

January 24, 2018



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:

		November <u>2017</u>	December <u>2017</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 73,525.87	\$ 316,095.74
	Claims Account-Bank of America	416,773.32	823,000.53
	D & H Claims Account-Bank of America		
	NJ Cash Management	127,936.95	128,052.64
	Custodial Account-Bank of America	1,373,037.41	1,823,705.75
	Total Balance	<u>\$ 1,991,273.55</u>	<u>\$ 3,090,854.66</u>
Receipts:			
	Claims Account Receipts-TD Bank	\$ 2,057,980.54	\$ 1,715,398.94
	Claims/Operating Account Receipts-Bank of America	2,691,992.96	1,513,550.97
	D & H Claims Account-Bank of America	82,928.72	24,616.07
	NJ Cash Management Activity Receipts	115.69	129.10
	Custodial Account-Bank of America	2,300,668.34	
Total Receipts		<u>\$ 7,133,686.25</u>	<u>\$ 3,253,695.08</u>
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,815,410.67)	\$ (1,716,193.92)
	Claims Account Disbursements-Bank of America	(82,076.45)	(116,092.68)
	D & H Claims Account-Bank of America	(82,928.72)	(24,616.07)
	Operating Account Disbursements-Bank of America	(2,203,689.30)	(1,940,053.52)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(1,850,000.00)	(1,220,943.02)
Total Disbursements		<u>\$ (6,034,105.14)</u>	<u>\$ (5,017,899.21)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 316,095.74	\$ 315,300.76
	Claims Account-Bank of America	823,000.53	280,405.30
	D & H Claims Account-Bank of America	-	-
	NJ Cash Management	128,052.64	128,181.74
	Custodial-Investments	1,823,705.75	602,762.73
	Total Balance	<u>\$ 3,090,854.66</u>	<u>\$ 1,326,650.53</u>
Beginning Investment Balance		\$ 42,873,809.20	\$ 40,530,357.35
Change in Accrued Income		(12,626.85)	1,615.00
Change in Unrealized Gain		(118,209.93)	(22,736.76)
Income Received/Cash Received		52,230.84	15,844.09
Realized Gain/(Loss)			
Cash Receipts(Disbursements)		(1,850,000.00)	(500,000.00)
Transfer to/from Custodial Account-Bank of America		(414,845.91)	1,219,328.02
Total Investment Account		<u>\$ 40,530,357.35</u>	<u>\$ 41,244,407.70</u>
Ending Cash Balance		<u><u>\$ 43,621,212.01</u></u>	<u><u>\$ 42,571,058.23</u></u>

BANK RECONCILIATION



ACCT. NAME	Bank of America		
BANK/ACCT#	Fiduciary Account -XXXXXXX		
DATE	From	12/01/17	To 12/31/17
BOOK BALANCE AS OF	12/01/17	\$	823,000.53
ADD DEPOSITS (PER BANK LEDGER)			1,513,550.97
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			2,056,146.20
BOOK BALANCE AS OF	12/31/17	\$	280,405.30

BALANCE PER BANK STATEMENT 12/31/17 \$293,101.38

ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
12/31/2017	\$0.30		
TOTAL		0.30	0.30

SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
11/16/17	1954	3,333.33	
11/16/17	1960	4,015.39	
12/12/17	1967	200.00	
12/12/17	1968	3,333.33	
12/12/17	1972	481.00	
12/12/17	1975	500.00	
12/12/17	1977	833.33	
TOTAL		12,696.38	(12,696.38)

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 12/31/17 280,405.30

Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME Bank of America
 BANK/ACCT# D&H Claims Account - XXXXXX
 From To
 DATE 12/01/17 12/31/17

BOOK BALANCE AS OF	12/01/17	\$	-
ADD DEPOSITS (PER BANK LEDGER)			24,616.07
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			24,616.07
BOOK BALANCE AS OF	12/31/17	\$	0.00
<hr/>			
BALANCE PER BANK STATEMENT	12/31/17		\$5,924.95

ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
		<u>TOTAL</u>	<u>0.00</u>
			<u>0.00</u>

SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
Various	list	\$ 5,924.95	
		<u>TOTAL</u>	<u>5,924.95</u>
			<u>(5,924.95)</u>

LIST ITEMS IN LEDGER NOT ON STATEMENT			
DATE	AMOUNT		
		<u>TOTAL</u>	<u>\$ -</u>
			<u>0.00</u>

LIST ITEMS ON STATEMENT NOT IN LEDGER			
DATE	AMOUNT		
		<u>TOTAL</u>	<u>-</u>
			<u>0.00</u>

ADJUSTED BANK BALANCE(BOOK BAL)AS OF	12/31/17		0.00
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks

BANK RECONCILIATION



ACCT.NAME	State of New Jersey		
BANK/ACCT#	Cash Management Fund		
	From		To
DATE	12/01/17		12/31/17

BOOK BALANCE AS OF	12/01/17	\$	128,052.64
ADD DEPOSITS (PER BANK LEDGER)			129.10
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			
BOOK BALANCE AS OF	12/31/17	\$	128,181.74

BALANCE PER BANK STATEMENT	12/31/17		\$128,181.74
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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	12/31/17		128,181.74
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks, CPA



BANK RECONCILIATION

ACCT.NAME	Bank of America/Prime		
BANK/ACCT#	Custody Account		
DATE	From		To
	12/01/17		12/31/17

BOOK BALANCE AS OF	12/01/17	\$	42,354,063.10
ADD DEPOSITS (PER BANK LEDGER)			714,050.35
SUBTRACT: DISBURSEMENTS (PER BANK LEDGER)			1,220,943.02
BOOK BALANCE AS OF	12/31/17	\$	41,847,170.43

BALANCE PER BANK STATEMENT	12/31/17	\$41,847,170.43
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ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
		<u>TOTAL</u>	<u>0.00</u>

SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
		<u>TOTAL</u>	<u>0.00</u>

LIST ITEMS IN LEDGER NOT ON STATEMENT			
DATE	AMOUNT		
		<u>TOTAL</u>	<u>\$ -</u>

LIST ITEMS ON STATEMENT NOT IN LEDGER			
DATE	AMOUNT		
		<u>TOTAL</u>	<u>-</u>

ADJUSTED BANK BALANCE(BOOK BAL)AS OF	12/31/17	41,847,170.43
		Difference
		0.00

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	12/01/17	12/31/17
BOOK BALANCE AS OF	12/01/17	\$	316,095.74
ADD DEPOSITS (PER BANK LEDGER)			1,715,398.94
SUBTRACT: DISBURSEMENTS (PER BANK LEDGER)			1,716,193.92
BOOK BALANCE AS OF	12/31/17	\$	315,300.76
BALANCE PER BANK STATEMENT	12/31/17		\$1,183,685.88
ADD: DEPOSIT IN TRANSIT	DATE	AMOUNT	
		TOTAL	0.00
SUBTRACT: CHECKS OUTSTANDING	DATE	CHECK#	AMOUNT
	Various	list	\$ 868,385.12
		TOTAL	868,385.12
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	12/31/17		315,300.76
		Difference	0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks, CPA

RESOLUTION NO.01-18

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

**CERTIFYING THE ELECTION OF
CHAIRPERSON AND SECRETARY**

BE IT RESOLVED, by the Governing Body of the Fund that the following persons have been elected as Chairperson and Secretary:

Chairperson –
Secretary –

BE IT FURTHER RESOLVED that the Chairperson and Secretary shall serve for the year 2018 and until their successors shall be elected and qualified.

ADOPTED:

This day before the Governing Body,

Chairman

Date

January 24th, 2018

Secretary

Date

January 24th, 2018



RESOLUTION NO.02-18

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

CERTIFYING THE ELECTION OF
EXECUTIVE COMMITTEE

BE IT RESOLVED, by the Governing Body of the Fund that the following persons have been elected to the Fund Executive Committee:

- Chairperson –
- Secretary –
- Member –
- Member –
- Member –
- Member –
- Member –
- Member –
- Alternate –

BE IT FURTHER RESOLVED that the Executive Committee members shall serve for the year 2018 and until their successors shall be elected and qualified.

ADOPTED:

This day before the Governing Body,

_____ January 24th, 2018
Chairman Date

_____ January 24th, 2018
Secretary Date

RESOLUTION NO. 03-18**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**
(Hereinafter referred to as the "FUND")**ESTABLISHING PUBLIC MEETING PROCEDURES**

WHEREAS, the FUND must establish meeting procedures for Fund Year 2018, and

NOW, THEREFORE BE IT RESOLVED, by the Board of Fund Commissioners of the FUND that:

- I.** The Board of Fund Commissioners shall conduct Public Meetings at the Hotel Woodbridge at Metro Park, 120 Wood Avenue South, Suite 1, Iselin, NJ 08830 and such other locations as may be necessary, to conduct the official business of the FUND on the fourth Wednesday of every month at 11:00 a.m. for the **2018 Fund Year** (unless noted otherwise).
- II.** The following are hereby designated the official newspaper(s) of the Fund:
- Newark Star Ledger
The Times of Trenton
- III.** The FUND Administrator or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

ADOPTED: *this day by the Board of Fund Commissioners;*

Chairman

Date

January 24th, 2018

Secretary

Date

January 24th, 2018

RESOLUTION NO. 04-18

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

ESTABLISHING A FISCAL MANAGEMENT PLAN
FOR THE 2018 FUND YEAR

WHEREAS, THE FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et seq.); and

WHEREAS, THE FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et seq.); and

NOW, THEREFORE BE IT RESOLVED, by the FUND’s Board of Fund Commissioners that:

- I. The following financial institution(s) are hereby declared as the FUND’s Official Depositories for 2018:

Bank of America

- II. All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Officially named Depository(ies) by check, which shall bear the signatures of two (2) of the following persons, duly authorized pursuant to this Resolution. In no event shall a check be issued wherein at least one signatory is not the Chairperson or Treasurer. In addition, upon approval of such disbursements by the Fund Commissioners, funds may be withdrawn for payment via electronic transfer.

_____, Chairperson

_____, Patrick DeBlasio, Treasurer

_____, Jonathan Hall, Executive Director

_____, Larry Dunn, CFO, NIP Management Services, LLC

- III. All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check which shall bear the signatures of two (2) of the following persons, duly authorized pursuant to this Resolution:

Ann L. Noble, President & CEO, Qual-Lynx

Alice Lihou, Vice President, Qual-Lynx

Janet Buggle, Chief Financial Officer, Qual-Lynx

David Ruber, Controller, Qual-Lynx
Joy DiPatri, Vice President, Qual-Lynx

- IV. The Cash and Investment Policy attached herewith, shall be adopted.
- V. Prime Advisors, Inc. shall be the FUND's asset manager and advisor.
- VI. The rate of interest assessed by the Fund, for delinquent assessments shall be ten (10) percent per annum, from the due date for any such assessment with a grace period for the first (1st) assessment installment paid to be February 15, and the second (2nd) assessment installment paid to be August 15.
- VII. Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director.

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

Chairman

Date

January 24th, 2018

Secretary

Date

January 24th, 2018

2016 CASH MANAGEMENT AND INVESTMENT POLICY

1.) Cash Management and Investment Objectives

The Garden State Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) Permissible Investments

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located; or
- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent with the Division's own

investment guidelines, and providing that the investment has a fixed rate of interest not dependent on any index or external factors.

- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions established by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than ten (10) years from date of purchase.

3.) Authorized Depositories

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

Bank of America

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) Authority for Investment Management

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) Preservation of Capital

Securities shall be purchased with the ability to hold until maturity.

6.) Safekeeping

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) Selection of Asset Managers, Custodial Banks and Operating Banks

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) Reporting

Asset managers will submit written statements describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) Audit

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) Cash Flow Projections

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) Cash Management

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.



The method of calculating banding fees and compensating balances shall be documented to the Executive Committee at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 05-18

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

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS: The FUND must establish a formal record retention program for the 2018 Fund Year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Fund Commissioners that:

I. _____, **Fund Secretary**, is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at:

NIP Group, Inc.
900 Route 9 North, Suite 503
PO Box 39
Woodbridge, NJ 07095

II. Jonathan Hall, President for NIP Management Services, LLC is hereby designated as **Assistant Fund Secretary**.

III. The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.

IV. Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

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

Chairman

Date

January 24th, 2018

Secretary

Date

January 24th, 2018

RESOLUTION NO. 06-18**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "Fund" or the "GSMJIF")

ESTABLISHING THE 2018 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the FUND's Board of Commissioners that the 2018 Plan of Risk Management shall be:

2018 RISK MANAGEMENT PLAN**1) The perils or liability to be insured against.**

The following coverages are provided to the Fund's members.

- Excess Workers' Compensation**
- Excess General Liability**
- Excess Auto Liability**
- Excess Public Officials Liability (including Errors & Omissions, Employment Practices, Sexual Harassment and Sexual Abuse)**
- Excess Law Enforcement Activities Liability**
- Excess Employee Benefits Liability**
- Property (including Auto Physical Damage)**
- Boiler & Machinery**
- Crime (with Statutory Position Bonds)**
- Non-Owned Aircraft Liability**
- Cyber Liability**
- Disaster Management Services**
- Pollution & Tank Liability (on an optional basis)**
- Marina Operators Package (on an optional basis)**
- Annual Aggregate Protection**

2) **The limits of coverage.**

a) Workers' Compensation

The GSMJIF covers excess claims to the following limits:

- Workers' Compensation - Statutory inclusive of Member deductible/SIR (Per SIR Exhibit on file with the Administrator's office). The minimum Fund retention is \$750,000 inclusive of Member deductible/SIR.
- Employer's Liability - \$13,000,000 inclusive of Member deductible/SIR (as on file with the Administrator's office). The minimum Fund retention is \$750,000 inclusive of Member deductible/SIR.
- USL&H – included in Workers' Compensation (for damages arising out of NJ State Law).
- Merchant Marine Act /Jones Act - included in Employer's Liability.

b) General Liability

The GSM JIF covers excess liability claims as follows:

- General Liability - \$15,000,000 per occurrence, or in the aggregate per Member per Fund year, inclusive of Member deductible/SIR (Per SIR Exhibit as on file with the Administrator's office).
- The minimum Fund retention for all General Liability & related coverages is \$250,000 inclusive of Member deductible/SIR (Per SIR Exhibit on file with the Administrator's office).

c) Automobile Liability

The GSMJIF covers Automobile Liability claims as follows:

- Automobile Liability - \$15,000,000 any one occurrence, inclusive of Member deductible/SIR (Per SIR Exhibit on file with the Administrator's office), subject to the following sublimits:
 - Automobile Medical Payments: \$5,000 ground up any one person, \$50,000 ground up any one occurrence.
 - Uninsured Motorists/ Underinsured Motorists: \$15,000 ground up any one person, \$30,000 ground up any one occurrence.
 - No Fault Insurance (PIP): NJ minimum statutory limits.
- The minimum Fund retention for all Automobile Liability coverage is \$250,000, inclusive of Member deductible/SIR.

d) Public Officials Liability (POL)

- The GSMJIF covers \$15,000,000 per occurrence and in the aggregate on a claims-made basis per Member for each Fund year, subject to a Fund-wide annual aggregate limit of \$30,000,000 for all POL losses, inclusive of Member deductible/SIR and coinsurance payments (per SIR Exhibit on file with the Administrator's office).
- Public Officials Liability coverage includes:
 - a. Errors & Omissions**
 - b. Employment Practices Liability**
 - c. Sexual Harassment Liability**
 - d. Sexual Abuse Liability**
- The minimum Fund retention for POL is \$350,000, inclusive of Member deductible / SIR / coinsurance.

e) Employee Benefits Liability

The GSM JIF covers Employee Benefits Liability claims as follows:

- Employee Benefits Liability - \$15,000,000 per claim, or in the aggregate per Member per Fund year.
- The minimum Fund retention is 150,000, inclusive of Member deductible/SIR / coinsurance. Member's deductible/SIR is the same as the General Liability deductible /SIR (Per SIR Exhibit on file with the Administrator's office).

g) Law Enforcement Activities Liability

- The GSMJIF covers \$15,000,000 per occurrence, and in the aggregate per Member for each Fund year, inclusive of Member deductible/SIR (per SIR Exhibit on file with the Administrator's office).
- The minimum Fund retention for all Law Enforcement Activities Liability claims is \$350,000, inclusive of Member deductible/SIR.

h) Property

- The GSMJIF has purchased Property insurance with total limits of \$600,000,000
 - A sublimit of \$50,000,000 (annual aggregate) for the peril of Flood, except as follows:
 - \$25,000,000 as respects Zones B, X(shaded) and X-500
 - \$5,000,000 as respects Zone A locations
 - Flood Zone V is excluded
 - Other sublimits are per the excess policy form.
- The Fund retention is \$50,000, except as follows:
 - Named Windstorm in ‘high hazard’ counties– 1% of total insurable values per unit affected, subject to a minimum of \$100,000 per location affected
 - FEMA maximum limits (or \$250,000 per location for FEMA non-eligible properties) in Flood Zone A.
- Limits, sublimits and deductibles are inclusive of Member deductible/SIR (per SIR Exhibit on file with the Administrator’s office).
- Automobile Physical Damage: Included in property limit, subject to \$5,000,000 sublimit. The Fund retention is the first \$50,000 of any automobile physical damage loss inclusive of Member deductible/SIR (per SIR Exhibit on file with the Administrator’s office).
- Vehicles manufactured 10 or more years prior to current membership year, with an original cost new of less than \$50,000, are not covered for physical damage. This exclusion may be waived on a Member-by-Member basis, subject to Underwriting.

i) Boiler & Machinery

- The GSMJIF has purchased Boiler & Machinery insurance with coverage at limits of \$100,000,000, inclusive of Member deductible/SIR (per SIR Exhibit on file with the Administrator’s office).
- The Fund retention is \$25,000 inclusive of Member deductible/SIR (per SIR Exhibit on file with the Administrator’s office).

j) Crime (with Statutory Position Bonds)

- The GSMJIF has purchased Crime insurance with limits of \$1,000,000 for Employee Dishonesty & related perils
- The Fund retention is \$10,000, including the Member deductible of \$1,000.
- The GSMJIF has extended its Crime insurance to include Statutory Position Bonds on file with the Insurer, with limits of \$1,000,000. There is no Fund retention or deductible for this extension. Higher limits are provided where required, subject to underwriting acceptance by the insurer.

k) Non-Owned Aircraft Liability

- The GSMJIF has purchased Non-Owned Aircraft Liability insurance with limits of \$5,000,000/ Occurrence & Policy Aggregate. The Fund retention is -0-, and there is no Member deductible.

l) Cyber Liability

- The GSMJIF has purchased Cyber Liability insurance with an annual aggregate limit of \$1,000,000 per Member and Fund-wide annual aggregate limit of \$2,500,000.
- Coverage includes Information Security, Privacy Notification Costs, Regulatory Defense and Penalties, Website Media Content Liability, PCI Fines and Costs (\$500,000 sublimit), and First Party Coverages (Cyber Extortion, Security Breach, Business Interruption)
- The Fund retention and Member deductible is \$25,000 per claim.

m) Disaster Management Services Insurance

- The GSMJIF has purchased Disaster Management Services Insurance with limits of \$10,000,000 per occurrence subject to an annual aggregate limit (Fund-wide) of \$20,000,000.
- The cost of the services is insured; no Fund retention or Member deductible.

n) Site Pollution Liability

- The GSMJIF has made available separate optional Pollution Liability insurance outside of the Fund budget for participating Members, with limits of \$1,000,000/ Pollution Incident, \$3,000,000 Per Member Aggregate Limit and \$25,000,000 Policy Aggregate Limit, subject to a Member deductible of \$25,000/Incident. There is no Fund retention.

o) Underground Storage Tank Liability

- The GSMJIF has made available separate optional Underground Storage Tank Liability insurance outside of the Fund budget for participating Members, with limits of \$1,000,000/ Incident and an Aggregate Limit that varies by policy, subject to a \$1,000,000 Legal Defenses Aggregate Limit, inclusive of Member deductible/SIR (per SIR Exhibit on file with the Administrator's office). The Fund is not party to this insurance and there is no Fund retention.

p) Marina Operators Package

- The GSMJIF has purchased, outside of the Fund budget, Marina Operators Liability Package insurance for participating members, with \$5,000,000 Limits for Liability/ Protection & Indemnity, and Hull limits per a Schedule of Vessels, subject to the Member deductible (per SIR Exhibit on file with the Administrator's office). There is no Fund retention.

q) Annual Aggregate Protection

- The GSMJIF has purchased Excess Insurance with a limit of \$5,000,000 more than \$23,596,000 Fund-retained loss in the aggregate for the 2018 Fund Year, as respects all lines covered under the Specific Excess sections of the Brit policy, PLUS Fund – retained Property and Automobile Physical Damage Losses under the Travelers' Property policy. Fund-retained Loss Corridors applicable under Specific Excess coverages are included in the losses subject to aggregate excess protection.

3) The amount of unpaid claims to be established.

- a) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjustment expense liability.
- b) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Actuary, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

4) The method of assessing contributions to be paid by each member of the Fund.

- a) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each

participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.

- b) The calculation of pro rata shares is based on each municipality's experience-modified manual premium for that line of coverage. The total amount of each member's annual assessment is certified by majority vote of the Fund's Executive Committee or Board of Commissioners at least one (1) month prior to the beginning of the next fiscal year (usually at the GSMJIF's budget hearing).
- c) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
- d) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e) The Fund's Executive Committee may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
- f) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's Executive Committee or Board of Commissioners.

5) Procedures governing loss adjustment and legal expenses.

- a) The Fund engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the GSMJIF's attorney's office, as well as the claims department of the GSMJIF's three major insurers/reinsurers. Every three years, the GSMJIF's internal auditors also conduct an audit.
- b) Each member local unit is provided with a claims reporting procedure and appropriate forms.
- c) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms that specialize in Title 59 matters. Any member that carries a self-insured retention may appoint an approved defense attorney of its choice to the panel for purposes of defense of claims within that self-insured retention. The performance of the defense attorneys is overseen

by the Fund Litigation Managers, as well as the various firms that audit the claims adjusters.

6) Coverage to be purchased from a commercial insurer, if any.

- a) Excess Workers' Compensation - The GSMJIF has purchased an excess specific Workers' Compensation policy from Safety National Casualty Insurance Co. and Lloyd's of London (Brit Syndicate 2987) at limits of:
 - i) Workers' Compensation – Statutory including \$750,000 Fund retention.
 - ii) Employer's Liability - \$13,000,000 including \$750,000 Fund retention.
 - iii) USL&H - included in Workers' Compensation (for damages arising out of NJ state law).
 - iv) Merchant Marine Act / Jones Act- Included in Employer's Liability.

- b) Excess Liability - The GSMJIF has purchased excess General Liability, Automobile Liability, Law Enforcement Liability, Public Official's Liability and Employee Benefits Liability insurance, and Aggregate Excess Protection, from Lloyd's of London (Brit Syndicate 2987) at limits of:
 - i) Excess General Liability - \$15,000,000 including \$250,000 retention.
 - ii) Excess Automobile Liability- \$15,000,000 CSL including \$250,000 retention.
 - iii) Excess POL (Claims-Made) - \$15,000,000 including \$350,000 retention
Excess POL coverage is subject to a Fund-wide annual aggregate limit of \$30,000,000.
 - iv) Excess Law Enforcement Activities Liability - \$15,000,000 including \$350,000 retention
 - v) Excess Employee Benefits Liability (Claims Made) - \$15,000,000 including \$150,000 retention
 - vi) Annual Aggregate Protection - \$5,000,000 in excess of \$23,596,000 Fund-retained loss in the aggregate for the 2018 Fund Year, as respects all lines covered under the Specific Excess sections of the Brit policy, PLUS Fund – retained Property and Automobile Physical Damage Losses under the Travelers' Property policy. Fund-retained Loss Corridors applicable under Specific Excess coverages are included in the losses subject to aggregate excess protection.

- c) Property - The GSMJIF has purchased Property insurance (including Auto Physical Damage) from Travelers Insurance Company, at a limit of \$600,000,000, exceeding the probable maximum loss exposure of the Fund members.

- d) Boiler & Machinery - The GSMJIF has purchased Boiler & Machinery insurance from Travelers Insurance Company, at a limit of \$100,000,000, exceeding the probable maximum loss exposure of the Fund members.

- e) Crime/ Statutory Position Bond - The GSMJIF has purchased Crime/ Statutory Position Bond insurance from Fidelity & Deposit Insurance Company, at a limit of \$1,000,000.

- f) Non-Owned Aircraft Liability - The GSMJIF has purchased Non-Owned Aircraft Liability insurance from Global Aerospace, Inc. at a limit of \$5,000,000.
- g) Cyber Liability - The GSMJIF has purchased Cyber Liability insurance from Beazley Insurance Company at an annual aggregate limit of \$2,500,000, subject to a per Member aggregate sublimit of \$1,000,000.
- h) Disaster Management Services - The GSMJIF has purchased Disaster Management Services Insurance with limits of \$10,000,000 per occurrence subject to an annual aggregate limit (Fund-wide) of \$20,000,000. The insurance is provided by XLC Syndicate 2003 (Lloyd's of London).
- i) Site Pollution Liability - The GSMJIF has made available optional Site Pollution Liability insurance outside the GSMJIF budget for participating Members from the ACE American Insurance Company, at limits of \$1,000,000 per Pollution Incident, \$3,000,000 per Member Aggregate Limit, and a Fund-wide Aggregate Limit of \$25,000,000.
- j) Underground Storage Tank Liability - The GSMJIF has made available optional Underground Storage Tank Liability insurance outside the GSMJIF budget for participating Members from the ACE American Insurance Company, for participating Members, with limits of \$1,000,000/ Incident and an Aggregate Limit that varies by policy, subject to a \$1,000,000 Legal Defenses Aggregate Limit, inclusive of Member deductible/SIR (per SIR Exhibit on file with the Administrator's office).
- k) Marina Operators Package – The GSMJIF has purchased outside the GSMJIF budget, optional Marina Operators Package insurance for participating members from the Atlantic Specialty Insurance Company at limits of \$5,000,000 Limits for Liability/ Protection & Indemnity, and Hull limits per a Schedule of Vessels

Please Note: The GSMJIF follows the policy forms of its excess insurers in determining coverage for its retained layers (SIRs) noted in Section 2. In the event that the excess insurer determines that no coverage exists for all or part of a claim made against or by a Member of the GSMJIF, the Member shall be responsible for all or a portion of any uncovered claims expense, indemnity settlement or other costs associated with such claim. Please also note that the coverage descriptions herein, in all particulars, are superseded by the applicable policy wordings including all limits, terms, conditions, exclusions and endorsements. This document is not intended to be all-inclusive, and does not alter, amend or change the Fund's coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

7) Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.

- a) The Fund adopts a resolution closing the year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.

- b) Each year, the Fund's Executive Committee will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's Executive Committee will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
 - c) A member may apply to the Fund's Executive Committee for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's Executive Committee will decide on the former member's request after evaluating the likelihood of any additional assessments.
 - d) The Fund will retain all records in accordance with the Fund's record retention program.
- 8) **Assumptions and Methodology used for the calculation of appropriate reserve requirements to be established and administered in accordance with sound actuarial principles.**

- a) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. At least two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "selected" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
- b) The following is an overview of the two actuarial methods used to project the ultimate losses.

Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

9) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- a) \$10,000, but up to \$25,000 with verbal or written approval from the affected municipality commissioner or alternate commissioner.
- b) \$25,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director, but up to \$50,000 with verbal or written approval of a majority of the Executive Committee.
- c) Any and all actions must be ratified by the entire Board of Fund Commissioners at the meeting immediately following the authorization.

10) **Member Deductible Drop Down and Close Out Program**

- a) The GSMJIF offers Members with self-insured retentions the option of eliminating (“Drop Down”) a self-insured retention (“SIR”) in the ensuing policy year with a deferred assessment payment feature and/or transferring future payments on prior accident years outstanding claims liabilities to the Fund (“Close Out”) in exchange for a fixed assessment payable equally over 10 budget years, including 10% adverse claims development coverage.
- b) **Drop Down** – The Fund will calculate the loss fund differential between the Member SIR and the first dollar equivalent and divide that amount into four equal annual installments payable by the Member in the ensuing Fund year in conjunction with the standard assessment. Should the Member leave the Fund or fail to pay any installment during the life of the Drop Down plan, all remaining future installments become immediately due and payable.
- c) **Close Out** - The Fund’s actuary calculates the Ultimate Claims Liabilities (UCL) within the Member’s SIR plan for each prior year of fund membership at a high confidence level as of 12/31. The total amount of paid losses as of 12/31 is deducted from the total UCL to arrive at the expected outstanding claims result (EOCR). To this result is added a 5% risk charge, a 3% Administration fee and a 2% Risk Manager fee. The result is divided into 10 equal installments, which the Member will pay in each successive year as part of the standard annual assessment (two annual installments).
- d) Should the Member leave the Fund or fail to pay any installment during the 10-year period, any remaining unpaid installments in the subject year become immediately due and payable and all future claim liabilities become the Member’s responsibility. Concurrently, if the claims paid under the Close Out plan exceed the Member paid installments, the member will be obligated to immediately pay a final assessment equal to the difference.
- e) If the claims paid under the Close Out agreement exceed the 10% corridor of protection at any time, future claims payments become the Member’s responsibility.

- f) If the 10-year Treasury bill yield exceeds 6% during the life of the plan, the Fund reserves the right to adjust the amount of future installments to compensate for the cost of the Close-Out program.

11) The following Retrospective Rating Endorsement is hereby included in the Plan of Risk Management:

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
900 ROUTE 9 NORTH, SUITE 503
WOODBRIIDGE, NJ 07095
PROPERTY/CASUALTY POLICIES**

POLICY ENDORSEMENT - RETROSPECTIVE RATING PLAN

MEMBER: _____

This ENDORSEMENT modifies such insurance as is afforded by the provisions of the Policies for the **2018** fund year relating to the following:

WORKERS' COMPENSATION
COMPREHENSIVE GENERAL, LAW ENFORCEMENT AND AUTO LIABILITY
PROPERTY AND BOILER AND MACHINERY
COMPREHENSIVE CRIME
PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES LIABILITY

RETROSPECTIVE RATING PLAN ASSESSMENT STANDARD ELEMENTS

For the purposes of this ENDORSEMENT, the standard elements are explained here:

- A. STANDARD ASSESSMENT shall be the assessment we would charge during the rating plan period if you had not chosen a retrospective rating plan
- B. BASIC ASSESSMENT shall be less than STANDARD ASSESSMENT. It shall be STANDARD ASSESSMENT multiplied by the BASIC ASSESSMENT FACTOR. The BASIC ASSESSMENT FACTOR shall be the ratio of the following items to the STANDARD ASSESSMENT:
 - 1. Excess Insurance Costs
 - 2. General Expenses
 - 3. Risk Management Expenses
 - 4. Underwriting Expenses
 - 5. Administrative Fees

The actual BASIC ASSESSMENT FACTOR will be determined after the STANDARD ASSESSMENT is determined.

- C. LIMITED PAID LOSSES RETAINED BY THE FUND shall mean the FUND'S financial responsibility for claims paid by the member after due credit for any excess insurance or subrogation receivable. Specifically, it shall include 1) losses paid and reserved, plus 2) allocated loss adjustment expense (ALAE), and 3) this total then limited to the FUND's retention.

RETROSPECTIVE RATING PLAN ASSESSMENT FORMULA

- A. RETROSPECTIVE RATING PLAN ASSESSMENT is the sum of BASIC ASSESSMENT and LIMITED PAID LOSSES RETAINED BY THE FUND.
- B. The retrospective rating plan assessment shall not be more than the MAXIMUM ASSESSMENT. The maximum assessment is determined by applying the maximum retrospective rating plan assessment factor, shown in the Schedule, to the STANDARD ASSESSMENT.

PROVISIONS

The provisions of the coverage form or policy to which this ENDORSEMENT is attached apply, unless modified by this ENDORSEMENT.

- A. In the fashion provided for in the Fund's by-laws, plan of risk management, cash management plan and policies and procedures, the MEMBER shall pay the FUND the STANDARD ASSESSMENT.
- B. As of a valuation date of Eighteen (18) months after the inception of the fund year, and every Twelve (12) months thereafter, the FUND shall compute the RETROSPECTIVE RATING PLAN ASSESSMENT, subject to the MAXIMUM ASSESSMENT.
- C. The final computation of the RETROSPECTIVE RATING PLAN ASSESSMENT shall be as of the valuation date when the FUND closes the fund year to which this ENDORSEMENT applies.
- D. Notwithstanding any subsection above, the MEMBER shall remain subject to FUND-wide dividends and additional assessments in accordance with the FUND's bylaws. These additional assessment or dividends, if any, shall be computed based on the MEMBER'S RETROSPECTIVE RATING PLAN ASSESSMENT, subject to the MAXIMUM ASSESSMENT.
- E. Upon computation of any RETROSPECTIVE RATING PLAN ASSESSMENT, the MEMBER shall owe the FUND or the FUND shall owe the MEMBER as the case may be, the difference between amount paid by the MEMBER to date and the MEMBER'S RETROSPECTIVE RATING PLAN ASSESSMENT, subject to the MAXIMUM ASSESSMENT.
- F. If the MEMBER owes the FUND an additional assessment under this ENDORSEMENT, this amount shall be payable to the FUND within 180 days after the FUND bills the MEMBER, or upon the MEMBER withdrawing from the FUND, whichever is earlier.

- G. If the FUND owes the MEMBER a return assessment under this ENDORSEMENT, this amount shall be payable to the MEMBER 180 days after the next meeting of the FUND's Board of Fund Commissioners, or Executive Committee thereof.
- H. This endorsement shall only be effective if approved by resolution of the MEMBER'S Governing Body.

SCHEDULE

- A. Other policies subject to this Retrospective Rating Plan Endorsement

WORKERS' COMPENSATION
COMPREHENSIVE GENERAL AND AUTO LIABILITY
EXCESS LIABILITY
PROPERTY AND BOILER AND MACHINERY
COMPREHENSIVE CRIME
PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES

- B. Maximum Retrospective Rating Plan Assessment Factor: _____

- C. The standard maximum assessment is based on estimates of standard assessment. The actual maximum assessment will be calculated based on the actual standard assessment and the factor, shown in the Schedule, Item B:

The coverage provided under this ENDORSEMENT is subject to all of the terms and CONDITIONS of this policy. All other terms and CONDITIONS of this Policy remain unchanged.

Effective Date:

12) **Special Assessments** - NJSA 11:15-2.16 provides for additional assessments “...to supplement the fund’s claim or loss retention or administrative accounts to ensure payment of the fund’s obligations...” Should the Fund levy a special assessment in accordance with such provision, each affected member shall have the option to pay the additional amount due in up to ten (10) equal annual installments, subject to adjustment each year based on actual incurred losses for the special assessment years. Should any member subject to such special assessment discontinue its membership in the GSMJIF, the full balance of any remaining unpaid installments shall become immediately due and payable to the GSMJIF.

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

Chairman

Date

Secretary

Date

RESOLUTION NO. 07-18

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

APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

WHEREAS, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et seq.); and

WHEREAS, the FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11, et seq.) for the 2018 Fund Year.

NOW, THEREFORE BE IT RESOLVED, by the FUND’s Board of Commissioners that the following professional services are being awarded under a fair and open process:

- **Pringle Quinn Anzano** is hereby appointed as **Fund Attorney** and shall serve at an hourly rate of \$155 not to exceed \$20,000 annually.
- **Mercadien, P.C.** is hereby appointed as **Fund Auditor** for the Audit of the Financial Statements for the Year Ended December 31, 2017, with services to be performed in 2018, and shall serve at an annual fee not to exceed \$16,000, which includes administrative costs.
- **Qual-Lynx, Inc.** is hereby appointed as **WC Claims Service Organization** for an annual amount not to exceed \$848,967 for claims management services and to adjust all WC claims for current Fund Year.
- **NIP Management Services, LLC** is hereby appointed as **Liability Claims Service Organization** for an annual amount not to exceed 2.75% of members’ gross joint insurance fund assessment.
- **AON Risk Consultants** is hereby appointed as **Fund Actuary** and shall be appointed and qualified at an annual amount not to exceed \$38,850.
- **PMA Management Corporation** is hereby appointed to provide **Loss Control Services** to the Fund and shall serve at an annual fee not to exceed \$470,400.
- **Qualcare** is hereby appointed to provide the **Medical Provider Network** to the Fund and shall serve at an annual fee not to exceed \$484,500.
- **Bob Smith & Associates** is hereby appointed as **Litigation Manager - Liability** for the Fund and shall serve at an annual fee not to exceed \$40,000.
- **John Geaney, Esq. of Capehart Scatchard** is hereby appointed as **Litigation Consultant – Workers’ Compensation** for the Fund and shall serve at an annual fee not to exceed \$15,000.
- **Patrick J. DeBlasio, CPA, CFMO** is hereby appointed as **Fund Treasurer** and shall serve at an annual fee not to exceed \$18,500.
- **Princeton Public Affairs Group** is hereby appointed as **Governmental Affairs Consultant** for the Fund and shall serve at an annual fee not to exceed \$10,000.
- **NIP Management Services, LLC** is hereby appointed as **Administrator** for the Fund and shall serve at an annual fee not to exceed 6% of members’ gross joint insurance fund assessment.

- **NIP Management Services, LLC** is hereby appointed to provide **Claims and Risk Control Management Services** at an annual fee not to exceed 3% of members' gross joint insurance fund assessment.
- **Bottomline Technologies** is hereby appointed as **Legal Bill Auditor** and shall serve at a fee not to exceed 2% of the gross legal bill amount.
- **Prime Advisors, Inc.** is appointed as **Investment Advisor** for the Fund and shall serve at a fee of 0.00025 of the Account Balance, not to exceed \$17,000 annually.
- **Rutgers/UMDNJ** is appointed **Employee Assistance Provider** for participating Members of the Fund and shall serve at a fee not to exceed \$73,086, adjustable due to member participation.

All Professionals and Service Organizations appointed pursuant to this Resolution shall serve the Fund pursuant to the terms of their Professional Services Contract(s) attached hereto.

ADOPTED: *this day by the Board of Fund Commissioners,*

Chairman

January 24th, 2018
Date

Secretary

January 24th, 2018
Date



RESOLUTION NO. 08-18

**RESOLUTION APPOINTING APPROVED DEFENSE COUNSEL
FOR THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**
(Hereinafter referred to as the “FUND”)

WHEREAS, the 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 FUND to defend any members of the FUND; and

WHEREAS, the law firms shown in this resolution have been proposed as Defense Counsel for the FUND for the year 2018;

NOW, THEREFORE BE IT RESOLVED, by the Board of Fund Commissioners of the 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 2018:

(See Attached Counsel Listing)

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

_____ January 24th, 2018
Chairman Date

_____ January 24th, 2018
Secretary Date



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
2018 DEFENSE PANEL & SPECIALTY/CONFLICTS COUNSEL**

A

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Daniel Antonelli, Esq.
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B

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RESOLUTION NO. 09-18**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**
(Hereinafter referred to as the "FUND")**APPROVING APPLICATIONS FOR MEMBERSHIP**

WHEREAS, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et seq.); and

WHEREAS, the following municipalities have made application to the FUND for membership effective January 1, 2018 for the 2018 Fund Year, such applications have been approved by the Fund Commissioners and have duly executed a Joint Indemnity and Trust Agreement and Resolution to Join,

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Commissioners that the following municipalities are approved for membership in the FUND effective January 1, 2018:

- Borough of Roselle Park
- Township of Roxbury

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

Chairman

Date

January 24th, 2018

Secretary

Date

January 24th, 2018

RESOLUTION NO. 10-18

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

APPROVING THE FUND BUDGET FOR FISCAL YEAR 2018

WHEREAS, N.J.S.A. 11:15-2.4 requires that the Joint Insurance Fund commissioners approve the fund budget by a majority vote; and

WHEREAS, the adopted FUND budget must be filed with the Commissioner of Banking and Insurance and the Commissioner of Community Affairs; and

WHEREAS, copies of the Fund budget must be made available to the governing bodies of each member municipality;

NOW, THEREFORE BE IT RESOLVED, by the FUND’s Board of Commissioners that the attached budget (adjusted to add new members) is approved for the 2018 FUND fiscal year.

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

Chairman

Date

January 24th, 2018

Secretary

Date

January 24th, 2018

**Garden State Municipal Joint Insurance Fund
2018 Assessment Summary
As of January 3, 2018**

Loss Fund Assessments		
WC	9,643,352	
GL	1,980,945	
LEL	1,739,383	
AL	1,166,328	
Property	1,472,060	
EPL/POL	1,964,485	
Managed Care	300,000	
Total Loss Fund Assessments		18,266,553
Excess Insurance		
WC	1,390,422	
GL	857,128	
LEL	785,050	
AL	379,404	
EPL/POL	1,868,835	
Property	904,733	
Other	105,942	
Total Excess Insurance		6,291,514
Underwriting Expenses		
General Expenses	3,591,042	
Risk Management Expenses	1,895,176	
Underwriting Expenses	637,303	
Administrative Fees	1,833,872	
Total Underwriting Expenses		7,957,393
Environmental & EAJ Costs		
Environmental Costs	272,105	
EANJ Membership Costs	46,270	
Other	-	
Total Environmental & EAJ Costs		318,375
Total 2018 Assessment		32,833,835

RESOLUTION NO. 11-18

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 **\$310,747.49** for payment.

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

Chairman

Date

January 24th, 2018

Secretary

Date

January 24th, 2018

January 24, 2018 - GSMJIF Commissioners Meeting Bills List

Date: 1.2.18
Bills List #: 67



PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
Bob Smith & Associates	Litigation fees December 2017	#1981	\$3,333.33
Prime Advisors	Inv# 7938 Qtr. Fee Invest,ent Advisor	#1982	\$5,000.00
Care Station	#1068687 L T. R	#1983	\$80.00
Patrick DeBlasio, CPA	Treasurer Fee - January 2018	#1984	\$1,541.67
Dynamic Testing	inv#9988 Kearny \$692; inv#9986 Bloomfield \$305; inv#9987 Haddon Heights \$129 - Drug Testing; 10032 Kenilworth \$258; inv#10031 Kearny \$802.85; inv#10030 Highland Park \$176	#1985	\$2,362.85
Dafeldecker Associates	inv#71210 Howell \$180; inv#71178 Berkeley \$480 - Drug Testing	#1986	\$660.00
EANJ, Inc.	inv#1794 Montclar Supervisory Training \$440; EANJ Yearly Dues \$44,477	#1987	\$44,917.00
Connell Consulting	Proactive Police Supv. Training Stipend - Guttenberg; Bloomfield; New Providence; Caldwell; North Bergen	#1988	\$1,300.00
APA Hotel Woodbridge	Meeting venue for the GSMJIF meeting Decmber 2017	#1989	\$3,272.62
Princeton Public Affairs	Retainer fee for -January 2018	#1990	\$833.33
Pringle Quinn Anzano	inv#41396 Fund Attorney December 2017	#1991	\$1,643.00
The Star Ledger	Legal AD posting for GSMJIF December meeting	#1992	\$15.50
The NJ Times	Legal AD posting for GSMJIF December meeting	#1993	\$4.64
Berkeley Heights	Wellness Incentive Program	#1994	\$500.00
West Orange	Wellness Incentive Program	#1995	\$500.00
Parsippany-Troy Hills	Wellness Incentive Program	#1996	\$500.00
Township of Montclair	Wellness Incentive Program	#1997	\$1,000.00
Township of North Brunswick	Wellness Incentive Program	#1998	\$1,000.00
Howell Township	Wellness Incentive Program	#1999	\$1,000.00
Borough of Fair Haven	Wellness Incentive Program	#2000	\$1,000.00
Borough of New Providence	Wellness Incentive Program	#2001	\$500.00
Union Township	Wellness Incentive Program	#2002	\$1,000.00
Borough of Caldwell	Wellness Incentive Program	#2003	\$1,000.00
Borough of Kenilworth	Wellness Incentive Program	#2004	\$500.00
Township of Morris	Wellness Incentive Program	#2005	\$1,000.00
Township of Bloomfield	Wellness Incentive Program	#2006	\$500.00
City of Hoboken	Wellness Incentive Program	#2007	\$500.00
Brown & Brown	2nd RM Fee for 2018 Outstanding	#2008	\$1,757.00
Advent Insurance	2nd RM Fee for 2017 for Montclair	#2009	\$38,695.50
Total in Checks \$115,916.44			
PMA PAYMENTS			
PMA	Cinch Fee - 3 Users for 2018		\$4,500.00
PMA	Berkeley Township	ACH	\$10,003.59
PMA	City of Rahway	ACH	\$6,191.44
PMA	City of Englewood	ACH	\$454.00
PMA	Hamilton Township	ACH	\$94,106.20
PMA	Livingston Township	ACH	\$3,168.00
PMA	Township of Ewing	ACH	\$415.80
PMA	Union Township	ACH	\$3,216.65
PMA		ACH	
Total to PMA \$122,055.68			
NIP MANAGEMENT PAYMENTS			
Total to NIP Management \$			
BGIA Payments			
BGIA	inv#255423 NIP svs. LLC 2018 GSMJIF Bond 106086097		\$2,125.00
BGIA	inv#259047 Beazley Ins. Cyber Liability Renewal		\$70,650.37
Total to BGIA \$72,775.37			
Total			\$310,747.49

RESOLUTION NO. 12-18

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

(Hereinafter referred to as the "FUND")

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$2,027,446** against the fund.

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

Chairman

January 25th, 2018
Date

Secretary

January 25th, 2018
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT
December 2017 Report

December

WC	TPA		
TWP			
Par Troy Hills	D&H	\$	33,706
Bloomfield	D&H	\$	6,857
Morristown	D&H	\$	24,255
Linden	Inservco	\$	119,567
All Other	QL	\$	890,848
Total WC		\$	1,075,233

Grand Total December	
Post 2012 CLAIMS	1,814,516
Prior 2012 CLAIMS	212,930
TOTAL PAID	2,027,446

PAL			
ALL TWP			
AL	NIP/QL	\$	43,842
APD	NIP/QL	\$	107,896
EPL	NIP/QL	\$	58,409
GL	NIP/QL	\$	463,142
POL	NIP/QL	\$	14,380
PROP	NIP/QL	\$	51,613
Total PAL		\$	739,283

WC	\$	1,075,233
PAL	\$	739,283
Grand Total post 2012	\$	1,814,516

PMA PRIOR 2012			
WC	PMA	\$	200,697
PAL	PMA	\$	12,232
APD PROP	PMA	\$	-
Total Prior 2012		\$	212,930



Garden State Municipal Joint Insurance Fund

January 2017

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

1/1/2018

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

1/1/2018

Policy Year 2002

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

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

1/1/2018

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

1/1/2018

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

1/1/2018

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

1/1/2018

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	-	635,223	15,881	-	-	-	-
	404	-	713,970	1,767	482	-	3,473,346	7,206	27	-	104,295	3,863



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

1/1/2018

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	-	37,535	1,341	8	-	19,979	2,497	4	-	18,376	4,594
Caldwell Borough	2	-	500	250	8	-	-	-	2	-	17,220	8,610
Eastampton Township	-	-	-	-	1	-	666	666	1	-	-	-
Englewood, City of	42	-	35,711	850	47	1	470,296	10,006	5	-	1,743	349
Ewing Township	5	-	10,618	2,124	6	-	122,959	20,493	-	-	-	-
Hamilton Township	-	-	-	-	20	-	127,553	6,378	-	-	-	-
Harrison, Town of	3	-	500	167	13	-	19,474	1,498	-	-	-	-
Highland Park Borough	9	-	157,709	17,523	9	-	15,119	1,680	2	-	3,982	1,991
Hoboken, City of	26	-	19,890	765	42	-	707,060	16,835	1	-	24,000	24,000
Howell Township	11	-	23,600	2,145	26	-	32,926	1,266	1	-	3,800	3,800
Kenilworth, Borough of	6	-	8,812	1,469	-	-	-	-	-	-	-	-
Livingston Township	11	-	9,624	875	50	-	50,323	1,006	6	-	4,586	764
Maplewood, Township of	13	-	18,607	1,431	13	-	37,185	2,860	8	-	49,709	6,214
Montclair Township	13	-	3,434	264	71	-	119,142	1,678	-	-	-	-
North Plainfield Boro	13	-	29,492	2,269	23	-	140,533	6,110	2	-	2,940	1,470
Rahway, City of	18	-	58,442	3,247	43	-	272,688	6,342	8	-	1,681	210
South Brunswick Township	21	-	25,131	1,197	19	-	93,532	4,923	1	-	-	-
Union Township	47	-	94,315	2,007	57	-	326,319	5,725	1	-	491	491
West Orange, Township of	59	-	22,312	378	45	-	238,322	5,296	1	-	2,154	2,154
	327	-	556,232	1,701	501	1	2,794,076	5,577	43	-	130,682	3,039



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

1/1/2018

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	-	1,090,170	36,339	12	-	290,826	24,236	-	-	-	-
Caldwell Borough	4	-	145	36	7	-	6,419	917	-	-	-	-
Eastampton Township	4	-	16,524	4,131	1	-	2,500	2,500	-	-	-	-
Englewood, City of	29	-	66,737	2,301	50	-	509,455	10,189	9	-	9,514	1,057
Ewing Township	5	-	378	76	9	-	43,865	4,874	1	-	-	-
Fanwood Borough	4	-	95	24	6	-	38,703	6,451	-	-	-	-
Hamilton Township	6	-	319,768	53,295	23	-	558,705	24,292	-	-	-	-
Harrison, Town of	7	-	5,447	778	4	-	22,903	5,726	1	-	738	738
Highland Park Borough	15	-	10,905	727	19	-	157,228	8,275	3	-	-	-
Hoboken, City of	30	-	107,688	3,590	35	-	314,760	8,993	2	-	-	-
Howell Township	11	-	18,690	1,699	35	-	116,452	3,327	1	-	-	-
Kenilworth, Borough of	3	-	2,973	991	7	-	501	72	-	-	-	-
Livingston Township	14	-	23,977	1,713	50	-	57,423	1,148	6	-	-	-
Manalapan Township	13	-	21,817	1,678	24	-	312,731	13,030	-	-	-	-
Maplewood, Township of	7	-	27,106	3,872	10	-	115,373	11,537	2	-	4,689	2,345
Montclair Township	27	-	367,418	13,608	41	-	239,280	5,836	-	-	-	-
North Plainfield Boro	11	-	3,688	335	15	-	66,496	4,433	-	-	-	-
Rahway, City of	13	-	17,324	1,333	18	-	38,366	2,131	5	-	-	-
South Brunswick Township	12	-	14,924	1,244	12	-	17,142	1,429	4	-	24,375	6,094
Union Township	31	-	61,571	1,986	41	-	86,249	2,104	-	-	-	-
Warren Township	4	-	7,382	1,846	15	-	10,661	711	1	-	2,383	2,383
West Orange, Township of	46	-	219,491	4,772	34	-	97,193	2,859	3	-	-	-
	326	-	2,404,218	7,375	468	-	3,103,231	6,631	38	-	41,699	1,097





Claim Activity Report - Property, Auto, Liability

1/1/2018

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	-	28,018	1,078	9	-	90,958	10,106	3	-	31,341	10,447
Caldwell Borough	6	-	15,752	2,625	9	-	17,765	1,974	5	-	18,853	3,771
Eastampton Township	4	-	5,426	1,357	4	-	197,192	49,298	1	-	116	116
Englewood, City of	26	-	47,460	1,825	39	-	195,870	5,022	12	-	19,885	1,657
Ewing Township	7	-	69,210	9,887	9	-	319,739	35,527	2	-	9,794	4,897
Fanwood Borough	2	-	-	-	5	-	55,525	11,105	-	-	-	-
Freehold Township	19	-	36,483	1,920	10	1	441,182	44,118	1	-	4,096	4,096
Hamilton Township	7	-	9,335	1,334	13	-	6,675	513	1	-	-	-
Harrison, Town of	8	-	7,311	914	8	-	452,911	56,614	1	-	13,000	13,000
Highland Park Borough	11	-	2,951	268	15	-	56,312	3,754	3	-	-	-
Hoboken, City of	19	-	81,311	4,280	53	-	536,510	10,123	1	-	-	-
Howell Township	10	-	44,201	4,420	59	-	110,766	1,877	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	1,597,711	53,257	-	-	-	-
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	2	5,164,605	9,763	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

1/1/2018

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

1/1/2018

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	11.3%	\$5,911	484,670	-	-	-
Ewing, Township of	78	13.2%	935,676	21.9%	\$11,996	902,438	1	88,447	88,447
Hamilton Township	123	20.7%	828,810	19.4%	\$6,738	828,798	-	-	-
Howell, Township of	74	12.5%	408,999	9.6%	\$5,527	408,999	-	-	-
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	-	-	-
North Plainfield Borough	22	3.7%	190,897	4.5%	\$8,677	190,897	-	-	-
Rahway, City of	34	5.7%	217,282	5.1%	\$6,391	217,280	-	-	-
South Brunswick Township	52	8.8%	628,469	14.7%	\$12,086	628,469	-	-	-
Union Township	109	18.4%	520,878	12.2%	\$4,779	520,877	-	-	-
	593	100.0%	\$4,275,873	100.0%	\$7,211	\$4,242,622	1	\$88,447	88447



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2018

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	803,890	1	345,942	345,942
Howell, Township of	35	5.5%	766,512	11.3%	\$21,900	750,506	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	1,586,962	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	\$6,172,120	4	\$2,814,496	\$703,624



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2018

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%	653,485	8.4%	\$5,585	610,038	2	51,092	25,546
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	1,033,196	13.2%	\$10,762	1,033,109	1	385,311	385,311
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,090,392	26.8%	\$12,083	1,924,046	1	1,452,124	1,452,124
Hoboken, City of	56	5.8%	937,987	12.0%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.7%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	421,746	5.4%	\$14,543	380,036	1	146,011	146,011
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	-	-	-
Livingston Township	38	4.0%	191,249	2.4%	\$5,033	191,249	-	-	-
Montclair Township	87	9.1%	336,883	4.3%	\$3,872	336,866	-	-	-
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	-	-	-
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	-	-	-
South Brunswick Township	52	5.4%	638,469	8.2%	\$12,278	561,073	1	211,079	211,079
Union Township	86	9.0%	573,032	7.3%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,810,206	100.0%	\$8,144	\$7,481,166	6	\$2,245,617	\$374,270



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

1/1/2018

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%	988,787	11.0%	\$8,309	920,742	3	380,289	126,763
Eastampton Township	1	0.1%	-	0.0%	\$0	-	-	-	-
Englewood, City of	128	10.0%	1,245,490	13.8%	\$9,730	1,245,494	-	-	-
Ewing, Township of	69	5.4%	423,888	4.7%	\$6,143	423,888	-	-	-
Hamilton Township	165	12.9%	789,145	8.8%	\$4,783	724,064	1	162,372	162,372
Harrison, Town of	45	3.5%	238,317	2.6%	\$5,296	186,292	1	80,413	80,413
Hoboken, City of	60	4.7%	354,458	3.9%	\$5,908	354,460	-	-	-
Howell, Township of	75	5.9%	1,126,158	12.5%	\$15,015	1,078,179	2	317,791	158,896
Jackson Township	41	3.2%	406,494	4.5%	\$9,914	362,332	1	129,192	129,192
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	556,082	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%	591,252	6.6%	\$6,358	581,005	1	152,265	152,265
	1281	100.0%	\$9,012,491	100.0%	\$7,036	\$8,680,772	11	\$1,521,957	\$138,360



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

1/1/2018

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%	1,126,845	11.9%	\$10,835	1,095,245	2	209,713	104,857
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,168	8.3%	\$7,002	784,165	-	-	-
Ewing, Township of	57	4.9%	504,899	5.3%	\$8,858	504,903	-	-	-
Hamilton Township	138	11.7%	1,088,573	11.5%	\$7,888	907,755	2	586,688	293,344
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	207,218	1	216,840	216,840
Hoboken, City of	71	6.0%	517,496	5.5%	\$7,289	462,135	1	71,134	71,134
Howell, Township of	59	5.0%	808,544	8.5%	\$13,704	797,873	1	213,506	213,506
Jackson Township	55	4.7%	462,926	4.9%	\$8,417	462,927	-	-	-
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	-	-	-
Livingston Township	52	4.4%	651,423	6.9%	\$12,527	632,949	1	43,279	43,279
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	-	-	-
Montclair Township	83	7.1%	347,320	3.7%	\$4,185	347,314	-	-	-
North Plainfield Borough	22	1.9%	98,207	1.0%	\$4,464	98,207	-	-	-
Rahway, City of	46	3.9%	523,133	5.5%	\$11,372	523,131	-	-	-
South Brunswick Township	64	5.4%	285,609	3.0%	\$4,463	285,612	-	-	-
Union Township	118	10.0%	1,364,239	14.4%	\$11,561	1,191,842	3	411,695	137,232
West Orange, Township of	88	7.5%	583,822	6.2%	\$6,634	583,825	-	-	-
	1175	100.0%	\$9,483,455	100.0%	\$8,071	\$8,973,391	11	\$1,752,855	\$159,350



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

1/1/2018

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%	968,570	12.7%	\$12,418	913,852	2	342,575	171,288
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%	955,269	12.5%	\$6,588	746,939	2	617,925	308,963
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%	1,224,686	16.1%	\$20,077	1,224,689	-	-	-
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%	\$7,620,699	100.0%	\$7,244	\$7,357,643	4	\$960,500	\$240,125



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

1/1/2018

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%	1,696,693	14.3%	\$19,281	1,498,130	4	1,131,558	282,890
Caldwell Borough	20	1.8%	765,345	6.5%	\$38,267	654,278	1	668,301	668,301
Eastampton Township	4	0.4%	189,396	1.6%	\$47,349	189,396	-	-	-
Englewood, City of	88	8.1%	1,420,201	12.0%	\$16,139	1,411,197	1	72,646	72,646
Ewing, Township of	89	8.2%	595,294	5.0%	\$6,689	568,402	1	78,342	78,342
Fanwood Borough	9	0.8%	40,672	0.3%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,819,049	15.3%	\$13,677	1,514,464	3	1,128,092	376,031
Harrison, Town of	38	3.5%	361,485	3.0%	\$9,513	361,487	-	-	-
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	-	-	-
Hoboken, City of	57	5.3%	783,966	6.6%	\$13,754	783,966	-	-	-
Howell, Township of	38	3.5%	298,292	2.5%	\$7,850	298,292	-	-	-
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	-	-	-
Livingston Township	39	3.6%	358,430	3.0%	\$9,191	358,431	-	-	-
Manalapan Township	23	2.1%	498,865	4.2%	\$21,690	498,865	-	-	-
Maplewood, Township of	43	4.0%	179,909	1.5%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	446,367	3.8%	\$5,797	446,366	-	-	-
North Plainfield Borough	25	2.3%	40,876	0.3%	\$1,635	40,874	-	-	-
Rahway, City of	32	2.9%	206,296	1.7%	\$6,447	189,400	1	139,915	139,915
South Brunswick Township	63	5.8%	305,853	2.6%	\$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.3%	\$14,387	1,317,917	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%	\$11,852,328	100.0%	\$10,924	\$11,165,212	13	\$3,340,701	\$256,977



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

1/1/2018

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%	887,408	7.1%	\$11,832	783,819	3	420,727	140,242
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	-	-	-
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	-	-	-
Englewood, City of	63	5.4%	599,720	4.8%	\$9,519	599,725	-	-	-
Ewing, Township of	74	6.3%	520,962	4.2%	\$7,040	520,961	-	-	-
Fanwood Borough	13	1.1%	219,276	1.8%	\$16,867	185,328	1	168,956	168,956
Freehold Township	63	5.4%	694,557	5.6%	\$11,025	592,140	1	292,423	292,423
Hamilton Township	130	11.1%	1,702,843	13.6%	\$13,099	1,545,713	2	806,749	403,375
Harrison, Town of	29	2.5%	296,058	2.4%	\$10,209	296,056	-	-	-
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	-	-	-
Hoboken, City of	79	6.8%	856,326	6.8%	\$10,840	662,844	1	224,610	224,610
Howell, Township of	62	5.3%	572,876	4.6%	\$9,240	572,875	-	-	-
Kenilworth Borough	16	1.4%	295,548	2.4%	\$18,472	295,551	-	-	-
Livingston Township	41	3.5%	1,039,840	8.3%	\$25,362	1,017,205	1	182,607	182,607
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	247,811	2.0%	\$7,509	247,813	-	-	-
Middlesex Borough	12	1.0%	264,764	2.1%	\$22,064	232,134	1	257,873	257,873
Montclair Township	79	6.8%	630,546	5.0%	\$7,982	593,842	1	203,196	203,196
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	-	-	-
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	-	-	-
North Plainfield Borough	18	1.5%	226,099	1.8%	\$12,561	181,349	1	158,413	158,413
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	-	-	-
South Brunswick Township	64	5.5%	594,311	4.8%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,959,819	15.7%	\$20,415	1,790,001	4	1,137,373	284,343
Warren Township	14	1.2%	175,949	1.4%	\$12,568	116,983	1	124,828	124,828
West Orange, Township of	56	4.8%	399,051	3.2%	\$7,126	399,050	-	-	-
	1166	100.0%	\$12,511,222	100.0%	\$10,730	\$11,555,154	17	\$3,977,755	\$233,986



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

1/1/2018

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%	401,349	3.3%	\$7,573	292,538	1	166,617	166,617
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	-	-	-
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	-	-	-
Englewood, City of	79	6.3%	460,518	3.8%	\$5,829	460,515	-	-	-
Ewing, Township of	87	6.9%	1,106,605	9.1%	\$12,720	1,044,856	2	410,914	205,457
Fair Haven Borough	8	0.6%	65,046	0.5%	\$8,131	65,046	-	-	-
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	-	-	-
Freehold Township	59	4.7%	87,290	0.7%	\$1,479	87,285	-	-	-
Hamilton Township	138	10.9%	1,982,163	16.3%	\$14,364	1,734,586	3	679,554	226,518
Harrison, Town of	23	1.8%	283,553	2.3%	\$12,328	283,553	-	-	-
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	-	-	-
Hoboken, City of	97	7.7%	1,035,527	8.5%	\$10,676	1,035,526	-	-	-
Howell, Township of	48	3.8%	717,066	5.9%	\$14,939	664,369	2	400,380	200,190
Kenilworth Borough	10	0.8%	14,231	0.1%	\$1,423	14,232	-	-	-
Livingston Township	54	4.3%	1,586,816	13.0%	\$29,385	962,427	6	1,201,592	200,265
Manalapan Township	29	2.3%	214,493	1.8%	\$7,396	167,978	1	193,902	193,902
Maplewood, Township of	47	3.7%	320,022	2.6%	\$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	3.0%	\$8,581	306,013	3	152,729	50,910
Morristown, Town of	38	3.0%	439,699	3.6%	\$11,571	334,783	1	387,876	387,876
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	-	-	-
North Brunswick Township	50	4.0%	235,653	1.9%	\$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%	1,007,345	8.3%	\$13,613	709,825	4	638,207	159,552
Warren Township	11	0.9%	78,057	0.6%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	312,580	2.6%	\$4,530	312,582	-	-	-
	1261	100.0%	\$12,176,249	100.0%	\$9,656	\$10,565,060	24	\$4,323,016	\$180,126



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

1/1/2018

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

1/1/2018

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

1/1/2018

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

1/1/2018

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

1/1/2018

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

1/1/2018

Year 2009

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	14	88	15.91%	287	4.88%
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	212	1085	19.54%	6706	3.16%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

1/1/2018

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

1/1/2018

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

1/1/2018

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of January 1, 2018 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 January 1, 2018 for all policy years:	3
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:	\$3,473,346
Total Incurred for 2008 Losses:	\$2,794,076
Total Incurred for 2009 Losses:	\$3,103,231
Total Incurred for 2010 Losses:	\$5,164,605
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

1/1/2018

Property	
Claims reported for the GSMJIF since March 1, 2002:	348
Open Claims as of January 1, 2018 for all policy years:	0
Property claims to date in 2012:	
Total Incurred for 2002 Losses:	\$0
Total Incurred for 2003 Losses:	\$53,224
Total Incurred for 2004 Losses:	\$62,591
Total Incurred for 2005 Losses:	\$92,257
Total Incurred for 2006 Losses:	\$247,694
Total Incurred for 2007 Losses:	\$104,295
Total Incurred for 2008 Losses:	\$130,682
Total Incurred for 2009 Losses:	\$41,699
Total Incurred for 2010 Losses:	\$260,379
Total Incurred for 2011 Losses:	\$475,251

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of January 1, 2018 for all policy years:	91
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,275,873
Total Incurred for 2004 Losses:	\$6,757,078
Total Incurred for 2005 Losses:	\$7,810,206
Total Incurred for 2006 Losses:	\$9,012,491
Total Incurred for 2007 Losses:	\$9,483,455
Total Incurred for 2008 Losses:	\$7,620,699
Total Incurred for 2009 Losses:	\$11,852,328
Total Incurred for 2010 Losses:	\$12,511,222
Total Incurred for 2011 Losses:	\$12,176,249
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 12/01/17 to 01/01/18

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	257.20	4,862.19	7,608.59
CALDWELL BOROUGH	1244102	2,725.64	0.00	0.00	2,725.64
CITY OF ENGLEWOOD	2228377	0.00	420.00	34.00	454.00
CITY OF RAHWAY	1236736	0.00	5,802.52	388.92	6,191.44
EWING TOWNSHIP	8769580	0.00	395.40	20.40	415.80
FANWOOD BOROUGH	2499465	0.00	109.20	11.26	120.46
HAMILTON TOWNSHIP	3389434	82,179.00	8,642.14	3,285.06	94,106.20
HOWELL TOWNSHIP	3394186	1,900.00	192.63	12.59	2,105.22
LIVINGSTON TOWNSHIP	4871323	3,168.00	0.00	0.00	3,168.00
MIDDLESEX BOROUGH	5384474	775.88	0.00	0.00	775.88
MORRIS TOWNSHIP	5384508	0.00	0.00	1,000.00	1,000.00
MORRISTOWN, TOWN OF	0298612	0.00	71,706.25	6,978.19	78,684.44
UNION TOWNSHIP	9125378	0.00	1,746.61	1,470.04	3,216.65
WARREN TOWNSHIP	8778151	0.00	0.00	125.00	125.00
		93,237.72	89,271.95	18,187.65	200,697.32

Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 12/01/17 to 01/01/18

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

AL / GL / PL

Account Name	Account Number	Payment Amount
CITY OF ENGLEWOOD	8771339	665.65
FREEHOLD TOWNSHIP	2500759	11,566.80
		12,232.45

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 12/01/17 to 01/01/18

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

AL / GL / PL

Account Name	Account Number	Payment Amount
CITY OF ENGLEWOOD	8771339	665.65
FREEHOLD TOWNSHIP	2500759	11,566.80
		12,232.45

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 12/01/17 to 01/01/18

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	257.20	4,862.19	7,608.59
CALDWELL BOROUGH	1244102	2,725.64	0.00	0.00	2,725.64
CITY OF ENGLEWOOD	2228377	0.00	420.00	34.00	454.00
CITY OF RAHWAY	1236736	0.00	5,802.52	388.92	6,191.44
EWING TOWNSHIP	8769580	0.00	395.40	20.40	415.80
FANWOOD BOROUGH	2499465	0.00	109.20	11.26	120.46
HAMILTON TOWNSHIP	3389434	82,179.00	8,642.14	3,285.06	94,106.20
HOWELL TOWNSHIP	3394186	1,900.00	192.63	12.59	2,105.22
LIVINGSTON TOWNSHIP	4871323	3,168.00	0.00	0.00	3,168.00
MIDDLESEX BOROUGH	5384474	775.88	0.00	0.00	775.88
MORRIS TOWNSHIP	5384508	0.00	0.00	1,000.00	1,000.00
MORRISTOWN, TOWN OF	0298612	0.00	71,706.25	6,978.19	78,684.44
UNION TOWNSHIP	9125378	0.00	1,746.61	1,470.04	3,216.65
WARREN TOWNSHIP	8778151	0.00	0.00	125.00	125.00
		93,237.72	89,271.95	18,187.65	200,697.32



Garden State Municipal Joint Insurance Fund Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
AUTO LIABILITY	01/01/2009	2	- \$	4,743.00
AUTO LIABILITY	01/01/2010	4	- \$	516,992.64
AUTO LIABILITY	01/01/2011	23	- \$	34,805.97
AUTO LIABILITY	01/01/2012	215	- \$	523,989.71
AUTO LIABILITY	01/01/2013	303	- \$	1,551,986.78
AUTO LIABILITY	01/01/2014	494	13 \$	794,689.39
AUTO LIABILITY	01/01/2015	505	9 \$	715,573.62
AUTO LIABILITY	01/01/2016	576	15 \$	387,978.44
AUTO LIABILITY	01/01/2017	535	56 \$	414,891.20
AUTO LIABILITY Total		2,657	93 \$	4,945,650.75
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	- \$	1,448,960.64
AUTO PHYSICAL DAMAGE	01/01/2013	376	- \$	921,491.18
AUTO PHYSICAL DAMAGE	01/01/2014	568	1 \$	1,049,298.62
AUTO PHYSICAL DAMAGE	01/01/2015	570	2 \$	937,934.18
AUTO PHYSICAL DAMAGE	01/01/2016	609	3 \$	1,021,307.14
AUTO PHYSICAL DAMAGE	01/01/2017	575	62 \$	1,206,091.20
AUTO PHYSICAL DAMAGE Total		3,120	68 \$	6,636,375.51
EMPLOYMENT PRACTICES	01/01/2011	2	- \$	1,027,632.61
EMPLOYMENT PRACTICES	01/01/2012	23	1 \$	3,594,149.41
EMPLOYMENT PRACTICES	01/01/2013	34	6 \$	5,029,688.06
EMPLOYMENT PRACTICES	01/01/2014	39	9 \$	3,293,572.40
EMPLOYMENT PRACTICES	01/01/2015	24	14 \$	1,739,099.45
EMPLOYMENT PRACTICES	01/01/2016	22	8 \$	393,111.75
EMPLOYMENT PRACTICES	01/01/2017	21	10 \$	618,111.50
EMPLOYMENT PRACTICES Total		165	48 \$	15,695,365.18
GENERAL LIABILITY	01/01/2006	1	- \$	133.90
GENERAL LIABILITY	01/01/2007	1	- \$	250,000.00
GENERAL LIABILITY	01/01/2008	3	- \$	2,447.41
GENERAL LIABILITY	01/01/2009	2	- \$	56,951.64
GENERAL LIABILITY	01/01/2010	24	- \$	267,031.79
GENERAL LIABILITY	01/01/2011	123	- \$	836,557.92
GENERAL LIABILITY	01/01/2012	592	4 \$	4,665,111.89

Valued as of 12/31/17



Garden State Municipal Joint Insurance Fund Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
GENERAL LIABILITY	01/01/2013	563	12 \$	5,148,520.09
GENERAL LIABILITY	01/01/2014	717	29 \$	3,498,106.71
GENERAL LIABILITY	01/01/2015	702	43 \$	3,045,261.51
GENERAL LIABILITY	01/01/2016	635	32 \$	1,759,672.40
GENERAL LIABILITY	01/01/2005	2	1 \$	8,581.75
GENERAL LIABILITY	01/01/2017	561	86 \$	468,078.03
GENERAL LIABILITY Total		3,926	207 \$	20,006,455.04
LIABILITY REPORT ONLY	01/01/2012	2	- \$	-
LIABILITY REPORT ONLY	01/01/2017	2	- \$	-
LIABILITY REPORT ONLY Total		4	- \$	-
PROPERTY	01/01/2011	9	- \$	9,819.11
PROPERTY	01/01/2012	214	1 \$	3,779,723.09
PROPERTY	01/01/2013	94	- \$	367,822.50
PROPERTY	01/01/2014	112	- \$	709,583.54
PROPERTY	01/01/2015	112	2 \$	834,830.06
PROPERTY	01/01/2016	134	6 \$	1,977,661.36
PROPERTY	01/01/2017	109	23 \$	883,051.74
PROPERTY Total		784	32 \$	8,562,491.40
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	5 \$	983,539.82
PUBLIC OFFICIALS LIABILITY	01/01/2016	43	5 \$	548,957.73
PUBLIC OFFICIALS LIABILITY	01/01/2017	38	7 \$	61,744.15
PUBLIC OFFICIALS LIABILITY Total		314	19 \$	3,021,367.75
WORKCOMP RECORD ONLY	01/01/2012	239	- \$	-
WORKCOMP RECORD ONLY	01/01/2013	241	- \$	-
WORKCOMP RECORD ONLY	01/01/2014	285	- \$	-
WORKCOMP RECORD ONLY	01/01/2015	258	- \$	-
WORKCOMP RECORD ONLY	01/01/2016	242	- \$	-
WORKCOMP RECORD ONLY	01/01/2017	252	- \$	-
WORKCOMP RECORD ONLY Total		1,517	- \$	-
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	1 \$	35,423.05
WORKERS COMPENSATION	01/01/2010	9	- \$	96,724.68
WORKERS COMPENSATION	01/01/2011	14	2 \$	228,733.65

Valued as of 12/31/17



Garden State Municipal Joint Insurance Fund Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
WORKERS COMPENSATION	01/01/2012	986	30 \$	12,676,020.28
WORKERS COMPENSATION	01/01/2013	1,007	50 \$	10,736,179.77
WORKERS COMPENSATION	01/01/2014	1,029	84 \$	15,351,554.20
WORKERS COMPENSATION	01/01/2015	978	109 \$	12,346,265.43
WORKERS COMPENSATION	01/01/2016	836	153 \$	11,540,673.94
WORKERS COMPENSATION	01/01/2002	1	1 \$	45,711.10
WORKERS COMPENSATION	01/01/2017	814	392 \$	9,288,532.06
WORKERS COMPENSATION Total		5,681	825 \$	72,561,753.26
Grand Total		18,170	1,292 \$	131,429,458.88

Valued as of 12/31/17

Garden State Municipal Joint Insurance Fund Open/Closed Report

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



Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		6		6
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		10		10
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		9		9
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		8		8
AUTO LIABILITY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
AUTO LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		16		16
AUTO LIABILITY	01/01/2012	TOWNSHIP OF UNION		20		20
AUTO LIABILITY	01/01/2012	TOWNSHIP OF WARREN		2		2
AUTO LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11
AUTO LIABILITY	01/01/2012 Total			215		215
AUTO LIABILITY	01/01/2013	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2013	BERKELEY TOWNSHIP		6		6
AUTO LIABILITY	01/01/2013	BOROUGH OF CALDWELL		13		13
AUTO LIABILITY	01/01/2013	BOROUGH OF FAIR HAVEN		3		3
AUTO LIABILITY	01/01/2013	BOROUGH OF HADDON HEIGHTS		2		2
AUTO LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		8		8
AUTO LIABILITY	01/01/2013	BOROUGH OF KENILWORTH		2		2
AUTO LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		10		10
AUTO LIABILITY	01/01/2013	CITY OF ENGLEWOOD		17		17
AUTO LIABILITY	01/01/2013	CITY OF HOBOKEN		16		16
AUTO LIABILITY	01/01/2013	CITY OF LINDEN		26		26
AUTO LIABILITY	01/01/2013	CITY OF RAHWAY		10		10
AUTO LIABILITY	01/01/2013	HOWELL TOWNSHIP		5		5
AUTO LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		7		7
AUTO LIABILITY	01/01/2013	TOWN OF HARRISON		3		3
AUTO LIABILITY	01/01/2013	TOWN OF MORRISTOWN		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		7		7
AUTO LIABILITY	01/01/2013	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD		10		10
AUTO LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		14		14
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		31		31
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		11		11
AUTO LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		13		13
AUTO LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		30		30
AUTO LIABILITY	01/01/2013	TOWNSHIP OF UNION		20		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			303		303
AUTO LIABILITY	01/01/2014	BERKELEY HEIGHTS		1		1



Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO LIABILITY	01/01/2014	BERKELEY TOWNSHIP		13		13	
AUTO LIABILITY	01/01/2014	BOROUGH OF CALDWELL		2		2	
AUTO LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN		4		4	
AUTO LIABILITY	01/01/2014	BOROUGH OF FANWOOD		2		2	
AUTO LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		5		5	
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		9		9	
AUTO LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		6		6	
AUTO LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE		4		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		20	
AUTO LIABILITY	01/01/2014	CITY OF RAHWAY		16	1	17	
AUTO LIABILITY	01/01/2014	HOWELL TOWNSHIP		14		14	
AUTO LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		18		18	
AUTO LIABILITY	01/01/2014	TOWN OF GUTTENBERG		8		8	
AUTO LIABILITY	01/01/2014	TOWN OF HARRISON		4		4	
AUTO LIABILITY	01/01/2014	TOWN OF KEARNY		21	4	26	
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN		17		19	
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		25		26	
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EASTAMPTON		6		6	
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING		11		12	
AUTO LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		9		9	
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		6		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		47		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			481	7	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



Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		5		5
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		4		4
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		11		11
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		12		12
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		13		13
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		30		32
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		25		25
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		11		11
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP		7		7
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		14	1	15
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG		11	1	12
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON		5		5
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY		23		23
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN		12		12
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		5		5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING		22		23
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		15	1	16
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		4	1	5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		28	1	29
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		29		29
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		39		39
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION		35	1	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			496	6	3
AUTO LIABILITY						505
AUTO LIABILITY	01/01/2016	BERKELEY HEIGHTS		3		3
AUTO LIABILITY	01/01/2016	BERKELEY TOWNSHIP		8	2	10
AUTO LIABILITY	01/01/2016	BOROUGH OF CALDWELL		5		5
AUTO LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN		1		1
AUTO LIABILITY	01/01/2016	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		7		7
AUTO LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		10		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		12		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		44	3	47	
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			561	13	2	576
AUTO LIABILITY	01/01/2017	BERKELEY HEIGHTS		8			8
AUTO LIABILITY	01/01/2017	BERKELEY TOWNSHIP		8		3	11
AUTO LIABILITY	01/01/2017	BOROUGH OF CALDWELL		5			5
AUTO LIABILITY	01/01/2017	BOROUGH OF FAIR HAVEN		1			1
AUTO LIABILITY	01/01/2017	BOROUGH OF FANWOOD		4			4
AUTO LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		6			6
AUTO LIABILITY	01/01/2017	BOROUGH OF HADDON HEIGHTS		2			2
AUTO LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK		9			9
AUTO LIABILITY	01/01/2017	BOROUGH OF KENILWORTH		4		1	5
AUTO LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		7			7
AUTO LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		11			11
AUTO LIABILITY	01/01/2017	BOROUGH OF TOTOWA		13			13
AUTO LIABILITY	01/01/2017	CITY OF ENGLEWOOD		13		2	15
AUTO LIABILITY	01/01/2017	CITY OF HOBOKEN		27		2	29
AUTO LIABILITY	01/01/2017	CITY OF LINDEN		23		6	29
AUTO LIABILITY	01/01/2017	CITY OF RAHWAY		14		3	17
AUTO LIABILITY	01/01/2017	HOWELL TOWNSHIP		11		3	14
AUTO LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		9		1	10
AUTO LIABILITY	01/01/2017	TOWN OF GUTTENBERG		1		1	2
AUTO LIABILITY	01/01/2017	TOWN OF KEARNY		15		4	19



Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO LIABILITY	01/01/2017	TOWN OF MORRISTOWN		9	2	11	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		12	1	13	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON		8	1	9	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EASTAMPTON		5		5	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EWING		16	2	18	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		7	1	8	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		15	1	16	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		24	2	26	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		18	3	21	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		30	4	34	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		11	2	13	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		38	3	41	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		4	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF UNION		31	1	32	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WARREN		8		8	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		23	5	28	
AUTO LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		26	2	28	
AUTO LIABILITY	01/01/2017	HARRISON TOWNSHIP		3		3	
AUTO LIABILITY	01/01/2017 Total			479	56	535	
AUTO LIABILITY Total				2,564	82	11	2,657
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	



Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HIGHLAND PARK		18		18
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF KENILWORTH		1		1
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF MIDDLESEX		6		6
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF ENGLEWOOD		14		14
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF HOBOKEN		12		12
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF RAHWAY		5		5
AUTO PHYSICAL DAMAGE	01/01/2012	HOWELL TOWNSHIP		19		19
AUTO PHYSICAL DAMAGE	01/01/2012	LIVINGSTON TOWNSHIP		13		13
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF HARRISON		6		6
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF MORRISTOWN		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



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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	TOWN OF MORRISTOWN		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF BLOOMFIELD		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF EWING		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF FREEHOLD		11		11
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF HAMILTON		1		1
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF LAWRENCE		11		11
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MAPLEWOOD		15		15
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MONTCLAIR		26		26
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MORRIS		18		18
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		19		19
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF PARSIPPANY		30		30
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF UNION		25		25
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF WARREN		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF WEST ORANGE		25		25
AUTO PHYSICAL DAMAGE	01/01/2013 Total			376		376
AUTO PHYSICAL DAMAGE	01/01/2014	BERKELEY HEIGHTS		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BERKELEY TOWNSHIP		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF CALDWELL		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF FAIR HAVEN		4		4
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF FANWOOD		2		2
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HADDON HEIGHTS		4		4
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HIGHLAND PARK		12		12
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF KENILWORTH		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF NEW PROVIDENCE		8		8
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF NORTH PLAINFIELD		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF TOTOWA		9		9
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF ENGLEWOOD		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF HOBOKEN		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF LINDEN		15		15
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF RAHWAY		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	HOWELL TOWNSHIP		12		12
AUTO PHYSICAL DAMAGE	01/01/2014	LIVINGSTON TOWNSHIP		18		18
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF GUTTENBERG		10		10
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF HARRISON		3		3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF KEARNY		22		22
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF MORRISTOWN		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF BLOOMFIELD		19		19
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EASTAMPTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EWING		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF FREEHOLD		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF HAMILTON		8		8
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE		14		14



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD		25		25
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MONTCLAIR		41		41
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MORRIS		23		23
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		20		20
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF PARSIPPANY		34		34
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF UNION		42	1	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			567	1	568
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP		17		17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL		8		8
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD		9		9
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK		16	1	17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF KENILWORTH		6		6
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE		11		11
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD		20		20
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN		24	1	25
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY		19		19
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG		13		13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON		6		6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY		19		19
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD		13		13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING		18		18
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE		27		27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR		29		29
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS		37		37
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		17		17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY		49		49
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION		38		38



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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 WARREN		10		10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE		43		43
AUTO PHYSICAL DAMAGE	01/01/2015 Total			568	2	570
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS		8		8
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY TOWNSHIP		15		15
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF CALDWELL		7		7
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FANWOOD		1		1
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FREEHOLD		12		12
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF HIGHLAND PARK		10		10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF KENILWORTH		13		13
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NEW PROVIDENCE		10		10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NORTH PLAINFIELD		22		22
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF TOTOWA		7		7
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF ENGLEWOOD		18		18
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF HOBOKEN		29		29
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF RAHWAY		15		15
AUTO PHYSICAL DAMAGE	01/01/2016	HOWELL TOWNSHIP		34		34
AUTO PHYSICAL DAMAGE	01/01/2016	LIVINGSTON TOWNSHIP		18		18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF GUTTENBERG		5		5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF HARRISON		9		9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF KEARNY		17		17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF MORRISTOWN		17		17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF BLOOMFIELD		20		20
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF CINNAMINSON		5		5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EASTAMPTON		2		2
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EWING		13	1	14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF HAMILTON		18	1	19
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF LAWRENCE		27	1	28
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MONTCLAIR		28		28
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MORRIS		18		18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BERGEN		51		51
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		25		25
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF PARSIPPANY		38		38
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		9		9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF UNION		37		37
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WARREN		8		8
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WEST ORANGE		40		40
AUTO PHYSICAL DAMAGE	01/01/2016 Total			606	3	609
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY HEIGHTS		11	2	13
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY TOWNSHIP		13	2	15
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF CALDWELL		5		5
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FAIR HAVEN		3		3



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FANWOOD		4		4	
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FREEHOLD		5		5	
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HADDON HEIGHTS		1		1	
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HIGHLAND PARK		10	1	11	
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF KENILWORTH		6		6	
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NEW PROVIDENCE		9	2	11	
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NORTH PLAINFIELD		11	1	12	
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF TOTOWA		13	2	15	
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF ENGLEWOOD		13	1	14	
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF HOBOKEN		29	2	31	
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF RAHWAY		17	2	19	
AUTO PHYSICAL DAMAGE	01/01/2017	HOWELL TOWNSHIP		22		22	
AUTO PHYSICAL DAMAGE	01/01/2017	LIVINGSTON TOWNSHIP		8		8	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF GUTTENBERG		3	1	4	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF KEARNY		18		18	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF MORRISTOWN		7	1	8	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF BLOOMFIELD		8	2	10	
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		18	3	21	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF HAMILTON		16	4	20	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF LAWRENCE		16	6	22	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MONTCLAIR		25		25	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MORRIS		24	3	27	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BERGEN		32	4	36	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		17	3	20	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF PARSIPPANY		42	5	47	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		5		5	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF UNION		26	3	30	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WARREN		6	2	8	
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WEST ORANGE		39	4	43	
AUTO PHYSICAL DAMAGE	01/01/2017	NEPTUNE TOWNSHIP		21	3	24	
AUTO PHYSICAL DAMAGE	01/01/2017	HARRISON TOWNSHIP		7		7	
AUTO PHYSICAL DAMAGE	01/01/2017 Total			513	61	1	575
AUTO PHYSICAL DAMAGE Total				3,052	66	2	3,120
EMPLOYMENT PRACTICES	01/01/2011	CITY OF HOBOKEN		2			2
EMPLOYMENT PRACTICES	01/01/2011 Total			2			2
EMPLOYMENT PRACTICES	01/01/2012	BOROUGH OF CALDWELL		1			1
EMPLOYMENT PRACTICES	01/01/2012	CITY OF ENGLEWOOD		2			2
EMPLOYMENT PRACTICES	01/01/2012	CITY OF HOBOKEN		3			3
EMPLOYMENT PRACTICES	01/01/2012	HOWELL TOWNSHIP		5			5
EMPLOYMENT PRACTICES	01/01/2012	TOWN OF MORRISTOWN		2			2



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF 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		3	3	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		3	3	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			28	6	34
EMPLOYMENT PRACTICES	01/01/2014	BERKELEY HEIGHTS		1		1
EMPLOYMENT PRACTICES	01/01/2014	BOROUGH OF HIGHLAND PARK		2		2
EMPLOYMENT PRACTICES	01/01/2014	CITY OF ENGLEWOOD		1	2	3
EMPLOYMENT PRACTICES	01/01/2014	CITY OF HOBOKEN		1	5	6
EMPLOYMENT PRACTICES	01/01/2014	HOWELL TOWNSHIP		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF GUTTENBERG		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		5	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			30	9	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		2	8	10
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN		1	2	3



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2015	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			10	13	1
EMPLOYMENT PRACTICES	01/01/2016	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF CALDWELL			1	1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF FANWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2016	CITY OF ENGLEWOOD		3	1	4
EMPLOYMENT PRACTICES	01/01/2016	CITY OF HOBOKEN		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	CITY OF LINDEN		2		2
EMPLOYMENT PRACTICES	01/01/2016	LIVINGSTON TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWN OF MORRISTOWN		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF BLOOMFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF EASTAMPTON			1	1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MONTCLAIR		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF NORTH BERGEN		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2016 Total			14	7	1
EMPLOYMENT PRACTICES	01/01/2017	CITY OF ENGLEWOOD		3	1	4
EMPLOYMENT PRACTICES	01/01/2017	CITY OF HOBOKEN		2	1	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 EASTAMPTON		1		1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF PARSIPPANY			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			11	10	21
EMPLOYMENT PRACTICES Total				117	46	2
GENERAL LIABILITY	01/01/2006	TOWNSHIP OF UNION		1		1
GENERAL LIABILITY	01/01/2006 Total			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	TOWNSHIP OF HAMILTON		1		1
GENERAL LIABILITY	01/01/2007 Total			1		1
GENERAL LIABILITY	01/01/2008	BERKELEY TOWNSHIP		1		1
GENERAL LIABILITY	01/01/2008	CITY OF ENGLEWOOD		1		1
GENERAL LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1		1
GENERAL LIABILITY	01/01/2008 Total			3		3
GENERAL LIABILITY	01/01/2009	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2009	TOWNSHIP OF MANALAPAN		1		1
GENERAL LIABILITY	01/01/2009 Total			2		2
GENERAL LIABILITY	01/01/2010	BERKELEY TOWNSHIP		1		1
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



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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 NORTH BRUNSWICK		5		5
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		23		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			588	2	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		14		15
GENERAL LIABILITY	01/01/2013	BOROUGH OF FAIR HAVEN		2		2
GENERAL LIABILITY	01/01/2013	BOROUGH OF FANWOOD		4		4



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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 HADDON HEIGHTS		10		10
GENERAL LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		8		8
GENERAL LIABILITY	01/01/2013	BOROUGH OF KENILWORTH		4		4
GENERAL LIABILITY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
GENERAL LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2013	CITY OF ENGLEWOOD		22	3	25
GENERAL LIABILITY	01/01/2013	CITY OF HOBOKEN		39		39
GENERAL LIABILITY	01/01/2013	CITY OF LINDEN		29		29
GENERAL LIABILITY	01/01/2013	CITY OF RAHWAY		30		30
GENERAL LIABILITY	01/01/2013	HOWELL TOWNSHIP		18		18
GENERAL LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		32		32
GENERAL LIABILITY	01/01/2013	TOWN OF HARRISON		15		15
GENERAL LIABILITY	01/01/2013	TOWN OF MORRISTOWN		11		11
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		32		32
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EASTAMPTON		1		1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EWING		9		9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD		9		9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON		29	4	35
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		16		16
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		14		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			551	5	7
GENERAL LIABILITY	01/01/2014	BERKELEY HEIGHTS		14		14
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP		6	1	7
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL		19		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		9		9
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD		37	1	38
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		43		46
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		34		36

Valued as of 12/30/17



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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	CITY OF RAHWAY	23		1	1	25
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP	28			1	29
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP	41		1		42
GENERAL LIABILITY	01/01/2014	TOWN OF GUTTENBERG	5				5
GENERAL LIABILITY	01/01/2014	TOWN OF HARRISON	13				13
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY	53				53
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN	10			1	11
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD	35				35
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING	25			1	26
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD	22			1	23
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON	16		1	3	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE	12				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		688		12	17	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		1		14
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH	4				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			5	33
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN	44		1	4	49
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN	27		1	2	30
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY	15			2	17
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP	31			2	33
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP	34		2		36
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG	6				6
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON	7			3	10
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY	25				25



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN		13	1	1	15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		30	2	1	33
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		7			7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON		3			3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING		10		1	11
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		19			19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		12	1	1	14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		10			10
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		58	1	2	61
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		14	1		15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		17	1	1	19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		27	1		28
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION		40			40
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9			9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		40	2	2	44
GENERAL LIABILITY	01/01/2015 Total			659	15	28	702
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		6	1	1	8
GENERAL LIABILITY	01/01/2016	BOROUGH OF KENILWORTH		5	1		6
GENERAL LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		10		1	11
GENERAL LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		17			17
GENERAL LIABILITY	01/01/2016	BOROUGH OF TOTOWA		3			3
GENERAL LIABILITY	01/01/2016	CITY OF ENGLEWOOD		39	1	2	42
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN		63		3	66
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN		24			24
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY		22		2	24
GENERAL LIABILITY	01/01/2016	HOWELL TOWNSHIP		21		1	22
GENERAL LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP		39			39
GENERAL LIABILITY	01/01/2016	TOWN OF GUTTENBERG		3	1		4
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON		3		1	4
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY		23		1	24
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN		9	1	1	11
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		26		1	27
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON		6			6
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EASTAMPTON		2			2
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EWING		13	1		14



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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 HAMILTON		18	1	19
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		15	1	16
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		36	1	38
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		5		5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		22		23
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		15		15
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		18		18
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		11	1	13
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF UNION		30	1	33
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WARREN		4		4
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		20		20
GENERAL LIABILITY	01/01/2016 Total			603	13	635
GENERAL LIABILITY	01/01/2005	TOWNSHIP OF HAMILTON			1	1
GENERAL LIABILITY	01/01/2005	TOWNSHIP OF WEST ORANGE		1		1
GENERAL LIABILITY	01/01/2005 Total			1	1	2
GENERAL LIABILITY	01/01/2017	BERKELEY HEIGHTS		5	1	6
GENERAL LIABILITY	01/01/2017	BERKELEY TOWNSHIP		4	4	8
GENERAL LIABILITY	01/01/2017	BOROUGH OF CALDWELL		20	1	22
GENERAL LIABILITY	01/01/2017	BOROUGH OF FAIR HAVEN		4		4
GENERAL LIABILITY	01/01/2017	BOROUGH OF FANWOOD		2		2
GENERAL LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		15	2	17
GENERAL LIABILITY	01/01/2017	BOROUGH OF HADDON HEIGHTS		14		14
GENERAL LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK		3	2	5
GENERAL LIABILITY	01/01/2017	BOROUGH OF KENILWORTH		3		3
GENERAL LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		10		10
GENERAL LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		10	2	12
GENERAL LIABILITY	01/01/2017	BOROUGH OF TOTOWA		4	1	5
GENERAL LIABILITY	01/01/2017	CITY OF ENGLEWOOD		21	3	24
GENERAL LIABILITY	01/01/2017	CITY OF HOBOKEN		43	5	50
GENERAL LIABILITY	01/01/2017	CITY OF LINDEN		21	4	25
GENERAL LIABILITY	01/01/2017	CITY OF RAHWAY		19	2	21
GENERAL LIABILITY	01/01/2017	HOWELL TOWNSHIP		14	3	17
GENERAL LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		27	1	28
GENERAL LIABILITY	01/01/2017	TOWN OF HARRISON		6		6
GENERAL LIABILITY	01/01/2017	TOWN OF KEARNY		23	1	24
GENERAL LIABILITY	01/01/2017	TOWN OF MORRISTOWN		9	2	11
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		20	3	23
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON		4	1	5
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF EWING		11	3	14
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		10	1	11
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		5	1	7
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		30	10	40



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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 MORRIS		4		4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		15	6	21
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		11	1	12
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		32	4	36
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		9	2	11
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF UNION		18	8	26
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WARREN		6	2	8
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		7	3	10
GENERAL LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		16	3	19
GENERAL LIABILITY	01/01/2017 Total			475	82	561
GENERAL LIABILITY Total				3,719	130	3,926
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
PROPERTY	01/01/2012	TOWNSHIP OF FREEHOLD		5		5



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	01/01/2012	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
PROPERTY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1



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	
PROPERTY	01/01/2014	BOROUGH OF NEW PROVIDENCE		4		4
PROPERTY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PROPERTY	01/01/2014	BOROUGH OF TOTOWA		4		4
PROPERTY	01/01/2014	CITY OF ENGLEWOOD		8		8
PROPERTY	01/01/2014	CITY OF LINDEN		5		5
PROPERTY	01/01/2014	CITY OF RAHWAY		2		2
PROPERTY	01/01/2014	LIVINGSTON TOWNSHIP		4		4
PROPERTY	01/01/2014	TOWN OF GUTTENBERG		1		1
PROPERTY	01/01/2014	TOWN OF HARRISON		3		3
PROPERTY	01/01/2014	TOWN OF KEARNY		4		4
PROPERTY	01/01/2014	TOWN OF MORRISTOWN		2		2
PROPERTY	01/01/2014	TOWNSHIP OF BLOOMFIELD		1		1
PROPERTY	01/01/2014	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2014	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2014	TOWNSHIP OF MAPLEWOOD		5		5
PROPERTY	01/01/2014	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2014	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		4		4
PROPERTY	01/01/2014	TOWNSHIP OF PARSIPPANY		18		18
PROPERTY	01/01/2014	TOWNSHIP OF UNION		6		6
PROPERTY	01/01/2014	TOWNSHIP OF WARREN		4		4
PROPERTY	01/01/2014	TOWNSHIP OF WEST ORANGE		5		5
PROPERTY	01/01/2014 Total			112		112
PROPERTY	01/01/2015	BERKELEY HEIGHTS		1		1
PROPERTY	01/01/2015	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2015	BOROUGH OF CALDWELL		4		4
PROPERTY	01/01/2015	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2015	BOROUGH OF FANWOOD		2		2
PROPERTY	01/01/2015	BOROUGH OF FREEHOLD		1		1
PROPERTY	01/01/2015	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2015	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2015	BOROUGH OF KENILWORTH		3	1	4
PROPERTY	01/01/2015	BOROUGH OF NEW PROVIDENCE		3		3
PROPERTY	01/01/2015	BOROUGH OF TOTOWA		9		9
PROPERTY	01/01/2015	CITY OF ENGLEWOOD		4		4
PROPERTY	01/01/2015	CITY OF HOBOKEN		4		4
PROPERTY	01/01/2015	CITY OF LINDEN		1		1
PROPERTY	01/01/2015	CITY OF RAHWAY		2	1	3
PROPERTY	01/01/2015	HOWELL TOWNSHIP		5		5
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP		6		6
PROPERTY	01/01/2015	TOWN OF GUTTENBERG		1		1



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	
PROPERTY	01/01/2015	TOWN OF HARRISON		7		7
PROPERTY	01/01/2015	TOWN OF KEARNY		2		2
PROPERTY	01/01/2015	TOWN OF MORRISTOWN		6		6
PROPERTY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
PROPERTY	01/01/2015	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD		3		3
PROPERTY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS		3		3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		3		3
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2015	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		3		3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE		11		11
PROPERTY	01/01/2015 Total			110	2	112
PROPERTY	01/01/2016	BERKELEY HEIGHTS		2	1	3
PROPERTY	01/01/2016	BERKELEY TOWNSHIP		2		2
PROPERTY	01/01/2016	BOROUGH OF CALDWELL		3		3
PROPERTY	01/01/2016	BOROUGH OF FAIR HAVEN		6		6
PROPERTY	01/01/2016	BOROUGH OF FANWOOD		1		1
PROPERTY	01/01/2016	BOROUGH OF FREEHOLD		2		2
PROPERTY	01/01/2016	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2016	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2016	BOROUGH OF KENILWORTH		3		3
PROPERTY	01/01/2016	BOROUGH OF NEW PROVIDENCE		2		2
PROPERTY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2016	BOROUGH OF TOTOWA		3		3
PROPERTY	01/01/2016	CITY OF ENGLEWOOD		10		10
PROPERTY	01/01/2016	CITY OF HOBOKEN		2		2
PROPERTY	01/01/2016	CITY OF LINDEN		3		3
PROPERTY	01/01/2016	CITY OF RAHWAY		2		2
PROPERTY	01/01/2016	HOWELL TOWNSHIP		3		3
PROPERTY	01/01/2016	LIVINGSTON TOWNSHIP		7		7
PROPERTY	01/01/2016	TOWN OF GUTTENBERG		2	1	3
PROPERTY	01/01/2016	TOWN OF HARRISON		3		3
PROPERTY	01/01/2016	TOWN OF KEARNY		9		9
PROPERTY	01/01/2016	TOWN OF MORRISTOWN		3		3
PROPERTY	01/01/2016	TOWNSHIP OF EWING		2		2
PROPERTY	01/01/2016	TOWNSHIP OF LAWRENCE		3		3
PROPERTY	01/01/2016	TOWNSHIP OF MONTCLAIR		5	1	6
PROPERTY	01/01/2016	TOWNSHIP OF MORRIS		6		6
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BERGEN		5		5



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	
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		4		4
PROPERTY	01/01/2016	TOWNSHIP OF PARSIPPANY		12	2	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			128	6	134
PROPERTY	01/01/2017	BERKELEY HEIGHTS		3		3
PROPERTY	01/01/2017	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2017	BOROUGH OF CALDWELL		1		1
PROPERTY	01/01/2017	BOROUGH OF FAIR HAVEN		2		2
PROPERTY	01/01/2017	BOROUGH OF FREEHOLD		2		2
PROPERTY	01/01/2017	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2017	BOROUGH OF HIGHLAND PARK		3	1	4
PROPERTY	01/01/2017	BOROUGH OF KENILWORTH		1		1
PROPERTY	01/01/2017	BOROUGH OF NEW PROVIDENCE			2	2
PROPERTY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		2		2
PROPERTY	01/01/2017	BOROUGH OF TOTOWA		4		4
PROPERTY	01/01/2017	CITY OF ENGLEWOOD		5	3	8
PROPERTY	01/01/2017	CITY OF LINDEN		2	1	3
PROPERTY	01/01/2017	CITY OF RAHWAY		1	3	4
PROPERTY	01/01/2017	HOWELL TOWNSHIP		5	1	6
PROPERTY	01/01/2017	LIVINGSTON TOWNSHIP		8	1	9
PROPERTY	01/01/2017	TOWN OF HARRISON		2		2
PROPERTY	01/01/2017	TOWN OF KEARNY		1		1
PROPERTY	01/01/2017	TOWN OF MORRISTOWN		1		1
PROPERTY	01/01/2017	TOWNSHIP OF BLOOMFIELD		2		2
PROPERTY	01/01/2017	TOWNSHIP OF CINNAMINSON			1	1
PROPERTY	01/01/2017	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2017	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2017	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2017	TOWNSHIP OF MORRIS		3	2	5
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BERGEN		2		2
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		4	2	6
PROPERTY	01/01/2017	TOWNSHIP OF PARSIPPANY		7	2	9
PROPERTY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		5	1	6
PROPERTY	01/01/2017	TOWNSHIP OF UNION		3	1	4
PROPERTY	01/01/2017	TOWNSHIP OF WARREN		1		1
PROPERTY	01/01/2017	TOWNSHIP OF WEST ORANGE		3	2	5
PROPERTY	01/01/2017 Total			86	23	109
PROPERTY Total				752	32	784



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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	TOWNSHIP OF MONTCLAIR		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2008 Total			1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF HOBOKEN		18		18
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF UNION		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WARREN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012 Total			47		47
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF HOBOKEN		17		17
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF LINDEN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	HOWELL TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWN OF MORRISTOWN		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		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	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013 Total			53		53
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF TOTOWA		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF ENGLEWOOD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF HOBOKEN		13	1	14
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	HOWELL TOWNSHIP		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON				1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		6		6
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF WARREN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014 Total			55	1	1
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		4		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



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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 MORRIS		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN		3	1	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total			70	4	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		2		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			38	4	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	BERKELEY HEIGHTS		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2017	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	CITY OF ENGLEWOOD			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	CITY OF HOBOKEN		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2017	HOWELL TOWNSHIP		5	3	8
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWN OF KEARNY		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		1	1	2
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		2		2



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	
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF UNION		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WARREN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2017 Total			31	7	38
PUBLIC OFFICIALS LIABILITY Total				295	16	3
WORKCOMP RECORD ONLY	01/01/2012	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF CALDWELL		4		4
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF FAIR HAVEN		1		1
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF FANWOOD		4		4
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF MIDDLESEX		1		1
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF NEW PROVIDENCE		5		5
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12
WORKCOMP RECORD ONLY	01/01/2012	CITY OF ENGLEWOOD		17		17
WORKCOMP RECORD ONLY	01/01/2012	CITY OF HOBOKEN		18		18
WORKCOMP RECORD ONLY	01/01/2012	CITY OF RAHWAY		3		3
WORKCOMP RECORD ONLY	01/01/2012	HOWELL TOWNSHIP		21		21
WORKCOMP RECORD ONLY	01/01/2012	LIVINGSTON TOWNSHIP		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF HARRISON		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF MORRISTOWN		6		6
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EASTAMPTON		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EWING		17		17
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF FREEHOLD		20		20
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF HAMILTON		28		28
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MANALAPAN		5		5
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MAPLEWOOD		7		7
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MONTCLAIR		11		11
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MORRIS		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WARREN		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11
WORKCOMP RECORD ONLY	01/01/2012 Total			239		239
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FAIR HAVEN		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FANWOOD		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HIGHLAND PARK		9		9



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NEW PROVIDENCE		6		6
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		11		11
WORKCOMP RECORD ONLY	01/01/2013	CITY OF ENGLEWOOD		18		18
WORKCOMP RECORD ONLY	01/01/2013	CITY OF HOBOKEN		19		19
WORKCOMP RECORD ONLY	01/01/2013	CITY OF LINDEN		20		20
WORKCOMP RECORD ONLY	01/01/2013	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2013	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2013	LIVINGSTON TOWNSHIP		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWN OF HARRISON		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF EWING		13		13
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF FREEHOLD		21		21
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF LAWRENCE		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MORRIS		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WARREN		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WEST ORANGE		13		13
WORKCOMP RECORD ONLY	01/01/2013 Total			241		241
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY TOWNSHIP		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF CALDWELL		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF FANWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NEW PROVIDENCE		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF ENGLEWOOD		16		16
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF LINDEN		33		33
WORKCOMP RECORD ONLY	01/01/2014	CITY OF RAHWAY		7		7
WORKCOMP RECORD ONLY	01/01/2014	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF GUTTENBERG		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF HARRISON		12		12
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF KEARNY		8		8
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EASTAMPTON		1		1



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



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2015 Total			258		258
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY HEIGHTS		6		6
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY TOWNSHIP		15		15
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF CALDWELL		1		1
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FANWOOD		3		3
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FREEHOLD		6		6
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HADDON HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HIGHLAND PARK		6		6
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NEW PROVIDENCE		10		10
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		13		13
WORKCOMP RECORD ONLY	01/01/2016	CITY OF ENGLEWOOD		11		11
WORKCOMP RECORD ONLY	01/01/2016	CITY OF HOBOKEN		27		27
WORKCOMP RECORD ONLY	01/01/2016	CITY OF RAHWAY		5		5
WORKCOMP RECORD ONLY	01/01/2016	HOWELL TOWNSHIP		21		21
WORKCOMP RECORD ONLY	01/01/2016	LIVINGSTON TOWNSHIP		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF HARRISON		8		8
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF KEARNY		10		10
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF MORRISTOWN		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF EWING		5		5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF LAWRENCE		15		15
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MORRIS		7		7
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BERGEN		13		13
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		6		6
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		5		5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WARREN		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WEST ORANGE		9		9
WORKCOMP RECORD ONLY	01/01/2016 Total			242		242
WORKCOMP RECORD ONLY	01/01/2017	BERKELEY TOWNSHIP		7		7
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF CALDWELL		3		3
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF FAIR HAVEN		1		1
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF FREEHOLD		3		3
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF HIGHLAND PARK		4		4
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NEW PROVIDENCE		7		7
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		25		25
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF TOTOWA		2		2
WORKCOMP RECORD ONLY	01/01/2017	CITY OF ENGLEWOOD		12		12
WORKCOMP RECORD ONLY	01/01/2017	CITY OF HOBOKEN		31		31
WORKCOMP RECORD ONLY	01/01/2017	CITY OF RAHWAY		8		8
WORKCOMP RECORD ONLY	01/01/2017	HOWELL TOWNSHIP		16		16



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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	LIVINGSTON TOWNSHIP		5		5
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF HARRISON		12		12
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF KEARNY		5		5
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF EWING		14		14
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF HAMILTON		24		24
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF LAWRENCE		18		18
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MORRIS		11		11
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BERGEN		13		13
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		5		5
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		4
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF WARREN		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF WEST ORANGE		4		4
WORKCOMP RECORD ONLY	01/01/2017	NEPTUNE TOWNSHIP		6		6
WORKCOMP RECORD ONLY	01/01/2017 Total			252		252
WORKCOMP RECORD ONLY Total				1,517		1,517
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		2		2
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	01/01/2009 Total			2	1	3
WORKERS COMPENSATION	01/01/2010	BOROUGH OF CALDWELL		1		1
WORKERS COMPENSATION	01/01/2010	CITY OF HOBOKEN		7		7
WORKERS COMPENSATION	01/01/2010	TOWNSHIP OF FREEHOLD		1		1
WORKERS COMPENSATION	01/01/2010 Total			9		9
WORKERS COMPENSATION	01/01/2011	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF ENGLEWOOD		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF HOBOKEN		3	1	4
WORKERS COMPENSATION	01/01/2011	HOWELL TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	LIVINGSTON TOWNSHIP		2		2
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF EWING		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF UNION		1		1



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF WEST ORANGE				1
WORKERS COMPENSATION	01/01/2011 Total			12	1	14
WORKERS COMPENSATION	01/01/2012	BERKELEY TOWNSHIP		42	5	1
WORKERS COMPENSATION	01/01/2012	BOROUGH OF CALDWELL		14		
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FAIR HAVEN		6		
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FANWOOD		6		
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HADDON HEIGHTS		6		
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HIGHLAND PARK		15		
WORKERS COMPENSATION	01/01/2012	BOROUGH OF KENILWORTH		5		
WORKERS COMPENSATION	01/01/2012	BOROUGH OF MIDDLESEX		14	1	
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NEW PROVIDENCE		9		
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NORTH PLAINFIELD		21		
WORKERS COMPENSATION	01/01/2012	CITY OF ENGLEWOOD		70	1	1
WORKERS COMPENSATION	01/01/2012	CITY OF HOBOKEN		96	2	2
WORKERS COMPENSATION	01/01/2012	CITY OF RAHWAY		28		1
WORKERS COMPENSATION	01/01/2012	HOWELL TOWNSHIP		29	1	
WORKERS COMPENSATION	01/01/2012	LIVINGSTON TOWNSHIP		43	3	1
WORKERS COMPENSATION	01/01/2012	TOWN OF HARRISON		18		1
WORKERS COMPENSATION	01/01/2012	TOWN OF MORRISTOWN		37		
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EASTAMPTON		5		
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EWING		50		2
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF FREEHOLD		21		
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF HAMILTON		134	1	2
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MANALAPAN		15		1
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MAPLEWOOD		29		
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MONTCLAIR		63	1	1
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MORRIS		26		
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		46		
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF UNION		60	1	1
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WARREN		12		
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WEST ORANGE		36		
WORKERS COMPENSATION	01/01/2012 Total			956	16	14
WORKERS COMPENSATION	01/01/2013	BERKELEY HEIGHTS		12		
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP		52	1	2
WORKERS COMPENSATION	01/01/2013	BOROUGH OF CALDWELL		10		
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FAIR HAVEN		6		
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FANWOOD		3		1
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HADDON HEIGHTS		11		1
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HIGHLAND PARK		11		
WORKERS COMPENSATION	01/01/2013	BOROUGH OF KENILWORTH		12		
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NEW PROVIDENCE		11		



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NORTH PLAINFIELD		17		17	
WORKERS COMPENSATION	01/01/2013	CITY OF ENGLEWOOD		49	2	52	
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN		100	5	109	
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN		95	4	99	
WORKERS COMPENSATION	01/01/2013	CITY OF RAHWAY		19	2	22	
WORKERS COMPENSATION	01/01/2013	HOWELL TOWNSHIP		13		14	
WORKERS COMPENSATION	01/01/2013	LIVINGSTON TOWNSHIP		39	3	45	
WORKERS COMPENSATION	01/01/2013	TOWN OF HARRISON		17		17	
WORKERS COMPENSATION	01/01/2013	TOWN OF MORRISTOWN		24		24	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EASTAMPTON		2		2	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EWING		18	1	20	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF FREEHOLD		31	1	32	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF HAMILTON		94	2	96	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF LAWRENCE		23	1	24	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MAPLEWOOD		37	1	38	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MONTCLAIR		50	1	55	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MORRIS		28		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		40	4	44	
WORKERS COMPENSATION	01/01/2013 Total			957	30	20	1,007
WORKERS COMPENSATION	01/01/2014	BERKELEY HEIGHTS		12			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		11	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		36		2	38
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN		72	6	2	80
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN		124	2	5	131
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY		22		1	23
WORKERS COMPENSATION	01/01/2014	HOWELL TOWNSHIP		23	3	1	27
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP		40	1	1	42
WORKERS COMPENSATION	01/01/2014	TOWN OF GUTTENBERG		6	1		7
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON		13	3	1	17



Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2014	TOWN OF KEARNY		35	3	1	39
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN		33			33
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EASTAMPTON		5			5
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING		57	1		58
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD		20	4	2	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON		75	5	1	81
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE		13			13
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MAPLEWOOD		29	1	1	31
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR		40	6	2	48
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS		22	2	2	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		50	2	3	55
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION		63	6	3	72
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WARREN		10		2	12
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WEST ORANGE		24	1	1	26
WORKERS COMPENSATION	01/01/2014 Total			945	51	33	1,029
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS		12			12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP		36	4	3	43
WORKERS COMPENSATION	01/01/2015	BOROUGH OF CALDWELL		6	1		7
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FAIR HAVEN		2			2
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FANWOOD				1	1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD		11	1		12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS		6			6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK		11	2		13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH		7	2		9
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE		13			13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD		14			14
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA		11			11
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD		45	4	4	53
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN		54	7	8	69
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY		28	1	2	31
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		28	4	1	33
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP		22	3		25
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG		3	3		6
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON		18	3		21
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY		35	1		36
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN		23			23
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON		14		1	15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON		5			5
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING		28	3	1	32
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD		18	2		20
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON		90	7	1	98



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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 LAWRENCE		26		27
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR		35	6	43
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS		23	1	25
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		156	4	163
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION		64	10	75
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN		9	2	11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE		16	6	24
WORKERS COMPENSATION	01/01/2015 Total			869	77	978
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS		8		8
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP		23	3	27
WORKERS COMPENSATION	01/01/2016	BOROUGH OF CALDWELL		9	2	11
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FAIR HAVEN		4		4
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FANWOOD		3		3
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FREEHOLD		13	6	20
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HADDON HEIGHTS		7		7
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HIGHLAND PARK		11	3	14
WORKERS COMPENSATION	01/01/2016	BOROUGH OF KENILWORTH		5		5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NEW PROVIDENCE		5		5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NORTH PLAINFIELD		13	5	18
WORKERS COMPENSATION	01/01/2016	BOROUGH OF TOTOWA		5		5
WORKERS COMPENSATION	01/01/2016	CITY OF ENGLEWOOD		42	3	46
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN		56	8	73
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY		32	4	38
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP		22	7	30
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP		20	4	25
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG		6	4	11
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON		12	2	15
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY		28	6	35
WORKERS COMPENSATION	01/01/2016	TOWN OF MORRISTOWN		28		28
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF CINNAMINSON		8		8
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EASTAMPTON		3		3
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EWING		19	11	31
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON		61	13	76
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE		22	1	24
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR		35	8	45
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS		24	2	26
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN		37	10	47
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		43	2	47
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		5
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION		40	11	55
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN		12	1	13



Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE		23	4	1	28
WORKERS COMPENSATION	01/01/2016 Total			683	120	33	836
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		8			8
WORKERS COMPENSATION	01/01/2017	BERKELEY TOWNSHIP		20	15	1	36
WORKERS COMPENSATION	01/01/2017	BOROUGH OF CALDWELL		3	2		5
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FAIR HAVEN		3	2		5
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FANWOOD			1		1
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FREEHOLD		2	5		7
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HADDON HEIGHTS		1	3		4
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HIGHLAND PARK		7	9		16
WORKERS COMPENSATION	01/01/2017	BOROUGH OF KENILWORTH		2	3		5
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NEW PROVIDENCE		8	3	2	13
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NORTH PLAINFIELD		8	14	1	23
WORKERS COMPENSATION	01/01/2017	BOROUGH OF TOTOWA		3	4		7
WORKERS COMPENSATION	01/01/2017	CITY OF ENGLEWOOD		15	17	2	34
WORKERS COMPENSATION	01/01/2017	CITY OF HOBOKEN		34	32	3	69
WORKERS COMPENSATION	01/01/2017	CITY OF RAHWAY		18	11		29
WORKERS COMPENSATION	01/01/2017	HOWELL TOWNSHIP		9	11	2	22
WORKERS COMPENSATION	01/01/2017	LIVINGSTON TOWNSHIP		12	9		21
WORKERS COMPENSATION	01/01/2017	TOWN OF GUTTENBERG		1	2		3
WORKERS COMPENSATION	01/01/2017	TOWN OF HARRISON		13	8		21
WORKERS COMPENSATION	01/01/2017	TOWN OF KEARNY		13	12		25
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF CINNAMINSON		11	5		16
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EASTAMPTON		2	2	1	5
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EWING		10	11		21
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF HAMILTON		40	33	3	76
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF LAWRENCE		11	9	1	21
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MONTCLAIR		20	22	1	43
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MORRIS		21	16	2	39
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BERGEN		21	28	2	51
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		34	3		37
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		5	3	1	9
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF UNION		25	38		63
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WARREN		5	3		8
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WEST ORANGE		9	9	2	20
WORKERS COMPENSATION	01/01/2017	NEPTUNE TOWNSHIP		28	20	3	51
WORKERS COMPENSATION	01/01/2017 Total			422	365	27	814
WORKERS COMPENSATION Total				4,856	664	161	5,681
Grand Total				16,878	1,036	256	18,170



Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

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

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Lost Time Ratio Report

All Workers' Compensation

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

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All Workers' Compensation

line		WORKERS COMPENSATION			
Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2013	BOROUGH OF KENILWORTH	6	6	12	50%
01/01/2013	BOROUGH OF NEW PROVIDENCE	1	10	11	9%
01/01/2013	BOROUGH OF NORTH PLAINFIELD	2	15	17	12%
01/01/2013	CITY OF ENGLEWOOD	22	30	52	42%
01/01/2013	CITY OF HOBOKEN	28	81	109	26%
01/01/2013	CITY OF LINDEN	26	73	99	26%
01/01/2013	CITY OF RAHWAY	4	18	22	18%
01/01/2013	HOWELL TOWNSHIP	3	11	14	21%
01/01/2013	LIVINGSTON TOWNSHIP	14	31	45	31%
01/01/2013	TOWN OF HARRISON	3	14	17	18%
01/01/2013	TOWN OF MORRISTOWN	6	18	24	25%
01/01/2013	TOWNSHIP OF EASTAMPTON		2	2	0%
01/01/2013	TOWNSHIP OF EWING	5	15	20	25%
01/01/2013	TOWNSHIP OF FREEHOLD	5	27	32	16%
01/01/2013	TOWNSHIP OF HAMILTON	11	85	96	11%
01/01/2013	TOWNSHIP OF LAWRENCE	3	21	24	13%
01/01/2013	TOWNSHIP OF MAPLEWOOD	8	30	38	21%
01/01/2013	TOWNSHIP OF MONTCLAIR	20	35	55	36%
01/01/2013	TOWNSHIP OF MORRIS	7	22	29	24%
01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	10	23	33	30%
01/01/2013	TOWNSHIP OF UNION	15	78	93	16%
01/01/2013	TOWNSHIP OF WARREN	1	8	9	11%
01/01/2013	TOWNSHIP OF WEST ORANGE	14	30	44	32%
01/01/2013 Total		236	771	1,007	23%
01/01/2014	BERKELEY HEIGHTS	3	9	12	25%
01/01/2014	BERKELEY TOWNSHIP	11	39	50	22%
01/01/2014	BOROUGH OF CALDWELL		9	9	0%
01/01/2014	BOROUGH OF FAIR HAVEN		1	1	0%
01/01/2014	BOROUGH OF FANWOOD	5	7	12	42%
01/01/2014	BOROUGH OF HADDON HEIGHTS	1	3	4	25%
01/01/2014	BOROUGH OF HIGHLAND PARK	2	6	8	25%

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Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

line WORKERS COMPENSATION						
Count of claim_number	policy_effective_date	insured	claimant_type	MEDICAL ONLY	Grand Total	Lost Time Ratio
			INDEMNITY			
	01/01/2014	BOROUGH OF KENILWORTH	1	7	8	13%
	01/01/2014	BOROUGH OF NEW PROVIDENCE	3	9	12	25%
	01/01/2014	BOROUGH OF NORTH PLAINFIELD	3	14	17	18%
	01/01/2014	BOROUGH OF TOTOWA	2	4	6	33%
	01/01/2014	CITY OF ENGLEWOOD	12	26	38	32%
	01/01/2014	CITY OF HOBOKEN	23	57	80	29%
	01/01/2014	CITY OF LINDEN	22	109	131	17%
	01/01/2014	CITY OF RAHWAY	4	19	23	17%
	01/01/2014	HOWELL TOWNSHIP	12	15	27	44%
	01/01/2014	LIVINGSTON TOWNSHIP	11	31	42	26%
	01/01/2014	TOWN OF GUTTENBERG	3	4	7	43%
	01/01/2014	TOWN OF HARRISON	7	10	17	41%
	01/01/2014	TOWN OF KEARNY	11	28	39	28%
	01/01/2014	TOWN OF MORRISTOWN	12	21	33	36%
	01/01/2014	TOWNSHIP OF EASTAMPTON	1	4	5	20%
	01/01/2014	TOWNSHIP OF EWING	16	42	58	28%
	01/01/2014	TOWNSHIP OF FREEHOLD	7	19	26	27%
	01/01/2014	TOWNSHIP OF HAMILTON	18	63	81	22%
	01/01/2014	TOWNSHIP OF LAWRENCE	3	10	13	23%
	01/01/2014	TOWNSHIP OF MAPLEWOOD	5	26	31	16%
	01/01/2014	TOWNSHIP OF MONTCLAIR	25	23	48	52%
	01/01/2014	TOWNSHIP OF MORRIS	8	18	26	31%
	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	12	43	55	22%
	01/01/2014	TOWNSHIP OF UNION	20	52	72	28%
	01/01/2014	TOWNSHIP OF WARREN	2	10	12	17%
	01/01/2014	TOWNSHIP OF WEST ORANGE	6	20	26	23%
	01/01/2014 Total		271	758	1,029	26%
	01/01/2015	BERKELEY HEIGHTS	3	9	12	25%
	01/01/2015	BERKELEY TOWNSHIP	11	32	43	26%
	01/01/2015	BOROUGH OF CALDWELL	1	6	7	14%
	01/01/2015	BOROUGH OF FAIR HAVEN		2	2	0%

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Lost Time Ratio Report

All Workers' Compensation

line WORKERS COMPENSATION					
Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2015	BOROUGH OF FANWOOD	1		1	100%
01/01/2015	BOROUGH OF FREEHOLD	3	9	12	25%
01/01/2015	BOROUGH OF HADDON HEIGHTS	2	4	6	33%
01/01/2015	BOROUGH OF HIGHLAND PARK	2	11	13	15%
01/01/2015	BOROUGH OF KENILWORTH	2	7	9	22%
01/01/2015	BOROUGH OF NEW PROVIDENCE	1	12	13	8%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	2	12	14	14%
01/01/2015	BOROUGH OF TOTOWA	1	10	11	9%
01/01/2015	CITY OF ENGLEWOOD	16	37	53	30%
01/01/2015	CITY OF HOBOKEN	24	45	69	35%
01/01/2015	CITY OF RAHWAY	7	24	31	23%
01/01/2015	HOWELL TOWNSHIP	7	26	33	21%
01/01/2015	LIVINGSTON TOWNSHIP	9	16	25	36%
01/01/2015	TOWN OF GUTTENBERG	3	3	6	50%
01/01/2015	TOWN OF HARRISON	12	9	21	57%
01/01/2015	TOWN OF KEARNY	7	29	36	19%
01/01/2015	TOWN OF MORRISTOWN	10	13	23	43%
01/01/2015	TOWNSHIP OF CINNAMINSON	2	13	15	13%
01/01/2015	TOWNSHIP OF EASTAMPTON	1	4	5	20%
01/01/2015	TOWNSHIP OF EWING	7	25	32	22%
01/01/2015	TOWNSHIP OF FREEHOLD	3	17	20	15%
01/01/2015	TOWNSHIP OF HAMILTON	15	83	98	15%
01/01/2015	TOWNSHIP OF LAWRENCE	4	23	27	15%
01/01/2015	TOWNSHIP OF MONTCLAIR	17	26	43	40%
01/01/2015	TOWNSHIP OF MORRIS	10	15	25	40%
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	16	147	163	10%
01/01/2015	TOWNSHIP OF UNION	20	55	75	27%
01/01/2015	TOWNSHIP OF WARREN	5	6	11	45%
01/01/2015	TOWNSHIP OF WEST ORANGE	14	10	24	58%
01/01/2015 Total		238	740	978	24%
01/01/2016	BERKELEY HEIGHTS	1	7	8	13%

Valued as of 12/31/17



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	BERKELEY TOWNSHIP	7	20	27	26%
01/01/2016	BOROUGH OF CALDWELL	2	9	11	18%
01/01/2016	BOROUGH OF FAIR HAVEN		4	4	0%
01/01/2016	BOROUGH OF FANWOOD		3	3	0%
01/01/2016	BOROUGH OF FREEHOLD	4	16	20	20%
01/01/2016	BOROUGH OF HADDON HEIGHTS	1	6	7	14%
01/01/2016	BOROUGH OF HIGHLAND PARK	4	10	14	29%
01/01/2016	BOROUGH OF KENILWORTH	1	4	5	20%
01/01/2016	BOROUGH OF NEW PROVIDENCE		5	5	0%
01/01/2016	BOROUGH OF NORTH PLAINFIELD	3	15	18	17%
01/01/2016	BOROUGH OF TOTOWA	1	4	5	20%
01/01/2016	CITY OF ENGLEWOOD	6	40	46	13%
01/01/2016	CITY OF HOBOKEN	24	49	73	33%
01/01/2016	CITY OF RAHWAY	5	33	38	13%
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	8	7	15	53%
01/01/2016	TOWN OF KEARNY	7	28	35	20%
01/01/2016	TOWN OF MORRISTOWN	13	15	28	46%
01/01/2016	TOWNSHIP OF CINNAMINSON	1	7	8	13%
01/01/2016	TOWNSHIP OF EASTAMPTON		3	3	0%
01/01/2016	TOWNSHIP OF EWING	9	22	31	29%
01/01/2016	TOWNSHIP OF HAMILTON	10	66	76	13%
01/01/2016	TOWNSHIP OF LAWRENCE	2	22	24	8%
01/01/2016	TOWNSHIP OF MONTCLAIR	15	30	45	33%
01/01/2016	TOWNSHIP OF MORRIS	7	19	26	27%
01/01/2016	TOWNSHIP OF NORTH BERGEN	13	34	47	28%
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	21	34	55	38%

Valued as of 12/31/17



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	TOWNSHIP OF WARREN	1	12	13	8%	
01/01/2016	TOWNSHIP OF WEST ORANGE	8	20	28	29%	
01/01/2016 Total		206	630	836	25%	
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	7	29	36	19%	
01/01/2017	BOROUGH OF CALDWELL		5	5	0%	
01/01/2017	BOROUGH OF FAIR HAVEN		5	5	0%	
01/01/2017	BOROUGH OF FANWOOD		1	1	0%	
01/01/2017	BOROUGH OF FREEHOLD	2	5	7	29%	
01/01/2017	BOROUGH OF HADDON HEIGHTS	3	1	4	75%	
01/01/2017	BOROUGH OF HIGHLAND PARK	2	14	16	13%	
01/01/2017	BOROUGH OF KENILWORTH	1	4	5	20%	
01/01/2017	BOROUGH OF NEW PROVIDENCE	2	11	13	15%	
01/01/2017	BOROUGH OF NORTH PLAINFIELD	4	19	23	17%	
01/01/2017	BOROUGH OF TOTOWA	2	5	7	29%	
01/01/2017	CITY OF ENGLEWOOD	14	20	34	41%	
01/01/2017	CITY OF HOBOKEN	20	49	69	29%	
01/01/2017	CITY OF RAHWAY	4	25	29	14%	
01/01/2017	HOWELL TOWNSHIP	8	14	22	36%	
01/01/2017	LIVINGSTON TOWNSHIP	5	16	21	24%	
01/01/2017	TOWN OF GUTTENBERG	1	2	3	33%	
01/01/2017	TOWN OF HARRISON	7	14	21	33%	
01/01/2017	TOWN OF KEARNY	6	19	25	24%	
01/01/2017	TOWNSHIP OF CINNAMINSON	5	11	16	31%	
01/01/2017	TOWNSHIP OF EASTAMPTON	1	4	5	20%	
01/01/2017	TOWNSHIP OF EWING	5	16	21	24%	
01/01/2017	TOWNSHIP OF HAMILTON	7	69	76	9%	
01/01/2017	TOWNSHIP OF LAWRENCE	2	19	21	10%	
01/01/2017	TOWNSHIP OF MONTCLAIR	14	29	43	33%	

Valued as of 12/31/17



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	TOWNSHIP OF MORRIS	9	30	39	23%
01/01/2017	TOWNSHIP OF NORTH BERGEN	22	29	51	43%
01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	10	27	37	27%
01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	6	9	33%
01/01/2017	TOWNSHIP OF UNION	11	52	63	17%
01/01/2017	TOWNSHIP OF WARREN	1	7	8	13%
01/01/2017	TOWNSHIP OF WEST ORANGE	4	16	20	20%
01/01/2017	NEPTUNE TOWNSHIP	3	48	51	6%
01/01/2017 Total		187	627	814	23%
Grand Total		1,427	4,254	5,681	25%

Valued as of 12/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	BERKELEY HEIGHTS	14	-	2,000	143
AUTO LIABILITY	BERKELEY TOWNSHIP	65	5	40,303	620
AUTO LIABILITY	BOROUGH OF CALDWELL	42	-	30,466	725
AUTO LIABILITY	BOROUGH OF FAIR HAVEN	9	-	6,010	668
AUTO LIABILITY	BOROUGH OF FANWOOD	11	-	2,395	218
AUTO LIABILITY	BOROUGH OF FREEHOLD	20	-	4,574	229
AUTO LIABILITY	BOROUGH OF HADDON HEIGHTS	11	-	59,080	5,371
AUTO LIABILITY	BOROUGH OF HIGHLAND PARK	56	-	30,976	553
AUTO LIABILITY	BOROUGH OF KENILWORTH	31	2	19,075	615
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	-	819	205
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	20	-	13,888	694
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	63	1	25,522	405
AUTO LIABILITY	BOROUGH OF TOTOWA	38	-	17,130	451
AUTO LIABILITY	CITY OF ENGLEWOOD	103	2	279,045	2,709
AUTO LIABILITY	CITY OF HOBOKEN	149	5	208,745	1,401
AUTO LIABILITY	CITY OF LINDEN	151	7	97,287	644
AUTO LIABILITY	CITY OF RAHWAY	80	4	43,924	549
AUTO LIABILITY	HOWELL TOWNSHIP	69	3	50,447	731
AUTO LIABILITY	LIVINGSTON TOWNSHIP	71	2	921,235	12,975
AUTO LIABILITY	TOWN OF GUTTENBERG	26	2	11,076	426
AUTO LIABILITY	TOWN OF HARRISON	27	-	62,052	2,298
AUTO LIABILITY	TOWN OF KEARNY	84	9	506,110	6,025
AUTO LIABILITY	TOWN OF MORRISTOWN	74	6	108,930	1,472
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	96	3	116,190	1,210
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	18	1	10,679	593
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	15	-	8,824	588
AUTO LIABILITY	TOWNSHIP OF EWING	71	4	103,524	1,458
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	46	1	86,117	1,872
AUTO LIABILITY	TOWNSHIP OF HAMILTON	32	3	22,951	717

Valued as of 12/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	TOWNSHIP OF LAWRENCE	59	3	21,893	371
AUTO LIABILITY	TOWNSHIP OF MANALAPAN	6	-	3,950	658
AUTO LIABILITY	TOWNSHIP OF MAPLEWOOD	44	-	47,632	1,083
AUTO LIABILITY	TOWNSHIP OF MONTCLAIR	168	3	325,362	1,937
AUTO LIABILITY	TOWNSHIP OF MORRIS	92	3	21,144	230
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	88	5	44,944	511
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	77	2	241,082	3,131
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	195	3	509,962	2,615
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	-	6,748	519
AUTO LIABILITY	TOWNSHIP OF UNION	200	5	165,323	827
AUTO LIABILITY	TOWNSHIP OF WARREN	36	-	13,665	380
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	152	7	628,563	4,135
AUTO LIABILITY	NEPTUNE TOWNSHIP	28	2	26,008	929
AUTO LIABILITY	HARRISON TOWNSHIP	3	-	-	-
AUTO LIABILITY Total		2,657	93	4,945,651	1,861
AUTO LOSS REPORT ONLY	CITY OF LINDEN	2	-	-	-
AUTO LOSS REPORT ONLY Total		2	-	-	-
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	39	2	90,880	2,330
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	122	2	606,366	4,970
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	44	-	70,092	1,593
AUTO PHYSICAL DAMAGE	BOROUGH OF FAIR HAVEN	23	-	34,285	1,491
AUTO PHYSICAL DAMAGE	BOROUGH OF FANWOOD	11	-	85,881	7,807
AUTO PHYSICAL DAMAGE	BOROUGH OF FREEHOLD	26	-	33,155	1,275
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	11	-	12,509	1,137
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	76	2	68,894	907
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	37	-	92,382	2,497
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	118,821	19,803
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	45	2	127,920	2,843
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	103	1	229,196	2,225
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	45	2	171,208	3,805
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	95	1	256,336	2,698

Valued as of 12/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	135	3	444,531	3,293
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	7,809	186
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	90	2	192,287	2,137
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	108	-	186,282	1,725
AUTO PHYSICAL DAMAGE	LIVINGSTON TOWNSHIP	82	-	194,725	2,375
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	32	1	16,106	503
AUTO PHYSICAL DAMAGE	TOWN OF HARRISON	27	-	160,087	5,929
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	76	-	230,103	3,028
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	83	1	88,182	1,062
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	75	2	232,866	3,105
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	13	1	69,519	5,348
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	16	1	57,425	3,589
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	72	4	222,664	3,093
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	142,308	2,372
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	69	5	222,400	3,223
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	102	7	146,292	1,434
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MANALAPAN	10	-	42,669	4,267
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MAPLEWOOD	59	-	70,655	1,198
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MONTCLAIR	173	-	162,179	937
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	146	3	284,734	1,950
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	87	4	40,341	464
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	129	3	219,548	1,702
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	223	5	381,542	1,711
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	14	-	3,388	242
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	197	5	282,133	1,432
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	64	2	214,526	3,352
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	222	4	227,875	1,026
AUTO PHYSICAL DAMAGE	NEPTUNE TOWNSHIP	24	3	67,702	2,821
AUTO PHYSICAL DAMAGE	HARRISON TOWNSHIP	7	-	27,571	3,939
AUTO PHYSICAL DAMAGE Total		3,120	68	6,636,376	2,127
EMPLOYMENT PRACTICES	BERKELEY HEIGHTS	1	-	25,896	25,896

Valued as of 12/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	BERKELEY TOWNSHIP	2	2	85,802	42,901
EMPLOYMENT PRACTICES	BOROUGH OF CALDWELL	3	2	130,000	43,333
EMPLOYMENT PRACTICES	BOROUGH OF FANWOOD	1	-	1,710	1,710
EMPLOYMENT PRACTICES	BOROUGH OF HIGHLAND PARK	2	-	290,504	145,252
EMPLOYMENT PRACTICES	BOROUGH OF NORTH PLAINFIELD	1	-	239,771	239,771
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	24	12	1,249,866	52,078
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	25	12	4,349,994	174,000
EMPLOYMENT PRACTICES	CITY OF LINDEN	7	1	125,408	17,915
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	9	-	1,921,617	213,513
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	6	2	329,788	54,965
EMPLOYMENT PRACTICES	TOWN OF GUTTENBERG	6	1	260,000	43,333
EMPLOYMENT PRACTICES	TOWN OF HARRISON	2	1	31,000	15,500
EMPLOYMENT PRACTICES	TOWN OF MORRISTOWN	6	2	765,561	127,593
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	14	3	2,248,654	160,618
EMPLOYMENT PRACTICES	TOWNSHIP OF CINNAMINSON	1	1	16,000	16,000
EMPLOYMENT PRACTICES	TOWNSHIP OF EASTAMPTON	2	1	17,758	8,879
EMPLOYMENT PRACTICES	TOWNSHIP OF FREEHOLD	1	-	850	850
EMPLOYMENT PRACTICES	TOWNSHIP OF HAMILTON	7	-	252,056	36,008
EMPLOYMENT PRACTICES	TOWNSHIP OF LAWRENCE	1	-	714	714
EMPLOYMENT PRACTICES	TOWNSHIP OF MAPLEWOOD	2	-	278	139
EMPLOYMENT PRACTICES	TOWNSHIP OF MONTCLAIR	17	2	1,136,623	66,860
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	7	-	417,730	59,676
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BERGEN	2	1	72,749	36,375
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BRUNSWICK	1	-	568,801	568,801
EMPLOYMENT PRACTICES	TOWNSHIP OF PARSIPPANY	7	2	373,111	53,302
EMPLOYMENT PRACTICES	TOWNSHIP OF UNION	3	1	226,385	75,462
EMPLOYMENT PRACTICES	TOWNSHIP OF WARREN	2	-	57,145	28,572
EMPLOYMENT PRACTICES	TOWNSHIP OF WEST ORANGE	2	2	499,597	249,798
EMPLOYMENT PRACTICES	NEPTUNE TOWNSHIP	1	-	-	-
EMPLOYMENT PRACTICES Total		165	48	15,695,365	95,123
GENERAL LIABILITY	BERKELEY HEIGHTS	42	1	8,988	214

Valued as of 12/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	BERKELEY TOWNSHIP	68	6	393,472	5,786
GENERAL LIABILITY	BOROUGH OF CALDWELL	108	4	345,125	3,196
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	17	-	29,764	1,751
GENERAL LIABILITY	BOROUGH OF FANWOOD	23	-	14,479	630
GENERAL LIABILITY	BOROUGH OF FREEHOLD	48	3	47,050	980
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	76	-	29,466	388
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	70	7	507,725	7,253
GENERAL LIABILITY	BOROUGH OF KENILWORTH	35	1	80,066	2,288
GENERAL LIABILITY	BOROUGH OF MIDDLESEX	5	-	1,371	274
GENERAL LIABILITY	BOROUGH OF NEW PROVIDENCE	48	1	54,279	1,131
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	54	2	41,096	761
GENERAL LIABILITY	BOROUGH OF TOTOWA	24	1	51,633	2,151
GENERAL LIABILITY	CITY OF ENGLEWOOD	208	16	2,834,634	13,628
GENERAL LIABILITY	CITY OF HOBOKEN	325	18	1,505,182	4,631
GENERAL LIABILITY	CITY OF LINDEN	144	9	387,954	2,694
GENERAL LIABILITY	CITY OF RAHWAY	149	8	988,229	6,632
GENERAL LIABILITY	HOWELL TOWNSHIP	142	7	821,121	5,783
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	224	4	426,164	1,903
GENERAL LIABILITY	TOWN OF GUTTENBERG	15	1	42,915	2,861
GENERAL LIABILITY	TOWN OF HARRISON	54	4	186,070	3,446
GENERAL LIABILITY	TOWN OF KEARNY	126	2	178,475	1,416
GENERAL LIABILITY	TOWN OF MORRISTOWN	84	7	1,034,349	12,314
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	180	9	2,731,464	15,175
GENERAL LIABILITY	TOWNSHIP OF CINNAMINSON	18	1	19,596	1,089
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	8	-	1,195	149
GENERAL LIABILITY	TOWNSHIP OF EWING	90	6	267,699	2,974
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	1	279,484	3,450
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	113	15	2,034,074	18,001
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	61	3	257,261	4,217
GENERAL LIABILITY	TOWNSHIP OF MANALAPAN	22	-	142,389	6,472
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	59	2	205,783	3,488

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Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	TOWNSHIP OF MONTCLAIR	304	19	1,635,245	5,379
GENERAL LIABILITY	TOWNSHIP OF MORRIS	41	1	86,019	2,098
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	44	7	78,626	1,787
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	113	4	199,381	1,764
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	189	5	269,446	1,426
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	24	4	55,953	2,331
GENERAL LIABILITY	TOWNSHIP OF UNION	236	16	1,048,620	4,443
GENERAL LIABILITY	TOWNSHIP OF WARREN	39	2	44,397	1,138
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	196	7	635,071	3,240
GENERAL LIABILITY	NEPTUNE TOWNSHIP	19	3	5,144	271
GENERAL LIABILITY Total		3,926	207	20,006,455	5,096
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	3,916
PROPERTY	BERKELEY TOWNSHIP	55	-	254,076	4,620
PROPERTY	BOROUGH OF CALDWELL	21	-	124,653	5,936
PROPERTY	BOROUGH OF FAIR HAVEN	20	-	72,515	3,626
PROPERTY	BOROUGH OF FANWOOD	5	-	17,600	3,520
PROPERTY	BOROUGH OF FREEHOLD	5	-	4,284	857
PROPERTY	BOROUGH OF HADDON HEIGHTS	15	-	35,021	2,335
PROPERTY	BOROUGH OF HIGHLAND PARK	16	1	7,705	482
PROPERTY	BOROUGH OF KENILWORTH	9	1	144,216	16,024
PROPERTY	BOROUGH OF MIDDLESEX	12	-	27,893	2,324
PROPERTY	BOROUGH OF NEW PROVIDENCE	12	2	72,564	6,047
PROPERTY	BOROUGH OF NORTH PLAINFIELD	10	-	14,389	1,439
PROPERTY	BOROUGH OF TOTOWA	20	-	93,415	4,671
PROPERTY	CITY OF ENGLEWOOD	51	3	740,440	14,518
PROPERTY	CITY OF HOBOKEN	31	-	893,535	28,824
PROPERTY	CITY OF LINDEN	32	1	29,886	934

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Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	CITY OF RAHWAY	47	5	1,112,670	23,674
PROPERTY	HOWELL TOWNSHIP	21	1	229,884	10,947
PROPERTY	LIVINGSTON TOWNSHIP	38	1	337,598	8,884
PROPERTY	TOWN OF GUTTENBERG	5	1	12,620	2,524
PROPERTY	TOWN OF HARRISON	27	-	340,797	12,622
PROPERTY	TOWN OF KEARNY	16	-	139,043	8,690
PROPERTY	TOWN OF MORRISTOWN	16	-	40,280	2,517
PROPERTY	TOWNSHIP OF BLOOMFIELD	3	-	5,846	1,949
PROPERTY	TOWNSHIP OF CINNAMINSON	2	1	15,000	7,500
PROPERTY	TOWNSHIP OF EASTAMPTON	1	-	-	-
PROPERTY	TOWNSHIP OF EWING	6	-	16,910	2,818
PROPERTY	TOWNSHIP OF FREEHOLD	10	-	351,439	35,144
PROPERTY	TOWNSHIP OF HAMILTON	2	-	76,455	38,228
PROPERTY	TOWNSHIP OF LAWRENCE	10	-	83,172	8,317
PROPERTY	TOWNSHIP OF MANALAPAN	4	-	2,871	718
PROPERTY	TOWNSHIP OF MAPLEWOOD	7	-	5,992	856
PROPERTY	TOWNSHIP OF MONTCLAIR	15	1	991,934	66,129
PROPERTY	TOWNSHIP OF MORRIS	23	2	143,680	6,247
PROPERTY	TOWNSHIP OF NORTH BERGEN	7	-	62,197	8,885
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	41	2	678,397	16,546
PROPERTY	TOWNSHIP OF PARSIPPANY	73	4	846,023	11,589
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	14	2	35,114	2,508
PROPERTY	TOWNSHIP OF UNION	18	1	120,153	6,675
PROPERTY	TOWNSHIP OF WARREN	15	-	207,179	13,812
PROPERTY	TOWNSHIP OF WEST ORANGE	33	2	112,398	3,406
PROPERTY Total		784	32	8,562,491	10,922
PUBLIC OFFICIALS LIABILITY	BERKELEY HEIGHTS	9	-	47,416	5,268
PUBLIC OFFICIALS LIABILITY	BERKELEY TOWNSHIP	6	-	4,942	824
PUBLIC OFFICIALS LIABILITY	BOROUGH OF CALDWELL	7	-	18,300	2,614
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FANWOOD	2	-	950	475
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FREEHOLD	12	-	14,421	1,202

Valued as of 12/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HADDON HEIGHTS	2	-	2,862	1,431
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HIGHLAND PARK	12	-	15,812	1,318
PUBLIC OFFICIALS LIABILITY	BOROUGH OF KENILWORTH	1	-	27,890	27,890
PUBLIC OFFICIALS LIABILITY	BOROUGH OF MIDDLESEX	2	-	4,600	2,300
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NEW PROVIDENCE	1	-	1,710	1,710
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NORTH PLAINFIELD	10	-	83,074	8,307
PUBLIC OFFICIALS LIABILITY	BOROUGH OF TOTOWA	3	-	950	317
PUBLIC OFFICIALS LIABILITY	CITY OF ENGLEWOOD	12	3	684,130	57,011
PUBLIC OFFICIALS LIABILITY	CITY OF HOBOKEN	67	2	507,864	7,580
PUBLIC OFFICIALS LIABILITY	CITY OF LINDEN	7	-	12,622	1,803
PUBLIC OFFICIALS LIABILITY	CITY OF RAHWAY	3	-	22,741	7,580
PUBLIC OFFICIALS LIABILITY	HOWELL TOWNSHIP	21	4	227,001	10,810
PUBLIC OFFICIALS LIABILITY	LIVINGSTON TOWNSHIP	2	-	4,755	2,377
PUBLIC OFFICIALS LIABILITY	TOWN OF GUTTENBERG	1	-	760	760
PUBLIC OFFICIALS LIABILITY	TOWN OF KEARNY	5	1	17,864	3,573
PUBLIC OFFICIALS LIABILITY	TOWN OF MORRISTOWN	6	-	21,223	3,537
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF BLOOMFIELD	14	3	88,606	6,329
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF EWING	3	-	5,950	1,983
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF FREEHOLD	1	-	1,070	1,070
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF HAMILTON	8	1	95,427	11,928
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF LAWRENCE	4	-	1,585	396
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MANALAPAN	1	-	-	-
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MAPLEWOOD	4	-	12,447	3,112
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MONTCLAIR	29	1	686,579	23,675
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MORRIS	8	-	3,637	455
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BERGEN	3	1	44,520	14,840
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	4	-	69,358	17,340
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF PARSIPPANY	20	-	55,545	2,777
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	-	1,100	367
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF UNION	6	1	108,450	18,075
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WARREN	8	1	119,356	14,920

Valued as of 12/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WEST ORANGE	5	-	3,570	714
PUBLIC OFFICIALS LIABILITY	NEPTUNE TOWNSHIP	2	1	2,280	1,140
PUBLIC OFFICIALS LIABILITY Total		314	19	3,021,368	9,622
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	13	-	-	-
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	52	-	-	-
WORKCOMP RECORD ONLY	BOROUGH OF CALDWELL	11	-	-	-
WORKCOMP RECORD ONLY	BOROUGH OF FAIR HAVEN	4	-	-	-
WORKCOMP RECORD ONLY	BOROUGH OF FANWOOD	10	-	-	-
WORKCOMP RECORD ONLY	BOROUGH OF FREEHOLD	12	-	-	-
WORKCOMP RECORD ONLY	BOROUGH OF HADDON HEIGHTS	10	-	-	-
WORKCOMP RECORD ONLY	BOROUGH OF HIGHLAND PARK	38	-	-	-
WORKCOMP RECORD ONLY	BOROUGH OF KENILWORTH	2	-	-	-
WORKCOMP RECORD ONLY	BOROUGH OF MIDDLESEX	1	-	-	-
WORKCOMP RECORD ONLY	BOROUGH OF NEW PROVIDENCE	50	-	-	-
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	88	-	-	-
WORKCOMP RECORD ONLY	BOROUGH OF TOTOWA	2	-	-	-
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	85	-	-	-
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	130	-	-	-
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	-	-
WORKCOMP RECORD ONLY	CITY OF RAHWAY	31	-	-	-
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	123	-	-	-
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	28	-	-	-
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	5	-	-	-
WORKCOMP RECORD ONLY	TOWN OF HARRISON	61	-	-	-
WORKCOMP RECORD ONLY	TOWN OF KEARNY	33	-	-	-
WORKCOMP RECORD ONLY	TOWN OF MORRISTOWN	21	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF CINNAMINSON	2	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF EASTAMPTON	5	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF EWING	54	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	79	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	134	-	-	-

Valued as of 12/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	68	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF MANALAPAN	5	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF MAPLEWOOD	15	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF MONTCLAIR	48	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF MORRIS	60	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	26	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	53	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	9	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	9	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	18	-	-	-
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	63	-	-	-
WORKCOMP RECORD ONLY	NEPTUNE TOWNSHIP	6	-	-	-
WORKCOMP RECORD ONLY Total		1,517	-	-	-
WORKERS COMPENSATION	BERKELEY HEIGHTS	52	-	205,990	3,961
WORKERS COMPENSATION	BERKELEY TOWNSHIP	261	37	4,486,676	17,190
WORKERS COMPENSATION	BOROUGH OF CALDWELL	57	5	456,587	8,010
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	24	2	28,855	1,202
WORKERS COMPENSATION	BOROUGH OF FANWOOD	27	4	372,024	13,779
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	39	13	463,413	11,882
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	39	4	393,192	10,082
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	77	15	980,069	12,728
WORKERS COMPENSATION	BOROUGH OF KENILWORTH	44	5	397,658	9,038
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	1	454,663	30,311
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	63	6	444,383	7,054
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	110	22	1,869,508	16,996
WORKERS COMPENSATION	BOROUGH OF TOTOWA	29	4	175,280	6,044
WORKERS COMPENSATION	CITY OF ENGLEWOOD	296	38	4,164,424	14,069
WORKERS COMPENSATION	CITY OF HOBOKEN	513	89	6,209,143	12,104
WORKERS COMPENSATION	CITY OF LINDEN	230	11	2,549,135	11,083
WORKERS COMPENSATION	CITY OF RAHWAY	173	26	2,373,776	13,721
WORKERS COMPENSATION	HOWELL TOWNSHIP	157	32	3,347,932	21,324

Valued as of 12/31/17



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	207	29	3,405,257	16,451
WORKERS COMPENSATION	TOWN OF GUTTENBERG	27	11	398,290	14,751
WORKERS COMPENSATION	TOWN OF HARRISON	111	20	1,713,600	15,438
WORKERS COMPENSATION	TOWN OF KEARNY	135	24	1,576,240	11,676
WORKERS COMPENSATION	TOWN OF MORRISTOWN	145	-	1,088,664	7,508
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	39	6	470,384	12,061
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	25	3	96,505	3,860
WORKERS COMPENSATION	TOWNSHIP OF EWING	215	32	3,435,713	15,980
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	100	9	1,151,668	11,517
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	565	71	5,224,434	9,247
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	109	14	1,226,667	11,254
WORKERS COMPENSATION	TOWNSHIP OF MANALAPAN	16	1	250,686	15,668
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	3	753,794	7,692
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	301	57	5,708,517	18,965
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	171	27	2,428,904	14,204
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	98	40	1,435,287	14,646
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	382	20	3,032,153	7,938
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	14	5	175,571	12,541
WORKERS COMPENSATION	TOWNSHIP OF UNION	422	77	4,926,225	11,674
WORKERS COMPENSATION	TOWNSHIP OF WARREN	65	8	438,433	6,745
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	179	31	3,410,333	19,052
WORKERS COMPENSATION	NEPTUNE TOWNSHIP	51	23	841,722	16,504
WORKERS COMPENSATION Total		5,681	825	72,561,753	12,773
Grand Total		18,170	1,292	131,429,459	7,233

Valued as of 12/31/17



Quarterly Investment Report

As of 12/31/2017



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Executive Summary

TRANSACTIONS:

Action	Total	Comments	Average Tax-Equivalent Yield
Sales, Calls, and Maturities	\$5,148,134	Proceeds this quarter were derived from both maturities and sales requested for operational cash flow needs.	1.05%
Purchases	\$1,738,467	Of the cash available for reinvestment, proceeds were deployed 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 75 basis points higher than maturing bonds. As of year-end, we were requested to retain some cash proceeds for operational requirements moving into the new year.	1.80%

PORTFOLIO STATISTICS:

Quarter Ending:	09/30/2017	12/31/2017
Tax-Equivalent Book Yield	1.12%	1.13%
Book Value	\$44,897,173	\$42,186,844
Projected Tax-Equivalent Annual Income	\$501,216	\$478,348
Unrealized Gain	-\$160,713	-\$339,220
YTD Realized Gain	\$92	-\$737
Portfolio Duration	1.47	1.42
Average Credit Quality	AA+	AA+

PORTFOLIO ALLOCATION:

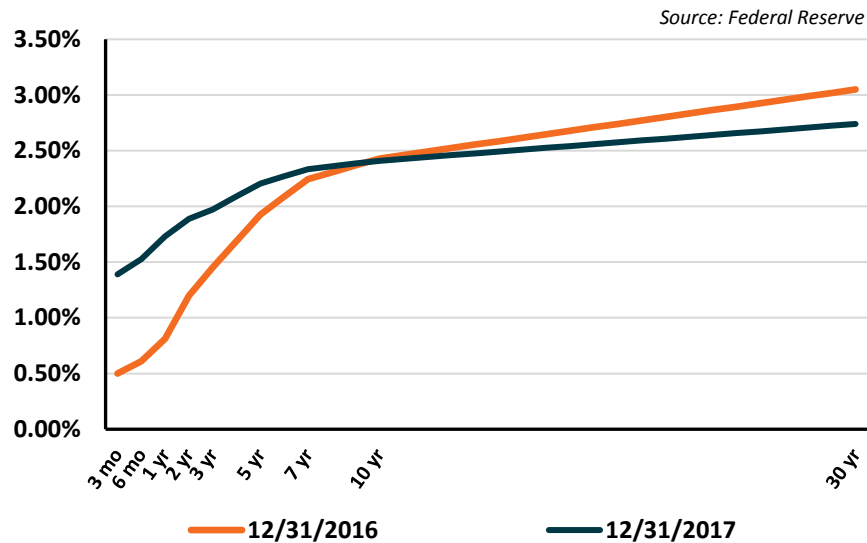
Sector	09/30/2017	12/31/2017
Treasury	98%	96%
Agency	0%	0%
Credit	0%	0%
Exempt Muni	0%	0%
Taxable Muni	0%	0%
MPT	0%	0%
CMO	0%	0%
ABS	0%	0%
CMBS	0%	0%
Short-Term	2%	4%

PERFORMANCE:

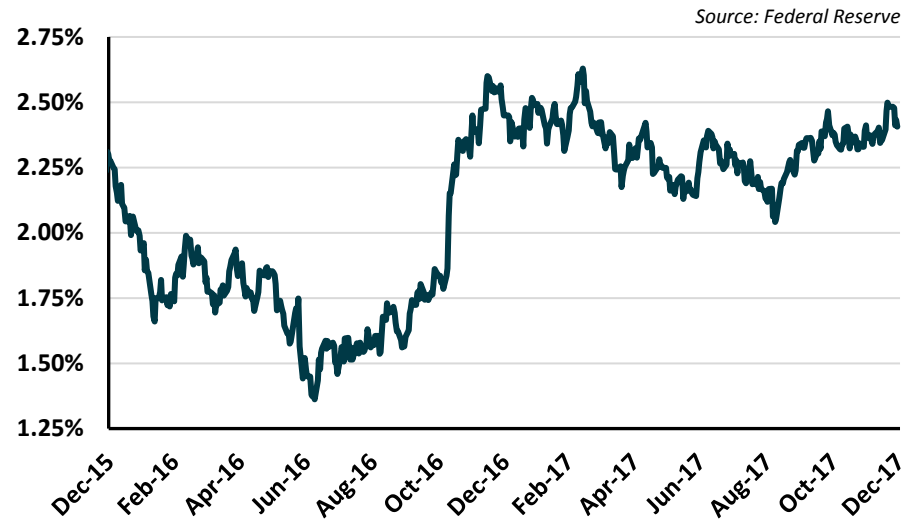
Tax-equivalent Performance	Portfolio	Target/Benchmark	Difference
YTD Booked Income	\$450,648	\$408,179	\$42,469
QTD Total Return	-0.13%	-0.22%	0.09%
YTD Total Return	0.53%	0.33%	0.20%

Economic Outlook

Treasury Yield Curves



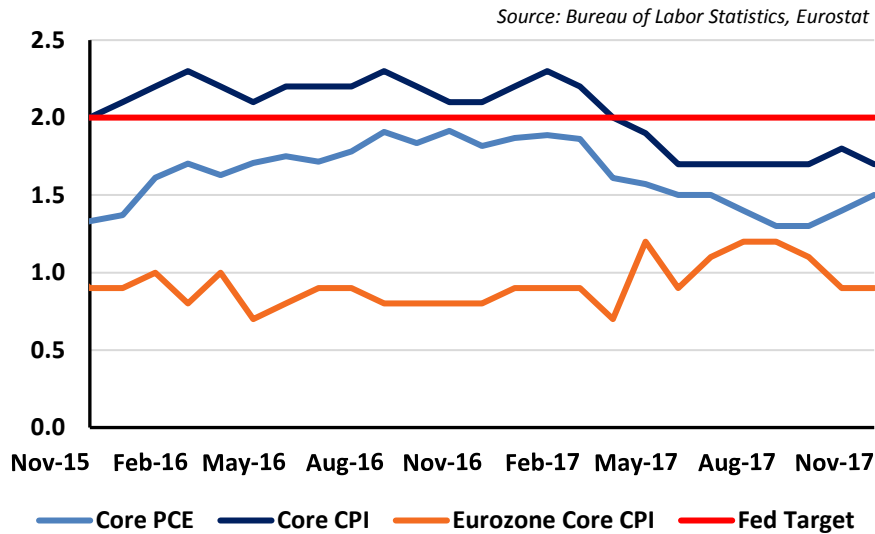
10 Year Treasury Yields



- 10 year Treasuries traded in a range of approximately 59 basis points (bps) in 2017
 - Reached high of 2.63% on expectations of growth and inflation
 - Touched low of 2.04% on market impatience over political gridlock and geopolitical concerns
 - 10 year yields finished the year at 2.41%, down only 2 bps of where it closed in 2016
- Flattening of the yield curve was the most significant change to rates in 2017
 - Brought on by the Fed's hawkish stance, driving short rates higher while simultaneously reducing long-term inflation concerns
 - Slope of the Treasury curve between 2 and 10 years flattened to the lowest levels since 2007
 - Difference between 2 and 10 year yields ended the year at 52 bps
- Fed remained active in 2017
 - Increased the Fed Funds rate three times
 - Implemented a tapering of reinvestments from the quantitative easing program
- Fed will continue to move at a gradual, consistent pace in 2018, as not to disrupt the financial markets
 - Dot plots for this year suggest three rate hikes, which is more hawkish than the market expectations of two
 - Only one hike is expected during the first half of 2018

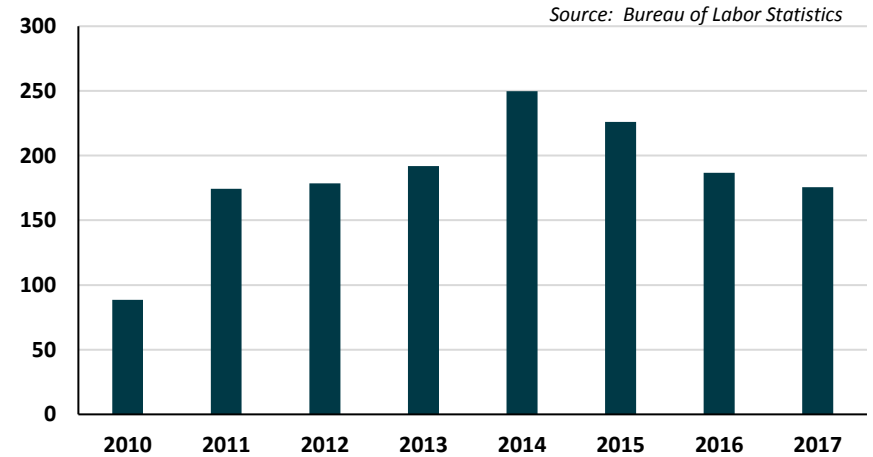
Economic Outlook

Inflation



Employment

Average Monthly Payroll Changes



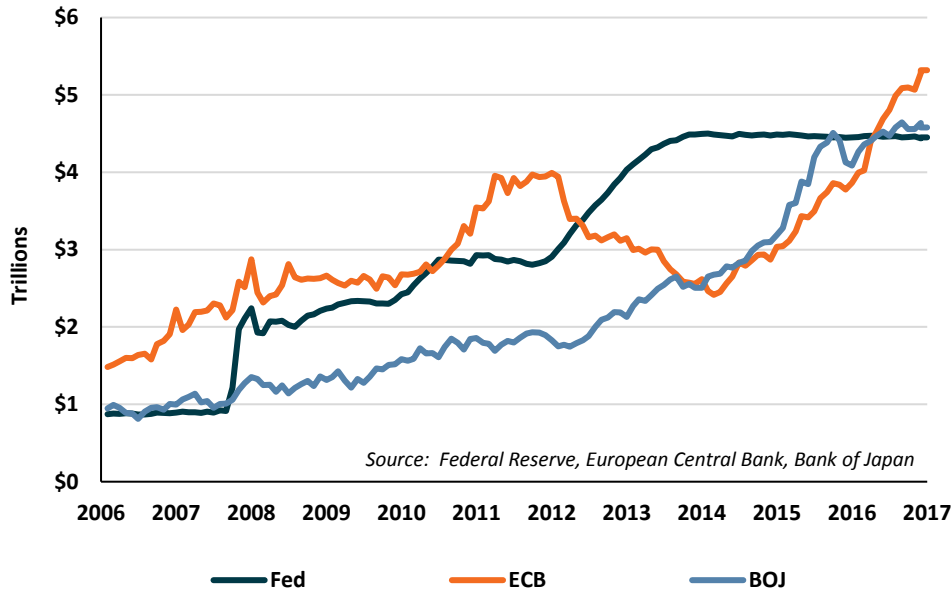
Employment and Inflation

- Federal Reserve continues to focus on their mandate of price stability and full employment
- Inflation showed signs of softening in 2017, while employment numbers remained strong and wage inflation contained
 - Eurozone data showed signs of increasing inflation mid-2017, but ended closer to 2016 levels and well below their target of 2%
- With the unemployment rate at cyclical lows of 4.1%, the Fed sees wage inflation in coming years as a catalyst for inflation to move closer to their 2% target
 - As a result, the Fed believes weaker inflation numbers are “transitory” and could reverse in coming quarters

Economic Outlook

Central Banks and World Bond Yields

Central Banks Balance Sheets (USD)



World Bond Yields

	12/31/2016	12/31/2017	Difference
US	2.43%	2.41%	(0.02%)
UK	1.24%	1.19%	(0.05%)
Germany	0.21%	0.42%	0.21%
France	0.68%	0.78%	0.10%
Italy	1.81%	2.01%	0.20%
Spain	1.38%	1.56%	0.18%
Japan	0.04%	0.04%	0.00%

Source: Federal Reserve, Bloomberg

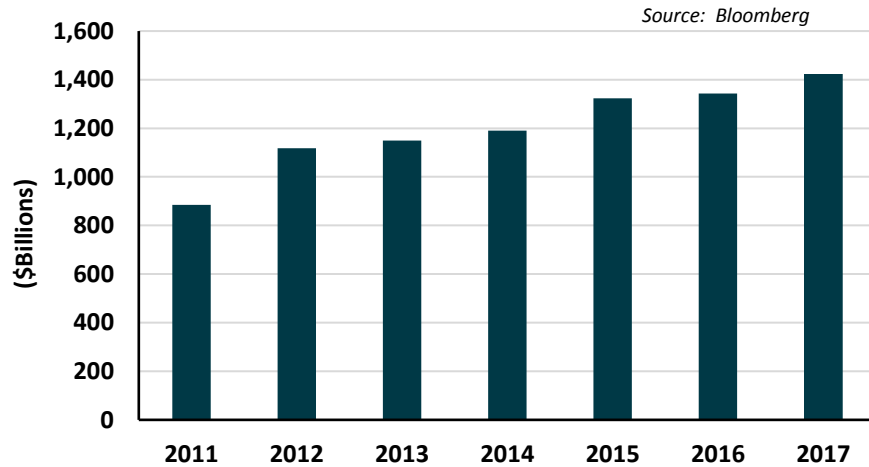
Global Considerations

- Even with low inflation, the ECB is taking steps to reduce liquidity by slowing purchases in their quantitative easing program
 - Beginning January and September 2018, the ECB will reduce monthly purchases from \$60bn to \$30bn euros
 - While slowing asset purchases, there is little expectation of rate hikes before 2019
- Globally, it is expected that major central banks will continue to reduce assets
- Over the short term, the yield effects of the Fed reducing holdings and slowly raising short rates, will be offset by continued foreign demand of US fixed income, which offers relative value and attractive yields versus other economies

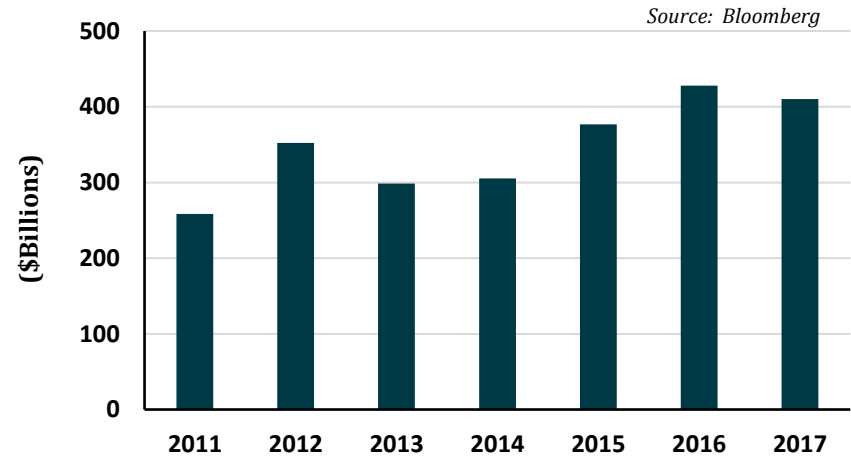
Economic Outlook

Corporate and Municipal Bond Supply

Corporate Bond Issuance



Municipal Bond Issuance



Global Considerations

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Economic Outlook

Municipals

The municipal bond market posted strong returns in 2017. According to Barclays, the full 30-year Municipal Bond Index had a pretax total return of 5.45% compared to 3.54% for the broad U.S. Aggregate. Duration was king with longer maturities outperforming shorter maturities by a wide margin.

Primary market supply posted near record numbers following a new high set for monthly issuance in December, as the potential for changes in the US tax code drove issuers to market. According to Barclays, over \$439 billion was issued during the year, with over \$64 billion issued in December.

The market digested the supply and demand remained strong throughout the year. Municipal bond funds saw modest outflows to begin the year, but finished the year with over \$24 billion in net inflows. With minimal movement in rates, retail demand was strong. Healthy demand drove credit spreads tighter year over year, with lower rated securities outperforming higher rated names.

Currently, municipal spreads are less attractive from a historical perspective, like most fixed income asset classes. While municipals should continue to benefit from the anticipated reduction in supply with the elimination of tax-exempt advance refundings under the Tax Cuts and Jobs Act, the new lower tax rate for corporations will reduce the attractiveness of municipals on a tax adjusted basis for many corporations.

Corporates

Corporate spreads tightened 8 basis points (bps) during the fourth quarter. The tightening was impressive as significant new issue supply was offset by the hopes of a large corporate tax cut, strong economics, and continued demand from foreign central banks. High quality financials and

utilities were the best performers followed by industrials.

For the full year, corporates OAS tightened in to 94 bps, closing within 6 bps of the 2006 tights. Financials tightened (35 bps) and BBB names tightened (33 bps). These gains were attributable to better earnings for banks, higher commodity prices, and a strong demand for yield for BBBs within a low yield environment. This marks the second consecutive year of tighter OAS for corporates, despite multiple (4) years of record new issuance.

Although the passage of tax reform could initially have a negative impact due to the loss of tax loss carryforwards, tax savings will add to corporations' bottom line over time. Corporate bonds could also potentially benefit from repatriation of offshore cash holdings and lead to future investment in the U.S. This could further benefit the health of corporations and be supportive of spreads.

Reduced regulatory reform, coupled with Fed tightening and the shrinking of the Fed balance sheet will likely lead to higher lending rates and more interest income for financials. Financial spreads have the widest disparity to the 2006 tight levels when compared to other subsectors, this suggests that they have potential room to tighten.

Our outlook for corporate spreads remains cautiously constructive for 2018 given expectations for GDP growth and tax law changes. We will continue to monitor the markets carefully for increased volatility that could be sparked by any number of potential fuses such as mid-term elections, changing trade policies, North Korea, the Russia investigation, and BREXIT.

Economic Outlook

Mortgage and Asset Backed Securities (MBS and ABS)

Over the quarter, the market watched closely as the Fed began to taper its monthly paydown reinvestments of Agency MBS to the tune of \$4B per month. The event was well-telegraphed and performance was little affected by the reduction with conventional 30yr MBS OAS widening a modest 2bps over the quarter to 30bps. Similarly, conventional 15yr MBS widened 1bp to 16bps. While spreads widened in 2017, MBS outperformed duration-neutral Treasuries by 24 bps over the quarter and 52 bps year to date.

MBS issuance remained robust in Q4 despite the typical decline in housing activity during the winter months. Q4 gross and net issuance is on pace to reach \$338B and \$74B, respectively. For 2017 those numbers grew to \$1.3T and \$308B. While the gross figure is behind 2016's \$1.47T, the net issuance is roughly 35% higher due to a decline in refinancing activity given higher borrowing rates and a decreased pool of borrowers who haven't already refinanced their mortgages.

Beyond the Fed's tapering there were several headlines related to housing and the MBS market to follow over the quarter. After an abysmal third quarter for housing, partly due to the various hurricanes that hit the US, Q4 is shaping up to be a strong positive for the US economy. Sales, permits, homebuilder sentiment, and home prices all rose at a healthy pace which should bode well for Q4 GDP. Additionally, the GOP passed their historical tax reform which will impact the housing market in the form of reduced mortgage interest deduction and real estate tax deduction. While this optically is a negative for the housing sector the impact is likely to be minimal given the strong upward trajectory of the economy.

Going forward, we maintain our cautious view on the sector as we enter a period where the sponsor (buyer) of roughly a third of outstanding MBS begins to exit the market. By the end of 2018, the Fed will have reduced

their monthly reinvestments by up to \$16B per month. For context, the Fed has been reinvesting \$15B-\$25B monthly depending on the level of paydowns. The combination of MBS' future sponsorship combined with spreads hovering around historical tight levels leads us to remain slightly underweight on the sector. Our focus in residential mortgages remains in agency-backed products only.

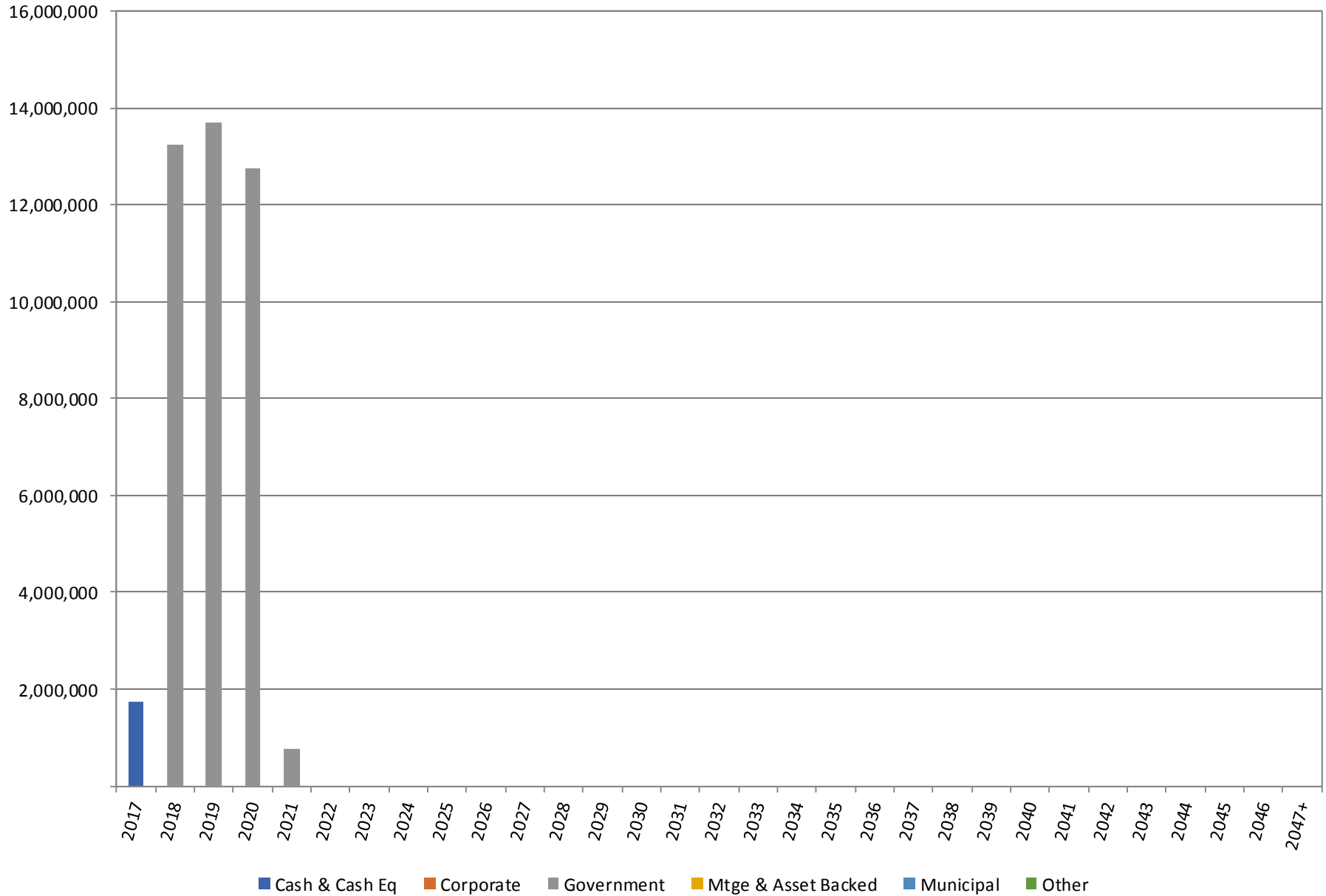
ABS posted a solid year in terms of performance and issuance, with Credit Card ABS outpacing Treasuries by 88 basis points while supply increased by 35% from 2016. After robust issuance in October, activity slowed the remainder of the quarter moving into year-end. October issuance totaled an impressive \$8.8B, followed by a combined \$1.2B in November and December. ABS spreads ended the year roughly 20bps tighter and near the tightest post-crisis levels we've seen.

Despite the historically tight spreads in shorter duration spread products, we remain overweight to AAA Credit Card ABS, as well as 10yr lower coupon MBS pools. We expect spreads to remain firm to slightly tighter in 2018 given continued global demand, strong consumer credit trends supported by further economic expansion, and a stable to slightly lower supply outlook. Both 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	40,434,082	40,094,862	(339,220)	1.18	1.78	1.49	0.04	0	0	36	(339,220)
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	40,434,082	40,094,862	(339,220)	1.18	1.78	1.49	0.04	0	0	36	(339,220)
Short Term											
Sweep Money Market	602,763	602,763	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	1,150,000	1,150,000	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	1,752,763	1,752,763	0	0.00	0.00	0.00	0.00	0	0	0	0
Total Fixed Income & Short Term											
Total	42,186,844	41,847,625	(339,220)	1.13	1.70	1.42	0.04	0	0	36	(339,220)
Equity											
Common Stock	0	0	0					0	0	0	0
Total	0	0	0					0	0	0	0
Grand Total											
Total	42,186,844	41,847,625	(339,220)					0	0	36	(339,220)

Maturity Schedule By Weighted Average Life



Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2017	0	0.00	0%
2018	13,250,217	1.02	33%
2019	13,715,526	0.99	34%
2020	12,731,239	1.52	32%
2021	737,099	1.95	2%
2022+	0	0.00	0%
Subtotal	40,434,082	1.18	100%
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
TOTAL	40,434,082	1.18	100%

Performance

**Tax-Equivalent Total Return
as of 12/31/2017
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	-0.13%	-0.22%	0.09%
Year to Date	0.53%	0.33%	0.20%
Since Inception	1.20%	0.93%	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
10/03/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.750	12/31/2020	N/A	100.17	1,001,680	1.70	1.70
12/01/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.375	01/31/2021	N/A	98.24	736,787	1.95	1.95
Total									1,738,467	1.80	1.80

Bond Sales, Calls & Maturities

Trade Date	Trade Type	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
10/11/2017	Sell	US TREASURY N/B	Treasury	AA+	Aaa	0.750	03/31/2018	03/31/2018	99.77	499,102	(235)	1.14	1.14
10/31/2017	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.750	10/31/2017	10/31/2017	100.00	1,250,000	0	1.04	1.04
11/13/2017	Sell	US TREASURY N/B	Treasury	AA+	Aaa	0.750	02/28/2018	02/28/2018	99.84	999,032	(594)	1.09	1.09
11/30/2017	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.625	11/30/2017	11/30/2017	100.00	1,250,000	0	1.03	1.03
12/31/2017	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.750	12/31/2017	12/31/2017	100.00	1,150,000	0	1.04	1.04
Total										5,148,134	(829)	1.05	1.05

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																
11/30/2017			602,763	BANK OF AMER/MERRILL LYNCH	0.00			602,763	602,763	602,763	0	0.00	0.00	0.00	0.00	
12/31/2017			1,150,000	Securities (Payable) / Receivable	0.00			1,150,000	1,150,000	1,150,000	0	0.00	0.00	0.00	0.00	0.00
			1,752,763					1,752,763	1,752,763	1,752,763	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	1,249,377	1,236,663	(12,714)	1.52	1.93	2.46	2.54	0.07
01/30/2017	AA+	Aaa	1,500,000	US TREASURY N/B	1.50	11/30/2019	11/30/2019	1,502,531	1,501,749	1,489,095	(12,654)	1.44	1.89	1.88	1.92	0.04
02/17/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.63	12/31/2019	12/31/2019	1,255,957	1,254,200	1,243,500	(10,700)	1.45	1.89	1.96	2.00	0.05
06/02/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	03/31/2020	03/31/2020	999,688	999,754	988,300	(11,454)	1.39	1.91	2.19	2.25	0.06
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	04/30/2020	04/30/2020	997,383	997,868	987,610	(10,258)	1.47	1.92	2.27	2.33	0.06
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	999,499	996,050	(3,449)	1.08	1.64	0.61	0.62	0.01
07/19/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	08/31/2020	08/31/2020	994,805	995,551	985,480	(10,071)	1.55	1.94	2.59	2.67	0.08
07/19/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	09/30/2020	09/30/2020	994,023	994,857	984,830	(10,027)	1.57	1.94	2.67	2.75	0.09
02/02/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	10/15/2018	10/15/2018	996,324	998,877	993,300	(5,577)	1.02	1.73	0.78	0.79	0.01
07/27/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	10/31/2020	10/31/2020	993,555	994,392	983,870	(10,522)	1.58	1.96	2.76	2.84	0.09
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	11/15/2018	11/15/2018	1,004,417	1,001,456	995,490	(5,966)	1.08	1.77	0.86	0.88	0.01
09/05/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.63	11/30/2020	11/30/2020	1,005,508	1,004,980	990,030	(14,950)	1.45	1.98	2.83	2.92	0.10
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	12/15/2018	12/15/2018	1,004,300	1,001,506	994,800	(6,706)	1.09	1.80	0.94	0.96	0.01
10/03/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.75	12/31/2020	12/31/2020	1,001,680	1,001,566	993,160	(8,406)	1.70	1.99	2.91	3.00	0.10
03/29/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.13	01/15/2019	01/15/2019	1,505,396	1,502,024	1,489,200	(12,824)	0.99	1.83	1.02	1.04	0.02
12/01/2017	AA+	Aaa	750,000	US TREASURY N/B	1.38	01/31/2021	01/31/2021	736,787	737,099	735,758	(1,341)	1.95	2.01	2.99	3.09	0.11
03/29/2016	AA+	Aaa	1,200,000	US TREASURY N/B	0.75	02/15/2019	02/15/2019	1,191,426	1,196,630	1,185,528	(11,102)	1.00	1.84	1.11	1.13	0.02
06/30/2016	AA+	Aaa	1,050,000	US TREASURY N/B	1.00	03/15/2019	03/15/2019	1,058,588	1,053,851	1,039,532	(14,320)	0.69	1.84	1.18	1.20	0.02
07/19/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2019	04/15/2019	1,001,992	1,000,942	987,620	(13,322)	0.80	1.85	1.27	1.29	0.02
07/19/2016	AA+	Aaa	1,400,000	US TREASURY N/B	0.88	05/15/2019	05/15/2019	1,402,461	1,401,204	1,381,618	(19,586)	0.81	1.85	1.35	1.37	0.02
09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	776,677	773,008	(3,669)	1.08	1.72	0.74	0.75	0.01
07/29/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	07/15/2019	07/15/2019	999,336	999,652	983,190	(16,462)	0.77	1.86	1.51	1.54	0.03
08/02/2016	AA+	Aaa	1,295,000	US TREASURY N/B	1.00	08/31/2019	08/31/2019	1,300,518	1,298,009	1,276,702	(21,307)	0.86	1.87	1.64	1.67	0.04
08/05/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	09/30/2019	09/30/2019	1,504,980	1,502,790	1,477,845	(24,945)	0.89	1.86	1.71	1.75	0.04
10/05/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	10/31/2019	10/31/2019	1,007,461	1,004,475	988,790	(15,685)	1.00	1.88	1.80	1.83	0.04
01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,599,807	1,599,360	(447)	1.02	1.35	0.08	0.09	0.01
03/30/2015	AA+	Aaa	600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	597,377	599,854	599,442	(412)	0.90	1.32	0.16	0.16	0.00
03/03/2015	AA+	Aaa	1,100,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,090,902	1,099,259	1,098,240	(1,019)	1.03	1.40	0.24	0.25	-0.01
04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,373,825	1,371,466	(2,359)	0.89	1.40	0.32	0.33	0.00
02/27/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	01/15/2020	01/15/2020	1,247,598	1,248,286	1,237,150	(11,136)	1.44	1.89	1.99	2.04	0.05
03/06/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	02/15/2020	02/15/2020	1,242,529	1,244,584	1,236,288	(8,297)	1.58	1.90	2.08	2.13	0.05
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	05/15/2020	05/15/2020	1,000,977	1,000,803	990,420	(10,383)	1.47	1.91	2.31	2.37	0.07

Portfolio Holdings Report

Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,500,218	1,498,065	(2,153)	0.96	1.35	0.37	0.37	0.00
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,000,388	998,350	(2,038)	1.04	1.49	0.45	0.46	0.00
08/13/2015	AA+	Aaa	1,300,000	US TREASURY N/B	0.88	07/15/2018	07/15/2018	1,293,860	1,298,851	1,295,164	(3,687)	1.04	1.57	0.53	0.54	0.01
06/30/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	06/15/2020	06/15/2020	999,063	999,220	989,950	(9,270)	1.53	1.92	2.40	2.46	0.07
			40,445,000					40,421,225	40,434,082	40,094,862	(339,220)	1.18	1.78	1.49	1.53	0.04
			42,197,763					42,173,987	42,186,844	41,847,625	(339,220)	1.13	1.70	1.42	1.46	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

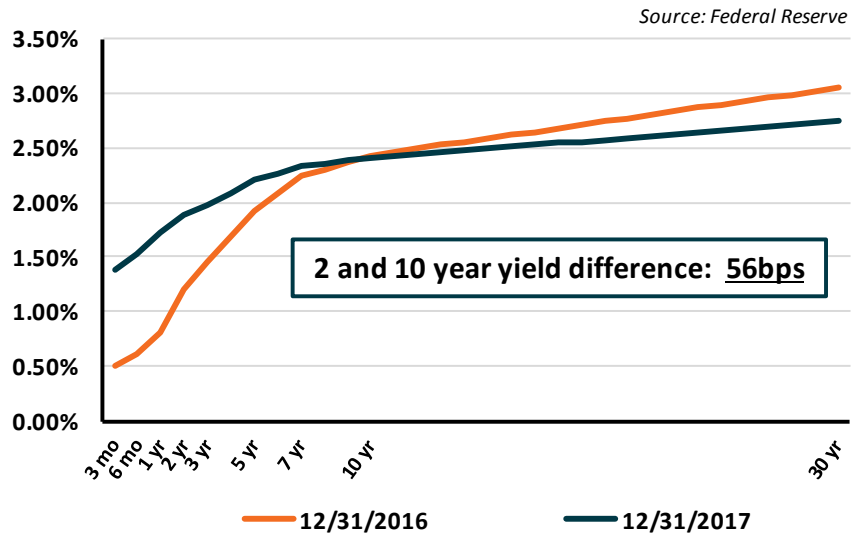
Presentation Overview

Overview

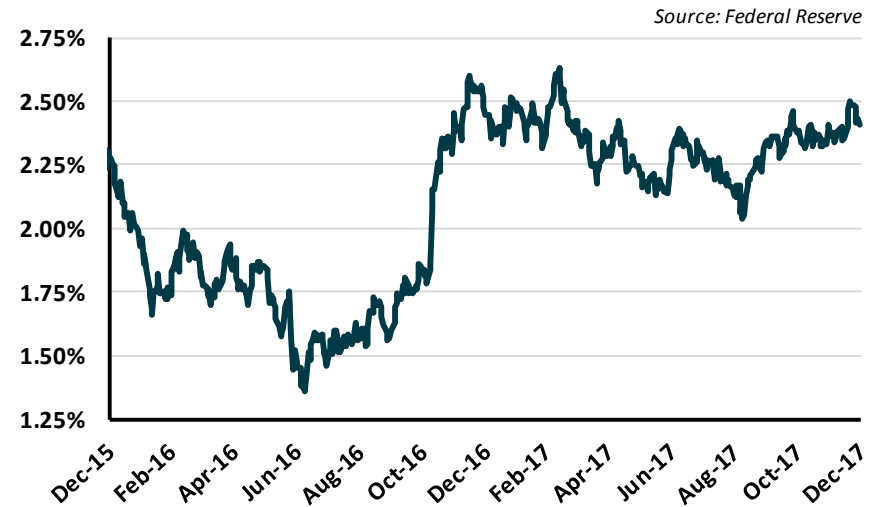
- Economic overview and market update
- Portfolio review
- Performance

Treasury Yields and Federal Reserve

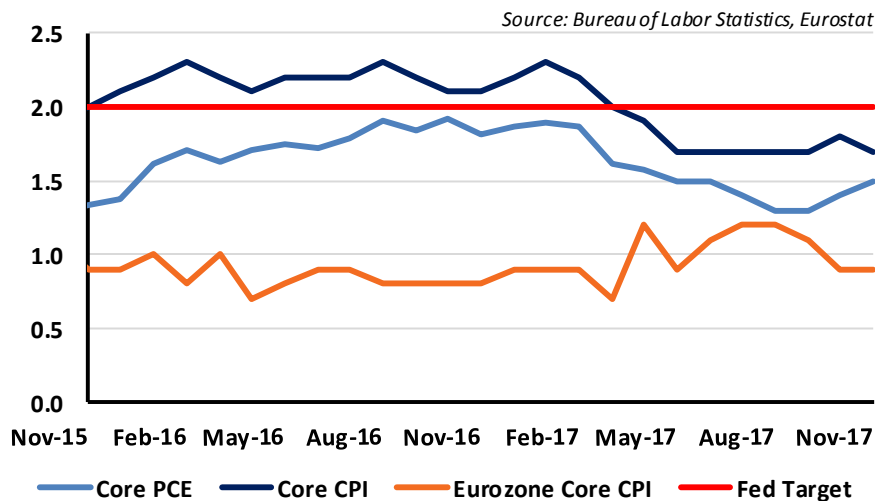
Treasury Yield Curves



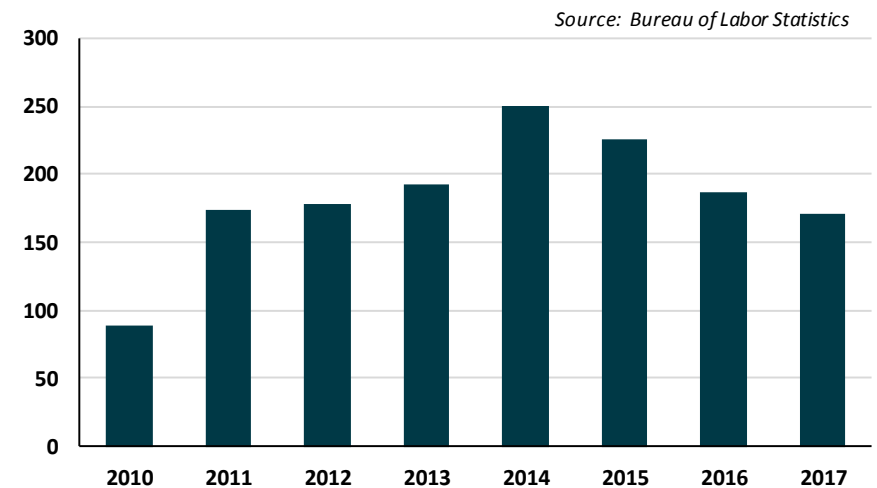
10 Year Treasury Yields



Inflation

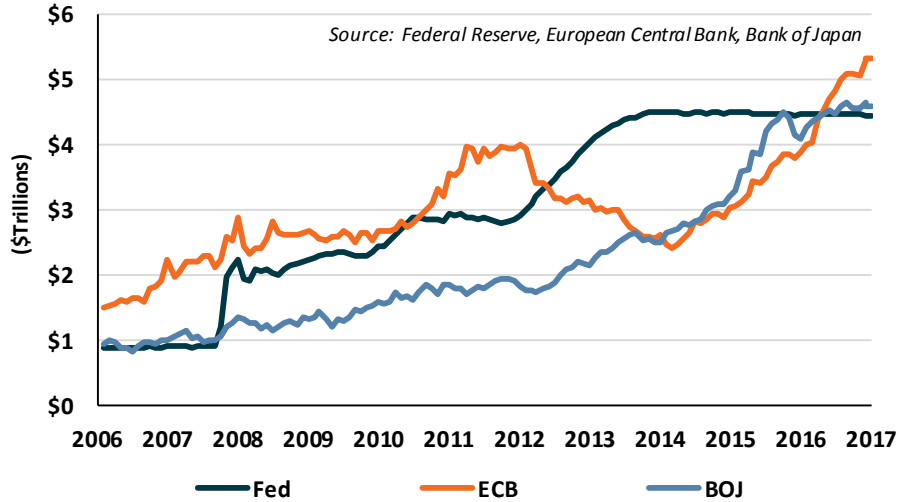


Average Monthly Payroll Changes



Market Indicators

Central Bank Balance Sheets (USD)

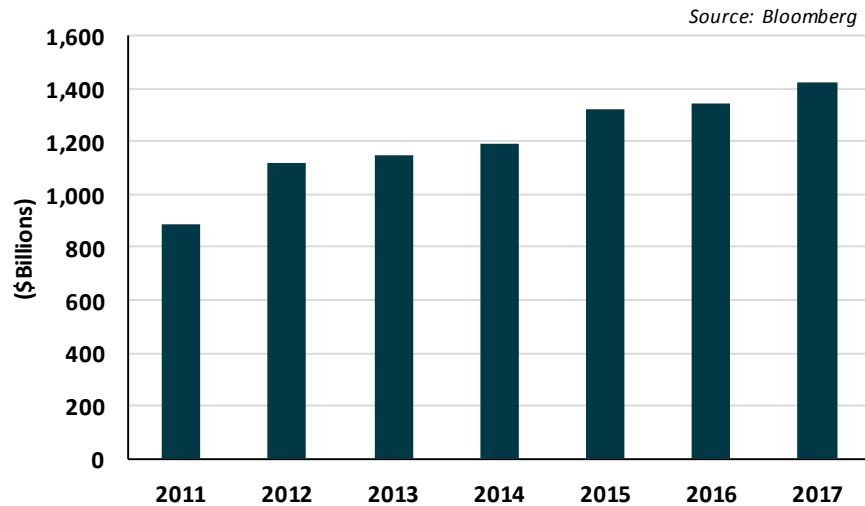


World Bond Yields

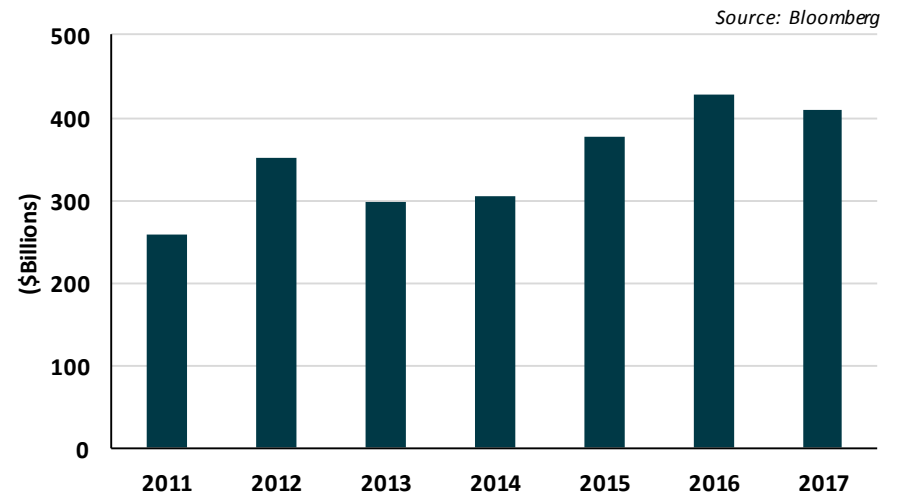
	12/31/2016	12/31/2017	Difference
US	2.43%	2.41%	(0.02%)
UK	1.24%	1.19%	(0.05%)
Germany	0.21%	0.42%	0.21%
France	0.68%	0.78%	0.10%
Italy	1.81%	2.01%	0.20%
Spain	1.38%	1.56%	0.18%
Japan	0.04%	0.04%	0.00%

Source: Federal Reserve, Bloomberg

Corporate Bond Issuance



Municipal Bond Issuance

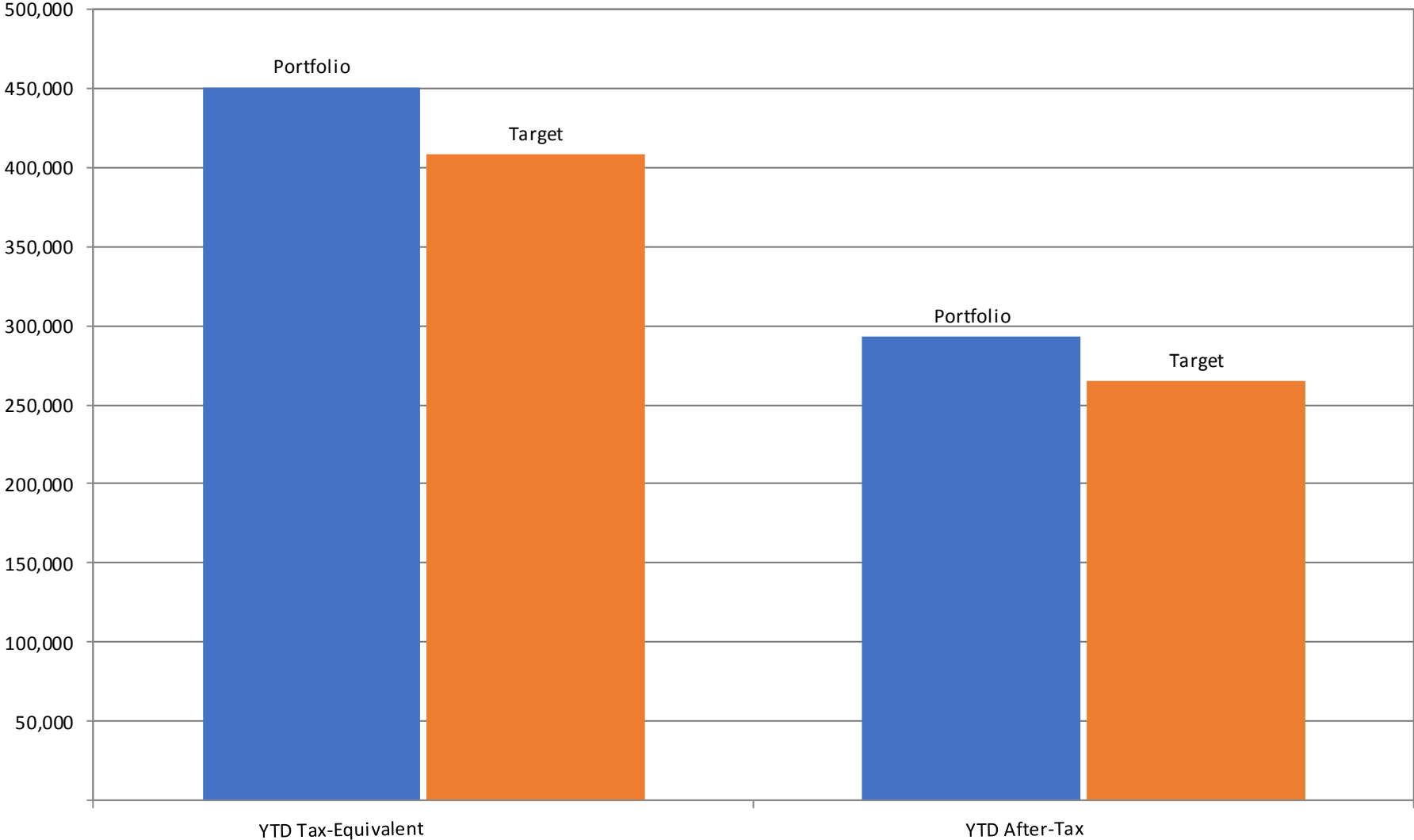


Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2016	03/31/2017	06/30/2017	09/30/2017	12/31/2017
Treasury Yields					
2 yr Treasury Yield	1.20%	1.26%	1.38%	1.48%	1.89%
5 yr Treasury Yield	1.92%	1.93%	1.88%	1.93%	2.19%
10 yr Treasury Yield	2.43%	2.39%	2.30%	2.33%	2.41%
Book Statistics					
Tax-Equivalent Book Yield	0.95%	1.02%	1.08%	1.12%	1.13%
Book Value (\$)	38,131,483	42,219,834	41,823,298	44,897,173	42,186,844
Projected Tax-Equivalent Income, next 12 months (\$)	361,973	431,340	453,695	501,216	478,348
Unrealized Gains/(Losses) (\$)	(107,044)	(114,436)	(147,776)	(160,713)	(339,220)
YTD Realized Gains/(Losses) (\$)	4,392	92	92	92	(737)
Portfolio Risk Statistics					
Effective Duration	1.43	1.41	1.45	1.47	1.42
Convexity	0.03	0.03	0.04	0.04	0.04
Weighted Average Life	1.45	1.43	1.48	1.50	1.46
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	100%	100%	98%	96%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	0%	0%	2%	4%

Income Year to Date

Year to Date, as of 12/31/2017



Performance

**Tax-Equivalent Total Return
as of 12/31/2017
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	-0.13%	-0.22%	0.09%
Year to Date	0.53%	0.33%	0.20%
Since Inception	1.20%	0.93%	0.27%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury