,266	7,472,031	8,977,704	23,088,433	149,682,016
Expenses													
Excess Premiums	3,920,961	6,328,342	6,495,715	6,740,965	6,173,018	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	15,350,050	68,679,518
General Administrative Expenses	4,438,964	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	66,257,424
Total Expenses	8,359,924	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	134,936,941
Underwriting Profit/(Loss)	(533,392)	159,284	380,005	(2,144,350)	2,255,088	(459,475)	941,738	680,501	(246,975)	389,807	(837,447)	(1,736,673)	(1,151,888)
Net Realized/Unrealized Gains/(Losses)	1,609	(3,701)	(19,263)	(15,952)	(12,679)	34,678	290,732	286,901	185,344	104,427	43,874	28,677	924,648
Interest Income	41,594	150,336	189,308	182,565	176,656	145,518	166,436	175,597	127,500	211,250	440,221	1,454,821	3,461,803
Net Investment Income	43,203	146,636	170,045	166,613	163,978	180,196	457,168	462,499	312,844	315,677	484,095	1,483,498	4,386,451
Statutory Surplus (Deficit)	(490,189)	305,920	550,050	(1,977,738)	2,419,066	(279,278)	1,398,907	1,143,000	65,869	705,484	(353,352)	(253,175)	3,234,562
% of Underwriting Income	-2.7%	1.1%	2.0%	-7.2%	9.7%	-1.2%	6.6%	5.8%	0.4%	4.9%	-2.4%	-0.6%	1.2%
at 12/31/2016	-	969,637	278,562	(1,418,192)	2,168,136	(2,862)	1,527,679	1,134,755	102,690	540,597	(264,447)	-	5,036,557
Variance	(490,189)	(663,717)	271,487	(559,546)	250,930	(276,417)	(128,773)	8,244	(36,822)	164,887	(88,905)	(253,175)	(1,801,994)
at Previous Month	(387,479)	434,473	536,552	(1,986,397)	2,411,398	(282,530)	1,395,194	1,140,301	(2,739)	704,345	(353,352)	(161,821)	3,447,946
Variance	(102,710)	(128,553)	13,497	8,659	7,668	3,251	3,713	2,699	68,607	1,139	-	(91,354)	(213,384)

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	1,788	3,167	3,220	3,268	2,647	2,802	2,525	2,240	1,966	1,995	2,118	7,232	34,968
Severity Rate													
Total Open Claims	614	315	218	181	93	57	33	22	20	7	13	26	1,599

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

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of June 30, 2017



	YTD 2017	Year Ended 2016	Year Ended 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Years Ended 2002-2006	Fund Balance
Underwriting Income	15,423,861	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	276,579,420
Special Assessment Plan												4,319,955	4,319,955
Total Income	15,423,861	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	280,899,375
Claim Expenses													
Losses	3,209,141	8,730,712	10,027,241	13,542,342	11,276,608	14,365,693	8,848,249	8,783,530	7,416,885	4,797,739	6,442,226	17,589,588	115,029,954
Loss Adjustment Expenses	608,827	2,459,069	3,338,747	4,305,810	4,756,880	5,078,900	3,433,695	4,194,708	3,471,206	2,922,776	3,048,477	8,403,995	46,023,088
IBNR	5,162,420	4,891,923	2,224,254	839,672	467,438	390,315	330,593	-	155,554	40,860	59,579	58,813	14,621,423
EPL Deductible & Co-Insurance	(122,250)	(243,840)	(572,663)	(918,494)	(766,249)	(672,161)	(409,419)	(628,313)	(156,270)	(228,023)	(192,743)	(809,985)	(5,720,411)
Excess Recoveries	(190,022)	(595,513)	(724,313)	(1,883,187)	(5,562,142)	(6,216,474)	(1,058,429)	(1,383,856)	(1,640,142)	(61,321)	(379,836)	(2,245,331)	(21,940,565)
WC	-	-	-	(733,769)	(1,154,629)	(32,381)	(198,874)	(322,064)	(275,824)	(61,321)	-	(2,035,331)	(4,815,192)
GL	-	-	-	-	(267,891)	-	(4,903)	(49,834)	(25,254)	-	-	-	(347,882)
LEL	-	(229,000)	(312,636)	(137,044)	(1,543,722)	(920,370)	-	-	-	-	-	-	(3,142,771)
AL	-	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(190,022)	(366,513)	(222,951)	-	(112,187)	(3,638,716)	(373,409)	(7,541)	-	-	-	-	(4,911,340)
EPL/POL	-	-	(188,726)	(1,012,374)	(2,144,581)	(1,624,007)	(481,243)	(915,907)	(128,186)	-	(299,720)	(210,000)	(7,004,745)
EPL/POL Aggregate Stop	-	-	-	-	-	-	-	(414,886)	-	-	(80,116)	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	(88,509)	-	-	-	-	-	(88,509)
Total Claim Expense	8,668,116	15,242,351	14,293,265	15,886,143	10,172,536	12,946,273	11,144,688	10,966,069	9,247,234	7,472,031	8,977,704	22,997,079	148,013,490
Expenses													
Excess Premiums	3,360,824	6,328,342	6,495,715	6,740,965	6,173,018	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	15,350,050	68,119,380
General Administrative Expenses	3,807,355	7,210,126	7,029,228	6,942,632	6,314,015	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	9,281,656	65,625,815
Total Expenses	7,168,178	13,538,468	13,524,943	13,683,597	12,487,033	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	24,631,706	133,745,195
Underwriting Profit/(Loss)	(412,433)	305,737	380,957	(2,144,279)	2,255,175	(459,418)	942,352	680,501	(314,943)	389,807	(837,447)	(1,645,319)	(859,309)
Net Realized/Unrealized Gains/(Losses)	(5,255)	(14,009)	(27,514)	(21,172)	(17,148)	32,576	288,701	285,427	184,978	103,807	43,874	28,677	882,943
Interest Income	30,209	142,745	183,109	173,054	173,370	144,312	164,140	174,373	127,227	210,731	440,221	1,454,821	3,424,312
Net Investment Income	24,954	128,736	155,595	157,882	156,222	176,888	452,842	459,799	312,204	314,539	484,095	1,483,498	4,307,255
Statutory Surplus (Deficit)	(387,479)	434,473	536,552	(1,986,397)	2,411,398	(282,530)	1,395,194	1,140,301	(2,739)	704,345	(353,352)	(161,821)	3,447,946
% of Underwriting Income	-2.5%	1.5%	1.9%	-7.2%	9.7%	-1.2%	6.6%	5.8%	0.0%	4.9%	-2.4%	-0.4%	1.2%
at 12/31/2016	-	969,637	278,562	(1,418,192)	2,168,136	(2,862)	1,527,679	1,134,755	102,690	540,597	(264,447)	-	5,036,557
Variance	(387,479)	(535,164)	257,990	(568,205)	243,262	(279,668)	(132,486)	5,546	(105,429)	163,749	(88,905)	(161,821)	(1,588,611)
at Previous Month	(33,044)	965,286	304,511	(1,396,064)	2,186,987	5,338	1,533,799	1,141,093	102,017	543,152	(293,772)	(95,472)	4,963,831
Variance	(354,435)	(530,813)	232,042	(590,333)	224,410	(287,867)	(138,605)	(792)	(104,756)	161,193	(59,579)	(66,349)	(1,515,885)

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

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

RESOLUTION NO. 32-17

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 **\$149,939.61** for payment.

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

Chairman

Date

October 25th, 2017

Secretary

Date

October 25th, 2017

OCTOBER 25, 2017 - GSMJIF Commissioners Meeting Bills List

Date: 10.1.17
Bills List #: 64



PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
Safetyfirst	inv# 399354 - Township of Howell Decals powered vehicles \$237; inv#99060 Monitoring Svs. Hoboken \$912	#1940	\$1,149.95
Rutgers/UMDNJ	inv#CY17-47-Q4 - EAP Program	#1941	\$18,699.67
Patrick DeBlasio, CPA	Treasurer Fee - October	#1942	\$1,541.67
APA Hotel Woodbridge	Meeting venue for the GSMJIF meeting September 2017	#1943	\$3,462.60
The Star Ledger	Legal AD posting for GSMJIF September 2017	#1944	\$15.50
Princeton Public Affairs	Retainer fee for -October 2017	#1945	\$833.33
Pringle Quinn Anzano	inv#41197 - Fund Attorney fees for September 2017	#1946	\$558.00
Bob Smith & Associates	Litigation fees for September 2017	#1947	\$3,333.33
Capehart Scatchard	Litigation fees for September 2017	#1948	\$1,250.00
The NJ Times	Legal AD posting for GSMJIF September 2017	#1949	\$4.35
Prime Advisors	inv#7852 Quarterly Fees	#1950	\$4,250.00
Advent Insurance	R2nd RM fee install for Morris	#1925	\$37,970.00
Dynamic Testing	Drug testing/CDL - inv#9724 Kearny \$973; inv#9787 Haddon Heights \$129; inv#9786 Union Twp. \$270; inv#9785 N. Brunswick \$544.86; inv#9784 Kenilworth \$258	#1926	\$2,174.86
Total in Checks \$75,243.26			
<u>PMA PAYMENTS</u>			
	Risk Control #11 of #12 for 2017		\$38,250.00
PMA	Berkeley Township	ACH	\$3,228.23
PMA	City of Rahway	ACH	\$1,637.35
PMA	City of Englewood	ACH	\$7,133.13
PMA	Hamilton Township	ACH	\$13,511.30
PMA	Township of Howell	ACH	\$1,504.12
PMA	Livingston Township	ACH	\$5,229.16
PMA	Township of Ewing	ACH	\$3,926.62
PMA	Union Township	ACH	\$276.44
Total to PMA \$74,696.35			
<u>NIP MANAGEMENT PAYMENTS</u>			
NIP Mgmt		ACH	
Total to NIP Management \$			
<u>BGIA Payments</u>			
BGIA		ACH	
BGIA		ACH	
BGIA		ACH	
BGIA		ACH	
BGIA		ACH	
Total to BGIA \$			
		Total	\$149,939.61



RESOLUTION NO. 33-17

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

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$1,774,420** against the fund.

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

Chairman

October 25, 2017
Date

Secretary

October 25, 2017
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT
September 2017 Report

September

WC			
TWP		TPA	
Par Troy Hills	D&H	\$	25,167
Bloomfield	D&H	\$	26,560
Morristown	D&H	\$	17,505
Linden	Inservco	\$	325,415
All Other	QL	\$	796,318
Total WC		\$	1,190,964
PAL			
ALL TWP			
AL	NIP/QL	\$	72,634
APD	NIP/QL	\$	150,782
EPL	NIP/QL	\$	37,061
GL	NIP/QL	\$	84,311
POL	NIP/QL	\$	5,849
PROP	NIP/QL	\$	77,081
Total PAL		\$	427,719
WC		\$	1,190,964
PAL		\$	427,719
Grand Total post 2012		\$	1,618,683
PMA PRIOR 2012			
WC	PMA	\$	85,877
PAL	PMA	\$	58,784
APD PROP	PMA	\$	11,076
Total Prior 2012		\$	155,737

Grand Total August	
Post 2012 CLAIMS	1,618,683
Prior 2012 CLAIMS	155,737
TOTAL PAID	1,774,420

RESOLUTION NO. 34-17

**RESOLUTION APPOINTING APPROVED COUNSEL
FOR THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

WHEREAS, the Garden State Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund’s coverage documents; and

WHEREAS, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Garden State Municipal Joint Insurance Fund to defend any members of the Fund; and

WHEREAS, the law firm shown in this resolution has been proposed as Counsel for the Garden State Municipal Joint Insurance Fund for the year 2017;

NOW, THEREFORE BE IT RESOLVED, by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that the law firms named in this resolution be and the same are hereby appointed as an approved counsel for the Garden State Municipal Joint Insurance Fund for the year 2017:

Dario, Albert, Metz & Eyerman, LLC - for Town of Guttenberg
Wilfredo Ortiz, Esq.
314-48th Street
Union City New Jersey 07087

BE IT FURTHER RESOLVED that the Chairman of the Garden State Municipal Joint Insurance Fund is hereby authorized to execute this resolution;

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

Chairman

October 25, 2017
Date

Secretary

October 25, 2017
Date



Garden State Municipal Joint Insurance Fund

October 2017

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

10/1/2017

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

10/1/2017

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

10/1/2017

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

10/1/2017

Policy Year 2005

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

10/1/2017

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

10/1/2017

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	-	-	-	-
Total	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

10/1/2017

Policy Year 2008

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

10/1/2017

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

10/1/2017

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	365,182	36,518	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	5,061,744	9,569	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

10/1/2017

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

10/1/2017

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	902,051	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	\$4,292,235	2	\$238,260	119,130



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2017

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	799,194	1	345,942	345,942
Howell, Township of	35	5.5%	766,512	11.3%	\$21,900	749,846	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	1,583,168	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	\$6,162,970	4	\$2,814,496	\$703,624



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2017

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	670,896	8.6%	\$5,734	608,993	3	280,027	93,342
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	1,038,485	13.3%	\$10,818	1,029,252	1	390,600	390,600
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,083,582	26.6%	\$12,044	1,919,345	1	1,445,314	1,445,314
Hoboken, City of	56	5.8%	937,987	12.0%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.7%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	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	560,824	1	211,079	211,079
Union Township	86	9.0%	573,032	7.3%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,826,096	100.0%	\$8,161	\$7,471,314	7	\$2,473,031	\$353,290



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2017

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%	981,463	10.9%	\$8,248	915,123	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%	781,145	8.7%	\$4,734	724,064	1	154,372	154,372
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	1,077,912	2	317,791	158,896
Jackson Township	41	3.2%	406,483	4.5%	\$9,914	361,801	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	553,961	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%	\$8,997,066	100.0%	\$7,023	\$8,672,057	11	\$1,507,721	\$137,066



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2017

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%	1,149,340	12.1%	\$11,051	1,095,245	3	312,234	104,078
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	905,962	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	796,543	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%	\$9,516,385	100.0%	\$8,099	\$8,967,979	13	\$1,890,288	\$145,407



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2017

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	911,675	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	729,447	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	1,204,857	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	\$7,318,142	6	\$1,295,697	\$215,950



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2017

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	1,486,230	5	1,154,303	230,861
Caldwell Borough	20	1.8%	765,345	6.4%	\$38,267	643,375	1	668,301	668,301
Eastampton Township	4	0.4%	189,396	1.6%	\$47,349	189,396	-	-	-
Englewood, City of	88	8.1%	1,447,348	12.1%	\$16,447	1,409,886	2	305,013	152,507
Ewing, Township of	89	8.2%	595,294	5.0%	\$6,689	567,638	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	1,262,559	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%	498,172	4.2%	\$21,660	423,150	1	85,256	85,256
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%	200,796	1.7%	\$6,275	184,736	1	134,415	134,415
South Brunswick Township	63	5.8%	305,853	2.6%	\$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.2%	\$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%	\$11,922,096	100.0%	\$10,988	\$10,807,954	18	\$3,892,550	\$216,253



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2017

Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	887,905	7.0%	\$11,839	762,652	4	460,703	115,176
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	-	-	-
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	-	-	-
Englewood, City of	63	5.4%	599,720	4.7%	\$9,519	599,725	-	-	-
Ewing, Township of	74	6.3%	520,962	4.1%	\$7,040	520,961	-	-	-
Fanwood Borough	13	1.1%	219,276	1.7%	\$16,867	173,947	1	168,956	168,956
Freehold Township	63	5.4%	694,557	5.5%	\$11,025	591,987	1	292,423	292,423
Hamilton Township	130	11.1%	1,702,343	13.4%	\$13,095	1,545,457	1	355,320	355,320
Harrison, Town of	29	2.5%	296,058	2.3%	\$10,209	296,056	-	-	-
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	-	-	-
Hoboken, City of	79	6.8%	856,326	6.7%	\$10,840	662,186	1	224,610	224,610
Howell, Township of	62	5.3%	572,876	4.5%	\$9,240	572,875	-	-	-
Kenilworth Borough	16	1.4%	295,548	2.3%	\$18,472	295,551	-	-	-
Livingston Township	41	3.5%	1,307,457	10.3%	\$31,889	1,017,149	2	1,012,291	506,146
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	247,811	1.9%	\$7,509	247,813	-	-	-
Middlesex Borough	12	1.0%	264,764	2.1%	\$22,064	229,806	1	257,873	257,873
Montclair Township	79	6.8%	630,546	5.0%	\$7,982	593,691	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	179,972	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	4.7%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,899,171	14.9%	\$19,783	1,781,340	4	1,076,725	269,181
Warren Township	14	1.2%	175,949	1.4%	\$12,568	116,472	1	124,828	124,828
West Orange, Township of	56	4.8%	399,038	3.1%	\$7,126	399,037	-	-	-
1166	100.0%	\$12,718,175	100.0%	\$10,908	\$11,508,442	18	\$4,335,338	\$240,852	



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

10/1/2017

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	291,036	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%	1,097,868	9.1%	\$12,619	1,037,946	2	402,177	201,089
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	1,714,483	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%	1,046,517	8.7%	\$10,789	1,035,216	1	354,704	354,704
Howell, Township of	48	3.8%	695,582	5.8%	\$14,491	640,255	3	407,784	135,928
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	951,980	6	1,202,317	200,386
Manalapan Township	29	2.3%	218,102	1.8%	\$7,521	167,824	2	204,876	102,438
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	253,697	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%	1,032,739	8.6%	\$13,956	750,733	4	663,601	165,900
Warren Township	11	0.9%	78,057	0.6%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	314,842	2.6%	\$4,563	312,575	1	33,783	33,783
Total	1261	100.0%	\$12,038,179	100.0%	\$9,547	\$10,458,285	30	\$4,999,307	\$166,644



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

10/1/2017

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

10/1/2017

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

10/1/2017

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

10/1/2017

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

10/1/2017

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

10/1/2017

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

10/1/2017

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

10/1/2017

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

10/1/2017

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of October 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 October 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:	\$2,793,367
Total Incurred for 2009 Losses:	\$3,103,231
Total Incurred for 2010 Losses:	\$5,061,744
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

10/1/2017

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

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of October 1, 2017 for all policy years:	109
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:	\$7,826,096
Total Incurred for 2006 Losses:	\$8,997,066
Total Incurred for 2007 Losses:	\$9,516,385
Total Incurred for 2008 Losses:	\$7,616,297
Total Incurred for 2009 Losses:	\$11,922,096
Total Incurred for 2010 Losses:	\$12,718,175
Total Incurred for 2011 Losses:	\$12,038,179
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 09/01/17 to 10/01/17

Property / Automobile Physical Damage

FREEHOLD TOWNSHIP 2500759

Pol Yr	Full Claim Number	Last Name	First Name	SIR	Claim Total Paid	Request Date	Tax ID	Payee	Payment Amount
11	L000374710-1-12-00	FREEHOLD TOWNSHIP		0	0.00	09/20/17	30386850		11,076.00
									11,076.00

Claim Types: All Property (Pol Sym 89) and Auto (Pol Sym 19; Loss Lines 12-15)

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 09/01/17 to 10/01/17

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount
FREEHOLD TOWNSHIP	2500759	11,076.00
		11,076.00

AL / GL / PL

Account Name	Account Number	Payment Amount
FREEHOLD TOWNSHIP	2500759	10,881.00
HOWELL TOWNSHIP	3394186	1,514.70
UNION TOWNSHIP	9125386	46,388.50
		58,784.20

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 09/01/17 to 10/01/17

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	205.50	533.53	3,228.23
CALDWELL BOROUGH	1244102	2,725.64	0.00	0.00	2,725.64
CITY OF ENGLEWOOD	2228377	23,782.56	6,076.00	921.92	30,780.48
CITY OF RAHWAY	1236736	0.00	1,617.63	19.72	1,637.35
EWING TOWNSHIP	8769580	0.00	10,167.44	2,184.18	12,351.62
FANWOOD BOROUGH	2499465	3,176.00	3,798.04	1,269.95	8,243.99
HAMILTON TOWNSHIP	3389434	4,172.16	7,110.02	2,229.12	13,511.30
HOWELL TOWNSHIP	8769648	0.00	1,477.00	27.12	1,504.12
HOWELL TOWNSHIP	3394186	1,900.00	0.00	1,210.00	3,110.00
JACKSON TOWNSHIP	4179768	0.00	0.00	10.70	10.70
LIVINGSTON TOWNSHIP	4871323	3,168.00	1,943.00	1,026.16	6,137.16
MIDDLESEX BOROUGH	5384474	775.88	0.00	0.00	775.88
MORRISTOWN, TOWN OF	0298612	0.00	120.95	1,179.00	1,299.95
UNION TOWNSHIP	9125378	-200.00	730.34	30.13	560.47
		41,989.44	33,245.92	10,641.53	85,876.89



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	- \$	34,622.37
AUTO LIABILITY	01/01/2012	215	1 \$	530,858.28
AUTO LIABILITY	01/01/2013	303	2 \$	1,612,985.32
AUTO LIABILITY	01/01/2014	494	17 \$	830,611.12
AUTO LIABILITY	01/01/2015	504	11 \$	686,055.36
AUTO LIABILITY	01/01/2016	575	19 \$	1,028,320.09
AUTO LIABILITY	01/01/2017	428	60 \$	347,254.46
AUTO LIABILITY Total		2,548	110 \$	5,592,442.64
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	- \$	1,043,442.09
AUTO PHYSICAL DAMAGE	01/01/2015	570	3 \$	935,677.68
AUTO PHYSICAL DAMAGE	01/01/2016	609	6 \$	1,026,988.68
AUTO PHYSICAL DAMAGE	01/01/2017	451	67 \$	945,296.36
AUTO PHYSICAL DAMAGE Total		2,996	76 \$	6,372,184.02
EMPLOYMENT PRACTICES	01/01/2011	2	- \$	1,027,632.61
EMPLOYMENT PRACTICES	01/01/2012	23	1 \$	3,593,877.07
EMPLOYMENT PRACTICES	01/01/2013	34	10 \$	5,180,696.54
EMPLOYMENT PRACTICES	01/01/2014	39	11 \$	3,547,885.89
EMPLOYMENT PRACTICES	01/01/2015	24	15 \$	1,537,830.02
EMPLOYMENT PRACTICES	01/01/2016	22	9 \$	361,559.63
EMPLOYMENT PRACTICES	01/01/2017	19	12 \$	336,110.25
EMPLOYMENT PRACTICES Total		163	58 \$	15,585,592.01
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	- \$	836,496.72
GENERAL LIABILITY	01/01/2012	592	5 \$	4,677,330.94

Valued as of 9/30/17



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	15 \$	5,150,657.66
GENERAL LIABILITY	01/01/2014	717	45 \$	3,821,364.35
GENERAL LIABILITY	01/01/2015	698	46 \$	3,276,062.76
GENERAL LIABILITY	01/01/2016	631	31 \$	742,217.14
GENERAL LIABILITY	01/01/2005	1	- \$	8,081.75
GENERAL LIABILITY	01/01/2017	422	74 \$	306,918.68
GENERAL LIABILITY Total		3,778	216 \$	19,395,694.74
LIABILITY REPORT ONLY	01/01/2012	2	- \$	-
LIABILITY REPORT ONLY	01/01/2017	2	- \$	-
LIABILITY REPORT ONLY Total		4	- \$	-
PROPERTY	01/01/2011	9	- \$	8,819.11
PROPERTY	01/01/2012	214	1 \$	3,779,723.09
PROPERTY	01/01/2013	94	- \$	367,562.10
PROPERTY	01/01/2014	112	- \$	709,583.54
PROPERTY	01/01/2015	112	1 \$	824,750.83
PROPERTY	01/01/2016	134	12 \$	1,467,095.36
PROPERTY	01/01/2017	83	25 \$	737,432.42
PROPERTY Total		758	39 \$	7,894,966.45
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 \$	1,124,825.48
PUBLIC OFFICIALS LIABILITY	01/01/2016	43	6 \$	611,311.02
PUBLIC OFFICIALS LIABILITY	01/01/2017	28	5 \$	44,040.40
PUBLIC OFFICIALS LIABILITY Total		304	20 \$	3,207,302.95
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	1 \$	-
WORKCOMP RECORD ONLY	01/01/2017	197	1 \$	-
WORKCOMP RECORD ONLY Total		1,462	2 \$	-
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 \$	65,509.65
WORKERS COMPENSATION	01/01/2010	10	1 \$	98,438.07
WORKERS COMPENSATION	01/01/2011	14	2 \$	228,733.65

Valued as of 9/30/17



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	39 \$	12,861,547.98
WORKERS COMPENSATION	01/01/2013	1,007	61 \$	10,877,493.55
WORKERS COMPENSATION	01/01/2014	1,029	101 \$	15,697,892.70
WORKERS COMPENSATION	01/01/2015	977	118 \$	12,219,298.15
WORKERS COMPENSATION	01/01/2016	833	178 \$	11,669,761.97
WORKERS COMPENSATION	01/01/2002	1	1 \$	45,711.10
WORKERS COMPENSATION	01/01/2017	635	392 \$	7,201,209.40
WORKERS COMPENSATION Total		5,499	898 \$	71,181,531.32
Grand Total		17,514	1,419 \$	129,229,714.12

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	01/01/2009	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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2012	TOWNSHIP OF 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		30	1	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			301	2	303
AUTO LIABILITY	01/01/2014	BERKELEY HEIGHTS		1		1

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO LIABILITY	01/01/2014	BERKELEY TOWNSHIP		13		13	
AUTO LIABILITY	01/01/2014	BOROUGH OF CALDWELL		2		2	
AUTO LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN		4		4	
AUTO LIABILITY	01/01/2014	BOROUGH OF FANWOOD		2		2	
AUTO LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		4	1	5	
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		9		9	
AUTO LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		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			477	11	6	494
AUTO LIABILITY	01/01/2015	BERKELEY HEIGHTS		1			1
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP		13			13
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL		6			6
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD		3			3
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		7			7
AUTO LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1			1
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		18			18

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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	2	31	
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	1	23	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		15	1	16	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		4	1	5	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		14		14	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		28	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	8	3	504
AUTO LIABILITY	01/01/2016	BERKELEY HEIGHTS		3		3	
AUTO LIABILITY	01/01/2016	BERKELEY TOWNSHIP		7	3	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		8	2	10	
AUTO LIABILITY	01/01/2016	BOROUGH OF KENILWORTH		11	1	12	
AUTO LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		5		5	
AUTO LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		13	1	14	
AUTO LIABILITY	01/01/2016	BOROUGH OF TOTOWA		8		8	
AUTO LIABILITY	01/01/2016	CITY OF ENGLEWOOD		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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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			556	17	2	575
AUTO LIABILITY	01/01/2017	BERKELEY HEIGHTS		7			7
AUTO LIABILITY	01/01/2017	BERKELEY TOWNSHIP		5		2	7
AUTO LIABILITY	01/01/2017	BOROUGH OF CALDWELL		2		1	3
AUTO LIABILITY	01/01/2017	BOROUGH OF FAIR HAVEN		1			1
AUTO LIABILITY	01/01/2017	BOROUGH OF FANWOOD		4			4
AUTO LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		5		1	6
AUTO LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK		7			7
AUTO LIABILITY	01/01/2017	BOROUGH OF KENILWORTH		4			4
AUTO LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		6			6
AUTO LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		9		1	10
AUTO LIABILITY	01/01/2017	BOROUGH OF TOTOWA		10		2	12
AUTO LIABILITY	01/01/2017	CITY OF ENGLEWOOD		11		1	12
AUTO LIABILITY	01/01/2017	CITY OF HOBOKEN		19		3	22
AUTO LIABILITY	01/01/2017	CITY OF LINDEN		12		12	24
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			8
AUTO LIABILITY	01/01/2017	TOWN OF GUTTENBERG		1			1
AUTO LIABILITY	01/01/2017	TOWN OF KEARNY		12		3	15
AUTO LIABILITY	01/01/2017	TOWN OF MORRISTOWN		6		1	7

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		10	2	12	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON		6	3	9	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EASTAMPTON		5		5	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EWING		11	4	15	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		7		7	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		9	3	12	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		21	1	22	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		16		16	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		23	3	26	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		9	3	12	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		30	2	32	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		4	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF UNION		21	3	24	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WARREN		5		5	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		20	1	21	
AUTO LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		19	5	24	
AUTO LIABILITY	01/01/2017	HARRISON TOWNSHIP		3		3	
AUTO LIABILITY	01/01/2017 Total			368	60	428	
AUTO LIABILITY Total				2,438	99	11	2,548
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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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		13	1	14
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN		24	1	25
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY		19		19
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG		13		13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON		6		6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY		19		19
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD		13		13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING		18		18
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE		27		27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR		29		29
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS		37		37
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		17		17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY		49		49
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION		38		38
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN		10		10

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE		43		43
AUTO PHYSICAL DAMAGE	01/01/2015 Total			567	3	570
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS		8		8
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY TOWNSHIP		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		33	1	34
AUTO PHYSICAL DAMAGE	01/01/2016	LIVINGSTON TOWNSHIP		18		18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF GUTTENBERG		5		5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF HARRISON		9		9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF KEARNY		17		17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF MORRISTOWN		17		17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF BLOOMFIELD		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			603	6	609
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY HEIGHTS		11	1	12
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY TOWNSHIP		8	2	10
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF CALDWELL		2	1	3
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FAIR HAVEN		2		2

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FANWOOD		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FREEHOLD		3	2	5
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HIGHLAND PARK		9	1	10
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF KENILWORTH		5		5
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NEW PROVIDENCE		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NORTH PLAINFIELD		5	4	9
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF TOTOWA		10	1	11
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF ENGLEWOOD		9	1	10
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF HOBOKEN		23		23
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF RAHWAY		9	4	13
AUTO PHYSICAL DAMAGE	01/01/2017	HOWELL TOWNSHIP		18		18
AUTO PHYSICAL DAMAGE	01/01/2017	LIVINGSTON TOWNSHIP		6	2	8
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF GUTTENBERG		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF KEARNY		16	1	17
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF MORRISTOWN		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF BLOOMFIELD		6	2	8
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		14	4	18
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF HAMILTON		13	3	16
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF LAWRENCE		13	3	16
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MONTCLAIR		21	1	22
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MORRIS		16	3	19
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BERGEN		26	5	31
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		12	1	13
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF PARSIPPANY		33	2	35
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		4
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF UNION		21	2	23
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WARREN		5		5
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WEST ORANGE		25	7	32
AUTO PHYSICAL DAMAGE	01/01/2017	NEPTUNE TOWNSHIP		16	4	20
AUTO PHYSICAL DAMAGE	01/01/2017	HARRISON TOWNSHIP		3	4	7
AUTO PHYSICAL DAMAGE	01/01/2017 Total			384	67	451
AUTO PHYSICAL DAMAGE Total				2,920	76	2,996
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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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			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	2
EMPLOYMENT PRACTICES	01/01/2014	CITY OF ENGLEWOOD		1	2	3
EMPLOYMENT PRACTICES	01/01/2014	CITY OF HOBOKEN		1	5	6
EMPLOYMENT PRACTICES	01/01/2014	HOWELL TOWNSHIP		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF GUTTENBERG		4		4
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF HARRISON		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF BLOOMFIELD		6		6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF HAMILTON		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MONTCLAIR		4	1	6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MORRIS		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF PARSIPPANY		3	1	4
EMPLOYMENT PRACTICES	01/01/2014 Total			28	10	39
EMPLOYMENT PRACTICES	01/01/2015	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF CALDWELL				1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD		1	9	10

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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			2	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF BLOOMFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF EASTAMPTON			1	1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MONTCLAIR		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF NORTH BERGEN		1		2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2016 Total			13	8	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			7	12	19
19						
EMPLOYMENT PRACTICES Total				105	55	3
163						
GENERAL LIABILITY	01/01/2006	TOWNSHIP OF UNION		1		1
GENERAL LIABILITY	01/01/2006 Total			1		1
1						
GENERAL LIABILITY	01/01/2007	TOWNSHIP OF HAMILTON		1		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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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			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		31	1	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		28	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			548	5	10
GENERAL LIABILITY	01/01/2014	BERKELEY HEIGHTS		12	2	14
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP		6	1	7
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL		18		19
GENERAL LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN		2		2
GENERAL LIABILITY	01/01/2014	BOROUGH OF FANWOOD		4		4
GENERAL LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		15		15
GENERAL LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		10	1	12
GENERAL LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		7		7
GENERAL LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE		11		11
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		3		3
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA		8	1	9
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD		35	2	38
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		43		46
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		33	1	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		27	1	1	29
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		41	1		42
GENERAL LIABILITY	01/01/2014	TOWN OF GUTTENBERG		4	1		5
GENERAL LIABILITY	01/01/2014	TOWN OF HARRISON		12		1	13
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY		52		1	53
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		10		1	11
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		34		1	35
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING		24		2	26
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		22		1	23
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		14	2	4	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		11		1	12
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		18	2		20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		49	1	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	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			672	20	25	717
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS		9			9
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP		24			24
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL		15		1	16
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN		4			4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD		4			4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		14			14
GENERAL LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		16			16
GENERAL LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		13			13
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		2	1	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		28	1	4	33
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		45	1	3	49
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		25	3	2	30
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		13	2	2	17
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		31	1	1	33
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		33	2	1	36
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG		6			6
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		7		3	10
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		24		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	01/01/2015	TOWN OF MORRISTOWN		14	1	15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		30		31
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		7		7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON		3		3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING		10	1	11
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		19		19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		12	1	13
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		10		10
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		59	1	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		38	4	44
GENERAL LIABILITY	01/01/2015 Total			652	21	25
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		16	1	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		61	1	64
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN		23	1	24
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY		23		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	1	3
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON		4		4
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY		23		24
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN		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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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EWING		13	1	14
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		17	1	18
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		21	1	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		29	3	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			600	19	631
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		3	1	4
GENERAL LIABILITY	01/01/2017	BERKELEY TOWNSHIP		2	3	5
GENERAL LIABILITY	01/01/2017	BOROUGH OF CALDWELL		16	2	18
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		11	1	12
GENERAL LIABILITY	01/01/2017	BOROUGH OF HADDON HEIGHTS		12	2	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		9	1	10
GENERAL LIABILITY	01/01/2017	BOROUGH OF TOTOWA		1	2	3
GENERAL LIABILITY	01/01/2017	CITY OF ENGLEWOOD		19		19
GENERAL LIABILITY	01/01/2017	CITY OF HOBOKEN		35	3	40
GENERAL LIABILITY	01/01/2017	CITY OF LINDEN		15	5	20
GENERAL LIABILITY	01/01/2017	CITY OF RAHWAY		8	7	15
GENERAL LIABILITY	01/01/2017	HOWELL TOWNSHIP		11	1	12
GENERAL LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		25	1	26
GENERAL LIABILITY	01/01/2017	TOWN OF HARRISON		5		5
GENERAL LIABILITY	01/01/2017	TOWN OF KEARNY		14	4	18
GENERAL LIABILITY	01/01/2017	TOWN OF MORRISTOWN		7	1	8
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		13	4	17
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON		1	2	3
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF EWING		10	1	11
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		5	2	7
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		4	2	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		20	7	27
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		3	1	4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		9	7	16
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		8	1	9
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		23	2	25
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4	3	7
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF UNION		16	1	17
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WARREN		5		5
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		6	1	7
GENERAL LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		14	2	16
GENERAL LIABILITY	01/01/2017 Total			348	72	422
GENERAL LIABILITY Total				3,562	140	3,778
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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			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		4		4
PROPERTY	01/01/2015	BOROUGH OF NEW PROVIDENCE		3		3
PROPERTY	01/01/2015	BOROUGH OF TOTOWA		9		9
PROPERTY	01/01/2015	CITY OF ENGLEWOOD		4		4
PROPERTY	01/01/2015	CITY OF HOBOKEN		4		4
PROPERTY	01/01/2015	CITY OF LINDEN		1		1
PROPERTY	01/01/2015	CITY OF RAHWAY		2	1	3
PROPERTY	01/01/2015	HOWELL TOWNSHIP		5		5

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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			111	1	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		8	6	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			122	12	134
PROPERTY	01/01/2017	BERKELEY HEIGHTS		3		3
PROPERTY	01/01/2017	BERKELEY TOWNSHIP		4		4
PROPERTY	01/01/2017	BOROUGH OF CALDWELL			1	1
PROPERTY	01/01/2017	BOROUGH OF FAIR HAVEN		1	1	2
PROPERTY	01/01/2017	BOROUGH OF FREEHOLD			2	2
PROPERTY	01/01/2017	BOROUGH OF HADDON HEIGHTS		2	1	3
PROPERTY	01/01/2017	BOROUGH OF HIGHLAND PARK		2		2
PROPERTY	01/01/2017	BOROUGH OF KENILWORTH			1	1
PROPERTY	01/01/2017	BOROUGH OF TOTOWA		2	1	3
PROPERTY	01/01/2017	CITY OF ENGLEWOOD		3	3	6
PROPERTY	01/01/2017	CITY OF LINDEN		2	1	3
PROPERTY	01/01/2017	CITY OF RAHWAY		1	2	3
PROPERTY	01/01/2017	HOWELL TOWNSHIP		3	1	4
PROPERTY	01/01/2017	LIVINGSTON TOWNSHIP		6	3	9
PROPERTY	01/01/2017	TOWN OF HARRISON		1		1
PROPERTY	01/01/2017	TOWN OF KEARNY		1		1
PROPERTY	01/01/2017	TOWN OF MORRISTOWN		1		1
PROPERTY	01/01/2017	TOWNSHIP OF BLOOMFIELD		1		1
PROPERTY	01/01/2017	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2017	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2017	TOWNSHIP OF MORRIS		1	1	2
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BERGEN		2		2
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		4		4
PROPERTY	01/01/2017	TOWNSHIP OF PARSIPPANY		4	3	7
PROPERTY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		5	1	6
PROPERTY	01/01/2017	TOWNSHIP OF UNION		2	2	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			58	25	83
PROPERTY Total				719	39	758
PUBLIC OFFICIALS LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1		1

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2008 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
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		2		2

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line	Count of claim_number	policy_effective_date	insured	claimant_status			Grand Total	
				Closed	Open	Re-Open		
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
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		1	
PUBLIC OFFICIALS LIABILITY		01/01/2015	TOWNSHIP OF BLOOMFIELD		2		2	
PUBLIC OFFICIALS LIABILITY		01/01/2015	TOWNSHIP OF EWING		1		1	
PUBLIC OFFICIALS LIABILITY		01/01/2015	TOWNSHIP OF FREEHOLD		1		1	
PUBLIC OFFICIALS LIABILITY		01/01/2015	TOWNSHIP OF HAMILTON		6		6	
PUBLIC OFFICIALS LIABILITY		01/01/2015	TOWNSHIP OF LAWRENCE		2		2	
PUBLIC OFFICIALS LIABILITY		01/01/2015	TOWNSHIP OF MONTCLAIR		9		9	
PUBLIC OFFICIALS LIABILITY		01/01/2015	TOWNSHIP OF MORRIS		4		4	

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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 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
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
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		3	2	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
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WARREN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE			1	1

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017 Total			23	5	28
PUBLIC OFFICIALS LIABILITY Total				284	17	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
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NEW PROVIDENCE		6		6
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		11		11

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2013	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
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EWING		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF FREEHOLD		25		25

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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 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
WORKCOMP RECORD ONLY	01/01/2015 Total			258		258
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY HEIGHTS		6		6

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2016	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		20	1	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			241	1	242
WORKCOMP RECORD ONLY	01/01/2017	BERKELEY TOWNSHIP		5		5
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		5		5
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		23		23
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF TOTOWA		1		1
WORKCOMP RECORD ONLY	01/01/2017	CITY OF ENGLEWOOD		10		10
WORKCOMP RECORD ONLY	01/01/2017	CITY OF HOBOKEN		20		20
WORKCOMP RECORD ONLY	01/01/2017	CITY OF RAHWAY		5		5
WORKCOMP RECORD ONLY	01/01/2017	HOWELL TOWNSHIP		14		14
WORKCOMP RECORD ONLY	01/01/2017	LIVINGSTON TOWNSHIP		6		6
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF HARRISON		10	1	11

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2017	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		13		13
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF HAMILTON		22		22
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF LAWRENCE		15		15
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MONTCLAIR		5		5
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MORRIS		5		5
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		2		2
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		3		3
WORKCOMP RECORD ONLY	01/01/2017	NEPTUNE TOWNSHIP		7		7
WORKCOMP RECORD ONLY	01/01/2017 Total			196	1	197
WORKCOMP RECORD ONLY Total				1,460	2	1,462
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	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	01/01/2010 Total			9	1	10
WORKERS COMPENSATION	01/01/2011	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF ENGLEWOOD		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF HOBOKEN		3	1	4
WORKERS COMPENSATION	01/01/2011	HOWELL TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	LIVINGSTON TOWNSHIP		2		2
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF EWING		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF UNION		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF WEST ORANGE				1
WORKERS COMPENSATION	01/01/2011 Total			12	1	14

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2012	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		64	7	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			947	24	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
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NORTH PLAINFIELD		17			17
WORKERS COMPENSATION	01/01/2013	CITY OF ENGLEWOOD		46	3	3	52

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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	CITY OF HOBOKEN		98	6	5	109
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN		95	4		99
WORKERS COMPENSATION	01/01/2013	CITY OF RAHWAY		19	2	1	22
WORKERS COMPENSATION	01/01/2013	HOWELL TOWNSHIP		13		1	14
WORKERS COMPENSATION	01/01/2013	LIVINGSTON TOWNSHIP		39	3	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	1	20
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF FREEHOLD		31	1		32
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF HAMILTON		92	3	1	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	4	55
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MORRIS		27	1	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	1	44
WORKERS COMPENSATION	01/01/2013 Total			946	36	25	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		23	4		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
WORKERS COMPENSATION	01/01/2014	TOWN OF KEARNY		35	3	1	39
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN		33			33

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EASTAMPTON		5		5
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING		56	1	58
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD		20	4	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON		70	8	81
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE		13		13
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MAPLEWOOD		28	2	31
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR		38	8	48
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS		22	2	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		50	2	55
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION		63	6	72
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WARREN		10		12
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WEST ORANGE		24	1	26
WORKERS COMPENSATION	01/01/2014 Total			928	63	38
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS		12		12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP		35	4	43
WORKERS COMPENSATION	01/01/2015	BOROUGH OF CALDWELL		6	1	7
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FAIR HAVEN		2		2
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FANWOOD				1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD		10	2	12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS		6		6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK		11	2	13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH		7	2	9
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE		13		13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD		14		14
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA		10	1	11
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD		45	4	53
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN		53	9	69
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY		28	1	31
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		28	4	33
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP		22	3	25
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG		3	2	5
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		13	1	15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON		5		5
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING		28	3	32
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD		18	2	20
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON		87	10	98
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE		26		27
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR		35	6	43

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS		23	1	1	25
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		156	4	3	163
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION		63	11	1	75
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN		9	2		11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE		16	6	2	24
WORKERS COMPENSATION	01/01/2015 Total			859	86	32	977
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS		8			8
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP		23	3	1	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	1	20
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HADDON HEIGHTS		7			7
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HIGHLAND PARK		11	3		14
WORKERS COMPENSATION	01/01/2016	BOROUGH OF KENILWORTH		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	1	46
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN		52	11	10	73
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY		33	4	1	38
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP		21	8	1	30
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP		18	6	1	25
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG		6	4	1	11
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON		11	2	1	14
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY		24	10	1	35
WORKERS COMPENSATION	01/01/2016	TOWN OF MORRISTOWN		28			28
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF CINNAMINSON		8			8
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EASTAMPTON		3			3
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EWING		19	11	1	31
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON		55	17	4	76
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE		22	1	1	24
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR		35	7	2	44
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS		22	4		26
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN		37	9		46
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		41	4	2	47
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		4	1		5
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION		40	12	3	55
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN		9	4		13
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE		22	5	1	28
WORKERS COMPENSATION	01/01/2016 Total			655	145	33	833

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2002	TOWNSHIP OF UNION			1	1
WORKERS COMPENSATION	01/01/2002 Total				1	1
WORKERS COMPENSATION	01/01/2017	BERKELEY HEIGHTS		3	5	8
WORKERS COMPENSATION	01/01/2017	BERKELEY TOWNSHIP		11	13	27
WORKERS COMPENSATION	01/01/2017	BOROUGH OF CALDWELL		2	2	4
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			3	3
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HADDON HEIGHTS			2	2
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HIGHLAND PARK		3	6	9
WORKERS COMPENSATION	01/01/2017	BOROUGH OF KENILWORTH		1	2	3
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NEW PROVIDENCE		5	4	12
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NORTH PLAINFIELD		6	9	16
WORKERS COMPENSATION	01/01/2017	BOROUGH OF TOTOWA		1	3	4
WORKERS COMPENSATION	01/01/2017	CITY OF ENGLEWOOD		11	11	22
WORKERS COMPENSATION	01/01/2017	CITY OF HOBOKEN		23	30	56
WORKERS COMPENSATION	01/01/2017	CITY OF RAHWAY		10	15	25
WORKERS COMPENSATION	01/01/2017	HOWELL TOWNSHIP		7	9	17
WORKERS COMPENSATION	01/01/2017	LIVINGSTON TOWNSHIP		9	6	15
WORKERS COMPENSATION	01/01/2017	TOWN OF GUTTENBERG		1	2	3
WORKERS COMPENSATION	01/01/2017	TOWN OF HARRISON		9	9	18
WORKERS COMPENSATION	01/01/2017	TOWN OF KEARNY		6	15	22
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF CINNAMINSON		7	6	13
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EASTAMPTON		1	2	4
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EWING		6	9	16
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF HAMILTON		23	34	60
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF LAWRENCE		7	10	18
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MONTCLAIR		13	24	37
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MORRIS		6	22	29
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BERGEN		15	29	45
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		20	11	31
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4	4	8
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF UNION		11	35	46
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WARREN		3	2	5
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WEST ORANGE		4	10	16
WORKERS COMPENSATION	01/01/2017	NEPTUNE TOWNSHIP		14	20	35
WORKERS COMPENSATION	01/01/2017 Total			243	369	635
WORKERS COMPENSATION Total				4,601	730	5,499
Grand Total				16,095	1,158	17,514

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line	WORKERS COMPENSATION				
Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2006	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	TOWNSHIP OF HAMILTON		1	1	0%
01/01/2010 Total		9	1	10	90%
01/01/2011	BERKELEY TOWNSHIP		1	1	0%
01/01/2011	CITY OF ENGLEWOOD		1	1	0%
01/01/2011	CITY OF HOBOKEN	4		4	100%
01/01/2011	HOWELL TOWNSHIP		1	1	0%
01/01/2011	LIVINGSTON TOWNSHIP	1	1	2	50%
01/01/2011	TOWNSHIP OF EWING		1	1	0%
01/01/2011	TOWNSHIP OF MONTCLAIR	1		1	100%
01/01/2011	TOWNSHIP OF NORTH BRUNSWICK	1		1	100%
01/01/2011	TOWNSHIP OF UNION		1	1	0%
01/01/2011	TOWNSHIP OF WEST ORANGE	1		1	100%
01/01/2011 Total		8	6	14	57%
01/01/2012	BERKELEY TOWNSHIP	15	33	48	31%
01/01/2012	BOROUGH OF CALDWELL	4	10	14	29%
01/01/2012	BOROUGH OF FAIR HAVEN	1	5	6	17%
01/01/2012	BOROUGH OF FANWOOD	3	3	6	50%
01/01/2012	BOROUGH OF HADDON HEIGHTS	1	5	6	17%
01/01/2012	BOROUGH OF HIGHLAND PARK	2	13	15	13%
01/01/2012	BOROUGH OF KENILWORTH		5	5	0%

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

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line		WORKERS COMPENSATION				
Count of claim_number		claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio	
01/01/2013	CITY OF 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%	
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%	

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line WORKERS COMPENSATION						
Count of claim_number		claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio	
01/01/2014	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	11	16	27	41%	
01/01/2014	LIVINGSTON TOWNSHIP	11	31	42	26%	
01/01/2014	TOWN OF GUTTENBERG	3	4	7	43%	
01/01/2014	TOWN OF HARRISON	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		270	759	1,029	26%	
01/01/2015	BERKELEY HEIGHTS	3	9	12	25%	
01/01/2015	BERKELEY TOWNSHIP	11	32	43	26%	
01/01/2015	BOROUGH OF CALDWELL	1	6	7	14%	
01/01/2015	BOROUGH OF FAIR HAVEN		2	2	0%	
01/01/2015	BOROUGH OF FANWOOD	1		1	100%	
01/01/2015	BOROUGH OF FREEHOLD	3	9	12	25%	
01/01/2015	BOROUGH OF HADDON HEIGHTS	2	4	6	33%	
01/01/2015	BOROUGH OF HIGHLAND PARK	2	11	13	15%	
01/01/2015	BOROUGH OF KENILWORTH	2	7	9	22%	
01/01/2015	BOROUGH OF NEW PROVIDENCE	1	12	13	8%	
01/01/2015	BOROUGH OF NORTH PLAINFIELD	2	12	14	14%	

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line WORKERS COMPENSATION						
Count of claim_number	policy_effective_date	insured	claimant_type		Grand Total	Lost Time Ratio
			INDEMNITY	MEDICAL ONLY		
	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	2	3	5	40%
	01/01/2015	TOWN OF HARRISON	12	9	21	57%
	01/01/2015	TOWN OF KEARNY	7	29	36	19%
	01/01/2015	TOWN OF MORRISTOWN	10	13	23	43%
	01/01/2015	TOWNSHIP OF CINNAMINSON	2	13	15	13%
	01/01/2015	TOWNSHIP OF EASTAMPTON	1	4	5	20%
	01/01/2015	TOWNSHIP OF EWING	7	25	32	22%
	01/01/2015	TOWNSHIP OF FREEHOLD	3	17	20	15%
	01/01/2015	TOWNSHIP OF HAMILTON	16	82	98	16%
	01/01/2015	TOWNSHIP OF LAWRENCE	4	23	27	15%
	01/01/2015	TOWNSHIP OF MONTCLAIR	17	26	43	40%
	01/01/2015	TOWNSHIP OF MORRIS	10	15	25	40%
	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	16	147	163	10%
	01/01/2015	TOWNSHIP OF UNION	20	55	75	27%
	01/01/2015	TOWNSHIP OF WARREN	5	6	11	45%
	01/01/2015	TOWNSHIP OF WEST ORANGE	14	10	24	58%
	01/01/2015 Total		237	740	977	24%
	01/01/2016	BERKELEY HEIGHTS	1	7	8	13%
	01/01/2016	BERKELEY TOWNSHIP	7	20	27	26%
	01/01/2016	BOROUGH OF CALDWELL	2	9	11	18%
	01/01/2016	BOROUGH OF FAIR HAVEN		4	4	0%
	01/01/2016	BOROUGH OF FANWOOD		3	3	0%
	01/01/2016	BOROUGH OF FREEHOLD	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%

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report All Workers' Compensation

line		WORKERS COMPENSATION				
Count of claim_number		claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio	
01/01/2016	BOROUGH OF 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%	
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	5	22	27	19%	
01/01/2017	BOROUGH OF CALDWELL		4	4	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		3	3	0%	

Valued as of 9/30/17



**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	BOROUGH OF HADDON HEIGHTS	1	1	2	50%	
01/01/2017	BOROUGH OF HIGHLAND PARK	1	8	9	11%	
01/01/2017	BOROUGH OF KENILWORTH	1	2	3	33%	
01/01/2017	BOROUGH OF NEW PROVIDENCE	1	11	12	8%	
01/01/2017	BOROUGH OF NORTH PLAINFIELD	2	14	16	13%	
01/01/2017	BOROUGH OF TOTOWA	1	3	4	25%	
01/01/2017	CITY OF ENGLEWOOD	9	13	22	41%	
01/01/2017	CITY OF HOBOKEN	14	42	56	25%	
01/01/2017	CITY OF RAHWAY	4	21	25	16%	
01/01/2017	HOWELL TOWNSHIP	7	10	17	41%	
01/01/2017	LIVINGSTON TOWNSHIP	3	12	15	20%	
01/01/2017	TOWN OF GUTTENBERG	1	2	3	33%	
01/01/2017	TOWN OF HARRISON	5	13	18	28%	
01/01/2017	TOWN OF KEARNY	6	16	22	27%	
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	3	13	16	19%	
01/01/2017	TOWNSHIP OF HAMILTON	7	53	60	12%	
01/01/2017	TOWNSHIP OF LAWRENCE		18	18	0%	
01/01/2017	TOWNSHIP OF MONTCLAIR	11	26	37	30%	
01/01/2017	TOWNSHIP OF MORRIS	7	22	29	24%	
01/01/2017	TOWNSHIP OF NORTH BERGEN	19	26	45	42%	
01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	6	25	31	19%	
01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	5	8	38%	
01/01/2017	TOWNSHIP OF UNION	6	40	46	13%	
01/01/2017	TOWNSHIP OF WARREN	1	4	5	20%	
01/01/2017	TOWNSHIP OF WEST ORANGE	2	14	16	13%	
01/01/2017	NEPTUNE TOWNSHIP	3	32	35	9%	
01/01/2017 Total		134	501	635	21%	
Grand Total		1,366	4,133	5,499	25%	

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	BERKELEY HEIGHTS	13	-	\$ 2,000.00	\$ 153.85
AUTO LIABILITY	BERKELEY TOWNSHIP	61	5	\$ 31,853.14	\$ 522.18
AUTO LIABILITY	BOROUGH OF CALDWELL	40	1	\$ 30,455.86	\$ 761.40
AUTO LIABILITY	BOROUGH OF FAIR HAVEN	9	-	\$ 6,010.16	\$ 667.80
AUTO LIABILITY	BOROUGH OF FANWOOD	11	-	\$ 732.89	\$ 66.63
AUTO LIABILITY	BOROUGH OF FREEHOLD	20	1	\$ 4,574.35	\$ 228.72
AUTO LIABILITY	BOROUGH OF HADDON HEIGHTS	9	1	\$ 80,294.33	\$ 8,921.59
AUTO LIABILITY	BOROUGH OF HIGHLAND PARK	54	2	\$ 20,460.13	\$ 378.89
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	19	1	\$ 39,952.76	\$ 2,102.78
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	62	2	\$ 17,512.03	\$ 282.45
AUTO LIABILITY	BOROUGH OF TOTOWA	37	2	\$ 11,383.90	\$ 307.67
AUTO LIABILITY	CITY OF ENGLEWOOD	100	2	\$ 284,700.56	\$ 2,847.01
AUTO LIABILITY	CITY OF HOBOKEN	141	6	\$ 207,244.57	\$ 1,469.82
AUTO LIABILITY	CITY OF LINDEN	146	13	\$ 80,803.94	\$ 553.45
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	69	1	\$ 919,794.55	\$ 13,330.36
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	80	8	\$ 457,968.44	\$ 5,724.61
AUTO LIABILITY	TOWN OF MORRISTOWN	70	5	\$ 737,420.37	\$ 10,534.58
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	95	4	\$ 115,671.11	\$ 1,217.59
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	18	3	\$ 13,178.74	\$ 732.15
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	15	-	\$ 8,823.51	\$ 588.23
AUTO LIABILITY	TOWNSHIP OF EWING	68	6	\$ 104,013.92	\$ 1,529.62
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	46	1	\$ 46,616.98	\$ 1,013.41
AUTO LIABILITY	TOWNSHIP OF HAMILTON	31	3	\$ 28,862.08	\$ 931.03

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	TOWNSHIP OF LAWRENCE	55	5	\$ 16,553.85	\$ 300.98
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	164	4	\$ 410,864.77	\$ 2,505.27
AUTO LIABILITY	TOWNSHIP OF MORRIS	87	-	\$ 18,643.57	\$ 214.29
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	80	4	\$ 36,566.91	\$ 457.09
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	76	4	\$ 253,923.46	\$ 3,341.10
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	186	2	\$ 506,812.17	\$ 2,724.80
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	-	\$ 6,748.48	\$ 519.11
AUTO LIABILITY	TOWNSHIP OF UNION	191	9	\$ 172,269.51	\$ 901.93
AUTO LIABILITY	TOWNSHIP OF WARREN	33	-	\$ 13,665.46	\$ 414.10
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	145	3	\$ 626,062.77	\$ 4,317.67
AUTO LIABILITY	NEPTUNE TOWNSHIP	24	5	\$ 21,798.19	\$ 908.26
AUTO LIABILITY	HARRISON TOWNSHIP	3	-	\$ -	\$ -
AUTO LIABILITY Total		2,548	110	\$ 5,592,442.64	\$ 2,194.84
AUTO LOSS REPORT ONLY	CITY OF LINDEN	2	-	\$ -	\$ -
AUTO LOSS REPORT ONLY Total		2	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	38	1	\$ 86,380.42	\$ 2,273.17
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	117	2	\$ 596,638.45	\$ 5,099.47
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	42	1	\$ 67,990.22	\$ 1,618.81
AUTO PHYSICAL DAMAGE	BOROUGH OF FAIR HAVEN	22	-	\$ 33,943.70	\$ 1,542.90
AUTO PHYSICAL DAMAGE	BOROUGH OF FANWOOD	11	2	\$ 80,256.16	\$ 7,296.01
AUTO PHYSICAL DAMAGE	BOROUGH OF FREEHOLD	26	2	\$ 33,672.24	\$ 1,295.09
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	11	-	\$ 12,508.60	\$ 1,137.15
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	75	2	\$ 68,067.54	\$ 907.57
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	41	1	\$ 122,271.38	\$ 2,982.23
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	100	4	\$ 177,109.35	\$ 1,771.09
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	41	2	\$ 148,925.26	\$ 3,632.32
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	91	1	\$ 235,852.41	\$ 2,591.78

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	127	2	\$ 447,852.46	\$ 3,526.40
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	\$ 7,809.39	\$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	84	4	\$ 176,794.46	\$ 2,104.70
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	104	1	\$ 183,214.05	\$ 1,761.67
AUTO PHYSICAL DAMAGE	LIVINGSTON TOWNSHIP	82	2	\$ 196,094.35	\$ 2,391.39
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	30	1	\$ 10,477.31	\$ 349.24
AUTO PHYSICAL DAMAGE	TOWN OF HARRISON	27	-	\$ 160,086.99	\$ 5,929.15
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	75	1	\$ 228,240.98	\$ 3,043.21
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	82	1	\$ 99,687.29	\$ 1,215.70
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	73	2	\$ 233,865.90	\$ 3,203.64
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	5	\$ 223,020.05	\$ 3,232.17
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	\$ 142,308.22	\$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	65	4	\$ 219,946.82	\$ 3,383.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	96	4	\$ 127,533.41	\$ 1,328.47
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	170	1	\$ 157,644.82	\$ 927.32
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	138	3	\$ 282,616.11	\$ 2,047.94
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	82	5	\$ 52,487.61	\$ 640.09
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	122	1	\$ 207,684.90	\$ 1,702.34
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	211	2	\$ 366,273.01	\$ 1,735.89
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	-	\$ 3,039.46	\$ 233.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	190	2	\$ 254,159.01	\$ 1,337.68
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	61	-	\$ 178,105.89	\$ 2,919.77
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	211	7	\$ 229,459.19	\$ 1,087.48
AUTO PHYSICAL DAMAGE	NEPTUNE TOWNSHIP	20	4	\$ 57,667.79	\$ 2,883.39
AUTO PHYSICAL DAMAGE	HARRISON TOWNSHIP	7	4	\$ 27,677.54	\$ 3,953.93
AUTO PHYSICAL DAMAGE Total		2,996	76	\$ 6,372,184.02	\$ 2,126.90
EMPLOYMENT PRACTICES	BERKELEY HEIGHTS	1	-	\$ 25,895.89	\$ 25,895.89

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	BERKELEY TOWNSHIP	2	2	\$ 83,943.82	\$ 41,971.91
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	\$ 348,698.90	\$ 174,349.45
EMPLOYMENT PRACTICES	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 239,770.94	\$ 239,770.94
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	24	13	\$ 1,054,033.10	\$ 43,918.05
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	25	16	\$ 4,524,621.74	\$ 180,984.87
EMPLOYMENT PRACTICES	CITY OF LINDEN	7	1	\$ 125,407.53	\$ 17,915.36
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	9	1	\$ 1,922,516.01	\$ 213,612.89
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	6	2	\$ 315,788.45	\$ 52,631.41
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	3	\$ 778,105.53	\$ 129,684.26
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	14	4	\$ 2,235,653.72	\$ 159,689.55
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	\$ 1,043,465.27	\$ 61,380.31
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	7	1	\$ 418,729.62	\$ 59,818.52
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BERGEN	2	1	\$ 52,749.15	\$ 26,374.58
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 568,801.00	\$ 568,801.00
EMPLOYMENT PRACTICES	TOWNSHIP OF PARSIPPANY	6	1	\$ 587,420.40	\$ 97,903.40
EMPLOYMENT PRACTICES	TOWNSHIP OF UNION	3	1	\$ 199,884.51	\$ 66,628.17
EMPLOYMENT PRACTICES	TOWNSHIP OF WARREN	2	-	\$ 57,144.92	\$ 28,572.46
EMPLOYMENT PRACTICES	TOWNSHIP OF WEST ORANGE	2	2	\$ 497,596.51	\$ 248,798.26
EMPLOYMENT PRACTICES	NEPTUNE TOWNSHIP	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES Total		163	58	\$ 15,585,592.01	\$ 95,617.13
GENERAL LIABILITY	BERKELEY HEIGHTS	40	3	\$ 40,858.43	\$ 1,021.46

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	BERKELEY TOWNSHIP	65	5	\$ 296,264.61	\$ 4,557.92
GENERAL LIABILITY	BOROUGH OF CALDWELL	104	4	\$ 337,678.26	\$ 3,246.91
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	43	2	\$ 34,997.89	\$ 813.90
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	76	2	\$ 29,466.45	\$ 387.72
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	65	3	\$ 451,924.25	\$ 6,952.68
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	2	\$ 50,947.82	\$ 979.77
GENERAL LIABILITY	BOROUGH OF TOTOWA	22	3	\$ 74,400.77	\$ 3,381.85
GENERAL LIABILITY	CITY OF ENGLEWOOD	203	15	\$ 2,688,577.24	\$ 13,244.22
GENERAL LIABILITY	CITY OF HOBOKEN	313	15	\$ 1,444,133.92	\$ 4,613.85
GENERAL LIABILITY	CITY OF LINDEN	139	15	\$ 388,281.53	\$ 2,793.39
GENERAL LIABILITY	CITY OF RAHWAY	143	14	\$ 926,559.96	\$ 6,479.44
GENERAL LIABILITY	HOWELL TOWNSHIP	137	5	\$ 1,080,429.72	\$ 7,886.35
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	222	5	\$ 435,867.27	\$ 1,963.37
GENERAL LIABILITY	TOWN OF GUTTENBERG	14	2	\$ 57,991.81	\$ 4,142.27
GENERAL LIABILITY	TOWN OF HARRISON	53	4	\$ 275,477.11	\$ 5,197.68
GENERAL LIABILITY	TOWN OF KEARNY	120	7	\$ 229,408.20	\$ 1,911.74
GENERAL LIABILITY	TOWN OF MORRISTOWN	81	5	\$ 353,966.79	\$ 4,369.96
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	172	10	\$ 2,743,629.56	\$ 15,951.33
GENERAL LIABILITY	TOWNSHIP OF CINNAMINSON	16	2	\$ 21,003.95	\$ 1,312.75
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	8	-	\$ 1,194.78	\$ 149.35
GENERAL LIABILITY	TOWNSHIP OF EWING	87	5	\$ 265,054.98	\$ 3,046.61
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	2	\$ 299,846.53	\$ 3,701.81
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	106	17	\$ 2,002,157.76	\$ 18,888.28
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	60	4	\$ 278,246.49	\$ 4,637.44
GENERAL LIABILITY	TOWNSHIP OF MANALAPAN	22	-	\$ 142,388.78	\$ 6,472.22
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	59	3	\$ 193,403.34	\$ 3,278.02

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	TOWNSHIP OF MONTCLAIR	291	15	\$ 1,594,467.13	\$ 5,479.27
GENERAL LIABILITY	TOWNSHIP OF MORRIS	41	2	\$ 85,498.52	\$ 2,085.33
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	39	9	\$ 56,652.97	\$ 1,452.64
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	110	3	\$ 167,860.39	\$ 1,526.00
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	178	3	\$ 264,343.29	\$ 1,485.07
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	20	4	\$ 20,492.62	\$ 1,024.63
GENERAL LIABILITY	TOWNSHIP OF UNION	227	11	\$ 1,025,714.46	\$ 4,518.57
GENERAL LIABILITY	TOWNSHIP OF WARREN	36	-	\$ 42,897.12	\$ 1,191.59
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	193	7	\$ 748,704.88	\$ 3,879.30
GENERAL LIABILITY	NEPTUNE TOWNSHIP	16	2	\$ 3,204.21	\$ 200.26
GENERAL LIABILITY Total		3,778	216	\$ 19,395,694.74	\$ 5,133.85
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	54	-	\$ 252,667.35	\$ 4,679.03
PROPERTY	BOROUGH OF CALDWELL	21	1	\$ 128,100.76	\$ 6,100.04
PROPERTY	BOROUGH OF FAIR HAVEN	20	1	\$ 73,085.43	\$ 3,654.27
PROPERTY	BOROUGH OF FANWOOD	5	-	\$ 17,600.00	\$ 3,520.00
PROPERTY	BOROUGH OF FREEHOLD	5	2	\$ 9,343.58	\$ 1,868.72
PROPERTY	BOROUGH OF HADDON HEIGHTS	15	1	\$ 35,470.73	\$ 2,364.72
PROPERTY	BOROUGH OF HIGHLAND PARK	14	-	\$ 5,055.46	\$ 361.10
PROPERTY	BOROUGH OF KENILWORTH	9	1	\$ 144,216.31	\$ 16,024.03
PROPERTY	BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
PROPERTY	BOROUGH OF NEW PROVIDENCE	10	-	\$ 70,063.90	\$ 7,006.39
PROPERTY	BOROUGH OF NORTH PLAINFIELD	8	-	\$ 2,490.00	\$ 311.25
PROPERTY	BOROUGH OF TOTOWA	19	1	\$ 93,183.56	\$ 4,904.40
PROPERTY	CITY OF ENGLEWOOD	49	3	\$ 736,179.92	\$ 15,024.08
PROPERTY	CITY OF HOBOKEN	31	-	\$ 893,534.77	\$ 28,823.70
PROPERTY	CITY OF LINDEN	32	1	\$ 29,885.77	\$ 933.93

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	CITY OF RAHWAY	46	4	\$ 1,110,170.22	\$ 24,134.14
PROPERTY	HOWELL TOWNSHIP	19	1	\$ 226,906.96	\$ 11,942.47
PROPERTY	LIVINGSTON TOWNSHIP	38	3	\$ 337,630.32	\$ 8,885.01
PROPERTY	TOWN OF GUTTENBERG	5	1	\$ 12,620.00	\$ 2,524.00
PROPERTY	TOWN OF HARRISON	26	-	\$ 328,998.69	\$ 12,653.80
PROPERTY	TOWN OF KEARNY	16	-	\$ 139,043.01	\$ 8,690.19
PROPERTY	TOWN OF MORRISTOWN	16	1	\$ 35,799.90	\$ 2,237.49
PROPERTY	TOWNSHIP OF BLOOMFIELD	2	-	\$ 5,846.35	\$ 2,923.18
PROPERTY	TOWNSHIP OF CINNAMINSON	1	-	\$ -	\$ -
PROPERTY	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
PROPERTY	TOWNSHIP OF EWING	6	-	\$ 16,910.38	\$ 2,818.40
PROPERTY	TOWNSHIP OF FREEHOLD	10	-	\$ 347,299.30	\$ 34,729.93
PROPERTY	TOWNSHIP OF HAMILTON	2	-	\$ 76,455.00	\$ 38,227.50
PROPERTY	TOWNSHIP OF LAWRENCE	8	-	\$ 67,092.24	\$ 8,386.53
PROPERTY	TOWNSHIP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
PROPERTY	TOWNSHIP OF MAPLEWOOD	7	-	\$ 5,991.67	\$ 855.95
PROPERTY	TOWNSHIP OF MONTCLAIR	15	1	\$ 541,933.93	\$ 36,128.93
PROPERTY	TOWNSHIP OF MORRIS	20	1	\$ 139,029.98	\$ 6,951.50
PROPERTY	TOWNSHIP OF NORTH BERGEN	7	-	\$ 62,197.00	\$ 8,885.29
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	39	-	\$ 652,397.45	\$ 16,728.14
PROPERTY	TOWNSHIP OF PARSIPPANY	71	9	\$ 784,089.78	\$ 11,043.52
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	14	2	\$ 35,113.61	\$ 2,508.12
PROPERTY	TOWNSHIP OF UNION	18	3	\$ 69,403.99	\$ 3,855.78
PROPERTY	TOWNSHIP OF WARREN	15	-	\$ 207,179.09	\$ 13,811.94
PROPERTY	TOWNSHIP OF WEST ORANGE	32	1	\$ 108,567.95	\$ 3,392.75
PROPERTY Total		758	39	\$ 7,894,966.45	\$ 10,415.52
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

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	BOROUGH OF 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	\$ 505,841.14	\$ 7,549.87
PUBLIC OFFICIALS LIABILITY	CITY OF LINDEN	7	-	\$ 12,673.13	\$ 1,810.45
PUBLIC OFFICIALS LIABILITY	CITY OF RAHWAY	3	-	\$ 22,740.74	\$ 7,580.25
PUBLIC OFFICIALS LIABILITY	HOWELL TOWNSHIP	18	3	\$ 220,569.24	\$ 12,253.85
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
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MONTCLAIR	29	1	\$ 685,323.66	\$ 23,631.85
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	\$ 104,770.00	\$ 17,461.67
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WARREN	8	2	\$ 131,204.68	\$ 16,400.59

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF 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	20	\$ 3,207,302.95	\$ 10,550.34
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	50	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF CALDWELL	8	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FAIR HAVEN	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FANWOOD	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FREEHOLD	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HADDON HEIGHTS	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HIGHLAND PARK	35	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF KENILWORTH	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NEW PROVIDENCE	48	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	86	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF TOTOWA	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	83	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	119	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF RAHWAY	28	-	\$ -	\$ -
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	121	1	\$ -	\$ -
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	29	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF HARRISON	60	1	\$ -	\$ -
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	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	79	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	132	-	\$ -	\$ -

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	65	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MANALAPAN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MAPLEWOOD	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MONTCLAIR	45	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MORRIS	54	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	22	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	52	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	62	-	\$ -	\$ -
WORKCOMP RECORD ONLY	NEPTUNE TOWNSHIP	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY Total		1,462	2	\$ -	\$ -
WORKERS COMPENSATION	BERKELEY HEIGHTS	52	6	\$ 260,669.92	\$ 5,012.88
WORKERS COMPENSATION	BERKELEY TOWNSHIP	252	39	\$ 4,367,390.13	\$ 17,330.91
WORKERS COMPENSATION	BOROUGH OF CALDWELL	56	6	\$ 464,155.68	\$ 8,288.49
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	24	4	\$ 30,420.09	\$ 1,267.50
WORKERS COMPENSATION	BOROUGH OF FANWOOD	27	7	\$ 390,437.34	\$ 14,460.64
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	35	12	\$ 411,794.63	\$ 11,765.56
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	37	3	\$ 349,779.92	\$ 9,453.51
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	70	12	\$ 877,504.67	\$ 12,535.78
WORKERS COMPENSATION	BOROUGH OF KENILWORTH	42	4	\$ 421,197.77	\$ 10,028.52
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	1	\$ 454,662.76	\$ 30,310.85
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	62	8	\$ 425,361.19	\$ 6,860.66
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	103	17	\$ 1,864,441.43	\$ 18,101.37
WORKERS COMPENSATION	BOROUGH OF TOTOWA	26	4	\$ 227,035.17	\$ 8,732.12
WORKERS COMPENSATION	CITY OF ENGLEWOOD	284	42	\$ 4,123,873.80	\$ 14,520.68
WORKERS COMPENSATION	CITY OF HOBOKEN	500	97	\$ 5,989,755.25	\$ 11,979.51
WORKERS COMPENSATION	CITY OF LINDEN	230	12	\$ 2,576,039.83	\$ 11,200.17
WORKERS COMPENSATION	CITY OF RAHWAY	169	30	\$ 2,344,400.83	\$ 13,872.19
WORKERS COMPENSATION	HOWELL TOWNSHIP	152	31	\$ 3,316,150.72	\$ 21,816.78

Valued as of 9/30/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	201	28	\$ 3,094,304.97	\$ 15,394.55
WORKERS COMPENSATION	TOWN OF GUTTENBERG	26	10	\$ 346,162.21	\$ 13,313.93
WORKERS COMPENSATION	TOWN OF HARRISON	107	21	\$ 1,543,248.69	\$ 14,422.88
WORKERS COMPENSATION	TOWN OF KEARNY	132	33	\$ 1,542,592.58	\$ 11,686.31
WORKERS COMPENSATION	TOWN OF MORRISTOWN	145	-	\$ 1,088,746.22	\$ 7,508.59
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	36	8	\$ 388,330.72	\$ 10,786.96
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	24	3	\$ 96,079.33	\$ 4,003.31
WORKERS COMPENSATION	TOWNSHIP OF EWING	210	32	\$ 3,367,088.98	\$ 16,033.76
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	100	9	\$ 1,129,667.87	\$ 11,296.68
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	550	89	\$ 5,302,049.25	\$ 9,640.09
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	106	15	\$ 1,116,852.79	\$ 10,536.35
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	294	59	\$ 5,503,463.56	\$ 18,719.26
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	161	35	\$ 2,557,560.65	\$ 15,885.47
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	91	39	\$ 1,323,103.29	\$ 14,539.60
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	376	31	\$ 3,221,757.20	\$ 8,568.50
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	5	\$ 150,760.85	\$ 11,596.99
WORKERS COMPENSATION	TOWNSHIP OF UNION	405	75	\$ 4,770,576.06	\$ 11,779.20
WORKERS COMPENSATION	TOWNSHIP OF WARREN	62	10	\$ 499,327.61	\$ 8,053.67
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	175	35	\$ 3,420,920.01	\$ 19,548.11
WORKERS COMPENSATION	NEPTUNE TOWNSHIP	35	21	\$ 811,577.82	\$ 23,187.94
WORKERS COMPENSATION Total		5,499	898	\$ 71,181,531.32	\$ 12,944.45
Grand Total		17,514	1,419	\$ 129,229,714.12	\$ 7,378.65

Valued as of 9/30/17



Quarterly Investment Report

As of 9/30/2017



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Executive Summary

TRANSACTIONS:

Action	Total	Comments	Average Tax-Equivalent Yield
Sales, Calls, and Maturities	\$3,100,000	All proceeds this quarter were derived from maturities in the portfolio.	1.06%
Purchases	\$5,237,158	Proceeds were invested in conjunction with our 2-3 year laddered strategy for the portfolio. Overall, given the short nature of the portfolio Fed rate hikes have been helpful in improving the book yield. Reinvestments of proceeds were executed at 47 basis points higher than maturing bonds. As a result, overall portfolio book yield improved 4 basis points to 1.12%.	1.53%

PORTFOLIO STATISTICS:

Quarter Ending:	06/30/2017	09/30/2017
Tax-Equivalent Book Yield	1.08%	1.12%
Book Value	\$41,823,298	\$44,897,173
Projected Tax-Equivalent Annual Income	\$453,695	\$501,216
Unrealized Gain	-\$147,776	-\$160,713
YTD Realized Gain	\$92	\$92
Portfolio Duration	1.45	1.47
Average Credit Quality	AA+	AA+

PORTFOLIO ALLOCATION:

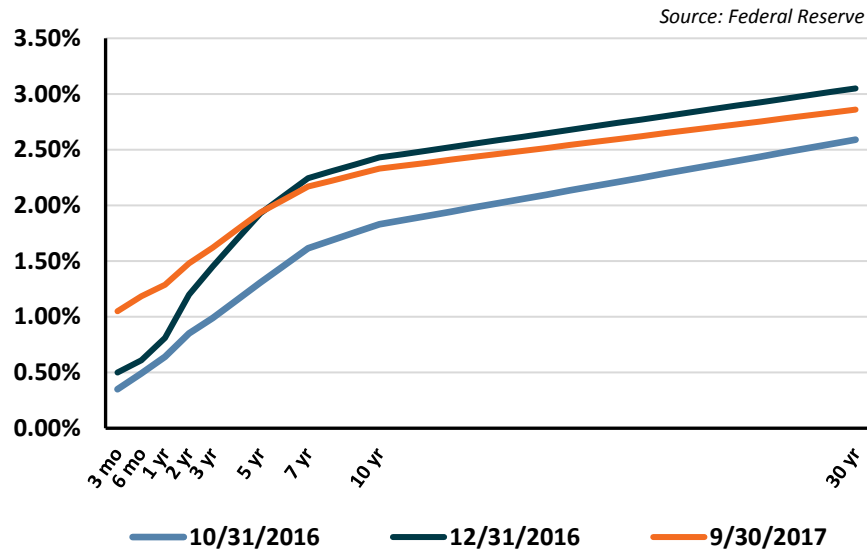
Sector	06/30/2017	09/30/2017
Treasury	100%	98%
Agency	0%	0%
Credit	0%	0%
Exempt Muni	0%	0%
Taxable Muni	0%	0%
MPT	0%	0%
CMO	0%	0%
ABS	0%	0%
CMBS	0%	0%
Short-Term	0%	2%

PERFORMANCE:

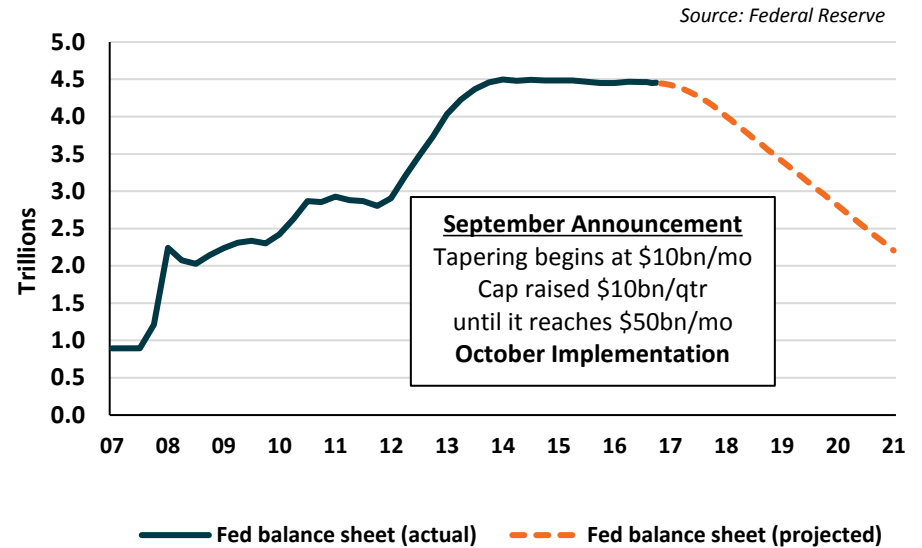
Tax-equivalent Performance	Portfolio	Target/Benchmark	Difference
YTD Booked Income	\$326,124	\$303,295	\$22,829
QTD Total Return	0.26%	0.24%	0.02%
YTD Total Return	0.66%	0.55%	0.11%

Economic Outlook

Treasury Yield Curves



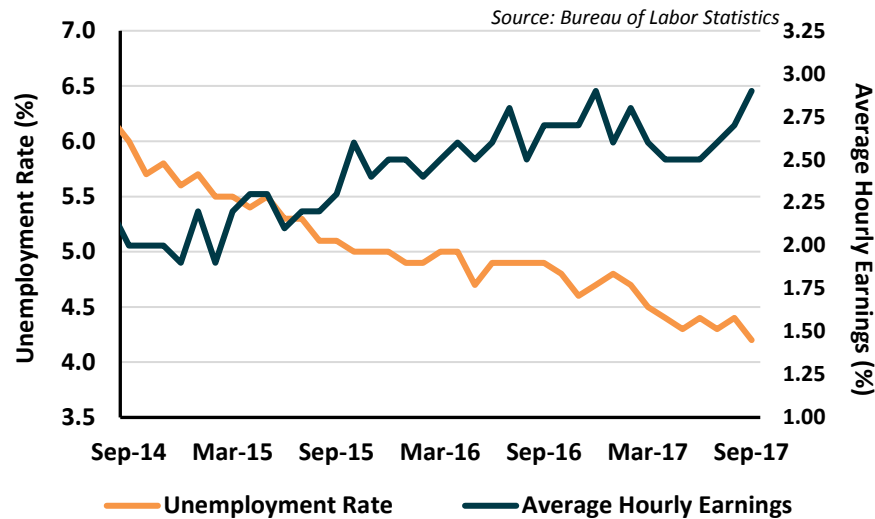
Federal Reserve's Balance Sheet



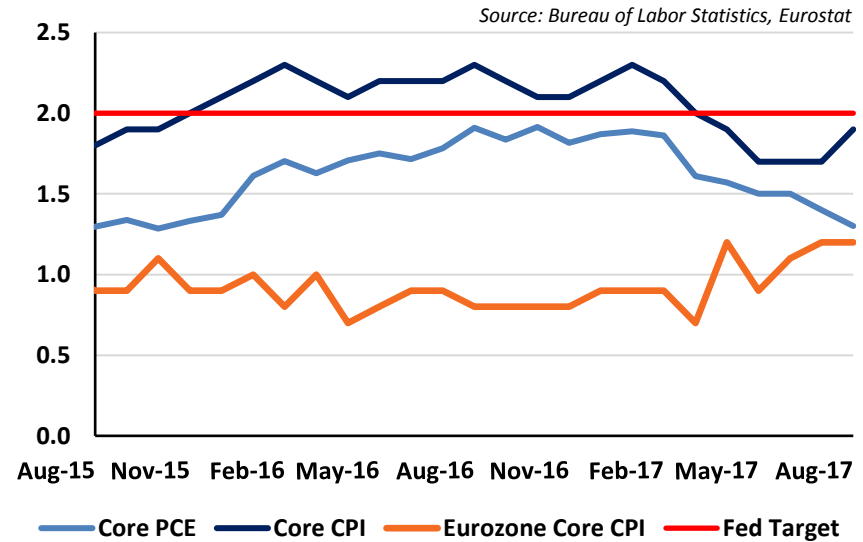
- During the first two months of the third quarter rates moved lower on reduced inflation reports, multiple hurricanes and increased geopolitical threats from North Korea
 - December 2017 rate hike probabilities fell to 20%
- In September, that rally reversed as tensions eased and hawkish Fed speeches reaffirmed the markets belief the Federal Reserve intends to raise rates one more time in 2017
 - Rates rose slightly and the probability of a rate hike bounced back to nearly 70%
- Bond yields ended the quarter higher across curve with the largest move coming in shorter (2-3yr) maturities, rising 7-10 basis points (bps)
 - Longer (10-30yr) maturity yields only rose 2-3 bps
- Fed dot plot projections show one less hike than previous quarters
 - Projections for three rate hikes in 2018 remains, but only two are projected in 2019
- In September, the Fed announced that (beginning in October) they will begin reducing reinvestments of Treasury and agency mortgage-backed securities by \$10 billion each month
 - Fed will move slow in this process, but has the flexibility to increase the amount on a quarterly basis depending on the strength of the economy
 - Looking forward, the balance sheet will take years to get back to pre-crisis levels

Economic Outlook

Employment



Inflation



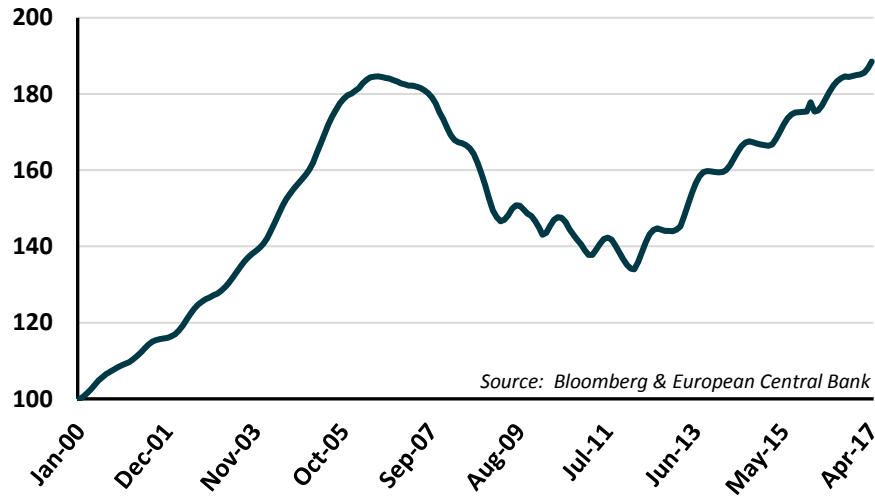
Employment and Inflation

- Overall job growth has been positive in 2017 with the unemployment rate at 4.2%
- Market reaction to the October employment numbers contrasted previous negative results
 - Immediate reaction ignored the month over month changes in payroll data, focusing rather, on the increase in average hourly earnings, from 2.5% year over year to 2.9%
 - The increase reaffirming hawkish statements by Yellen over the past month of continuing on a consistent pace of removing accommodation
- If the trend in higher wages continues the long-term impact will support a rebound in inflationary pressures in coming months and reinforce Fed commentary about soft inflation numbers being “transitory”
- Inflation reports at the end of the quarter for both the U.S. and Eurozone reflected the difficulty each central bank is having in achieving their 2% inflation targets
 - In the US, both inflation measures are showing the same downward trend
 - U.S. Core PCE ended August at 1.3%, a low not experienced since October 2015
 - Core CPI hit 1.7%, falling each of the last 7 months
 - Eurozone core inflation has also remained well below targets at 1.1%

Economic Outlook

ECB Balance Sheet and World Bond Yields

ECB Balance Sheet



World Bond Yields

	12/31/2016	9/30/2017	Difference
US	2.43%	2.33%	0.10%
UK	1.24%	1.35%	(0.12%)
Germany	0.21%	0.46%	(0.25%)
France	0.68%	0.74%	(0.06%)
Italy	1.81%	2.10%	(0.29%)
Spain	1.38%	1.59%	(0.21%)
Japan	0.04%	0.05%	(0.01%)

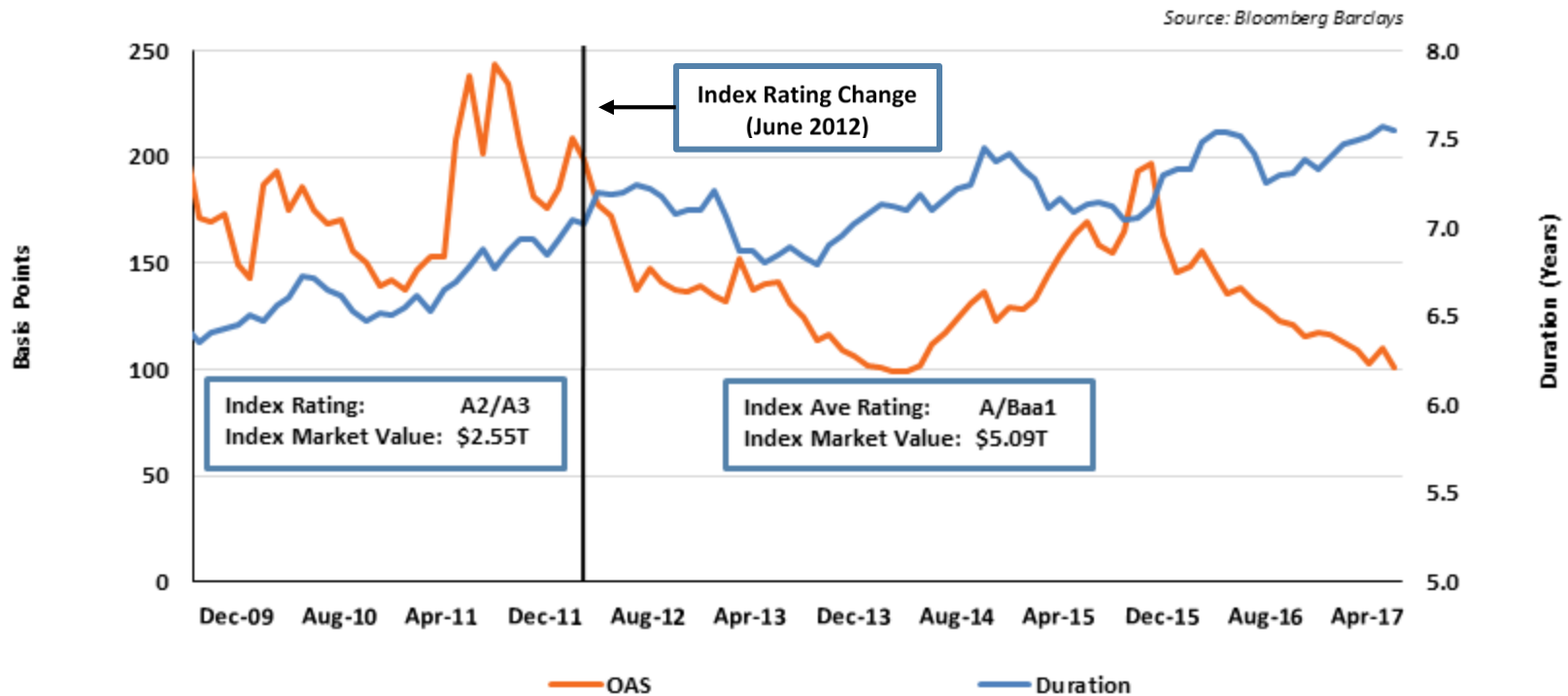
Source: Federal Reserve, Bloomberg

Global Considerations

- Eurozone inflation data has eased pressure on the ECB to end its stimulus program
 - While they may introduce a tapering of assets in coming months, it is unlikely that implementation would be in effect before mid-2018
- On a global basis, the yield effects of the Fed reducing holdings and raising short-term rates will be offset by foreign demand of U.S. fixed income, given relative value and attractive yields

Economic Outlook

US Corporate Investment Grade Index Spread and Duration



US Corporate Spreads and Duration

- U.S. investment grade corporate index ended the quarter at new YTD tightest at 101 bps, the tightest level since August 2014
- While spreads remain near the lowest levels since the crisis, risks have increased
 - Since 2007, low rates have spurred massive issuance, the index doubling in size to \$5 trillion
 - Duration risk has increased as corporations have issued longer debt
 - Increased leverage by corporations has resulted in ratings downgrades and a decline of the average index rating

Economic Outlook

Municipals

Tax-exempt municipals continued to show strong performance into the third quarter, before weakening the last few weeks of September. According to Bloomberg Barclays Index Data, the full 30+ year Municipal Bond Index returned 1.06% over the quarter providing an excess return of 0.77% over Treasuries. Year to date, tax-exempt securities have returned 4.66% on a pre-tax basis. Primary market supply remained muted during the quarter helping drive performance. Another positive technical trend continued in the form of net inflows into municipal bond funds, totaling over \$13 billion year-to-date.

In most tenors, pre-tax yields fell 10-20bps from the end of the second quarter before retreating near quarter-end. According to Municipal Market Data, 2-year, AAA pre-tax yields finished the quarter at 1%, 7 bps lower than the end of the second quarter. At the same time, the 5-year and 10-year AAA yields finished the quarter unchanged at 1.37% and 2.01%, respectively. The 30-year yield finished a modest 4 bps higher as the 2-30 AAA curve slope steepened to 184 bps.

Prime remains cautious on the sector as we head into the fourth quarter. Pre-tax municipal yields as a percentage of Treasury yields indicate limited relative value, municipal credit spreads remain near tights of the year and the uncertainties of tax reform are on the horizon.

Corporates

Although health care reform didn't pass through Congress, hope reigns eternal that tax reform will. Corporations will benefit from a cut in tax rates and potential incentives to repatriate cash from off-shore back into the US. As a result, corporate spreads rallied another 8 bps during the quarter. Option adjusted corporate spreads tightened for the eighth straight quarter closing the quarter near levels not seen since 2006. The

rally occurred despite significant supply. September new issue supply marked the third highest issuance for the month on record. Strong demand for investment grade corporate bonds continued to absorb the large supply which pushed corporate spreads to new cycle lows ending the quarter at +101 bps.

Once again, financial, industrial and utility spreads shared in the move to the tights, ranging from 7 to 10 bps tighter. On the ratings front, AAA to BBB's moved similarly tighter. The spread between lower rated BBBs and higher rated AAA bonds held steady during the quarter perhaps marking the tights for now, with the BBB-AAA spread in from a wide of +143 on 12/31/15 to +74 at 9/29/17. We continue to believe that investors are not being paid to take the additional risk involved with higher beta BBB-rated bonds.

Index Sector	Option Adjusted Corporate Spreads in Basis Points*				3Q17 Change	Year to Year Change	Difference from tights
	10 year Tights 12/31/06	09/30/16	06/30/17	09/30/17			
Aggregate Index	38	47	43	38	-5	-9	0
Corporates	88	138	109	101	-8	-37	13
Industrials	102	140	112	105	-7	-35	3
Utilities	102	132	110	100	-10	-32	-2
Financials	69	137	103	93	-10	-44	24
AAA	53	85	65	57	-8	-28	4
AA	58	84	66	59	-7	-25	1
A	86	112	87	80	-7	-32	-6
BBB	122	175	137	128	-9	-47	6

*Data from Bloomberg Barclays US Aggregate Bond Index as of 09/30/17

The potential for tax reform and subsequent reflation trade creates an environment where Treasury rates could rise while corporate spreads continue to tighten. Prime continues to hold an overweight to higher quality corporate credit to benefit from the added yield over Treasury and or agency debt. We are cognizant that we are late in the cycle and trading at levels that are fully priced. That said there is still room for further

Economic Outlook

tightening and we remain overweight the sector. We will increasingly monitor the supply/demand technicals as the FOMC and other foreign central banks shift from quantitative easing to a less accommodative stance.

Mortgage and Asset Backed Securities (MBS and ABS)

The major headline for the MBS market during the third quarter was the Federal Reserve's announcement of the tapering program to begin in October. The Fed intends to reduce MBS paydown reinvestments by a maximum of \$4B per month, which will subsequently increase by \$4B every quarter until it reaches \$20B. Because of the Fed's well-telegraphed intentions, the announcement had a negligible impact on agency MBS performance, the sector actually outperformed hedged Treasuries by 35bps over the quarter to the tightest spread levels we've seen in YTD.

Additional headlines over the quarter revolved around three massive hurricanes and escalation between the U.S. and North Korea. Agency MBS performance tends to be a safe-haven asset among spread products and was less sensitive to some of the headlines that rattled the markets. Agency MBS are generally geographically well-diversified and have an implied government backstop which provided solace to MBS investors. Non-Agency MBS has less downside protection and consequently saw spreads widen anywhere from 10-70 bps depending on their collateral and structure. Our focus in residential mortgages remains in agency-backed products only.

2017 has been a strong year for agency MBS issuance, the third quarter was no exception, increasing to an estimated \$85B-\$90B net issuance compared to \$51B in the second quarter. The increased supply has been well absorbed by banks and money managers as the former sought to add yield over Treasuries while the latter has seen increased client inflows.

Going forward we maintain our view of being cautious on the sector as we enter a period where the sponsor of roughly a third of outstanding MBS begins to exit the market. This begs the question of who will be the marginal buyer, and at what level. Furthermore, given the rangebound environment of rates combined with low volatility, we feel picking up carry by being slightly overweight the higher coupons will add incremental yield to the portfolio while limiting some downside upon the Fed's exit given the fact their portfolio is 71% comprised of lower coupons.

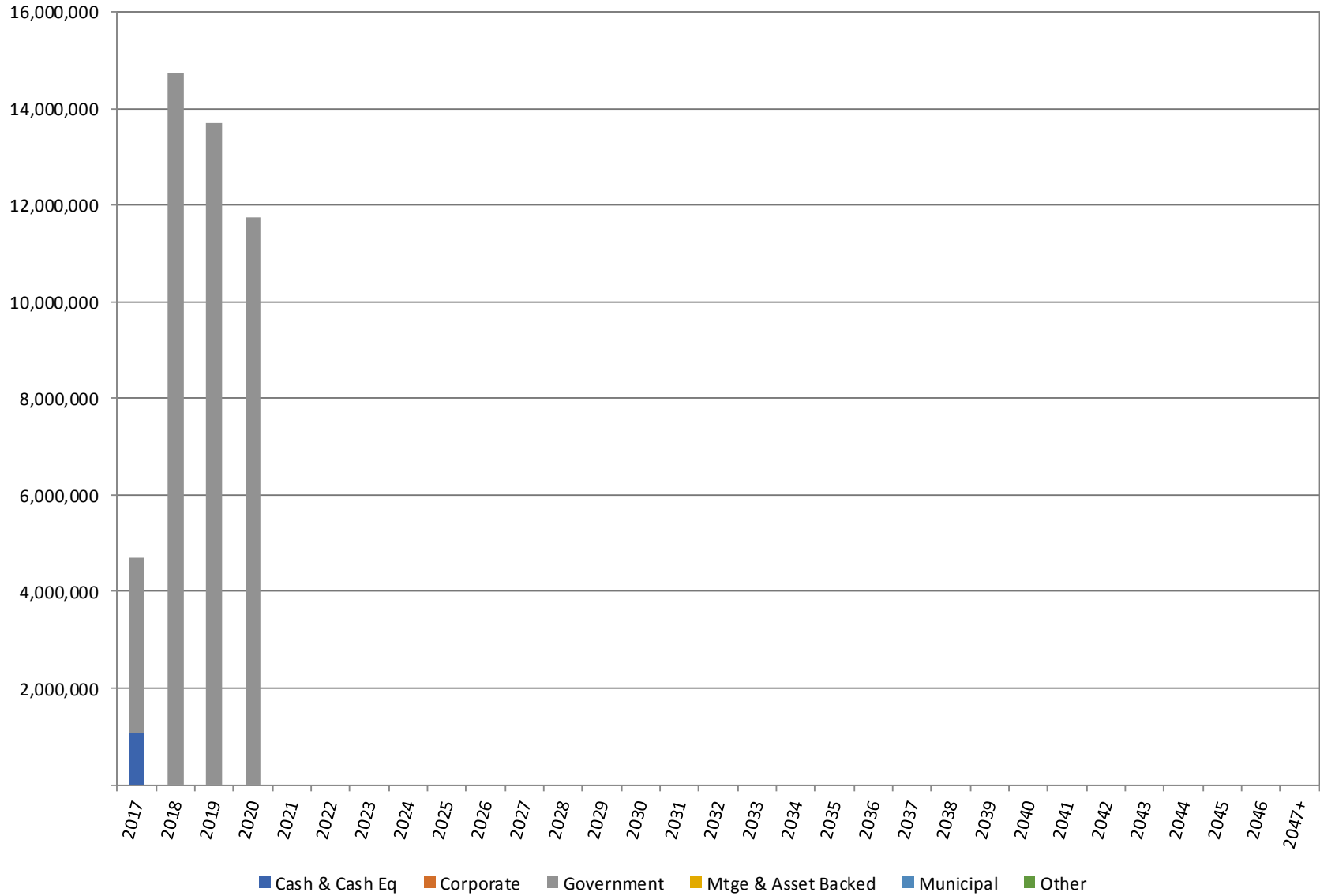
Asset-backed securities have posted solid performance year to date, outpacing Treasuries by 68bps despite a 16% increase in issuance compared to the same time last year. During the third quarter, the tone was more of a "slow grind tighter" in terms of spreads as the market continues to reach for yield in shorter duration sectors. This has been especially true in the secondary market where investors have been more than happy to "buy and put away" rather than re-trade their holdings. We anticipate this trend to continue the remainder of the year as new issuance begins to slow around November.

Given our outlook that demand for short duration assets will continue, we maintain our overweight for AAA-rated credit card ABS and 10yr MBS pools. The former is exhibiting historically strong fundamentals while the latter is less susceptible to spread widening than its longer maturity counterparts and has a natural buyer among banks. Both credit card ABS and 10yr MBS pools provide attractive yields and spreads relative to agency debentures and Treasuries.

Portfolio Statistics

Security Type	Book Value	Market Value	Gain / (Loss)	Tax-Equivalent Book Yield	Tax-Equivalent Market Yield	Effective Duration	Convexity	Securities at Gain		Securities at Loss	
								#	Amount	#	Amount
Fixed Income											
Treasury	43,840,319	43,679,606	(160,713)	1.14	1.39	1.50	0.04	1	1,204	36	(161,918)
Agency	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Corporate	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Taxable Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Tax-exempt Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Mortgage Pass-Through	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMOs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
ARMs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Asset Backed	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMBS	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Other	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	43,840,319	43,679,606	(160,713)	1.14	1.39	1.50	0.04	1	1,204	36	(161,918)
Short Term											
Sweep Money Market	56,854	56,854	0	0.00	0.00	0.00	0.00	0	0	0	0
Commercial Paper	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
(Payable)/Receivable	1,000,000	1,000,000	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	1,056,854	1,056,854	0	0.00	0.00	0.00	0.00	0	0	0	0
Total Fixed Income & Short Term											
Total	44,897,173	44,736,460	(160,713)	1.12	1.36	1.47	0.04	1	1,204	36	(161,918)
Equity											
Common Stock	0	0	0					0	0	0	0
Total	0	0	0					0	0	0	0
Grand Total											
Total	44,897,173	44,736,460	(160,713)					1	1,204	36	(161,918)

Maturity Schedule By Weighted Average Life



Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2017	3,648,069	1.04	8%
2018	14,746,040	1.03	34%
2019	13,718,637	0.99	31%
2020	11,727,573	1.50	27%
2021+	0	0.00	0%
Subtotal	43,840,319	1.14	100%
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
TOTAL	43,840,319	1.14	100%

Performance

**Tax-Equivalent Total Return
as of 09/30/2017
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	0.26%	0.24%	0.02%
Year to Date	0.66%	0.55%	0.11%
Since Inception	1.26%	1.00%	0.27%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

Bond Purchases

Trade Date	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
07/18/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.500	07/15/2020	N/A	99.94	1,249,268	1.52	1.52
07/19/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.375	08/31/2020	N/A	99.48	994,805	1.55	1.55
07/19/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.375	09/30/2020	N/A	99.40	994,023	1.57	1.57
07/27/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.375	10/31/2020	N/A	99.36	993,555	1.58	1.58
09/05/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.625	11/30/2020	N/A	100.55	1,005,508	1.45	1.45
Total									5,237,158	1.53	1.53

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
07/15/2017	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.875	07/15/2017	07/15/2017	100.00	1,100,000	0	0.99	0.99
08/31/2017	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.625	08/31/2017	08/31/2017	100.00	1,000,000	0	1.07	1.07
09/30/2017	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.625	09/30/2017	09/30/2017	100.00	1,000,000	0	1.11	1.11
Total										3,100,000	0	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																
08/31/2017			56,854	BANK OF AMER/MERRILL LYNCH	0.00			56,854	56,854	56,854	0	0.00	0.00	0.00	0.00	
09/30/2017			1,000,000	Securities (Payable) / Receivable	0.00			1,000,000	1,000,000	1,000,000	0	0.00	0.00	0.00	0.00	0.00
			1,056,854					1,056,854	1,056,854	1,056,854	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	1,249,316	1,246,625	(2,691)	1.52	1.60	2.71	2.79	0.09
01/30/2017	AA+	Aaa	1,500,000	US TREASURY N/B	1.50	11/30/2019	11/30/2019	1,502,531	1,501,975	1,499,760	(2,215)	1.44	1.51	2.12	2.17	0.06
02/17/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.63	12/31/2019	12/31/2019	1,255,957	1,254,717	1,253,025	(1,692)	1.45	1.51	2.19	2.25	0.06
06/02/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	03/31/2020	03/31/2020	999,688	999,727	995,440	(4,287)	1.39	1.56	2.45	2.50	0.07
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	04/30/2020	04/30/2020	997,383	997,640	995,120	(2,520)	1.47	1.57	2.51	2.58	0.08
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	999,299	997,080	(2,219)	1.08	1.34	0.86	0.87	0.01
07/19/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	08/31/2020	08/31/2020	994,805	995,135	993,270	(1,865)	1.55	1.61	2.85	2.92	0.10
07/19/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	09/30/2020	09/30/2020	994,023	994,394	992,620	(1,774)	1.57	1.63	2.93	3.00	0.10
02/02/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	10/15/2018	10/15/2018	996,324	998,517	994,930	(3,587)	1.02	1.37	1.03	1.04	0.02
07/27/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	10/31/2020	10/31/2020	993,555	993,900	991,870	(2,030)	1.58	1.65	3.00	3.09	0.11
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	11/15/2018	11/15/2018	1,004,417	1,001,875	998,440	(3,435)	1.08	1.39	1.11	1.13	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	1,005,396	998,660	(6,736)	1.45	1.67	3.06	3.17	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	1,001,900	998,310	(3,590)	1.09	1.39	1.19	1.21	0.02
03/29/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.13	01/15/2019	01/15/2019	1,505,396	1,502,508	1,494,600	(7,908)	0.99	1.41	1.27	1.29	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	1,195,884	1,189,260	(6,624)	1.00	1.41	1.36	1.38	0.03
06/30/2016	AA+	Aaa	1,050,000	US TREASURY N/B	1.00	03/15/2019	03/15/2019	1,058,588	1,054,662	1,043,837	(10,826)	0.69	1.41	1.43	1.45	0.03
07/19/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2019	04/15/2019	1,001,992	1,001,126	991,600	(9,526)	0.80	1.43	1.51	1.54	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	1,401,424	1,387,526	(13,898)	0.81	1.43	1.59	1.62	0.03
09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	777,244	775,062	(2,182)	1.08	1.37	0.99	1.00	0.01
07/29/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	07/15/2019	07/15/2019	999,336	999,596	987,690	(11,906)	0.77	1.45	1.76	1.79	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	1,298,466	1,283,759	(14,706)	0.86	1.46	1.90	1.92	0.05
08/05/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	09/30/2019	09/30/2019	1,504,980	1,503,192	1,486,170	(17,022)	0.89	1.47	1.97	2.00	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	1,005,088	995,150	(9,938)	1.00	1.49	2.04	2.08	0.05
08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,249,710	1,249,650	(60)	1.04	1.08	0.08	0.08	0.00
11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,249,168	1,248,988	(181)	1.03	1.11	0.16	0.17	0.00
12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,149,191	1,148,942	(249)	1.04	1.12	0.25	0.25	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	1,599,215	1,598,752	(463)	1.02	1.11	0.33	0.34	0.01
02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,598,239	1,597,312	(927)	1.02	1.15	0.41	0.41	0.00
03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,597,538	1,596,368	(1,170)	1.06	1.21	0.49	0.50	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	1,372,922	1,370,256	(2,666)	0.89	1.22	0.57	0.58	0.01
02/27/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	01/15/2020	01/15/2020	1,247,598	1,248,080	1,245,888	(2,192)	1.44	1.52	2.24	2.29	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	1,243,958	1,245,163	1,204	1.58	1.54	2.33	2.38	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
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	05/15/2020	05/15/2020	1,000,977	1,000,886	998,130	(2,756)	1.47	1.57	2.55	2.62	0.08
07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,500,366	1,497,885	(2,481)	0.96	1.23	0.61	0.62	0.01
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,000,602	998,990	(1,612)	1.04	1.27	0.70	0.71	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	1,298,320	1,295,619	(2,701)	1.04	1.30	0.78	0.79	0.01
06/30/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	06/15/2020	06/15/2020	999,063	999,140	997,860	(1,280)	1.53	1.58	2.63	2.71	0.08
			43,845,000					43,782,068	43,840,319	43,679,606	(160,713)	1.14	1.39	1.50	1.54	0.04
			44,901,854					44,838,922	44,897,173	44,736,460	(160,713)	1.12	1.36	1.47	1.50	0.04

Glossary of Terms

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

Glossary of Terms

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

Glossary of Terms

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

Appendix

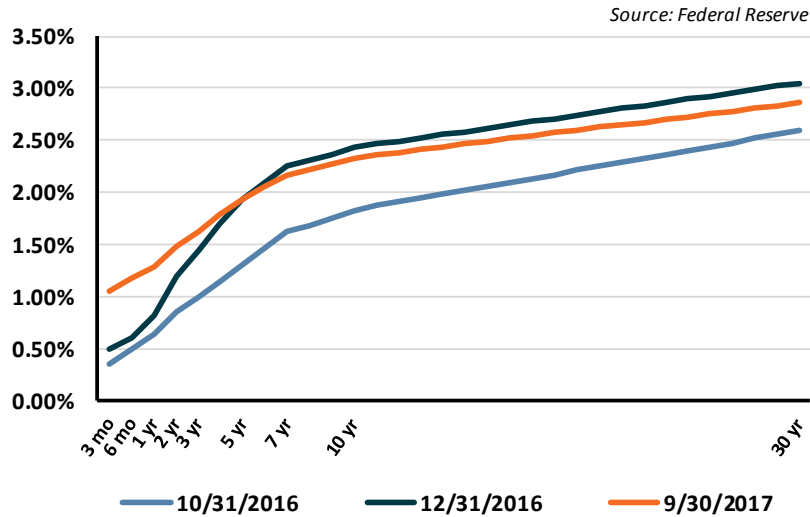
Presentation Overview

Overview

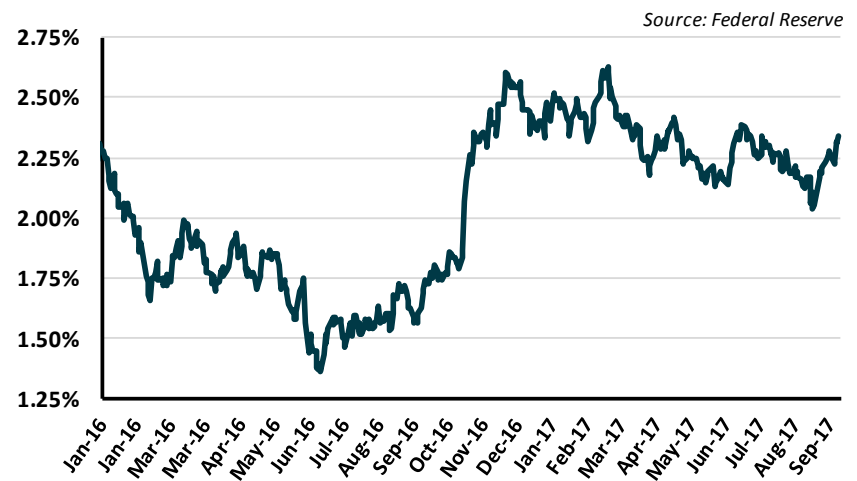
- Economic overview and market update
- Portfolio review
- Performance

Treasury Yields and Federal Reserve

Treasury Yield Curves



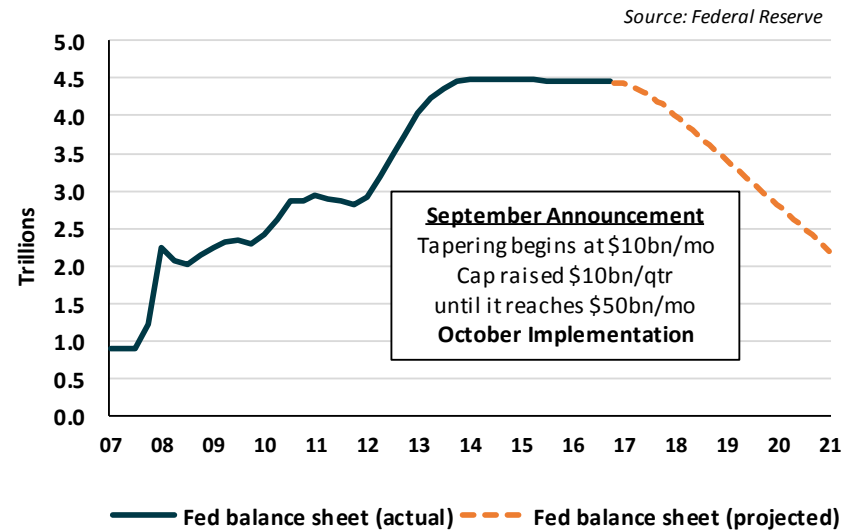
10 Year Treasuries



Probability of a Rate Hike

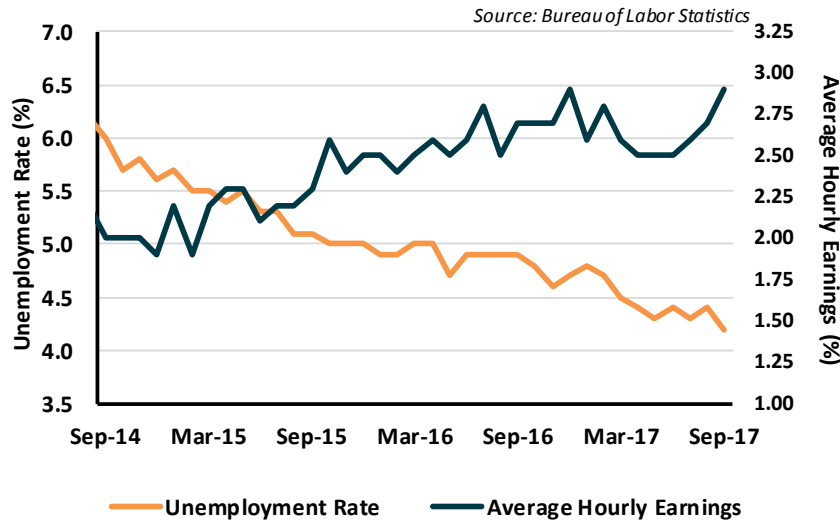


US Federal Reserve Total Asset Holdings

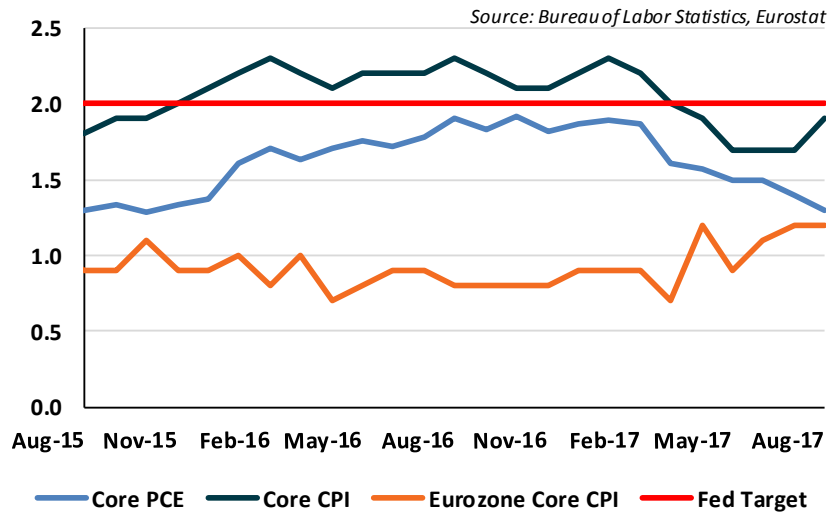


Market Indicators

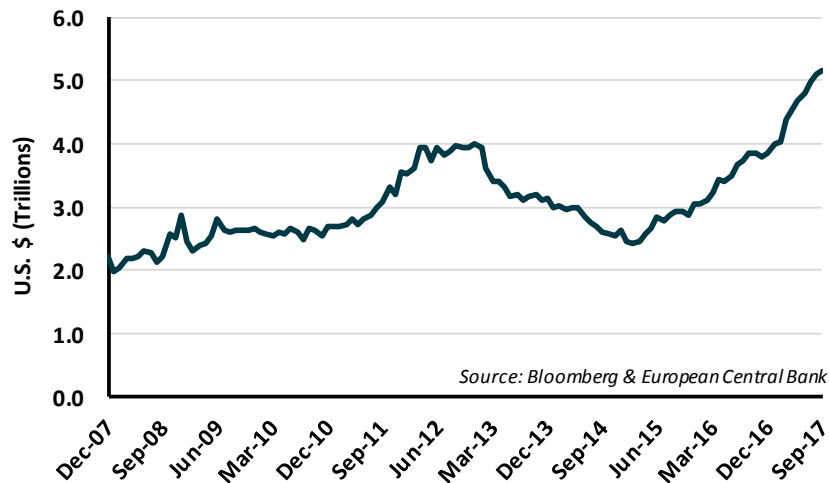
Employment



Inflation



ECB Balance Sheet Total Assets (USD)



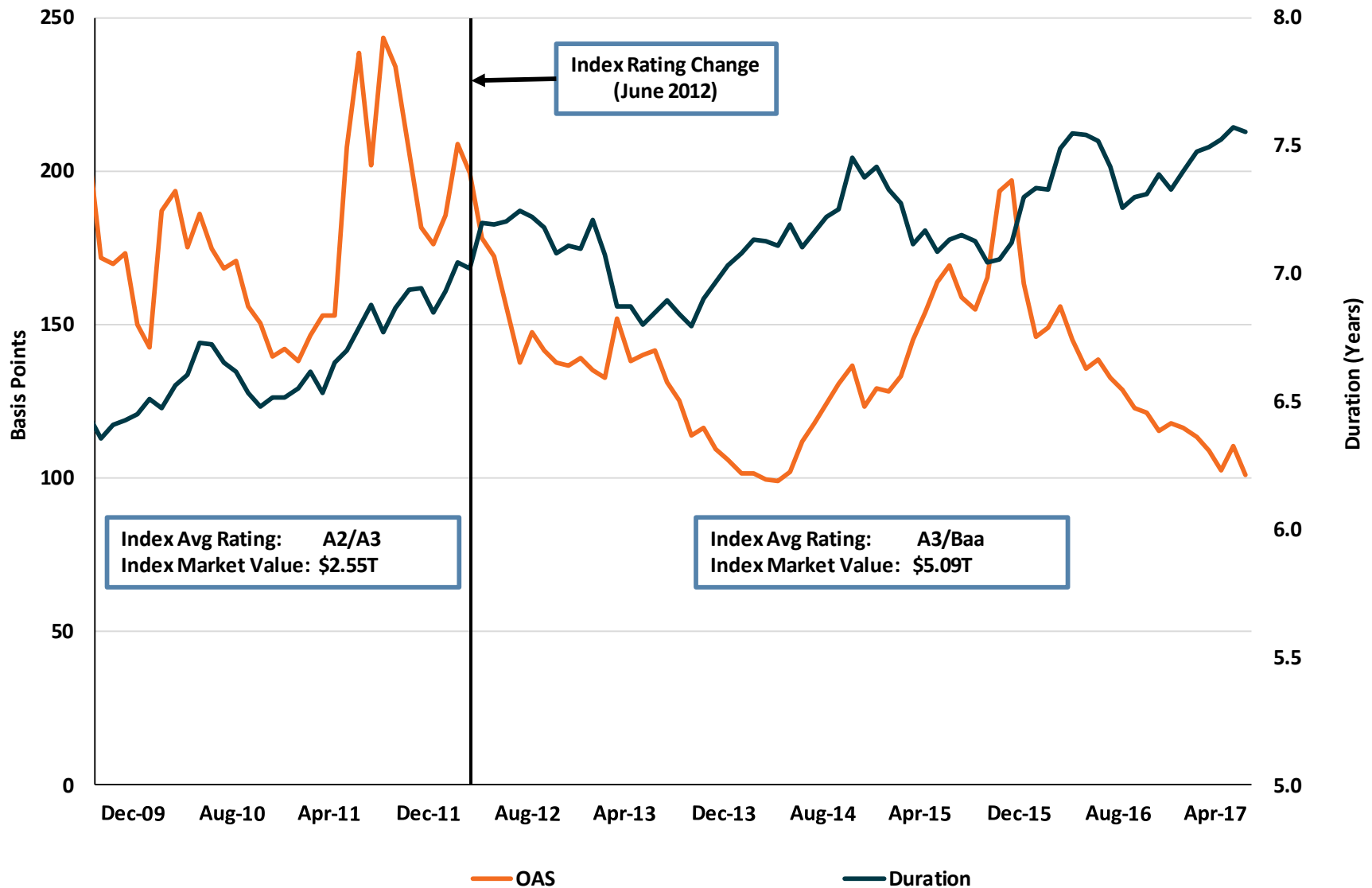
World Bond Yields

	12/31/2016	9/30/2017	Difference
US	2.43%	2.33%	0.10%
UK	1.24%	1.35%	(0.12%)
Germany	0.21%	0.46%	(0.25%)
France	0.68%	0.74%	(0.06%)
Italy	1.81%	2.10%	(0.29%)
Spain	1.38%	1.59%	(0.21%)
Japan	0.04%	0.05%	(0.01%)

Source: Federal Reserve, Bloomberg

US Corporate Investment Grade Index Spread and Duration

Source: Bloomberg Barclays

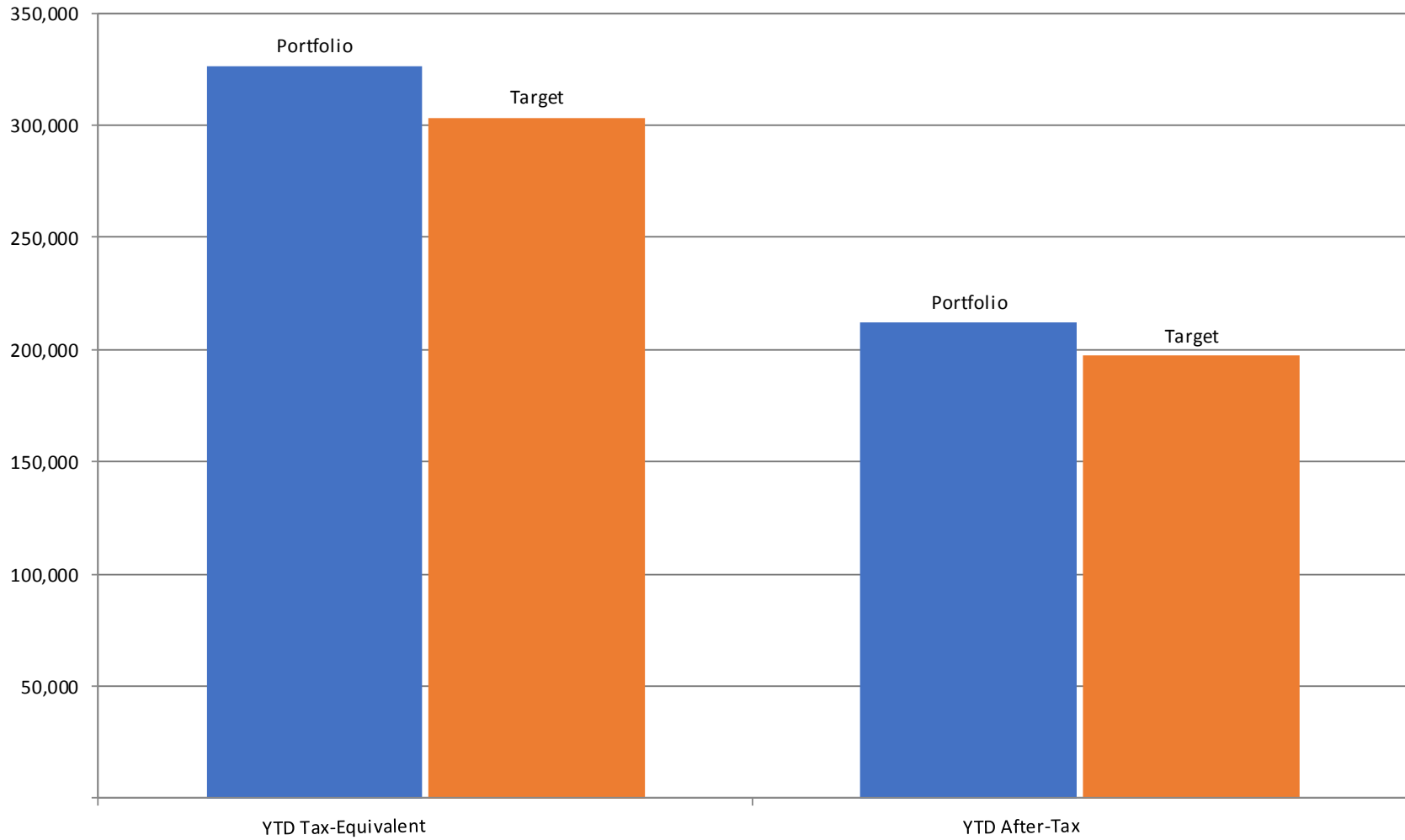


Portfolio Changes

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

Income Year to Date

Year to Date, as of 09/30/2017



Performance

**Tax-Equivalent Total Return
as of 09/30/2017
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	0.26%	0.24%	0.02%
Year to Date	0.66%	0.55%	0.11%
Since Inception	1.26%	1.00%	0.27%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury