



April 26, 2017

MEMO TO: INSURANCE FUND CHAIRMAN MARVIN

FROM: PATRICK J. DEBLASIO, CPA, CMFO, CGFM, -FUND TREASURER

Please be advised that the following is an update of the status of the Garden State Municipal Joint Insurance Fund:

		February <u>2017</u>	March <u>2017</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 319,725.48	\$ 318,909.69
	Claims Account-Bank of America	2,552,630.78	2,464,545.64
	NJ Cash Management	127,161.56	127,216.66
	Custodial Account-Bank of America	29,699.46	42,761.54
	Total Balance	\$ 3,029,217.28	\$ 2,953,433.53
<b>Receipts:</b>			
	Claims Account Receipts-TD Bank	\$ 1,660,526.23	\$ 2,050,070.79
	Claims/Operating Account Receipts-Bank of America	10,042,871.18	4,041,464.05
	NJ Cash Management Activity Receipts	55.10	66.14
	Custodial Account-Bank of America	2,500,000.00	1,500,000.00
Total Receipts		\$ 14,203,452.51	\$ 7,591,600.98
<b>Disbursements:</b>			
	Claims Account Disbursements-TD Bank	\$ (1,661,342.02)	\$ (2,050,842.48)
	Claims Account Disbursements-Bank of America	(100,300.53)	(77,540.93)
	Operating Account Disbursements-Bank of America	(10,030,655.79)	(4,161,665.91)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(2,486,937.92)	(1,465,412.39)
Total Disbursements		\$ (14,279,236.26)	\$ (7,755,461.71)
Ending Cash Balance	Claims Accounts-TD Bank	\$ 318,909.69	\$ 318,138.00
	Claims Account-Bank of America	2,464,545.64	2,266,802.85
	NJ Cash Management	127,216.66	127,282.80
	Custodial-Investments	42,761.54	77,349.15
	Total Balance	\$ 2,953,433.53	\$ 2,789,572.80
Beginning Investment Balance		\$ 38,043,932.80	\$ 40,555,175.25
Change in Accrued Income		7,544.00	8,468.46
Change in Unrealized Gain		3,385.26	(20,048.74)
Income Received/Cash Received		19,370.26	25,769.25
Realized Gain/(Loss)		1,548.60	
Cash Receipts(Disbursements)		2,500,000.00	1,500,000.00
Transfer to/from Custodial Account-Bank of America		(20,605.67)	(43,056.07)
Total Investment Account		\$ 40,555,175.25	\$ 42,026,308.15
Ending Cash Balance		\$ 43,508,608.78	\$ 44,815,880.95



# BANK RECONCILIATION

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund  
From

To  
03/31/17

DATE 03/01/17

BOOK BALANCE AS OF 03/01/17 \$ 127,216.66

ADD DEPOSITS (PER BANK LEDGER) 66.14

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)

BOOK BALANCE AS OF 03/31/17 \$ 127,282.80

BALANCE PER BANK STATEMENT 03/31/17 \$127,282.80

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL 0.00 0.00

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 03/31/17 127,282.80

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks



# BANK RECONCILIATION

ACCT.NAME Bank of America

BANK/ACCT# Fiduciary Account -XXXXXXXXX

From

To

DATE

03/01/17

03/31/17

BOOK BALANCE AS OF

03/01/17 \$

2,464,545.64

ADD DEPOSITS (PER BANK LEDGER)

4,041,464.05

SUBTRACT: DISBURSEMENTS (PER BANK LEDGER)

4,239,206.84

BOOK BALANCE AS OF

03/31/17 \$

2,266,802.85

BALANCE PER BANK STATEMENT

03/31/17

\$2,266,916.28

ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL

0.00

0.00

SUBTRACT: CHECKS OUTSTANDING

DATE

CHECK#

AMOUNT

12/13/16

1737

4.93

03/13/17

1801

108.50

TOTAL

113.43

(113.43)

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

03/31/17

2,266,802.85

Difference

0.00

PREPARED BY

Patrick J. DeBlasio, CPA

REVIEWED BY

Mary Foulks



# BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account

From

To

DATE 03/01/17 03/31/17

BOOK BALANCE AS OF	03/01/17 \$	40,597,936.79
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ADD DEPOSITS (PER BANK LEDGER)		2,971,132.90
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		1,465,412.39
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BOOK BALANCE AS OF	03/31/17 \$	42,103,657.30
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BALANCE PER BANK STATEMENT	03/31/17	\$42,103,657.30
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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	03/31/17	42,103,657.30
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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	TD Bank	
	BANK/ACCT#	Claims Account - XXXXXXXX	
		From	To
	DATE	03/01/17	03/31/17
BOOK BALANCE AS OF	03/01/17	\$	318,909.69
ADD DEPOSITS (PER BANK LEDGER)			2,050,070.79
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			2,050,842.48
BOOK BALANCE AS OF	03/31/17	\$	318,138.00
BALANCE PER BANK STATEMENT	03/31/17		\$1,024,249.26
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
Various	list	\$ 706,111.26	
	TOTAL	706,111.26	(706,111.26)
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	03/31/17		318,138.00
		Difference	0.00

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



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**  
**STATEMENT OF OPERATIONS BY FUND YEAR**  
**As of March 31, 2017**

	YTD 2017	Year Ended 2016	Year Ended 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Years Ended 2002-2006	Fund Balance
<b>Underwriting Income</b>	7,722,493	29,088,268	28,199,165	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	41,663,511	268,879,765
Special Assessment Plan												4,319,955	4,319,955
<b>Total Income</b>	7,722,493	29,088,268	28,199,165	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	45,983,466	273,199,720
<b>Claim Expenses</b>													
Losses	1,079,475	7,267,481	9,673,735	12,719,305	10,347,329	14,019,411	8,699,869	8,404,678	7,398,658	4,856,892	6,424,046	17,520,208	108,411,088
Loss Adjustment Expenses	184,362	1,764,686	3,169,107	4,025,333	4,326,194	4,973,617	3,400,804	3,795,122	3,465,688	2,933,696	3,046,366	8,394,668	43,479,646
IBNR	3,162,147	6,259,147	2,852,633	1,039,610	749,799	561,383	311,568	-	73,979	132,204	-	30,493	15,172,962
EPL Deductible & Co-Insurance	(50,900)	(220,753)	(557,468)	(903,319)	(766,524)	(672,161)	(409,419)	(628,313)	(156,270)	(228,023)	(192,743)	(809,985)	(5,595,877)
Excess Recoveries	(213,540)	(368,513)	(612,592)	(1,582,547)	(4,257,816)	(6,222,695)	(973,968)	(605,419)	(1,640,143)	(61,321)	(379,836)	(2,245,331)	(19,163,722)
WC	-	-	-	(730,768)	(1,154,629)	(14,859)	(114,413)	(322,064)	(275,824)	(61,321)	-	(2,035,331)	(4,709,209)
GL	-	-	(312,636)	(130,370)	(848,113)	(867,370)	(4,903)	(49,834)	(25,254)	-	-	-	(2,238,479)
AL	-	-	-	-	(339,132)	-	-	-	(795,992)	-	-	-	(1,135,124)
Property	(213,540)	(368,513)	(222,951)	-	(112,187)	(3,638,716)	(373,409)	(7,541)	-	-	-	-	(4,936,858)
EPL/POL	-	-	(77,005)	(721,409)	(1,803,756)	(1,701,750)	(481,243)	(95,907)	(128,186)	-	(299,720)	(210,000)	(5,518,977)
EPL/POL Aggregate Stop									(414,886)	-	(80,116)		(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-					-
All Lines Aggregate Stop								(130,073)					(130,073)
<b>Total Claim Expense</b>	4,161,544	14,702,049	14,525,415	15,298,382	10,398,982	12,659,555	11,028,854	10,966,069	9,141,913	7,633,448	8,897,833	22,890,051	142,304,096
<b>Expenses</b>													
Excess Premiums	1,680,412	6,328,342	6,495,715	6,740,965	6,173,018	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	15,350,050	66,438,969
General Administrative Expenses	1,914,240	7,210,126	7,029,228	6,942,632	6,314,015	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	9,281,656	63,732,700
<b>Total Expenses</b>	3,594,651	13,538,468	13,524,943	13,683,597	12,487,033	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	24,631,706	130,171,668
<b>Underwriting Profit/(Loss)</b>	(33,703)	847,752	148,807	(1,556,518)	2,028,728	(172,700)	1,058,186	680,501	(209,622)	228,390	(757,576)	(1,538,291)	723,955
Net Realized/Unrealized Gains/(Losses)	(344)	(6,854)	(21,786)	(17,580)	(14,062)	34,025	290,064	286,442	185,230	104,237	43,874	28,677	911,923
Interest Income	7,806	119,216	164,188	168,022	163,535	139,931	160,136	171,112	126,427	209,299	440,221	1,454,821	3,324,713
<b>Net Investment Income</b>	7,463	112,361	142,402	150,442	149,474	173,955	450,200	457,554	311,657	313,536	484,095	1,483,498	4,236,636
<b>Statutory Surplus (Deficit)</b>	<b>(26,240)</b>	<b>960,113</b>	<b>291,209</b>	<b>(1,406,077)</b>	<b>2,178,202</b>	<b>1,256</b>	<b>1,508,386</b>	<b>1,138,054</b>	<b>102,035</b>	<b>541,926</b>	<b>(273,480)</b>	<b>(54,793)</b>	<b>4,960,591</b>
% of Underwriting Income	-0.3%	3.3%	1.0%	-5.1%	8.7%	0.0%	7.1%	5.7%	0.6%	3.7%	-1.8%	-0.1%	1.8%
at 12/31/2016	-	969,637	278,562	(1,418,192)	2,168,136	(2,862)	1,527,679	1,134,755	102,690	540,597	(264,447)	-	5,036,557
Variance	(26,240)	(9,524)	12,647	12,115	10,066	4,117	(19,294)	3,299	(655)	1,329	(9,033)	(54,793)	(75,966)
at Previous Month	(18,171)	970,731	293,326	(1,408,322)	2,176,574	1,890	1,507,941	1,137,513	103,371	541,705	(273,480)	(51,170)	4,981,907
Variance	(8,069)	(10,618)	(2,117)	2,245	1,628	(634)	445	542	(1,336)	221	-	(3,623)	(21,316)

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

**Note 2:** Fund years 2010 through 2017 include an aggregate stop loss protection to cap losses at ~\$10.9m in 2010, ~\$11.8m in 2011, ~\$13.4m in 2012, ~\$14.2m in 2013, ~\$16.5m in 2014, ~\$17.2m in 2015, ~\$17.25m in 2016, and ~\$18.925m in 2017 .

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

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

**Overall Statistics**

Total Members	38	37	36	35	32	31	28	26	22	19	18		
Total Claims	724	3,143	3,210	3,265	2,646	2,800	2,525	2,240	1,966	1,995	2,118	7,232	33,864
Severity Rate	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Open Claims	378	428	242	224	100	70	33	29	24	9	14	27	1,578

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

**RESOLUTION NO. 19-17****GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter the “FUND”)**APPROVING CERTAIN DISBURSEMENTS**

**WHEREAS**, the Bylaws of the GSMJIF require that the Fund Commissioners approve all disbursements by a majority vote, and

**WHEREAS**, the attached bill of items sets forth certain bills or demands for monies;

**NOW, THEREFORE BE IT RESOLVED**, by the FUND’s Board of Fund Commissioners that the attached bill of items totaling **\$303,135.62** for payment.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
April 26, 2017  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
April 26, 2017  
Date

# April 26th, 2017 - GSMJIF Commissioners Meeting Bills List

Date: 4.1.17  
Bills List #: 59



PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
Patrick DeBlasio, CPA	Treasurer Fee - April	#1816	\$1,541.67
Princeton Public Affairs	Retainer Fee - March & April 2017	#1817	\$1,666.66
APA Hotel Woodbridge	Meeting venue for the GSMJIF meeting March 2017	#1818	\$3,187.33
The Star Ledger	Legal AD posting for GSMJIF March 2017	#1819	\$13.95
Dafeldecker	inv#70267 Berkeley Township Drug Testing \$240 & inv#70323 for Drug Testing Howell Twp. \$240	#1820	\$480.00
Dynamic Testing	inv#9226 Haddon Heights \$129; inv#9225 Kenilworth \$129	#1821	\$258.00
Berkeley Township	Wellness SIP Award	#1822	\$1,771.00
Berkeley Heights	Wellness SIP Award	#1823	\$1,000.00
Englewood	Wellness SIP Award	#1824	\$1,000.00
Ewing Township	Wellness SIP Award	#1825	\$1,716.00
Borough of Fair Haven	Wellness SIP Award	#1826	\$1,161.00
Borough of Fanwood	Wellness SIP Award	#1827	\$1,178.00
Freehold Borough	Wellness SIP Award	#1828	\$1,000.00
Hamilton Township	Wellness SIP Award	#1829	\$1,978.00
Borough of Highland Pk	Wellness SIP Award	#1830	\$1,000.00
Howell Township	Wellness SIP Award	#1831	\$2,259.00
Borough of Kenilworth	Wellness SIP Award	#1832	\$1,000.00
Township of Lawrence	Wellness SIP Award	#1833	\$2,747.00
City of Linden	Wellness SIP Award	#1834	\$1,000.00
Livingston Twp.	Wellness SIP Award	#1835	\$1,000.00
Twp. of Morris	Wellness SIP Award	#1836	\$1,000.00
Borough of New Providence	Wellness SIP Award	#1837	\$1,000.00
Twp. of North Brunswick	Wellness SIP Award	#1838	\$1,000.00
Borough of North Plainfield	Wellness SIP Award	#1839	\$1,000.00
City of Rahway	Wellness SIP Award	#1840	\$1,680.00
Union Township	Wellness SIP Award	#1841	\$1,000.00
Twp. of Warren	Wellness SIP Award	#1842	\$1,232.00
Pringle Quinn Anzano	inv#40746 Fund Attorney	#1843	\$589.00
Capehart Scatchard	Litigation for Feb/March 2017	#1844	\$2,500.00
Care Station	ac#943968 - Drug Testing	#1845	\$76.00
Prime Advisors	inv#7662 Investment Advisors	#1846	\$4,250.00
Bob Smith & Associates	Litigation March	#1847	\$3,333.33
Fairview Insurance	RM Fee payment #1 of 2 for Bloomfield \$18,805.50 & Livingston \$27,833 for 2017	#1848	\$46,638.50
Conner Strong	RM Fee Payment #1 of 2 for Berkeley \$32,025.50; Fair Haven \$6,250	#1849	\$38,275.50
Brown & Brown	RM Fee payment #1 of 2 for Ewing	#1850	\$24,907.00
Beckerman & Co.	RM Fee payment #1 of 2 for Fanwood	#1851	\$8,410.00
Balken Risk	RM Fee payment #1 of 2 for Highland Park	#1852	\$12,230.00
University Behavioral Health Care	Employee Assistance Program Second Qtr. 2017	#1853	\$18,699.67
<b>Total in Checks \$194,778.61</b>			
PMA	Risk Control Payment #5 of 12 for 2017	ACH	\$38,250.00
PMA	Berkeley Township	ACH	\$14,930.26
PMA	City of Rahway	ACH	\$3,136.87
PMA	City of Englewood	ACH	\$29,096.44
PMA	Hamilton Township	ACH	\$13,458.35
PMA	Township of Howell	ACH	\$182.20
PMA	Livingston Township	ACH	\$7,526.92
PMA	Township of Ewing	ACH	\$432.17
PMA	Union Township	ACH	\$1,313.02
<b>Total to PMA \$108,326.23</b>			
NIP Mgmt	Reimbursement Seminar Best Practices in Managing Traumatic experiences	ACH	\$30.78

	Total to NIP Mgmt \$30.78		
	Total to BGIA \$		
		Total	\$303,135.62

**RESOLUTION NO. 20-17****GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "FUND")

**APPROVING CLAIMS PAYMENTS**

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$2,364,538** against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
April 26, 2017  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
April 26, 2017  
Date



## GSMJIF - COMM MEETING PAY SUMMARY REPORT

March 2017 Report

March

WC			Grand Total March	Grand Total
TWP		TPA	Post 2012 CLAIMS	2,274,295
Par Troy Hills		D&H	Prior 2012 CLAIMS	90,243
Bloomfield		D&H		
Linden		Inservco		
All Other		QL		
<b>Total WC</b>			<b>TOTAL PAID</b>	<b>2,364,538</b>
<hr/>				
PAL				
ALL TWP				
AL		NIP/QL		
APD		NIP/QL		
EPL		NIP/QL		
GL		NIP/QL		
POL		NIP/QL		
PROP		NIP/QL		
<b>Total PAL</b>				
WC				
PAL				
<b>Grand Total post 2012</b>				
PMA PRIOR 2012				
WC		PMA		
PAL		PMA		
APD PROP		PMA		
<b>Total Prior 2012</b>				

**RESOLUTION NO. 21-17****GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "Fund")

**CERTIFYING THE ELECTION OF  
ALTERNATE EXECUTIVE COMMITTEE MEMBER**

BE IT RESOLVED, by the Governing Body of the Fund that the following person(s) have been elected to the Fund Executive Committee:

Alternate – \_\_\_\_\_

BE IT FURTHER RESOLVED that the Fund Executive Committee now consists of the following persons:

Chairperson – Douglas Marvin  
Secretary – Karen Caulfield  
Member – Louis Guarino  
Member – Russell Jones  
Member – Mark Krane  
Member – Frank Ruggiero  
Member – Matthew Watkins  
Alternate – \_\_\_\_\_

BE IT FURTHER RESOLVED that the Executive Committee members shall serve for the year 2017 and until their successors shall be elected and qualified.

ADOPTED:

This day before the Governing Body,

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

April 26<sup>th</sup>, 2017

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

April 26<sup>th</sup>, 2017



## **Garden State Municipal Joint Insurance Fund**

April 2017

Jason Marett, Claims Service Manager

## Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 03/01/17 to 04/01/17

### Account Summary

#### Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

#### AL / GL / PL

Account Name	Account Number	Payment Amount
MORRIS TOWNSHIP	5384508	37.80
		<b>37.80</b>

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 03/01/17 to 04/01/17

### Workers' Compensation Claims

#### Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	11,029.19	1,411.87	14,930.26
CALDWELL BOROUGH	1244102	2,725.64	0.00	0.00	2,725.64
CITY OF ENGLEWOOD	2228377	0.00	26,957.00	2,139.44	29,096.44
CITY OF RAHWAY	1236736	0.00	2,251.18	2,249.17	4,500.35
EWING TOWNSHIP	8769580	-20,116.43	-7,701.20	36.80	-27,780.83
HAMILTON TOWNSHIP	3389434	4,752.32	8,740.42	307.48	13,800.22
HARRISON, TOWN OF	8772758	0.00	0.00	125.00	125.00
HOWELL TOWNSHIP	3394186	11,537.00	0.00	90.00	11,627.00
HOWELL TOWNSHIP	8769648	0.00	175.00	7.20	182.20
LIVINGSTON TOWNSHIP	4871323	6,336.00	770.35	737.62	7,843.97
MIDDLESEX BOROUGH	5384474	775.88	0.00	0.00	775.88
MORRISTOWN, TOWN OF	0298612	30,879.40	0.00	90.00	30,969.40
UNION TOWNSHIP	9125378	0.00	1,362.96	47.02	1,409.98
		<b>39,379.01</b>	<b>43,584.90</b>	<b>7,241.60</b>	<b>90,205.51</b>

Note: For accounts with SIR > \$0, report will include any payments that went toward claim reaching SIR during this month.

04/01/17

## 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
AUTO LIABILITY	01/01/2009	2	1	4,743
AUTO LIABILITY	01/01/2010	4	-	516,993
AUTO LIABILITY	01/01/2011	23	1	42,874
AUTO LIABILITY	01/01/2012	214	2	542,806
AUTO LIABILITY	01/01/2013	302	3	1,540,588
AUTO LIABILITY	01/01/2014	493	16	745,365
AUTO LIABILITY	01/01/2015	500	11	469,851
AUTO LIABILITY	01/01/2016	569	35	377,334
AUTO LIABILITY	01/01/2017	147	63	52,529
<b>AUTO LIABILITY Total</b>		<b>2,254</b>	<b>132</b>	<b>4,293,083</b>
AUTO LOSS REPORT ONLY	01/01/2016	2	-	-
AUTO LOSS REPORT ONLY	01/01/2017	4	4	-
<b>AUTO LOSS REPORT ONLY Total</b>		<b>6</b>	<b>4</b>	<b>-</b>
AUTO PHYSICAL DAMAGE	01/01/2010	2	-	9,383
AUTO PHYSICAL DAMAGE	01/01/2011	11	-	41,910
AUTO PHYSICAL DAMAGE	01/01/2012	408	-	1,449,142
AUTO PHYSICAL DAMAGE	01/01/2013	376	-	921,850
AUTO PHYSICAL DAMAGE	01/01/2014	568	1	1,026,857
AUTO PHYSICAL DAMAGE	01/01/2015	570	4	934,926
AUTO PHYSICAL DAMAGE	01/01/2016	606	29	979,036
AUTO PHYSICAL DAMAGE	01/01/2017	155	57	234,166
<b>AUTO PHYSICAL DAMAGE Total</b>		<b>2,696</b>	<b>91</b>	<b>5,597,269</b>
EMPLOYMENT PRACTICES	01/01/2011	2	-	1,027,633
EMPLOYMENT PRACTICES	01/01/2012	23	3	3,682,504
EMPLOYMENT PRACTICES	01/01/2013	34	12	3,461,796
EMPLOYMENT PRACTICES	01/01/2014	39	12	3,307,547
EMPLOYMENT PRACTICES	01/01/2015	24	16	1,326,347
EMPLOYMENT PRACTICES	01/01/2016	22	11	254,759
EMPLOYMENT PRACTICES	01/01/2017	6	4	81,500
<b>EMPLOYMENT PRACTICES Total</b>		<b>150</b>	<b>58</b>	<b>13,142,085</b>
GENERAL LIABILITY	01/01/2006	1	-	134
GENERAL LIABILITY	01/01/2007	1	-	250,000
GENERAL LIABILITY	01/01/2008	3	-	2,447
GENERAL LIABILITY	01/01/2009	2	-	56,952
GENERAL LIABILITY	01/01/2010	24	1	287,348
GENERAL LIABILITY	01/01/2011	123	1	903,865

Valued as of 3/31/17

## Garden State Municipal Joint Insurance Fund

### Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
GENERAL LIABILITY	01/01/2012	592	7	3,672,490
GENERAL LIABILITY	01/01/2013	562	21	3,941,434
GENERAL LIABILITY	01/01/2014	714	58	3,592,728
GENERAL LIABILITY	01/01/2015	687	38	2,765,081
GENERAL LIABILITY	01/01/2016	614	55	538,166
GENERAL LIABILITY	01/01/2005	1	-	8,082
GENERAL LIABILITY	01/01/2017	84	41	67,419
<b>GENERAL LIABILITY Total</b>		<b>3,408</b>	<b>222</b>	<b>16,086,146</b>
LIABILITY REPORT ONLY	01/01/2012	2	-	-
<b>LIABILITY REPORT ONLY Total</b>		<b>2</b>	<b>-</b>	<b>-</b>
PROPERTY	01/01/2011	9	-	9,819
PROPERTY	01/01/2012	214	-	3,766,793
PROPERTY	01/01/2013	94	-	367,514
PROPERTY	01/01/2014	112	-	704,981
PROPERTY	01/01/2015	112	2	821,019
PROPERTY	01/01/2016	126	22	1,328,260
PROPERTY	01/01/2017	27	18	360,363
<b>PROPERTY Total</b>		<b>694</b>	<b>42</b>	<b>7,358,749</b>
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	-	476,929
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	-	271,755
PUBLIC OFFICIALS LIABILITY	01/01/2013	53	-	268,321
PUBLIC OFFICIALS LIABILITY	01/01/2014	57	4	504,363
PUBLIC OFFICIALS LIABILITY	01/01/2015	75	7	643,877
PUBLIC OFFICIALS LIABILITY	01/01/2016	43	9	398,513
PUBLIC OFFICIALS LIABILITY	01/01/2017	14	8	47,700
<b>PUBLIC OFFICIALS LIABILITY Total</b>		<b>290</b>	<b>28</b>	<b>2,611,457</b>
WORKCOMP RECORD ONLY	01/01/2012	239	-	-
WORKCOMP RECORD ONLY	01/01/2013	241	-	-
WORKCOMP RECORD ONLY	01/01/2014	285	-	-
WORKCOMP RECORD ONLY	01/01/2015	258	-	-
WORKCOMP RECORD ONLY	01/01/2016	245	1	10
WORKCOMP RECORD ONLY	01/01/2017	79	4	-
<b>WORKCOMP RECORD ONLY Total</b>		<b>1,347</b>	<b>5</b>	<b>10</b>
WORKERS COMPENSATION	01/01/2006	3	2	97,935
WORKERS COMPENSATION	01/01/2008	1	1	118,000
WORKERS COMPENSATION	01/01/2009	3	3	83,188
WORKERS COMPENSATION	01/01/2010	9	-	96,725
WORKERS COMPENSATION	01/01/2011	14	1	206,930

Valued as of 3/31/17

## 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	52	12,507,805
WORKERS COMPENSATION	01/01/2013	1,006	64	10,741,518
WORKERS COMPENSATION	01/01/2014	1,029	127	15,143,332
WORKERS COMPENSATION	01/01/2015	975	138	11,892,639
WORKERS COMPENSATION	01/01/2016	823	244	9,677,609
WORKERS COMPENSATION	01/01/2002	1	1	29,308
WORKERS COMPENSATION	01/01/2017	184	167	1,055,711
<b>WORKERS COMPENSATION Total</b>		<b>5,034</b>	<b>800</b>	<b>61,650,701</b>
<b>Grand Total</b>		<b>15,881</b>	<b>1,382</b>	<b>110,739,501</b>

Valued as of 3/31/17

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO LIABILITY	01/01/2009	TOWNSHIP OF MONTCLAIR		1		1
AUTO LIABILITY	01/01/2009	TOWNSHIP OF WEST ORANGE			1	1
AUTO LIABILITY	01/01/2009 Total			1	1	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		5	1	6
AUTO LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2011 Total			22	1	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		16	2	18
AUTO LIABILITY	01/01/2012	CITY OF HOBOKEN		11		11
AUTO LIABILITY	01/01/2012	CITY OF RAHWAY		6		6
AUTO LIABILITY	01/01/2012	HOWELL TOWNSHIP		15		15
AUTO LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		5		5
AUTO LIABILITY	01/01/2012	TOWN OF HARRISON		3		3
AUTO LIABILITY	01/01/2012	TOWN OF MORRISTOWN		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		6		6
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		8		8

Valued as of 3/31/17

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		6		6
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		10		10
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		9		9
AUTO LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		8		8
AUTO LIABILITY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
AUTO LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		16		16
AUTO LIABILITY	01/01/2012	TOWNSHIP OF UNION		20		20
AUTO LIABILITY	01/01/2012	TOWNSHIP OF WARREN		2		2
AUTO LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11
AUTO LIABILITY	01/01/2012 Total			212	2	214
AUTO LIABILITY	01/01/2013	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2013	BERKELEY TOWNSHIP		6		6
AUTO LIABILITY	01/01/2013	BOROUGH OF CALDWELL		13		13
AUTO LIABILITY	01/01/2013	BOROUGH OF FAIR HAVEN		3		3
AUTO LIABILITY	01/01/2013	BOROUGH OF HADDON HEIGHTS		2		2
AUTO LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		8		8
AUTO LIABILITY	01/01/2013	BOROUGH OF KENILWORTH		2		2
AUTO LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		10		10
AUTO LIABILITY	01/01/2013	CITY OF ENGLEWOOD		17		17
AUTO LIABILITY	01/01/2013	CITY OF HOBOKEN		16		16
AUTO LIABILITY	01/01/2013	CITY OF LINDEN		26		26
AUTO LIABILITY	01/01/2013	CITY OF RAHWAY		10		10
AUTO LIABILITY	01/01/2013	HOWELL TOWNSHIP		5		5
AUTO LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		7		7
AUTO LIABILITY	01/01/2013	TOWN OF HARRISON		3		3
AUTO LIABILITY	01/01/2013	TOWN OF MORRISTOWN		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		7		7
AUTO LIABILITY	01/01/2013	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD		10		10
AUTO LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		14		14
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		28	3	31
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		11		11
AUTO LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		13		13
AUTO LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		30		30
AUTO LIABILITY	01/01/2013	TOWNSHIP OF UNION		19		19
AUTO LIABILITY	01/01/2013	TOWNSHIP OF WARREN		4		4
AUTO LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE		16		16
AUTO LIABILITY	01/01/2013 Total			299	3	302
AUTO LIABILITY	01/01/2014	BERKELEY HEIGHTS		1		1

Valued as of 3/31/17

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
AUTO LIABILITY	01/01/2014	BERKELEY TOWNSHIP		13		13	
AUTO LIABILITY	01/01/2014	BOROUGH OF CALDWELL		2		2	
AUTO LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN		4		4	
AUTO LIABILITY	01/01/2014	BOROUGH OF FANWOOD		2		2	
AUTO LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		4	1	5	
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		9		9	
AUTO LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		5	1	6	
AUTO LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE		3	1	4	
AUTO LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		11		11	
AUTO LIABILITY	01/01/2014	BOROUGH OF TOTOWA		5		5	
AUTO LIABILITY	01/01/2014	CITY OF ENGLEWOOD		24		24	
AUTO LIABILITY	01/01/2014	CITY OF HOBOKEN		25	1	26	
AUTO LIABILITY	01/01/2014	CITY OF LINDEN		19		1	20
AUTO LIABILITY	01/01/2014	CITY OF RAHWAY		16	1		17
AUTO LIABILITY	01/01/2014	HOWELL TOWNSHIP		14			14
AUTO LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		18			18
AUTO LIABILITY	01/01/2014	TOWN OF GUTTENBERG		8			8
AUTO LIABILITY	01/01/2014	TOWN OF HARRISON		4			4
AUTO LIABILITY	01/01/2014	TOWN OF KEARNY		21	4	1	26
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN		17		2	19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		26			26
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EASTAMPTON		6			6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING		11		1	12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		9			9
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		5	1		6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		7			7
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		19			19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		46	1		47
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		12			12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		5			5
AUTO LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		32			32
AUTO LIABILITY	01/01/2014	TOWNSHIP OF UNION		39			39
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WARREN		10			10
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		25			25
AUTO LIABILITY	01/01/2014 Total		477		11	5	493
AUTO LIABILITY	01/01/2015	BERKELEY HEIGHTS		1			1
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP		13			13
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL		6			6
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD		3			3
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		7			7
AUTO LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1			1
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		18			18

Valued as of 3/31/17

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		5		5
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		4		4
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		11		11
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		12		12
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		13		13
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		29		30
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		25		25
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		11		11
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP		7		7
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		14		14
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG		10	2	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		13		13
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		5		5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING		22		23
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		15	1	16
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		4	1	5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		28		28
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		29		29
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		13	1	14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		39		39
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION		34	2	36
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9		9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		34	2	36
AUTO LIABILITY	01/01/2015 Total			489	9	500
AUTO LIABILITY	01/01/2016	BERKELEY HEIGHTS		2	1	3
AUTO LIABILITY	01/01/2016	BERKELEY TOWNSHIP		6	1	7
AUTO LIABILITY	01/01/2016	BOROUGH OF CALDWELL		5		5
AUTO LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN		1		1
AUTO LIABILITY	01/01/2016	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		7		7
AUTO LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		8	2	10
AUTO LIABILITY	01/01/2016	BOROUGH OF KENILWORTH		10	2	12
AUTO LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		5		5
AUTO LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		13	1	14
AUTO LIABILITY	01/01/2016	BOROUGH OF TOTOWA		8		8
AUTO LIABILITY	01/01/2016	CITY OF ENGLEWOOD		15		15
AUTO LIABILITY	01/01/2016	CITY OF HOBOKEN		31	2	33
AUTO LIABILITY	01/01/2016	CITY OF LINDEN		46	5	51

Valued as of 3/31/17

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	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		3	1	4
AUTO LIABILITY	01/01/2016	TOWN OF HARRISON		11		11
AUTO LIABILITY	01/01/2016	TOWN OF KEARNY		17		17
AUTO LIABILITY	01/01/2016	TOWN OF MORRISTOWN		17	3	20
AUTO LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		25	4	29
AUTO LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON		4		4
AUTO LIABILITY	01/01/2016	TOWNSHIP OF EWING		7		7
AUTO LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		7	1	8
AUTO LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		14	2	16
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		23	1	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		35	2	37
AUTO LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		9		9
AUTO LIABILITY	01/01/2016	TOWNSHIP OF UNION		41	4	45
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WARREN		3		3
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		31	2	33
AUTO LIABILITY	01/01/2016 Total			534	35	569
AUTO LIABILITY	01/01/2017	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2017	BERKELEY TOWNSHIP		1		1
AUTO LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		1	1	2
AUTO LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK			1	1
AUTO LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		2		2
AUTO LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		1	1	2
AUTO LIABILITY	01/01/2017	BOROUGH OF TOTOWA		1		1
AUTO LIABILITY	01/01/2017	CITY OF ENGLEWOOD		1	3	4
AUTO LIABILITY	01/01/2017	CITY OF HOBOKEN		7	1	8
AUTO LIABILITY	01/01/2017	CITY OF LINDEN			5	5
AUTO LIABILITY	01/01/2017	CITY OF RAHWAY		3	3	6
AUTO LIABILITY	01/01/2017	HOWELL TOWNSHIP		4	1	5
AUTO LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		3	2	5
AUTO LIABILITY	01/01/2017	TOWN OF KEARNY		3	7	10
AUTO LIABILITY	01/01/2017	TOWN OF MORRISTOWN		2	1	3
AUTO LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		2	1	3
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EASTAMPTON		1		1
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EWING		2		2
AUTO LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		2	3	5
AUTO LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		2		2

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		6	6	12
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		4	2	6
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		7	5	12
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		2	1	3
AUTO LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		9	8	17
AUTO LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		1	1	2
AUTO LIABILITY	01/01/2017	TOWNSHIP OF UNION		4	4	8
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WARREN		1	1	2
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		5	4	9
AUTO LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		5	1	6
AUTO LIABILITY	01/01/2017	HARRISON TOWNSHIP		1		1
AUTO LIABILITY	01/01/2017 Total			84	63	147
AUTO LIABILITY Total				2,122	125	2,254
AUTO LOSS REPORT ONLY	01/01/2016	CITY OF LINDEN		2		2
AUTO LOSS REPORT ONLY	01/01/2016 Total			2		2
AUTO LOSS REPORT ONLY	01/01/2017	BOROUGH OF HIGHLAND PARK			4	4
AUTO LOSS REPORT ONLY	01/01/2017 Total				4	4
AUTO LOSS REPORT ONLY Total				2	4	6
AUTO PHYSICAL DAMAGE	01/01/2010	TOWNSHIP OF WEST ORANGE		2		2
AUTO PHYSICAL DAMAGE	01/01/2010 Total			2		2
AUTO PHYSICAL DAMAGE	01/01/2011	BERKELEY TOWNSHIP		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	BOROUGH OF HIGHLAND PARK		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF HOBOKEN		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF RAHWAY		2		2
AUTO PHYSICAL DAMAGE	01/01/2011	LIVINGSTON TOWNSHIP		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWN OF MORRISTOWN		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF FREEHOLD		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF MAPLEWOOD		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
AUTO PHYSICAL DAMAGE	01/01/2011 Total			11		11
AUTO PHYSICAL DAMAGE	01/01/2012	BERKELEY TOWNSHIP		43		43
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF CALDWELL		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FAIR HAVEN		9		9
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FANWOOD		1		1
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HADDON HEIGHTS		2		2
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HIGHLAND PARK		18		18
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

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

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

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO 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		18	1	19
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EASTAMPTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EWING		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF FREEHOLD		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF HAMILTON		8		8
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE		14		14
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD		25		25
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

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

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF UNION	43			43
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WARREN	15			15
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WEST ORANGE	39			39
AUTO PHYSICAL DAMAGE	01/01/2014 Total		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	13		1	14
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD	15			15
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN	23		2	25
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY	19			19
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP	14			14
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP	14			14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG	13			13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON	6			6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY	19			19
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN	15			15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD	13			13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON	5			5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON	2			2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING	18			18
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD	15			15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON	14			14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE	27			27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR	29			29
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS	37			37
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	17			17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY	49			49
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION	38			38
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN	10			10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE	43			43
AUTO PHYSICAL DAMAGE	01/01/2015 Total		566		4	570
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS	7		1	8
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY TOWNSHIP	12		2	14

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF CALDWELL		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FANWOOD			1	1
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FREEHOLD		12		12
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF HIGHLAND PARK		10		10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF KENILWORTH		12	1	13
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NEW PROVIDENCE		10		10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NORTH PLAINFIELD		22		22
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF TOTOWA		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF ENGLEWOOD		17		17
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF HOBOKEN		28	1	29
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF RAHWAY		14	1	15
AUTO PHYSICAL DAMAGE	01/01/2016	HOWELL TOWNSHIP		31	3	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		8	1	9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF KEARNY		16	2	18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF MORRISTOWN		15	2	17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF BLOOMFIELD		18	1	19
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF CINNAMINSON		5		5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EASTAMPTON		2		2
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EWING		12	2	14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF HAMILTON		18	1	19
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF LAWRENCE		26	2	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		23	2	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		36		36
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WARREN		8		8
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WEST ORANGE		36	4	40
AUTO PHYSICAL DAMAGE	01/01/2016 Total			577	29	606
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY HEIGHTS		3	2	5
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY TOWNSHIP		1		1
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FREEHOLD		2		2
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HIGHLAND PARK		1		1
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NEW PROVIDENCE		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NORTH PLAINFIELD			2	2
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF TOTOWA		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF ENGLEWOOD		1	2	3

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF HOBOKEN		5	4	9
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF RAHWAY		4	2	6
AUTO PHYSICAL DAMAGE	01/01/2017	HOWELL TOWNSHIP		7	1	8
AUTO PHYSICAL DAMAGE	01/01/2017	LIVINGSTON TOWNSHIP		2	1	3
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF KEARNY		6	3	9
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF MORRISTOWN		1	2	3
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF BLOOMFIELD		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EASTAMPTON		1		1
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EWING		2	2	4
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF HAMILTON		4	3	7
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF LAWRENCE		2	1	3
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MONTCLAIR		6	3	9
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MORRIS		4	3	7
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BERGEN		9	5	14
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF PARSIPPANY		9	5	14
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		2		2
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF UNION		6	2	8
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WARREN			2	2
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WEST ORANGE		8	5	13
AUTO PHYSICAL DAMAGE	01/01/2017	NEPTUNE TOWNSHIP		3	2	5
AUTO PHYSICAL DAMAGE	01/01/2017	HARRISON TOWNSHIP			1	1
AUTO PHYSICAL DAMAGE	01/01/2017 Total			98	57	155
AUTO PHYSICAL DAMAGE Total				2,605	91	2,696
EMPLOYMENT PRACTICES	01/01/2011	CITY OF HOBOKEN		2		2
EMPLOYMENT PRACTICES	01/01/2011 Total			2		2
EMPLOYMENT PRACTICES	01/01/2012	BOROUGH OF CALDWELL		1		1
EMPLOYMENT PRACTICES	01/01/2012	CITY OF ENGLEWOOD		2		2
EMPLOYMENT PRACTICES	01/01/2012	CITY OF HOBOKEN		3		3
EMPLOYMENT PRACTICES	01/01/2012	HOWELL TOWNSHIP		5		5
EMPLOYMENT PRACTICES	01/01/2012	TOWN OF MORRISTOWN		1	1	2
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF BLOOMFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF HAMILTON		3		3
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			20	3	23
EMPLOYMENT PRACTICES	01/01/2013	CITY OF ENGLEWOOD		1		1

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# Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
EMPLOYMENT PRACTICES	01/01/2013	CITY OF HOBOKEN			6	6
EMPLOYMENT PRACTICES	01/01/2013	CITY OF LINDEN		3		3
EMPLOYMENT PRACTICES	01/01/2013	HOWELL TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2013	LIVINGSTON TOWNSHIP		2		2
EMPLOYMENT PRACTICES	01/01/2013	TOWN OF MORRISTOWN		1		1
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF BLOOMFIELD		2	4	6
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF HAMILTON		3		3
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MAPLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MONTCLAIR		6		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			22	11	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		4	1	6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MORRIS		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF PARSIPPANY		3	1	4
EMPLOYMENT PRACTICES	01/01/2014 Total			27	11	39
EMPLOYMENT PRACTICES	01/01/2015	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF CALDWELL				1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD		1	9	10
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN		1	2	3
EMPLOYMENT PRACTICES	01/01/2015	CITY OF LINDEN		1		1
EMPLOYMENT PRACTICES	01/01/2015	LIVINGSTON TOWNSHIP			2	2
EMPLOYMENT PRACTICES	01/01/2015	TOWN OF MORRISTOWN			1	1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF LAWRENCE		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF MONTCLAIR		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2015 Total			8	15	24
EMPLOYMENT PRACTICES	01/01/2016	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF CALDWELL			1	1

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF FANWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2016	CITY OF ENGLEWOOD		2	2	4
EMPLOYMENT PRACTICES	01/01/2016	CITY OF HOBOKEN		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	CITY OF LINDEN			2	2
EMPLOYMENT PRACTICES	01/01/2016	LIVINGSTON TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWN OF MORRISTOWN			2	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF BLOOMFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF EASTAMPTON			1	1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MONTCLAIR		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF NORTH BERGEN		2		2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2016 Total			11	11	22
EMPLOYMENT PRACTICES	01/01/2017	CITY OF ENGLEWOOD		1	2	3
EMPLOYMENT PRACTICES	01/01/2017	LIVINGSTON TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWN OF GUTTENBERG			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF UNION		1		1
EMPLOYMENT PRACTICES	01/01/2017 Total			2	4	6
EMPLOYMENT PRACTICES Total				92	55	3 150
GENERAL LIABILITY	01/01/2006	TOWNSHIP OF UNION		1		1
GENERAL LIABILITY	01/01/2006 Total			1		1
GENERAL LIABILITY	01/01/2007	TOWNSHIP OF HAMILTON		1		1
GENERAL LIABILITY	01/01/2007 Total			1		1
GENERAL LIABILITY	01/01/2008	BERKELEY TOWNSHIP		1		1
GENERAL LIABILITY	01/01/2008	CITY OF ENGLEWOOD		1		1
GENERAL LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1		1
GENERAL LIABILITY	01/01/2008 Total			3		3
GENERAL LIABILITY	01/01/2009	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2009	TOWNSHIP OF MANALAPAN		1		1
GENERAL LIABILITY	01/01/2009 Total			2		2
GENERAL LIABILITY	01/01/2010	BERKELEY TOWNSHIP		1		1
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		2	1	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

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
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		23		1	24
GENERAL LIABILITY	01/01/2011	BERKELEY TOWNSHIP		2		2
GENERAL LIABILITY	01/01/2011	BOROUGH OF CALDWELL		2		2
GENERAL LIABILITY	01/01/2011	BOROUGH OF HIGHLAND PARK		3		3
GENERAL LIABILITY	01/01/2011	BOROUGH OF KENILWORTH		2		2
GENERAL LIABILITY	01/01/2011	BOROUGH OF MIDDLESEX		2		2
GENERAL LIABILITY	01/01/2011	CITY OF ENGLEWOOD		8		8
GENERAL LIABILITY	01/01/2011	CITY OF HOBOKEN		14		14
GENERAL LIABILITY	01/01/2011	CITY OF RAHWAY		2		2
GENERAL LIABILITY	01/01/2011	HOWELL TOWNSHIP		2		2
GENERAL LIABILITY	01/01/2011	LIVINGSTON TOWNSHIP		4		4
GENERAL LIABILITY	01/01/2011	TOWN OF HARRISON		1		1
GENERAL LIABILITY	01/01/2011	TOWN OF MORRISTOWN		2		2
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF EWING		1		1
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF FREEHOLD		7		7
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MANALAPAN		9		9
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MAPLEWOOD		3		3
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MONTCLAIR		11		11
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		5		5
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF UNION		16		16
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WARREN		1	1	2
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE		25		25
GENERAL LIABILITY	01/01/2011 Total		122		1	123
GENERAL LIABILITY	01/01/2012	BERKELEY TOWNSHIP		6	1	7
GENERAL LIABILITY	01/01/2012	BOROUGH OF CALDWELL		15		15
GENERAL LIABILITY	01/01/2012	BOROUGH OF FAIR HAVEN		1		1
GENERAL LIABILITY	01/01/2012	BOROUGH OF FANWOOD		5		5
GENERAL LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		4		4
GENERAL LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		20		20
GENERAL LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		8		8
GENERAL LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3
GENERAL LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12
GENERAL LIABILITY	01/01/2012	CITY OF ENGLEWOOD		33		34
GENERAL LIABILITY	01/01/2012	CITY OF HOBOKEN		58		58
GENERAL LIABILITY	01/01/2012	CITY OF RAHWAY		30		30
GENERAL LIABILITY	01/01/2012	HOWELL TOWNSHIP		21		21
GENERAL LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		43		43
GENERAL LIABILITY	01/01/2012	TOWN OF HARRISON		5		5
GENERAL LIABILITY	01/01/2012	TOWN OF MORRISTOWN		23		23

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Count of claim_number			claimant_status				Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		28	1	1	30
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		2			2
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EWING		12			12
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		22	1		23
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		11			11
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		11			11
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		21			21
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		47	1	1	49
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		8			8
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		25			25
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		28			28
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF UNION		37			37
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WARREN		8			8
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		38			38
GENERAL LIABILITY	01/01/2012 Total			585	4	3	592
GENERAL LIABILITY	01/01/2013	BERKELEY HEIGHTS		6			6
GENERAL LIABILITY	01/01/2013	BERKELEY TOWNSHIP		7			7
GENERAL LIABILITY	01/01/2013	BOROUGH OF CALDWELL		15			15
GENERAL LIABILITY	01/01/2013	BOROUGH OF FAIR HAVEN		2			2
GENERAL LIABILITY	01/01/2013	BOROUGH OF FANWOOD		4			4
GENERAL LIABILITY	01/01/2013	BOROUGH OF HADDON HEIGHTS		10			10
GENERAL LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		8			8
GENERAL LIABILITY	01/01/2013	BOROUGH OF KENILWORTH		4			4
GENERAL LIABILITY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1			1
GENERAL LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		1			1
GENERAL LIABILITY	01/01/2013	CITY OF ENGLEWOOD		22		3	25
GENERAL LIABILITY	01/01/2013	CITY OF HOBOKEN		38		1	39
GENERAL LIABILITY	01/01/2013	CITY OF LINDEN		28		1	29
GENERAL LIABILITY	01/01/2013	CITY OF RAHWAY		30			30
GENERAL LIABILITY	01/01/2013	HOWELL TOWNSHIP		18			18
GENERAL LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		31	1		32
GENERAL LIABILITY	01/01/2013	TOWN OF HARRISON		15			15
GENERAL LIABILITY	01/01/2013	TOWN OF MORRISTOWN		11			11
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		30		1	31
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EASTAMPTON		1			1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EWING		9			9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD		9			9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON		26	4	5	35
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		16			16
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		13		1	14
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		46	2		48
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		4			4

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		23		23
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		46		46
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF UNION		32	1	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			541	8	13
GENERAL LIABILITY	01/01/2014	BERKELEY HEIGHTS		12	2	14
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP		6	1	7
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL		18		19
GENERAL LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN		1		2
GENERAL LIABILITY	01/01/2014	BOROUGH OF FANWOOD		4		4
GENERAL LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		15		15
GENERAL LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		9	1	11
GENERAL LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		7		7
GENERAL LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE		11		11
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		3		3
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA		8	1	9
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD		34	3	38
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		42		46
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		31		35
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY		22	2	25
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP		26	2	29
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		41	1	42
GENERAL LIABILITY	01/01/2014	TOWN OF GUTTENBERG		4	1	5
GENERAL LIABILITY	01/01/2014	TOWN OF HARRISON		12		13
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY		50		53
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		11		11
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		32		34
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING		23		26
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		21		23
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		14	2	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		11		12
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		17	2	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		48	1	51
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		3		4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		13	1	14
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		32		33
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF UNION		45	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			656	22	36
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS		9		9

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP	24			24
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL	16			16
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN	4			4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD	4			4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD	14			14
GENERAL LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS	16			16
GENERAL LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK	13			13
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH	3			3
GENERAL LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE	14			15
GENERAL LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD	8			8
GENERAL LIABILITY	01/01/2015	BOROUGH OF TOTOWA	7			7
GENERAL LIABILITY	01/01/2015	CITY OF ENGLEWOOD	27		1	32
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN	46		2	49
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN	25		1	28
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY	12		1	16
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP	32		1	33
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP	33		1	35
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG	6			6
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON	8		1	10
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY	24			25
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN	13		1	14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD	30			30
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON	7			7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON	3			3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING	10			11
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD	19			19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON	12			13
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	9		1	10
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	58		1	60
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	14			14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	18		1	19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	27		1	28
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION	37		1	40
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN	9			9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE	38		3	43
GENERAL LIABILITY	01/01/2015 Total		649		17	687
GENERAL LIABILITY	01/01/2016	BERKELEY HEIGHTS	7			7
GENERAL LIABILITY	01/01/2016	BERKELEY TOWNSHIP	9		1	10
GENERAL LIABILITY	01/01/2016	BOROUGH OF CALDWELL	13		4	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	15		2	17

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Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
GENERAL LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS		17		17	
GENERAL LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		7	1	8	
GENERAL LIABILITY	01/01/2016	BOROUGH OF KENILWORTH		5	1	6	
GENERAL LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		11		11	
GENERAL LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		15	1	16	
GENERAL LIABILITY	01/01/2016	BOROUGH OF TOTOWA		3		3	
GENERAL LIABILITY	01/01/2016	CITY OF ENGLEWOOD		32	7	1	40
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN		61	3		64
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN		21	3		24
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY		22	1	1	24
GENERAL LIABILITY	01/01/2016	HOWELL TOWNSHIP		17	5		22
GENERAL LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP		38			38
GENERAL LIABILITY	01/01/2016	TOWN OF GUTTENBERG		2	1		3
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON		3	1		4
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY		23	1		24
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN		8			8
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		26	1		27
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON		5	1		6
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EASTAMPTON		2			2
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EWING		13	1		14
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		12	4		16
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		13	1		14
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		33	4		37
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		5			5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		20	2		22
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		15			15
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		18			18
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		12	1		13
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF UNION		26	5		31
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WARREN		4			4
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		18	1		19
GENERAL LIABILITY	01/01/2016 Total			559	53	2	614
GENERAL LIABILITY	01/01/2005	TOWNSHIP OF WEST ORANGE		1			1
GENERAL LIABILITY	01/01/2005 Total			1			1
GENERAL LIABILITY	01/01/2017	BERKELEY HEIGHTS			2		2
GENERAL LIABILITY	01/01/2017	BERKELEY TOWNSHIP			1		1
GENERAL LIABILITY	01/01/2017	BOROUGH OF CALDWELL		8	1		9
GENERAL LIABILITY	01/01/2017	BOROUGH OF FAIR HAVEN		2			2
GENERAL LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		3	1		4
GENERAL LIABILITY	01/01/2017	BOROUGH OF HADDON HEIGHTS		3			3
GENERAL LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		1	1		2
GENERAL LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD			1		1

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Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
GENERAL LIABILITY	01/01/2017	CITY OF ENGLEWOOD		1	2	3	
GENERAL LIABILITY	01/01/2017	CITY OF HOBOKEN		1	5	6	
GENERAL LIABILITY	01/01/2017	CITY OF LINDEN		1	5	6	
GENERAL LIABILITY	01/01/2017	HOWELL TOWNSHIP		3	1	4	
GENERAL LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		1	4	5	
GENERAL LIABILITY	01/01/2017	TOWN OF HARRISON			1	1	
GENERAL LIABILITY	01/01/2017	TOWN OF KEARNY		2	2	4	
GENERAL LIABILITY	01/01/2017	TOWN OF MORRISTOWN			2	2	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		1	1	2	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		1		1	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		3	6	9	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MORRIS			1	1	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		1		1	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		2	1	3	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		2	1	3	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF UNION		1	1	2	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WARREN		1		1	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		3	1	4	
GENERAL LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		1		1	
GENERAL LIABILITY	01/01/2017	KEARNY MUA		1		1	
GENERAL LIABILITY	01/01/2017 Total			43	41	84	
GENERAL LIABILITY Total				3,186	147	75	3,408
LIABILITY REPORT ONLY	01/01/2012	BOROUGH OF MIDDLESEX		1		1	
LIABILITY REPORT ONLY	01/01/2012	CITY OF RAHWAY		1		1	
LIABILITY REPORT ONLY	01/01/2012 Total			2		2	
LIABILITY REPORT ONLY Total				2		2	
PROPERTY	01/01/2011	CITY OF RAHWAY		3		3	
PROPERTY	01/01/2011	LIVINGSTON TOWNSHIP		4		4	
PROPERTY	01/01/2011	TOWN OF HARRISON		1		1	
PROPERTY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1	
PROPERTY	01/01/2011 Total			9		9	
PROPERTY	01/01/2012	BERKELEY TOWNSHIP		32		32	
PROPERTY	01/01/2012	BOROUGH OF CALDWELL		5		5	
PROPERTY	01/01/2012	BOROUGH OF FAIR HAVEN		5		5	
PROPERTY	01/01/2012	BOROUGH OF FANWOOD		2		2	
PROPERTY	01/01/2012	BOROUGH OF HADDON HEIGHTS		3		3	
PROPERTY	01/01/2012	BOROUGH OF HIGHLAND PARK		7		7	
PROPERTY	01/01/2012	BOROUGH OF KENILWORTH		1		1	
PROPERTY	01/01/2012	BOROUGH OF MIDDLESEX		12		12	
PROPERTY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		4		4	
PROPERTY	01/01/2012	CITY OF ENGLEWOOD		9		9	

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### Open/Closed Report

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

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
PROPERTY	01/01/2013	TOWNSHIP OF WEST ORANGE		2		2
PROPERTY	01/01/2013 Total			94		94
PROPERTY	01/01/2014	BERKELEY HEIGHTS		3		3
PROPERTY	01/01/2014	BERKELEY TOWNSHIP		6		6
PROPERTY	01/01/2014	BOROUGH OF CALDWELL		5		5
PROPERTY	01/01/2014	BOROUGH OF FAIR HAVEN		5		5
PROPERTY	01/01/2014	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2014	BOROUGH OF NEW PROVIDENCE		4		4
PROPERTY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PROPERTY	01/01/2014	BOROUGH OF TOTOWA		4		4
PROPERTY	01/01/2014	CITY OF ENGLEWOOD		8		8
PROPERTY	01/01/2014	CITY OF LINDEN		5		5
PROPERTY	01/01/2014	CITY OF RAHWAY		2		2
PROPERTY	01/01/2014	LIVINGSTON TOWNSHIP		4		4
PROPERTY	01/01/2014	TOWN OF GUTTENBERG		1		1
PROPERTY	01/01/2014	TOWN OF HARRISON		3		3
PROPERTY	01/01/2014	TOWN OF KEARNY		4		4
PROPERTY	01/01/2014	TOWN OF MORRISTOWN		2		2
PROPERTY	01/01/2014	TOWNSHIP OF BLOOMFIELD		1		1
PROPERTY	01/01/2014	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2014	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2014	TOWNSHIP OF MAPLEWOOD		5		5
PROPERTY	01/01/2014	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2014	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		4		4
PROPERTY	01/01/2014	TOWNSHIP OF PARSIPPANY		18		18
PROPERTY	01/01/2014	TOWNSHIP OF UNION		6		6
PROPERTY	01/01/2014	TOWNSHIP OF WARREN		4		4
PROPERTY	01/01/2014	TOWNSHIP OF WEST ORANGE		5		5
PROPERTY	01/01/2014 Total			112		112
PROPERTY	01/01/2015	BERKELEY HEIGHTS		1		1
PROPERTY	01/01/2015	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2015	BOROUGH OF CALDWELL		4		4
PROPERTY	01/01/2015	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2015	BOROUGH OF FANWOOD		2		2
PROPERTY	01/01/2015	BOROUGH OF FREEHOLD		1		1
PROPERTY	01/01/2015	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2015	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2015	BOROUGH OF KENILWORTH		4		4
PROPERTY	01/01/2015	BOROUGH OF NEW PROVIDENCE		3		3

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2015	BOROUGH OF TOTOWA		9		9
PROPERTY	01/01/2015	CITY OF ENGLEWOOD		4		4
PROPERTY	01/01/2015	CITY OF HOBOKEN		4		4
PROPERTY	01/01/2015	CITY OF LINDEN		1		1
PROPERTY	01/01/2015	CITY OF RAHWAY		2	1	3
PROPERTY	01/01/2015	HOWELL TOWNSHIP		5		5
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP		6		6
PROPERTY	01/01/2015	TOWN OF GUTTENBERG		1		1
PROPERTY	01/01/2015	TOWN OF HARRISON		7		7
PROPERTY	01/01/2015	TOWN OF KEARNY		2		2
PROPERTY	01/01/2015	TOWN OF MORRISTOWN		5	1	6
PROPERTY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
PROPERTY	01/01/2015	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD		3		3
PROPERTY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS		3		3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		3		3
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2015	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		3		3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE		11		11
PROPERTY	01/01/2015 Total			110	2	112
PROPERTY	01/01/2016	BERKELEY HEIGHTS		2	1	3
PROPERTY	01/01/2016	BERKELEY TOWNSHIP		2		2
PROPERTY	01/01/2016	BOROUGH OF CALDWELL		3		3
PROPERTY	01/01/2016	BOROUGH OF FAIR HAVEN		5	1	6
PROPERTY	01/01/2016	BOROUGH OF FANWOOD		1		1
PROPERTY	01/01/2016	BOROUGH OF FREEHOLD		2		2
PROPERTY	01/01/2016	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2016	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2016	BOROUGH OF KENILWORTH		2	1	3
PROPERTY	01/01/2016	BOROUGH OF NEW PROVIDENCE		2		2
PROPERTY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2016	BOROUGH OF TOTOWA		3		3
PROPERTY	01/01/2016	CITY OF ENGLEWOOD		6	4	10
PROPERTY	01/01/2016	CITY OF HOBOKEN		2		2
PROPERTY	01/01/2016	CITY OF LINDEN		1	2	3
PROPERTY	01/01/2016	CITY OF RAHWAY		1	1	2
PROPERTY	01/01/2016	HOWELL TOWNSHIP		2	1	3
PROPERTY	01/01/2016	LIVINGSTON TOWNSHIP		6	1	7
PROPERTY	01/01/2016	TOWN OF GUTTENBERG		2	1	3

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2016	TOWN OF HARRISON		2	1	3
PROPERTY	01/01/2016	TOWN OF KEARNY		8	1	9
PROPERTY	01/01/2016	TOWN OF MORRISTOWN		2	1	3
PROPERTY	01/01/2016	TOWNSHIP OF EWING		2		2
PROPERTY	01/01/2016	TOWNSHIP OF LAWRENCE		3		3
PROPERTY	01/01/2016	TOWNSHIP OF MONTCLAIR		5	1	6
PROPERTY	01/01/2016	TOWNSHIP OF MORRIS		6		6
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BERGEN		5		5
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		3	1	4
PROPERTY	01/01/2016	TOWNSHIP OF PARSIPPANY		5	2	7
PROPERTY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		6	2	8
PROPERTY	01/01/2016	TOWNSHIP OF WARREN		2		2
PROPERTY	01/01/2016	TOWNSHIP OF WEST ORANGE		9		9
PROPERTY	01/01/2016 Total			104	22	126
PROPERTY	01/01/2017	BERKELEY HEIGHTS		1		1
PROPERTY	01/01/2017	BERKELEY TOWNSHIP		1		1
PROPERTY	01/01/2017	BOROUGH OF FAIR HAVEN			2	2
PROPERTY	01/01/2017	BOROUGH OF HADDON HEIGHTS			1	1
PROPERTY	01/01/2017	CITY OF ENGLEWOOD			2	2
PROPERTY	01/01/2017	CITY OF LINDEN			1	1
PROPERTY	01/01/2017	HOWELL TOWNSHIP			2	2
PROPERTY	01/01/2017	LIVINGSTON TOWNSHIP		2	1	3
PROPERTY	01/01/2017	TOWN OF KEARNY		1		1
PROPERTY	01/01/2017	TOWN OF MORRISTOWN			1	1
PROPERTY	01/01/2017	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2017	TOWNSHIP OF MORRIS			1	1
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BERGEN			1	1
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		1	2	3
PROPERTY	01/01/2017	TOWNSHIP OF PARSIPPANY		1	2	3
PROPERTY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		1	1	2
PROPERTY	01/01/2017	(blank)			1	1
PROPERTY	01/01/2017 Total			9	18	27
PROPERTY Total				652	42	694
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

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### Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF HOBOKEN		18		18
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF UNION		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WARREN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012 Total			47		47
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF HOBOKEN		17		17
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF LINDEN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	HOWELL TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWN OF MORRISTOWN		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013 Total			53		53
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY HEIGHTS		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF TOTOWA		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF ENGLEWOOD		4		4

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2014	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		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2014 Total			53	3	57
PUBLIC OFFICIALS LIABILITY	01/01/2015	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		9		9
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		2	2	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF ENGLEWOOD		1	2	3
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF HOBOKEN		10	1	11
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	HOWELL TOWNSHIP		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF GUTTENBERG		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF KEARNY		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		6		6
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		9		9
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN		2	2	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total			68	7	75
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF CALDWELL		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS			1	1

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

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF TOTOWA		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF ENGLEWOOD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF HOBOKEN		3	1	4
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF LINDEN		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	HOWELL TOWNSHIP		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		4	1	5
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		3	1	4
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016 Total			34	8	42
PUBLIC OFFICIALS LIABILITY	01/01/2017	BOROUGH OF CALDWELL			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	CITY OF HOBOKEN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	HOWELL TOWNSHIP		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWN OF KEARNY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF UNION		1	2	3
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WARREN			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2017 Total			6	8	14
PUBLIC OFFICIALS LIABILITY Total				262	26	288
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

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### Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2012	LIVINGSTON TOWNSHIP		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF HARRISON		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF MORRISTOWN		6		6
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EASTAMPTON		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EWING		17		17
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF FREEHOLD		20		20
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF HAMILTON		28		28
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MANALAPAN		5		5
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MAPLEWOOD		7		7
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MONTCLAIR		11		11
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MORRIS		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WARREN		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11
WORKCOMP RECORD ONLY	01/01/2012 Total			239		239
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FAIR HAVEN		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FANWOOD		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HIGHLAND PARK		9		9
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NEW PROVIDENCE		6		6
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		11		11
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

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WARREN		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WEST ORANGE		13		13
WORKCOMP RECORD ONLY	01/01/2013 Total			241		241
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY TOWNSHIP		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF CALDWELL		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF FANWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NEW PROVIDENCE		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF ENGLEWOOD		16		16
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF LINDEN		33		33
WORKCOMP RECORD ONLY	01/01/2014	CITY OF RAHWAY		7		7
WORKCOMP RECORD ONLY	01/01/2014	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF GUTTENBERG		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF HARRISON		12		12
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF KEARNY		8		8
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EWING		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF FREEHOLD		25		25
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

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### Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		10		10
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		11		11
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN		18		18
WORKCOMP RECORD ONLY	01/01/2015	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP		25		25
WORKCOMP RECORD ONLY	01/01/2015	LIVINGSTON TOWNSHIP		4		4
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON		14		14
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY		10		10
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN		2		2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON		22		22
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF LAWRENCE		17		17
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MORRIS		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		12		12
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF UNION		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN		5		5
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE		20		20
WORKCOMP RECORD ONLY	01/01/2015 Total			258		258
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY HEIGHTS		6		6
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY TOWNSHIP		15		15
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF CALDWELL		1		1
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FANWOOD		3		3
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF FREEHOLD		6		6
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HADDON HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF HIGHLAND PARK		6		6
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NEW PROVIDENCE		10		10
WORKCOMP RECORD ONLY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		13		13
WORKCOMP RECORD ONLY	01/01/2016	CITY OF ENGLEWOOD		11		11
WORKCOMP RECORD ONLY	01/01/2016	CITY OF HOBOKEN		27		27
WORKCOMP RECORD ONLY	01/01/2016	CITY OF RAHWAY		5		5
WORKCOMP RECORD ONLY	01/01/2016	HOWELL TOWNSHIP		21	1	22
WORKCOMP RECORD ONLY	01/01/2016	LIVINGSTON TOWNSHIP		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF HARRISON		8		8
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF KEARNY		10		10
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF MORRISTOWN		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF EWING		5		5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF LAWRENCE		15		15

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MONTCLAIR	8			8
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MORRIS	7			7
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BERGEN	13			13
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	7			7
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	5			5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF UNION	2			2
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WARREN	3			3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WEST ORANGE	9			9
WORKCOMP RECORD ONLY	01/01/2016 Total		244		1	245
WORKCOMP RECORD ONLY	01/01/2017	BERKELEY TOWNSHIP	4			4
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF FREEHOLD	1			1
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NEW PROVIDENCE	2			2
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NORTH PLAINFIELD	10			10
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF TOTOWA	1			1
WORKCOMP RECORD ONLY	01/01/2017	CITY OF ENGLEWOOD	4			4
WORKCOMP RECORD ONLY	01/01/2017	CITY OF HOBOKEN	9			9
WORKCOMP RECORD ONLY	01/01/2017	HOWELL TOWNSHIP	2			2
WORKCOMP RECORD ONLY	01/01/2017	LIVINGSTON TOWNSHIP	4			4
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF HARRISON	7			7
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF KEARNY	3			3
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF EWING	1		1	2
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF HAMILTON	8		1	9
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF LAWRENCE	4			4
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MONTCLAIR	1			1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BERGEN	3			3
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	1			1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	1			1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF UNION			1	1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF WEST ORANGE	3			3
WORKCOMP RECORD ONLY	01/01/2017	NEPTUNE TOWNSHIP	6		1	7
WORKCOMP RECORD ONLY	01/01/2017 Total		75		4	79
WORKCOMP RECORD ONLY Total			1,342		5	1,347
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				3	3

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2010	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
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
WORKERS COMPENSATION	01/01/2011 Total		13		1	14
WORKERS COMPENSATION	01/01/2012	BERKELEY TOWNSHIP		43	5	48
WORKERS COMPENSATION	01/01/2012	BOROUGH OF CALDWELL		14		14
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FAIR HAVEN		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FANWOOD		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HADDON HEIGHTS		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HIGHLAND PARK		15		15
WORKERS COMPENSATION	01/01/2012	BOROUGH OF KENILWORTH		5		5
WORKERS COMPENSATION	01/01/2012	BOROUGH OF MIDDLESEX		14	1	15
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NEW PROVIDENCE		9		9
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NORTH PLAINFIELD		19	1	21
WORKERS COMPENSATION	01/01/2012	CITY OF ENGLEWOOD		62	8	72
WORKERS COMPENSATION	01/01/2012	CITY OF HOBOKEN		91	5	100
WORKERS COMPENSATION	01/01/2012	CITY OF RAHWAY		28		29
WORKERS COMPENSATION	01/01/2012	HOWELL TOWNSHIP		25	2	30
WORKERS COMPENSATION	01/01/2012	LIVINGSTON TOWNSHIP		43	3	47
WORKERS COMPENSATION	01/01/2012	TOWN OF HARRISON		18		19
WORKERS COMPENSATION	01/01/2012	TOWN OF MORRISTOWN		37		37
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EASTAMPTON		5		5
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EWING		49	1	52
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF FREEHOLD		21		21
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF HAMILTON		133	2	137
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MANALAPAN		15		16
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MAPLEWOOD		29		29
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MONTCLAIR		63	1	65
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MORRIS		26		26
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		45	1	46
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF UNION		60	1	62

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### Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WARREN	12			12
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WEST ORANGE	35		1	36
WORKERS COMPENSATION	01/01/2012 Total		934	32	20	986
WORKERS COMPENSATION	01/01/2013	BERKELEY HEIGHTS	12			12
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP	50		3	55
WORKERS COMPENSATION	01/01/2013	BOROUGH OF CALDWELL	10			10
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FAIR HAVEN	6			6
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FANWOOD	3			4
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HADDON HEIGHTS	11			12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HIGHLAND PARK	11			11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF KENILWORTH	12			12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NEW PROVIDENCE	11			11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NORTH PLAINFIELD	16		1	17
WORKERS COMPENSATION	01/01/2013	CITY OF ENGLEWOOD	46		3	52
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN	95		8	108
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN	94		5	99
WORKERS COMPENSATION	01/01/2013	CITY OF RAHWAY	19		2	22
WORKERS COMPENSATION	01/01/2013	HOWELL TOWNSHIP	14			14
WORKERS COMPENSATION	01/01/2013	LIVINGSTON TOWNSHIP	40		3	45
WORKERS COMPENSATION	01/01/2013	TOWN OF HARRISON	17			17
WORKERS COMPENSATION	01/01/2013	TOWN OF MORRISTOWN	24			24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EASTAMPTON	2			2
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EWING	17		2	20
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF FREEHOLD	31		1	32
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF HAMILTON	92		3	96
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF LAWRENCE	23		1	24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MAPLEWOOD	37		1	38
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MONTCLAIR	51		1	55
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MORRIS	27		1	29
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	32		1	33
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF UNION	91		1	93
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WARREN	9			9
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WEST ORANGE	39		5	44
WORKERS COMPENSATION	01/01/2013 Total		942	42	22	1,006
WORKERS COMPENSATION	01/01/2014	BERKELEY HEIGHTS	11		1	12
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP	47		3	50
WORKERS COMPENSATION	01/01/2014	BOROUGH OF CALDWELL	9			9
WORKERS COMPENSATION	01/01/2014	BOROUGH OF FAIR HAVEN	1			1
WORKERS COMPENSATION	01/01/2014	BOROUGH OF FANWOOD	9		2	12
WORKERS COMPENSATION	01/01/2014	BOROUGH OF HADDON HEIGHTS	4			4
WORKERS COMPENSATION	01/01/2014	BOROUGH OF HIGHLAND PARK	7		1	8
WORKERS COMPENSATION	01/01/2014	BOROUGH OF KENILWORTH	8			8

Valued as of 3/31/17

## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NEW PROVIDENCE	11			12
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NORTH PLAINFIELD	15		1	17
WORKERS COMPENSATION	01/01/2014	BOROUGH OF TOTOWA	6			6
WORKERS COMPENSATION	01/01/2014	CITY OF ENGLEWOOD	33		2	38
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN	70		7	80
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN	120		4	131
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY	21		1	23
WORKERS COMPENSATION	01/01/2014	HOWELL TOWNSHIP	20		6	27
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP	36		6	42
WORKERS COMPENSATION	01/01/2014	TOWN OF GUTTENBERG	6		1	7
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON	12		3	17
WORKERS COMPENSATION	01/01/2014	TOWN OF KEARNY	35		3	39
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	50		5	58
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD	20		4	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON	69		9	81
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE	13			13
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MAPLEWOOD	28		2	31
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR	33		10	48
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS	23		2	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	50		2	55
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION	62		6	72
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WARREN	10			12
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WEST ORANGE	25		1	26
WORKERS COMPENSATION	01/01/2014 Total		902	82	45	1,029
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS	12			12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP	36		4	43
WORKERS COMPENSATION	01/01/2015	BOROUGH OF CALDWELL	5		2	7
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FAIR HAVEN	2			2
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FANWOOD				1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD	10		2	12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS	6			6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK	9		4	13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH	7		2	9
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE	13			13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD	14			14
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA	10		1	11
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD	43		5	53
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN	54		9	68
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY	25		4	31
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP	29		4	33

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP		21	4	25
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG		3	1	4
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON		18	3	21
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY		32	4	36
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN		23		23
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON		12	2	15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON		4	1	5
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING		25	5	32
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD		18	2	20
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON		81	17	98
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE		26		27
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR		32	9	43
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS		24	1	25
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		157	4	163
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION		61	13	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			837	111	975
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS		8		8
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP		19	6	27
WORKERS COMPENSATION	01/01/2016	BOROUGH OF CALDWELL		6	5	11
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FAIR HAVEN		4		4
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FANWOOD		1	2	3
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FREEHOLD		12	6	19
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HADDON HEIGHTS		7		7
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HIGHLAND PARK		10	4	14
WORKERS COMPENSATION	01/01/2016	BOROUGH OF KENILWORTH		4	1	5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NEW PROVIDENCE		5		5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NORTH PLAINFIELD		12	5	18
WORKERS COMPENSATION	01/01/2016	BOROUGH OF TOTOWA		5		5
WORKERS COMPENSATION	01/01/2016	CITY OF ENGLEWOOD		33	9	45
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN		50	20	73
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY		32	6	38
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP		17	11	29
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP		16	7	25
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG		6	4	11
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON		9	4	14
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY		21	12	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		16	14	31

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## Garden State Municipal Joint Insurance Fund

### Open/Closed Report

Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON		45	27	4	76
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE		21	2	1	24
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR		27	13	2	42
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS		21	5		26
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN		28	15	2	45
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		41	5		46
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		3	2		5
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION		31	18	3	52
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN		8	5		13
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE		22	6		28
WORKERS COMPENSATION	01/01/2016 Total			579	214	30	823
WORKERS COMPENSATION	01/01/2002	TOWNSHIP OF UNION			1		1
WORKERS COMPENSATION	01/01/2002 Total				1		1
WORKERS COMPENSATION	01/01/2017	BERKELEY TOWNSHIP		1	7	2	10
WORKERS COMPENSATION	01/01/2017	BOROUGH OF CALDWELL			2	1	3
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HADDON HEIGHTS			2		2
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HIGHLAND PARK			1		1
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NEW PROVIDENCE				1	1
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NORTH PLAINFIELD			3		3
WORKERS COMPENSATION	01/01/2017	BOROUGH OF TOTOWA			2		2
WORKERS COMPENSATION	01/01/2017	CITY OF ENGLEWOOD			7	2	9
WORKERS COMPENSATION	01/01/2017	CITY OF HOBOKEN			11		11
WORKERS COMPENSATION	01/01/2017	CITY OF RAHWAY			7		7
WORKERS COMPENSATION	01/01/2017	HOWELL TOWNSHIP			5		5
WORKERS COMPENSATION	01/01/2017	LIVINGSTON TOWNSHIP		2	4		6
WORKERS COMPENSATION	01/01/2017	TOWN OF GUTTENBERG			1		1
WORKERS COMPENSATION	01/01/2017	TOWN OF HARRISON		1	5		6
WORKERS COMPENSATION	01/01/2017	TOWN OF KEARNY			8		8
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF CINNAMINSON			6		6
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EASTAMPTON		1		1	2
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EWING			7		7
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF HAMILTON		1	17	2	20
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF LAWRENCE		1	2	1	4
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MONTCLAIR		2	14		16
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MORRIS			4		4
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BERGEN			11	1	12
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		4	4		8
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		2			2
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF UNION			9		9
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WARREN			3		3
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WEST ORANGE		1	1		2
WORKERS COMPENSATION	01/01/2017	NEPTUNE TOWNSHIP		1	13		14

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Garden State Municipal Joint Insurance Fund  
Open/Closed Report

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2017 Total		17		156	11
WORKERS COMPENSATION Total			4,234		644	156
Grand Total			14,499		1,139	243

Valued as of 3/31/17

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

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

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## Garden State Municipal Joint Insurance Fund

### Lost Time Ratio Report

#### All Workers' Compensation

line	WORKERS COMPENSATION				
Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2012	BOROUGH OF NEW PROVIDENCE	4	5	9	44%
01/01/2012	BOROUGH OF NORTH PLAINFIELD	6	15	21	29%
01/01/2012	CITY OF ENGLEWOOD	34	38	72	47%
01/01/2012	CITY OF HOBOKEN	29	71	100	29%
01/01/2012	CITY OF RAHWAY	1	28	29	3%
01/01/2012	HOWELL TOWNSHIP	12	18	30	40%
01/01/2012	LIVINGSTON TOWNSHIP	13	34	47	28%
01/01/2012	TOWN OF HARRISON	5	14	19	26%
01/01/2012	TOWN OF MORRISTOWN	7	30	37	19%
01/01/2012	TOWNSHIP OF EASTAMPTON		5	5	0%
01/01/2012	TOWNSHIP OF EWING	9	43	52	17%
01/01/2012	TOWNSHIP OF FREEHOLD	5	16	21	24%
01/01/2012	TOWNSHIP OF HAMILTON	24	113	137	18%
01/01/2012	TOWNSHIP OF MANALAPAN	2	14	16	13%
01/01/2012	TOWNSHIP OF MAPLEWOOD	5	24	29	17%
01/01/2012	TOWNSHIP OF MONTCLAIR	34	31	65	52%
01/01/2012	TOWNSHIP OF MORRIS	7	19	26	27%
01/01/2012	TOWNSHIP OF NORTH BRUNSWICK	9	37	46	20%
01/01/2012	TOWNSHIP OF UNION	15	47	62	24%
01/01/2012	TOWNSHIP OF WARREN		12	12	0%
01/01/2012	TOWNSHIP OF WEST ORANGE	12	24	36	33%
<b>01/01/2012 Total</b>		<b>264</b>	<b>722</b>	<b>986</b>	<b>27%</b>
01/01/2013	BERKELEY HEIGHTS		12	12	0%
01/01/2013	BERKELEY TOWNSHIP	13	42	55	24%
01/01/2013	BOROUGH OF CALDWELL	3	7	10	30%
01/01/2013	BOROUGH OF FAIR HAVEN		6	6	0%
01/01/2013	BOROUGH OF FANWOOD	3	1	4	75%
01/01/2013	BOROUGH OF HADDON HEIGHTS	2	10	12	17%
01/01/2013	BOROUGH OF HIGHLAND PARK	1	10	11	9%
01/01/2013	BOROUGH OF KENILWORTH	6	6	12	50%
01/01/2013	BOROUGH OF NEW PROVIDENCE	1	10	11	9%
01/01/2013	BOROUGH OF NORTH PLAINFIELD	2	15	17	12%
01/01/2013	CITY OF ENGLEWOOD	22	30	52	42%

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## Garden State Municipal Joint Insurance Fund

### Lost Time Ratio Report All Workers' Compensation

line WORKERS COMPENSATION

Count of claim_number policy_effective_date	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2013	CITY OF HOBOKEN	27	81	108	25%
01/01/2013	CITY OF LINDEN	26	73	99	26%
01/01/2013	CITY OF RAHWAY	4	18	22	18%
01/01/2013	HOWELL TOWNSHIP	3	11	14	21%
01/01/2013	LIVINGSTON TOWNSHIP	14	31	45	31%
01/01/2013	TOWN OF HARRISON	3	14	17	18%
01/01/2013	TOWN OF MORRISTOWN	6	18	24	25%
01/01/2013	TOWNSHIP OF EASTAMPTON		2	2	0%
01/01/2013	TOWNSHIP OF EWING	5	15	20	25%
01/01/2013	TOWNSHIP OF FREEHOLD	5	27	32	16%
01/01/2013	TOWNSHIP OF HAMILTON	11	85	96	11%
01/01/2013	TOWNSHIP OF LAWRENCE	3	21	24	13%
01/01/2013	TOWNSHIP OF MAPLEWOOD	8	30	38	21%
01/01/2013	TOWNSHIP OF MONTCLAIR	19	36	55	35%
01/01/2013	TOWNSHIP OF MORRIS	7	22	29	24%
01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	10	23	33	30%
01/01/2013	TOWNSHIP OF UNION	15	78	93	16%
01/01/2013	TOWNSHIP OF WARREN	1	8	9	11%
01/01/2013	TOWNSHIP OF WEST ORANGE	14	30	44	32%
<b>01/01/2013 Total</b>		<b>234</b>	<b>772</b>	<b>1,006</b>	<b>23%</b>
01/01/2014	BERKELEY HEIGHTS	3	9	12	25%
01/01/2014	BERKELEY TOWNSHIP	11	39	50	22%
01/01/2014	BOROUGH OF CALDWELL		9	9	0%
01/01/2014	BOROUGH OF FAIR HAVEN		1	1	0%
01/01/2014	BOROUGH OF FANWOOD	5	7	12	42%
01/01/2014	BOROUGH OF HADDON HEIGHTS	1	3	4	25%
01/01/2014	BOROUGH OF HIGHLAND PARK	2	6	8	25%
01/01/2014	BOROUGH OF KENILWORTH	1	7	8	13%
01/01/2014	BOROUGH OF NEW PROVIDENCE	3	9	12	25%
01/01/2014	BOROUGH OF NORTH PLAINFIELD	3	14	17	18%
01/01/2014	BOROUGH OF TOTOWA	2	4	6	33%
01/01/2014	CITY OF ENGLEWOOD	12	26	38	32%
01/01/2014	CITY OF HOBOKEN	22	58	80	28%

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## Garden State Municipal Joint Insurance Fund

### Lost Time Ratio Report All Workers' Compensation

line	WORKERS COMPENSATION				
Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2014	CITY OF LINDEN	22	109	131	17%
01/01/2014	CITY OF RAHWAY	4	19	23	17%
01/01/2014	HOWELL TOWNSHIP	12	15	27	44%
01/01/2014	LIVINGSTON TOWNSHIP	11	31	42	26%
01/01/2014	TOWN OF GUTTENBERG	3	4	7	43%
01/01/2014	TOWN OF HARRISON	7	10	17	41%
01/01/2014	TOWN OF KEARNY	11	28	39	28%
01/01/2014	TOWN OF MORRISTOWN	12	21	33	36%
01/01/2014	TOWNSHIP OF EASTAMPTON	1	4	5	20%
01/01/2014	TOWNSHIP OF EWING	16	42	58	28%
01/01/2014	TOWNSHIP OF FREEHOLD	7	19	26	27%
01/01/2014	TOWNSHIP OF HAMILTON	18	63	81	22%
01/01/2014	TOWNSHIP OF LAWRENCE	3	10	13	23%
01/01/2014	TOWNSHIP OF MAPLEWOOD	5	26	31	16%
01/01/2014	TOWNSHIP OF MONTCLAIR	25	23	48	52%
01/01/2014	TOWNSHIP OF MORRIS	8	18	26	31%
01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	12	43	55	22%
01/01/2014	TOWNSHIP OF UNION	21	51	72	29%
01/01/2014	TOWNSHIP OF WARREN	2	10	12	17%
01/01/2014	TOWNSHIP OF WEST ORANGE	6	20	26	23%
<b>01/01/2014 Total</b>		<b>271</b>	<b>758</b>	<b>1,029</b>	<b>26%</b>
01/01/2015	BERKELEY HEIGHTS	3	9	12	25%
01/01/2015	BERKELEY TOWNSHIP	11	32	43	26%
01/01/2015	BOROUGH OF CALDWELL	1	6	7	14%
01/01/2015	BOROUGH OF FAIR HAVEN		2	2	0%
01/01/2015	BOROUGH OF FANWOOD	1		1	100%
01/01/2015	BOROUGH OF FREEHOLD	3	9	12	25%
01/01/2015	BOROUGH OF HADDON HEIGHTS	2	4	6	33%
01/01/2015	BOROUGH OF HIGHLAND PARK	2	11	13	15%
01/01/2015	BOROUGH OF KENILWORTH	2	7	9	22%
01/01/2015	BOROUGH OF NEW PROVIDENCE	1	12	13	8%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	2	12	14	14%
01/01/2015	BOROUGH OF TOTOWA	2	9	11	18%

Valued as of 3/31/17

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

line	WORKERS COMPENSATION
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Count of claim_number policy_effective_date	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2015	CITY OF ENGLEWOOD	15	38	53	28%
01/01/2015	CITY OF HOBOKEN	23	45	68	34%
01/01/2015	CITY OF RAHWAY	6	25	31	19%
01/01/2015	HOWELL TOWNSHIP	7	26	33	21%
01/01/2015	LIVINGSTON TOWNSHIP	9	16	25	36%
01/01/2015	TOWN OF GUTTENBERG	1	3	4	25%
01/01/2015	TOWN OF HARRISON	12	9	21	57%
01/01/2015	TOWN OF KEARNY	7	29	36	19%
01/01/2015	TOWN OF MORRISTOWN	10	13	23	43%
01/01/2015	TOWNSHIP OF CINNAMINSON	2	13	15	13%
01/01/2015	TOWNSHIP OF EASTAMPTON	1	4	5	20%
01/01/2015	TOWNSHIP OF EWING	7	25	32	22%
01/01/2015	TOWNSHIP OF FREEHOLD	3	17	20	15%
01/01/2015	TOWNSHIP OF HAMILTON	16	82	98	16%
01/01/2015	TOWNSHIP OF LAWRENCE	4	23	27	15%
01/01/2015	TOWNSHIP OF MONTCLAIR	17	26	43	40%
01/01/2015	TOWNSHIP OF MORRIS	10	15	25	40%
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	16	147	163	10%
01/01/2015	TOWNSHIP OF UNION	19	56	75	25%
01/01/2015	TOWNSHIP OF WARREN	5	6	11	45%
01/01/2015	TOWNSHIP OF WEST ORANGE	14	10	24	58%
<b>01/01/2015 Total</b>		<b>234</b>	<b>741</b>	<b>975</b>	<b>24%</b>
01/01/2016	BERKELEY HEIGHTS	1	7	8	13%
01/01/2016	BERKELEY TOWNSHIP	7	20	27	26%
01/01/2016	BOROUGH OF CALDWELL	2	9	11	18%
01/01/2016	BOROUGH OF FAIR HAVEN		4	4	0%
01/01/2016	BOROUGH OF FANWOOD		3	3	0%
01/01/2016	BOROUGH OF FREEHOLD	5	14	19	26%
01/01/2016	BOROUGH OF HADDON HEIGHTS	2	5	7	29%
01/01/2016	BOROUGH OF HIGHLAND PARK	4	10	14	29%
01/01/2016	BOROUGH OF KENILWORTH	1	4	5	20%
01/01/2016	BOROUGH OF NEW PROVIDENCE	1	4	5	20%
01/01/2016	BOROUGH OF NORTH PLAINFIELD	3	15	18	17%

Valued as of 3/31/17

**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	BOROUGH OF TOTOWA	1	4	5	20%	
01/01/2016	CITY OF ENGLEWOOD	5	40	45	11%	
01/01/2016	CITY OF HOBOKEN	21	52	73	29%	
01/01/2016	CITY OF RAHWAY	3	35	38	8%	
01/01/2016	HOWELL TOWNSHIP	7	22	29	24%	
01/01/2016	LIVINGSTON TOWNSHIP	7	18	25	28%	
01/01/2016	TOWN OF GUTTENBERG	4	7	11	36%	
01/01/2016	TOWN OF HARRISON	7	7	14	50%	
01/01/2016	TOWN OF KEARNY	7	28	35	20%	
01/01/2016	TOWN OF MORRISTOWN	13	15	28	46%	
01/01/2016	TOWNSHIP OF CINNAMINSON	1	7	8	13%	
01/01/2016	TOWNSHIP OF EASTAMPTON		3	3	0%	
01/01/2016	TOWNSHIP OF EWING	6	25	31	19%	
01/01/2016	TOWNSHIP OF HAMILTON	10	66	76	13%	
01/01/2016	TOWNSHIP OF LAWRENCE	2	22	24	8%	
01/01/2016	TOWNSHIP OF MONTCLAIR	14	28	42	33%	
01/01/2016	TOWNSHIP OF MORRIS	7	19	26	27%	
01/01/2016	TOWNSHIP OF NORTH BERGEN	10	35	45	22%	
01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	10	36	46	22%	
01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	2	3	5	40%	
01/01/2016	TOWNSHIP OF UNION	17	35	52	33%	
01/01/2016	TOWNSHIP OF WARREN	1	12	13	8%	
01/01/2016	TOWNSHIP OF WEST ORANGE	7	21	28	25%	
<b>01/01/2016 Total</b>		<b>188</b>	<b>635</b>	<b>823</b>	<b>23%</b>	
01/01/2002	TOWNSHIP OF UNION	1		1	100%	
<b>01/01/2002 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>	
01/01/2017	BERKELEY TOWNSHIP	1	9	10	10%	
01/01/2017	BOROUGH OF CALDWELL		3	3	0%	
01/01/2017	BOROUGH OF HADDON HEIGHTS	1	1	2	50%	
01/01/2017	BOROUGH OF HIGHLAND PARK		1	1	0%	
01/01/2017	BOROUGH OF NEW PROVIDENCE		1	1	0%	
01/01/2017	BOROUGH OF NORTH PLAINFIELD		3	3	0%	
01/01/2017	BOROUGH OF TOTOWA	1	1	2	50%	

Valued as of 3/31/17

**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	CITY OF ENGLEWOOD	2	7	9	22%
01/01/2017	CITY OF HOBOKEN	2	9	11	18%
01/01/2017	CITY OF RAHWAY	2	5	7	29%
01/01/2017	HOWELL TOWNSHIP	1	4	5	20%
01/01/2017	LIVINGSTON TOWNSHIP	1	5	6	17%
01/01/2017	TOWN OF GUTTENBERG		1	1	0%
01/01/2017	TOWN OF HARRISON		6	6	0%
01/01/2017	TOWN OF KEARNY	1	7	8	13%
01/01/2017	TOWNSHIP OF CINNAMINSON	1	5	6	17%
01/01/2017	TOWNSHIP OF EASTAMPTON		2	2	0%
01/01/2017	TOWNSHIP OF EWING	1	6	7	14%
01/01/2017	TOWNSHIP OF HAMILTON	1	19	20	5%
01/01/2017	TOWNSHIP OF LAWRENCE		4	4	0%
01/01/2017	TOWNSHIP OF MONTCLAIR	3	13	16	19%
01/01/2017	TOWNSHIP OF MORRIS		4	4	0%
01/01/2017	TOWNSHIP OF NORTH BERGEN	5	7	12	42%
01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	1	7	8	13%
01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	1	1	2	50%
01/01/2017	TOWNSHIP OF UNION		9	9	0%
01/01/2017	TOWNSHIP OF WARREN		3	3	0%
01/01/2017	TOWNSHIP OF WEST ORANGE		2	2	0%
01/01/2017	NEPTUNE TOWNSHIP		14	14	0%
<b>01/01/2017 Total</b>		<b>25</b>	<b>159</b>	<b>184</b>	<b>14%</b>
<b>Grand Total</b>		<b>1,241</b>	<b>3,793</b>	<b>5,034</b>	<b>25%</b>

Valued as of 3/31/17

## 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	7	1	\$ 5,000.00	\$ 714.29
AUTO LIABILITY	BERKELEY TOWNSHIP	52	1	\$ 21,378.14	\$ 411.12
AUTO LIABILITY	BOROUGH OF CALDWELL	37	-	\$ 29,952.96	\$ 809.54
AUTO LIABILITY	BOROUGH OF FAIR HAVEN	8	-	\$ 6,010.16	\$ 751.27
AUTO LIABILITY	BOROUGH OF FANWOOD	7	-	\$ 732.89	\$ 104.70
AUTO LIABILITY	BOROUGH OF FREEHOLD	16	1	\$ 5,074.35	\$ 317.15
AUTO LIABILITY	BOROUGH OF HADDON HEIGHTS	9	1	\$ 38,794.33	\$ 4,310.48
AUTO LIABILITY	BOROUGH OF HIGHLAND PARK	48	3	\$ 20,812.53	\$ 433.59
AUTO LIABILITY	BOROUGH OF KENILWORTH	26	3	\$ 18,074.55	\$ 695.18
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	-	\$ 819.45	\$ 204.86
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	15	1	\$ 36,730.06	\$ 2,448.67
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	54	2	\$ 18,012.03	\$ 333.56
AUTO LIABILITY	BOROUGH OF TOTOWA	26	-	\$ 10,883.90	\$ 418.61
AUTO LIABILITY	CITY OF ENGLEWOOD	91	5	\$ 287,986.32	\$ 3,164.68
AUTO LIABILITY	CITY OF HOBOKEN	126	5	\$ 108,803.98	\$ 863.52
AUTO LIABILITY	CITY OF LINDEN	127	11	\$ 73,508.94	\$ 578.81
AUTO LIABILITY	CITY OF RAHWAY	69	4	\$ 40,673.81	\$ 589.48
AUTO LIABILITY	HOWELL TOWNSHIP	60	1	\$ 45,374.48	\$ 756.24
AUTO LIABILITY	LIVINGSTON TOWNSHIP	65	2	\$ 888,644.55	\$ 13,671.45
AUTO LIABILITY	TOWN OF GUTTENBERG	24	3	\$ 30,575.88	\$ 1,274.00
AUTO LIABILITY	TOWN OF HARRISON	26	-	\$ 61,064.67	\$ 2,348.64
AUTO LIABILITY	TOWN OF KEARNY	76	12	\$ 293,255.91	\$ 3,858.63
AUTO LIABILITY	TOWN OF MORRISTOWN	65	6	\$ 151,420.37	\$ 2,329.54
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	84	5	\$ 61,188.83	\$ 728.44
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	9	-	\$ 9,836.74	\$ 1,092.97
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	11	-	\$ 8,823.51	\$ 802.14
AUTO LIABILITY	TOWNSHIP OF EWING	55	2	\$ 95,542.59	\$ 1,737.14
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	46	1	\$ 21,616.98	\$ 469.93
AUTO LIABILITY	TOWNSHIP OF HAMILTON	28	6	\$ 37,352.33	\$ 1,334.01

Valued as of 3/31/17

## 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	45	2	\$ 14,333.85	\$ 318.53
AUTO LIABILITY	TOWNSHIP OF MANALAPAN	6	-	\$ 3,949.65	\$ 658.28
AUTO LIABILITY	TOWNSHIP OF MAPLEWOOD	44	-	\$ 47,632.36	\$ 1,082.55
AUTO LIABILITY	TOWNSHIP OF MONTCLAIR	153	11	\$ 311,538.68	\$ 2,036.20
AUTO LIABILITY	TOWNSHIP OF MORRIS	77	2	\$ 18,656.29	\$ 242.29
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	66	6	\$ 33,373.31	\$ 505.66
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	67	2	\$ 107,923.46	\$ 1,610.80
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	171	10	\$ 499,166.68	\$ 2,919.10
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	11	1	\$ 6,122.99	\$ 556.64
AUTO LIABILITY	TOWNSHIP OF UNION	173	11	\$ 175,449.56	\$ 1,014.16
AUTO LIABILITY	TOWNSHIP OF WARREN	30	1	\$ 12,815.46	\$ 427.18
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	133	9	\$ 627,174.44	\$ 4,715.60
AUTO LIABILITY	NEPTUNE TOWNSHIP	6	1	\$ 7,000.69	\$ 1,166.78
AUTO LIABILITY	HARRISON TOWNSHIP	1	-	\$ -	\$ -
<b>AUTO LIABILITY Total</b>		<b>2,254</b>	<b>132</b>	<b>\$ 4,293,082.66</b>	<b>\$ 1,904.65</b>
AUTO LOSS REPORT ONLY	BOROUGH OF HIGHLAND PARK	4	4	\$ -	\$ -
AUTO LOSS REPORT ONLY	CITY OF LINDEN	2	-	\$ -	\$ -
<b>AUTO LOSS REPORT ONLY Total</b>		<b>6</b>	<b>4</b>	<b>\$ -</b>	<b>\$ -</b>
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	31	3	\$ 56,552.22	\$ 1,824.27
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	107	2	\$ 570,063.78	\$ 5,327.70
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	39	1	\$ 65,958.54	\$ 1,691.24
AUTO PHYSICAL DAMAGE	BOROUGH OF FAIR HAVEN	20	-	\$ 31,503.42	\$ 1,575.17
AUTO PHYSICAL DAMAGE	BOROUGH OF FANWOOD	7	1	\$ 76,668.67	\$ 10,952.67
AUTO PHYSICAL DAMAGE	BOROUGH OF FREEHOLD	23	-	\$ 27,721.97	\$ 1,205.30
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	11	-	\$ 12,508.60	\$ 1,137.15
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	66	1	\$ 60,885.09	\$ 922.50
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	31	1	\$ 67,674.47	\$ 2,183.05
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	38	1	\$ 112,038.06	\$ 2,948.37
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	93	2	\$ 154,991.72	\$ 1,666.58
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	32	3	\$ 123,622.20	\$ 3,863.19

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## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	83	2	\$ 230,395.01	\$ 2,775.84
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	113	7	\$ 429,879.52	\$ 3,804.24
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	\$ 7,809.39	\$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	77	3	\$ 166,007.77	\$ 2,155.95
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	94	4	\$ 164,407.99	\$ 1,749.02
AUTO PHYSICAL DAMAGE	LIVINGSTON TOWNSHIP	77	1	\$ 175,009.16	\$ 2,272.85
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	28	-	\$ 9,477.31	\$ 338.48
AUTO PHYSICAL DAMAGE	TOWN OF HARRISON	27	1	\$ 160,421.26	\$ 5,941.53
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	68	5	\$ 211,385.64	\$ 3,108.61
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	77	4	\$ 87,106.13	\$ 1,131.25
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	66	3	\$ 195,875.20	\$ 2,967.81
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	10	-	\$ 39,010.74	\$ 3,901.07
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	15	-	\$ 45,025.05	\$ 3,001.67
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	55	4	\$ 182,267.04	\$ 3,313.95
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	\$ 142,308.22	\$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	56	4	\$ 168,043.56	\$ 3,000.78
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	83	3	\$ 88,615.82	\$ 1,067.66
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MANALAPAN	10	-	\$ 42,669.01	\$ 4,266.90
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MAPLEWOOD	59	-	\$ 57,647.31	\$ 977.07
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MONTCLAIR	157	3	\$ 137,874.90	\$ 878.18
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	126	3	\$ 229,999.78	\$ 1,825.40
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	65	5	\$ 38,396.81	\$ 590.72
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	113	3	\$ 204,557.53	\$ 1,810.24
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	190	5	\$ 280,958.70	\$ 1,478.73
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	11	-	\$ 3,039.46	\$ 276.31
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	174	2	\$ 226,311.51	\$ 1,300.64
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	58	2	\$ 158,216.76	\$ 2,727.88
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	192	9	\$ 226,143.49	\$ 1,177.83
AUTO PHYSICAL DAMAGE	NEPTUNE TOWNSHIP	5	2	\$ 6,400.00	\$ 1,280.00
AUTO PHYSICAL DAMAGE	HARRISON TOWNSHIP	1	1	\$ 3,000.00	\$ 3,000.00
<b>AUTO PHYSICAL DAMAGE Total</b>		<b>2,696</b>	<b>91</b>	<b>\$ 5,597,269.38</b>	<b>\$ 2,076.14</b>

Valued as of 3/31/17

## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	BERKELEY HEIGHTS	1	-	\$ 25,895.89	\$ 25,895.89
EMPLOYMENT PRACTICES	BERKELEY TOWNSHIP	2	2	\$ 78,378.83	\$ 39,189.42
EMPLOYMENT PRACTICES	BOROUGH OF CALDWELL	3	2	\$ 55,000.00	\$ 18,333.33
EMPLOYMENT PRACTICES	BOROUGH OF FANWOOD	1	-	\$ 1,710.25	\$ 1,710.25
EMPLOYMENT PRACTICES	BOROUGH OF HIGHLAND PARK	2	2	\$ 493,198.90	\$ 246,599.45
EMPLOYMENT PRACTICES	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 239,726.12	\$ 239,726.12
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	23	15	\$ 985,875.97	\$ 42,864.17
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	22	14	\$ 3,934,132.46	\$ 178,824.20
EMPLOYMENT PRACTICES	CITY OF LINDEN	6	2	\$ 120,970.68	\$ 20,161.78
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	8	-	\$ 1,920,516.01	\$ 240,064.50
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	6	3	\$ 270,593.73	\$ 45,098.96
EMPLOYMENT PRACTICES	TOWN OF GUTTENBERG	5	1	\$ 500.00	\$ 100.00
EMPLOYMENT PRACTICES	TOWN OF HARRISON	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	TOWN OF MORRISTOWN	6	4	\$ 745,655.67	\$ 124,275.95
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	14	4	\$ 769,653.72	\$ 54,975.27
EMPLOYMENT PRACTICES	TOWNSHIP OF EASTAMPTON	1	1	\$ 10,757.80	\$ 10,757.80
EMPLOYMENT PRACTICES	TOWNSHIP OF FREEHOLD	1	-	\$ 850.00	\$ 850.00
EMPLOYMENT PRACTICES	TOWNSHIP OF HAMILTON	7	-	\$ 252,055.65	\$ 36,007.95
EMPLOYMENT PRACTICES	TOWNSHIP OF LAWRENCE	1	-	\$ 713.80	\$ 713.80
EMPLOYMENT PRACTICES	TOWNSHIP OF MAPLEWOOD	2	-	\$ 277.50	\$ 138.75
EMPLOYMENT PRACTICES	TOWNSHIP OF MONTCLAIR	17	4	\$ 906,249.66	\$ 53,308.80
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	6	1	\$ 495,873.13	\$ 82,645.52
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BERGEN	2	-	\$ 35,884.15	\$ 17,942.08
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 547,569.00	\$ 547,569.00
EMPLOYMENT PRACTICES	TOWNSHIP OF PARSIPPANY	6	1	\$ 587,420.40	\$ 97,903.40
EMPLOYMENT PRACTICES	TOWNSHIP OF UNION	2	-	\$ 123,884.51	\$ 61,942.26
EMPLOYMENT PRACTICES	TOWNSHIP OF WARREN	2	-	\$ 57,144.92	\$ 28,572.46
EMPLOYMENT PRACTICES	TOWNSHIP OF WEST ORANGE	1	1	\$ 481,596.51	\$ 481,596.51
<b>EMPLOYMENT PRACTICES Total</b>		<b>150</b>	<b>58</b>	<b>\$ 13,142,085.26</b>	<b>\$ 87,613.90</b>
GENERAL LIABILITY	BERKELEY HEIGHTS	38	4	\$ 39,999.70	\$ 1,052.62
GENERAL LIABILITY	BERKELEY TOWNSHIP	60	4	\$ 242,601.04	\$ 4,043.35

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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	BOROUGH OF CALDWELL	95	6	\$ 305,322.59	\$ 3,213.92
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	15	1	\$ 45,305.16	\$ 3,020.34
GENERAL LIABILITY	BOROUGH OF FANWOOD	21	-	\$ 12,605.92	\$ 600.28
GENERAL LIABILITY	BOROUGH OF FREEHOLD	35	3	\$ 38,976.24	\$ 1,113.61
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	65	-	\$ 25,079.70	\$ 385.84
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	63	3	\$ 274,250.66	\$ 4,353.19
GENERAL LIABILITY	BOROUGH OF KENILWORTH	31	1	\$ 65,176.04	\$ 2,102.45
GENERAL LIABILITY	BOROUGH OF MIDDLESEX	5	-	\$ 1,371.21	\$ 274.24
GENERAL LIABILITY	BOROUGH OF NEW PROVIDENCE	40	2	\$ 35,471.45	\$ 886.79
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	42	2	\$ 50,665.31	\$ 1,206.32
GENERAL LIABILITY	BOROUGH OF TOTOWA	19	1	\$ 69,661.06	\$ 3,666.37
GENERAL LIABILITY	CITY OF ENGLEWOOD	184	24	\$ 1,788,071.76	\$ 9,717.78
GENERAL LIABILITY	CITY OF HOBOKEN	279	16	\$ 1,190,889.16	\$ 4,268.42
GENERAL LIABILITY	CITY OF LINDEN	122	16	\$ 366,293.20	\$ 3,002.40
GENERAL LIABILITY	CITY OF RAHWAY	127	9	\$ 895,900.87	\$ 7,054.34
GENERAL LIABILITY	HOWELL TOWNSHIP	129	10	\$ 1,125,432.97	\$ 8,724.29
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	199	8	\$ 413,321.67	\$ 2,076.99
GENERAL LIABILITY	TOWN OF GUTTENBERG	14	2	\$ 52,991.81	\$ 3,785.13
GENERAL LIABILITY	TOWN OF HARRISON	49	5	\$ 204,176.06	\$ 4,166.86
GENERAL LIABILITY	TOWN OF KEARNY	106	7	\$ 239,613.95	\$ 2,260.51
GENERAL LIABILITY	TOWN OF MORRISTOWN	71	3	\$ 300,639.34	\$ 4,234.36
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	154	7	\$ 1,720,133.41	\$ 11,169.70
GENERAL LIABILITY	TOWNSHIP OF CINNAMINSON	13	1	\$ 45,102.81	\$ 3,469.45
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	8	-	\$ 1,194.78	\$ 149.35
GENERAL LIABILITY	TOWNSHIP OF EWING	76	5	\$ 246,394.37	\$ 3,242.03
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	3	\$ 298,257.17	\$ 3,682.19
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	98	20	\$ 1,607,242.13	\$ 16,400.43
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	52	3	\$ 267,598.96	\$ 5,146.13
GENERAL LIABILITY	TOWNSHIP OF MANALAPAN	22	-	\$ 142,388.78	\$ 6,472.22
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	59	4	\$ 135,781.03	\$ 2,301.37
GENERAL LIABILITY	TOWNSHIP OF MONTCLAIR	271	19	\$ 1,526,412.13	\$ 5,632.52

Valued as of 3/31/17

## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	TOWNSHIP OF MORRIS	37	2	\$ 62,961.63	\$ 1,701.67
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	23	2	\$ 6,989.57	\$ 303.89
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	101	2	\$ 154,815.40	\$ 1,532.83
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	156	3	\$ 274,996.64	\$ 1,762.80
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	16	2	\$ 9,227.28	\$ 576.71
GENERAL LIABILITY	TOWNSHIP OF UNION	210	14	\$ 1,016,518.83	\$ 4,840.57
GENERAL LIABILITY	TOWNSHIP OF WARREN	32	1	\$ 110,374.23	\$ 3,449.19
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	188	7	\$ 675,440.18	\$ 3,592.77
GENERAL LIABILITY	NEPTUNE TOWNSHIP	1	-	\$ -	\$ -
GENERAL LIABILITY	KEARNY MUA	1	-	\$ 500.00	\$ 500.00
<b>GENERAL LIABILITY Total</b>		<b>3,408</b>	<b>222</b>	<b>\$ 16,086,146.20</b>	<b>\$ 4,720.11</b>
LIABILITY REPORT ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF RAHWAY	1	-	\$ -	\$ -
<b>LIABILITY REPORT ONLY Total</b>		<b>2</b>	<b>-</b>	<b>\$ -</b>	<b>\$ -</b>
PROPERTY	BERKELEY HEIGHTS	14	1	\$ 62,168.27	\$ 4,440.59
PROPERTY	BERKELEY TOWNSHIP	51	-	\$ 222,987.35	\$ 4,372.30
PROPERTY	BOROUGH OF CALDWELL	20	-	\$ 81,797.76	\$ 4,089.89
PROPERTY	BOROUGH OF FAIR HAVEN	20	3	\$ 65,550.43	\$ 3,277.52
PROPERTY	BOROUGH OF FANWOOD	5	-	\$ 17,600.00	\$ 3,520.00
PROPERTY	BOROUGH OF FREEHOLD	3	-	\$ 3,343.58	\$ 1,114.53
PROPERTY	BOROUGH OF HADDON HEIGHTS	13	1	\$ 25,026.73	\$ 1,925.13
PROPERTY	BOROUGH OF HIGHLAND PARK	12	-	\$ 5,055.46	\$ 421.29
PROPERTY	BOROUGH OF KENILWORTH	8	1	\$ 145,164.86	\$ 18,145.61
PROPERTY	BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
PROPERTY	BOROUGH OF NEW PROVIDENCE	10	-	\$ 70,063.90	\$ 7,006.39
PROPERTY	BOROUGH OF NORTH PLAINFIELD	8	-	\$ 2,490.00	\$ 311.25
PROPERTY	BOROUGH OF TOTOWA	16	-	\$ 72,874.56	\$ 4,554.66
PROPERTY	CITY OF ENGLEWOOD	45	6	\$ 723,761.09	\$ 16,083.58
PROPERTY	CITY OF HOBOKEN	31	-	\$ 893,534.77	\$ 28,823.70
PROPERTY	CITY OF LINDEN	30	3	\$ 32,837.77	\$ 1,094.59
PROPERTY	CITY OF RAHWAY	43	2	\$ 1,090,537.03	\$ 25,361.33

Valued as of 3/31/17

## Garden State Municipal Joint Insurance Fund

### Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	HOWELL TOWNSHIP	17	3	\$ 159,428.98	\$ 9,378.18
PROPERTY	LIVINGSTON TOWNSHIP	32	2	\$ 295,925.22	\$ 9,247.66
PROPERTY	TOWN OF GUTTENBERG	5	1	\$ 12,620.00	\$ 2,524.00
PROPERTY	TOWN OF HARRISON	25	1	\$ 327,708.69	\$ 13,108.35
PROPERTY	TOWN OF KEARNY	16	1	\$ 130,129.67	\$ 8,133.10
PROPERTY	TOWN OF MORRISTOWN	16	3	\$ 37,049.09	\$ 2,315.57
PROPERTY	TOWNSHIP OF BLOOMFIELD	1	-	\$ 4,875.00	\$ 4,875.00
PROPERTY	TOWNSHIP OF CINNAMINSON	1	-	\$ -	\$ -
PROPERTY	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
PROPERTY	TOWNSHIP OF EWING	5	-	\$ 1,062.38	\$ 212.48
PROPERTY	TOWNSHIP OF FREEHOLD	10	-	\$ 347,299.30	\$ 34,729.93
PROPERTY	TOWNSHIP OF HAMILTON	2	-	\$ 76,455.00	\$ 38,227.50
PROPERTY	TOWNSHIP OF LAWRENCE	8	-	\$ 67,092.24	\$ 8,386.53
PROPERTY	TOWNSHIP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
PROPERTY	TOWNSHIP OF MAPLEWOOD	7	-	\$ 5,991.67	\$ 855.95
PROPERTY	TOWNSHIP OF MONTCLAIR	14	1	\$ 537,892.67	\$ 38,420.91
PROPERTY	TOWNSHIP OF MORRIS	19	1	\$ 136,193.38	\$ 7,168.07
PROPERTY	TOWNSHIP OF NORTH BERGEN	6	1	\$ 46,197.00	\$ 7,699.50
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	38	3	\$ 678,981.87	\$ 17,867.94
PROPERTY	TOWNSHIP OF PARSIPPANY	60	4	\$ 616,190.28	\$ 10,269.84
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	10	3	\$ 4,563.15	\$ 456.32
PROPERTY	TOWNSHIP OF UNION	13	-	\$ 10,869.99	\$ 836.15
PROPERTY	TOWNSHIP OF WARREN	14	-	\$ 207,094.09	\$ 14,792.44
PROPERTY	TOWNSHIP OF WEST ORANGE	28	-	\$ 107,571.95	\$ 3,841.86
PROPERTY	(blank)	1	1	\$ 2,000.00	\$ 2,000.00
<b>PROPERTY Total</b>		<b>694</b>	<b>42</b>	<b>\$ 7,358,749.00</b>	<b>\$ 10,603.38</b>
PUBLIC OFFICIALS LIABILITY	BERKELEY HEIGHTS	6	1	\$ 95,282.75	\$ 15,880.46
PUBLIC OFFICIALS LIABILITY	BERKELEY TOWNSHIP	6	-	\$ 4,941.50	\$ 823.58
PUBLIC OFFICIALS LIABILITY	BOROUGH OF CALDWELL	6	1	\$ 18,300.45	\$ 3,050.08
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FANWOOD	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FREEHOLD	11	-	\$ 14,421.24	\$ 1,311.02

Valued as of 3/31/17

## 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	1	\$ 40,000.00	\$ 20,000.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HIGHLAND PARK	11	3	\$ 240,911.74	\$ 21,901.07
PUBLIC OFFICIALS LIABILITY	BOROUGH OF KENILWORTH	1	-	\$ 27,889.92	\$ 27,889.92
PUBLIC OFFICIALS LIABILITY	BOROUGH OF MIDDLESEX	2	-	\$ 4,600.00	\$ 2,300.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NEW PROVIDENCE	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NORTH PLAINFIELD	10	-	\$ 83,074.32	\$ 8,307.43
PUBLIC OFFICIALS LIABILITY	BOROUGH OF TOTOWA	3	-	\$ 950.00	\$ 316.67
PUBLIC OFFICIALS LIABILITY	CITY OF ENGLEWOOD	11	2	\$ 274,381.28	\$ 24,943.75
PUBLIC OFFICIALS LIABILITY	CITY OF HOBOKEN	65	3	\$ 447,006.74	\$ 6,877.03
PUBLIC OFFICIALS LIABILITY	CITY OF LINDEN	7	1	\$ 14,931.48	\$ 2,133.07
PUBLIC OFFICIALS LIABILITY	CITY OF RAHWAY	3	-	\$ 22,740.74	\$ 7,580.25
PUBLIC OFFICIALS LIABILITY	HOWELL TOWNSHIP	16	2	\$ 64,750.01	\$ 4,046.88
PUBLIC OFFICIALS LIABILITY	LIVINGSTON TOWNSHIP	2	-	\$ 4,754.92	\$ 2,377.46
PUBLIC OFFICIALS LIABILITY	TOWN OF GUTTENBERG	1	-	\$ 760.00	\$ 760.00
PUBLIC OFFICIALS LIABILITY	TOWN OF KEARNY	4	-	\$ 4,863.75	\$ 1,215.94
PUBLIC OFFICIALS LIABILITY	TOWN OF MORRISTOWN	6	-	\$ 21,223.13	\$ 3,537.19
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF BLOOMFIELD	12	2	\$ 16,816.79	\$ 1,401.40
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF EWING	3	-	\$ 5,950.00	\$ 1,983.33
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF FREEHOLD	1	-	\$ 1,070.25	\$ 1,070.25
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF HAMILTON	8	2	\$ 80,246.99	\$ 10,030.87
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF LAWRENCE	4	-	\$ 1,584.78	\$ 396.20
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MANALAPAN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MAPLEWOOD	4	-	\$ 12,447.03	\$ 3,111.76
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MONTCLAIR	28	1	\$ 664,323.66	\$ 23,725.85
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MORRIS	8	-	\$ 3,636.50	\$ 454.56
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BERGEN	2	1	\$ 34,520.00	\$ 17,260.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	3	-	\$ 69,358.49	\$ 23,119.50
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF PARSIPPANY	19	-	\$ 55,545.38	\$ 2,923.44
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	2	1	\$ 8,100.00	\$ 4,050.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF UNION	6	2	\$ 81,500.00	\$ 13,583.33
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WARREN	8	4	\$ 184,253.66	\$ 23,031.71

Valued as of 3/31/17

## 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	1	\$ 5,370.00	\$ 1,074.00
<b>PUBLIC OFFICIALS LIABILITY Total</b>		<b>290</b>	<b>28</b>	<b>\$ 2,611,457.50</b>	<b>\$ 9,005.03</b>
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	49	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF CALDWELL	8	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FAIR HAVEN	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FANWOOD	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FREEHOLD	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HADDON HEIGHTS	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HIGHLAND PARK	34	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF KENILWORTH	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NEW PROVIDENCE	45	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	73	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF TOTOWA	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	77	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	108	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF RAHWAY	23	-	\$ -	\$ -
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	110	1	\$ 10.25	\$ 0.09
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	27	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF HARRISON	56	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF KEARNY	31	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF MORRISTOWN	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF CINNAMINSON	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EASTAMPTON	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EWING	42	1	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	79	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	119	1	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	54	-	\$ -	\$ -

Valued as of 3/31/17

## 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 MANALAPAN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MAPLEWOOD	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MONTCLAIR	41	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MORRIS	49	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	16	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	50	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	10	1	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	62	-	\$ -	\$ -
WORKCOMP RECORD ONLY	NEPTUNE TOWNSHIP	7	1	\$ -	\$ -
<b>WORKCOMP RECORD ONLY Total</b>		<b>1,347</b>	<b>5</b>	<b>\$ 10.25</b>	<b>\$ 0.01</b>
WORKERS COMPENSATION	BERKELEY HEIGHTS	44	1	\$ 191,887.25	\$ 4,361.07
WORKERS COMPENSATION	BERKELEY TOWNSHIP	235	37	\$ 3,177,955.45	\$ 13,523.21
WORKERS COMPENSATION	BOROUGH OF CALDWELL	55	10	\$ 433,770.70	\$ 7,886.74
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	19	-	\$ 17,754.81	\$ 934.46
WORKERS COMPENSATION	BOROUGH OF FANWOOD	26	7	\$ 404,192.55	\$ 15,545.87
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	31	9	\$ 386,841.70	\$ 12,478.76
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	37	3	\$ 349,646.42	\$ 9,449.90
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	62	10	\$ 740,064.38	\$ 11,936.52
WORKERS COMPENSATION	BOROUGH OF KENILWORTH	39	3	\$ 456,360.73	\$ 11,701.56
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	1	\$ 454,662.76	\$ 30,310.85
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	51	2	\$ 373,094.80	\$ 7,315.58
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	90	14	\$ 1,822,422.81	\$ 20,249.14
WORKERS COMPENSATION	BOROUGH OF TOTOWA	24	3	\$ 126,284.46	\$ 5,261.85
WORKERS COMPENSATION	CITY OF ENGLEWOOD	270	52	\$ 3,541,999.95	\$ 13,118.52
WORKERS COMPENSATION	CITY OF HOBOKEN	453	83	\$ 5,571,815.88	\$ 12,299.81
WORKERS COMPENSATION	CITY OF LINDEN	230	16	\$ 2,651,158.13	\$ 11,526.77
WORKERS COMPENSATION	CITY OF RAHWAY	151	26	\$ 1,809,305.14	\$ 11,982.15
WORKERS COMPENSATION	HOWELL TOWNSHIP	139	33	\$ 2,823,719.82	\$ 20,314.53
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	192	32	\$ 2,630,042.28	\$ 13,698.14

Valued as of 3/31/17

## 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	TOWN OF GUTTENBERG	23	8	\$ 212,750.53	\$ 9,250.02
WORKERS COMPENSATION	TOWN OF HARRISON	95	20	\$ 1,375,987.27	\$ 14,484.08
WORKERS COMPENSATION	TOWN OF KEARNY	118	30	\$ 1,329,608.10	\$ 11,267.87
WORKERS COMPENSATION	TOWN OF MORRISTOWN	145	-	\$ 1,085,892.55	\$ 7,488.91
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	29	9	\$ 355,059.82	\$ 12,243.44
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	22	2	\$ 71,909.54	\$ 3,268.62
WORKERS COMPENSATION	TOWNSHIP OF EWING	201	43	\$ 3,370,700.43	\$ 16,769.65
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	100	9	\$ 1,114,799.42	\$ 11,147.99
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	509	88	\$ 5,025,290.91	\$ 9,872.87
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	92	8	\$ 929,846.85	\$ 10,107.03
WORKERS COMPENSATION	TOWNSHIP OF MANALAPAN	16	1	\$ 218,799.83	\$ 13,674.99
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	4	\$ 761,299.66	\$ 7,768.36
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	271	62	\$ 5,292,951.48	\$ 19,531.19
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	136	15	\$ 1,912,765.20	\$ 14,064.45
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	57	29	\$ 976,996.66	\$ 17,140.29
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	352	22	\$ 2,640,930.52	\$ 7,502.64
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	7	2	\$ 49,033.79	\$ 7,004.83
WORKERS COMPENSATION	TOWNSHIP OF UNION	365	59	\$ 3,709,812.50	\$ 10,163.87
WORKERS COMPENSATION	TOWNSHIP OF WARREN	60	12	\$ 441,682.01	\$ 7,361.37
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	161	22	\$ 2,782,281.57	\$ 17,281.25
WORKERS COMPENSATION	NEPTUNE TOWNSHIP	14	13	\$ 29,322.41	\$ 2,094.46
<b>WORKERS COMPENSATION Total</b>		<b>5,034</b>	<b>800</b>	<b>\$ 61,650,701.07</b>	<b>\$ 12,246.86</b>
<b>Grand Total</b>		<b>15,881</b>	<b>1,382</b>	<b>\$ 110,739,501.31</b>	<b>\$ 6,973.08</b>

Valued as of 3/31/17



## Quarterly Investment Report

As of 3/31/2017



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# Executive Summary

## TRANSACTIONS:

Action	Total	Comments	Average Tax-Equivalent Yield
Sales, Calls, and Maturities	\$1,149,966	Proceeds were derived from maturities during the quarter.	0.72%
Purchases	\$5,248,615	With available cash flow, we invested the funds 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 76 basis points higher than maturing bonds. As a result, overall portfolio book yield improved 7 basis points to 1.02%.	1.48%

## PORTFOLIO STATISTICS:

Quarter Ending:	12/31/2016	03/31/2017
Tax-Equivalent Book Yield	0.95%	1.02%
Book Value	\$38,131,483	\$42,219,834
Projected Tax-Equivalent Annual Income	\$361,973	\$431,340
Unrealized Gain	-\$107,044	-\$114,436
YTD Realized Gain	\$4,392	\$92
Portfolio Duration	1.43	1.41
Average Credit Quality	AA+	AA+

## PORTFOLIO ALLOCATION:

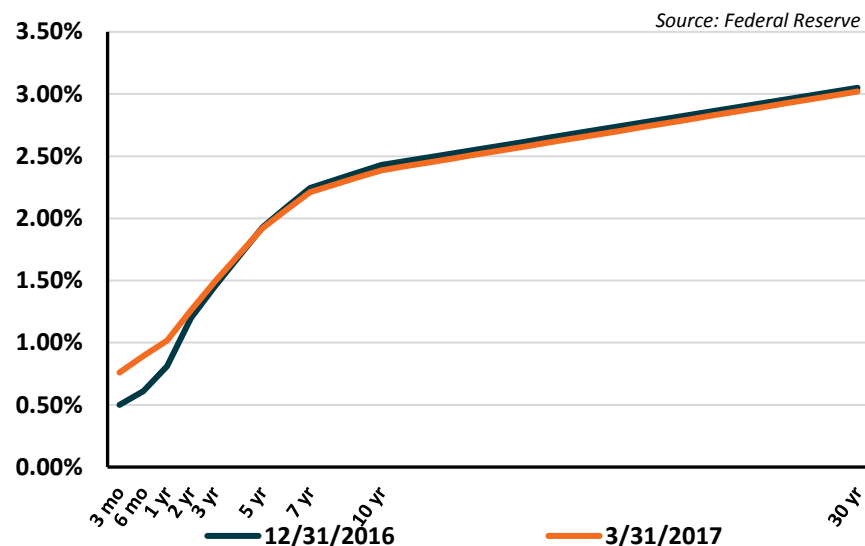
Sector	12/31/2016	03/31/2017
Treasury	100%	100%
Agency	0%	0%
Credit	0%	0%
Exempt Muni	0%	0%
Taxable Muni	0%	0%
MPT	0%	0%
CMO	0%	0%
ABS	0%	0%
CMBS	0%	0%
Short-Term	0%	0%

## PERFORMANCE:

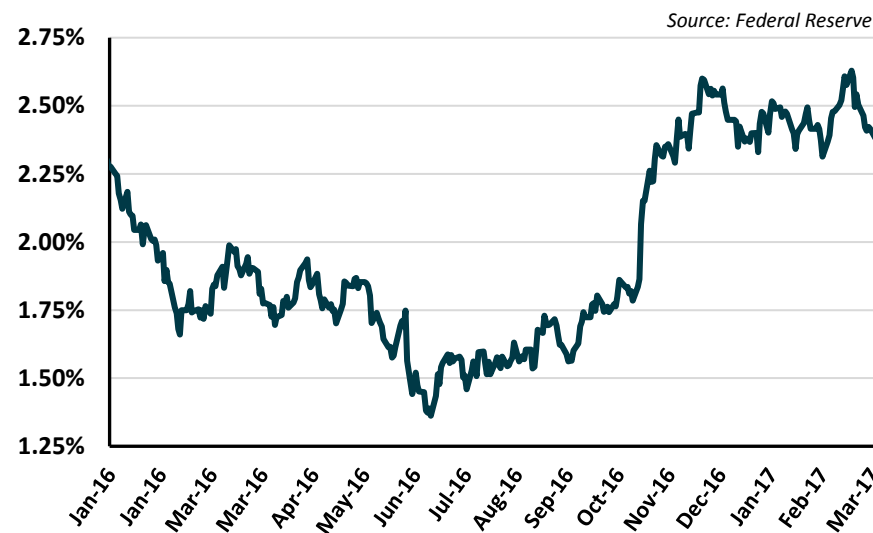
Tax-equivalent Performance	Portfolio	Target/Benchmark	Difference
YTD Booked Income	\$95,934	\$94,618	\$1,316
QTD Total Return	0.23%	0.22%	0.01%
YTD Total Return	0.23%	0.22%	0.01%

# Economic Outlook

## Treasury Yield Curves



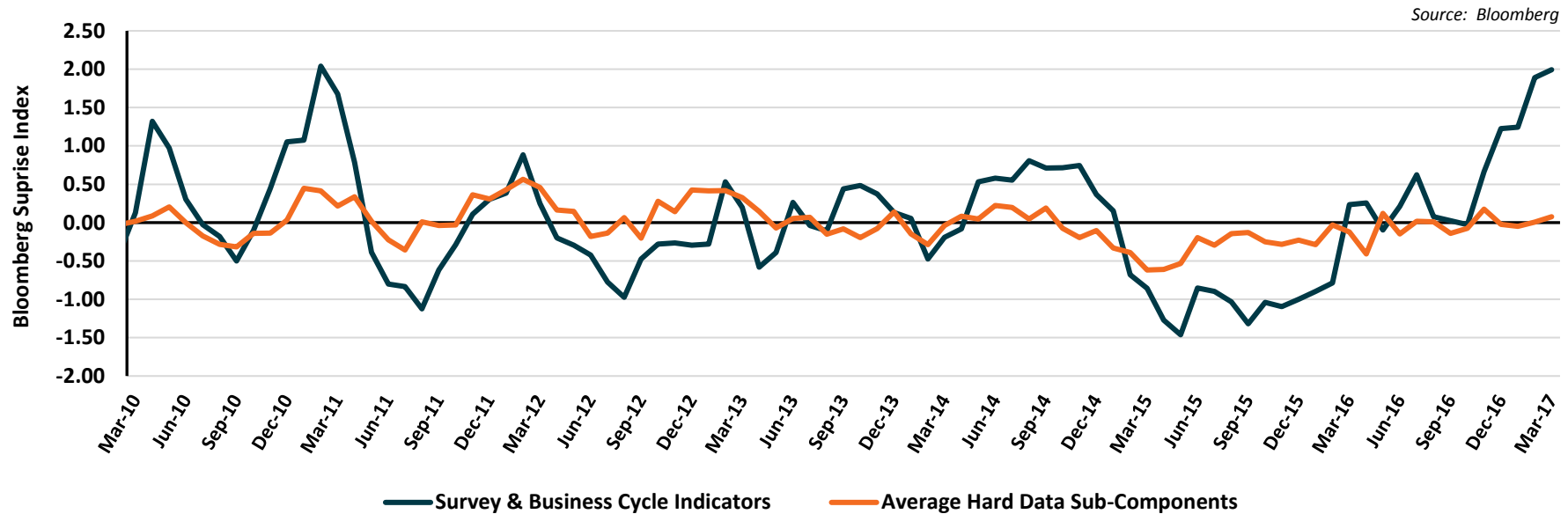
## 10 Year Treasury Yields



- Bond markets remained range bound as inflation fears subsided from initial post-election reaction
- Over the quarter, the Treasury yield curve flattened
  - 0-3 year yields rose on anticipation of increased Fed activity
  - Yields greater than 5 years declined on reduced long-term inflation concerns
    - 10 year Treasury bond yield fell 4 basis points moving from 2.43% to 2.39%
- Equity markets continued to react positively in the first quarter on increased optimism for growth given the new administration's desire to decrease regulation, lower taxes, and increase infrastructure spending
- Markets expect continued volatility throughout 2017, as President Trump begins to implement his broad agenda while facing increasing resistance across party lines
- After remaining dovish during most 2016, the Federal Reserve has taken a more hawkish stance since the election
  - Fed raised rates one time by 25bps during the first quarter, market expectations are for two additional rate hikes this year
- Expect that the Federal Reserve will begin communicating their long term goals to the market in order to reduce volatility
  - This game-plan would also remove uncertainty associated with a possible change in leadership at the Fed in 2018, when the terms of Chairman Yellen and Vice Chairman Stanley Fischer expire

# Economic Outlook

## Bloomberg US Economic Surprise Index

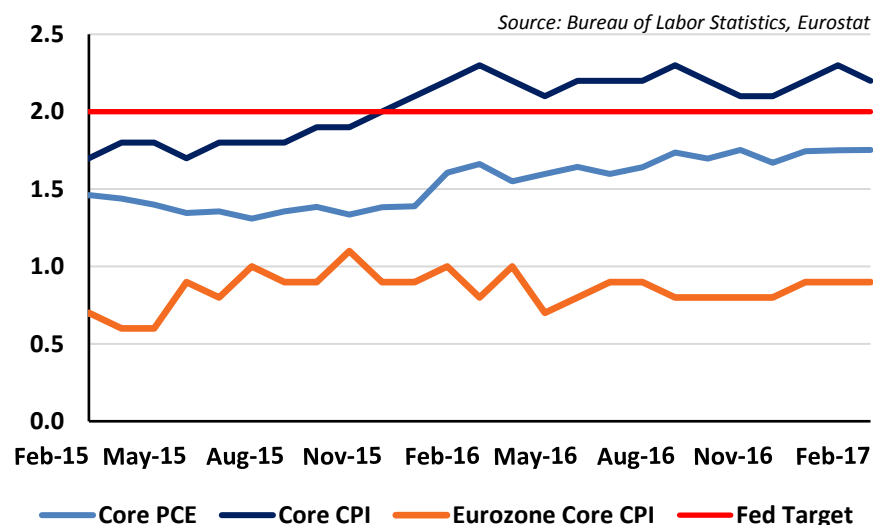


- Bloomberg Surprise Index measures the difference between analyst forecasts and the published value of given economic data releases
- Since the election this index has moved to highest levels in over five years indicating that the economic data is beating estimates by an unusually large margins (as measured by the standard deviation of the gap between forecast and release)
- While headline surprise index has surged since Trump's election, the sub-components highlight a large divergence between measures of "hard data" (such as Retail sales, Personal spending, Labor Market indicators, and Housing market data) and "soft data" (also called Sentiment data, such as survey data from consumers and business cycle indicators)
- The "soft data" surprise index is close to its all-time high, with sentiment index data beating expectations by almost 2 standard deviations
  - In contrast, the "hard data" surprise index is much lower, with data only barely beating expectations (Z-Score of only 0.075)
- This gap between the "soft data" and "hard data" is the largest on record, and calls into question the quality of the recovery in economic data we have seen postelection.
  - This could impact the Federal Reserve by bringing uncertainty into their evaluation of how quickly the economy is expanding and how it will perform moving forward

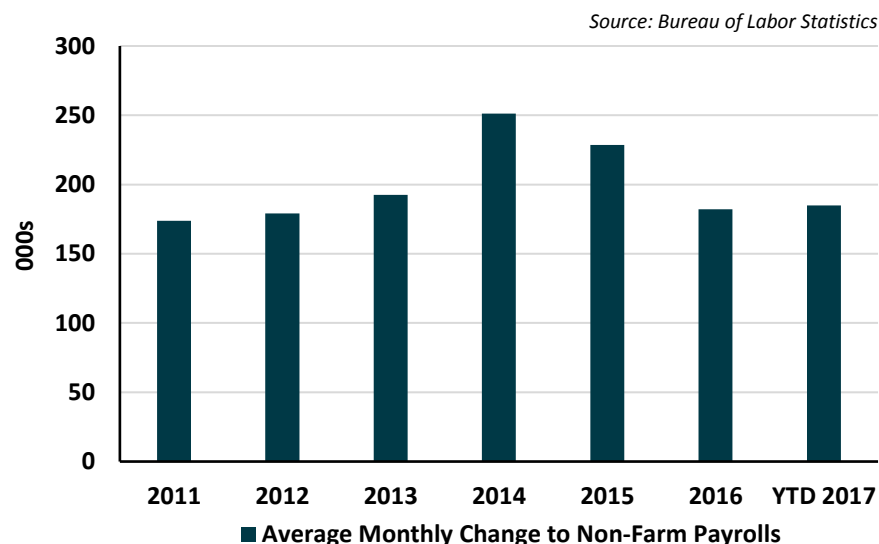
# Economic Outlook

## Inflation and Employment

### Inflation



### Employment



### Inflation

- With Core PCE inflation below the Fed target at 1.8% and wage inflation relatively contained, the Fed has flexibility in deciding the course of action and pace of rate hikes
- Following the first rate hike of 2017, discussions have begun on how the Fed will reduce its balance sheet
  - Markets do not expect a change to reinvestments or holdings before year-end
- While inflation forecasts globally have improved, we expect foreign buying of U.S. fixed income to remain strong in 2017, especially given the recent move higher in U.S. yields
- Inflation growth could be muted by a slowdown in consumer spending, which accounts for about two-thirds of U.S. economic activity

### Employment

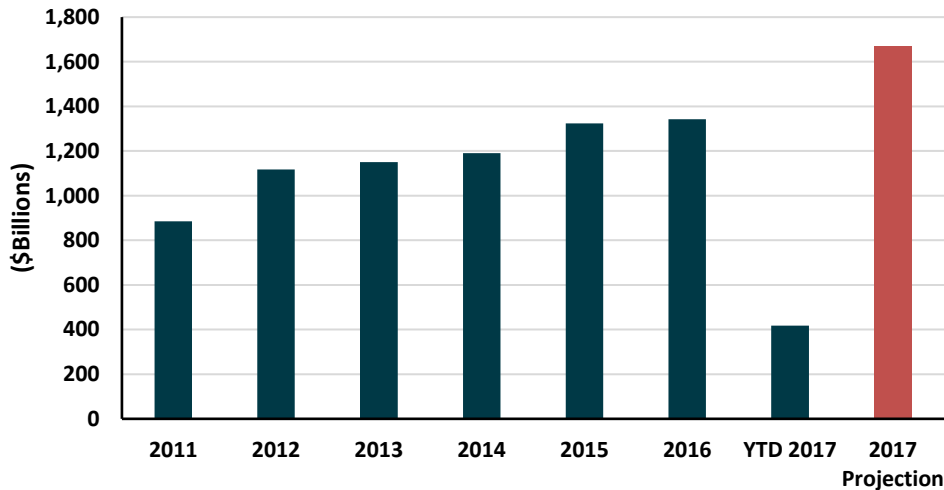
- Monthly average payrolls have maintained the pace seen in 2016, adding 185,000 jobs per month
  - Unemployment rate continues to improve, falling to 4.5%
- Average hourly earnings continue to improve, up 2.7% year over year, but has not reached a level of concern for the Fed in driving inflation higher
  - Overall, wage increases will help support consumer spending, but continue to lag increases in the housing market

# Economic Outlook

## Corporate Issuance and Credit Ratings

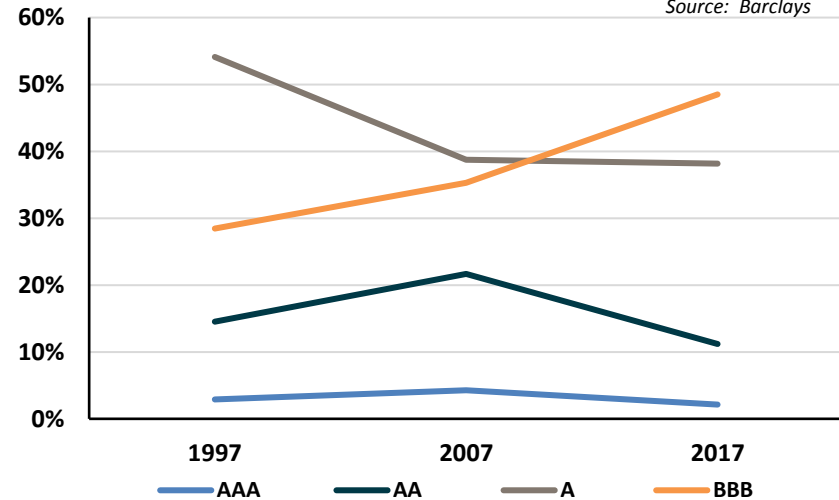
Corporate Issuance

Source: Bloomberg



Corporate Credit Ratings

Source: Barclays



### Corporate Issuance and Credit Ratings

- Even in the face of higher rates, corporate issuance continued at a record pace first quarter 2017
- Despite a pullback in merger and acquisition activity, corporations continued to capitalize on low borrowing rates and market demand for fixed income securities
- Increased borrowing the past several years has significantly changed the credit dynamics of the corporate bond market, leading to a higher allocation of lower-rated (BBB) credits within the indices

# Economic Outlook

## Corporates

Corporate spreads tightened by 5 bps during the quarter, outperforming the treasury market and generating excess returns of 38 bps. The catalyst for this tightening was the continuation of positive sentiment over the new Trump Administration's proposed policies for tax cuts, reduced regulation and infrastructure spending. This optimism drove spreads as much as 10 bps tighter through February, however things changed when the American Health Care Act failed to garner enough support to pass Congress. This raised serious questions about Trump's ability to enact his other key initiatives like tax reform and infrastructure spending, causing corporate spreads to give back almost half of their gains. By the end of the quarter spreads were only 5 bps tighter, ending at +118 bps.

Financials led the spread tightening in the corporate sectors, declining by 7 bps despite significant new issuance by the largest banks to meet regulatory capital requirements.

Option Adjusted Corporate Spreads in Basis Points*							
Index Sector	10 year Tights				1Q17 Change	Year to Year Change	Difference from 10yr Tights
	12/31/06	03/31/16	12/30/16	03/31/17			
Aggregate Index	38	56	43	44	1	-12	6
Corporates	88	163	123	118	-5	-45	30
Industrials	102	168	125	121	-4	-47	19
Utilities	102	151	117	116	-1	-35	14
Financials	69	155	120	113	-7	-42	44
AAA	53	80	70	73	3	-7	20
AA	58	89	76	71	-5	-18	13
A	86	125	100	96	-4	-29	10
BBB	122	215	154	147	-7	-68	25

\*Data from Bloomberg Barclays US Aggregate Bond Index as of 03/31/17

The "Risk On" market continued to favor lower rated sectors within the corporate market, with BBB rated bonds outperforming higher quality bonds. This drove continued compression between higher rated paper (AAA, AA and A) and BBBs, as much as 40-60bps depending on the rating

category. For these reasons, we believe it remains a risky time to move down the credit curve as smaller increases in yield do not compensate investors for rising risks.

Continued global political uncertainty and monetary policy changes loom on the horizon, raising expectations for spread volatility in the coming quarters. Therefore a more cautious stance with a bias towards higher quality credits is warranted. In the coming quarter, we will look to capitalize on opportunities in the aerospace and defense, consumer non-cyclical, utility, communications and transportation sectors.

## Mortgage and Asset Backed Securities (MBS and ABS)

Agency MBS maintained a narrow trading range to start the year as talks of Fed tapering remained a 2018 event, even as the Fed conducted the first rate hike of the year and market expectations of future hikes increased.

Over the quarter, domestic money managers were the major buyers of MBS and saw the biggest increase in agency MBS holdings. Domestic banks, however, scaled back their MBS purchases as compared to the aggressive buying they conducted in 2015 and 2016, similarly foreign investor demand was less aggressive than the prior year, remaining flat to start the year.

Mortgage supply was higher than expected during the quarter due to larger outstanding mortgage debt and should continue to increase as we approach stronger home buying months.

Prime remains positioned to take advantage of any future spread widening by maintaining a slight underweight to the benchmark target. Our focus in residential mortgages remains in agency-backed products only.

## *Economic Outlook*

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For shorter duration securities, we prefer an allocation to asset-backed securities. Prime continues to recommend a healthy overweight to this sector, as these securities continue to experience stable credit performance. We favor these securities in lieu of Treasuries, agencies, and higher-rated corporate credits. Bonds currently offer value in 1-5 year maturities and hold superior AAA rated credit quality.

### **Municipals**

Front end tax-exempt yields fell during the first quarter with long term, 30-year yields finishing almost where they began the year. According to Municipal Market Data, 2-year, AAA pre-tax yields dropped 21 basis points, finishing the quarter at 1.02%. At the same time, 5-year, AAA yields fell about 24 basis points, finishing the quarter 1.55%. Meanwhile the 10-year and 30-year tenors finished the quarter at 2.25% and 3.05%, respectively, within a few basis points of where they began.

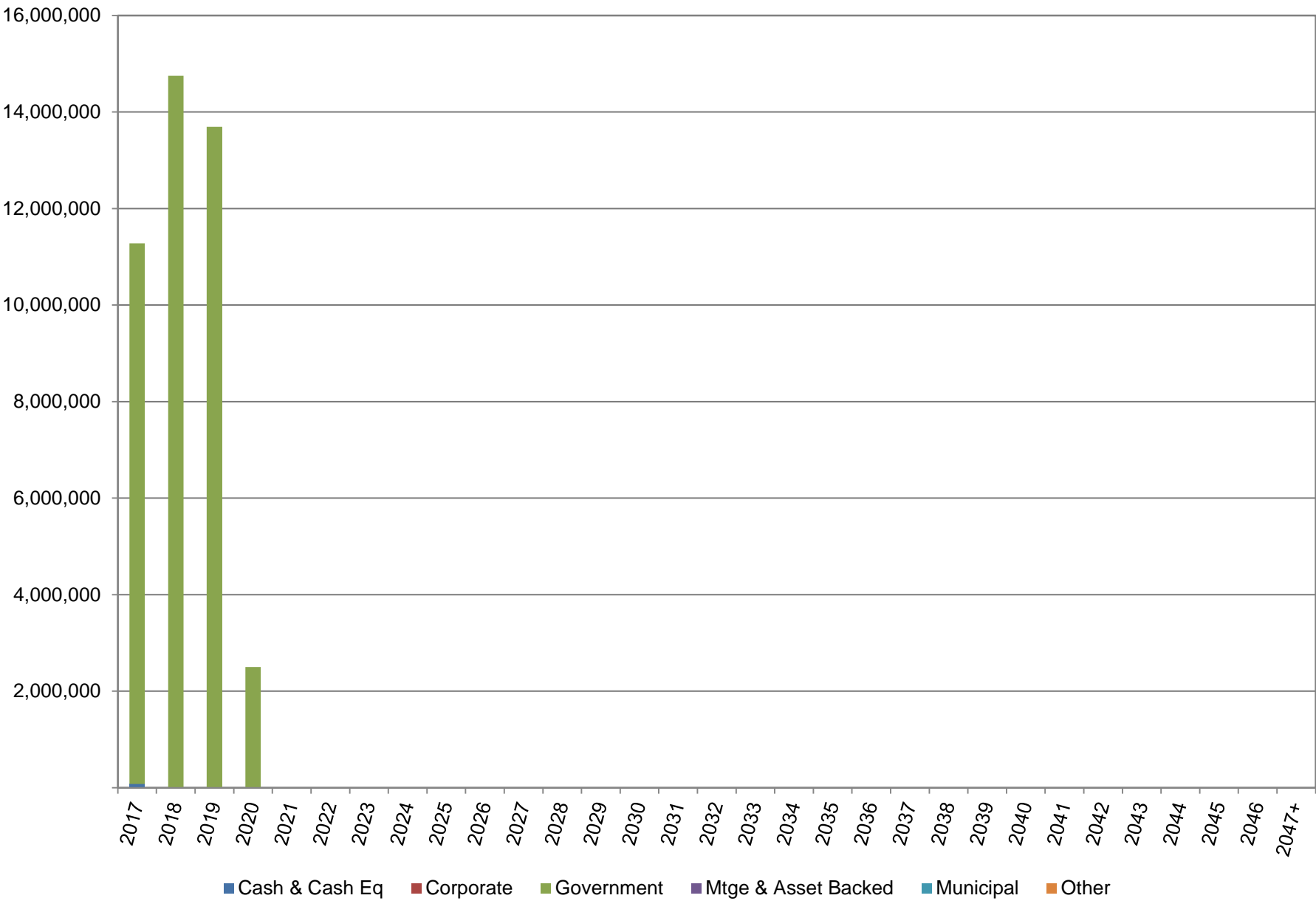
Total return performance for municipals was strong in the first quarter. According to Bloomberg/Barclays Index Data, the full 30+ year Municipal Bond Index has returned 1.58% over the first quarter providing an excess return of 0.85% over Treasuries. By comparison, the Barclays U.S. Aggregate returned 0.82% for the quarter.

Outside of a few weeks in January, primary market supply has been somewhat muted so far this year helping drive performance. Another positive technical has come in the form of modest net inflows into municipal bond funds quarter to date versus the dramatic outflows witnessed during Q4 2016. As we look forward to the second quarter, Prime remains cautious on the tax exempt municipal sector as we await clarification on the possibility of tax reform.

## 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	42,142,485	42,028,049	(114,436)	1.02	1.15	1.41	0.03	11	7,949	24	(122,385)
Agency	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Corporate	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Taxable Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Tax-exempt Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Mortgage Pass-	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMOs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
ARMs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Asset Backed	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMBS	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Other	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	42,142,485	42,028,049	(114,436)	1.02	1.15	1.41	0.03	11	7,949	24	(122,385)
Short Term											
Sweep Money Market	77,349	77,349	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	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	77,349	77,349	0	0.00	0.00	0.00	0.00	0	0	0	0
Total Fixed Income & Short Term											
Total	42,219,834	42,105,398	(114,436)	1.02	1.14	1.41	0.03	11	7,949	24	(122,385)
Equity											
Common Stock	0	0	0					0	0	0	0
Total	0	0	0					0	0	0	0
Grand Total											
Total	42,219,834	42,105,398	(114,436)					11	7,949	24	(122,385)

# Maturity Schedule By Weighted Average Life



## Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2017	11,187,604	0.95	27%
2018	14,739,780	1.03	35%
2019	13,724,737	0.99	33%
2020	2,490,364	1.51	6%
2021+	0	0.00	0%
<b>Subtotal</b> (inc. ABS, Agcy, CMBS, Corp, Muni, UST)	<b>42,142,485</b>	<b>1.02</b>	<b>100%</b>
MBS	0	0.00	0%
<b>TOTAL</b>	<b>42,142,485</b>	<b>1.02</b>	<b>100%</b>

# Performance

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**Tax-Equivalent Total Return**  
**as of 03/31/2017**  
**Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	0.23%	0.22%	0.01%
Year to Date	0.23%	0.22%	0.01%
Since Inception	1.29%	1.02%	0.27%

**Benchmark Composition:**  
100.0% Garden State Duration Matched Treasury

## Bond Purchases

Trade Date	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
01/30/2017	912828G61	US TREASURY N/B	Treasury	AA+	Aaa	1.500	11/30/2019	N/A	100.19	601,125	1.43	1.43
02/17/2017	912828G61	US TREASURY N/B	Treasury	AA+	Aaa	1.500	11/30/2019	N/A	100.16	901,406	1.44	1.44
02/17/2017	912828G95	US TREASURY N/B	Treasury	AA+	Aaa	1.625	12/31/2019	N/A	100.48	1,255,957	1.45	1.45
02/27/2017	912828V31	US TREASURY NB	Treasury	AA+	Aaa	1.375	01/15/2020	N/A	99.89	998,945	1.41	1.41
03/06/2017	912828V31	US TREASURY NB	Treasury	AA+	Aaa	1.375	01/15/2020	N/A	99.46	248,652	1.57	1.57
03/06/2017	912828W22	US TREASURY N/B	Treasury	AA+	Aaa	1.375	02/15/2020	N/A	99.40	1,242,529	1.58	1.58
<b>Total</b>										<b>5,248,615</b>	<b>1.48</b>	<b>1.48</b>

## Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	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
01/06/2017	Sell	912828B74	US TREASURY	Treasury	AA+	Aaa	0.625	02/15/2017	02/15/2017	100.01	499,966	92	0.69	0.69
02/15/2017	Maturity	912828B74	US TREASURY	Treasury	AA+	Aaa	0.625	02/15/2017	02/15/2017	100.00	650,000	0	0.74	0.74
<b>Total</b>											<b>1,149,966</b>	<b>92</b>	<b>0.72</b>	<b>0.72</b>

# ***Appendix***

## Detailed Portfolio Report

# Portfolio Holdings Report

CUSIP	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																	
99C001734	03/03/2017			77,349	BANK OF AMER/MERRILL	0.00			77,349	77,349	77,349	0	0.00	0.00	0.00	0.00	
Total Money Market				77,349					77,349	77,349	77,349	0	0.00	0.00	0.00	0.00	
Treasury																	
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,005	999,990	(15)	0.86	0.90	0.04	0.04	-0.01
912828G61	01/30/2017	AA+	Aaa	1,500,000	US TREASURY N/B	1.50	11/30/2019	11/30/2019	1,502,531	1,502,419	1,502,430	11	1.44	1.44	2.60	2.66	0.08
912828G95	02/17/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.63	12/31/2019	12/31/2019	1,255,957	1,255,744	1,255,813	69	1.45	1.45	2.68	2.75	0.09
912828K82	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	998,898	997,970	(928)	1.08	1.15	1.36	1.37	0.03
912828L81	02/02/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	10/15/2018	10/15/2018	996,324	997,809	995,420	(2,389)	1.02	1.18	1.52	1.54	0.03
912828M64	03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	11/15/2018	11/15/2018	1,004,417	1,002,702	1,000,880	(1,822)	1.08	1.19	1.60	1.62	0.03
912828N22	03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	12/15/2018	12/15/2018	1,004,300	1,002,684	1,000,550	(2,134)	1.09	1.22	1.68	1.71	0.04
912828N63	03/29/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.13	01/15/2019	01/15/2019	1,505,396	1,503,477	1,497,240	(6,237)	0.99	1.23	1.77	1.79	0.04
912828P53	03/29/2016	AA+	Aaa	1,200,000	US TREASURY N/B	0.75	02/15/2019	02/15/2019	1,191,426	1,194,388	1,189,212	(5,176)	1.00	1.24	1.86	1.88	0.04
912828P95	06/30/2016	AA+	Aaa	1,050,000	US TREASURY N/B	1.00	03/15/2019	03/15/2019	1,058,588	1,056,247	1,044,803	(11,444)	0.69	1.26	1.93	1.95	0.05
912828Q52	07/19/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2019	04/15/2019	1,001,992	1,001,489	991,880	(9,609)	0.80	1.28	2.01	2.04	0.05
912828R44	07/19/2016	AA+	Aaa	1,400,000	US TREASURY N/B	0.88	05/15/2019	05/15/2019	1,402,461	1,401,858	1,387,848	(14,010)	0.81	1.29	2.09	2.12	0.05
912828RH5	09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	778,360	777,232	(1,128)	1.08	1.18	1.48	1.50	0.03
912828S43	07/29/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	07/15/2019	07/15/2019	999,336	999,484	986,870	(12,614)	0.77	1.33	2.26	2.29	0.06
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	998,153	999,080	927	1.07	0.85	0.42	0.42	0.00
912828TN0	08/02/2016	AA+	Aaa	1,295,000	US TREASURY N/B	1.00	08/31/2019	08/31/2019	1,300,518	1,299,359	1,283,695	(15,665)	0.86	1.37	2.39	2.41	0.07
912828TR1	08/05/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	09/30/2019	09/30/2019	1,504,980	1,503,982	1,485,660	(18,322)	0.89	1.39	2.46	2.50	0.07
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	997,586	998,580	994	1.11	0.91	0.50	0.50	0.01
912828TV2	10/05/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	10/31/2019	10/31/2019	1,007,461	1,006,291	996,040	(10,251)	1.00	1.41	2.52	2.58	0.08
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,247,939	1,248,650	711	1.04	0.94	0.58	0.58	0.01
912828UA6	11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,246,631	1,247,138	506	1.03	0.97	0.66	0.67	0.01
912828UE8	12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,147,554	1,147,746	192	1.04	1.01	0.75	0.75	0.01
912828UJ7	01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,598,030	1,597,808	(222)	1.02	1.04	0.83	0.84	0.01
912828UR9	02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,596,130	1,595,568	(562)	1.02	1.05	0.91	0.91	0.01
912828UU2	03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,595,076	1,594,704	(372)	1.06	1.08	0.99	1.00	0.01
912828UZ1	04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,371,149	1,368,001	(3,148)	0.89	1.10	1.07	1.08	0.02
912828V31	02/27/2017	AA+	Aaa	1,250,000	US TREASURY NB	1.38	01/15/2020	01/15/2020	1,247,598	1,247,663	1,247,125	(538)	1.44	1.46	2.73	2.79	0.09
912828W22	03/06/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	02/15/2020	02/15/2020	1,242,529	1,242,702	1,246,138	3,436	1.58	1.48	2.82	2.87	0.09
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,199,949	1,200,144	195	0.91	0.78	0.12	0.12	0.00
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,249,888	1,250,250	362	0.92	0.78	0.21	0.21	0.00
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,099,632	1,100,176	544	0.99	0.82	0.29	0.29	0.00
912828XA3	07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,500,658	1,498,110	(2,548)	0.96	1.11	1.11	1.12	0.02
912828XF2	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,001,027	999,960	(1,067)	1.04	1.13	1.19	1.20	0.02

## Portfolio Holdings Report

CUSIP	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
912828XJ4	07/07/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	06/30/2017	06/30/2017	1,001,055	1,000,268	999,630	(638)	0.52	0.77	0.25	0.25	0.00
912828XK1	08/13/2015	AA+	Aaa	1,300,000	US TREASURY N/B	0.88	07/15/2018	07/15/2018	1,293,860	1,297,257	1,295,710	(1,547)	1.04	1.13	1.28	1.29	0.02
<b>Total Treasury</b>				<b>42,145,000</b>					<b>42,064,584</b>	<b>42,142,485</b>	<b>42,028,049</b>	<b>(114,436)</b>	<b>1.02</b>	<b>1.15</b>	<b>1.41</b>	<b>1.43</b>	<b>0.03</b>
<b>Grand Total</b>				<b>42,222,349</b>					<b>42,141,933</b>	<b>42,219,834</b>	<b>42,105,398</b>	<b>(114,436)</b>	<b>1.02</b>	<b>1.14</b>	<b>1.41</b>	<b>1.43</b>	<b>0.03</b>

# Glossary of Terms

Security Types	
<b>Adjustable Rate Mortgage (ARM)</b>	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.
<b>Agency</b>	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.
<b>Asset-Backed Security (ABS)</b>	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.
<b>Collateralized Mortgage Obligation (CMO)</b>	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.
<b>Commercial Mortgage-Backed Security (CMBS)</b>	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.
<b>Corporate (Corp)</b>	A fixed income security issued by a private corporation.
<b>Mortgage Pass-Through (MPT)</b>	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.
<b>Preferred Stock (Preferred)</b>	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.
<b>Tax-exempt Municipal (ExMuni)</b>	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.
<b>Taxable Municipal (TaxMuni)</b>	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.
<b>Treasury</b>	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	
<b>Average Life</b>	The dollar-weighted average time to maturity of a stream of principal cash flows. Also referred to as “weighted average life” or “WAL”.
<b>Basis Point (bp)</b>	1/100 of 1% (or equivalently .0001).
<b>Benchmark</b>	<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>
<b>Book Income</b>	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.
<b>Book Value</b>	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.
<b>Book Yield</b>	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.
<b>Cash Flow</b>	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.
<b>Convexity</b>	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.
<b>Credit Risk</b>	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.
<b>Duration</b>	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.)	
<b>DYCARR<sup>SM</sup></b>	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.
<b>FICO Score</b>	A generic credit score developed by Fair, Isaac and Company, Inc., designed to predict the likelihood of borrowers becoming delinquent in their credit obligations.
<b>Gross Domestic Product (GDP)</b>	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.
<b>Interest Rate Risk</b>	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.
<b>Loan to Value (LTV)</b>	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.
<b>Market Value</b>	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.
<b>Option Adjusted Spread (OAS)</b>	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.
<b>Realized Gain/(Loss)</b>	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.
<b>Tax Equivalent Yield</b>	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%).
<b>Total Return</b>	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.
<b>Unrealized Gain/(Loss)</b>	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.
<b>Volatility Adjusted Duration</b>	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.
<b>Whole Loan</b>	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).
<b>Yield</b>	The implied return achievable for purchasing a bond at a given price.

# ***Appendix***

## Presentation Overview

## Overview

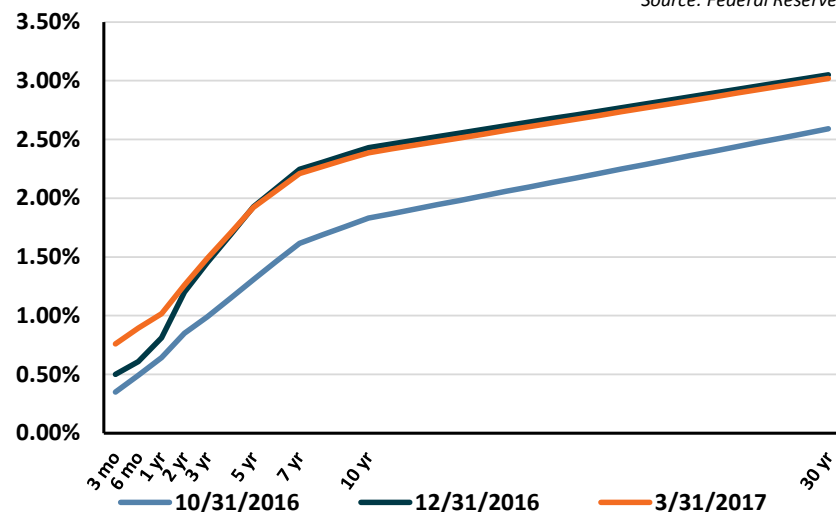
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- Economic overview and market update
- Portfolio review
- Performance

# Treasury Yields

## Treasury Yield Curves

Source: Federal Reserve



## 10 Year Treasuries

Source: Federal Reserve

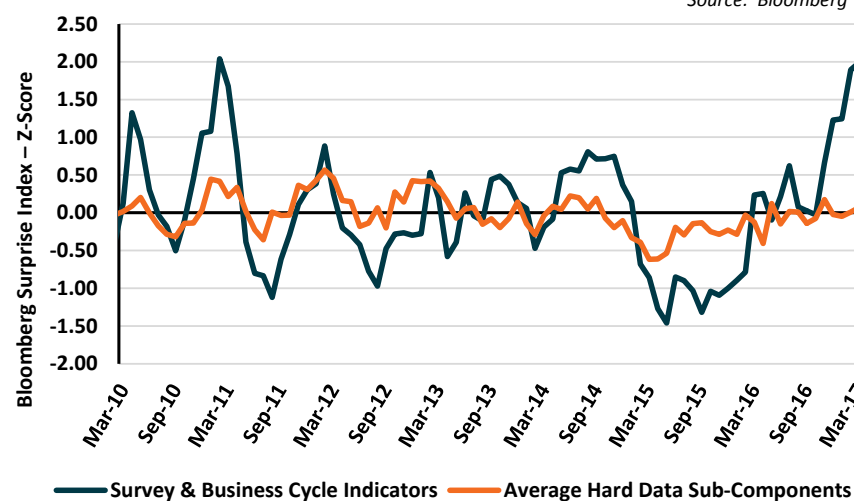


## US Treasury Yields

	10/31/2016	12/31/2016	3/31/2017
<b>3 Month</b>	0.35%	0.50%	0.76%
<b>2 Year</b>	0.85%	1.20%	1.26%
<b>5 Year</b>	1.31%	1.93%	1.92%
<b>10 Year</b>	1.83%	2.43%	2.39%
<b>30 Year</b>	2.59%	3.05%	3.02%

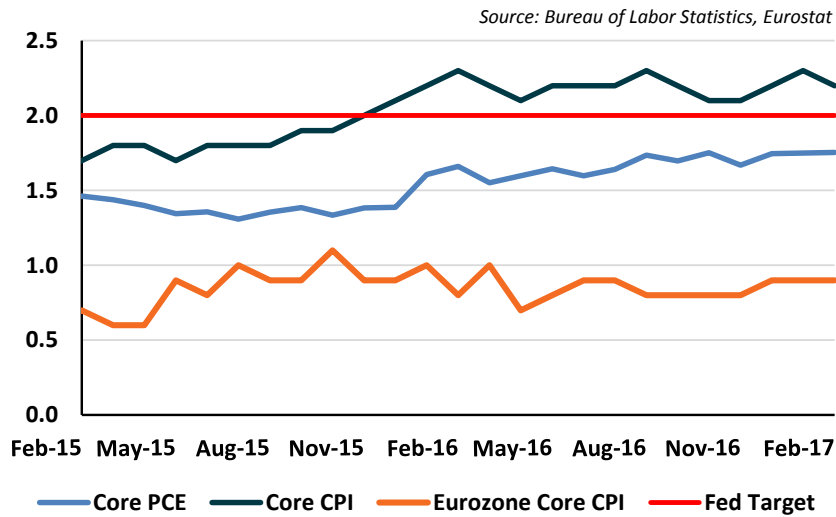
## Bloomberg US Economic Surprise Index

Source: Bloomberg

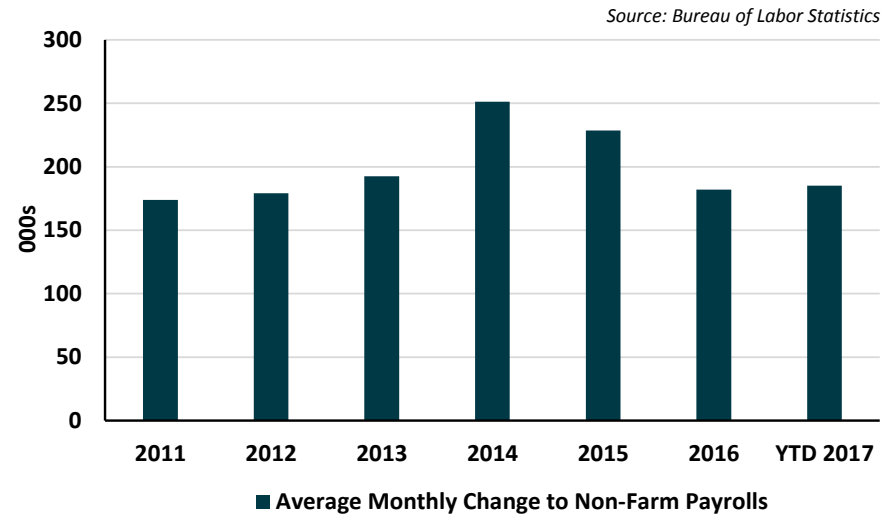


# Market Indicators

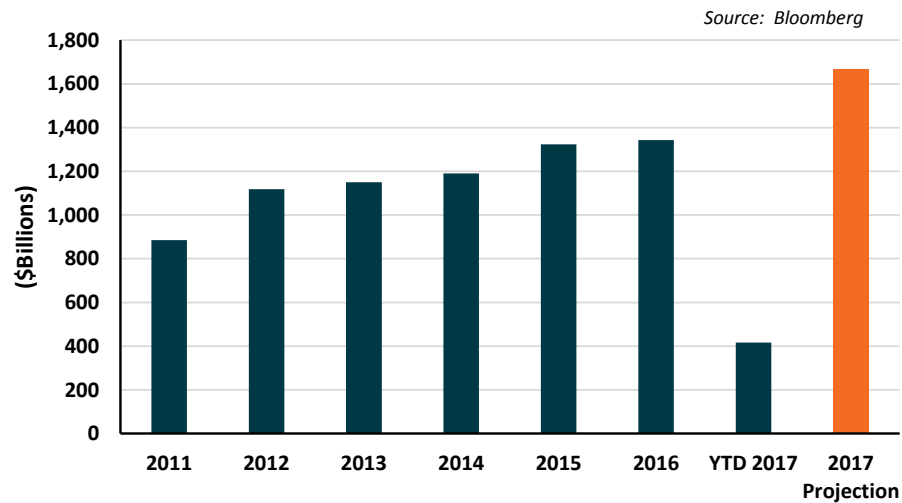
## Inflation



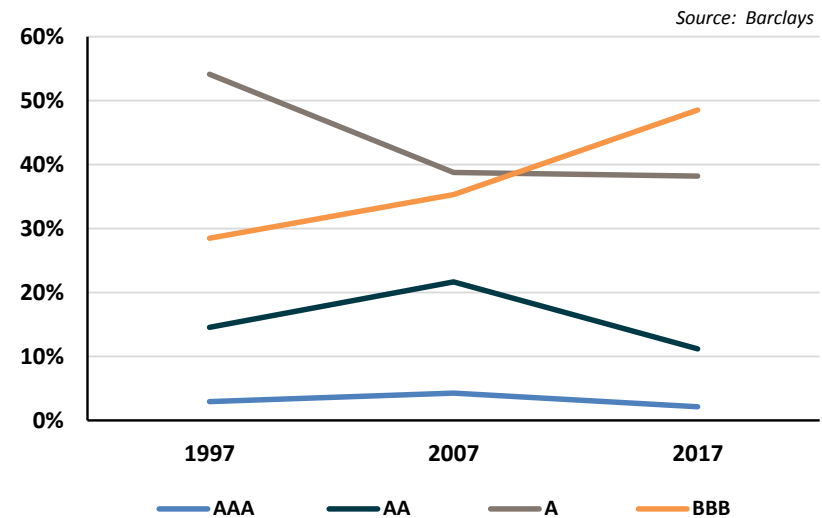
## Employment



## US Investment Grade Corporate Issuance



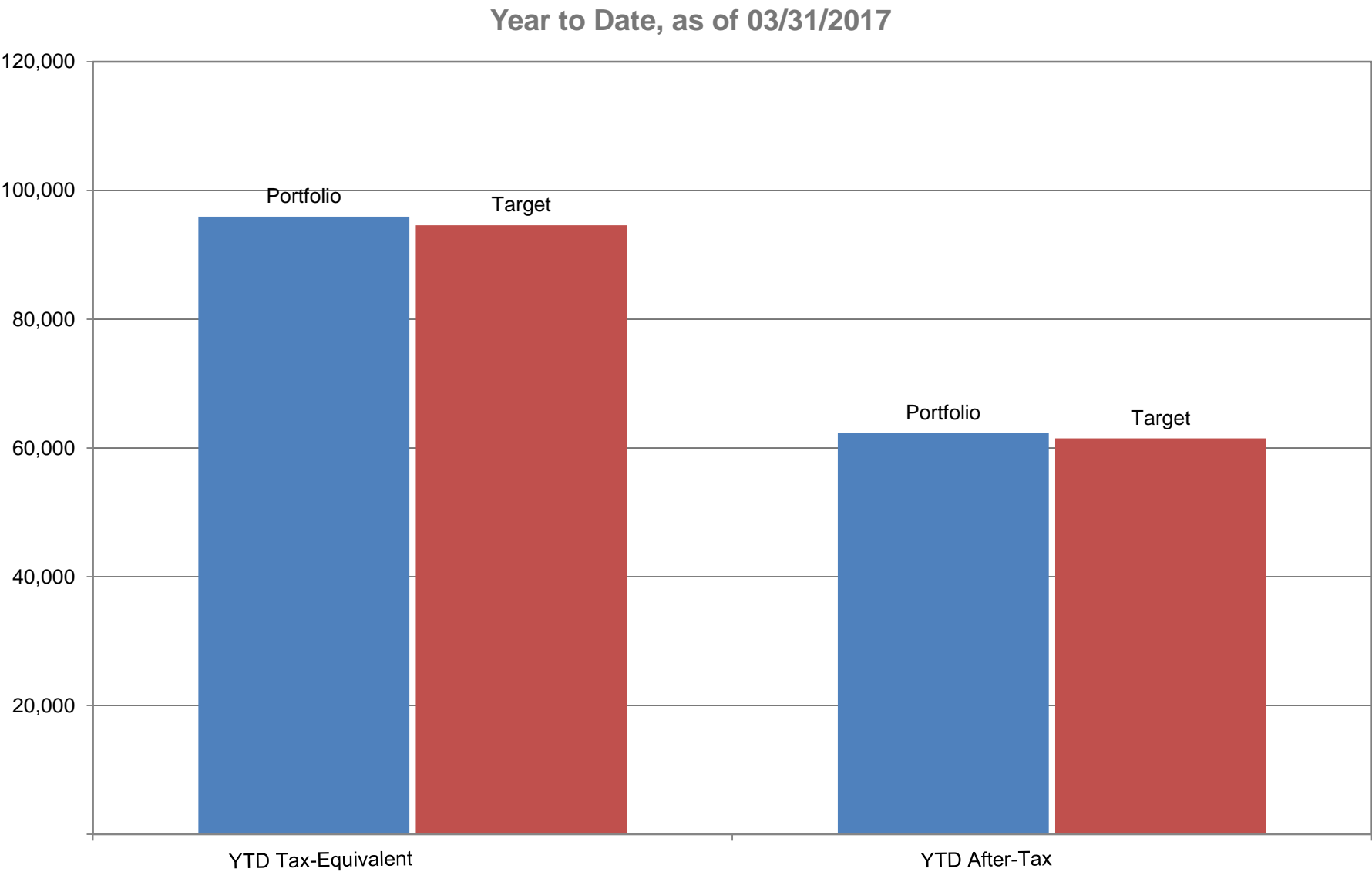
## US Corporate Credit Ratings



## Portfolio Changes

Garden State Muni Joint Insurance Fund	03/31/2016	06/30/2016	09/30/2016	12/31/2016	03/31/2017
<b>Treasury Yields</b>					
2 yr Treasury Yield	0.74%	0.59%	0.77%	1.20%	1.26%
5 yr Treasury Yield	1.22%	1.01%	1.15%	1.92%	1.93%
10 yr Treasury Yield	1.78%	1.49%	1.61%	2.43%	2.39%
<b>Book Statistics</b>					
Tax-Equivalent Book Yield	0.91%	0.93%	0.89%	0.95%	1.02%
Book Value (\$)	40,649,257	37,692,989	42,340,961	38,131,483	42,219,834
Projected Tax-Equivalent Income, next 12 months (\$)	368,326	351,189	378,371	361,973	431,340
Unrealized Gains/(Losses) (\$)	149,221	209,695	102,114	(107,044)	(114,436)
YTD Realized Gains/(Losses) (\$)	680	3,786	3,786	4,392	92
<b>Portfolio Risk Statistics</b>					
Effective Duration	1.50	1.37	1.45	1.43	1.41
Convexity	0.04	0.03	0.04	0.03	0.03
Weighted Average Life	1.52	1.38	1.47	1.45	1.43
Average Rating	AA+	AA+	AA+	AA+	AA+
<b>Portfolio Sector Allocation</b>					
Treasury	100%	100%	96%	100%	100%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	0%	4%	0%	0%

Income Year to Date



# Performance

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**Tax-Equivalent Total Return**  
**as of 03/31/2017**  
**Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	0.23%	0.22%	0.01%
Year to Date	0.23%	0.22%	0.01%
Since Inception	1.29%	1.02%	0.27%

**Benchmark Composition:**  
100.0% Garden State Duration Matched Treasury

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 3/01/2017 to 3/31/2017**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Berkeley Township	3/20/2017	Holman Frenia Allison PC 680 Hooper Avenue	2016 GL/AL/WC	Evidence of insurance as respects 2016 audit.
Borough of New Providence	3/8/2017	NJ Transit Corp.	2017 GL/AL/WC	Certificate Holders: NJ Transit Corp. and its Subsidiary NJ Transit Rail Operations Inc. The certificate holder is included as an additional insured as respects temporary access permit for Ingress and Egress along NJ Transit Gladstone Branch Mile Post 25.9 to 26.1, New Providence, NJ as per written contract. *
Township of Berkeley Heights	3/17/2017	Berkeley Heights Public Schools	2017 GL/AL/WC	Evidence of insurance
Township of Berkeley Heights	3/23/2017	The Connell Company	2017 GL/AL/WC	The Connell Company, its direct & indirect subsidiaries, divisions & affiliates & each such entity's members, officers, directors, shareholders, & employees are included as additional insured (Premises Owner) as respects Berkeley Heights Fire Department's use of 1067 Plainfield Ave for training exercises. *
Township of Berkeley Heights	3/23/2017	County of Union	2017 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants & the State of New Jersey; are included as Additional Insured under the general liability policy of the Licensee as respects Berkeley Heights hanging a banner on Springfield Ave & Plainfield Ave from 4/15 through 5/28 for the Berkeley Heights Rescue Squad Membership Drive. *
Township Of Ewing	3/6/2017	County of Hunterdon	2017 GL/AL/WC	Evidence of insurance as respects the West Trenton Firehouse, Pennington Road Firehouse and Prospect House Firehouse attending training at the County of Hudson throughout 2017. Subject to the terms, conditions and exclusions of the policy.
Township Of Ewing	3/9/2017	County of Hunterdon	2017 GL/AL/WC	Evidence of insurance as respects the Township of Ewing (West Trenton Firehouse, Pennington Road Firehouse & Prospects House Firehouse) attending training at the County of Hunterdon throughout 2017.
Borough of Fair Haven	3/6/2017	Rumson Fair Haven Board of Education	2017 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the Fair Haven's Recreation Department use of the facilities for the Men's Basketball Championship game on 5/19/17. *

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 3/01/2017 to 3/31/2017**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Berkeley Township	3/21/2017	Berkeley Township Elementary School	2017 GL/AL/WC	Evidence of insurance as respect the Berkeley Township Police Department's use of the certificate holder's facilities for D.A.R.E. Program Events throughout the year.
Borough of Haddon Heights	3/15/2017	Camden County Public Works Attn: Sam Martello Director	2017 GL/AL/WC	The certificate holder is included as an additional insured as respects the Borough of Haddon Heights closure of North Park Drive and Tenth Avenue (County Road), Haddon Heights, NJ on 5/20 for Soiree En Blanc. *
Borough of Haddon Heights	3/15/2017	Camden County Public Works	2017 GL/AL/WC	The certificate holder is included as an additional insured as respects the Borough of Haddon Heights' closure of the 500 block of Station Avenue (County Road) on 9/10 for the annual Spaghetti Dinner. *
Township of Parsippany	3/29/2017	Montville Township	2017 GL	Evidence of insurance as respects the Township of Parsippany Recreation Department's participation in events/games at Montville Township fields.
Township of Parsippany	3/29/2017	Montville Board of Education	2017 GL	Evidence of insurance as respects the Township of Parsippany Recreation Department's participation in events/games at Montville Board of Education fields.
Township of Parsippany	3/16/2017	ASI Music Group	2017 GL/AL/WC	Evidence of Insurance
Borough of Kenilworth	3/28/2017	County of Union	2017 GL/AL/WC	Certificate Holder, its Board of Chosen Freeholders, officers, employees, agents and servants are included as additional insured (licensor) under the general liability policy, as respects the closure of roads on 5/21/17 for the Borough of Kenilworth Street Fair. *
City of Linden	3/28/2017	Aviation Market Place LLC	2017 GL	Evidence of Insurance as respects the City of Linden's use of the certificate holder's facilities from 5/8/17 through 10/30/17.
City of Linden	3/6/2017	Linden Public Schools	2017 GL/AL/WC	Evidence of insurance as respects the City of Linden's use of Linden Board of Education's parking lot on 3/25/17.
City of Linden	3/28/2017	County of Morris	2017 GL/AL/WC	The County of Morris, its elected and appointed officials, employees and volunteers are included as additional insured as respects the City of Linden's use of the Morris County Public Safety Training Academy throughout 2017. *

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 3/01/2017 to 3/31/2017**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of West Orange	3/9/2017	Evidence of Insurance	2017 CRIME STAT	Evidence of Statutory Bond Coverage for: Comptroller, Treasurer, CFO John Gross; Tax Collector Joanne Gagliardo; Municipal Judge Margaret Padovano; Municipal Judge Dennis Dowd; Court Administrator Heather Prokop; Township Clerk Karen Carnevale.
Township of West Orange	3/9/2017	Evidence of Insurance	2017 CRIME STAT	Evidence of Statutory Bond Coverage for: Comptroller, Treasurer, CFO John Gross; Tax Collector Joanne Gagliardo; Municipal Judge Margaret Padovano; Municipal Judge Dennis Dowd; Court Administrator Heather Prokop; Township Clerk Karen Carnevale.
Township of West Orange	3/15/2017	Evidence of Insurance	2017 CRIME STAT	Evidence of Statutory Bond Coverage for: Comptroller, Treasurer, CFO John Gross; Tax Collector Joanne Gagliardo; Municipal Judge Margaret Padovano; Municipal Judge Dennis Dowd; Court Administrator Yvonne Bowers; Township Clerk Karen Carnevale. Change effective 3/1/17.
Township of South Orange	3/28/2017	Baird Community Center	2017 GL/AL/WC	Evidence of insurance as respects the Pierro Gallery exhibition "Booked 14" from 3/1/17 to 4/22/17. The total value of the work exhibited is \$56,886. Subject to the terms, conditions and exclusions of the GSMJIF Policies.
Township of South Orange	3/9/2017	South Orange Maplewood BOE	2017 GL	Certificate holder is included as an additional certificate holder as respects the Township of South Orange's use of South Orange Middle School on 4/23/17 for the SOMS Flea Market.
Town of Kearny	3/6/2017	NJ Transit One Penn Plaza East	2017 GL/AL/APD	Certificate holder is included as an additional insured (Lessor) and loss payee as respects the Township of Kearny's lease of a 2016 Ford E-450 Extended Minibus, Vehicle # 16-1798 VIN# 1FDFE4FS0GDC56813 cost of vehicle \$58,392 NJ Transit is the lien holder.*
Union Township	3/17/2017	Union Township Board of Education	2017 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the Township of Union's use of the certificate holder's premises for recreation events, sports and police and fire training drills. Subject to the terms, conditions and exclusions of the GSMJIF Policies. *
Township of Livingston	3/14/2017	County of Bergen Dept. of Public Safety	2017 GL/AL/WC	Evidence of insurance as respects the Township of Livingston Police training at the Bergen County Police & Fire Academy.
Neptune Township	3/6/2017	Neptune Township Board of Education	2017 GL/AL/WC	Evidence of insurance as respects Neptune Township use of Neptune Township Board of Education facilities throughout 2017.

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 3/01/2017 to 3/31/2017**

<b>JIF Member</b>	<b>ISSUED</b>	<b>CERT HOLDER</b>	<b>COVERAGE</b>	<b>HOLDER DESCRIPTION</b>
Neptune Township	3/9/2017	All Hands Fire Equipment and Training	2017 GL/AL/WC	Evidence of insurance as respects the Neptune Fire Department conducting Firefighter survival drills at the certificate holder's premises on 3/20 & 3/25. Subject to the terms, conditions and exclusions of the GSMJIF Policies.
Township of Bloomfield	3/29/2017	State of NJ Office of Licensing Dept. of Children & Families	2017 GL	Evidence of insurance as respects the Township of Bloomfield's summer day camps.
Township of Bloomfield	3/14/2017	Park United Methodist Church	2017 GL/AL/WC	Evidence of insurance as respects the Township of Bloomfield's use of the certificate holder's premises for the Multi-Cultural International Food Festival on 4/29/2017.
Township of Cinnaminson	3/9/2017	Burlington County Board of Chosen Freeholders	2017 GL/AL/WC/PROP	Certificate holder is included as loss payee as their interest may appear as respects the operation of the property located at 1414 Riverton Road, Cinnaminson, NJ 08077.
Borough of New Providence	3/21/2017	Township of Chatham	2017 GL	Certificate holder is included as an additional insured as respects the Borough of New Providence's participation in Chatham Youth League Baseball.*
Borough of New Providence	3/21/2017	Baseball Club of Chatham, NJ Inc.	2017 GL	Certificate holder is included as an additional insured as respects the Borough of New Providence's participation in Chatham Youth League Baseball.*