



March 21, 2018

MEMO TO: INSURANCE FUND CHAIRMAN MARVIN

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

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

		January 2018	February 2018
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 315,300.76	\$ 314,661.58
	Claims Account-Bank of America	280,405.30	3,462,257.72
	D & H Claims Account-Bank of America		
	NJ Cash Management	128,181.74	128,323.57
	Custodial Account-Bank of America	602,762.73	1,671,688.53
	Total Balance	\$ 1,326,650.53	\$ 5,576,931.40
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,567,395.32	\$ 2,260,531.51
	Claims/Operating Account Receipts-Bank of America	7,116,350.81	6,931,564.00
	D & H Claims Account-Bank of America	20,111.61	23,934.06
	NJ Cash Management Activity Receipts	141.83	136.43
	Custodial Account-Bank of America	2,000,000.00	1,000,000.00
Total Receipts		\$ 10,703,999.57	\$ 10,216,166.00
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,568,034.50)	\$ (2,261,241.10)
	Claims Account Disbursements-Bank of America	(34,903.65)	(62,630.56)
	D & H Claims Account-Bank of America	(20,111.61)	(23,934.06)
	Operating Account Disbursements-Bank of America	(3,899,594.74)	(9,250,573.78)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(931,074.20)	(1,942,730.55)
Total Disbursements		\$ (6,453,718.70)	\$ (13,541,110.05)
Ending Cash Balance	Claims Accounts-TD Bank	\$ 314,661.58	\$ 313,951.99
	Claims Account-Bank of America	3,462,257.72	1,080,617.38
	D & H Claims Account-Bank of America	-	-
	NJ Cash Management	128,323.57	128,460.00
	Custodial-Investments	1,671,688.53	728,957.98
	Total Balance	\$ 5,576,931.40	\$ 2,251,987.35
Beginning Investment Balance		\$ 41,244,407.70	\$ 42,097,219.45
Change in Accrued Income		16,313.83	11,301.05
Change in Unrealized Gain		(143,929.04)	(65,758.19)
Income Received/Cash Received		48,964.87	37,523.40
Realized Gain/(Loss)			2,622.99
Cash Receipts(Disbursements)		2,000,000.00	1,000,000.00
Transfer to/from Custodial Account-Bank of America		(1,068,537.91)	(985,689.25)
Total Investment Account		\$ 42,097,219.45	\$ 42,097,219.45
Ending Cash Balance		\$ 47,674,150.85	\$ 44,349,206.80

BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account
From

To

DATE	02/01/18	02/28/18
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BOOK BALANCE AS OF	02/01/18	\$	43,768,907.98
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ADD DEPOSITS (PER BANK LEDGER)			2,917,118.75
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,942,730.55
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BOOK BALANCE AS OF	02/28/18	\$	44,743,296.18
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BALANCE PER BANK STATEMENT	02/28/18		\$44,743,296.18
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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	02/28/18	44,743,296.18
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPAREVIEWED BY Mary Foulks



BANK RECONCILIATION

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund
From

To

DATE 02/01/18 02/28/18

BOOK BALANCE AS OF 02/01/18 \$ 128,323.57

ADD DEPOSITS (PER BANK LEDGER) 136.43

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)

BOOK BALANCE AS OF 02/28/18 \$ 128,460.00

BALANCE PER BANK STATEMENT 02/28/18 \$128,460.00

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 02/28/18 128,460.00

Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME Bank of America

BANK/ACCT# D&H Claims Account - XXXX

From

To

DATE 02/01/18 02/28/18

BOOK BALANCE AS OF 02/01/18 \$ -

ADD DEPOSITS (PER BANK LEDGER) 23,934.06

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 23,934.06

BOOK BALANCE AS OF 02/28/18 \$ 0.00

BALANCE PER BANK STATEMENT 02/28/18 \$4,172.26

ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT
list 4,172.26

TOTAL 4,172.26 (4,172.26)

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 02/28/18 0.00

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks

BANK RECONCILIATION

ACCT.NAME TD Bank

BANK/ACCT# Claims Account -XXXXXXX

From To

DATE 02/01/18 02/28/18BOOK BALANCE AS OF 02/01/18 \$ 314,661.58ADD DEPOSITS (PER BANK LEDGER) 2,260,531.51SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 2,261,241.10BOOK BALANCE AS OF 02/28/18 \$ 313,951.99BALANCE PER BANK STATEMENT 02/28/18 \$1,245,909.87

ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT
Various list \$ 931,957.88TOTAL 931,957.88 (931,957.88)

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00ADJUSTED BANK BALANCE(BOOK BAL)AS OF 02/28/18 313,951.99

Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME	Bank of America		
BANK/ACCT#	Fiduciary Account XXXXXXX		
	From		To
DATE	02/01/18		02/28/18

BOOK BALANCE AS OF	02/01/18	\$	3,462,257.72
ADD DEPOSITS (PER BANK LEDGER)			6,931,564.00
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			9,313,204.34
BOOK BALANCE AS OF	02/28/18	\$	1,080,617.38

BALANCE PER BANK STATEMENT	02/28/18	\$1,341,601.32
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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	
01/15/18	2003	1,000.00	
02/17/18	2013	833.33	
02/17/18	2014	1,403.86	
02/17/18	2015	1,791.00	
02/17/18	2016	1,250.00	
02/17/18	2017	813.00	
02/17/18	2018	15.50	
02/17/18	2019	4.64	
02/17/18	2020	3,779.50	
02/17/18	2021	682.00	
02/17/18	2022	19,072.69	
02/17/18	2023	1,648.00	
02/17/18	2024	385.00	
02/17/18	2025	1,250.00	
02/17/18	2026	24,000.00	
02/17/18	2027	38,444.26	
02/17/18	2029	16,711.28	
02/17/18	2030	12,296.98	
02/17/18	2031	8,518.22	
02/17/18	2034	12,882.44	
02/17/18	2035	41,857.21	
02/17/18	2036	3,333.33	
02/17/18	2037	80.00	
02/17/18	2038	160.00	
02/17/18	2039	10,000.00	
02/17/18	2040	26,019.20	
02/17/18	2041	32,752.50	
TOTAL		260,983.94	(260,983.94)

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	02/28/18	1,080,617.38
Difference		0.00

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



April 25, 2018

MEMO TO: INSURANCE FUND CHAIRMAN MARVIN

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

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

		February 2018	March 2018
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 314,661.58	\$ 313,952.29
	Claims Account-Bank of America	3,462,257.72	1,080,617.38
	D & H Claims Account-Bank of America		
	NJ Cash Management	128,323.57	128,460.00
	Custodial Account-Bank of America	1,671,688.53	728,957.98
	Total Balance	\$ 5,576,931.40	\$ 2,251,987.65
Receipts:			
	Claims Account Receipts-TD Bank	\$ 2,260,531.81	\$ 1,412,901.62
	Claims/Operating Account Receipts-Bank of America	6,931,564.00	2,431,695.17
	D & H Claims Account-Bank of America	23,934.06	25,591.39
	NJ Cash Management Activity Receipts	136.43	168.43
	Custodial Account-Bank of America	1,000,000.00	
Total Receipts		\$ 10,216,166.30	\$ 3,870,356.61
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (2,261,241.10)	\$ (1,413,635.97)
	Claims Account Disbursements-Bank of America	(62,630.56)	(44,960.72)
	D & H Claims Account-Bank of America	(23,934.06)	(25,591.39)
	Operating Account Disbursements-Bank of America	(9,250,573.78)	(2,108,092.55)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(1,942,730.55)	(687,221.40)
Total Disbursements		\$ (13,541,110.05)	\$ (4,279,502.03)
Ending Cash Balance	Claims Accounts-TD Bank	\$ 313,952.29	\$ 313,217.94
	Claims Account-Bank of America	1,080,617.38	1,359,259.28
	D & H Claims Account-Bank of America	-	-
	NJ Cash Management	128,460.00	128,628.43
	Custodial-Investments	728,957.98	41,736.58
	Total Balance	\$ 2,251,987.65	\$ 1,842,842.23
Beginning Investment Balance		\$ 42,097,219.45	\$ 42,097,219.45
Change in Accrued Income		11,301.05	6,044.60
Change in Unrealized Gain		(65,758.19)	39,858.77
Income Received/Cash Received		37,523.40	30,358.68
Realized Gain/(Loss)		2,622.99	
Cash Receipts(Disbursements)		1,000,000.00	
Transfer to/from Custodial Account-Bank of America		(985,689.25)	2,598,295.55
Total Investment Account		\$ 42,097,219.45	\$ 44,771,777.05
Ending Cash Balance		\$ 44,349,207.10	\$ 46,614,619.28

**BANK RECONCILIATION**

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund
From

To

DATE 03/01/18 03/31/18

BOOK BALANCE AS OF 03/01/18 \$ 128,460.00

ADD DEPOSITS (PER BANK LEDGER) 168.43

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)

BOOK BALANCE AS OF 03/31/18 \$ 128,628.43

BALANCE PER BANK STATEMENT 03/31/18 \$128,628.43

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 03/31/18 128,628.43

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks

BANK RECONCILIATION

ACCT.NAME Bank of America

BANK/ACCT# Fiduciary Account -XXXXX

From

To

DATE 03/01/18 03/31/18

BOOK BALANCE AS OF	03/01/18 \$	1,080,617.38
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ADD DEPOSITS (PER BANK LEDGER)		2,431,695.17
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		2,153,053.27
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BOOK BALANCE AS OF	03/31/18 \$	1,359,259.28
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BALANCE PER BANK STATEMENT	03/31/18	\$1,460,294.89
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ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

3/30/2018 \$72,772.82

TOTAL	72,772.82	72,772.82
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
01/15/18	2003	1,000.00
03/21/18	2043	833.33
03/21/18	2044	2,478.00
03/21/18	2045	542.50
03/21/18	2046	1,250.00
03/21/18	2047	1,443.00
03/21/18	2051	3,333.33
03/21/18	2052	3,475.76
03/21/18	2053	8,042.44
03/21/18	2054	11,992.93
03/21/18	2055	19,379.47
03/21/18	2057	15,247.02
03/21/18	2062	78,990.20
03/21/18	2063	18,375.45
03/21/18	2064	7,425.00

TOTAL	173,808.43	(173,808.43)
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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	03/31/18	1,359,259.28
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Difference	0.00
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PREPARED BY	<u>Patrick J. DeBlasio, CPA</u>	REVIEWED BY	<u>Mary Foulks</u>
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BANK RECONCILIATION

ACCT.NAME Bank of America

BANK/ACCT# D&H Claims Account - XXXXXXXX

From To

DATE 03/01/18 03/31/18

BOOK BALANCE AS OF 03/01/18 \$ -

ADD DEPOSITS (PER BANK LEDGER) 25,591.39

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 25,591.39

BOOK BALANCE AS OF 03/31/18 \$ 0.00

BALANCE PER BANK STATEMENT 03/31/18 \$6,483.96

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
Various	list	6,483.96

TOTAL 6,483.96 (6,483.96)

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 03/31/18 0.00

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 03/01/18 03/31/18

BOOK BALANCE AS OF 03/01/18 \$ 44,743,296.18

ADD DEPOSITS (PER BANK LEDGER) 757,438.85

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 687,221.40

BOOK BALANCE AS OF 03/31/18 \$ 44,813,513.63

BALANCE PER BANK STATEMENT 03/31/18 \$44,813,513.63

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 03/31/18 44,813,513.63

Difference 0.00

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

BANK RECONCILIATION

ACCT.NAME TD Bank

BANK/ACCT# Claims Account - XXXXXXXX

From To

DATE 03/01/18 03/31/18BOOK BALANCE AS OF 03/01/18 \$ 313,952.29ADD DEPOSITS (PER BANK LEDGER) 1,412,901.62SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 1,413,635.97BOOK BALANCE AS OF 03/31/18 \$ 313,217.94BALANCE PER BANK STATEMENT 03/31/18 \$914,562.70

ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT
Various list \$ 601,344.76TOTAL 601,344.76 (601,344.76)

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00ADJUSTED BANK BALANCE(BOOK BAL)AS OF 03/31/18 313,217.94Difference 0.00PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of January 31, 2018

	YTD 2018	Year Ended 2017	Year Ended 2016	Year Ended 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Years Ended 2002-2006	Fund Balance
Underwriting Income	2,736,581	30,830,022	29,086,556	28,199,165	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	41,663,511	294,722,162
Special Assessment Plan													4,319,955	4,319,955
Total Income	2,736,581	30,830,022	29,086,556	28,199,165	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	45,983,466	299,042,117
Claim Expenses														
Losses	358,970	6,615,596	9,429,360	10,447,231	13,363,954	12,260,437	14,841,514	9,388,449	8,772,645	7,552,215	4,809,313	6,459,391	17,797,636	122,096,710
Loss Adjustment Expenses	45,238	1,630,792	2,780,179	3,484,259	4,165,775	5,441,573	5,442,602	3,514,985	4,243,936	3,445,210	2,885,810	2,971,796	8,433,475	48,485,630
IBNR	1,149,883	7,271,995	3,204,973	1,208,012	953,877	459,373	456,126	141,373	-	61,762	35,399	23,131	72,641	15,038,545
EPL Deductible & Co-Insurance	(1,500)	(182,582)	(369,077)	(687,827)	(906,253)	(876,193)	(672,161)	(409,419)	(628,313)	(156,270)	(228,023)	(192,743)	(809,985)	(6,120,346)
Excess Recoveries	-	(6,622)	(761,740)	(821,382)	(1,599,805)	(6,932,081)	(7,146,569)	(1,437,927)	(1,422,199)	(1,839,837)	(61,321)	(367,827)	(2,404,363)	(24,801,673)
WC	-	-	(88,523)	-	(733,769)	(1,154,629)	(33,381)	(578,371)	(82,067)	(475,519)	(61,321)	-	(2,194,363)	(5,381,942)
GL	-	-	-	-	-	(287,891)	-	(4,903)	(129,834)	(25,254)	-	-	-	(447,883)
LEL	-	-	(229,000)	(1,000)	(137,044)	(1,750,545)	(1,861,076)	-	-	-	-	-	-	(3,978,665)
AL	-	-	-	-	-	(339,573)	-	-	-	(795,992)	-	-	-	(1,135,564)
Property	-	(6,622)	(444,217)	(222,951)	-	(112,187)	(3,638,716)	(373,409)	(7,541)	-	-	-	-	(4,805,644)
EPL/POL	-	-	-	(597,431)	(728,992)	(3,287,257)	(1,613,396)	(481,243)	(965,907)	(128,186)	-	(287,711)	(210,000)	(8,300,123)
EPL/POL Aggregate Stop	-	-	-	-	-	-	-	-	-	(414,886)	-	(80,116)	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	(256,850)	-	-	-	-	(256,850)
Total Claim Expense	1,552,591	15,329,179	14,283,696	13,630,292	15,977,549	10,353,109	12,921,511	11,197,461	10,966,069	9,063,079	7,441,178	8,893,748	23,089,403	154,698,866
Expenses														
Excess Premiums	548,605	6,715,167	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	72,022,329
General Administrative Expenses	665,763	7,545,961	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	70,030,184
Total Expenses	1,214,368	14,261,128	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	142,052,514
Underwriting Profit/(Loss)	(30,378)	1,239,715	1,264,393	1,043,930	(2,235,685)	2,074,602	(434,656)	889,579	680,501	(130,788)	420,660	(753,491)	(1,737,643)	2,290,738
Net Realized/Unrealized Gains/(Losses)	(3,847)	(97,275)	(80,070)	(76,881)	(46,938)	(45,316)	20,230	275,004	276,348	184,002	99,556	43,874	28,677	577,366
Interest Income	1,978	136,602	199,706	223,895	197,383	197,355	154,278	176,413	182,009	127,282	214,454	440,221	1,454,821	3,706,397
Net Investment Income	(1,869)	39,327	119,636	147,014	150,445	152,039	174,508	451,416	458,358	311,284	314,010	484,095	1,483,498	4,283,762
Statutory Surplus (Deficit)	(32,247)	1,279,042	1,384,029	1,190,945	(2,085,240)	2,226,641	(260,148)	1,340,995	1,138,859	180,496	734,670	(269,396)	(254,145)	6,574,501
% of Underwriting Income	-1.2%	4.1%	4.8%	4.2%	-7.6%	8.9%	-1.1%	6.3%	5.8%	1.1%	5.1%	-1.8%	-0.6%	2.2%
at 12/31/2017	-	1,472,477	1,398,602	1,201,124	(2,076,316)	2,232,325	(257,594)	1,319,621	1,140,684	181,281	735,712	(268,719)	(253,740)	6,825,458
Variance	(32,247)	(193,435)	(14,573)	(10,179)	(8,924)	(5,684)	(2,554)	21,375	(1,825)	(785)	(1,043)	(677)	(405)	(250,957)
at Previous Month	-	1,472,477	1,398,602	1,201,124	(2,076,316)	2,232,325	(257,594)	1,319,621	1,140,684	181,281	735,712	(268,719)	(253,740)	6,825,458
Variance	(32,247)	(193,435)	(14,573)	(10,179)	(8,924)	(5,684)	(2,554)	21,375	(1,825)	(785)	(1,043)	(677)	(405)	(250,957)

Note 1 : Ultimate losses based upon the 2017 year-end reserve study.

Note 2: Fund years 2010 through 2018 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, \$18.925m in 2017, and ~\$23.596m in 2018 .

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	40	38	37	36	35	32	31	28	26	22	19	18		
Total Claims	225	3,124	3,188	3,229	3,271	2,649	2,803	2,525	2,240	1,966	1,995	2,118	7,233	36,566
Severity Rate	204	218	229	234	236	233	240	237	235	230	228	230		
Total Open Claims	147	605	250	200	136	71	41	26	20	15	6	11	26	1,554

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

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of February 28, 2018



	YTD 2018	Year Ended 2017	Year Ended 2016	Year Ended 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Years Ended 2002-2006	Fund Balance
Underwriting Income	5,473,162	30,830,022	29,086,556	28,199,165	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	41,663,511	297,458,743
Special Assessment Plan													4,319,955	4,319,955
Total Income	5,473,162	30,830,022	29,086,556	28,199,165	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	45,983,466	301,778,698
Claim Expenses														
Losses	810,029	7,084,964	10,037,964	10,339,479	13,608,183	12,275,194	15,115,080	9,387,136	8,784,792	7,550,826	4,809,313	6,464,778	17,796,029	124,063,767
Loss Adjustment Expenses	153,821	1,785,095	2,870,618	3,450,451	4,267,218	5,447,010	5,514,126	3,514,796	4,256,889	3,446,599	2,885,810	2,972,969	8,433,342	48,998,745
IBNR	2,202,832	6,501,941	2,881,481	1,333,013	761,566	451,054	317,238	142,908	-	63,457	35,399	17,237	74,395	14,782,522
EPL Deductible & Co-Insurance	(61,500)	(188,910)	(371,051)	(700,148)	(916,705)	(876,193)	(672,161)	(409,419)	(628,313)	(156,270)	(228,023)	(192,743)	(809,985)	(6,211,421)
Excess Recoveries	-	(2,737)	(1,132,627)	(782,953)	(1,741,305)	(6,943,954)	(7,352,772)	(1,437,927)	(1,447,299)	(1,839,837)	(61,321)	(368,177)	(2,404,363)	(25,515,272)
WC	-	-	(88,523)	-	(733,769)	(1,164,602)	(239,583)	(578,371)	(62,067)	(475,519)	(61,321)	-	(2,194,363)	(5,598,018)
GL	-	-	-	-	-	(287,891)	-	(4,903)	(129,834)	(25,254)	-	-	-	(447,883)
LEL	-	-	(229,000)	-	(207,044)	(1,750,545)	(1,861,076)	-	-	-	-	-	-	(4,047,665)
AL	-	-	-	-	-	(339,573)	-	-	-	(795,992)	-	-	-	(1,135,564)
Property	-	(2,737)	(815,104)	(222,951)	-	(112,187)	(3,638,716)	(373,409)	(7,541)	-	-	-	-	(5,172,646)
EPL/POL	-	-	-	(560,002)	(800,492)	(3,289,257)	(1,613,396)	(481,243)	(991,007)	(128,186)	-	(288,061)	(210,000)	(8,361,645)
EPL/POL Aggregate Stop	-	-	-	-	-	-	-	-	-	(414,886)	-	(80,116)	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	(256,850)	-	-	-	-	(256,850)
Total Claim Expense	3,105,182	15,180,354	14,286,386	13,639,843	15,978,957	10,353,109	12,921,511	11,197,494	10,966,069	9,064,775	7,441,178	8,894,064	23,089,418	156,118,340
Expenses														
Excess Premiums	1,097,211	6,715,167	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	72,570,935
General Administrative Expenses	1,331,526	7,545,961	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	70,695,947
Total Expenses	2,428,736	14,261,128	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	143,266,882
Underwriting Profit/(Loss)	(60,756)	1,388,540	1,261,703	1,034,379	(2,237,094)	2,074,602	(434,656)	889,546	680,501	(132,484)	420,660	(753,807)	(1,737,658)	2,393,476
Net Realized/Unrealized Gains/(Losses)	(11,308)	(112,811)	(93,252)	(85,878)	(51,822)	(50,800)	18,250	272,337	274,516	183,783	98,663	43,874	28,677	514,231
Interest Income	6,794	149,035	210,004	231,086	201,257	201,669	155,918	178,505	183,439	127,457	215,149	440,221	1,454,821	3,755,357
Net Investment Income	(4,513)	36,224	116,753	145,208	149,436	150,869	174,168	450,843	457,955	311,240	313,812	484,095	1,483,498	4,269,588
Statutory Surplus (Deficit)	(65,269)	1,424,764	1,378,455	1,179,588	(2,087,658)	2,225,471	(260,487)	1,340,389	1,138,456	178,756	734,471	(269,712)	(254,160)	6,663,065
% of Underwriting Income	-1.2%	4.6%	4.7%	4.2%	-7.6%	8.9%	-1.1%	6.3%	5.7%	1.1%	5.1%	-1.8%	-0.6%	2.2%
at 12/31/2017	-	1,472,477	1,398,602	1,201,124	(2,076,316)	2,232,325	(257,594)	1,319,621	1,140,684	181,281	735,712	(268,719)	(253,740)	6,825,458
Variance	(65,269)	(47,713)	(20,147)	(21,536)	(11,342)	(6,855)	(2,894)	20,768	(2,228)	(2,525)	(1,241)	(993)	(420)	(162,393)
at Previous Month	(32,247)	1,279,042	1,384,029	1,190,945	(2,085,240)	2,226,641	(260,148)	1,340,995	1,138,859	180,496	734,670	(269,396)	(254,145)	6,574,501
Variance	(33,023)	145,722	(5,573)	(11,357)	(2,419)	(1,170)	(339)	(606)	(402)	(1,740)	(198)	(316)	(15)	88,564

Note 1 : Ultimate losses based upon the 2017 year-end reserve study.

Note 2: Fund years 2010 through 2018 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, \$18.925m in 2017, and ~\$23.596m in 2018 .

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	40	38	37	36	35	32	31	28	26	22	19	18		
Total Claims	433	3,159	3,191	3,228	3,272	2,649	2,803	2,525	2,240	1,966	1,995	2,118	7,233	36,812
Severity Rate	207	220	230	235	237	233	240	237	235	230	228	230		
Total Open Claims	247	502	250	194	132	68	39	26	20	15	6	10	24	1,533

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



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of March 31, 2018

	YTD 2018	Year Ended 2017	Year Ended 2016	Year Ended 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Years Ended 2002-2006	Fund Balance
Underwriting Income	8,209,743	30,830,022	29,086,556	28,199,165	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	41,663,511	300,195,324
Special Assessment Plan													4,319,955	4,319,955
Total Income	8,209,743	30,830,022	29,086,556	28,199,165	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	45,983,466	304,515,279
Claim Expenses														
Losses	1,502,566	7,672,631	10,265,506	10,366,557	14,169,857	12,480,567	14,900,762	9,454,892	8,786,096	7,560,388	4,722,937	6,482,045	17,788,144	126,152,947
Loss Adjustment Expenses	368,716	1,927,444	2,998,846	3,458,699	4,506,589	5,644,046	5,450,778	3,529,162	4,257,146	3,449,926	2,869,864	2,975,137	8,432,268	49,868,622
IBNR	2,934,449	5,815,145	2,543,770	1,377,830	857,351	425,644	388,708	60,802	-	51,782	112,107	-	83,368	14,650,956
EPL Deductible & Co-Insurance	(147,958)	(194,547)	(376,372)	(727,644)	(922,895)	(876,193)	(672,161)	(409,419)	(628,313)	(156,270)	(228,023)	(192,743)	(809,985)	(6,342,524)
Excess Recoveries	-	(31,482)	(1,135,127)	(835,481)	(2,632,340)	(7,320,954)	(7,146,569)	(1,437,927)	(1,448,860)	(1,839,837)	-	(368,177)	(2,404,363)	(26,601,118)
WC	-	-	(91,023)	-	(733,769)	(1,164,602)	(33,381)	(578,371)	(62,067)	(475,519)	-	-	(2,194,363)	(5,332,994)
GL	-	-	-	-	-	(162,891)	-	(4,903)	(129,834)	(25,254)	-	-	-	(322,883)
LEL	-	-	(229,000)	-	(906,870)	(1,750,545)	(1,861,076)	-	-	-	-	-	-	(4,747,491)
AL	-	-	-	-	(191,209)	(339,573)	-	-	-	(795,992)	-	-	-	(1,326,773)
Property	-	(31,482)	(815,104)	(222,951)	-	(112,187)	(3,638,716)	(373,409)	(7,541)	-	-	-	-	(5,201,391)
EPL/POL	-	-	-	(612,530)	(800,492)	(3,791,257)	(1,613,396)	(481,243)	(991,007)	(128,186)	-	(288,061)	(210,000)	(8,916,172)
EPL/POL Aggregate Stop	-	-	-	-	-	-	-	-	-	(414,886)	-	(80,116)	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	(258,411)	-	-	-	-	(258,411)
Total Claim Expense	4,657,772	15,189,190	14,296,622	13,639,961	15,978,561	10,353,109	12,921,518	11,197,510	10,966,069	9,065,989	7,476,885	8,896,261	23,089,432	157,728,882
Expenses														
Excess Premiums	1,645,816	6,715,167	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	73,119,540
General Administrative Expenses	1,997,289	7,545,961	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	71,361,710
Total Expenses	3,643,104	14,261,128	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	144,481,250
Underwriting Profit/(Loss)	(91,134)	1,379,703	1,251,466	1,034,261	(2,236,698)	2,074,602	(434,663)	889,530	680,501	(133,698)	384,953	(756,004)	(1,737,672)	2,305,148
Net Realized/Unrealized Gains/(Losses)	(12,930)	(100,781)	(84,023)	(78,722)	(48,088)	(46,887)	19,576	274,186	275,764	183,964	99,480	43,874	28,677	554,090
Interest Income	12,969	157,593	217,083	235,812	203,838	204,678	157,477	180,001	184,450	127,565	215,421	440,221	1,454,821	3,791,929
Net Investment Income	39	56,812	133,061	157,089	155,750	157,791	177,053	454,186	460,214	311,529	314,902	484,095	1,483,498	4,346,019
Statutory Surplus (Deficit)	(91,095)	1,436,516	1,384,527	1,191,351	(2,080,948)	2,232,392	(257,610)	1,343,716	1,140,715	177,831	699,855	(271,909)	(254,174)	6,651,166
% of Underwriting Income	-1.1%	4.7%	4.8%	4.2%	-7.6%	9.0%	-1.1%	6.4%	5.8%	1.1%	4.8%	-1.8%	-0.6%	2.2%
at 12/31/2017	-	1,472,477	1,398,602	1,201,124	(2,076,316)	2,232,325	(257,594)	1,319,621	1,140,684	181,281	735,712	(268,719)	(253,740)	6,825,458
Variance	(91,095)	(35,962)	(14,075)	(9,773)	(4,632)	67	(16)	24,096	31	(3,449)	(35,858)	(3,190)	(434)	(174,292)
at Previous Month	(65,269)	1,424,764	1,378,455	1,179,588	(2,087,658)	2,225,471	(260,487)	1,340,389	1,138,456	178,756	734,471	(269,712)	(254,160)	6,663,065
Variance	(25,826)	11,751	6,071	11,763	6,710	6,922	2,877	3,327	2,259	(925)	(34,617)	(2,197)	(14)	(11,898)

Note 1 : Ultimate losses based upon the 2017 year-end reserve study.

Note 2: Fund years 2010 through 2018 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, \$18.925m in 2017, and ~\$23.596m in 2018 .

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	40	38	37	36	35	32	31	28	26	22	19	18		
Total Claims	790	3,186	3,191	3,232	3,271	2,649	2,803	2,525	2,240	1,966	1,995	2,118	7,233	37,199
Severity Rate	210	221	230	234	237	233	240	238	235	230	228	230		
Total Open Claims	415	434	254	192	126	67	37	25	20	14	7	11	23	1,625

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

RESOLUTION NO. 15-18**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**
(Hereinafter the "FUND")**APPROVING CERTAIN DISBURSEMENTS**

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

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

NOW, THEREFORE BE IT RESOLVED, by the FUND's Board of Fund Commissioners that the attached bill of items totaling **\$699,849.84** for payment.

Adopted: this day by the Board of Fund Commissioners

Chairman

March 21st, 2018
Date

Secretary

March 21st, 2018
Date

March 21, 2018 - GSMJIF Commissioners Meeting Bills List

Date: 3.1.18
Bills List #: 69



PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
Patrick DeBlasio, CPA	Treasurer Fee - March 2018	#2042	\$1,541.67
Princeton Public Affairs	inv#8013- Retainer fee for -March 2018	#2043	\$833.33
Dafeldecker Associates	inv#70942 Howell Drug test. \$240; inv#70911 Berkeley Twp. \$455; inv#80132 Howell \$97; inv#80125 Berkeley Twp. \$1051; inv#80098 Berkeley 247; inv#80097 Howell \$388	#2044	\$2,478.00
Pringle Quinn Anzano	Fund Attorney February Inv#41559	#2045	\$542.50
Capehart Scatchard	Fund Litigation March	#2046	\$1,250.00
Dynamic Testing	Drug Testing - inv#10158 Totowa \$258; inv#10157 So. Orange Vg. \$352; inv#10205 New Providence \$305; inv#10206 No. Brunswick \$305; inv#20107 Kearny \$47; inv#10208 Berkeley Hgts. \$176;	#2047	\$1,443.00
The Star Ledger	Legal AD posting for GSMJIF February meeting	#2048	\$15.50
The NJ Times	Legal AD posting for GSMJIF February meeting	#2049	\$4.64
APA Hotel Woodbridge	Meeting venue for the GSMJIF meeting February 2018	#2050	\$3,554.45
Bob Smith & Associates	Fund Attorney February 2018	#2051	\$3,333.33
Agrip (Assoc. of Governmental Risk Pools)	inv#028490 Membership dues for 2018	#2052	\$3,475.76
Balken Risk	1st Installment for RM fee payment for Township of Warren	#2053	\$8,042.44
Borden Perlman	1st Installment for RM fee payment for Lawrence Township	#2054	\$11,992.93
Fairview Insurance	1st Installment RM fee for Township of Bloomfield \$19,379.42	#2055	\$19,379.47
Connell Consulting	inv#3258-18 - Risk Management Seminar (2 day) GSJIF Stipend	#2056	\$1,000.00
Richard Knowles	1st RM fee for New Providence	#2057	\$15,247.02
AJ Gallagher Risk Management	1st RM fee for North Brunswick	#2058	\$20,401.19
Conner Strong	1st RM fee for Fair Haven \$6,250; Berkeley \$33,218.18	#2059	\$39,468.18
Brown & Brown Metro	1st RM fee for Berkeley Heights \$15,383.40 and South Orange Village \$27,719.20	#2060	\$43,102.60
Beckerman & Co	1st RM fee for Fanwood	#2061	\$8,586.36
Advent Insurance	1st RM fee for Montclair \$39,980.48 and Morris \$39,009.72	#2062	\$78,990.20
Fairview Insurance	1st Installment RM fee for Caldwell \$10,875.45; Morristown \$7,500	#2063	\$18,375.45
D & H Alternative	TPA fee for Roxbury 1st of 2 for 2018	#2064	\$7,425.00
Total in Checks			\$290,483.02
PMA PAYMENTS			
PMA	Risk Control Fee payments #4, of 12 for 2018		\$39,200.00
PMA	Berkeley Township	ACH	\$2,078.16
PMA	City of Rahway	ACH	\$9,064.91
PMA	City of Englewood	ACH	\$140.20
PMA	Hamilton Township	ACH	\$6,504.75
PMA	Montclair Township	ACH	\$1,071.00
PMA	Livingston Township	ACH	\$9,320.10
PMA	Township of Ewing	ACH	\$263.85
PMA	Union Township	ACH	\$5,147.90
Total to PMA			\$72,790.87
NIP MANAGEMENT			
NIP	Wellness Award Gift Cards	ACH	\$2,433.95
Total to NIP Management			\$2,433.95
BGIA Payments			
BGIA	1st RM fee for Roselle Park \$14,716; Rahway \$33,032; North Plainfield \$26,000; Eastampton \$6,944		\$80,692.00
BGIA	inv#259945 DeBlasio Bond 2018		\$1,296.00
BGIA	inv#259946 Jonathan Hall Bond 2018		\$788.00
BGIA	inv#261222 Excess WC Installment #2		\$251,366.00
BGIA			
Total to BGIA			\$334,142.00
Total			\$699,849.84

RESOLUTION NO. 16-18**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "FUND")

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$2,553,913** against the fund.

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

Chairman

March 21st, 2018
Date

Secretary

March 21st, 2018
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT
February 2018 Report

February

WC			
TWP		TPA	
Par Troy Hills	D&H	\$	156,843
Bloomfield	D&H	\$	19,152
Morristown	D&H	\$	20,756
Roxbury	D&H	\$	1,412
Linden	Inservco	\$	111,156
All Other	QL	\$	1,206,694
Total WC		\$	1,516,013
PAL			
ALL TWP			
AL	NIP/QL	\$	47,995
APD	NIP/QL	\$	76,029
EPL	NIP/QL	\$	390,745
GL	NIP/QL	\$	167,497
POL	NIP/QL	\$	52,221
PROP	NIP/QL	\$	236,927
Total PAL		\$	971,413
WC		\$	1,516,013
PAL		\$	971,413
Grand Total post 2012		\$	2,487,426
PMA PRIOR 2012			
WC	PMA	\$	60,643
PAL	PMA	\$	6,023
APD PROP	PMA	\$	-
Total Prior 2012		\$	66,667

Grand Total February

Post 2012 CLAIMS	2,487,246
Prior 2012 CLAIMS	66,667

TOTAL PAID	2,553,913
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RESOLUTION NO. 17-18**RESOLUTION APPOINTING APPROVED COUNSEL
FOR THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

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

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

WHEREAS, the law firm shown in this resolution has been proposed as Counsel for the Garden State Municipal Joint Insurance Fund for the year 2018;

NOW, THEREFORE BE IT RESOLVED, by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund that the law firms named in this resolution be and the same are hereby appointed as an approved counsel for the Garden State Municipal Joint Insurance Fund for the year 2018:

KLUGER HEALEY, LLC for Hoboken

106 Apple Street, Suite 302
Tinton Falls, NJ 07724

FAVA RICCI - EPL claims for all members

16 Furler Street, 2nd Floor
Totowa NJ

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

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND

Chairman

March 21, 2018

Date

Secretary

March 21, 2018

Date

RESOLUTION NO. 18-18**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**
(Hereinafter the “FUND”)**APPROVING CERTAIN DISBURSEMENTS**

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

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

NOW, THEREFORE BE IT RESOLVED, by the FUND’s Board of Fund Commissioners that the attached bill of items totaling **\$331,289.26** for payment.

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

Chairman

April 25th, 2018
Date

Secretary

April 25th, 2018
Date

April 25th, 2018 - GSMJIF Commissioners Meeting

Date: 4.1.18
Bills List #: 70



PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
Patrick DeBlasio, CPA	Treasurer Fee - April 2018	#2065	\$1,541.67
Princeton Public Affairs	inv#8013- Retainer fee for -March 2018	#2066	\$833.33
Dafeldecker Associates	Drug testing Berkeley inv#80168 for \$247; Howell inv#80188 for 247 ; Berkeley Twp. inv#80184 for \$247	#2067	\$741.00
Pringle Quinn Anzano	Fund Attorney February Inv#41633	#2068	\$62.00
Capehart Scatchard	Fund Litigation April	#2069	\$1,250.00
Dynamic Testing	Inv#10234 Kearny (one time) Training \$2,200; DRUG TESTING inv#10293 Kearny \$715; inv#10294 Union \$270; inv#10295 Kenilworth \$258; inv# Haddon Heights \$129;	#2070	\$3,572.00
Bob Smith & Associates	Litigation Manager March 2018	#2071	\$3,333.33
Dept. of the Treas. Div. of Admin. Fiscal & Resources	Investment receivables January to March 2018 - (10 transactions)	#2072	\$400.00
Prime Advisors	inv#8033 Investment Advisors	#2073	\$5,000.00
AON	inv#K68-0004859 - GSMJIF Reserve 12/31/2017	#2074	\$14,175.00
Howell Township	Safety Incentive Award 2017	#2075	\$1,000.00
City of Linden	Safety Incentive Award 2017	#2076	\$1,000.00
Hamilton Township	Safety Incentive Award 2017	#2077	\$1,946.00
Town of Harrison	Safety Incentive Award 2017	#2078	\$1,000.00
Borough of Fair Haven	Safety Incentive Award 2017	#2079	\$1,152.00
Township of North Brunswick	Safety Incentive Award 2017	#2080	\$1,673.00
City of Hoboken	Safety Incentive Award 2017	#2081	\$1,000.00
Borough of North Plainfield	Safety Incentive Award 2017	#2082	\$1,505.00
Montclair Township	Safety Incentive Award 2017	#2083	\$1,000.00
Freehold Borough	Safety Incentive Award 2017	#2084	\$1,000.00
Borough of New Providence	Safety Incentive Award 2017	#2085	\$1,000.00
Ewing Township	Safety Incentive Award 2017	#2086	\$1,682.00
Township of Bloomfield	Safety Incentive Award 2017	#2087	\$1,441.00
Berkeley Heights	Safety Incentive Award 2017	#2088	\$1,000.00
Borough of Caldwell	Safety Incentive Award 2017	#2089	\$1,000.00
Berkeley Township	Safety Incentive Award 2017	#2090	\$1,742.00
Borough of Fanwood	Safety Incentive Award 2017	#2091	\$1,172.00
Borough of Highland Park	Safety Incentive Award 2017	#2092	\$1,000.00
Borough of Kenilworth	Safety Incentive Award 2017	#2093	\$1,000.00
Township of Lawrence	Safety Incentive Award 2017	#2094	\$1,238.00
Livingston Township	Safety Incentive Award 2017	#2095	\$1,000.00
Morris Township	Safety Incentive Award 2017	#2096	\$1,000.00
City of Rahway	Safety Incentive Award 2017	#2097	\$1,000.00
Union Township	Safety Incentive Award 2017	#2098	\$1,000.00
Warren Township	Safety Incentive Award 2017	#2099	\$1,000.00
Care Station	DOT Testing and post accident TJD 11111111 \$77; LAP 000004947 \$80	#2100	\$157.00
Balken Risk	1st RM fee payment for Highland Park	#2101	\$12,665.00
Fairview Insurance	1st RM fee payment for Livingston	#2102	\$28,842.97
Total in Checks			\$102,124.30
PMA PAYMENTS			
PMA	Risk Control Fee payments #5, of 12 for 2018		\$39,200.00
PMA	Berkeley Township	ACH	\$7,417.71
PMA	City of Rahway	ACH	\$10,948.53
PMA	Hamilton Township	ACH	\$166,284.00
PMA	Montclair Township	ACH	\$397.00
PMA	Livingston Township	ACH	\$4,752.00
PMA	Township of Ewing	ACH	\$165.72
Total to PMA			\$229,164.96
NIP MANAGEMENT			
NIP		ACH	
Total to NIP Management			\$0.00
BGIA Payments			
BGIA		ACH	
Total to BGIA			\$0.00
Total			\$331,289.26

RESOLUTION NO. 19-18**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "FUND")

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling \$ **\$1,736.798** against the fund.

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

Chairman

April 25th, 2018
Date

Secretary

April 25th, 2018
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT

March 2018 Report

March

WC			
TWP		TPA	
Par Troy Hills	D&H	\$	53,632
Bloomfield	D&H	\$	19,805
Morristown	D&H	\$	18,630
Roxbury	D&H	\$	4,957
Linden	Inservco	\$	90,000
All Other	QL	\$	806,611
Total WC		\$	993,635

Grand Total March

Post 2012 CLAIMS	1,541,135
Prior 2012 CLAIMS	195,663

TOTAL PAID	1,736,798
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PAL			
ALL TWP			
AL	NIP/QL	\$	37,517
APD	NIP/QL	\$	55,833
EPL	NIP/QL	\$	82,927
GL	NIP/QL	\$	64,823
POL	NIP/QL	\$	137,537
PROP	NIP/QL	\$	168,863
Total PAL		\$	547,500

WC	\$	993,635
PAL	\$	547,500
Grand Total post 2012	\$	1,541,135

PMA PRIOR 2012

WC	PMA	\$	195,013
PAL	PMA	\$	650
APD PROP	PMA	\$	-
Total Prior 2012		\$	195,663



Garden State Municipal Joint Insurance Fund

April 2018

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

4/1/2018

Index of Reports

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

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

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2018

Policy Year 2002

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

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2018

Policy Year 2004

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	-	35,781	1,193	30	-	266,882	8,896	6	-	27,305	4,551
Eastampton Township	-	-	-	-	1	-	-	-	-	-	-	-
Englewood, City of	16	-	45,084	2,818	59	-	102,506	1,737	1	-	1,760	1,760
Ewing, Township of	19	-	51,513	2,711	4	-	-	-	-	-	-	-
Hamilton Township	1	-	1,000	1,000	19	-	123,078	6,478	2	-	3,178	1,589
Hoboken, City of	18	-	27,565	1,531	35	-	675,524	19,301	1	-	3,985	3,985
Howell, Township of	9	-	57,919	6,435	42	-	250,978	5,976	2	-	25,000	12,500
Kenilworth Borough	7	-	5,044	721	11	-	164,117	14,920	-	-	-	-
Livingston Township	7	-	5,587	798	28	-	508,015	18,143	-	-	-	-
North Plainfield Borough	11	-	-	-	10	-	1,273	127	1	-	323	323
Rahway, City of	26	-	8,330	320	30	-	13,945	465	1	-	1,040	1,040
South Brunswick Township	27	-	30,043	1,113	20	-	42,836	2,142	-	-	-	-
Union Township	53	-	259,739	4,901	54	-	300,730	5,569	-	-	-	-
West Orange, Township of	54	-	56,461	1,046	41	-	577,834	14,094	2	-	-	-
	278	-	584,066	2,101	384	-	3,027,718	7,885	16	-	62,591	3,912



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2018

Policy Year 2005

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2018

Policy Year 2006

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	22	-	70,587	3,209	22	-	29,038	1,320	3	-	22,406	7,469
Eastampton Township	1	-	825	825	-	-	-	-	-	-	-	-
Englewood, City of	20	-	19,767	988	53	-	507,915	9,583	2	-	18,124	9,062
Ewing Township	13	-	8,926	687	5	-	-	-	-	-	-	-
Hamilton Township	7	-	31,953	4,565	9	-	147,666	16,407	-	-	-	-
Harrison, Town of	12	-	12,176	1,015	7	-	2,150	307	-	-	-	-
Hoboken, City of	23	-	30,182	1,312	46	-	1,205,492	26,206	-	-	-	-
Howell Township	13	-	251,908	19,378	27	-	118,647	4,394	1	-	-	-
Jackson Township	13	-	259,915	19,993	20	-	204,450	10,223	-	-	-	-
Kenilworth, Borough of	2	-	2,147	1,074	7	-	22,892	3,270	-	-	-	-
Livingston Township	30	-	27,942	931	31	-	43,469	1,402	4	-	33,724	8,431
Maplewood, Township of	19	-	163,269	8,593	22	-	1,690	77	4	-	15,136	3,784
Montclair Township	40	-	70,500	1,763	78	-	325,344	4,171	1	-	156,032	156,032
North Plainfield Boro	13	-	38,832	2,987	17	-	37,238	2,190	1	-	-	-
Rahway, City of	22	-	22,577	1,026	32	-	23,112	722	-	-	-	-
South Brunswick Township	20	-	20,698	1,035	13	-	45,075	3,467	1	-	2,272	2,272
Union Township	58	-	70,331	1,213	56	-	70,272	1,255	-	-	-	-
West Orange, Township of	68	-	60,584	891	39	-	36,059	925	1	-	-	-
	396	-	1,163,119	2,937	484	-	2,820,509	5,827	18	-	247,694	13,761



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2018

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	-	15,688	654	17	-	242,108	14,242	-	-	-	-
Eastampton Township	1	-	500	500	1	-	22,991	22,991	-	-	-	-
Englewood, City of	19	-	14,589	768	38	-	349,414	9,195	6	-	24,292	4,049
Ewing Township	2	-	2,046	1,023	8	-	109,538	13,692	-	-	-	-
Hamilton Township	3	-	4,552	1,517	20	-	52,745	2,637	3	-	1,252	417
Harrison, Town of	12	-	50,120	4,177	12	-	63,941	5,328	1	-	-	-
Highland Park Borough	13	-	6,555	504	17	-	59,833	3,520	2	-	-	-
Hoboken, City of	35	-	269,130	7,689	45	-	1,015,929	22,576	1	-	316	316
Howell Township	12	-	11,108	926	20	-	11,601	580	3	-	13,802	4,601
Jackson Township	20	-	29,167	1,458	26	-	164,148	6,313	1	-	24,000	24,000
Kenilworth, Borough of	6	-	16,216	2,703	5	-	-	-	1	-	1,865	1,865
Livingston Township	19	-	39,943	2,102	29	-	32,876	1,134	2	-	4,020	2,010
Maplewood, Township of	17	-	8,450	497	28	-	39,954	1,427	2	-	2,400	1,200
Montclair Township	51	-	43,180	847	63	-	71,399	1,133	-	-	-	-
North Plainfield Boro	10	-	18,827	1,883	9	-	91,458	10,162	-	-	-	-
Rahway, City of	15	-	8,250	550	32	-	9,347	292	3	-	8,100	2,700
South Brunswick Township	12	-	61,392	5,116	12	-	24,989	2,082	1	-	-	-
Union Township	68	-	77,616	1,141	60	-	475,852	7,931	1	-	24,248	24,248
West Orange, Township of	65	-	36,641	564	40	-	635,573	15,889	-	-	-	-
	404	-	713,970	1,767	482	-	3,473,696	7,207	27	-	104,295	3,863



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2018

Policy Year 2008

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2018

Policy Year 2009

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2018

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	-	28,018	1,078	9	-	90,958	10,106	3	-	31,341	10,447
Caldwell Borough	6	-	15,752	2,625	9	-	17,765	1,974	5	-	18,853	3,771
Eastampton Township	4	-	5,426	1,357	4	-	197,192	49,298	1	-	116	116
Englewood, City of	26	-	47,460	1,825	39	-	195,870	5,022	12	-	19,885	1,657
Ewing Township	7	-	69,210	9,887	9	-	319,739	35,527	2	-	9,794	4,897
Fanwood Borough	2	-	-	-	5	-	55,525	11,105	-	-	-	-
Freehold Township	19	-	36,483	1,920	10	1	441,182	44,118	1	-	4,096	4,096
Hamilton Township	7	-	9,335	1,334	13	-	6,675	513	1	-	-	-
Harrison, Town of	8	-	7,311	914	8	-	452,911	56,614	1	-	13,000	13,000
Highland Park Borough	11	-	2,951	268	15	-	56,312	3,754	3	-	-	-
Hoboken, City of	19	-	81,311	4,280	53	-	536,510	10,123	1	-	-	-
Howell Township	10	-	44,201	4,420	59	-	110,766	1,877	2	-	24,000	12,000
Kenilworth, Borough of	3	-	1,285	428	4	-	155,960	38,990	-	-	-	-
Livingston Township	16	-	8,203	513	43	-	133,545	3,106	5	-	1,315	263
Manalapan Township	10	-	12,364	1,236	7	-	32,428	4,633	-	-	-	-
Maplewood, Township of	5	-	4,219	844	16	-	34,864	2,179	1	-	31,541	31,541
Middlesex Boro	9	-	34,413	3,824	8	-	804	101	1	-	-	-
Montclair Township	31	-	171,196	5,522	53	-	263,721	4,976	2	-	10,523	5,262
Morris Township	14	-	16,916	1,208	14	-	64,071	4,577	1	-	-	-
North Plainfield Boro	16	-	6,205	388	16	-	18,168	1,136	1	-	467	467
Rahway, City of	21	-	28,725	1,368	32	-	15,710	491	3	-	9,000	3,000
South Brunswick Township	22	-	25,220	1,146	33	-	152,153	4,611	3	-	35,190	11,730
Union Township	47	-	75,135	1,599	30	1	1,622,811	54,094	-	-	-	-
Warren Township	16	-	93,201	5,825	7	-	7,484	1,069	4	-	27,258	6,815
West Orange, Township of	33	-	18,634	565	33	-	206,581	6,260	3	-	24,000	8,000
	388	-	843,174	2,173	529	2	5,189,705	9,810	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

4/1/2018

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	-	19,170	2,396	14	-	1,504	107	4	-	2,686	672
Caldwell Borough	3	-	2,576	859	14	-	22,418	1,601	3	-	24,644	8,215
Eastampton Township	1	-	1,542	1,542	1	-	500	500	-	-	-	-
Englewood, City of	21	-	36,166	1,722	37	-	408,013	11,027	14	-	10,028	716
Ewing Township	6	-	13,969	2,328	12	-	26,791	2,233	-	-	-	-
Fair Haven Borough	3	-	-	-	1	-	-	-	1	-	-	-
Fanwood Borough	4	-	2,454	614	4	-	16,864	4,216	1	-	24,000	24,000
Freehold Township	14	-	26,259	1,876	11	-	24,418	2,220	4	-	24,000	6,000
Hamilton Township	11	-	327,792	29,799	18	-	592,231	32,902	7	-	-	-
Harrison, Town of	7	-	6,872	982	8	-	128,258	16,032	2	-	8,796	4,398
Highland Park Borough	11	-	5,333	485	6	-	107,369	17,895	2	-	25,216	12,608
Hoboken, City of	22	-	7,522	342	51	-	316,089	6,198	1	-	-	-
Howell Township	4	-	1,455	364	23	-	329,346	14,319	2	-	10,791	5,396
Kenilworth, Borough of	11	-	13,482	1,226	11	-	2,733	248	1	-	6,500	6,500
Livingston Township	22	-	22,115	1,005	63	-	219,912	3,491	9	-	7,752	861
Manalapan Township	13	-	44,447	3,419	7	-	10,476	1,497	-	-	-	-
Maplewood, Township of	13	-	27,423	2,109	10	-	5,935	594	3	-	1,153	384
Middlesex Boro	11	-	11,711	1,065	10	-	1,707	171	1	-	-	-
Montclair Township	18	-	14,448	803	67	-	36,691	548	-	-	-	-
Morris Township	12	-	50,550	4,213	12	-	22,982	1,915	7	-	5,295	756
Morristown, Town of	26	-	27,224	1,047	17	-	18,387	1,082	5	-	4,868	974
North Brunswick Township	17	-	8,031	472	22	-	61,601	2,800	-	-	-	-
North Plainfield Boro	23	-	15,083	656	29	-	68,126	2,349	14	-	216,926	15,495
Rahway, City of	9	-	18,506	2,056	12	-	3,256	271	14	-	43,627	3,116
Union Township	42	-	98,218	2,339	39	-	14,034	360	7	-	24,001	3,429
Warren Township	9	-	20,764	2,307	9	-	21,684	2,409	7	-	34,878	4,983
West Orange, Township of	19	-	21,350	1,124	47	-	174,079	3,704	4	-	90	23
	360	-	844,462	2,346	555	-	2,635,404	4,748	113	-	475,251	4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2018

Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	1,156,300	44.3%	\$16,758	1,156,296	-	-	-
Hamilton Township	162	42.3%	821,923	31.5%	\$5,074	821,934	-	-	-
North Plainfield Borough	20	5.2%	87,679	3.4%	\$4,384	87,678	-	-	-
South Brunswick Township	40	10.4%	302,370	11.6%	\$7,559	302,371	-	-	-
Union Township	92	24.0%	239,800	9.2%	\$2,607	239,799	-	-	-
	383	100.0%	\$2,608,072	100.0%	\$6,810	\$2,608,078	-	-	0

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	-	-	-
Ewing, Township of	78	13.2%	935,676	21.9%	\$11,996	902,498	1	88,447	88,447
Hamilton Township	123	20.7%	828,810	19.4%	\$6,738	828,798	-	-	-
Howell, Township of	74	12.5%	408,999	9.6%	\$5,527	408,999	-	-	-
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	-	-	-
North Plainfield Borough	22	3.7%	190,897	4.5%	\$8,677	190,897	-	-	-
Rahway, City of	34	5.7%	217,282	5.1%	\$6,391	217,280	-	-	-
South Brunswick Township	52	8.8%	628,469	14.7%	\$12,086	628,469	-	-	-
Union Township	109	18.4%	520,878	12.2%	\$4,779	520,877	-	-	-
	593	100.0%	\$4,275,873	100.0%	\$7,211	\$4,242,682	1	\$88,447	88447



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2018

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	705,165	10.4%	\$7,345	705,161	-	-	-
Eastampton Township	3	0.5%	153,725	2.3%	\$51,242	153,724	-	-	-
Ewing, Township of	69	10.9%	753,708	11.2%	\$10,923	753,713	-	-	-
Hamilton Township	154	24.4%	884,647	13.1%	\$5,744	807,446	1	345,942	345,942
Howell, Township of	35	5.5%	766,512	11.4%	\$21,900	750,870	1	532,747	532,747
Kenilworth Borough	10	1.6%	35,417	0.5%	\$3,542	35,415	-	-	-
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	-	-	-
North Plainfield Borough	20	3.2%	346,142	5.1%	\$17,307	346,142	-	-	-
Rahway, City of	53	8.4%	2,065,927	30.6%	\$38,980	1,593,377	1	1,774,750	1,774,750
South Brunswick Township	71	11.3%	217,327	3.2%	\$3,061	217,324	-	-	-
Union Township	105	16.6%	802,280	11.9%	\$7,641	802,279	-	-	-
	631	100.0%	\$6,748,120	100.0%	\$10,694	\$6,182,721	3	\$2,653,439	\$884,480



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2018

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	652,280	8.3%	\$5,575	608,833	2	51,092	25,546
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	1,036,715	13.3%	\$10,799	1,036,708	-	-	-
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,094,489	26.8%	\$12,107	1,925,362	1	1,456,221	1,456,221
Hoboken, City of	56	5.8%	937,987	12.0%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.7%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	421,746	5.4%	\$14,543	381,484	1	146,011	146,011
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	-	-	-
Livingston Township	38	4.0%	191,249	2.4%	\$5,033	191,249	-	-	-
Montclair Township	87	9.1%	336,883	4.3%	\$3,872	336,866	-	-	-
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	-	-	-
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	-	-	-
South Brunswick Township	52	5.4%	638,469	8.2%	\$12,278	561,505	1	211,079	211,079
Union Township	86	9.0%	573,032	7.3%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,816,617	100.0%	\$8,151	\$7,486,756	5	\$1,864,403	\$372,881



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2018

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	988,787	11.0%	\$8,309	922,708	3	380,289	126,763
Eastampton Township	1	0.1%	-	0.0%	\$0	-	-	-	-
Englewood, City of	128	10.0%	1,245,490	13.8%	\$9,730	1,245,494	-	-	-
Ewing, Township of	69	5.4%	423,888	4.7%	\$6,143	423,888	-	-	-
Hamilton Township	165	12.9%	789,145	8.8%	\$4,783	724,064	1	162,372	162,372
Harrison, Town of	45	3.5%	238,317	2.6%	\$5,296	187,929	1	80,413	80,413
Hoboken, City of	60	4.7%	354,458	3.9%	\$5,908	354,460	-	-	-
Howell, Township of	75	5.9%	1,126,158	12.5%	\$15,015	1,078,531	2	317,791	158,896
Jackson Township	41	3.2%	406,494	4.5%	\$9,914	362,339	1	129,192	129,192
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	-	-	-
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	-	-	-
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	-	-	-
Montclair Township	92	7.2%	420,200	4.7%	\$4,567	420,204	-	-	-
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	-	-	-
Rahway, City of	42	3.3%	600,271	6.7%	\$14,292	558,776	2	299,635	149,818
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,054,711	11.7%	\$7,031	1,054,707	-	-	-
West Orange, Township of	93	7.3%	589,143	6.5%	\$6,335	589,146	-	-	-
	1281	100.0%	\$9,010,382	100.0%	\$7,034	\$8,695,569	10	\$1,369,692	\$136,969



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2018

Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,164,572	12.2%	\$11,198	1,095,473	2	153,953	76,977
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,168	8.2%	\$7,002	784,165	-	-	-
Ewing, Township of	57	4.9%	504,899	5.3%	\$8,858	504,903	-	-	-
Hamilton Township	138	11.7%	1,088,691	11.4%	\$7,889	1,002,473	2	586,806	293,403
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	-	-	-
Highland Park Borough	27	2.3%	247,964	2.6%	\$9,184	208,028	1	216,840	216,840
Hoboken, City of	71	6.0%	517,496	5.4%	\$7,289	462,135	1	71,134	71,134
Howell, Township of	59	5.0%	817,026	8.6%	\$13,848	808,593	1	221,988	221,988
Jackson Township	55	4.7%	462,926	4.9%	\$8,417	462,927	-	-	-
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	-	-	-
Livingston Township	52	4.4%	651,423	6.8%	\$12,527	632,949	1	43,279	43,279
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	-	-	-
Montclair Township	83	7.1%	347,320	3.6%	\$4,185	347,314	-	-	-
North Plainfield Borough	22	1.9%	98,207	1.0%	\$4,464	98,207	-	-	-
Rahway, City of	46	3.9%	523,133	5.5%	\$11,372	523,131	-	-	-
South Brunswick Township	64	5.4%	285,609	3.0%	\$4,463	285,612	-	-	-
Union Township	118	10.0%	1,366,905	14.3%	\$11,584	1,193,626	3	414,361	138,120
West Orange, Township of	88	7.5%	583,822	6.1%	\$6,634	583,825	-	-	-
	1175	100.0%	\$9,532,448	100.0%	\$8,113	\$9,081,651	11	\$1,708,361	\$155,306



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2018

Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	993,070	13.2%	\$12,732	916,099	3	387,316	129,105
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	-	-	-
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	-	-	-
Englewood, City of	89	8.5%	777,607	10.3%	\$8,737	777,607	-	-	-
Ewing, Township of	77	7.3%	451,292	6.0%	\$5,861	451,290	-	-	-
Hamilton Township	145	13.8%	833,362	11.1%	\$5,747	816,485	2	496,018	248,009
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	-	-	-
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	-	-	-
Hoboken, City of	74	7.0%	399,672	5.3%	\$5,401	399,670	-	-	-
Howell, Township of	61	5.8%	1,224,686	16.3%	\$20,077	1,224,689	-	-	-
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	-	-	-
Livingston Township	39	3.7%	243,015	3.2%	\$6,231	243,015	-	-	-
Maplewood, Township of	54	5.1%	270,953	3.6%	\$5,018	270,952	-	-	-
Montclair Township	70	6.7%	256,803	3.4%	\$3,669	256,801	-	-	-
North Plainfield Borough	26	2.5%	507,007	6.7%	\$19,500	507,005	-	-	-
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	-	-	-
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	-	-	-
Union Township	88	8.4%	423,239	5.6%	\$4,810	423,237	-	-	-
West Orange, Township of	62	5.9%	469,540	6.2%	\$7,573	469,538	-	-	-
	1052	100.0%	\$7,523,292	100.0%	\$7,151	\$7,429,436	5	\$883,334	\$176,667



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2018

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,703,582	14.4%	\$19,359	1,507,148	4	1,138,447	284,612
Caldwell Borough	20	1.8%	765,345	6.4%	\$38,267	662,455	1	668,301	668,301
Eastampton Township	4	0.4%	192,171	1.6%	\$48,043	189,581	1	189,784	189,784
Englewood, City of	88	8.1%	1,416,851	11.9%	\$16,101	1,416,849	-	-	-
Ewing, Township of	89	8.2%	595,294	5.0%	\$6,689	568,783	1	78,342	78,342
Fanwood Borough	9	0.8%	40,672	0.3%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,819,593	15.3%	\$13,681	1,527,392	3	1,128,092	376,031
Harrison, Town of	38	3.5%	361,485	3.0%	\$9,513	361,487	-	-	-
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	-	-	-
Hoboken, City of	57	5.3%	783,966	6.6%	\$13,754	783,966	-	-	-
Howell, Township of	38	3.5%	298,292	2.5%	\$7,850	298,292	-	-	-
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	-	-	-
Livingston Township	39	3.6%	358,430	3.0%	\$9,191	358,431	-	-	-
Manalapan Township	23	2.1%	500,902	4.2%	\$21,778	500,901	-	-	-
Maplewood, Township of	43	4.0%	179,909	1.5%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	446,367	3.8%	\$5,797	446,366	-	-	-
North Plainfield Borough	25	2.3%	40,876	0.3%	\$1,635	40,874	-	-	-
Rahway, City of	32	2.9%	212,296	1.8%	\$6,634	204,921	1	145,915	145,915
South Brunswick Township	63	5.8%	305,853	2.6%	\$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.3%	\$14,387	1,317,917	1	61,202	61,202
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	-	-	-
West Orange, Township of	78	7.2%	406,539	3.4%	\$5,212	406,540	1	60,645	60,645
	1085	100.0%	\$11,867,223	100.0%	\$10,938	\$11,219,110	13	\$3,470,728	\$266,979



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2018

Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	886,869	7.1%	\$11,825	785,204	3	420,188	140,063
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	-	-	-
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	-	-	-
Englewood, City of	63	5.4%	599,720	4.8%	\$9,519	599,725	-	-	-
Ewing, Township of	74	6.3%	520,962	4.2%	\$7,040	520,961	-	-	-
Fanwood Borough	13	1.1%	219,276	1.8%	\$16,867	185,778	1	168,956	168,956
Freehold Township	63	5.4%	694,557	5.6%	\$11,025	592,292	1	292,423	292,423
Hamilton Township	130	11.1%	1,702,599	13.6%	\$13,097	1,545,713	1	355,320	355,320
Harrison, Town of	29	2.5%	296,058	2.4%	\$10,209	296,056	-	-	-
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	-	-	-
Hoboken, City of	79	6.8%	856,326	6.8%	\$10,840	663,698	1	224,610	224,610
Howell, Township of	62	5.3%	572,876	4.6%	\$9,240	572,875	-	-	-
Kenilworth Borough	16	1.4%	295,548	2.4%	\$18,472	295,551	-	-	-
Livingston Township	41	3.5%	1,039,840	8.3%	\$25,362	1,017,205	1	182,607	182,607
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	247,811	2.0%	\$7,509	247,813	-	-	-
Middlesex Borough	12	1.0%	264,764	2.1%	\$22,064	234,462	1	257,873	257,873
Montclair Township	79	6.8%	630,546	5.0%	\$7,982	594,039	1	203,196	203,196
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	-	-	-
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	-	-	-
North Plainfield Borough	18	1.5%	228,136	1.8%	\$12,674	181,927	1	160,450	160,450
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	-	-	-
South Brunswick Township	64	5.5%	594,311	4.7%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,959,819	15.7%	\$20,415	1,791,603	4	1,137,373	284,343
Warren Township	14	1.2%	175,949	1.4%	\$12,568	117,666	1	124,828	124,828
West Orange, Township of	56	4.8%	399,051	3.2%	\$7,126	399,050	-	-	-
	1166	100.0%	\$12,512,476	100.0%	\$10,731	\$11,563,383	16	\$3,527,824	\$220,489



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

4/1/2018

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	401,349	3.2%	\$7,573	294,662	1	166,617	166,617
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	-	-	-
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	-	-	-
Englewood, City of	79	6.3%	460,518	3.7%	\$5,829	460,515	-	-	-
Ewing, Township of	87	6.9%	1,106,605	8.9%	\$12,720	1,046,195	2	410,914	205,457
Fair Haven Borough	8	0.6%	65,046	0.5%	\$8,131	65,046	-	-	-
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	-	-	-
Freehold Township	59	4.7%	87,290	0.7%	\$1,479	87,285	-	-	-
Hamilton Township	138	10.9%	1,980,895	15.9%	\$14,354	1,738,433	2	502,122	251,061
Harrison, Town of	23	1.8%	283,928	2.3%	\$12,345	283,928	-	-	-
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	-	-	-
Hoboken, City of	97	7.7%	1,035,527	8.3%	\$10,676	1,035,526	-	-	-
Howell, Township of	48	3.8%	798,915	6.4%	\$16,644	668,977	2	482,229	241,115
Kenilworth Borough	10	0.8%	14,231	0.1%	\$1,423	14,232	-	-	-
Livingston Township	54	4.3%	1,586,816	12.7%	\$29,385	980,604	6	1,201,592	200,265
Manalapan Township	29	2.3%	214,493	1.7%	\$7,396	169,972	1	193,902	193,902
Maplewood, Township of	47	3.7%	320,022	2.6%	\$6,809	320,023	-	-	-
Middlesex Borough	22	1.7%	258,032	2.1%	\$11,729	258,032	-	-	-
Montclair Township	62	4.9%	595,533	4.8%	\$9,605	592,559	1	91,245	91,245
Morris Township	43	3.4%	368,978	3.0%	\$8,581	308,446	3	152,729	50,910
Morristown, Town of	38	3.0%	656,584	5.3%	\$17,279	356,652	1	604,761	604,761
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	-	-	-
North Brunswick Township	50	4.0%	235,653	1.9%	\$4,713	235,655	-	-	-
North Plainfield Borough	20	1.6%	76,699	0.6%	\$3,835	76,700	-	-	-
Rahway, City of	63	5.0%	373,872	3.0%	\$5,934	373,874	-	-	-
Union Township	74	5.9%	1,005,843	8.1%	\$13,592	713,582	4	636,705	159,176
Warren Township	11	0.9%	78,057	0.6%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	312,580	2.5%	\$4,530	312,582	-	-	-
	1261	100.0%	\$12,472,986	100.0%	\$9,891	\$10,627,052	23	\$4,442,816	\$193,166



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2018

Year 2002

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	18	69	26.09%	287	6.27%
Hamilton Township	16	162	9.88%	700	2.29%
North Plainfield, Borough of	1	20	5.00%	112	0.89%
South Brunswick Township	6	40	15.00%	315	1.90%
Union Township	12	92	13.04%	549	2.19%
GSMJIF	53	383	13.84%	1963	2.70%

Year 2003

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	14	82	17.07%	287	4.88%
Ewing, Township of	21	78	26.92%	250	8.40%
Hamilton Township	15	123	12.20%	700	2.14%
Howell, Township of	6	74	8.11%	272	2.21%
Kenilworth Borough	4	19	21.05%	62	6.45%
North Plainfield Borough	4	22	18.18%	112	3.57%
Rahway, City of	3	34	8.82%	297	1.01%
South Brunswick Township	6	52	11.54%	315	1.90%
Union Township	27	109	24.77%	549	4.92%
GSMJIF	100	593	16.86%	2844	3.52%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2018

Year 2004

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	15	96	15.63%	287	5.23%
Eastampton Township	1	3	33.33%	16	6.25%
Ewing, Township of	9	69	13.04%	250	3.60%
Hamilton Township	12	154	7.79%	700	1.71%
Howell, Township of	7	35	20.00%	272	2.57%
Kenilworth Borough	1	10	10.00%	62	1.61%
Livingston Township	3	15	20.00%	275	1.09%
North Plainfield Borough	4	20	20.00%	112	3.57%
Rahway, City of	7	53	13.21%	297	2.36%
South Brunswick Township	7	71	9.86%	315	2.22%
Union Township	23	105	21.90%	549	4.19%
GSMJIF	89	631	14.10%	3135	2.84%

Year 2005

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	16	117	13.68%	287	5.57%
Eastampton Township	2	4	50.00%	16	12.50%
Englewood, City of	27	96	28.13%	350	7.71%
Ewing, Township of	9	64	14.06%	250	3.60%
Hamilton Township	19	173	10.98%	700	2.71%
Hoboken, City of	18	56	32.14%	586	3.07%
Howell, Township of	11	52	21.15%	272	4.04%
Jackson Township	9	29	31.03%	340	2.65%
Kenilworth Borough	1	3	33.33%	62	1.61%
Livingston Township	7	38	18.42%	275	2.55%
Montclair Township	17	87	19.54%	450	3.78%
North Plainfield Borough	1	27	3.70%	112	0.89%
Rahway, City of	4	75	5.33%	297	1.35%
South Brunswick Township	14	52	26.92%	315	4.44%
Union Township	34	86	39.53%	549	6.19%
GSMJIF	189	959	19.71%	4861	3.89%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2018

Year 2006

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	21	119	17.65%	287	7.32%
Eastampton Township	0	1	0.00%	16	0.00%
Englewood, City of	35	128	27.34%	350	10.00%
Ewing, Township of	10	69	14.49%	250	4.00%
Hamilton Township	15	165	9.09%	700	2.14%
Harrison, Town of	7	45	15.56%	275	2.55%
Hoboken, City of	15	60	25.00%	586	2.56%
Howell, Township of	19	75	25.33%	272	6.99%
Jackson Township	10	41	24.39%	340	2.94%
Kenilworth, Borough of	0	11	0.00%	62	0.00%
Livingston Township	4	33	12.12%	275	1.45%
Maplewood, Township of	4	51	7.84%	411	0.97%
Montclair Township	17	92	18.48%	450	3.78%
North Plainfield Borough	3	30	10.00%	112	2.68%
Rahway, City of	6	42	14.29%	297	2.02%
South Brunswick Township	6	76	7.89%	315	1.90%
Union Township	27	150	18.00%	549	4.92%
West Orange, Township of	11	93	11.83%	340	3.24%
GSMJIF	210	1281	16.39%	5887	3.57%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2018

Year 2007

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	25	104	24.04%	287	8.71%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	36	112	32.14%	350	10.29%
Ewing, Township of	13	57	22.81%	250	5.20%
Hamilton Township	12	138	8.70%	700	1.71%
Harrison, Town of	5	30	16.67%	275	1.82%
Highland Park Borough	3	27	11.11%	137	2.19%
Hoboken, City of	20	71	28.17%	586	3.41%
Howell, Township of	12	59	20.34%	272	4.41%
Jackson Township	12	55	21.82%	340	3.53%
Kenilworth, Borough of	0	8	0.00%	62	0.00%
Livingston Township	14	52	26.92%	275	5.09%
Maplewood, Township of	6	36	16.67%	411	1.46%
Montclair Township	26	83	31.33%	450	5.78%
North Plainfield Borough	5	22	22.73%	112	4.46%
Rahway, City of	3	46	6.52%	297	1.01%
South Brunswick Township	9	64	14.06%	315	2.86%
Union Township	27	118	22.88%	549	4.92%
West Orange, Township of	19	88	21.59%	340	5.59%
GSMJIF	248	1175	21.11%	6024	4.12%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2018

Year 2008

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	10	78	12.82%	287	3.48%
Caldwell Borough	2	9	22.22%	80	2.50%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	22	89	24.72%	350	6.29%
Ewing, Township of	10	77	12.99%	250	4.00%
Hamilton Township	10	145	6.90%	700	1.43%
Harrison, Town of	8	32	25.00%	275	2.91%
Highland Park Borough	1	17	5.88%	137	0.73%
Hoboken, City of	6	74	8.11%	586	1.02%
Howell, Township of	14	61	22.95%	272	5.15%
Kenilworth, Borough of	4	10	40.00%	62	6.45%
Livingston Township	12	39	30.77%	275	4.36%
Maplewood, Township of	9	54	16.67%	411	2.19%
Montclair Township	17	70	24.29%	450	3.78%
North Plainfield Borough	5	26	19.23%	112	4.46%
Rahway, City of	5	52	9.62%	297	1.68%
South Brunswick Township	5	64	7.81%	315	1.59%
Union Township	24	88	27.27%	549	4.37%
West Orange, Township of	12	62	19.35%	340	3.53%
GSMJIF	177	1052	16.83%	5764	3.07%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2018

Year 2009

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	14	88	15.91%	287	4.88%
Caldwell Borough	5	20	25.00%	80	6.25%
Eastampton Township	1	4	25.00%	16	6.25%
Englewood, City of	29	88	32.95%	350	8.29%
Ewing, Township of	15	89	16.85%	250	6.00%
Fanwood Borough	3	9	33.33%	210	1.43%
Hamilton Township	15	133	11.28%	700	2.14%
Harrison, Town of	11	38	28.95%	275	4.00%
Highland Park Borough	1	22	4.55%	137	0.73%
Hoboken, City of	10	57	17.54%	733	1.36%
Howell, Township of	9	38	23.68%	272	3.31%
Kenilworth Borough	1	15	6.67%	62	1.61%
Livingston Township	6	39	15.38%	275	2.18%
Manalapan Township	6	23	26.09%	233	2.58%
Maplewood, Township of	6	43	13.95%	411	1.46%
Montclair Township	25	77	32.47%	450	5.56%
North Plainfield Borough	2	25	8.00%	112	1.79%
Rahway, City of	2	32	6.25%	297	0.67%
South Brunswick Township	8	63	12.70%	315	2.54%
Union Township	29	93	31.18%	549	5.28%
Warren Township		11	0.00%	277	0.00%
West Orange, Township of	14	78	17.95%	415	3.37%
GSMJIF	212	1085	19.54%	6706	3.16%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2018

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	11	75	14.67%	277	3.97%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	12	63	19.05%	350	3.43%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	29	79	36.71%	746	3.89%
Howell, Township of	10	62	16.13%	529	1.89%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	23	79	29.11%	406	5.67%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of		32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
GSMJIF	238	1166	20.41%	7575	3.14%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

4/1/2018

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	10	53	18.87%	277	3.61%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	6	59	10.17%	227	2.64%
Hamilton Township	17	138	12.32%	753	2.26%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	22	97	22.68%	732	3.01%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	15	54	27.78%	275	5.45%
Manalapan Township	1	29	3.45%	179	0.56%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
GSMJIF	233	1261	18.48%	7605	3.06%



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

4/1/2018

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of April 1, 2018 for all policy years:	0
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$905,921
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$713,970
Total Incurred for 2008 Losses:	\$556,232
Total Incurred for 2009 Losses:	\$2,404,218
Total Incurred for 2010 Losses:	\$843,174
Total Incurred for 2011 Losses:	\$844,462
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of April 1, 2018 for all policy years:	3
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,820,509
Total Incurred for 2007 Losses:	\$3,473,696
Total Incurred for 2008 Losses:	\$2,794,076
Total Incurred for 2009 Losses:	\$3,103,231
Total Incurred for 2010 Losses:	\$5,189,705
Total Incurred for 2011 Losses:	\$2,635,404
Total Liability Claims / 1000 Population 2002:	0.442
Total Liability Claims / 1000 Population 2003:	0.628
Total Liability Claims / 1000 Population 2004:	0.767
Total Liability Claims / 1000 Population 2005:	0.876
Total Liability Claims / 1000 Population 2006:	0.780
Total Liability Claims / 1000 Population 2007:	0.759
Total Liability Claims / 1000 Population 2008:	0.846
Total Liability Claims / 1000 Population 2009:	0.682
Total Liability Claims / 1000 Population 2010:	0.725
Total Liability Claims / 1000 Population 2011:	0.711



Garden State Municipal Joint Insurance Fund

Executive Summary

4/1/2018

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

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

4.8

Average Paid By Reporting Time - 2002 to Present

0 -5 Days: **\$19,779**

6-19 Days: **\$24,881**

20+ Days: **\$27,729**

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of April 1, 2018 for all policy years:	87
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,275,873
Total Incurred for 2004 Losses:	\$6,748,120
Total Incurred for 2005 Losses:	\$7,816,617
Total Incurred for 2006 Losses:	\$9,010,382
Total Incurred for 2007 Losses:	\$9,532,448
Total Incurred for 2008 Losses:	\$7,523,292
Total Incurred for 2009 Losses:	\$11,867,223
Total Incurred for 2010 Losses:	\$12,512,476
Total Incurred for 2011 Losses:	\$12,472,986
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166

Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 03/01/18 to 04/01/18

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

AL / GL / PL

Account Name	Account Number	Payment Amount
FREEHOLD TOWNSHIP	2500759	649.94
		649.94

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 03/01/18 to 04/01/18

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	518.52	2,080.11	5,087.83
CALDWELL BOROUGH	1244102	2,725.64	0.00	0.00	2,725.64
CITY OF RAHWAY	1236736	0.00	7,301.64	3,728.89	11,030.53
EWING TOWNSHIP	8769580	0.00	241.00	44.72	285.72
HAMILTON TOWNSHIP	3389434	162,826.50	98.26	679.24	163,604.00
HARRISON, TOWN OF	8772758	0.00	0.00	535.50	535.50
HOWELL TOWNSHIP	3394186	0.00	4,139.63	514.67	4,654.30
LIVINGSTON TOWNSHIP	4871323	4,752.00	0.00	0.00	4,752.00
MIDDLESEX BOROUGH	5384474	775.88	0.00	0.00	775.88
MONTCLAIR TOWNSHIP	5375340	0.00	0.00	397.80	397.80
MORRISTOWN, TOWN OF	0298612	677.12	430.16	26.58	1,133.86
UNION TOWNSHIP	9125378	0.00	0.00	30.00	30.00
		174,246.34	12,729.21	8,037.51	195,013.06

Garden State Municipal Joint Insurance Fund

Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
AUTO LIABILITY	01/01/2009	2	-	4,743
AUTO LIABILITY	01/01/2010	4	-	516,993
AUTO LIABILITY	01/01/2011	23	-	34,806
AUTO LIABILITY	01/01/2012	215	-	523,990
AUTO LIABILITY	01/01/2013	303	-	1,564,903
AUTO LIABILITY	01/01/2014	494	13	1,238,671
AUTO LIABILITY	01/01/2015	506	9	769,526
AUTO LIABILITY	01/01/2016	576	18	543,978
AUTO LIABILITY	01/01/2017	575	24	498,519
AUTO LIABILITY	01/01/2018	110	49	85,978
AUTO LIABILITY Total		2,808	113	5,782,106
AUTO LOSS REPORT ONLY	01/01/2016	2	-	-
AUTO LOSS REPORT ONLY	01/01/2018	1	-	-
AUTO LOSS REPORT ONLY Total		3	-	-
AUTO PHYSICAL DAMAGE	01/01/2010	2	-	9,383
AUTO PHYSICAL DAMAGE	01/01/2011	11	-	41,910
AUTO PHYSICAL DAMAGE	01/01/2012	409	-	1,448,961
AUTO PHYSICAL DAMAGE	01/01/2013	376	-	921,491
AUTO PHYSICAL DAMAGE	01/01/2014	568	1	1,049,299
AUTO PHYSICAL DAMAGE	01/01/2015	570	2	939,184
AUTO PHYSICAL DAMAGE	01/01/2016	609	3	1,022,168
AUTO PHYSICAL DAMAGE	01/01/2017	604	26	1,205,804
AUTO PHYSICAL DAMAGE	01/01/2018	192	76	275,458
AUTO PHYSICAL DAMAGE Total		3,341	108	6,913,657
EMPLOYMENT PRACTICES	01/01/2011	2	-	1,027,633
EMPLOYMENT PRACTICES	01/01/2012	23	1	3,594,149
EMPLOYMENT PRACTICES	01/01/2013	34	3	5,565,418
EMPLOYMENT PRACTICES	01/01/2014	39	9	3,388,654
EMPLOYMENT PRACTICES	01/01/2015	25	9	2,310,301
EMPLOYMENT PRACTICES	01/01/2016	22	8	425,901
EMPLOYMENT PRACTICES	01/01/2017	21	8	612,994
EMPLOYMENT PRACTICES	01/01/2018	4	3	213,000
EMPLOYMENT PRACTICES Total		170	41	17,138,049
GENERAL LIABILITY	01/01/2006	1	-	134
GENERAL LIABILITY	01/01/2007	1	-	250,000
GENERAL LIABILITY	01/01/2008	3	-	2,447

Valued as of 3/31/18

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	01/01/2009	2	-	56,952
GENERAL LIABILITY	01/01/2010	24	1	282,032
GENERAL LIABILITY	01/01/2011	123	-	836,558
GENERAL LIABILITY	01/01/2012	593	3	4,618,321
GENERAL LIABILITY	01/01/2013	563	13	5,090,491
GENERAL LIABILITY	01/01/2014	717	26	4,220,274
GENERAL LIABILITY	01/01/2015	704	37	2,896,494
GENERAL LIABILITY	01/01/2016	642	46	2,314,076
GENERAL LIABILITY	01/01/2005	2	1	29,082
GENERAL LIABILITY	01/01/2017	644	61	596,496
GENERAL LIABILITY	01/01/2018	123	66	129,120
GENERAL LIABILITY Total		4,142	254	21,322,476
LIABILITY REPORT ONLY	01/01/2012	2	-	-
LIABILITY REPORT ONLY	01/01/2017	2	-	-
LIABILITY REPORT ONLY Total		4	-	-
PROPERTY	01/01/2011	9	-	9,819
PROPERTY	01/01/2012	214	-	3,766,793
PROPERTY	01/01/2013	94	-	367,822
PROPERTY	01/01/2014	112	-	709,584
PROPERTY	01/01/2015	112	1	837,966
PROPERTY	01/01/2016	134	3	2,001,061
PROPERTY	01/01/2017	118	14	1,016,903
PROPERTY	01/01/2018	42	25	264,604
PROPERTY Total		835	43	8,974,552
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	-	476,929
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	-	271,755
PUBLIC OFFICIALS LIABILITY	01/01/2013	53	-	268,321
PUBLIC OFFICIALS LIABILITY	01/01/2014	57	2	410,621
PUBLIC OFFICIALS LIABILITY	01/01/2015	74	4	564,388
PUBLIC OFFICIALS LIABILITY	01/01/2016	43	4	548,059
PUBLIC OFFICIALS LIABILITY	01/01/2017	38	1	56,003
PUBLIC OFFICIALS LIABILITY	01/01/2018	22	20	141,058
PUBLIC OFFICIALS LIABILITY Total		335	31	2,737,135
WORKCOMP RECORD ONLY	01/01/2012	239	-	-
WORKCOMP RECORD ONLY	01/01/2013	241	-	-
WORKCOMP RECORD ONLY	01/01/2014	285	-	-
WORKCOMP RECORD ONLY	01/01/2015	258	-	-
WORKCOMP RECORD ONLY	01/01/2016	242	-	-

Valued as of 3/31/18

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
WORKCOMP RECORD ONLY	01/01/2017	257	-	-
WORKCOMP RECORD ONLY	01/01/2018	79	1	-
WORKCOMP RECORD ONLY Total		1,601	1	-
WORKERS COMPENSATION	01/01/2006	3	2	97,935
WORKERS COMPENSATION	01/01/2008	1	1	118,000
WORKERS COMPENSATION	01/01/2009	3	1	35,423
WORKERS COMPENSATION	01/01/2010	9	-	96,725
WORKERS COMPENSATION	01/01/2011	14	2	228,734
WORKERS COMPENSATION	01/01/2012	986	27	12,908,462
WORKERS COMPENSATION	01/01/2013	1,007	46	10,683,554
WORKERS COMPENSATION	01/01/2014	1,030	75	15,571,728
WORKERS COMPENSATION	01/01/2015	979	108	12,312,183
WORKERS COMPENSATION	01/01/2016	836	145	12,029,262
WORKERS COMPENSATION	01/01/2002	1	1	45,711
WORKERS COMPENSATION	01/01/2017	829	262	11,160,586
WORKERS COMPENSATION	01/01/2018	179	153	1,530,943
WORKERS COMPENSATION Total		5,877	823	76,819,244
Grand Total		19,116	1,414	139,687,220

Valued as of 3/31/18

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			2		2
AUTO LIABILITY	01/01/2010	CITY OF HOBOKEN		1		1
AUTO LIABILITY	01/01/2010	CITY OF RAHWAY		1		1
AUTO LIABILITY	01/01/2010	TOWNSHIP OF FREEHOLD		1		1
AUTO LIABILITY	01/01/2010	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2010 Total			4		4
AUTO LIABILITY	01/01/2011	BERKELEY TOWNSHIP		1		1
AUTO LIABILITY	01/01/2011	BOROUGH OF MIDDLESEX		1		1
AUTO LIABILITY	01/01/2011	CITY OF HOBOKEN		1		1
AUTO LIABILITY	01/01/2011	CITY OF RAHWAY		3		3
AUTO LIABILITY	01/01/2011	LIVINGSTON TOWNSHIP		2		2
AUTO LIABILITY	01/01/2011	TOWN OF MORRISTOWN		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF EWING		3		3
AUTO LIABILITY	01/01/2011	TOWNSHIP OF FREEHOLD		2		2
AUTO LIABILITY	01/01/2011	TOWNSHIP OF MAPLEWOOD		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF UNION		6		6
AUTO LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2011 Total			23		23
AUTO LIABILITY	01/01/2012	BERKELEY TOWNSHIP		11		11
AUTO LIABILITY	01/01/2012	BOROUGH OF CALDWELL		11		11
AUTO LIABILITY	01/01/2012	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		2		2
AUTO LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3
AUTO LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		6		6
AUTO LIABILITY	01/01/2012	CITY OF ENGLEWOOD		18		18
AUTO LIABILITY	01/01/2012	CITY OF HOBOKEN		11		11
AUTO LIABILITY	01/01/2012	CITY OF RAHWAY		6		6
AUTO LIABILITY	01/01/2012	HOWELL TOWNSHIP		15		15
AUTO LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		5		5
AUTO LIABILITY	01/01/2012	TOWN OF HARRISON		3		3
AUTO LIABILITY	01/01/2012	TOWN OF MORRISTOWN		5		5
AUTO LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		6		6
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		8		8

Garden State Municipal Joint Insurance Fund Open/Closed Report

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

Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number			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		5		5
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		9		9
AUTO LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		6		6
AUTO LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE		4		4
AUTO LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		11		11
AUTO LIABILITY	01/01/2014	BOROUGH OF TOTOWA		5		5
AUTO LIABILITY	01/01/2014	CITY OF ENGLEWOOD		24		24
AUTO LIABILITY	01/01/2014	CITY OF HOBOKEN		25	1	26
AUTO LIABILITY	01/01/2014	CITY OF LINDEN		19		20
AUTO LIABILITY	01/01/2014	CITY OF RAHWAY		16	1	17
AUTO LIABILITY	01/01/2014	HOWELL TOWNSHIP		14		14
AUTO LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		18		18
AUTO LIABILITY	01/01/2014	TOWN OF GUTTENBERG		8		8
AUTO LIABILITY	01/01/2014	TOWN OF HARRISON		4		4
AUTO LIABILITY	01/01/2014	TOWN OF KEARNY		21	4	26
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN		17		19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		25		26
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EASTAMPTON		6		6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING		11		12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		9		9
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		6		6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		7		7
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		19		19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		47		47
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		12		12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		5		5
AUTO LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		32		32
AUTO LIABILITY	01/01/2014	TOWNSHIP OF UNION		39		39
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WARREN		10		10
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		25	1	26
AUTO LIABILITY	01/01/2014 Total			481	7	6
AUTO LIABILITY	01/01/2015	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP		13		13
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL		6		6
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD		3		3
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		7		7
AUTO LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		18		18

Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		5		5
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		4		4
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		11		11
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		12		12
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		13		13
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		30		32
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		25		25
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		11		11
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP		7		7
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		14	1	15
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG		11	1	12
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON		5		5
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY		23		23
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN		12		12
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		5		5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING		22		23
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		15	1	16
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		4	1	5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		29	1	30
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		29		29
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		39		39
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION		35	1	36
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9		9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		36		36
AUTO LIABILITY	01/01/2015 Total		497	6	3	506
AUTO LIABILITY	01/01/2016	BERKELEY HEIGHTS		2		3
AUTO LIABILITY	01/01/2016	BERKELEY TOWNSHIP		8	2	10
AUTO LIABILITY	01/01/2016	BOROUGH OF CALDWELL		5		5
AUTO LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN		1		1
AUTO LIABILITY	01/01/2016	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		7		7
AUTO LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		10		10
AUTO LIABILITY	01/01/2016	BOROUGH OF KENILWORTH		11	1	12
AUTO LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		5		5
AUTO LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		13	1	14
AUTO LIABILITY	01/01/2016	BOROUGH OF TOTOWA		8		8
AUTO LIABILITY	01/01/2016	CITY OF ENGLEWOOD		16		16
AUTO LIABILITY	01/01/2016	CITY OF HOBOKEN		33		33
AUTO LIABILITY	01/01/2016	CITY OF LINDEN		51		51

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	01/01/2016	CITY OF RAHWAY		15		15
AUTO LIABILITY	01/01/2016	HOWELL TOWNSHIP		14		14
AUTO LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP		13		14
AUTO LIABILITY	01/01/2016	TOWN OF GUTTENBERG		4		4
AUTO LIABILITY	01/01/2016	TOWN OF HARRISON		11		12
AUTO LIABILITY	01/01/2016	TOWN OF KEARNY		16		16
AUTO LIABILITY	01/01/2016	TOWN OF MORRISTOWN		18	1	20
AUTO LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		29		30
AUTO LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON		4		4
AUTO LIABILITY	01/01/2016	TOWNSHIP OF EWING		7		7
AUTO LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		8	1	9
AUTO LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		14	2	16
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		24		24
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		11		11
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		53	1	54
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		22		22
AUTO LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		37		37
AUTO LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		9		9
AUTO LIABILITY	01/01/2016	TOWNSHIP OF UNION		44	3	47
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WARREN		3		3
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		31	1	32
AUTO LIABILITY	01/01/2016 Total			558	13	5
						576
AUTO LIABILITY	01/01/2017	BERKELEY HEIGHTS		8		8
AUTO LIABILITY	01/01/2017	BERKELEY TOWNSHIP		11		11
AUTO LIABILITY	01/01/2017	BOROUGH OF CALDWELL		5		5
AUTO LIABILITY	01/01/2017	BOROUGH OF FAIR HAVEN		1		1
AUTO LIABILITY	01/01/2017	BOROUGH OF FANWOOD		4		4
AUTO LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		8		8
AUTO LIABILITY	01/01/2017	BOROUGH OF HADDON HEIGHTS		3		3
AUTO LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK		9		9
AUTO LIABILITY	01/01/2017	BOROUGH OF KENILWORTH		7		7
AUTO LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		7		7
AUTO LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		11		11
AUTO LIABILITY	01/01/2017	BOROUGH OF TOTOWA		13		13
AUTO LIABILITY	01/01/2017	CITY OF ENGLEWOOD		16	2	18
AUTO LIABILITY	01/01/2017	CITY OF HOBOKEN		30		31
AUTO LIABILITY	01/01/2017	CITY OF LINDEN		28	7	35
AUTO LIABILITY	01/01/2017	CITY OF RAHWAY		18	1	19
AUTO LIABILITY	01/01/2017	HOWELL TOWNSHIP		14		14
AUTO LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		10		10
AUTO LIABILITY	01/01/2017	TOWN OF GUTTENBERG		1	1	2
AUTO LIABILITY	01/01/2017	TOWN OF HARRISON		4		4

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2017	TOWN OF KEARNY	16		3	19
AUTO LIABILITY	01/01/2017	TOWN OF MORRISTOWN	12		2	14
AUTO LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD	12		1	13
AUTO LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON	9			9
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EASTAMPTON	5			5
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EWING	18			18
AUTO LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON	10			10
AUTO LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE	16		1	17
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR	27			27
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MORRIS	23		1	24
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN	35		1	36
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	13		1	14
AUTO LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY	43		1	44
AUTO LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	5			5
AUTO LIABILITY	01/01/2017	TOWNSHIP OF UNION	32			32
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WARREN	8			8
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE	28			28
AUTO LIABILITY	01/01/2017	NEPTUNE TOWNSHIP	31		1	32
AUTO LIABILITY	01/01/2017 Total		551		23	575
AUTO LIABILITY	01/01/2018	BERKELEY TOWNSHIP	3		2	5
AUTO LIABILITY	01/01/2018	BOROUGH OF CALDWELL			1	1
AUTO LIABILITY	01/01/2018	BOROUGH OF FAIR HAVEN	1		1	2
AUTO LIABILITY	01/01/2018	BOROUGH OF FREEHOLD	1			1
AUTO LIABILITY	01/01/2018	BOROUGH OF HADDON HEIGHTS			1	1
AUTO LIABILITY	01/01/2018	BOROUGH OF HIGHLAND PARK	1		1	2
AUTO LIABILITY	01/01/2018	BOROUGH OF KENILWORTH	2			2
AUTO LIABILITY	01/01/2018	BOROUGH OF NEW PROVIDENCE	2			2
AUTO LIABILITY	01/01/2018	BOROUGH OF NORTH PLAINFIELD	2		1	3
AUTO LIABILITY	01/01/2018	BOROUGH OF TOTOWA	1			1
AUTO LIABILITY	01/01/2018	CITY OF ENGLEWOOD	1		1	2
AUTO LIABILITY	01/01/2018	CITY OF HOBOKEN	1			1
AUTO LIABILITY	01/01/2018	CITY OF LINDEN	1		4	5
AUTO LIABILITY	01/01/2018	CITY OF RAHWAY	1		3	4
AUTO LIABILITY	01/01/2018	HOWELL TOWNSHIP			1	1
AUTO LIABILITY	01/01/2018	LIVINGSTON TOWNSHIP	3		1	4
AUTO LIABILITY	01/01/2018	TOWN OF HARRISON	1			1
AUTO LIABILITY	01/01/2018	TOWN OF MORRISTOWN			4	4
AUTO LIABILITY	01/01/2018	TOWNSHIP OF BLOOMFIELD	2			2
AUTO LIABILITY	01/01/2018	TOWNSHIP OF EWING	1		2	3
AUTO LIABILITY	01/01/2018	TOWNSHIP OF HAMILTON			1	1
AUTO LIABILITY	01/01/2018	TOWNSHIP OF LAWRENCE	3			3

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Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
AUTO LIABILITY	01/01/2018	TOWNSHIP OF MONTCLAIR		3		3	
AUTO LIABILITY	01/01/2018	TOWNSHIP OF MORRIS		5	3	8	
AUTO LIABILITY	01/01/2018	TOWNSHIP OF NORTH BERGEN		3	4	7	
AUTO LIABILITY	01/01/2018	TOWNSHIP OF NORTH BRUNSWICK		2	3	5	
AUTO LIABILITY	01/01/2018	TOWNSHIP OF PARSIPPANY		5	4	9	
AUTO LIABILITY	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE			1	1	
AUTO LIABILITY	01/01/2018	TOWNSHIP OF UNION		6	3	9	
AUTO LIABILITY	01/01/2018	TOWNSHIP OF WARREN		1	2	3	
AUTO LIABILITY	01/01/2018	TOWNSHIP OF WEST ORANGE		5	3	8	
AUTO LIABILITY	01/01/2018	NEPTUNE TOWNSHIP		3	1	4	
AUTO LIABILITY	01/01/2018	TOWNSHIP OF ROXBURY		1	1	2	
AUTO LIABILITY	01/01/2018 Total			61	49	110	
AUTO LIABILITY Total				2,695	98	15	2,808
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	01/01/2018	BOROUGH OF NORTH PLAINFIELD		1		1	
AUTO LOSS REPORT ONLY	01/01/2018 Total			1		1	
AUTO LOSS REPORT ONLY Total				3		3	
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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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		8		8
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF BLOOMFIELD		8		8
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EASTAMPTON		3		3
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF FREEHOLD		16		16
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF HAMILTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MANALAPAN		10		10
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MAPLEWOOD		18		18
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MONTCLAIR		24		24
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MORRIS		23		23
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		27		27
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF PARSIPPANY		25		25
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF UNION		24		24
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF WARREN		13		13
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF WEST ORANGE		29		29
AUTO PHYSICAL DAMAGE	01/01/2012 Total			409		409
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY HEIGHTS		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF CALDWELL		12		12
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF FAIR HAVEN		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HIGHLAND PARK		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF KENILWORTH		6		6
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NEW PROVIDENCE		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF ENGLEWOOD		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF HOBOKEN		16		16
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF LINDEN		27		27
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF RAHWAY		9		9
AUTO PHYSICAL DAMAGE	01/01/2013	HOWELL TOWNSHIP		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	LIVINGSTON TOWNSHIP		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF HARRISON		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF MORRISTOWN		13		13
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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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		19		19
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EASTAMPTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EWING		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF FREEHOLD		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF HAMILTON		8		8
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE		14		14
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD		25		25
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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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF UNION		42		42
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WARREN		15		15
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WEST ORANGE		39		39
AUTO PHYSICAL DAMAGE	01/01/2014 Total		567		1	568
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP		17		17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL		8		8
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD		9		9
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK		16	1	17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF KENILWORTH		6		6
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE		11		11
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD		20		20
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN		24	1	25
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY		19		19
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG		13		13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON		6		6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY		19		19
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD		13		13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING		18		18
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE		27		27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR		29		29
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS		37		37
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		17		17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY		49		49
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION		38		38
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN		10		10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE		43		43
AUTO PHYSICAL DAMAGE	01/01/2015 Total		568		2	570
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS		8		8
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY TOWNSHIP		15		15

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF CALDWELL	7			7
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FANWOOD	1			1
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FREEHOLD	12			12
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF HIGHLAND PARK	10			10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF KENILWORTH	13			13
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NEW PROVIDENCE	10			10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NORTH PLAINFIELD	22			22
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF TOTOWA	7			7
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF ENGLEWOOD	18			18
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF HOBOKEN	29			29
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF RAHWAY	15			15
AUTO PHYSICAL DAMAGE	01/01/2016	HOWELL TOWNSHIP	34			34
AUTO PHYSICAL DAMAGE	01/01/2016	LIVINGSTON TOWNSHIP	18			18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF GUTTENBERG	5			5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF HARRISON	9			9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF KEARNY	17			17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF MORRISTOWN	17			17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF BLOOMFIELD	20			20
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF CINNAMINSON	5			5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EASTAMPTON	2			2
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EWING	13		1	14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF HAMILTON	18		1	19
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF LAWRENCE	27		1	28
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MONTCLAIR	28			28
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MORRIS	18			18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BERGEN	51			51
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	25			25
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF PARSIPPANY	38			38
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	9			9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF UNION	37			37
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WARREN	8			8
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WEST ORANGE	40			40
AUTO PHYSICAL DAMAGE	01/01/2016 Total		606		3	609
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY HEIGHTS	12		1	13
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY TOWNSHIP	15			15
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF CALDWELL	5			5
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FAIR HAVEN	3			3
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FANWOOD	4			4
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FREEHOLD	7			7
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HADDON HEIGHTS	2			2
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HIGHLAND PARK	10		1	11
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF KENILWORTH	8			8

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NEW PROVIDENCE		10	1	11
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NORTH PLAINFIELD		12		12
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF TOTOWA		14	1	15
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF ENGLEWOOD		15		15
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF HOBOKEN		31	1	32
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF RAHWAY		19	2	21
AUTO PHYSICAL DAMAGE	01/01/2017	HOWELL TOWNSHIP		22		22
AUTO PHYSICAL DAMAGE	01/01/2017	LIVINGSTON TOWNSHIP		8		8
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF GUTTENBERG		4		4
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF HARRISON		8	1	9
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF KEARNY		18	1	19
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF MORRISTOWN		10		10
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF BLOOMFIELD		9	1	10
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF CINNAMINSON		3		3
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EASTAMPTON		2		2
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EWING		21		21
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF HAMILTON		22		22
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF LAWRENCE		21	2	23
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MONTCLAIR		26	2	28
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MORRIS		26	1	27
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BERGEN		39	1	40
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		20		20
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF PARSIPPANY		44	2	46
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF UNION		28	1	30
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WARREN		7	1	8
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WEST ORANGE		45		45
AUTO PHYSICAL DAMAGE	01/01/2017	NEPTUNE TOWNSHIP		23	4	27
AUTO PHYSICAL DAMAGE	01/01/2017 Total			578	25	1
AUTO PHYSICAL DAMAGE	01/01/2018	BERKELEY TOWNSHIP		5	3	8
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF CALDWELL			1	1
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF FAIR HAVEN		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF FANWOOD		4	2	6
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF FREEHOLD		2		2
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF HIGHLAND PARK		1	2	3
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF KENILWORTH		3		3
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF NEW PROVIDENCE		4	4	8
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF NORTH PLAINFIELD		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF TOTOWA		2	4	6
AUTO PHYSICAL DAMAGE	01/01/2018	CITY OF ENGLEWOOD		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2018	CITY OF HOBOKEN		2	3	5

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2018	CITY OF RAHWAY		4	1	5
AUTO PHYSICAL DAMAGE	01/01/2018	HOWELL TOWNSHIP		4	1	5
AUTO PHYSICAL DAMAGE	01/01/2018	LIVINGSTON TOWNSHIP		4	8	12
AUTO PHYSICAL DAMAGE	01/01/2018	TOWN OF HARRISON			1	1
AUTO PHYSICAL DAMAGE	01/01/2018	TOWN OF MORRISTOWN		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF BLOOMFIELD		1	2	3
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF EASTAMPTON			1	1
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF EWING		2	4	6
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF HAMILTON		2	3	5
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF LAWRENCE		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF MONTCLAIR		2	2	4
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF MORRIS		7	3	10
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF NORTH BERGEN		8	4	12
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF NORTH BRUNSWICK		2	3	5
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF PARSIPPANY		10	8	18
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE			1	1
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF UNION		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF WARREN		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF WEST ORANGE		10	5	15
AUTO PHYSICAL DAMAGE	01/01/2018	NEPTUNE TOWNSHIP		4	2	6
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF ROXBURY		4		4
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF ROSELLE PARK			1	1
AUTO PHYSICAL DAMAGE	01/01/2018 Total		116	76		192
AUTO PHYSICAL DAMAGE Total			3,233	106	2	3,341
EMPLOYMENT PRACTICES	01/01/2011	CITY OF HOBOKEN		2		2
EMPLOYMENT PRACTICES	01/01/2011 Total		2			2
EMPLOYMENT PRACTICES	01/01/2012	BOROUGH OF CALDWELL		1		1
EMPLOYMENT PRACTICES	01/01/2012	CITY OF ENGLEWOOD		2		2
EMPLOYMENT PRACTICES	01/01/2012	CITY OF HOBOKEN		3		3
EMPLOYMENT PRACTICES	01/01/2012	HOWELL TOWNSHIP		5		5
EMPLOYMENT PRACTICES	01/01/2012	TOWN OF MORRISTOWN		2		2
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF BLOOMFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF HAMILTON		3		3
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MONTCLAIR		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF UNION		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WEST ORANGE			1	1
EMPLOYMENT PRACTICES	01/01/2012 Total		22	1		23
EMPLOYMENT PRACTICES	01/01/2013	CITY OF ENGLEWOOD		1		1

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2013	CITY OF HOBOKEN		4	2	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		5	1	6
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF HAMILTON		3		3
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MAPLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MONTCLAIR		7		7
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MORRIS		2		2
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		1		1
EMPLOYMENT PRACTICES	01/01/2013 Total			31	3	34
EMPLOYMENT PRACTICES	01/01/2014	BERKELEY HEIGHTS		1		1
EMPLOYMENT PRACTICES	01/01/2014	BOROUGH OF HIGHLAND PARK		2		2
EMPLOYMENT PRACTICES	01/01/2014	CITY OF ENGLEWOOD		1	2	3
EMPLOYMENT PRACTICES	01/01/2014	CITY OF HOBOKEN		1	5	6
EMPLOYMENT PRACTICES	01/01/2014	HOWELL TOWNSHIP		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF GUTTENBERG		4		4
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF HARRISON		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF BLOOMFIELD		6		6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF HAMILTON		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MONTCLAIR		5	1	6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MORRIS		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF PARSIPPANY		3	1	4
EMPLOYMENT PRACTICES	01/01/2014 Total			30	9	39
EMPLOYMENT PRACTICES	01/01/2015	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF CALDWELL				1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD		8	3	11
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN		1	2	3
EMPLOYMENT PRACTICES	01/01/2015	CITY OF LINDEN		1		1
EMPLOYMENT PRACTICES	01/01/2015	LIVINGSTON TOWNSHIP		1	1	2
EMPLOYMENT PRACTICES	01/01/2015	TOWN OF MORRISTOWN			1	1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF LAWRENCE		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF MONTCLAIR		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2015 Total			16	8	25
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		3	1	4
EMPLOYMENT PRACTICES	01/01/2016	CITY OF HOBOKEN		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	CITY OF LINDEN		2		2
EMPLOYMENT PRACTICES	01/01/2016	LIVINGSTON TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWN OF MORRISTOWN		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF BLOOMFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF EASTAMPTON			1	1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MONTCLAIR		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF NORTH BERGEN		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2016 Total			14	7	22
EMPLOYMENT PRACTICES	01/01/2017	CITY OF ENGLEWOOD		3	1	4
EMPLOYMENT PRACTICES	01/01/2017	CITY OF HOBOKEN		2	1	3
EMPLOYMENT PRACTICES	01/01/2017	CITY OF LINDEN			1	1
EMPLOYMENT PRACTICES	01/01/2017	HOWELL TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2017	LIVINGSTON TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWN OF GUTTENBERG		2		2
EMPLOYMENT PRACTICES	01/01/2017	TOWN OF HARRISON			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF CINNAMINSON			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF EASTAMPTON		1		1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF PARSIPPANY			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF UNION		1	1	2
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF WEST ORANGE		1		1
EMPLOYMENT PRACTICES	01/01/2017	NEPTUNE TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2017 Total			13	8	21
EMPLOYMENT PRACTICES	01/01/2018	CITY OF RAHWAY			1	1
EMPLOYMENT PRACTICES	01/01/2018	TOWNSHIP OF CINNAMINSON			1	1
EMPLOYMENT PRACTICES	01/01/2018	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2018	NEPTUNE TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2018 Total			1	3	4
EMPLOYMENT PRACTICES Total				129	39	170
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

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2008 Total			3		3
GENERAL LIABILITY	01/01/2009	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2009	TOWNSHIP OF MANALAPAN		1		1
GENERAL LIABILITY	01/01/2009 Total			2		2
GENERAL LIABILITY	01/01/2010	BERKELEY TOWNSHIP		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF KENILWORTH		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2010	CITY OF ENGLEWOOD		3		3
GENERAL LIABILITY	01/01/2010	CITY OF HOBOKEN		3		3
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF EWING		2	1	3
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF HAMILTON		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MANALAPAN		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MAPLEWOOD		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MONTCLAIR		5		5
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MORRIS		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF UNION		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF WEST ORANGE		1		1
GENERAL LIABILITY	01/01/2010 Total			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		2		2
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE		25		25
GENERAL LIABILITY	01/01/2011 Total			123		123

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2012	BERKELEY TOWNSHIP		7		7
GENERAL LIABILITY	01/01/2012	BOROUGH OF CALDWELL		15		15
GENERAL LIABILITY	01/01/2012	BOROUGH OF FAIR HAVEN		1		1
GENERAL LIABILITY	01/01/2012	BOROUGH OF FANWOOD		5		5
GENERAL LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		4		4
GENERAL LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		20		20
GENERAL LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		8		8
GENERAL LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3
GENERAL LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12
GENERAL LIABILITY	01/01/2012	CITY OF ENGLEWOOD		34		35
GENERAL LIABILITY	01/01/2012	CITY OF HOBOKEN		58		58
GENERAL LIABILITY	01/01/2012	CITY OF RAHWAY		30		30
GENERAL LIABILITY	01/01/2012	HOWELL TOWNSHIP		21		21
GENERAL LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		43		43
GENERAL LIABILITY	01/01/2012	TOWN OF HARRISON		5		5
GENERAL LIABILITY	01/01/2012	TOWN OF MORRISTOWN		23		23
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		28	1	30
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		2		2
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EWING		12		12
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		23		23
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON		11		11
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		11		11
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		21		21
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		49		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		590		1	2
GENERAL LIABILITY	01/01/2013	BERKELEY HEIGHTS		6		6
GENERAL LIABILITY	01/01/2013	BERKELEY TOWNSHIP		7		7
GENERAL LIABILITY	01/01/2013	BOROUGH OF CALDWELL		14		15
GENERAL LIABILITY	01/01/2013	BOROUGH OF FAIR HAVEN		2		2
GENERAL LIABILITY	01/01/2013	BOROUGH OF FANWOOD		4		4
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		25

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2013	CITY OF HOBOKEN	39			39
GENERAL LIABILITY	01/01/2013	CITY OF LINDEN	29			29
GENERAL LIABILITY	01/01/2013	CITY OF RAHWAY	30			30
GENERAL LIABILITY	01/01/2013	HOWELL TOWNSHIP	18			18
GENERAL LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP	32			32
GENERAL LIABILITY	01/01/2013	TOWN OF HARRISON	15			15
GENERAL LIABILITY	01/01/2013	TOWN OF MORRISTOWN	11			11
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD	32			32
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EASTAMPTON	1			1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EWING	9			9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD	9			9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON	29		4	35
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE	16			16
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD	14			14
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR	47		1	48
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MORRIS	4			4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	23			23
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY	46			46
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF UNION	33			34
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WARREN	4			4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE	30			31
GENERAL LIABILITY	01/01/2013 Total		550		5	563
GENERAL LIABILITY	01/01/2014	BERKELEY HEIGHTS	14			14
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP	7			7
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL	19			19
GENERAL LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN	2			2
GENERAL LIABILITY	01/01/2014	BOROUGH OF FANWOOD	4			4
GENERAL LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS	15			15
GENERAL LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK	11			12
GENERAL LIABILITY	01/01/2014	BOROUGH OF KENILWORTH	7			7
GENERAL LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE	11			11
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD	3			3
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA	9			9
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD	37		1	38
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN	43			46
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN	34			36
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY	23		1	25
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP	28			29
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP	41		1	42
GENERAL LIABILITY	01/01/2014	TOWN OF GUTTENBERG	5			5
GENERAL LIABILITY	01/01/2014	TOWN OF HARRISON	13			13
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY	53			53

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		10		11
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		35		35
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING		25		26
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		22		23
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		17	1	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		12		12
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		18	2	20
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		49	1	51
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		4		4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		13	1	14
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		33		33
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF UNION		44	1	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			691	9	717
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS		9		9
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP		24		24
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL		15		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		14		14
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		4		4
GENERAL LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		15		15
GENERAL LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		8		8
GENERAL LIABILITY	01/01/2015	BOROUGH OF TOTOWA		7		7
GENERAL LIABILITY	01/01/2015	CITY OF ENGLEWOOD		30		34
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		46	2	50
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		27		30
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		14		17
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		32		33
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		34	2	36
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG		6		6
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		7		10
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		25		25
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN		13	1	15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		30	2	33
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		7		7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON		3		3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING		10		11
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		19		19

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Count of claim_number			claimant_status				Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON	12		1	1	14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	10				10
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	58		1	2	61
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	14		1		15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	17		1	1	19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	28				28
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION	40				40
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN	9				9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE	42			2	44
GENERAL LIABILITY	01/01/2015 Total		667		11	26	704
GENERAL LIABILITY	01/01/2016	BERKELEY HEIGHTS	7				7
GENERAL LIABILITY	01/01/2016	BERKELEY TOWNSHIP	9		5		14
GENERAL LIABILITY	01/01/2016	BOROUGH OF CALDWELL	17				17
GENERAL LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN	4				4
GENERAL LIABILITY	01/01/2016	BOROUGH OF FANWOOD	4				4
GENERAL LIABILITY	01/01/2016	BOROUGH OF FREEHOLD	16		1		17
GENERAL LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS	17				17
GENERAL LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK	6		2	1	9
GENERAL LIABILITY	01/01/2016	BOROUGH OF KENILWORTH	5		1		6
GENERAL LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE	10			1	11
GENERAL LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	17		1		18
GENERAL LIABILITY	01/01/2016	BOROUGH OF TOTOWA	3				3
GENERAL LIABILITY	01/01/2016	CITY OF ENGLEWOOD	39		1	2	42
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN	61			5	66
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN	23		1	1	25
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY	23			1	24
GENERAL LIABILITY	01/01/2016	HOWELL TOWNSHIP	20			2	22
GENERAL LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP	39				39
GENERAL LIABILITY	01/01/2016	TOWN OF GUTTENBERG	2		1	1	4
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON	3			1	4
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY	23			1	24
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN	9		1	1	11
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD	25			2	27
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON	6				6
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EASTAMPTON	2				2
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EWING	13		1		14
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON	17		1	1	19
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE	15		1		16
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR	35		1	2	38
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS	5				5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN	21		1	2	24
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	15				15

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		18		18
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		11	1	13
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF UNION		32		33
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WARREN		4		4
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		20		20
GENERAL LIABILITY	01/01/2016 Total			596	20	642
GENERAL LIABILITY	01/01/2005	TOWNSHIP OF HAMILTON				1
GENERAL LIABILITY	01/01/2005	TOWNSHIP OF WEST ORANGE		1		1
GENERAL LIABILITY	01/01/2005 Total			1		2
GENERAL LIABILITY	01/01/2017	BERKELEY HEIGHTS		6		6
GENERAL LIABILITY	01/01/2017	BERKELEY TOWNSHIP		9		9
GENERAL LIABILITY	01/01/2017	BOROUGH OF CALDWELL		21		22
GENERAL LIABILITY	01/01/2017	BOROUGH OF FAIR HAVEN		4		4
GENERAL LIABILITY	01/01/2017	BOROUGH OF FANWOOD		2		2
GENERAL LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		19	2	21
GENERAL LIABILITY	01/01/2017	BOROUGH OF HADDON HEIGHTS		14		14
GENERAL LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK		4	1	5
GENERAL LIABILITY	01/01/2017	BOROUGH OF KENILWORTH		3		3
GENERAL LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		10		10
GENERAL LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		12		12
GENERAL LIABILITY	01/01/2017	BOROUGH OF TOTOWA		5	1	6
GENERAL LIABILITY	01/01/2017	CITY OF ENGLEWOOD		25	1	26
GENERAL LIABILITY	01/01/2017	CITY OF HOBOKEN		48	8	59
GENERAL LIABILITY	01/01/2017	CITY OF LINDEN		25	6	32
GENERAL LIABILITY	01/01/2017	CITY OF RAHWAY		27	1	28
GENERAL LIABILITY	01/01/2017	HOWELL TOWNSHIP		15	4	19
GENERAL LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		27	1	29
GENERAL LIABILITY	01/01/2017	TOWN OF GUTTENBERG		1	1	2
GENERAL LIABILITY	01/01/2017	TOWN OF HARRISON		6	2	8
GENERAL LIABILITY	01/01/2017	TOWN OF KEARNY		26	2	28
GENERAL LIABILITY	01/01/2017	TOWN OF MORRISTOWN		11	1	12
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		24	1	26
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON		5		5
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF EWING		13	3	16
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		14	2	16
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		7		7
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		43	1	44
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		4		4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		25	2	27
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		12	1	13
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		38	4	42

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	10		1	11
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF UNION	29		4	33
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WARREN	8		1	9
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE	11			11
GENERAL LIABILITY	01/01/2017	NEPTUNE TOWNSHIP	20		3	23
GENERAL LIABILITY	01/01/2017 Total		583		54	644
GENERAL LIABILITY	01/01/2018	BERKELEY HEIGHTS	1			1
GENERAL LIABILITY	01/01/2018	BERKELEY TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2018	BOROUGH OF CALDWELL	4			4
GENERAL LIABILITY	01/01/2018	BOROUGH OF FREEHOLD			3	3
GENERAL LIABILITY	01/01/2018	BOROUGH OF HADDON HEIGHTS	2		5	7
GENERAL LIABILITY	01/01/2018	BOROUGH OF HIGHLAND PARK	1			1
GENERAL LIABILITY	01/01/2018	BOROUGH OF KENILWORTH			1	1
GENERAL LIABILITY	01/01/2018	BOROUGH OF NEW PROVIDENCE	1		2	3
GENERAL LIABILITY	01/01/2018	BOROUGH OF TOTOWA	3			3
GENERAL LIABILITY	01/01/2018	CITY OF ENGLEWOOD			4	4
GENERAL LIABILITY	01/01/2018	CITY OF HOBOKEN			1	1
GENERAL LIABILITY	01/01/2018	CITY OF LINDEN	2		1	3
GENERAL LIABILITY	01/01/2018	CITY OF RAHWAY	2		4	6
GENERAL LIABILITY	01/01/2018	HOWELL TOWNSHIP	3		3	6
GENERAL LIABILITY	01/01/2018	LIVINGSTON TOWNSHIP	1		7	8
GENERAL LIABILITY	01/01/2018	TOWN OF KEARNY			2	2
GENERAL LIABILITY	01/01/2018	TOWN OF MORRISTOWN	1			1
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF BLOOMFIELD	3		4	7
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF CINNAMINSON	2			2
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF EWING	4		1	5
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF HAMILTON	2		1	3
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF LAWRENCE	2		5	7
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF MONTCLAIR	5		8	13
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF NORTH BERGEN	4			4
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF NORTH BRUNSWICK			1	1
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF PARSIPPANY	5		3	8
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE	3		2	5
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF UNION	3		1	4
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF WARREN			1	1
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF WEST ORANGE	3		3	6
GENERAL LIABILITY	01/01/2018	BOROUGH OF ROSELLE PARK			2	2
GENERAL LIABILITY	01/01/2018 Total		57		66	123
GENERAL LIABILITY Total			3,888		166	4,142
LIABILITY REPORT ONLY	01/01/2012	BOROUGH OF MIDDLESEX	1			1
LIABILITY REPORT ONLY	01/01/2012	CITY OF RAHWAY	1			1

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
LIABILITY REPORT ONLY	01/01/2012 Total			2		2
LIABILITY REPORT ONLY	01/01/2017	CITY OF HOBOKEN		2		2
LIABILITY REPORT ONLY	01/01/2017 Total			2		2
LIABILITY REPORT ONLY Total				4		4
PROPERTY	01/01/2011	CITY OF RAHWAY		3		3
PROPERTY	01/01/2011	LIVINGSTON TOWNSHIP		4		4
PROPERTY	01/01/2011	TOWN OF HARRISON		1		1
PROPERTY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
PROPERTY	01/01/2011 Total			9		9
PROPERTY	01/01/2012	BERKELEY TOWNSHIP		32		32
PROPERTY	01/01/2012	BOROUGH OF CALDWELL		5		5
PROPERTY	01/01/2012	BOROUGH OF FAIR HAVEN		5		5
PROPERTY	01/01/2012	BOROUGH OF FANWOOD		2		2
PROPERTY	01/01/2012	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2012	BOROUGH OF HIGHLAND PARK		7		7
PROPERTY	01/01/2012	BOROUGH OF KENILWORTH		1		1
PROPERTY	01/01/2012	BOROUGH OF MIDDLESEX		12		12
PROPERTY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		4		4
PROPERTY	01/01/2012	CITY OF ENGLEWOOD		9		9
PROPERTY	01/01/2012	CITY OF HOBOKEN		25		25
PROPERTY	01/01/2012	CITY OF RAHWAY		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

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

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2014	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2014	TOWNSHIP OF MAPLEWOOD		5		5
PROPERTY	01/01/2014	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2014	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		4		4
PROPERTY	01/01/2014	TOWNSHIP OF PARSIPPANY		18		18
PROPERTY	01/01/2014	TOWNSHIP OF UNION		6		6
PROPERTY	01/01/2014	TOWNSHIP OF WARREN		4		4
PROPERTY	01/01/2014	TOWNSHIP OF WEST ORANGE		5		5
PROPERTY	01/01/2014 Total			112		112
PROPERTY	01/01/2015	BERKELEY HEIGHTS		1		1
PROPERTY	01/01/2015	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2015	BOROUGH OF CALDWELL		4		4
PROPERTY	01/01/2015	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2015	BOROUGH OF FANWOOD		2		2
PROPERTY	01/01/2015	BOROUGH OF FREEHOLD		1		1
PROPERTY	01/01/2015	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2015	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2015	BOROUGH OF KENILWORTH		4		4
PROPERTY	01/01/2015	BOROUGH OF NEW PROVIDENCE		3		3
PROPERTY	01/01/2015	BOROUGH OF TOTOWA		9		9
PROPERTY	01/01/2015	CITY OF ENGLEWOOD		4		4
PROPERTY	01/01/2015	CITY OF HOBOKEN		4		4
PROPERTY	01/01/2015	CITY OF LINDEN		1		1
PROPERTY	01/01/2015	CITY OF RAHWAY		2	1	3
PROPERTY	01/01/2015	HOWELL TOWNSHIP		5		5
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP		6		6
PROPERTY	01/01/2015	TOWN OF GUTTENBERG		1		1
PROPERTY	01/01/2015	TOWN OF HARRISON		7		7
PROPERTY	01/01/2015	TOWN OF KEARNY		2		2
PROPERTY	01/01/2015	TOWN OF MORRISTOWN		6		6
PROPERTY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
PROPERTY	01/01/2015	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD		3		3
PROPERTY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS		3		3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		3		3
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2015	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		3		3

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE	11			11
PROPERTY	01/01/2015 Total		111		1	112
PROPERTY	01/01/2016	BERKELEY HEIGHTS	3			3
PROPERTY	01/01/2016	BERKELEY TOWNSHIP	2			2
PROPERTY	01/01/2016	BOROUGH OF CALDWELL	3			3
PROPERTY	01/01/2016	BOROUGH OF FAIR HAVEN	6			6
PROPERTY	01/01/2016	BOROUGH OF FANWOOD	1			1
PROPERTY	01/01/2016	BOROUGH OF FREEHOLD	2			2
PROPERTY	01/01/2016	BOROUGH OF HADDON HEIGHTS	2			2
PROPERTY	01/01/2016	BOROUGH OF HIGHLAND PARK	1			1
PROPERTY	01/01/2016	BOROUGH OF KENILWORTH	3			3
PROPERTY	01/01/2016	BOROUGH OF NEW PROVIDENCE	2			2
PROPERTY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	1			1
PROPERTY	01/01/2016	BOROUGH OF TOTOWA	3			3
PROPERTY	01/01/2016	CITY OF ENGLEWOOD	10			10
PROPERTY	01/01/2016	CITY OF HOBOKEN	2			2
PROPERTY	01/01/2016	CITY OF LINDEN	3			3
PROPERTY	01/01/2016	CITY OF RAHWAY	2			2
PROPERTY	01/01/2016	HOWELL TOWNSHIP	3			3
PROPERTY	01/01/2016	LIVINGSTON TOWNSHIP	7			7
PROPERTY	01/01/2016	TOWN OF GUTTENBERG	2		1	3
PROPERTY	01/01/2016	TOWN OF HARRISON	3			3
PROPERTY	01/01/2016	TOWN OF KEARNY	9			9
PROPERTY	01/01/2016	TOWN OF MORRISTOWN	3			3
PROPERTY	01/01/2016	TOWNSHIP OF EWING	2			2
PROPERTY	01/01/2016	TOWNSHIP OF LAWRENCE	3			3
PROPERTY	01/01/2016	TOWNSHIP OF MONTCLAIR	5		1	6
PROPERTY	01/01/2016	TOWNSHIP OF MORRIS	6			6
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BERGEN	5			5
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	4			4
PROPERTY	01/01/2016	TOWNSHIP OF PARSIPPANY	13		1	14
PROPERTY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	8			8
PROPERTY	01/01/2016	TOWNSHIP OF UNION	1			1
PROPERTY	01/01/2016	TOWNSHIP OF WARREN	2			2
PROPERTY	01/01/2016	TOWNSHIP OF WEST ORANGE	9			9
PROPERTY	01/01/2016 Total		131		3	134
PROPERTY	01/01/2017	BERKELEY HEIGHTS	3			3
PROPERTY	01/01/2017	BERKELEY TOWNSHIP	5			5
PROPERTY	01/01/2017	BOROUGH OF CALDWELL	1			1
PROPERTY	01/01/2017	BOROUGH OF FAIR HAVEN	2			2
PROPERTY	01/01/2017	BOROUGH OF FANWOOD			1	1

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2017	BOROUGH OF FREEHOLD		2		2
PROPERTY	01/01/2017	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2017	BOROUGH OF HIGHLAND PARK		4		4
PROPERTY	01/01/2017	BOROUGH OF KENILWORTH		1		1
PROPERTY	01/01/2017	BOROUGH OF NEW PROVIDENCE		1	1	2
PROPERTY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		2		2
PROPERTY	01/01/2017	BOROUGH OF TOTOWA		5		5
PROPERTY	01/01/2017	CITY OF ENGLEWOOD		6	3	9
PROPERTY	01/01/2017	CITY OF LINDEN		3		3
PROPERTY	01/01/2017	CITY OF RAHWAY		3	1	4
PROPERTY	01/01/2017	HOWELL TOWNSHIP		6		6
PROPERTY	01/01/2017	LIVINGSTON TOWNSHIP		8	1	9
PROPERTY	01/01/2017	TOWN OF HARRISON		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 BLOOMFIELD		2		2
PROPERTY	01/01/2017	TOWNSHIP OF CINNAMINSON		1		1
PROPERTY	01/01/2017	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2017	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2017	TOWNSHIP OF MONTCLAIR		2	1	3
PROPERTY	01/01/2017	TOWNSHIP OF MORRIS		5		5
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BERGEN		2		2
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		6		6
PROPERTY	01/01/2017	TOWNSHIP OF PARSIPPANY		8	2	10
PROPERTY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		5	1	6
PROPERTY	01/01/2017	TOWNSHIP OF UNION		6	1	7
PROPERTY	01/01/2017	TOWNSHIP OF WARREN		1		1
PROPERTY	01/01/2017	TOWNSHIP OF WEST ORANGE		4	1	5
PROPERTY	01/01/2017 Total			104	14	118
PROPERTY	01/01/2018	BERKELEY HEIGHTS		1	1	2
PROPERTY	01/01/2018	BERKELEY TOWNSHIP			2	2
PROPERTY	01/01/2018	BOROUGH OF CALDWELL			1	1
PROPERTY	01/01/2018	BOROUGH OF FANWOOD		1		1
PROPERTY	01/01/2018	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2018	BOROUGH OF NEW PROVIDENCE			1	1
PROPERTY	01/01/2018	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2018	CITY OF ENGLEWOOD			1	1
PROPERTY	01/01/2018	LIVINGSTON TOWNSHIP		3	2	5
PROPERTY	01/01/2018	TOWN OF GUTTENBERG		1		1
PROPERTY	01/01/2018	TOWNSHIP OF BLOOMFIELD		1		1
PROPERTY	01/01/2018	TOWNSHIP OF LAWRENCE		1		1

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2018	TOWNSHIP OF MONTCLAIR		1	1	2
PROPERTY	01/01/2018	TOWNSHIP OF MORRIS			3	3
PROPERTY	01/01/2018	TOWNSHIP OF NORTH BERGEN		1		1
PROPERTY	01/01/2018	TOWNSHIP OF NORTH BRUNSWICK			2	2
PROPERTY	01/01/2018	TOWNSHIP OF PARSIPPANY			2	2
PROPERTY	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE			1	1
PROPERTY	01/01/2018	TOWNSHIP OF UNION	1		2	3
PROPERTY	01/01/2018	TOWNSHIP OF WARREN			1	1
PROPERTY	01/01/2018	TOWNSHIP OF WEST ORANGE			2	2
PROPERTY	01/01/2018	TOWNSHIP OF ROXBURY	1		3	4
PROPERTY	01/01/2018	BOROUGH OF ROSELLE PARK		1		1
PROPERTY	01/01/2018 Total			17	25	42
PROPERTY Total				792	43	835
PUBLIC OFFICIALS LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2008 Total			1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF HOBOKEN		18		18
PUBLIC OFFICIALS LIABILITY	01/01/2012	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF MORRIS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF UNION		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WARREN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012 Total			47		47
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		2		2

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF HOBOKEN		17		17
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF LINDEN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	HOWELL TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWN OF MORRISTOWN		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2013 Total			53		53
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BERKELEY TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	BOROUGH OF TOTOWA		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF ENGLEWOOD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF HOBOKEN		13	1	14
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	HOWELL TOWNSHIP		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON				1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		6		6
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MORRIS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF WARREN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014 Total			55	1	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		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2015	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
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF ENGLEWOOD		1	1	2
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		3	1	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total			70	3	74
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF CALDWELL		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF TOTOWA		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF ENGLEWOOD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF HOBOKEN		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	HOWELL TOWNSHIP		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		5	1	6
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		3	1	4
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		2		2
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			39	4	43
PUBLIC OFFICIALS LIABILITY	01/01/2017	BERKELEY HEIGHTS		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2017	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK		1		1

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
PUBLIC OFFICIALS LIABILITY	01/01/2017	CITY OF ENGLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	CITY OF HOBOKEN		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2017	HOWELL TOWNSHIP		8		8
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWN OF KEARNY		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF UNION		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WARREN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2017 Total			37	1	38
PUBLIC OFFICIALS LIABILITY	01/01/2018	BERKELEY HEIGHTS			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2018	CITY OF ENGLEWOOD			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2018	CITY OF HOBOKEN			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2018	CITY OF LINDEN			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2018	HOWELL TOWNSHIP		1	2	3
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF BLOOMFIELD			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF EWING			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF LAWRENCE			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF MONTCLAIR			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF PARSIPPANY			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF UNION			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF WEST ORANGE			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2018	NEPTUNE TOWNSHIP			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2018 Total			2	20	22
PUBLIC OFFICIALS LIABILITY Total				304	29	335
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

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

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	
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MORRIS		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WARREN		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WEST ORANGE		13		13
WORKCOMP RECORD ONLY	01/01/2013 Total			241		241
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY TOWNSHIP		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF CALDWELL		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF FANWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NEW PROVIDENCE		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF ENGLEWOOD		16		16
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF LINDEN		33		33
WORKCOMP RECORD ONLY	01/01/2014	CITY OF RAHWAY		7		7
WORKCOMP RECORD ONLY	01/01/2014	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF GUTTENBERG		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF HARRISON		12		12
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF KEARNY		8		8
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EWING		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF FREEHOLD		25		25
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

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

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	01/01/2016	TOWN OF HARRISON		8		8
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF KEARNY		10		10
WORKCOMP RECORD ONLY	01/01/2016	TOWN OF MORRISTOWN		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF EWING		5		5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF LAWRENCE		15		15
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF MORRIS		7		7
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BERGEN		13		13
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		6		6
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		5		5
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WARREN		3		3
WORKCOMP RECORD ONLY	01/01/2016	TOWNSHIP OF WEST ORANGE		9		9
WORKCOMP RECORD ONLY	01/01/2016 Total			242		242
WORKCOMP RECORD ONLY	01/01/2017	BERKELEY TOWNSHIP		7		7
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF CALDWELL		3		3
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF FAIR HAVEN		1		1
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF FREEHOLD		3		3
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF HIGHLAND PARK		4		4
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NEW PROVIDENCE		7		7
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		25		25
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF TOTOWA		2		2
WORKCOMP RECORD ONLY	01/01/2017	CITY OF ENGLEWOOD		12		12
WORKCOMP RECORD ONLY	01/01/2017	CITY OF HOBOKEN		34		34
WORKCOMP RECORD ONLY	01/01/2017	CITY OF RAHWAY		8		8
WORKCOMP RECORD ONLY	01/01/2017	HOWELL TOWNSHIP		16		16
WORKCOMP RECORD ONLY	01/01/2017	LIVINGSTON TOWNSHIP		5		5
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF HARRISON		12		12
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF KEARNY		5		5
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF EWING		14		14
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF HAMILTON		23		23
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF LAWRENCE		18		18
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MORRIS		12		12
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BERGEN		13		13
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		5		5
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		4

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	
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF WARREN		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF WEST ORANGE		4		4
WORKCOMP RECORD ONLY	01/01/2017	NEPTUNE TOWNSHIP		6		6
WORKCOMP RECORD ONLY	01/01/2017 Total			257		257
WORKCOMP RECORD ONLY	01/01/2018	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2018	BOROUGH OF CALDWELL		2		2
WORKCOMP RECORD ONLY	01/01/2018	BOROUGH OF FREEHOLD		3		3
WORKCOMP RECORD ONLY	01/01/2018	BOROUGH OF NEW PROVIDENCE		5		5
WORKCOMP RECORD ONLY	01/01/2018	BOROUGH OF NORTH PLAINFIELD		2		2
WORKCOMP RECORD ONLY	01/01/2018	CITY OF ENGLEWOOD		4		4
WORKCOMP RECORD ONLY	01/01/2018	CITY OF HOBOKEN		4		4
WORKCOMP RECORD ONLY	01/01/2018	CITY OF RAHWAY		2		2
WORKCOMP RECORD ONLY	01/01/2018	HOWELL TOWNSHIP		6		6
WORKCOMP RECORD ONLY	01/01/2018	LIVINGSTON TOWNSHIP		3	1	4
WORKCOMP RECORD ONLY	01/01/2018	TOWN OF GUTTENBERG		1		1
WORKCOMP RECORD ONLY	01/01/2018	TOWN OF HARRISON		6		6
WORKCOMP RECORD ONLY	01/01/2018	TOWN OF KEARNY		1		1
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF EWING		3		3
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF HAMILTON		4		4
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF LAWRENCE		6		6
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF MONTCLAIR		7		7
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF MORRIS		3		3
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF NORTH BERGEN		4		4
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE		3		3
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF WARREN		1		1
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF WEST ORANGE		5		5
WORKCOMP RECORD ONLY	01/01/2018	NEPTUNE TOWNSHIP		1		1
WORKCOMP RECORD ONLY	01/01/2018 Total			78	1	79
WORKCOMP RECORD ONLY Total				1,600	1	1,601
WORKERS COMPENSATION	01/01/2006	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2006	CITY OF RAHWAY				1
WORKERS COMPENSATION	01/01/2006	TOWN OF HARRISON			1	1
WORKERS COMPENSATION	01/01/2006 Total			1	1	3
WORKERS COMPENSATION	01/01/2008	TOWNSHIP OF MONTCLAIR			1	1
WORKERS COMPENSATION	01/01/2008 Total				1	1
WORKERS COMPENSATION	01/01/2009	CITY OF HOBOKEN		2		2
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	01/01/2009 Total			2	1	3
WORKERS COMPENSATION	01/01/2010	BOROUGH OF CALDWELL		1		1
WORKERS COMPENSATION	01/01/2010	CITY OF HOBOKEN		7		7

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	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
WORKERS COMPENSATION	01/01/2011 Total			12	1	14
WORKERS COMPENSATION	01/01/2012	BERKELEY TOWNSHIP		42	5	48
WORKERS COMPENSATION	01/01/2012	BOROUGH OF CALDWELL		14		14
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FAIR HAVEN		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FANWOOD		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HADDON HEIGHTS		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HIGHLAND PARK		15		15
WORKERS COMPENSATION	01/01/2012	BOROUGH OF KENILWORTH		5		5
WORKERS COMPENSATION	01/01/2012	BOROUGH OF MIDDLESEX		14	1	15
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NEW PROVIDENCE		9		9
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NORTH PLAINFIELD		21		21
WORKERS COMPENSATION	01/01/2012	CITY OF ENGLEWOOD		71	1	72
WORKERS COMPENSATION	01/01/2012	CITY OF HOBOKEN		96	2	100
WORKERS COMPENSATION	01/01/2012	CITY OF RAHWAY		28		29
WORKERS COMPENSATION	01/01/2012	HOWELL TOWNSHIP		29	1	30
WORKERS COMPENSATION	01/01/2012	LIVINGSTON TOWNSHIP		43	3	47
WORKERS COMPENSATION	01/01/2012	TOWN OF HARRISON		19		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		51		52
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF FREEHOLD		21		21
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF HAMILTON		135	1	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		46		46
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF UNION		60	1	62
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WARREN		12		12

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	01/01/2012	TOWNSHIP OF WEST ORANGE	35			36
WORKERS COMPENSATION	01/01/2012 Total		959	16	11	986
WORKERS COMPENSATION	01/01/2013	BERKELEY HEIGHTS	12			12
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP	52	1	2	55
WORKERS COMPENSATION	01/01/2013	BOROUGH OF CALDWELL	10			10
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FAIR HAVEN	6			6
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FANWOOD	3		1	4
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HADDON HEIGHTS	11		1	12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HIGHLAND PARK	11			11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF KENILWORTH	12			12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NEW PROVIDENCE	11			11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NORTH PLAINFIELD	17			17
WORKERS COMPENSATION	01/01/2013	CITY OF ENGLEWOOD	50	2		52
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN	101	4	4	109
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN	95	4		99
WORKERS COMPENSATION	01/01/2013	CITY OF RAHWAY	19	2	1	22
WORKERS COMPENSATION	01/01/2013	HOWELL TOWNSHIP	13		1	14
WORKERS COMPENSATION	01/01/2013	LIVINGSTON TOWNSHIP	39	3	3	45
WORKERS COMPENSATION	01/01/2013	TOWN OF HARRISON	17			17
WORKERS COMPENSATION	01/01/2013	TOWN OF MORRISTOWN	24			24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EASTAMPTON	2			2
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EWING	18	1	1	20
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF FREEHOLD	31	1		32
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF HAMILTON	94	2		96
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF LAWRENCE	23	1		24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MAPLEWOOD	37	1		38
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MONTCLAIR	52	1	2	55
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MORRIS	28		1	29
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	32	1		33
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF UNION	92	1		93
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WARREN	9			9
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WEST ORANGE	40	4		44
WORKERS COMPENSATION	01/01/2013 Total		961	29	17	1,007
WORKERS COMPENSATION	01/01/2014	BERKELEY HEIGHTS	12			12
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP	49	1		50
WORKERS COMPENSATION	01/01/2014	BOROUGH OF CALDWELL	9			9
WORKERS COMPENSATION	01/01/2014	BOROUGH OF FAIR HAVEN	1			1
WORKERS COMPENSATION	01/01/2014	BOROUGH OF FANWOOD	12			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

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		37		38
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN		73	6	81
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN		125	1	131
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY		22		23
WORKERS COMPENSATION	01/01/2014	HOWELL TOWNSHIP		23	3	27
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP		40	1	42
WORKERS COMPENSATION	01/01/2014	TOWN OF GUTTENBERG		6	1	7
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON		13	3	17
WORKERS COMPENSATION	01/01/2014	TOWN OF KEARNY		36	2	39
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN		33		33
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EASTAMPTON		5		5
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING		57	1	58
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD		21	3	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON		77	3	81
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE		13		13
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MAPLEWOOD		29	1	31
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR		40	6	48
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS		22	2	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		50	2	55
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION		64	5	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			955	44	31
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		6	1	7
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FAIR HAVEN		2		2
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FANWOOD				1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD		11	1	12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS		6		6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK		11	2	13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH		7	2	9
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE		13		13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD		14		14
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA		11		11
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD		45	4	53
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN		50	7	69
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY		28	1	31
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		28	4	33

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	24		1	25	
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG	3		3	6	
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON	18		3	21	
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY	35		2	37	
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN	23			23	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON	14			1	15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON	5				5
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING	28		3	1	32
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD	19		1		20
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON	90		7	1	98
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE	26			1	27
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR	37		5	1	43
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS	23		1	1	25
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	156		4	3	163
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION	65		10		75
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN	9		2		11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE	16		5	3	24
WORKERS COMPENSATION	01/01/2015 Total		871	73	35	979	
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS	8				8
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP	23		3	1	27
WORKERS COMPENSATION	01/01/2016	BOROUGH OF CALDWELL	9		2		11
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FAIR HAVEN	4				4
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FANWOOD	3				3
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FREEHOLD	15		4	1	20
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HADDON HEIGHTS	7				7
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HIGHLAND PARK	11		3		14
WORKERS COMPENSATION	01/01/2016	BOROUGH OF KENILWORTH	5				5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NEW PROVIDENCE	5				5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NORTH PLAINFIELD	15		3		18
WORKERS COMPENSATION	01/01/2016	BOROUGH OF TOTOWA	5				5
WORKERS COMPENSATION	01/01/2016	CITY OF ENGLEWOOD	42		3	1	46
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN	41		8	24	73
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY	32		4	2	38
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP	23		6	1	30
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP	20		4	1	25
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG	7		3	1	11
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON	12		2	1	15
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY	29		4	2	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

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	01/01/2016	TOWNSHIP OF EWING	20	10	1		31
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON	67	8	1		76
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE	22	1	1		24
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR	36	7	2		45
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS	24	2			26
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN	39	8			47
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	44	1	2		47
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	5				5
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION	42	10	3		55
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN	13				13
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE	24	3	1		28
WORKERS COMPENSATION	01/01/2016 Total		691	99	46		836
WORKERS COMPENSATION	01/01/2002	TOWNSHIP OF UNION			1		1
WORKERS COMPENSATION	01/01/2002 Total				1		1
WORKERS COMPENSATION	01/01/2017	BERKELEY HEIGHTS	8				8
WORKERS COMPENSATION	01/01/2017	BERKELEY TOWNSHIP	26	9	1		36
WORKERS COMPENSATION	01/01/2017	BOROUGH OF CALDWELL	4	1			5
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FAIR HAVEN	4	1			5
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FANWOOD	1	1			2
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FREEHOLD	4	3			7
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HADDON HEIGHTS	1	3			4
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HIGHLAND PARK	9	7			16
WORKERS COMPENSATION	01/01/2017	BOROUGH OF KENILWORTH	4		1		5
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NEW PROVIDENCE	10	1	2		13
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NORTH PLAINFIELD	12	11			23
WORKERS COMPENSATION	01/01/2017	BOROUGH OF TOTOWA	4	4			8
WORKERS COMPENSATION	01/01/2017	CITY OF ENGLEWOOD	22	11	1		34
WORKERS COMPENSATION	01/01/2017	CITY OF HOBOKEN	44	21	5		70
WORKERS COMPENSATION	01/01/2017	CITY OF RAHWAY	21	9			30
WORKERS COMPENSATION	01/01/2017	HOWELL TOWNSHIP	11	9	2		22
WORKERS COMPENSATION	01/01/2017	LIVINGSTON TOWNSHIP	17	4			21
WORKERS COMPENSATION	01/01/2017	TOWN OF GUTTENBERG	1	2			3
WORKERS COMPENSATION	01/01/2017	TOWN OF HARRISON	13	8			21
WORKERS COMPENSATION	01/01/2017	TOWN OF KEARNY	17	8			25
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF CINNAMINSON	12	4			16
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EASTAMPTON	5		1		6
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EWING	15	6			21
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF HAMILTON	59	15	4		78
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF LAWRENCE	14	6	1		21
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MONTCLAIR	28	15	1		44
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MORRIS	30	9			39
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BERGEN	36	17			53

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	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		36	1	37
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		7	3	10
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF UNION		37	26	63
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WARREN		8	1	9
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WEST ORANGE		14	5	21
WORKERS COMPENSATION	01/01/2017	NEPTUNE TOWNSHIP		33	18	53
WORKERS COMPENSATION	01/01/2017 Total			567	239	829
WORKERS COMPENSATION	01/01/2018	BERKELEY TOWNSHIP			6	6
WORKERS COMPENSATION	01/01/2018	BOROUGH OF CALDWELL			1	1
WORKERS COMPENSATION	01/01/2018	BOROUGH OF FAIR HAVEN			1	1
WORKERS COMPENSATION	01/01/2018	BOROUGH OF FANWOOD			1	1
WORKERS COMPENSATION	01/01/2018	BOROUGH OF FREEHOLD			3	3
WORKERS COMPENSATION	01/01/2018	BOROUGH OF HADDON HEIGHTS			1	1
WORKERS COMPENSATION	01/01/2018	BOROUGH OF HIGHLAND PARK		1	2	3
WORKERS COMPENSATION	01/01/2018	BOROUGH OF KENILWORTH			1	1
WORKERS COMPENSATION	01/01/2018	BOROUGH OF NEW PROVIDENCE			4	4
WORKERS COMPENSATION	01/01/2018	BOROUGH OF NORTH PLAINFIELD			6	6
WORKERS COMPENSATION	01/01/2018	BOROUGH OF TOTOWA			2	2
WORKERS COMPENSATION	01/01/2018	CITY OF ENGLEWOOD		1	8	9
WORKERS COMPENSATION	01/01/2018	CITY OF HOBOKEN		1	10	11
WORKERS COMPENSATION	01/01/2018	CITY OF RAHWAY		1	6	7
WORKERS COMPENSATION	01/01/2018	HOWELL TOWNSHIP		1	8	9
WORKERS COMPENSATION	01/01/2018	LIVINGSTON TOWNSHIP			4	4
WORKERS COMPENSATION	01/01/2018	TOWN OF GUTTENBERG			1	1
WORKERS COMPENSATION	01/01/2018	TOWN OF HARRISON		2		2
WORKERS COMPENSATION	01/01/2018	TOWN OF KEARNY		3	2	5
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF CINNAMINSON			3	3
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF EASTAMPTON		1	1	2
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF EWING			7	7
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF HAMILTON		2	11	13
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF LAWRENCE			3	3
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF MONTCLAIR		7	14	21
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF MORRIS			3	3
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF NORTH BERGEN		3	9	12
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF NORTH BRUNSWICK			6	6
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF UNION			15	15
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF WARREN			1	1
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF WEST ORANGE		1		1
WORKERS COMPENSATION	01/01/2018	NEPTUNE TOWNSHIP		2	6	8
WORKERS COMPENSATION	01/01/2018 Total			26	146	179
WORKERS COMPENSATION Total				5,054	651	5,877

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
Grand Total			17,702	1,133	281	19,116

Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

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

Valued as of 3/31/18

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

Valued as of 3/31/18

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

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All Workers' Compensation

line	WORKERS COMPENSATION				
Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2014	BOROUGH OF KENILWORTH	1	7	8	13%
01/01/2014	BOROUGH OF NEW PROVIDENCE	3	9	12	25%
01/01/2014	BOROUGH OF NORTH PLAINFIELD	3	14	17	18%
01/01/2014	BOROUGH OF TOTOWA	2	4	6	33%
01/01/2014	CITY OF ENGLEWOOD	12	26	38	32%
01/01/2014	CITY OF HOBOKEN	24	57	81	30%
01/01/2014	CITY OF LINDEN	22	109	131	17%
01/01/2014	CITY OF RAHWAY	4	19	23	17%
01/01/2014	HOWELL TOWNSHIP	12	15	27	44%
01/01/2014	LIVINGSTON TOWNSHIP	11	31	42	26%
01/01/2014	TOWN OF GUTTENBERG	3	4	7	43%
01/01/2014	TOWN OF HARRISON	7	10	17	41%
01/01/2014	TOWN OF KEARNY	11	28	39	28%
01/01/2014	TOWN OF MORRISTOWN	12	21	33	36%
01/01/2014	TOWNSHIP OF EASTAMPTON	1	4	5	20%
01/01/2014	TOWNSHIP OF EWING	16	42	58	28%
01/01/2014	TOWNSHIP OF FREEHOLD	7	19	26	27%
01/01/2014	TOWNSHIP OF HAMILTON	18	63	81	22%
01/01/2014	TOWNSHIP OF LAWRENCE	3	10	13	23%
01/01/2014	TOWNSHIP OF MAPLEWOOD	5	26	31	16%
01/01/2014	TOWNSHIP OF MONTCLAIR	25	23	48	52%
01/01/2014	TOWNSHIP OF MORRIS	8	18	26	31%
01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	12	43	55	22%
01/01/2014	TOWNSHIP OF UNION	20	52	72	28%
01/01/2014	TOWNSHIP OF WARREN	2	10	12	17%
01/01/2014	TOWNSHIP OF WEST ORANGE	6	20	26	23%
01/01/2014 Total		272	758	1,030	26%
01/01/2015	BERKELEY HEIGHTS	3	9	12	25%
01/01/2015	BERKELEY TOWNSHIP	11	32	43	26%
01/01/2015	BOROUGH OF CALDWELL	1	6	7	14%
01/01/2015	BOROUGH OF FAIR HAVEN		2	2	0%

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Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

line	WORKERS COMPENSATION				
Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2015	BOROUGH OF FANWOOD	1		1	100%
01/01/2015	BOROUGH OF FREEHOLD	3	9	12	25%
01/01/2015	BOROUGH OF HADDON HEIGHTS	2	4	6	33%
01/01/2015	BOROUGH OF HIGHLAND PARK	2	11	13	15%
01/01/2015	BOROUGH OF KENILWORTH	2	7	9	22%
01/01/2015	BOROUGH OF NEW PROVIDENCE	1	12	13	8%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	2	12	14	14%
01/01/2015	BOROUGH OF TOTOWA	1	10	11	9%
01/01/2015	CITY OF ENGLEWOOD	16	37	53	30%
01/01/2015	CITY OF HOBOKEN	24	45	69	35%
01/01/2015	CITY OF RAHWAY	7	24	31	23%
01/01/2015	HOWELL TOWNSHIP	7	26	33	21%
01/01/2015	LIVINGSTON TOWNSHIP	9	16	25	36%
01/01/2015	TOWN OF GUTTENBERG	3	3	6	50%
01/01/2015	TOWN OF HARRISON	12	9	21	57%
01/01/2015	TOWN OF KEARNY	8	29	37	22%
01/01/2015	TOWN OF MORRISTOWN	10	13	23	43%
01/01/2015	TOWNSHIP OF CINNAMINSON	2	13	15	13%
01/01/2015	TOWNSHIP OF EASTAMPTON	1	4	5	20%
01/01/2015	TOWNSHIP OF EWING	7	25	32	22%
01/01/2015	TOWNSHIP OF FREEHOLD	3	17	20	15%
01/01/2015	TOWNSHIP OF HAMILTON	15	83	98	15%
01/01/2015	TOWNSHIP OF LAWRENCE	4	23	27	15%
01/01/2015	TOWNSHIP OF MONTCLAIR	17	26	43	40%
01/01/2015	TOWNSHIP OF MORRIS	10	15	25	40%
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	16	147	163	10%
01/01/2015	TOWNSHIP OF UNION	20	55	75	27%
01/01/2015	TOWNSHIP OF WARREN	5	6	11	45%
01/01/2015	TOWNSHIP OF WEST ORANGE	14	10	24	58%
01/01/2015 Total		239	740	979	24%
01/01/2016	BERKELEY HEIGHTS	1	7	8	13%

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Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

line	WORKERS COMPENSATION				
Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2016	BERKELEY TOWNSHIP	7	20	27	26%
01/01/2016	BOROUGH OF CALDWELL	2	9	11	18%
01/01/2016	BOROUGH OF FAIR HAVEN		4	4	0%
01/01/2016	BOROUGH OF FANWOOD		3	3	0%
01/01/2016	BOROUGH OF FREEHOLD	4	16	20	20%
01/01/2016	BOROUGH OF HADDON HEIGHTS	1	6	7	14%
01/01/2016	BOROUGH OF HIGHLAND PARK	4	10	14	29%
01/01/2016	BOROUGH OF KENILWORTH	1	4	5	20%
01/01/2016	BOROUGH OF NEW PROVIDENCE		5	5	0%
01/01/2016	BOROUGH OF NORTH PLAINFIELD	3	15	18	17%
01/01/2016	BOROUGH OF TOTOWA	1	4	5	20%
01/01/2016	CITY OF ENGLEWOOD	6	40	46	13%
01/01/2016	CITY OF HOBOKEN	24	49	73	33%
01/01/2016	CITY OF RAHWAY	5	33	38	13%
01/01/2016	HOWELL TOWNSHIP	8	22	30	27%
01/01/2016	LIVINGSTON TOWNSHIP	7	18	25	28%
01/01/2016	TOWN OF GUTTENBERG	4	7	11	36%
01/01/2016	TOWN OF HARRISON	8	7	15	53%
01/01/2016	TOWN OF KEARNY	8	27	35	23%
01/01/2016	TOWN OF MORRISTOWN	13	15	28	46%
01/01/2016	TOWNSHIP OF CINNAMINSON	1	7	8	13%
01/01/2016	TOWNSHIP OF EASTAMPTON		3	3	0%
01/01/2016	TOWNSHIP OF EWING	9	22	31	29%
01/01/2016	TOWNSHIP OF HAMILTON	10	66	76	13%
01/01/2016	TOWNSHIP OF LAWRENCE	2	22	24	8%
01/01/2016	TOWNSHIP OF MONTCLAIR	15	30	45	33%
01/01/2016	TOWNSHIP OF MORRIS	7	19	26	27%
01/01/2016	TOWNSHIP OF NORTH BERGEN	13	34	47	28%
01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	12	35	47	26%
01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	2	3	5	40%
01/01/2016	TOWNSHIP OF UNION	21	34	55	38%

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Garden State Municipal Joint Insurance Fund

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All Workers' Compensation

line	WORKERS COMPENSATION				
Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2016	TOWNSHIP OF WARREN	1	12	13	8%
01/01/2016	TOWNSHIP OF WEST ORANGE	8	20	28	29%
01/01/2016 Total		208	628	836	25%
01/01/2002	TOWNSHIP OF UNION	1		1	100%
01/01/2002 Total		1		1	100%
01/01/2017	BERKELEY HEIGHTS	2	6	8	25%
01/01/2017	BERKELEY TOWNSHIP	7	29	36	19%
01/01/2017	BOROUGH OF CALDWELL		5	5	0%
01/01/2017	BOROUGH OF FAIR HAVEN		5	5	0%
01/01/2017	BOROUGH OF FANWOOD	1	1	2	50%
01/01/2017	BOROUGH OF FREEHOLD	3	4	7	43%
01/01/2017	BOROUGH OF HADDON HEIGHTS	3	1	4	75%
01/01/2017	BOROUGH OF HIGHLAND PARK	4	12	16	25%
01/01/2017	BOROUGH OF KENILWORTH	1	4	5	20%
01/01/2017	BOROUGH OF NEW PROVIDENCE	3	10	13	23%
01/01/2017	BOROUGH OF NORTH PLAINFIELD	4	19	23	17%
01/01/2017	BOROUGH OF TOTOWA	2	6	8	25%
01/01/2017	CITY OF ENGLEWOOD	18	16	34	53%
01/01/2017	CITY OF HOBOKEN	22	48	70	31%
01/01/2017	CITY OF RAHWAY	4	26	30	13%
01/01/2017	HOWELL TOWNSHIP	9	13	22	41%
01/01/2017	LIVINGSTON TOWNSHIP	5	16	21	24%
01/01/2017	TOWN OF GUTTENBERG	1	2	3	33%
01/01/2017	TOWN OF HARRISON	7	14	21	33%
01/01/2017	TOWN OF KEARNY	6	19	25	24%
01/01/2017	TOWNSHIP OF CINNAMINSON	5	11	16	31%
01/01/2017	TOWNSHIP OF EASTAMPTON	1	5	6	17%
01/01/2017	TOWNSHIP OF EWING	5	16	21	24%
01/01/2017	TOWNSHIP OF HAMILTON	9	69	78	12%
01/01/2017	TOWNSHIP OF LAWRENCE	3	18	21	14%
01/01/2017	TOWNSHIP OF MONTCLAIR	15	29	44	34%

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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
01/01/2017	TOWNSHIP OF MORRIS	11	28	39	28%
01/01/2017	TOWNSHIP OF NORTH BERGEN	22	31	53	42%
01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	10	27	37	27%
01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	7	10	30%
01/01/2017	TOWNSHIP OF UNION	13	50	63	21%
01/01/2017	TOWNSHIP OF WARREN	2	7	9	22%
01/01/2017	TOWNSHIP OF WEST ORANGE	4	17	21	19%
01/01/2017	NEPTUNE TOWNSHIP	6	47	53	11%
01/01/2017 Total		211	618	829	25%
01/01/2018	BERKELEY TOWNSHIP	2	4	6	33%
01/01/2018	BOROUGH OF CALDWELL		1	1	0%
01/01/2018	BOROUGH OF FAIR HAVEN		1	1	0%
01/01/2018	BOROUGH OF FANWOOD		1	1	0%
01/01/2018	BOROUGH OF FREEHOLD		3	3	0%
01/01/2018	BOROUGH OF HADDON HEIGHTS		1	1	0%
01/01/2018	BOROUGH OF HIGHLAND PARK	2	1	3	67%
01/01/2018	BOROUGH OF KENILWORTH		2	2	0%
01/01/2018	BOROUGH OF NEW PROVIDENCE	2	3	5	40%
01/01/2018	BOROUGH OF NORTH PLAINFIELD	1	7	8	13%
01/01/2018	BOROUGH OF TOTOWA	1	1	2	50%
01/01/2018	CITY OF ENGLEWOOD	4	5	9	44%
01/01/2018	CITY OF HOBOKEN	4	7	11	36%
01/01/2018	CITY OF RAHWAY		7	7	0%
01/01/2018	HOWELL TOWNSHIP	2	7	9	22%
01/01/2018	LIVINGSTON TOWNSHIP		5	5	0%
01/01/2018	TOWN OF GUTTENBERG	1		1	100%
01/01/2018	TOWN OF HARRISON	1	1	2	50%
01/01/2018	TOWN OF KEARNY	2	3	5	40%
01/01/2018	TOWNSHIP OF CINNAMINSON		3	3	0%
01/01/2018	TOWNSHIP OF EASTAMPTON		2	2	0%
01/01/2018	TOWNSHIP OF EWING	2	5	7	29%

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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
01/01/2018	TOWNSHIP OF HAMILTON	2	11	13	15%
01/01/2018	TOWNSHIP OF LAWRENCE		3	3	0%
01/01/2018	TOWNSHIP OF MONTCLAIR	10	11	21	48%
01/01/2018	TOWNSHIP OF MORRIS	3		3	100%
01/01/2018	TOWNSHIP OF NORTH BERGEN	5	7	12	42%
01/01/2018	TOWNSHIP OF NORTH BRUNSWICK	2	4	6	33%
01/01/2018	TOWNSHIP OF UNION	4	11	15	27%
01/01/2018	TOWNSHIP OF WARREN	1	2	3	33%
01/01/2018	TOWNSHIP OF WEST ORANGE		1	1	0%
01/01/2018	NEPTUNE TOWNSHIP	1	7	8	13%
01/01/2018 Total		52	127	179	29%
Grand Total		1,507	4,370	5,877	26%

Valued as of 3/31/18

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	BERKELEY HEIGHTS	14	1	\$ 18,237.53	\$ 1,302.68
AUTO LIABILITY	BERKELEY TOWNSHIP	70	4	\$ 44,078.10	\$ 629.69
AUTO LIABILITY	BOROUGH OF CALDWELL	43	1	\$ 31,466.11	\$ 731.77
AUTO LIABILITY	BOROUGH OF FAIR HAVEN	11	1	\$ 8,078.77	\$ 734.43
AUTO LIABILITY	BOROUGH OF FANWOOD	11	-	\$ 2,394.89	\$ 217.72
AUTO LIABILITY	BOROUGH OF FREEHOLD	23	-	\$ 4,574.35	\$ 198.88
AUTO LIABILITY	BOROUGH OF HADDON HEIGHTS	13	1	\$ 61,003.91	\$ 4,692.61
AUTO LIABILITY	BOROUGH OF HIGHLAND PARK	58	1	\$ 31,976.18	\$ 551.31
AUTO LIABILITY	BOROUGH OF KENILWORTH	35	1	\$ 19,743.42	\$ 564.10
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	-	\$ 819.45	\$ 204.86
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	22	-	\$ 14,053.71	\$ 638.81
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	66	2	\$ 27,522.28	\$ 417.00
AUTO LIABILITY	BOROUGH OF TOTOWA	39	-	\$ 17,130.08	\$ 439.23
AUTO LIABILITY	CITY OF ENGLEWOOD	108	3	\$ 286,516.99	\$ 2,652.94
AUTO LIABILITY	CITY OF HOBOKEN	152	4	\$ 240,506.36	\$ 1,582.28
AUTO LIABILITY	CITY OF LINDEN	162	12	\$ 120,961.16	\$ 746.67
AUTO LIABILITY	CITY OF RAHWAY	86	5	\$ 45,701.82	\$ 531.42
AUTO LIABILITY	HOWELL TOWNSHIP	70	1	\$ 54,257.95	\$ 775.11
AUTO LIABILITY	LIVINGSTON TOWNSHIP	75	3	\$ 954,235.05	\$ 12,723.13
AUTO LIABILITY	TOWN OF GUTTENBERG	26	2	\$ 12,075.88	\$ 464.46
AUTO LIABILITY	TOWN OF HARRISON	32	1	\$ 93,052.05	\$ 2,907.88
AUTO LIABILITY	TOWN OF KEARNY	84	8	\$ 901,501.72	\$ 10,732.16
AUTO LIABILITY	TOWN OF MORRISTOWN	81	10	\$ 133,430.37	\$ 1,647.29
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	98	3	\$ 117,435.33	\$ 1,198.32
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	18	-	\$ 10,678.74	\$ 593.26
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	15	-	\$ 8,823.51	\$ 588.23
AUTO LIABILITY	TOWNSHIP OF EWING	74	4	\$ 123,524.17	\$ 1,669.25
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	46	1	\$ 90,116.98	\$ 1,959.06

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Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	TOWNSHIP OF HAMILTON	35	3	\$ 59,489.86	\$ 1,699.71
AUTO LIABILITY	TOWNSHIP OF LAWRENCE	63	3	\$ 26,542.97	\$ 421.32
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	173	1	\$ 343,840.44	\$ 1,987.52
AUTO LIABILITY	TOWNSHIP OF MORRIS	103	4	\$ 39,043.57	\$ 379.06
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	97	6	\$ 78,943.97	\$ 813.86
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	83	4	\$ 274,894.77	\$ 3,311.99
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	207	5	\$ 516,712.17	\$ 2,496.19
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	15	1	\$ 7,748.48	\$ 516.57
AUTO LIABILITY	TOWNSHIP OF UNION	209	7	\$ 214,355.86	\$ 1,025.63
AUTO LIABILITY	TOWNSHIP OF WARREN	39	2	\$ 14,015.46	\$ 359.37
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	160	5	\$ 649,461.81	\$ 4,059.14
AUTO LIABILITY	NEPTUNE TOWNSHIP	36	2	\$ 29,966.38	\$ 832.40
AUTO LIABILITY	TOWNSHIP OF ROXBURY	2	1	\$ 1,611.60	\$ 805.80
AUTO LIABILITY Total		2,808	113	\$ 5,782,106.21	\$ 2,059.15
AUTO LOSS REPORT ONLY	BOROUGH OF NORTH PLAINFIELD	1	-	\$ -	\$ -
AUTO LOSS REPORT ONLY	CITY OF LINDEN	2	-	\$ -	\$ -
AUTO LOSS REPORT ONLY Total		3	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	39	1	\$ 91,464.72	\$ 2,345.25
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	130	3	\$ 624,767.33	\$ 4,805.90
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	45	1	\$ 70,592.22	\$ 1,568.72
AUTO PHYSICAL DAMAGE	BOROUGH OF FAIR HAVEN	25	1	\$ 35,285.36	\$ 1,411.41
AUTO PHYSICAL DAMAGE	BOROUGH OF FANWOOD	17	2	\$ 88,741.76	\$ 5,220.10
AUTO PHYSICAL DAMAGE	BOROUGH OF FREEHOLD	30	-	\$ 43,603.20	\$ 1,453.44
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	12	-	\$ 12,508.60	\$ 1,042.38
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	79	4	\$ 70,994.29	\$ 898.66
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	42	-	\$ 92,382.20	\$ 2,199.58
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	53	5	\$ 145,195.87	\$ 2,739.54

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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	BOROUGH OF NORTH PLAINFIELD	109	1	\$ 189,499.12	\$ 1,738.52
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	51	5	\$ 190,921.21	\$ 3,743.55
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	100	1	\$ 274,246.81	\$ 2,742.47
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	141	5	\$ 455,015.68	\$ 3,227.06
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	\$ 7,809.39	\$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	97	3	\$ 200,719.99	\$ 2,069.28
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	113	1	\$ 195,971.58	\$ 1,734.26
AUTO PHYSICAL DAMAGE	LIVINGSTON TOWNSHIP	94	8	\$ 214,194.32	\$ 2,278.66
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	32	-	\$ 15,605.74	\$ 487.68
AUTO PHYSICAL DAMAGE	TOWN OF HARRISON	37	2	\$ 199,959.94	\$ 5,404.32
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	77	1	\$ 231,102.92	\$ 3,001.34
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	92	1	\$ 93,122.23	\$ 1,012.20
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	78	3	\$ 230,365.90	\$ 2,953.41
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	13	-	\$ 75,776.44	\$ 5,828.96
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	17	1	\$ 55,993.96	\$ 3,293.76
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	78	5	\$ 231,707.27	\$ 2,970.61
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	\$ 142,308.22	\$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	76	4	\$ 237,259.28	\$ 3,121.83
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	109	4	\$ 151,544.81	\$ 1,390.32
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MANALAPAN	10	-	\$ 42,669.01	\$ 4,266.90
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MAPLEWOOD	59	-	\$ 70,655.29	\$ 1,197.55
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MONTCLAIR	180	4	\$ 172,678.86	\$ 959.33
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	156	4	\$ 316,724.01	\$ 2,030.28
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	103	5	\$ 45,475.94	\$ 441.51
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	134	3	\$ 222,773.09	\$ 1,662.49
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	240	10	\$ 432,953.17	\$ 1,803.97
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	16	2	\$ 7,387.76	\$ 461.74
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	204	4	\$ 293,081.69	\$ 1,436.67
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	68	2	\$ 200,189.39	\$ 2,943.96
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	239	5	\$ 237,243.40	\$ 992.65

Valued as of 3/31/18

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	NEPTUNE TOWNSHIP	33	6	\$ 74,630.41	\$ 2,261.53
AUTO PHYSICAL DAMAGE	TOWNSHIP OF ROXBURY	4	-	\$ 9,213.81	\$ 2,303.45
AUTO PHYSICAL DAMAGE	BOROUGH OF ROSELLE PARK	1	1	\$ 500.00	\$ 500.00
AUTO PHYSICAL DAMAGE Total		3,341	108	\$ 6,913,656.76	\$ 2,069.34
EMPLOYMENT PRACTICES	BERKELEY HEIGHTS	1	-	\$ 25,895.89	\$ 25,895.89
EMPLOYMENT PRACTICES	BERKELEY TOWNSHIP	2	2	\$ 171,628.66	\$ 85,814.33
EMPLOYMENT PRACTICES	BOROUGH OF CALDWELL	3	2	\$ 130,000.00	\$ 43,333.33
EMPLOYMENT PRACTICES	BOROUGH OF FANWOOD	1	-	\$ 1,710.25	\$ 1,710.25
EMPLOYMENT PRACTICES	BOROUGH OF HIGHLAND PARK	2	-	\$ 295,262.78	\$ 147,631.39
EMPLOYMENT PRACTICES	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 239,770.94	\$ 239,770.94
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	25	7	\$ 1,657,238.46	\$ 66,289.54
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	25	11	\$ 4,397,904.66	\$ 175,916.19
EMPLOYMENT PRACTICES	CITY OF LINDEN	7	1	\$ 125,407.53	\$ 17,915.36
EMPLOYMENT PRACTICES	CITY OF RAHWAY	1	1	\$ 101,000.00	\$ 101,000.00
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	9	-	\$ 1,921,617.26	\$ 213,513.03
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	6	2	\$ 329,788.45	\$ 54,964.74
EMPLOYMENT PRACTICES	TOWN OF GUTTENBERG	6	-	\$ 230,000.00	\$ 38,333.33
EMPLOYMENT PRACTICES	TOWN OF HARRISON	2	1	\$ 71,000.00	\$ 35,500.00
EMPLOYMENT PRACTICES	TOWN OF MORRISTOWN	6	2	\$ 862,394.81	\$ 143,732.47
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	14	1	\$ 2,752,153.72	\$ 196,582.41
EMPLOYMENT PRACTICES	TOWNSHIP OF CINNAMINSON	2	2	\$ 52,000.00	\$ 26,000.00
EMPLOYMENT PRACTICES	TOWNSHIP OF EASTAMPTON	2	1	\$ 17,757.80	\$ 8,878.90
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	2	\$ 1,136,760.34	\$ 66,868.26
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	7	-	\$ 417,729.62	\$ 59,675.66
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BERGEN	2	1	\$ 78,762.01	\$ 39,381.01
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 568,801.00	\$ 568,801.00

Valued as of 3/31/18

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	TOWNSHIP OF PARSIPPANY	8	2	\$ 456,560.06	\$ 57,070.01
EMPLOYMENT PRACTICES	TOWNSHIP OF UNION	3	1	\$ 226,384.51	\$ 75,461.50
EMPLOYMENT PRACTICES	TOWNSHIP OF WARREN	2	-	\$ 57,144.92	\$ 28,572.46
EMPLOYMENT PRACTICES	TOWNSHIP OF WEST ORANGE	2	1	\$ 483,478.76	\$ 241,739.38
EMPLOYMENT PRACTICES	NEPTUNE TOWNSHIP	2	1	\$ 76,000.00	\$ 38,000.00
EMPLOYMENT PRACTICES Total		170	41	\$ 17,138,049.38	\$ 100,812.06
GENERAL LIABILITY	BERKELEY HEIGHTS	43	-	\$ 7,988.43	\$ 185.78
GENERAL LIABILITY	BERKELEY TOWNSHIP	73	6	\$ 494,878.38	\$ 6,779.16
GENERAL LIABILITY	BOROUGH OF CALDWELL	112	3	\$ 348,602.13	\$ 3,112.52
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	17	-	\$ 29,763.92	\$ 1,750.82
GENERAL LIABILITY	BOROUGH OF FANWOOD	23	-	\$ 14,479.40	\$ 629.54
GENERAL LIABILITY	BOROUGH OF FREEHOLD	55	6	\$ 50,084.29	\$ 910.62
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	83	5	\$ 33,966.45	\$ 409.23
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	72	5	\$ 352,814.86	\$ 4,900.21
GENERAL LIABILITY	BOROUGH OF KENILWORTH	36	2	\$ 84,353.02	\$ 2,343.14
GENERAL LIABILITY	BOROUGH OF MIDDLESEX	5	-	\$ 1,371.21	\$ 274.24
GENERAL LIABILITY	BOROUGH OF NEW PROVIDENCE	51	3	\$ 54,778.54	\$ 1,074.09
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	55	1	\$ 40,096.24	\$ 729.02
GENERAL LIABILITY	BOROUGH OF TOTOWA	28	1	\$ 74,633.49	\$ 2,665.48
GENERAL LIABILITY	CITY OF ENGLEWOOD	216	17	\$ 2,838,593.76	\$ 13,141.64
GENERAL LIABILITY	CITY OF HOBOKEN	336	24	\$ 1,600,142.33	\$ 4,762.33
GENERAL LIABILITY	CITY OF LINDEN	155	15	\$ 477,424.77	\$ 3,080.16
GENERAL LIABILITY	CITY OF RAHWAY	162	11	\$ 1,024,842.48	\$ 6,326.19
GENERAL LIABILITY	HOWELL TOWNSHIP	150	11	\$ 833,491.34	\$ 5,556.61
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	233	12	\$ 466,985.27	\$ 2,004.23
GENERAL LIABILITY	TOWN OF GUTTENBERG	17	3	\$ 74,884.03	\$ 4,404.94
GENERAL LIABILITY	TOWN OF HARRISON	56	6	\$ 228,974.53	\$ 4,088.83
GENERAL LIABILITY	TOWN OF KEARNY	132	5	\$ 190,068.18	\$ 1,439.91
GENERAL LIABILITY	TOWN OF MORRISTOWN	86	6	\$ 1,060,592.69	\$ 12,332.47
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	190	13	\$ 2,770,171.56	\$ 14,579.85

Valued as of 3/31/18

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 CINNAMINSON	20	-	\$ 19,095.75	\$ 954.79
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	8	-	\$ 1,194.78	\$ 149.35
GENERAL LIABILITY	TOWNSHIP OF EWING	97	8	\$ 314,775.24	\$ 3,245.11
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	1	\$ 291,800.31	\$ 3,602.47
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	121	17	\$ 2,965,867.31	\$ 24,511.30
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	68	6	\$ 262,580.87	\$ 3,861.48
GENERAL LIABILITY	TOWNSHIP OF MANALAPAN	22	-	\$ 142,388.78	\$ 6,472.22
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	59	2	\$ 238,188.47	\$ 4,037.09
GENERAL LIABILITY	TOWNSHIP OF MONTCLAIR	321	18	\$ 1,523,816.71	\$ 4,747.09
GENERAL LIABILITY	TOWNSHIP OF MORRIS	41	1	\$ 86,019.02	\$ 2,098.02
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	55	5	\$ 140,360.46	\$ 2,552.01
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	115	5	\$ 240,380.89	\$ 2,090.27
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	203	7	\$ 272,509.47	\$ 1,342.41
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	29	5	\$ 72,502.87	\$ 2,500.10
GENERAL LIABILITY	TOWNSHIP OF UNION	247	11	\$ 1,120,147.46	\$ 4,535.01
GENERAL LIABILITY	TOWNSHIP OF WARREN	41	2	\$ 45,099.47	\$ 1,099.99
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	203	6	\$ 422,782.56	\$ 2,082.67
GENERAL LIABILITY	NEPTUNE TOWNSHIP	23	3	\$ 7,984.76	\$ 347.16
GENERAL LIABILITY	BOROUGH OF ROSELLE PARK	2	2	\$ 1,000.00	\$ 500.00
GENERAL LIABILITY Total		4,142	254	\$ 21,322,476.48	\$ 5,147.87
LIABILITY REPORT ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF HOBOKEN	2	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY Total		4	-	\$ -	\$ -
PROPERTY	BERKELEY HEIGHTS	18	1	\$ 110,974.12	\$ 6,165.23
PROPERTY	BERKELEY TOWNSHIP	57	2	\$ 264,076.41	\$ 4,632.92
PROPERTY	BOROUGH OF CALDWELL	22	1	\$ 125,652.53	\$ 5,711.48
PROPERTY	BOROUGH OF FAIR HAVEN	20	-	\$ 72,515.43	\$ 3,625.77
PROPERTY	BOROUGH OF FANWOOD	7	1	\$ 18,560.00	\$ 2,651.43
PROPERTY	BOROUGH OF FREEHOLD	5	-	\$ 4,283.58	\$ 856.72

Valued as of 3/31/18

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	BOROUGH OF HADDON HEIGHTS	18	-	\$ 35,890.73	\$ 1,993.93
PROPERTY	BOROUGH OF HIGHLAND PARK	16	-	\$ 7,705.46	\$ 481.59
PROPERTY	BOROUGH OF KENILWORTH	9	-	\$ 147,352.57	\$ 16,372.51
PROPERTY	BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
PROPERTY	BOROUGH OF NEW PROVIDENCE	13	2	\$ 73,197.43	\$ 5,630.57
PROPERTY	BOROUGH OF NORTH PLAINFIELD	11	-	\$ 14,388.99	\$ 1,308.09
PROPERTY	BOROUGH OF TOTOWA	21	-	\$ 98,889.65	\$ 4,709.03
PROPERTY	CITY OF ENGLEWOOD	53	4	\$ 766,219.32	\$ 14,456.97
PROPERTY	CITY OF HOBOKEN	31	-	\$ 893,534.77	\$ 28,823.70
PROPERTY	CITY OF LINDEN	32	-	\$ 81,587.17	\$ 2,549.60
PROPERTY	CITY OF RAHWAY	47	2	\$ 1,104,906.54	\$ 23,508.65
PROPERTY	HOWELL TOWNSHIP	21	-	\$ 243,954.81	\$ 11,616.90
PROPERTY	LIVINGSTON TOWNSHIP	43	3	\$ 352,013.13	\$ 8,186.35
PROPERTY	TOWN OF GUTTENBERG	6	1	\$ 34,359.40	\$ 5,726.57
PROPERTY	TOWN OF HARRISON	28	1	\$ 343,796.68	\$ 12,278.45
PROPERTY	TOWN OF KEARNY	16	-	\$ 139,043.01	\$ 8,690.19
PROPERTY	TOWN OF MORRISTOWN	16	-	\$ 40,279.90	\$ 2,517.49
PROPERTY	TOWNSHIP OF BLOOMFIELD	4	-	\$ 40,174.35	\$ 10,043.59
PROPERTY	TOWNSHIP OF CINNAMINSON	2	-	\$ 15,033.16	\$ 7,516.58
PROPERTY	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
PROPERTY	TOWNSHIP OF EWING	6	-	\$ 16,910.38	\$ 2,818.40
PROPERTY	TOWNSHIP OF FREEHOLD	10	-	\$ 351,438.53	\$ 35,143.85
PROPERTY	TOWNSHIP OF HAMILTON	2	-	\$ 76,455.00	\$ 38,227.50
PROPERTY	TOWNSHIP OF LAWRENCE	11	-	\$ 83,171.82	\$ 7,561.07
PROPERTY	TOWNSHIP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
PROPERTY	TOWNSHIP OF MAPLEWOOD	7	-	\$ 5,991.67	\$ 855.95
PROPERTY	TOWNSHIP OF MONTCLAIR	18	3	\$ 1,006,433.93	\$ 55,913.00
PROPERTY	TOWNSHIP OF MORRIS	26	3	\$ 154,632.86	\$ 5,947.42
PROPERTY	TOWNSHIP OF NORTH BERGEN	8	-	\$ 62,197.00	\$ 7,774.63
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	43	2	\$ 679,257.40	\$ 15,796.68

Valued as of 3/31/18

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	TOWNSHIP OF PARSIPPANY	76	5	\$ 880,673.54	\$ 11,587.81
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	15	2	\$ 71,196.73	\$ 4,746.45
PROPERTY	TOWNSHIP OF UNION	24	3	\$ 153,990.44	\$ 6,416.27
PROPERTY	TOWNSHIP OF WARREN	16	1	\$ 217,179.09	\$ 13,573.69
PROPERTY	TOWNSHIP OF WEST ORANGE	35	3	\$ 117,897.95	\$ 3,368.51
PROPERTY	TOWNSHIP OF ROXBURY	4	3	\$ 37,972.91	\$ 9,493.23
PROPERTY	BOROUGH OF ROSELLE PARK	1	-	\$ -	\$ -
PROPERTY Total		835	43	\$ 8,974,552.21	\$ 10,747.97
PUBLIC OFFICIALS LIABILITY	BERKELEY HEIGHTS	10	1	\$ 50,915.69	\$ 5,091.57
PUBLIC OFFICIALS LIABILITY	BERKELEY TOWNSHIP	6	-	\$ 4,941.50	\$ 823.58
PUBLIC OFFICIALS LIABILITY	BOROUGH OF CALDWELL	7	-	\$ 18,300.45	\$ 2,614.35
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FANWOOD	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FREEHOLD	12	-	\$ 14,421.24	\$ 1,201.77
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HADDON HEIGHTS	2	-	\$ 2,862.12	\$ 1,431.06
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HIGHLAND PARK	12	-	\$ 15,811.74	\$ 1,317.65
PUBLIC OFFICIALS LIABILITY	BOROUGH OF KENILWORTH	1	-	\$ 27,889.92	\$ 27,889.92
PUBLIC OFFICIALS LIABILITY	BOROUGH OF MIDDLESEX	2	-	\$ 4,600.00	\$ 2,300.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NEW PROVIDENCE	1	-	\$ 1,710.00	\$ 1,710.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NORTH PLAINFIELD	10	-	\$ 83,074.32	\$ 8,307.43
PUBLIC OFFICIALS LIABILITY	BOROUGH OF TOTOWA	3	-	\$ 950.00	\$ 316.67
PUBLIC OFFICIALS LIABILITY	CITY OF ENGLEWOOD	12	2	\$ 161,870.24	\$ 13,489.19
PUBLIC OFFICIALS LIABILITY	CITY OF HOBOKEN	68	3	\$ 584,363.64	\$ 8,593.58
PUBLIC OFFICIALS LIABILITY	CITY OF LINDEN	9	2	\$ 14,122.13	\$ 1,569.13
PUBLIC OFFICIALS LIABILITY	CITY OF RAHWAY	3	-	\$ 22,740.74	\$ 7,580.25
PUBLIC OFFICIALS LIABILITY	HOWELL TOWNSHIP	24	3	\$ 272,330.57	\$ 11,347.11
PUBLIC OFFICIALS LIABILITY	LIVINGSTON TOWNSHIP	2	-	\$ 4,754.92	\$ 2,377.46
PUBLIC OFFICIALS LIABILITY	TOWN OF GUTTENBERG	1	-	\$ 760.00	\$ 760.00
PUBLIC OFFICIALS LIABILITY	TOWN OF KEARNY	5	-	\$ 16,300.00	\$ 3,260.00
PUBLIC OFFICIALS LIABILITY	TOWN OF MORRISTOWN	7	-	\$ 21,223.13	\$ 3,031.88
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF BLOOMFIELD	16	4	\$ 48,073.73	\$ 3,004.61

Valued as of 3/31/18

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 EWING	5	2	\$ 38,950.00	\$ 7,790.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF FREEHOLD	1	-	\$ 1,070.25	\$ 1,070.25
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF HAMILTON	8	1	\$ 95,927.14	\$ 11,990.89
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF LAWRENCE	6	2	\$ 2,084.78	\$ 347.46
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	30	2	\$ 762,579.04	\$ 25,419.30
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MORRIS	8	-	\$ 3,636.50	\$ 454.56
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BERGEN	3	1	\$ 49,520.00	\$ 16,506.67
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	4	-	\$ 69,358.49	\$ 17,339.62
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF PARSIPPANY	22	2	\$ 55,545.38	\$ 2,524.79
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	-	\$ 1,100.00	\$ 366.67
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF UNION	7	1	\$ 107,744.11	\$ 15,392.02
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WARREN	8	1	\$ 119,356.22	\$ 14,919.53
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WEST ORANGE	6	2	\$ 42,570.00	\$ 7,095.00
PUBLIC OFFICIALS LIABILITY	NEPTUNE TOWNSHIP	4	2	\$ 2,280.00	\$ 570.00
PUBLIC OFFICIALS LIABILITY Total		335	31	\$ 2,737,135.02	\$ 8,170.55
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	54	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF CALDWELL	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FAIR HAVEN	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FANWOOD	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FREEHOLD	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HADDON HEIGHTS	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HIGHLAND PARK	38	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF KENILWORTH	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NEW PROVIDENCE	55	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	90	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF TOTOWA	2	-	\$ -	\$ -

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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
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	89	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	137	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF RAHWAY	33	-	\$ -	\$ -
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	129	-	\$ -	\$ -
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	32	1	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF HARRISON	67	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF KEARNY	34	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF MORRISTOWN	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF CINNAMINSON	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EASTAMPTON	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EWING	57	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	79	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	137	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	74	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MANALAPAN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MAPLEWOOD	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MONTCLAIR	55	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MORRIS	64	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	30	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	19	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	68	-	\$ -	\$ -
WORKCOMP RECORD ONLY	NEPTUNE TOWNSHIP	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY Total		1,601	1	\$ -	\$ -
WORKERS COMPENSATION	BERKELEY HEIGHTS	52	-	\$ 206,508.47	\$ 3,971.32
WORKERS COMPENSATION	BERKELEY TOWNSHIP	267	37	\$ 4,702,783.17	\$ 17,613.42

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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
WORKERS COMPENSATION	BOROUGH OF CALDWELL	58	5	\$ 455,812.84	\$ 7,858.84
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	25	2	\$ 29,934.47	\$ 1,197.38
WORKERS COMPENSATION	BOROUGH OF FANWOOD	29	4	\$ 343,371.62	\$ 11,840.40
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	42	12	\$ 516,531.25	\$ 12,298.36
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	40	5	\$ 395,591.50	\$ 9,889.79
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	80	15	\$ 1,130,113.47	\$ 14,126.42
WORKERS COMPENSATION	BOROUGH OF KENILWORTH	46	5	\$ 391,398.98	\$ 8,508.67
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	1	\$ 454,662.76	\$ 30,310.85
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	68	9	\$ 536,878.76	\$ 7,895.28
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	118	24	\$ 1,953,459.97	\$ 16,554.75
WORKERS COMPENSATION	BOROUGH OF TOTOWA	32	6	\$ 175,784.87	\$ 5,493.28
WORKERS COMPENSATION	CITY OF ENGLEWOOD	305	36	\$ 4,365,053.21	\$ 14,311.65
WORKERS COMPENSATION	CITY OF HOBOKEN	526	108	\$ 6,542,932.22	\$ 12,439.03
WORKERS COMPENSATION	CITY OF LINDEN	230	10	\$ 2,549,674.52	\$ 11,085.54
WORKERS COMPENSATION	CITY OF RAHWAY	181	30	\$ 2,386,766.93	\$ 13,186.56
WORKERS COMPENSATION	HOWELL TOWNSHIP	166	37	\$ 4,160,307.62	\$ 25,062.09
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	212	27	\$ 3,388,518.22	\$ 15,983.58
WORKERS COMPENSATION	TOWN OF GUTTENBERG	28	11	\$ 626,948.06	\$ 22,391.00
WORKERS COMPENSATION	TOWN OF HARRISON	113	19	\$ 2,105,510.27	\$ 18,632.83
WORKERS COMPENSATION	TOWN OF KEARNY	141	21	\$ 1,725,934.96	\$ 12,240.67
WORKERS COMPENSATION	TOWN OF MORRISTOWN	145	-	\$ 1,083,647.57	\$ 7,473.43
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	42	8	\$ 489,540.56	\$ 11,655.73
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	28	2	\$ 99,116.68	\$ 3,539.88
WORKERS COMPENSATION	TOWNSHIP OF EWING	222	32	\$ 3,590,143.11	\$ 16,171.82
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	100	7	\$ 1,097,398.75	\$ 10,973.99
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	580	56	\$ 5,403,416.36	\$ 9,316.24
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	112	14	\$ 1,286,662.73	\$ 11,488.06
WORKERS COMPENSATION	TOWNSHIP OF MANALAPAN	16	1	\$ 250,686.13	\$ 15,667.88
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	3	\$ 753,793.53	\$ 7,691.77
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	323	59	\$ 5,765,453.77	\$ 17,849.70

Valued as of 3/31/18

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	174	21	\$ 2,895,926.96	\$ 16,643.26
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	112	34	\$ 1,409,553.45	\$ 12,585.30
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	388	23	\$ 3,105,932.84	\$ 8,004.98
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	15	3	\$ 177,087.58	\$ 11,805.84
WORKERS COMPENSATION	TOWNSHIP OF UNION	437	76	\$ 5,288,585.09	\$ 12,102.03
WORKERS COMPENSATION	TOWNSHIP OF WARREN	69	8	\$ 440,637.66	\$ 6,386.05
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	181	26	\$ 3,537,486.08	\$ 19,544.12
WORKERS COMPENSATION	NEPTUNE TOWNSHIP	61	26	\$ 999,697.32	\$ 16,388.48
WORKERS COMPENSATION Total		5,877	823	\$ 76,819,244.31	\$ 13,071.17
Grand Total		19,116	1,414	\$ 139,687,220.36	\$ 7,307.35

Valued as of 3/31/18



Quarterly Investment Report

As of 3/31/2018



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Executive Summary

TRANSACTIONS:

Action	Total	Comments	Average Tax-Equivalent Yield
Sales, Calls, and Maturities	\$3,300,000	Proceeds this quarter were derived from both maturities.	1.00%
Purchases	\$7,024,010	Proceeds were deployed in conjunction with our 2-3 year laddered strategy for the portfolio. Overall, given the short nature of the portfolio Fed rate hikes have been helpful in improving the portfolio book yield. Reinvestments of proceeds were executed at 129 basis points higher than maturing bonds. As a result, overall portfolio book yield improved 21 basis points to 1.34%.	2.29%

PORTFOLIO STATISTICS:

Quarter Ending:	12/31/2017	03/31/2018
Tax-Equivalent Book Yield	1.13%	1.34%
Book Value	\$42,186,844	\$45,303,491
Projected Tax-Equivalent Annual Income	\$478,348	\$606,430
Unrealized Gain	-\$339,220	-\$486,266
YTD Realized Gain	-\$737	\$0
Portfolio Duration	1.42	1.57
Average Credit Quality	AA+	AA+

PORTFOLIO ALLOCATION:

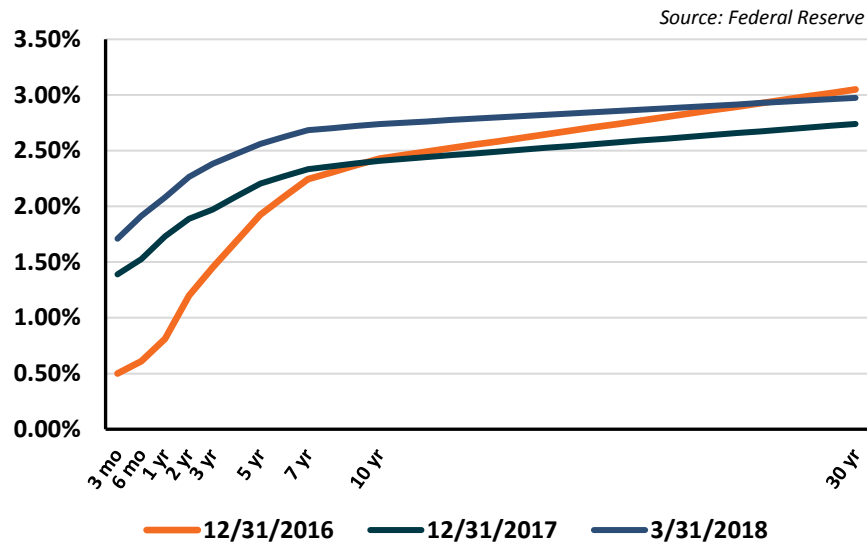
Sector	12/31/2017	03/31/2018
Treasury	96%	97%
Agency	0%	0%
Credit	0%	0%
Exempt Muni	0%	0%
Taxable Muni	0%	0%
MPT	0%	0%
CMO	0%	0%
ABS	0%	0%
CMBS	0%	0%
Short-Term	4%	3%

PERFORMANCE:

Tax-equivalent Performance	Portfolio	Target/Benchmark	Difference
YTD Booked Income	\$141,363	\$132,472	\$8,891
QTD Total Return	-0.02%	-0.02%	0.00%
YTD Total Return	-0.02%	-0.02%	0.00%

Economic Outlook

Treasury Yield Curves



10 Year Treasury Yields



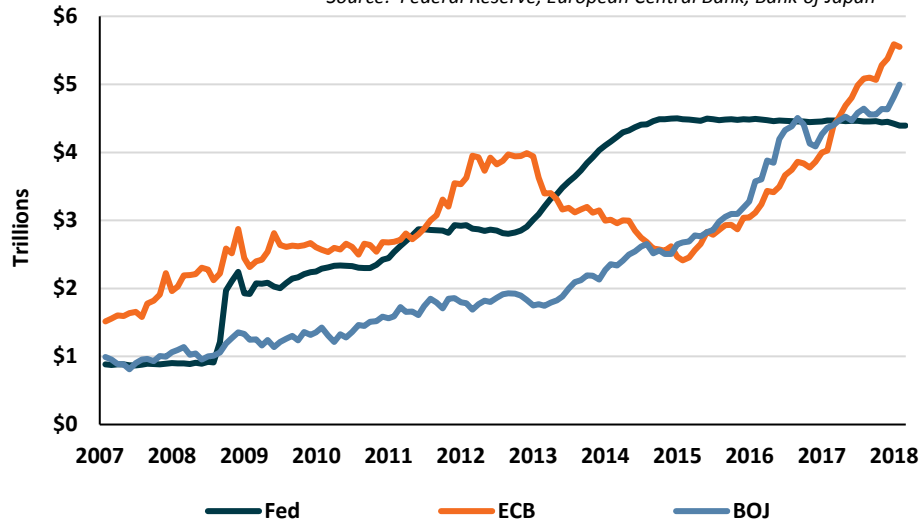
- 10-year Treasuries traded in a 54-basis point (bps) range during first quarter of 2018
 - 10-year yields began the year at 2.41% but increased to 2.74% at quarter end due to improved growth, tax reform and steady employment growth
 - Mid-February 10-year Treasuries yields hit their peak of 2.95% before settling lower the second half of the quarter
 - Geopolitical concerns and tariffs tempered stronger economic growth and rates moved lower in March
 - Yield curve continued to flatten, spread between 2yr and 10yr Treasuries closed the quarter at 47bps, tighter by 5bps YTD
 - Slope of the Treasury curve between 2 and 10 years is at the lowest levels since 2007
 - Flattening trend is a market response to Fed's hawkish stance, driving short rates higher while simultaneously reducing long-term inflation concerns
- Fed increased rates for the first time in 2018 at the March meeting
 - The Fed is expected to remain active with two additional rate hikes in 2018
 - Under new leadership, the Fed will continue to move at a gradual, consistent pace to avoid disrupting the financial markets
 - Fed officials have cited improved conditions and have increased expectations of tightening in 2019 & 2020 versus previous estimates

Economic Outlook

Central Banks and World Bond Yields

Central Banks Balance Sheets (USD)

Source: Federal Reserve, European Central Bank, Bank of Japan



	12/31/2017	3/31/2018	Difference
US	2.41%	2.74%	0.33%
UK	1.19%	1.35%	0.16%
Germany	0.42%	0.49%	0.07%
France	0.78%	0.72%	(0.06%)
Italy	2.01%	1.78%	(0.23%)
Spain	1.56%	1.16%	(0.40%)
Japan	0.04%	0.05%	0.01%

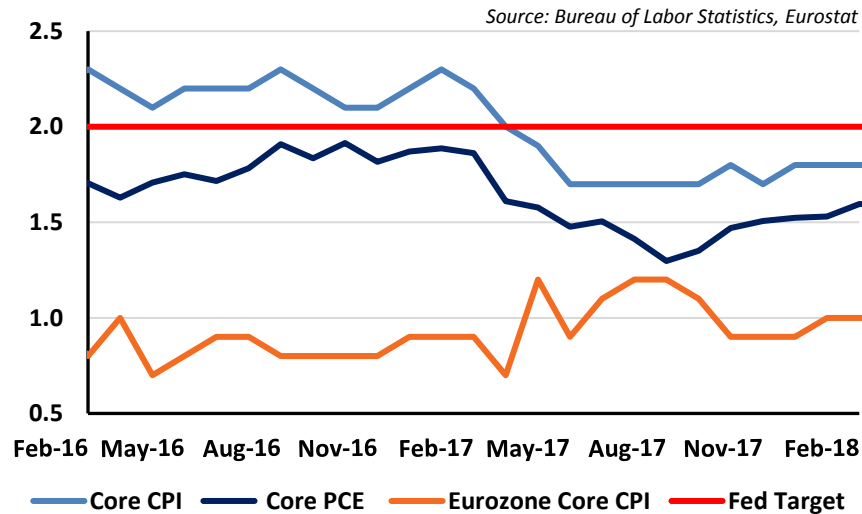
Source: Federal Reserve, Bloomberg

Global Considerations

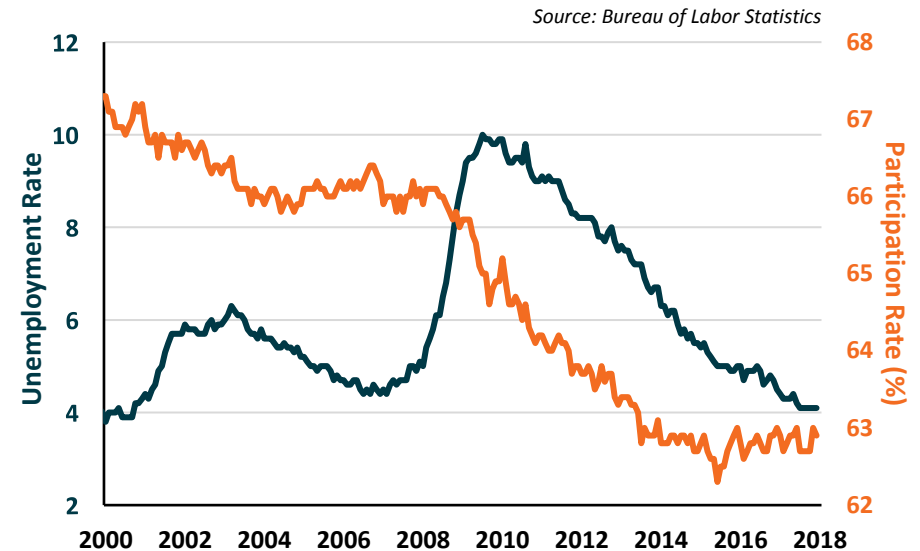
- Major global central banks continue to add to balance sheets through quantitative easing programs (albeit at a reduced pace)
 - While slowing asset purchases, there is little expectation that the ECB or BOJ will raise rates prior to 2019
 - While Eurozone inflation remains low, the ECB will need to address their future plans for quantitative easing
 - Current expectations are to decrease purchases from 30 billion euros per month to 10-15 billion in the fourth quarter
 - U.S. yields remain attractive relative to global foreign alternatives
 - However, the cost of FX hedging reduces absolute relative value of US yields

Economic Outlook

Inflation



Employment

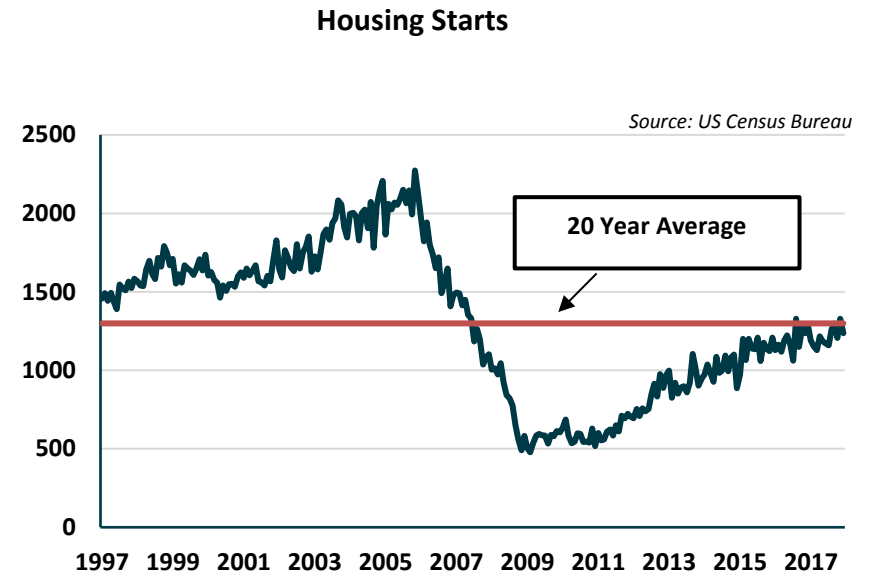
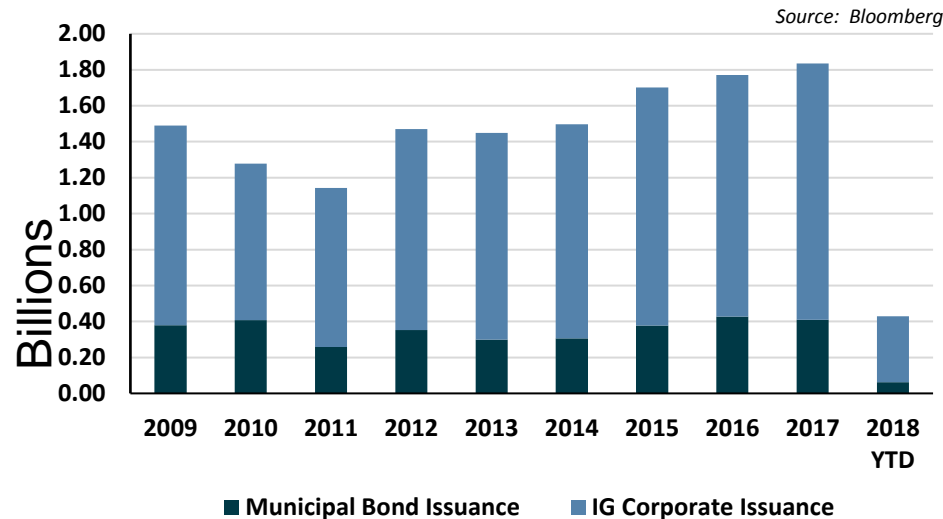


Employment and Inflation

- Federal Reserve continues to focus on their mandate of price stability and full employment
- Both US inflation measures remain below the Fed target of 2%
 - Core PCE, while rebounding from a low of 1.3% in August 2017, remains steady at 1.6%
 - Core CPI has remained stable, between 1.7 - 1.8% since April of 2017
 - Eurozone inflation at 1% is well below target
- Employment numbers have remained strong, with wage inflation contained
 - Despite continued downward pressure on unemployment to 4.1%, wage inflation has yet to accelerate
 - Current levels are up modestly to 2.7% (year over year) compared to 2.5% in 2017
- With the unemployment rate establishing cyclical lows, the Fed is looking for wage gains to pull overall inflation closer to their 2% target in coming years

Economic Outlook

Supply and Housing



Bond Issuance and Housing

- With both corporate and municipal bond issuance hitting record levels over the past 6 years, reduced supply is expected in 2018 due to higher rates and recent changes in tax legislation
 - Combined first quarter issuance was below the 2017 quarterly average
 - Municipals experienced the largest decline due to tax reform and limits on refunding activity
 - Municipal issuance was down 29% versus Q1 2017
 - Corporate new issuance supply ended first quarter at \$366 billion in line with last year's levels
- Housing prices have rebounded since the crisis as national home prices increased 6.31% year over year for 2017
 - Higher prices, however, have not translated into increased new home supply, as housing starts are at the monthly 20-year average
 - Slower increases in new production should help offset additional mortgage-backed supply brought to market with the reduction of the Federal Reserve's quantitative easing program

Economic Outlook

Corporates

Fears of potential wage inflation, protectionism via tariffs, and a resolute FOMC all contributed to corporate spread widening during the quarter. The overall widening occurred despite a strong January performance where spreads continued 2017's tightening theme. Spreads closed near cycle highs at 86bps. Those gains were reversed in February and March as volatility increased. For the first time in two years, spreads ended the quarter wider at +109bps. All sectors within the corporate space were impacted by the correction, with financials experiencing the greatest widening at +21bps.

Pressure from the Fed raising rates combined with increased "repatriation selling" of short-dated paper has created a "dislocation" in three-year corporates where yields delivered >3% for the first time since 2009. Prime is actively taking advantage of this buying opportunity.

Prime continues to prefer an up in quality overweight to corporate credit and very selective in our BBB exposures. Cash repatriation is being used for "equity friendly" activities, such as share repurchases over debt reduction. Average corporate ratings continue to decline, with the proportion of BBB companies increasing. This ratings migration will undoubtedly result in more volatility if the economic expansion was to fade.

Municipals

Municipal pre-tax yields took direction from Treasuries and increased dramatically over the quarter. According to Municipal Market Data, 10yr pre-tax yields increased from 1.98% to 2.42% or 44 basis points(bps). Long term 30yr yields finished the quarter at 2.95%, an increase of 41bps

Throughout the first quarter, municipals outperformed most taxable asset

classes, albeit with negative returns associated with the increase in yields. According to Bloomberg/Barclays Index Data, the full 30+ year Municipal Bond Index returned -1.11% over the first quarter. By comparison, the Barclays U.S. Aggregate returned -1.46% for the quarter.

Positive technical factors, which include reduced supply and increased demand, contributed to municipal performance. As anticipated, with a significant number of municipal issuers bringing their deals to market in Q4 2017, 2018 primary market supply was down roughly 30% versus the same period last year. Net inflows into municipal bond funds totaled \$4.5bn during the first quarter. This demand helped offset any secondary selling by bank portfolios and insurance companies brought on by the reduction in corporate tax rates and relative value to some institutional buyers.

Mortgage and Asset Backed Securities (MBS and ABS)

Over the quarter, the flattening of the yield curve and increase in volatility caused agency MBS to underperform Treasuries. Within subsectors, 15yr MBS outperformed 30yr counterparts as investors shed duration into the back-up and moved into less risky assets. While the back-up in rates YTD hurt returns, from a relative perspective the up-in-coupon trade was beneficial as higher coupons strongly outperformed lower coupon counterparts.

Thus far, MBS issuance this year has failed to meet the expectations set in 2017 given the 47bp increase in borrowing rates. Q1 gross and net issuance is on pace to reach \$277B and \$50B, respectively which is well below the \$322B and \$102B gross and net issuance this time last year. Full year projections have fallen roughly \$30B to \$280B-\$300B.

We maintain our cautionary outlook for the sector going forward. By the end the second half of the year, it's estimated that the Fed's net purchases will fall to zero as tapering caps surpass reinvestment needs. Additionally,

Economic Outlook

unless we see a reversal of current volatility and increased investor demand spreads are biased towards widening.

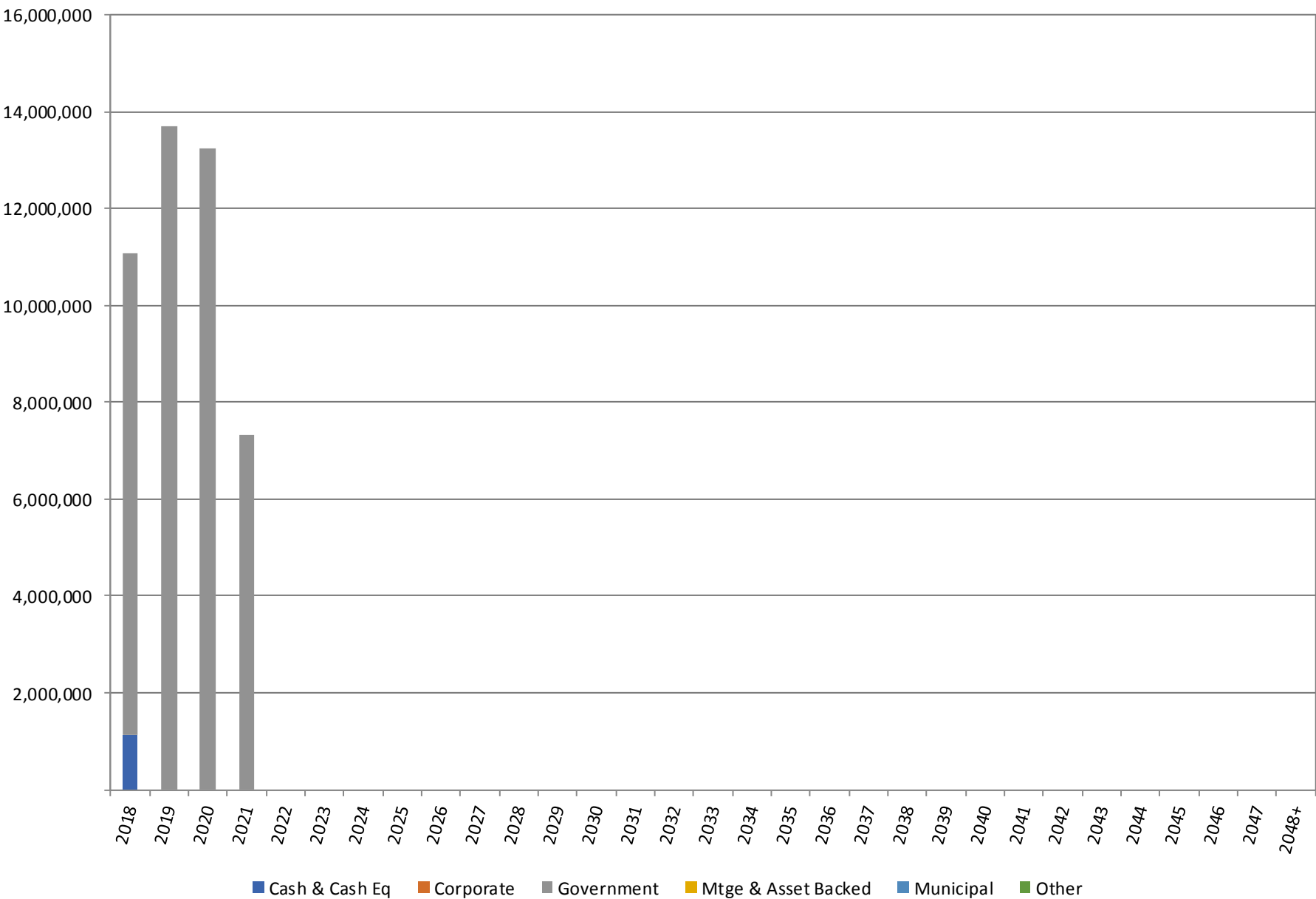
Like corporates, front-end ABS lagged as the market sold short paper to accumulate cash for taxes to be paid on repatriation. Additionally, we've seen a widening of swap spreads due to technical factors in the market, also affecting ABS which is priced off the swap curve. All told, spreads to Treasuries on 3yr Credit Card ABS widened 14bps. Over the quarter, total ABS issuance grew by over \$64B or roughly 12% more than this time last year. The growth in issuance was in Autos, Student Loans and other more esoteric sectors while Credit Card issuance was roughly \$4B lower than last year.

Despite the risk-off sentiment and widening of spreads, we find relative value in the AAA-rated consumer ABS space and continue to add in the 1-5-year area.

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	44,161,754	43,675,488	(486,266)	1.37	2.18	1.61	0.04	1	238	37	(486,504)
Agency	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Corporate	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Taxable Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Tax-exempt Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Mortgage Pass-Through	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMOs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
ARMs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Asset Backed	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMBS	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Other	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	44,161,754	43,675,488	(486,266)	1.37	2.18	1.61	0.04	1	238	37	(486,504)
Short Term											
Sweep Money Market	41,737	41,737	0	0.00	0.00	0.00	0.00	0	0	0	0
Commercial Paper	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
(Payable)/Receivable	1,100,000	1,100,000	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	1,141,737	1,141,737	0	0.00	0.00	0.00	0.00	0	0	0	0
Total Fixed Income & Short Term											
Total	45,303,491	44,817,225	(486,266)	1.34	2.12	1.57	0.04	1	238	37	(486,504)
Equity											
Common Stock	0	0	0					0	0	0	0
Total	0	0	0					0	0	0	0
Grand Total											
Total	45,303,491	44,817,225	(486,266)					1	238	37	(486,504)

Maturity Schedule By Weighted Average Life



Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2018	9,951,548	1.02	23%
2019	13,712,466	0.99	31%
2020	13,224,570	1.55	30%
2021	7,273,170	2.26	17%
2022+	0	0.00	0%
Subtotal	44,161,754	1.37	100%
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
TOTAL	44,161,754	1.37	100%

Performance

Tax-Equivalent Total Return
as of 03/31/2018
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Quarter to Date	-0.02%	-0.02%	0.00%
Year to Date	-0.02%	-0.02%	0.00%
Since Inception	1.16%	0.90%	0.26%

Benchmark Composition:
100.0% Garden State Duration Matched Treasury

Bond Purchases

Trade Date	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
01/05/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.000	02/28/2021	N/A	99.72	747,891	2.09	2.09
01/19/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.250	03/31/2021	N/A	100.05	1,000,547	2.23	2.23
01/26/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.250	04/30/2021	N/A	99.91	999,063	2.28	2.28
01/30/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.000	02/28/2021	N/A	99.14	495,684	2.29	2.29
01/30/2018	US TREASURY N/B	Treasury	AA+	Aaa	1.375	01/31/2021	N/A	97.37	486,855	2.29	2.29
02/01/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.250	03/31/2021	N/A	99.71	498,555	2.35	2.35
02/01/2018	US TREASURY N/B	Treasury	AA+	Aaa	1.625	11/30/2020	N/A	98.18	490,898	2.29	2.29
02/01/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.250	04/30/2021	N/A	99.67	598,031	2.36	2.36
02/05/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.000	05/31/2021	N/A	98.89	988,906	2.35	2.35
03/05/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.125	06/30/2021	N/A	98.98	717,580	2.45	2.45
Total									7,024,010	2.29	2.29

Bond Sales, Calls & Maturities

Trade Date	Trade Type	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
01/31/2018	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.875	01/31/2018	01/31/2018	100.00	1,600,000	0	1.02	1.02
02/28/2018	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.750	02/28/2018	02/28/2018	100.00	600,000	0	0.90	0.90
03/31/2018	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.750	03/31/2018	03/31/2018	100.00	1,100,000	0	1.03	1.03
Total										3,300,000	0	1.00	1.00

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																
02/28/2018			41,737	BANK OF AMER/MERRILL LYNCH	0.00			41,737	41,737	41,737	0	0.00	0.00	0.00	0.00	
03/31/2018			1,100,000	Securities (Payable) / Receivable	0.00			1,100,000	1,100,000	1,100,000	0	0.00	0.00	0.00	0.00	0.00
			1,141,737					1,141,737	1,141,737	1,141,737	0	0.00	0.00	0.00	0.00	
Treasury																
07/18/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.50	07/15/2020	07/15/2020	1,249,268	1,249,437	1,226,900	(22,537)	1.52	2.33	2.23	2.29	0.06
01/05/2018	AA+	Aaa	1,250,000	US TREASURY N/B	2.00	02/28/2021	02/28/2021	1,243,574	1,243,957	1,236,288	(7,670)	2.17	2.39	2.81	2.92	0.09
01/19/2018	AA+	Aaa	1,500,000	US TREASURY N/B	2.25	03/31/2021	03/31/2021	1,499,102	1,499,161	1,493,670	(5,491)	2.27	2.40	2.89	3.00	0.10
01/30/2017	AA+	Aaa	1,500,000	US TREASURY N/B	1.50	11/30/2019	11/30/2019	1,502,531	1,501,525	1,481,670	(19,855)	1.44	2.25	1.63	1.67	0.03
02/17/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.63	12/31/2019	12/31/2019	1,255,957	1,253,683	1,236,538	(17,146)	1.45	2.25	1.71	1.75	0.04
06/02/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	03/31/2020	03/31/2020	999,688	999,781	982,110	(17,671)	1.39	2.30	1.96	2.00	0.05
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	04/30/2020	04/30/2020	997,383	998,092	981,030	(17,062)	1.47	2.31	2.03	2.08	0.05
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	999,697	996,800	(2,897)	1.08	1.85	0.37	0.38	0.01
07/19/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	08/31/2020	08/31/2020	994,805	995,957	977,230	(18,727)	1.55	2.35	2.36	2.42	0.07
07/19/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	09/30/2020	09/30/2020	994,023	995,311	976,320	(18,991)	1.57	2.36	2.44	2.50	0.07
02/02/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	10/15/2018	10/15/2018	996,324	999,229	994,140	(5,089)	1.02	1.97	0.53	0.54	0.01
07/27/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	10/31/2020	10/31/2020	993,555	994,875	975,290	(19,585)	1.58	2.37	2.51	2.59	0.08
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	11/15/2018	11/15/2018	1,004,417	1,001,041	995,350	(5,691)	1.08	2.00	0.62	0.63	0.00
09/05/2017	AA+	Aaa	1,500,000	US TREASURY N/B	1.63	11/30/2020	11/30/2020	1,496,406	1,495,965	1,471,275	(24,690)	1.73	2.37	2.58	2.67	0.08
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	12/15/2018	12/15/2018	1,004,300	1,001,116	994,450	(6,666)	1.09	2.04	0.70	0.71	0.01
10/03/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.75	12/31/2020	12/31/2020	1,001,680	1,001,439	983,510	(17,929)	1.70	2.37	2.66	2.75	0.08
03/29/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.13	01/15/2019	01/15/2019	1,505,396	1,501,542	1,488,795	(12,747)	0.99	2.08	0.78	0.79	0.01
12/01/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	01/31/2021	01/31/2021	1,223,643	1,225,672	1,215,475	(10,197)	2.09	2.39	2.76	2.84	0.09
03/29/2016	AA+	Aaa	1,200,000	US TREASURY N/B	0.75	02/15/2019	02/15/2019	1,191,426	1,197,367	1,185,924	(11,443)	1.00	2.10	0.87	0.88	0.01
06/30/2016	AA+	Aaa	1,050,000	US TREASURY N/B	1.00	03/15/2019	03/15/2019	1,058,588	1,053,060	1,038,839	(14,221)	0.69	2.13	0.94	0.96	0.01
07/19/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2019	04/15/2019	1,001,992	1,000,762	986,960	(13,802)	0.80	2.15	1.02	1.04	0.02
07/19/2016	AA+	Aaa	1,400,000	US TREASURY N/B	0.88	05/15/2019	05/15/2019	1,402,461	1,400,986	1,380,036	(20,950)	0.81	2.17	1.10	1.12	0.02
09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	776,122	772,838	(3,284)	1.08	1.94	0.49	0.50	0.00
07/29/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	07/15/2019	07/15/2019	999,336	999,708	981,730	(17,978)	0.77	2.19	1.27	1.29	0.02
08/02/2016	AA+	Aaa	1,295,000	US TREASURY N/B	1.00	08/31/2019	08/31/2019	1,300,518	1,297,563	1,272,998	(24,566)	0.86	2.23	1.40	1.42	0.03
08/05/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	09/30/2019	09/30/2019	1,504,980	1,502,398	1,473,180	(29,218)	0.89	2.22	1.47	1.50	0.03
10/05/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	10/31/2019	10/31/2019	1,007,461	1,003,872	984,690	(19,182)	1.00	2.24	1.55	1.59	0.03
04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,374,714	1,373,818	(896)	0.89	1.66	0.08	0.08	0.00
02/27/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	01/15/2020	01/15/2020	1,247,598	1,248,492	1,230,663	(17,830)	1.44	2.26	1.75	1.79	0.04
03/06/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	02/15/2020	02/15/2020	1,242,529	1,245,204	1,229,300	(15,904)	1.58	2.28	1.84	1.88	0.04
01/26/2018	AA+	Aaa	1,600,000	US TREASURY N/B	2.25	04/30/2021	04/30/2021	1,597,094	1,597,252	1,592,576	(4,676)	2.31	2.41	2.93	3.08	0.10
02/05/2018	AA+	Aaa	1,000,000	US TREASURY N/B	2.00	05/31/2021	05/31/2021	988,906	989,392	987,020	(2,372)	2.35	2.43	3.03	3.17	0.11

Portfolio Holdings Report

Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
03/05/2018	AA+	Aaa	725,000	US TREASURY N/B	2.13	06/30/2021	06/30/2021	717,580	717,737	717,975	238	2.45	2.44	3.11	3.25	0.11
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	05/15/2020	05/15/2020	1,000,977	1,000,720	983,320	(17,400)	1.47	2.31	2.06	2.12	0.05
07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,500,072	1,498,815	(1,257)	0.96	1.63	0.12	0.12	0.00
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,000,176	998,860	(1,316)	1.04	1.67	0.20	0.21	-0.01
08/13/2015	AA+	Aaa	1,300,000	US TREASURY N/B	0.88	07/15/2018	07/15/2018	1,293,860	1,299,381	1,296,568	(2,813)	1.04	1.78	0.29	0.29	-0.01
06/30/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	06/15/2020	06/15/2020	999,063	999,297	982,540	(16,757)	1.53	2.31	2.15	2.21	0.06
			44,220,000					44,164,106	44,161,754	43,675,488	(486,266)	1.37	2.18	1.61	1.66	0.04
			45,361,737					45,305,843	45,303,491	44,817,225	(486,266)	1.34	2.12	1.57	1.62	0.04

Glossary of Terms

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

Glossary of Terms

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

Glossary of Terms

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

Appendix

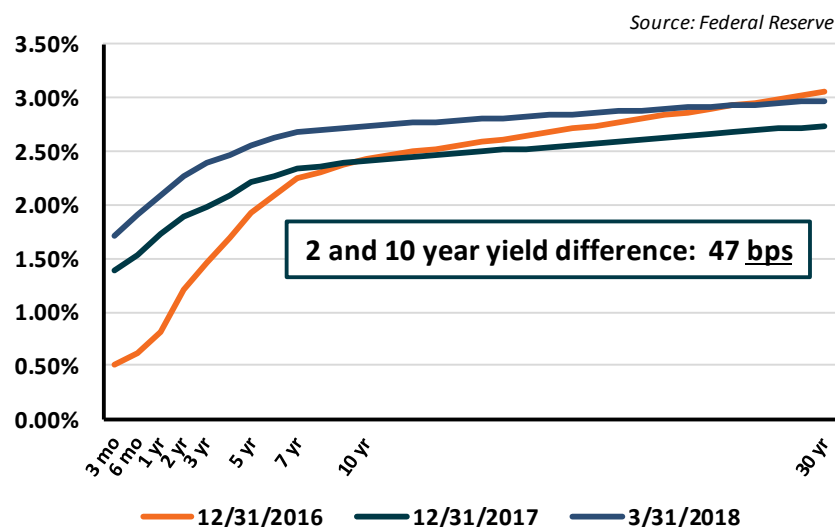
Presentation Overview

Overview

- Economic overview and market update
- Portfolio review
- Performance

Treasury Yields and Federal Reserve

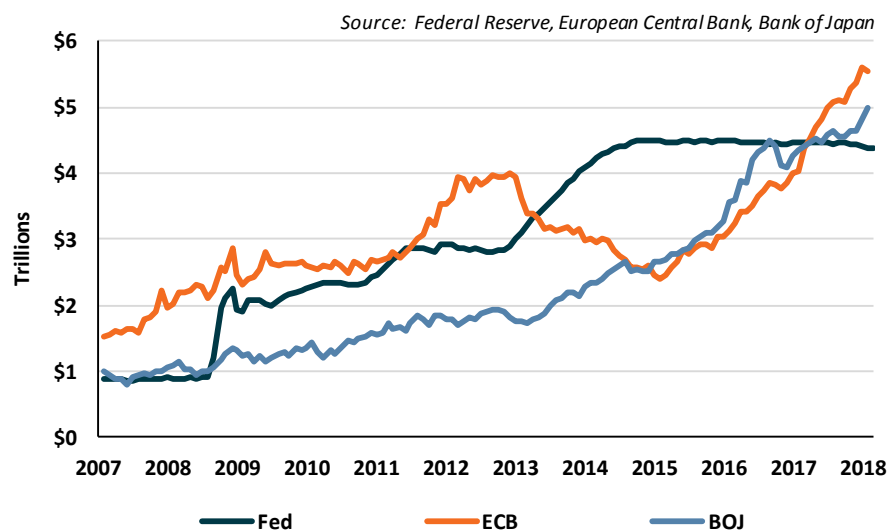
Treasury Yield Curves



10 Year Treasury Yields



Central Bank Balance Sheet (USD)



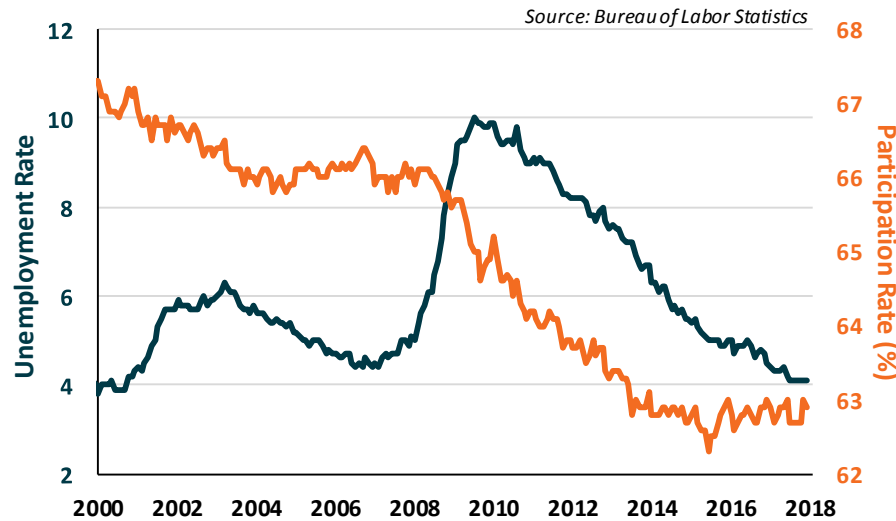
World Bond Yields

	12/31/2017	03/31/2018	Difference
US	2.41%	2.74%	0.33%
UK	1.19%	1.35%	0.16%
Germany	0.42%	0.49%	0.07%
France	0.78%	0.72%	(0.06%)
Italy	2.01%	1.78%	(0.23%)
Spain	1.56%	1.16%	(0.40%)
Japan	0.04%	0.05%	0.01%

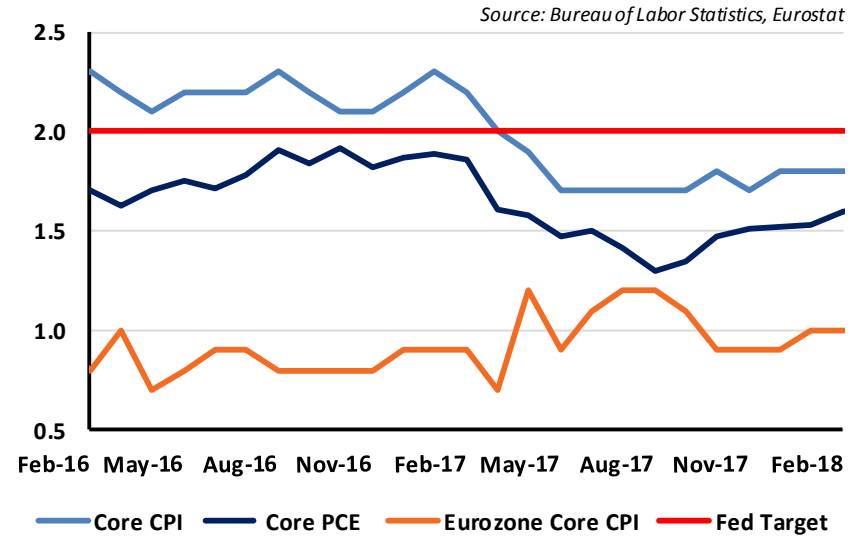
Source: Federal Reserve, Bloomberg

Market Indicators

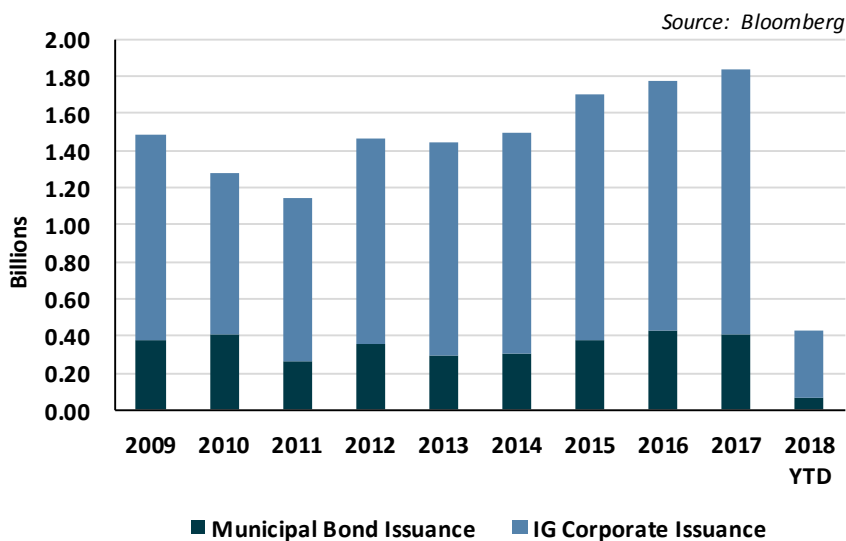
Employment Data



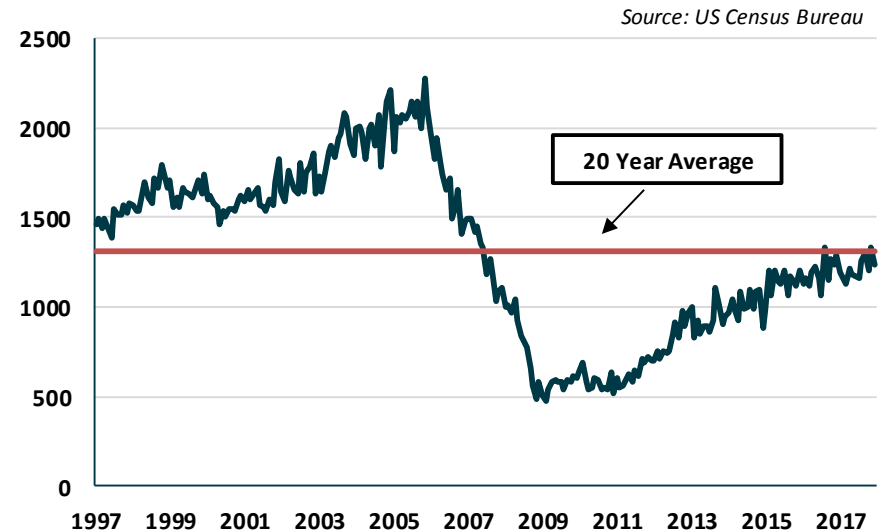
Inflation



Municipal and Corporate Bond Issuance



Housing Starts



Portfolio Changes

Garden State Muni Joint Insurance Fund	03/31/2017	06/30/2017	09/30/2017	12/31/2017	03/31/2018
Treasury Yields					
2 yr Treasury Yield	1.26%	1.38%	1.48%	1.89%	2.27%
5 yr Treasury Yield	1.93%	1.88%	1.93%	2.19%	2.57%
10 yr Treasury Yield	2.39%	2.30%	2.33%	2.41%	2.74%
Book Statistics					
Tax-Equivalent Book Yield	1.02%	1.08%	1.12%	1.13%	1.34%
Book Value (\$)	42,219,834	41,823,298	44,897,173	42,186,844	45,303,491
Projected Tax-Equivalent Income, next 12 months (\$)	431,340	453,695	501,216	478,348	606,430
Unrealized Gains/(Losses) (\$)	(114,436)	(147,776)	(160,713)	(339,220)	(486,266)
YTD Realized Gains/(Losses) (\$)	92	92	92	(737)	0
Portfolio Risk Statistics					
Effective Duration	1.41	1.45	1.47	1.42	1.57
Convexity	0.03	0.04	0.04	0.04	0.04
Weighted Average Life	1.43	1.48	1.50	1.46	1.62
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	100%	98%	96%	97%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	0%	2%	4%	3%

Note: The tax-equivalent yield calculation has changed after 12/31/17 due to the passing of the Tax Cuts and Jobs Act in December 2017. Tax-equivalent yield grosses up tax-exempt municipal yields so they are comparable to taxable bonds. The factor for 12/31/17 and prior was 1.46 $[(1 - 5.25\%) / (1 - 35\%)]$. The new factor is 1.20 $[(1 - 5.25\%) / (1 - 21\%)]$.