



July 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:

		<u>May 2018</u>	<u>June 2018</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 312,555.82	\$ 311,922.00
	Claims Account-Bank of America	2,209,630.12	3,153,389.51
	D & H Claims Account-Bank of America		
	NJ Cash Management	128,807.35	128,996.92
	Custodial Account-Bank of America	1,440,305.75	60,896.81
	Total Balance	<u>\$ 4,091,299.04</u>	<u>\$ 3,655,205.24</u>
Receipts:			
	Claims Account Receipts-TD Bank	\$ 2,164,077.93	\$ 3,009,350.94
	Claims/Operating Account Receipts-Bank of America	4,033,777.77	10,116,890.54
	D & H Claims Account-Bank of America	41,847.10	30,415.28
	NJ Cash Management Activity Receipts	189.57	197.37
	Custodial Account-Bank of America		3,000,000.00
Total Receipts		<u>\$ 6,239,892.37</u>	<u>\$ 16,156,854.13</u>
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (2,164,711.75)	\$ (3,010,339.36)
	Claims Account Disbursements-Bank of America	(145,038.22)	(146,060.49)
	D & H Claims Account-Bank of America	(41,847.10)	(30,415.28)
	Operating Account Disbursements-Bank of America	(2,944,980.16)	(9,673,598.51)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(1,379,408.94)	(3,054,819.06)
Total Disbursements		<u>\$ (6,675,986.17)</u>	<u>\$ (15,915,232.70)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 311,922.00	\$ 310,933.58
	Claims Account-Bank of America	3,153,389.51	3,450,621.05
	D & H Claims Account-Bank of America	-	-
	NJ Cash Management	128,996.92	129,194.29
	Custodial-Investments	60,896.81	6,077.75
	Total Balance	<u>\$ 3,655,205.24</u>	<u>\$ 3,896,826.67</u>
Beginning Investment Balance		\$ 43,333,727.95	\$ 44,367,630.95
Change in Accrued Income		2,645.78	38,659.47
Change in Unrealized Gain		105,048.65	(20,296.70)
Income Received/Cash Received		51,059.81	(2,879.60)
Realized Gain/(Loss)		(1,614.40)	(2,386.16)
Cash Receipts(Disbursements)		(500,000.00)	3,000,000.00
Transfer to/from Custodial Account-Bank of America		1,376,763.16	16,159.59
Total Investment Account		<u>\$ 44,367,630.95</u>	<u>\$ 47,396,887.55</u>
Ending Cash Balance		<u><u>\$ 48,022,836.19</u></u>	<u><u>\$ 51,293,714.22</u></u>

BANK RECONCILIATION

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund
From

To

DATE 06/01/18 06/30/18

BOOK BALANCE AS OF 06/01/18 \$ 128,996.92

ADD DEPOSITS (PER BANK LEDGER) 197.37

SUBTRACT: DISBURSEMENTS (PER BANK LEDGER)

BOOK BALANCE AS OF 06/30/18 \$ 129,194.29

BALANCE PER BANK STATEMENT 06/30/18 \$129,194.29

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 06/30/18 129,194.29

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks, CPA

BANK RECONCILIATION

ACCT.NAME TD Bank

BANK/ACCT# Claims Account - XXXXX

From

To

DATE 06/01/18 06/30/18

BOOK BALANCE AS OF	06/01/18	\$	311,922.00
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ADD DEPOSITS (PER BANK LEDGER)			3,009,350.94
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SUBTRACT: DISBURSEMENTS (PER BANK LEDGER)			3,010,339.36
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BOOK BALANCE AS OF	06/30/18	\$	310,933.58
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BALANCE PER BANK STATEMENT	06/30/18	\$874,199.11
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
Various	list	\$ 563,265.53

TOTAL	563,265.53	(563,265.53)
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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	06/30/18	310,933.58
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPAREVIEWED BY Mary Foulks, CPA



BANK RECONCILIATION

	ACCT. NAME	Bank of America	
	BANK/ACCT#	Fiduciary Account - XXXXXX	
		From	To
	DATE	06/01/18	06/30/18
BOOK BALANCE AS OF	06/01/18 \$		3,153,389.51
ADD DEPOSITS (PER BANK LEDGER)			10,116,890.54
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			9,819,659.00
BOOK BALANCE AS OF	06/30/18 \$		3,450,621.05
BALANCE PER BANK STATEMENT	06/30/18		\$3,642,835.31

ADD: DEPOSIT IN TRANSIT DATE AMOUNT

\$1,766.62

TOTAL	1,766.62	1,766.62
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SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT	
01/15/18	2003	1,000.00	
03/21/18	2062	void	
06/27/18	2123	833.33	
06/27/18	2124	247.00	
06/27/18	2126	1,250.00	
06/27/18	2128	1,300.00	
06/27/18	2129	3,333.33	
06/27/18	2130	4.64	
06/27/18	2131	15.50	
06/27/18	2132	16,000.00	
06/27/18	2133	1,795.00	
06/27/18	2134	308.00	
06/27/18	2136	12,296.98	
06/27/18	2137	6,250.00	
06/27/18	2138	8,586.36	
06/27/18	2139	24,000.00	
06/27/18	2140	12,882.44	
06/27/18	2141	26,019.20	
06/27/18	2142	38,444.26	
06/27/18	2143	11,992.93	
06/27/18	2147	8,042.44	
06/27/18	2148	19,379.47	
	TOTAL	193,980.88	(193,980.88)

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	06/30/18	3,450,621.05
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Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME Bank of America

BANK/ACCT# D&H Claims Account - XXXXXX

From To
DATE 06/01/18 06/30/18

BOOK BALANCE AS OF 06/01/18 \$ -

ADD DEPOSITS (PER BANK LEDGER) 30,415.28

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 30,415.28

BOOK BALANCE AS OF 06/30/18 \$ 0.00

BALANCE PER BANK STATEMENT 06/30/18 \$15,484.30

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT
list 15,484.30

TOTAL 15,484.30 (15,484.30)

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 06/30/18 0.00

Difference 0.00

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



BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account

From

To

DATE 06/01/18 06/30/18

BOOK BALANCE AS OF	06/01/18 \$	44,428,527.76
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ADD DEPOSITS (PER BANK LEDGER)		6,029,256.60
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		3,054,819.06
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BOOK BALANCE AS OF	06/30/18 \$	47,402,965.30
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BALANCE PER BANK STATEMENT	06/30/18	\$47,402,965.30
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL	0.00	0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

DATE AMOUNT

TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	06/30/18	47,402,965.30
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks, CPA

RESOLUTION NO. 26-18**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 **\$2,565,581.26** for payment.

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

Chairman

July 25th, 2018
Date

Secretary

July 25th, 2018
Date

July 25th, 2018 - GSMJIF Commissioners Meeting Bills List

Date: 7.2.18
Bills List #: 73



PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
Patrick DeBlasio, CPA	Treasurer Fee - Junly 2018	#2149	\$1,541.67
Princeton Public Affairs	inv#8791- Retainer fee for July 2018	#2150	\$833.33
Pringle Quinn Anzano	Fund Attorney June Inv# 41856	#2151	\$620.00
Capehart Scatchard	Fund Litigation for June 2018	#2152	\$1,250.00
APA Hotel Woodbridge	Hotel and Catering fees for June GSMJIF meeting	#2153	\$3,665.93
Bob Smith & Associates	Litigation Fees for June 2018	#2154	\$3,333.33
The NJ Times	Post Public meeting Notice - June	#2155	\$4.64
The Star Ledger	Post Public meeting Notice - June	#2156	\$15.50
Connell Consulting	inv# 3342-18 - Training Proactive Supervision Caldwell, N. Plainfield, Hoboken, Montclair	#2157	\$1,100.00
Dynamic Testing	Drug Testing - inv#10515 Bloomfield \$82; inv#10516 Fair Haven \$129	#2158	\$211.00
EANJ	inv#1823 - Training Diversity Team Building - Roxbury	#2159	\$330.00
Prime Advisors	Inv#8137 Investment Advisor Quarterly fees	#2160	\$5,000.00
Care Station	Reimb. For Drug Testing VD #1131068	#2161	\$87.00
Dafeldeceker	inv#80416 Drug testing Berkeley TWP. PW	#2162	\$524.00
Conner Strong	RM Fee 2nd Install Berkeley	#2163	\$33,218.18
Fairview Insurance	RM Fee 2nd Install Caldwell	#2164	\$10,875.45
Alamo Insurance	RM Fee 2nd Install Town of Harrison	#2165	\$32,752.50
Balken Risk	RM Fee 2nd Install Highland Park	#2166	\$12,665.00
Brown & Brown Metro	RM Fee 2nd Install - Linden \$13458.82; Kearney \$31,750; N. Bergen Twp. \$27,193.83	#2167	\$72,402.65
Beckerman & Co.	RM Fee 2nd Install - Kenilworth	#2168	\$10,648.03
Qual-Lynx	TPA Administration Fee #2 of 2 for 2018	#2169	\$424,483.50
West Orange Township	Drug Testing NGB #1117587;	#2170	\$80.00
Care Station	AP #1106371 \$49; MB #1105665 \$49	#2171	\$98.00
	Total in Checks		\$615,739.71
	PMA PAYMENTS		
PMA	Risk Control Fee payments #8, of 12 for 2018		\$39,200.00
PMA	Berkeley Township		\$2,584.73
PMA	City of Rahway		\$5,285.54
PMA	City of Englewood		\$4,683.65
PMA	Hamilton Township		\$6,753.19
PMA	Township of Howell		\$712.80
PMA	Livingston Township		\$3,168.00
PMA	Township of Ewing		\$10,857.03
PMA	Union Township		\$32.59
	Total to PMA		\$73,277.53
	NIP MANAGEMENT		
	Installments #2 of 2 for 2018 (below)		
NIP	Loss Control Fee		\$160,880.00
NIP	Claims Mgmt. Fee		\$318,509.00
NIP	TPA Fee		\$433,526.00
NIP	Administration Fee		\$916,527.00
	Total to NIP Management		\$1,829,442.00
	BGIA Payments		
BGIA	RM Fee Install City of Rahway	ACH	\$33,031.00
BGIA	RM Fee Install Roselle Park	ACH	\$14,716.00
BGIA	UST Fee Credit	ACH	(\$620.95)
BGIA	UST State Surcharge Credit	ACH	(\$4.03)
	Total to BGIA		\$47,122.02
		Total	\$2,565,581.26

RESOLUTION NO. 27-18**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 \$2,892,581 against the fund.

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

Chairman

July 25th, 2018
Date

Secretary

July 25th, 2018
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT
June 2018 Report

June

WC				Grand Total June	
TWP	TPA			Post 2012 CLAIMS	2,779,843
Par Troy Hills	D&H	\$	75,290	Prior 2012 CLAIMS	112,737
Bloomfield	D&H	\$	(110,920)		
Morristown	D&H	\$	26,876		
Roxbury	D&H	\$	3,404		
Linden	Inservco	\$	86,913	TOTAL PAID	2,892,581
All Other	QL	\$	913,488		
Total WC		\$	995,050		
PAL					
ALL TWP					
AL	NIP/QL	\$	1,231,926		
APD	NIP/QL	\$	111,351		
EPL	NIP/QL	\$	503,660		
GL	NIP/QL	\$	161,545		
POL	NIP/QL	\$	18,285		
PROP	NIP/QL	\$	(241,974)		
Total PAL		\$	1,784,793		
WC		\$	995,050		
PAL		\$	1,784,793		
Grand Total post 2012		\$	2,779,843		
PMA PRIOR 2012					
WC	PMA	\$	108,538		
PAL	PMA	\$	4,199		
APD PROP	PMA	\$	-		
Total Prior 2012		\$	112,737		

RESOLUTION NO. 28-18**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:

Antonelli Kantor, P.C. – For Union Township

1000 Stuyvesant Ave, Suite 1

Union NJ, 07083

Attorney - Rhea L. Moore

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

July 25, 2018

Date

Secretary

July 25, 2018

Date



Garden State Municipal Joint Insurance Fund

July 2018

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

7/1/2018

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

7/1/2018

Policy Year 2002

Commercial Auto					Liability				Property			
Member	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

Commercial Auto					Liability				Property			
Member	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

7/1/2018

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

7/1/2018

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

7/1/2018

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

7/1/2018

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

7/1/2018

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

7/1/2018

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

7/1/2018

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	461,382	46,138	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	1,642,711	54,757	-	-	-	-
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	5,229,805	9,886	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

7/1/2018

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

7/1/2018

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	902,913	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	\$4,243,097	1	\$88,447	88447



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2018

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	10.0%	\$7,345	705,161	-	-	-
Eastampton Township	3	0.5%	153,725	2.2%	\$51,242	153,724	-	-	-
Ewing, Township of	69	10.9%	753,708	10.7%	\$10,923	753,713	-	-	-
Hamilton Township	154	24.4%	912,267	13.0%	\$5,924	814,278	1	373,562	373,562
Howell, Township of	35	5.5%	766,503	10.9%	\$21,900	751,177	1	532,738	532,738
Kenilworth Borough	10	1.6%	35,417	0.5%	\$3,542	35,415	-	-	-
Livingston Township	15	2.4%	17,270	0.2%	\$1,151	17,270	-	-	-
North Plainfield Borough	20	3.2%	346,142	4.9%	\$17,307	346,142	-	-	-
Rahway, City of	53	8.4%	2,332,322	33.1%	\$44,006	1,601,914	1	2,041,145	2,041,145
South Brunswick Township	71	11.3%	217,327	3.1%	\$3,061	217,324	-	-	-
Union Township	105	16.6%	802,280	11.4%	\$7,641	802,279	-	-	-
	631	100.0%	\$7,042,126	100.0%	\$11,160	\$6,198,397	3	\$2,947,445	\$982,482



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2018

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%	1,074,049	13.7%	\$11,188	1,042,221	1	426,164	426,164
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,094,489	26.7%	\$12,107	1,956,013	1	1,456,221	1,456,221
Hoboken, City of	56	5.8%	937,987	11.9%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.7%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	425,798	5.4%	\$14,683	382,871	1	150,063	150,063
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	8.1%	\$12,278	561,716	1	211,079	211,079
Union Township	86	9.0%	573,032	7.3%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,858,003	100.0%	\$8,194	\$7,524,518	6	\$2,294,619	\$382,437



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2018

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	924,254	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	8.7%	\$4,783	724,446	1	162,372	162,372
Harrison, Town of	45	3.5%	243,097	2.7%	\$5,402	188,097	1	85,193	85,193
Hoboken, City of	60	4.7%	354,458	3.9%	\$5,908	354,460	-	-	-
Howell, Township of	75	5.9%	1,127,910	12.5%	\$15,039	1,079,816	2	319,543	159,772
Jackson Township	41	3.2%	409,340	4.5%	\$9,984	363,139	1	132,038	132,038
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%	607,339	6.7%	\$14,460	567,893	2	306,703	153,352
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%	\$9,026,828	100.0%	\$7,047	\$8,708,867	10	\$1,386,138	\$138,614



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

7/1/2018

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	12.1%	\$11,198	1,096,238	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%	1,130,734	11.8%	\$8,194	1,045,239	1	473,418	473,418
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	208,752	1	216,840	216,840
Hoboken, City of	71	6.0%	511,956	5.3%	\$7,211	462,576	1	65,594	65,594
Howell, Township of	59	5.0%	821,094	8.6%	\$13,917	816,752	1	226,056	226,056
Jackson Township	55	4.7%	462,926	4.8%	\$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%	1,389,024	14.5%	\$11,771	1,196,247	2	286,744	143,372
West Orange, Township of	88	7.5%	583,822	6.1%	\$6,634	583,825	-	-	-
	1175	100.0%	\$9,595,138	100.0%	\$8,166	\$9,137,127	9	\$1,465,884	\$162,876



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

7/1/2018

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%	1,022,340	13.5%	\$13,107	918,414	3	416,586	138,862
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%	831,205	11.0%	\$5,732	816,882	1	56,604	56,604
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%	1,226,172	16.2%	\$20,101	1,226,175	-	-	-
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	-	-	-
Livingston Township	39	3.7%	243,015	3.2%	\$6,231	243,015	-	-	-
Maplewood, Township of	54	5.1%	270,953	3.6%	\$5,018	270,952	-	-	-
Montclair Township	70	6.7%	256,803	3.4%	\$3,669	256,801	-	-	-
North Plainfield Borough	26	2.5%	507,007	6.7%	\$19,500	507,005	-	-	-
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	-	-	-
South Brunswick Township	64	6.1%	207,663	2.7%	\$3,245	207,662	-	-	-
Union Township	88	8.4%	423,239	5.6%	\$4,810	423,237	-	-	-
West Orange, Township of	62	5.9%	469,540	6.2%	\$7,573	469,538	-	-	-
	1052	100.0%	\$7,551,891	100.0%	\$7,179	\$7,433,634	4	\$473,190	\$118,298



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

7/1/2018

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%	1,689,809	14.5%	\$19,202	1,515,441	4	1,124,674	281,169
Caldwell Borough	20	1.8%	666,931	5.7%	\$33,347	666,933	-	-	-
Eastampton Township	4	0.4%	192,171	1.6%	\$48,043	190,264	1	189,784	189,784
Englewood, City of	88	8.1%	1,416,851	12.1%	\$16,101	1,416,849	-	-	-
Ewing, Township of	89	8.2%	595,294	5.1%	\$6,689	569,052	1	78,342	78,342
Fanwood Borough	9	0.8%	40,672	0.3%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,711,668	14.6%	\$12,870	1,538,743	2	735,555	367,778
Harrison, Town of	38	3.5%	361,485	3.1%	\$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	6.7%	\$13,754	783,966	-	-	-
Howell, Township of	38	3.5%	298,292	2.6%	\$7,850	298,292	-	-	-
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	-	-	-
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	-	-	-
Manalapan Township	23	2.1%	500,902	4.3%	\$21,778	500,901	-	-	-
Maplewood, Township of	43	4.0%	179,909	1.5%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	446,395	3.8%	\$5,797	446,394	-	-	-
North Plainfield Borough	25	2.3%	40,876	0.3%	\$1,635	40,874	-	-	-
Rahway, City of	32	2.9%	252,186	2.2%	\$7,881	210,752	1	185,805	185,805
South Brunswick Township	63	5.8%	305,853	2.6%	\$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.4%	\$14,387	1,318,041	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	3.5%	\$5,212	406,540	1	60,645	60,645
	1085	100.0%	\$11,687,029	100.0%	\$10,771	\$11,250,167	11	\$2,436,007	\$221,455



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

7/1/2018

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%	886,919	7.1%	\$11,826	787,125	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	188,101	1	168,956	168,956
Freehold Township	63	5.4%	694,512	5.6%	\$11,024	592,385	1	292,378	292,378
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	664,056	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%	1,033,396	8.3%	\$25,205	1,017,261	1	176,107	176,107
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	236,789	1	257,873	257,873
Montclair Township	79	6.8%	630,546	5.0%	\$7,982	594,233	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	182,987	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	4.8%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,959,617	15.7%	\$20,413	1,793,596	4	1,137,171	284,293
Warren Township	14	1.2%	175,949	1.4%	\$12,568	118,290	1	124,828	124,828
West Orange, Township of	56	4.8%	399,051	3.2%	\$7,126	399,050	-	-	-
	1166	100.0%	\$12,505,835	100.0%	\$10,725	\$11,574,332	16	\$3,521,077	\$220,067



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

7/1/2018

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	295,585	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%	1,123,510	9.0%	\$12,914	1,066,156	2	427,819	213,910
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	1,741,340	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%	788,871	6.3%	\$16,435	739,749	2	472,185	236,093
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	994,507	6	1,201,592	200,265
Manalapan Township	29	2.3%	214,493	1.7%	\$7,396	170,707	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	593,177	1	91,245	91,245
Morris Township	43	3.4%	373,669	3.0%	\$8,690	312,827	3	157,420	52,473
Morristown, Town of	38	3.0%	652,407	5.2%	\$17,169	352,956	1	600,584	600,584
New Providence Borough	23	1.8%	43,675	0.3%	\$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%	1,015,905	8.1%	\$13,728	715,626	4	646,767	161,692
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%	\$12,490,423	100.0%	\$9,905	\$10,739,600	23	\$4,460,253	\$193,924



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

7/1/2018

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

7/1/2018

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

7/1/2018

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

7/1/2018

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		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

7/1/2018

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

7/1/2018

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

7/1/2018

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

7/1/2018

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

7/1/2018

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of July 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 July 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:	\$5,229,805
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

7/1/2018

Property	
Claims reported for the GSMJIF since March 1, 2002:	348
Open Claims as of July 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 July 1, 2018 for all policy years:	83
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:	\$7,042,126
Total Incurred for 2005 Losses:	\$7,858,003
Total Incurred for 2006 Losses:	\$9,026,828
Total Incurred for 2007 Losses:	\$9,595,138
Total Incurred for 2008 Losses:	\$7,551,891
Total Incurred for 2009 Losses:	\$11,687,029
Total Incurred for 2010 Losses:	\$12,505,835
Total Incurred for 2011 Losses:	\$12,490,423
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 06/01/18 to 07/01/18

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

AL / GL / PL

Account Name	Account Number	Payment Amount
FREEHOLD TOWNSHIP	2500759	4,199.45
		4,199.45

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

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

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

Garden State Municipal Joint Insurance Fund - GSMJIF

PMA Companies Payments Over SIR - Checks Issued 06/01/18 to 07/01/18

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	588.23	75.33	3,152.76
CITY OF ENGLEWOOD	2228377	0.00	4,519.99	163.66	4,683.65
CITY OF RAHWAY	1236736	0.00	9,541.85	922.18	10,464.03
EWING TOWNSHIP	8769580	0.00	9,573.83	1,283.20	10,857.03
FANWOOD BOROUGH	2499465	0.00	0.00	1,895.30	1,895.30
HAMILTON TOWNSHIP	3389434	2,680.00	912.05	356.14	3,948.19
HOWELL TOWNSHIP	3394186	67,162.00	218.40	1,372.40	68,752.80
HOWELL TOWNSHIP	8769648	0.00	702.00	10.80	712.80
JACKSON TOWNSHIP	4179768	0.00	0.00	125.00	125.00
LIVINGSTON TOWNSHIP	4871323	3,168.00	0.00	0.00	3,168.00
MIDDLESEX BOROUGH	5384474	775.88	0.00	0.00	775.88
UNION TOWNSHIP	9125378	0.00	-4.45	7.04	2.59
		76,275.08	26,051.90	6,211.05	108,538.03

Garden State Municipal Joint Insurance Fund

Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
AUTO LIABILITY	01/01/2009	2	- \$	4,743.00
AUTO LIABILITY	01/01/2010	4	- \$	516,992.64
AUTO LIABILITY	01/01/2011	23	- \$	34,805.97
AUTO LIABILITY	01/01/2012	215	- \$	527,045.02
AUTO LIABILITY	01/01/2013	303	- \$	1,575,202.95
AUTO LIABILITY	01/01/2014	494	- \$	1,244,770.77
AUTO LIABILITY	01/01/2015	507	- \$	805,745.74
AUTO LIABILITY	01/01/2016	576	- \$	1,387,546.29
AUTO LIABILITY	01/01/2017	579	- \$	571,281.33
AUTO LIABILITY	01/01/2018	268	- \$	240,550.65
AUTO LIABILITY Total		2,971	- \$	6,908,684.36
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	- \$	9,382.67
AUTO PHYSICAL DAMAGE	01/01/2011	11	- \$	41,909.88
AUTO PHYSICAL DAMAGE	01/01/2012	409	- \$	1,448,549.64
AUTO PHYSICAL DAMAGE	01/01/2013	376	- \$	921,491.18
AUTO PHYSICAL DAMAGE	01/01/2014	568	- \$	1,048,077.29
AUTO PHYSICAL DAMAGE	01/01/2015	570	- \$	929,787.52
AUTO PHYSICAL DAMAGE	01/01/2016	609	- \$	1,021,385.04
AUTO PHYSICAL DAMAGE	01/01/2017	605	- \$	1,212,877.22
AUTO PHYSICAL DAMAGE	01/01/2018	353	- \$	575,462.61
AUTO PHYSICAL DAMAGE Total		3,503	- \$	7,208,923.05
EMPLOYMENT PRACTICES	01/01/2011	2	- \$	1,027,632.61
EMPLOYMENT PRACTICES	01/01/2012	23	- \$	3,594,149.41
EMPLOYMENT PRACTICES	01/01/2013	34	- \$	5,593,615.06
EMPLOYMENT PRACTICES	01/01/2014	39	- \$	3,681,952.14
EMPLOYMENT PRACTICES	01/01/2015	25	- \$	2,523,791.98
EMPLOYMENT PRACTICES	01/01/2016	22	- \$	521,047.29
EMPLOYMENT PRACTICES	01/01/2017	21	- \$	550,407.13
EMPLOYMENT PRACTICES	01/01/2018	11	- \$	648,990.52
EMPLOYMENT PRACTICES Total		177	- \$	18,141,586.14
GENERAL LIABILITY	01/01/2006	1	- \$	133.90
GENERAL LIABILITY	01/01/2007	1	- \$	250,000.00
GENERAL LIABILITY	01/01/2008	3	- \$	2,447.41

Valued as of 6/30/18

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	- \$	56,951.64
GENERAL LIABILITY	01/01/2010	24	- \$	288,531.79
GENERAL LIABILITY	01/01/2011	123	- \$	836,557.92
GENERAL LIABILITY	01/01/2012	593	- \$	4,718,349.93
GENERAL LIABILITY	01/01/2013	563	- \$	5,075,832.08
GENERAL LIABILITY	01/01/2014	717	- \$	4,582,582.12
GENERAL LIABILITY	01/01/2015	704	- \$	3,039,203.05
GENERAL LIABILITY	01/01/2016	643	- \$	2,359,832.00
GENERAL LIABILITY	01/01/2005	2	- \$	29,081.75
GENERAL LIABILITY	01/01/2017	654	- \$	829,429.44
GENERAL LIABILITY	01/01/2018	333	- \$	241,708.27
GENERAL LIABILITY Total		4,363	- \$	22,310,641.30
LIABILITY REPORT ONLY	01/01/2012	2	- \$	-
LIABILITY REPORT ONLY Total		2	- \$	-
PROPERTY	01/01/2011	9	- \$	9,819.11
PROPERTY	01/01/2012	214	- \$	3,766,793.09
PROPERTY	01/01/2013	94	- \$	367,822.50
PROPERTY	01/01/2014	112	- \$	709,583.54
PROPERTY	01/01/2015	112	- \$	834,926.27
PROPERTY	01/01/2016	135	- \$	2,010,890.74
PROPERTY	01/01/2017	121	- \$	1,014,750.43
PROPERTY	01/01/2018	72	- \$	531,869.08
PROPERTY Total		869	- \$	9,246,454.76
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	- \$	476,928.56
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	- \$	271,754.89
PUBLIC OFFICIALS LIABILITY	01/01/2013	53	- \$	268,321.25
PUBLIC OFFICIALS LIABILITY	01/01/2014	57	- \$	420,621.35
PUBLIC OFFICIALS LIABILITY	01/01/2015	74	- \$	579,288.57
PUBLIC OFFICIALS LIABILITY	01/01/2016	43	- \$	1,711,186.51
PUBLIC OFFICIALS LIABILITY	01/01/2017	38	- \$	106,061.94
PUBLIC OFFICIALS LIABILITY	01/01/2018	36	- \$	150,875.65
PUBLIC OFFICIALS LIABILITY Total		349	- \$	3,985,038.72
WORKCOMP RECORD ONLY	01/01/2012	239	- \$	-
WORKCOMP RECORD ONLY	01/01/2013	241	- \$	-
WORKCOMP RECORD ONLY	01/01/2014	285	- \$	-
WORKCOMP RECORD ONLY	01/01/2015	258	- \$	-
WORKCOMP RECORD ONLY	01/01/2016	242	- \$	-
WORKCOMP RECORD ONLY	01/01/2017	256	- \$	-

Valued as of 6/30/18

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	01/01/2018	139	-	\$ -
WORKCOMP RECORD ONLY Total		1,660	-	\$ -
WORKERS COMPENSATION	01/01/2006	3	-	\$ 97,935.10
WORKERS COMPENSATION	01/01/2008	1	-	\$ 118,000.00
WORKERS COMPENSATION	01/01/2009	3	-	\$ 35,423.05
WORKERS COMPENSATION	01/01/2010	9	-	\$ 96,724.68
WORKERS COMPENSATION	01/01/2011	14	-	\$ 228,733.65
WORKERS COMPENSATION	01/01/2012	986	-	\$ 12,963,279.31
WORKERS COMPENSATION	01/01/2013	1,007	-	\$ 10,463,560.50
WORKERS COMPENSATION	01/01/2014	1,030	-	\$ 15,505,375.05
WORKERS COMPENSATION	01/01/2015	980	-	\$ 12,752,677.72
WORKERS COMPENSATION	01/01/2016	836	-	\$ 12,203,390.32
WORKERS COMPENSATION	01/01/2002	2	-	\$ 95,911.10
WORKERS COMPENSATION	01/01/2017	831	-	\$ 12,514,359.40
WORKERS COMPENSATION	01/01/2018	387	-	\$ 3,961,317.72
WORKERS COMPENSATION Total		6,089	-	\$ 81,036,687.60
Grand Total		19,986	-	\$ 148,838,015.92

Valued as of 6/30/18

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	01/01/2009	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

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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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2014	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		22	3	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			482	6	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

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH	5			5
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE	4			4
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD	11			11
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA	12			12
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD	13			13
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN	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	30			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		1	40
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		498		6	507
AUTO LIABILITY	01/01/2016	BERKELEY HEIGHTS	3			3
AUTO LIABILITY	01/01/2016	BERKELEY TOWNSHIP	9		1	10
AUTO LIABILITY	01/01/2016	BOROUGH OF CALDWELL	5			5
AUTO LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN	1			1
AUTO LIABILITY	01/01/2016	BOROUGH OF FANWOOD	1			1
AUTO LIABILITY	01/01/2016	BOROUGH OF FREEHOLD	7			7
AUTO LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK	10			10
AUTO LIABILITY	01/01/2016	BOROUGH OF KENILWORTH	11		1	12
AUTO LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE	5			5
AUTO LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	13		1	14
AUTO LIABILITY	01/01/2016	BOROUGH OF TOTOWA	8			8
AUTO LIABILITY	01/01/2016	CITY OF ENGLEWOOD	16			16
AUTO LIABILITY	01/01/2016	CITY OF HOBOKEN	33			33
AUTO LIABILITY	01/01/2016	CITY OF LINDEN	51			51

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO LIABILITY	01/01/2016	CITY OF RAHWAY	15			15
AUTO LIABILITY	01/01/2016	HOWELL TOWNSHIP	14			14
AUTO LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP	13		1	14
AUTO LIABILITY	01/01/2016	TOWN OF GUTTENBERG	4			4
AUTO LIABILITY	01/01/2016	TOWN OF HARRISON	11		1	12
AUTO LIABILITY	01/01/2016	TOWN OF KEARNY	16			16
AUTO LIABILITY	01/01/2016	TOWN OF MORRISTOWN	18		1	20
AUTO LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD	29		1	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	9			9
AUTO LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE	15		1	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		562		10	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	8		1	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	18			18
AUTO LIABILITY	01/01/2017	CITY OF HOBOKEN	30		1	31
AUTO LIABILITY	01/01/2017	CITY OF LINDEN	31		4	35
AUTO LIABILITY	01/01/2017	CITY OF RAHWAY	19			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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Open/Closed Report

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2017	TOWN OF KEARNY	16		3	19
AUTO LIABILITY	01/01/2017	TOWN OF MORRISTOWN	13		2	15
AUTO LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD	13			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		1	11
AUTO LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE	17		1	18
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR	27			27
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MORRIS	24			24
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN	35		1	36
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	14		1	15
AUTO LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY	43			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	32			32
AUTO LIABILITY	01/01/2017 Total		562		14	579
AUTO LIABILITY	01/01/2018	BERKELEY HEIGHTS	1			1
AUTO LIABILITY	01/01/2018	BERKELEY TOWNSHIP	5		3	8
AUTO LIABILITY	01/01/2018	BOROUGH OF CALDWELL			5	5
AUTO LIABILITY	01/01/2018	BOROUGH OF FAIR HAVEN	2			2
AUTO LIABILITY	01/01/2018	BOROUGH OF FREEHOLD	2		1	3
AUTO LIABILITY	01/01/2018	BOROUGH OF HADDON HEIGHTS			1	1
AUTO LIABILITY	01/01/2018	BOROUGH OF HIGHLAND PARK	5		2	7
AUTO LIABILITY	01/01/2018	BOROUGH OF KENILWORTH	3		1	4
AUTO LIABILITY	01/01/2018	BOROUGH OF NEW PROVIDENCE	2		1	3
AUTO LIABILITY	01/01/2018	BOROUGH OF NORTH PLAINFIELD	9		2	11
AUTO LIABILITY	01/01/2018	BOROUGH OF TOTOWA	3		2	5
AUTO LIABILITY	01/01/2018	CITY OF ENGLEWOOD	4		1	5
AUTO LIABILITY	01/01/2018	CITY OF HOBOKEN	8		3	11
AUTO LIABILITY	01/01/2018	CITY OF LINDEN	14		5	19
AUTO LIABILITY	01/01/2018	CITY OF RAHWAY	4		2	6
AUTO LIABILITY	01/01/2018	HOWELL TOWNSHIP			1	1
AUTO LIABILITY	01/01/2018	LIVINGSTON TOWNSHIP	4		1	5
AUTO LIABILITY	01/01/2018	TOWN OF HARRISON	4			4
AUTO LIABILITY	01/01/2018	TOWN OF KEARNY	2		1	3
AUTO LIABILITY	01/01/2018	TOWN OF MORRISTOWN	6		1	7
AUTO LIABILITY	01/01/2018	TOWNSHIP OF BLOOMFIELD	3			3
AUTO LIABILITY	01/01/2018	TOWNSHIP OF CINNAMINSON	2			2
AUTO LIABILITY	01/01/2018	TOWNSHIP OF EWING	5		1	6

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2018	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2018	TOWNSHIP OF LAWRENCE		7	1	8
AUTO LIABILITY	01/01/2018	TOWNSHIP OF MONTCLAIR		17	2	19
AUTO LIABILITY	01/01/2018	TOWNSHIP OF MORRIS		9		9
AUTO LIABILITY	01/01/2018	TOWNSHIP OF NORTH BERGEN		10	6	16
AUTO LIABILITY	01/01/2018	TOWNSHIP OF NORTH BRUNSWICK		10	3	13
AUTO LIABILITY	01/01/2018	TOWNSHIP OF PARSIPPANY		12	2	14
AUTO LIABILITY	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE		2		2
AUTO LIABILITY	01/01/2018	TOWNSHIP OF UNION		18	6	24
AUTO LIABILITY	01/01/2018	TOWNSHIP OF WARREN		4		4
AUTO LIABILITY	01/01/2018	TOWNSHIP OF WEST ORANGE		13	5	18
AUTO LIABILITY	01/01/2018	NEPTUNE TOWNSHIP		11	2	13
AUTO LIABILITY	01/01/2018	TOWNSHIP OF ROXBURY		1	1	2
AUTO LIABILITY	01/01/2018	BOROUGH OF ROSELLE PARK		2		2
AUTO LIABILITY	01/01/2018 Total		206		62	268
AUTO LIABILITY Total			2,857		98	2,971
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

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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	BOROUGH OF MIDDLESEX		6		6
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF ENGLEWOOD		14		14
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF HOBOKEN		12		12
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF RAHWAY		5		5
AUTO PHYSICAL DAMAGE	01/01/2012	HOWELL TOWNSHIP		19		19
AUTO PHYSICAL DAMAGE	01/01/2012	LIVINGSTON TOWNSHIP		13		13
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF HARRISON		6		6
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF MORRISTOWN		8		8
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF BLOOMFIELD		8		8
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EASTAMPTON		3		3
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF FREEHOLD		16		16
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF HAMILTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MANALAPAN		10		10
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MAPLEWOOD		18		18
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MONTCLAIR		24		24
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MORRIS		23		23
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		27		27
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF PARSIPPANY		25		25
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF UNION		24		24
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF WARREN		13		13
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF WEST ORANGE		29		29
AUTO PHYSICAL DAMAGE	01/01/2012 Total			409		409
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY HEIGHTS		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF CALDWELL		12		12
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF FAIR HAVEN		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HIGHLAND PARK		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF KENILWORTH		6		6
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NEW PROVIDENCE		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF ENGLEWOOD		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF HOBOKEN		16		16
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF LINDEN		27		27
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF RAHWAY		9		9
AUTO PHYSICAL DAMAGE	01/01/2013	HOWELL TOWNSHIP		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	LIVINGSTON TOWNSHIP		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF HARRISON		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF MORRISTOWN		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF BLOOMFIELD		5		5

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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 EWING		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF FREEHOLD		11		11
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF HAMILTON		1		1
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF LAWRENCE		11		11
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MAPLEWOOD		15		15
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MONTCLAIR		26		26
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF MORRIS		18		18
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		19		19
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF PARSIPPANY		30		30
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF UNION		25		25
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF WARREN		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWNSHIP OF WEST ORANGE		25		25
AUTO PHYSICAL DAMAGE	01/01/2013 Total			376		376
AUTO PHYSICAL DAMAGE	01/01/2014	BERKELEY HEIGHTS		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BERKELEY TOWNSHIP		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF CALDWELL		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF FAIR HAVEN		4		4
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF FANWOOD		2		2
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HADDON HEIGHTS		4		4
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HIGHLAND PARK		12		12
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF KENILWORTH		5		5
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF NEW PROVIDENCE		8		8
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF NORTH PLAINFIELD		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF TOTOWA		9		9
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF ENGLEWOOD		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF HOBOKEN		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF LINDEN		15		15
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF RAHWAY		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	HOWELL TOWNSHIP		12		12
AUTO PHYSICAL DAMAGE	01/01/2014	LIVINGSTON TOWNSHIP		18		18
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF GUTTENBERG		10		10
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF HARRISON		3		3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF KEARNY		22		22
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF MORRISTOWN		21		21
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF BLOOMFIELD		19		19
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EASTAMPTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EWING		7		7
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF FREEHOLD		17		17
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF HAMILTON		8		8
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE		14		14
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD		25		25
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MONTCLAIR		41		41

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MORRIS		23		23
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK		20		20
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF PARSIPPANY		34		34
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF UNION		42	1	43
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WARREN		15		15
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WEST ORANGE		39		39
AUTO PHYSICAL DAMAGE	01/01/2014 Total			567	1	568
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP		17		17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL		8		8
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD		9		9
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK		17		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		25		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

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO PHYSICAL DAMAGE	01/01/2015 Total		570			570
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS	8			8
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY TOWNSHIP	15			15
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF CALDWELL	7			7
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FANWOOD	1			1
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FREEHOLD	12			12
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF HIGHLAND PARK	10			10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF KENILWORTH	13			13
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NEW PROVIDENCE	10			10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NORTH PLAINFIELD	22			22
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF TOTOWA	7			7
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF ENGLEWOOD	18			18
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF HOBOKEN	29			29
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF RAHWAY	15			15
AUTO PHYSICAL DAMAGE	01/01/2016	HOWELL TOWNSHIP	34			34
AUTO PHYSICAL DAMAGE	01/01/2016	LIVINGSTON TOWNSHIP	18			18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF GUTTENBERG	5			5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF HARRISON	9			9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF KEARNY	17			17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF MORRISTOWN	17			17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF BLOOMFIELD	20			20
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF CINNAMINSON	5			5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EASTAMPTON	2			2
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EWING	13		1	14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF HAMILTON	18		1	19
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF LAWRENCE	28			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		607		2	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

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2017	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
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NEW PROVIDENCE		11		11
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NORTH PLAINFIELD		12		12
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF TOTOWA		15		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		20	1	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		9		9
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF KEARNY		19		19
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF MORRISTOWN		10		10
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF BLOOMFIELD		10		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	1	23
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF LAWRENCE		21	2	23
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MONTCLAIR		28		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		45	1	46
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF UNION		30		30
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WARREN		8		8
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WEST ORANGE		45		45
AUTO PHYSICAL DAMAGE	01/01/2017	NEPTUNE TOWNSHIP		27		27
AUTO PHYSICAL DAMAGE	01/01/2017 Total			594	11	605
AUTO PHYSICAL DAMAGE	01/01/2018	BERKELEY HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2018	BERKELEY TOWNSHIP		12		12
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF CALDWELL		6		6
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF FAIR HAVEN		2	1	3
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF FANWOOD		6		6
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF FREEHOLD		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF HIGHLAND PARK		8		8
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF KENILWORTH		4	1	5
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF NEW PROVIDENCE		6	3	9
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF NORTH PLAINFIELD		12		12

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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	BOROUGH OF TOTOWA	7	3		10
AUTO PHYSICAL DAMAGE	01/01/2018	CITY OF ENGLEWOOD	4	6		10
AUTO PHYSICAL DAMAGE	01/01/2018	CITY OF HOBOKEN	8	8		16
AUTO PHYSICAL DAMAGE	01/01/2018	CITY OF RAHWAY	7	1		8
AUTO PHYSICAL DAMAGE	01/01/2018	HOWELL TOWNSHIP	6	2		8
AUTO PHYSICAL DAMAGE	01/01/2018	LIVINGSTON TOWNSHIP	11	2		13
AUTO PHYSICAL DAMAGE	01/01/2018	TOWN OF HARRISON		3		3
AUTO PHYSICAL DAMAGE	01/01/2018	TOWN OF KEARNY	2	2		4
AUTO PHYSICAL DAMAGE	01/01/2018	TOWN OF MORRISTOWN	11			11
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF BLOOMFIELD	4			4
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF CINNAMINSON	1	1		2
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF EASTAMPTON	1			1
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF EWING	12			12
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF HAMILTON	6	3		9
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF LAWRENCE	9	3		12
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF MONTCLAIR	14	3		17
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF MORRIS	12	1		13
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF NORTH BERGEN	14	5		19
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF NORTH BRUNSWICK	10	2		12
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF PARSIPPANY	26	3		29
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE	1	1		2
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF UNION	16	3		19
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF WARREN	5	1		6
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF WEST ORANGE	16	8		24
AUTO PHYSICAL DAMAGE	01/01/2018	NEPTUNE TOWNSHIP	9	6		15
AUTO PHYSICAL DAMAGE	01/01/2018	TOWNSHIP OF ROXBURY	5			5
AUTO PHYSICAL DAMAGE	01/01/2018	BOROUGH OF ROSELLE PARK	2	1		3
AUTO PHYSICAL DAMAGE	01/01/2018 Total		279	74		353
AUTO PHYSICAL DAMAGE Total			3,415	87	1	3,503
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

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WEST ORANGE			1	1
EMPLOYMENT PRACTICES	01/01/2012 Total			22	1	23
EMPLOYMENT PRACTICES	01/01/2013	CITY OF ENGLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2013	CITY OF HOBOKEN		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		2	1	3
EMPLOYMENT PRACTICES	01/01/2014	CITY OF HOBOKEN		3	3	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			33	6	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		10	1	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

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Count of claim_number			claimant_status			
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EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2015 Total		18	6	1	25
EMPLOYMENT PRACTICES	01/01/2016	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF CALDWELL			1	1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF FANWOOD	1			1
EMPLOYMENT PRACTICES	01/01/2016	CITY OF ENGLEWOOD	3		1	4
EMPLOYMENT PRACTICES	01/01/2016	CITY OF HOBOKEN	2			2
EMPLOYMENT PRACTICES	01/01/2016	CITY OF LINDEN	2			2
EMPLOYMENT PRACTICES	01/01/2016	LIVINGSTON TOWNSHIP	1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWN OF MORRISTOWN	2			2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF BLOOMFIELD	1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF EASTAMPTON			1	1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MONTCLAIR	1		1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MORRIS	1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF NORTH BERGEN	1			1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF WARREN	1			1
EMPLOYMENT PRACTICES	01/01/2016 Total		16	5	1	22
EMPLOYMENT PRACTICES	01/01/2017	CITY OF ENGLEWOOD	3		1	4
EMPLOYMENT PRACTICES	01/01/2017	CITY OF HOBOKEN	3			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		17	4		21
EMPLOYMENT PRACTICES	01/01/2018	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2018	BOROUGH OF KENILWORTH			1	1
EMPLOYMENT PRACTICES	01/01/2018	CITY OF ENGLEWOOD			1	1
EMPLOYMENT PRACTICES	01/01/2018	CITY OF LINDEN			1	1
EMPLOYMENT PRACTICES	01/01/2018	CITY OF RAHWAY			1	1
EMPLOYMENT PRACTICES	01/01/2018	TOWN OF KEARNY			1	1
EMPLOYMENT PRACTICES	01/01/2018	TOWNSHIP OF BLOOMFIELD			1	1
EMPLOYMENT PRACTICES	01/01/2018	TOWNSHIP OF CINNAMINSON	1			1
EMPLOYMENT PRACTICES	01/01/2018	TOWNSHIP OF HAMILTON			1	1

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
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			2	9	11
EMPLOYMENT PRACTICES Total			141	34	2	177
GENERAL LIABILITY	01/01/2006	TOWNSHIP OF UNION		1		1
GENERAL LIABILITY	01/01/2006 Total			1		1
GENERAL LIABILITY	01/01/2007	TOWNSHIP OF HAMILTON		1		1
GENERAL LIABILITY	01/01/2007 Total			1		1
GENERAL LIABILITY	01/01/2008	BERKELEY TOWNSHIP		1		1
GENERAL LIABILITY	01/01/2008	CITY OF ENGLEWOOD		1		1
GENERAL LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1		1
GENERAL LIABILITY	01/01/2008 Total			3		3
GENERAL LIABILITY	01/01/2009	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2009	TOWNSHIP OF MANALAPAN		1		1
GENERAL LIABILITY	01/01/2009 Total			2		2
GENERAL LIABILITY	01/01/2010	BERKELEY TOWNSHIP		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF KENILWORTH		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2010	CITY OF ENGLEWOOD		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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2011	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
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		34
GENERAL LIABILITY	01/01/2012	CITY OF HOBOKEN		58		58
GENERAL LIABILITY	01/01/2012	CITY OF RAHWAY		30		30
GENERAL LIABILITY	01/01/2012	HOWELL TOWNSHIP		21		21
GENERAL LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		43		43
GENERAL LIABILITY	01/01/2012	TOWN OF HARRISON		5		5
GENERAL LIABILITY	01/01/2012	TOWN OF MORRISTOWN		23		23
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		28	1	29
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	591

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2013	BERKELEY HEIGHTS		6		6
GENERAL LIABILITY	01/01/2013	BERKELEY TOWNSHIP		7		7
GENERAL LIABILITY	01/01/2013	BOROUGH OF CALDWELL		14	1	15
GENERAL LIABILITY	01/01/2013	BOROUGH OF FAIR HAVEN		2		2
GENERAL LIABILITY	01/01/2013	BOROUGH OF FANWOOD		4		4
GENERAL LIABILITY	01/01/2013	BOROUGH OF HADDON HEIGHTS		10		10
GENERAL LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		8		8
GENERAL LIABILITY	01/01/2013	BOROUGH OF KENILWORTH		4		4
GENERAL LIABILITY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
GENERAL LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2013	CITY OF ENGLEWOOD		22	3	25
GENERAL LIABILITY	01/01/2013	CITY OF HOBOKEN		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		48		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	1	34
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WARREN		4		4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE		31		31
GENERAL LIABILITY	01/01/2013 Total			552	4	7
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	1	12
GENERAL LIABILITY	01/01/2014	BOROUGH OF KENILWORTH		7		7
GENERAL LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE		11		11

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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	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		45		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
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		32		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			692	9	16
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		31		34
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		45	2	50
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		27		30
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		14		17

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2015	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	32			33
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON	7			7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON	3			3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING	10			11
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD	19			19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON	12		1	14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	10			10
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	59			61
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	14		1	15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	17		1	19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	28			28
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION	39			40
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN	9			9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE	42			44
GENERAL LIABILITY	01/01/2015 Total		669		8	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	15		2	18
GENERAL LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS	17			17
GENERAL LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK	6		2	9
GENERAL LIABILITY	01/01/2016	BOROUGH OF KENILWORTH	5		1	6
GENERAL LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE	10			11
GENERAL LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	17			18
GENERAL LIABILITY	01/01/2016	BOROUGH OF TOTOWA	3			3
GENERAL LIABILITY	01/01/2016	CITY OF ENGLEWOOD	37		1	42
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN	62			66
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN	24			25
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY	24			24
GENERAL LIABILITY	01/01/2016	HOWELL TOWNSHIP	21			22
GENERAL LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP	39			39
GENERAL LIABILITY	01/01/2016	TOWN OF GUTTENBERG	3		1	4
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON	3			4
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY	23			24

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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	TOWN OF MORRISTOWN		10		11
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		24		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		14		14
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		18		19
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		16		16
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		32	1	38
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		5		5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		20	1	24
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		12		15
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		17		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			593	15	643
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		10		10
GENERAL LIABILITY	01/01/2017	BOROUGH OF CALDWELL		22		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		20		22
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		53	4	62
GENERAL LIABILITY	01/01/2017	CITY OF LINDEN		28	5	34
GENERAL LIABILITY	01/01/2017	CITY OF RAHWAY		28		28
GENERAL LIABILITY	01/01/2017	HOWELL TOWNSHIP		18	1	19
GENERAL LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		27	1	29
GENERAL LIABILITY	01/01/2017	TOWN OF GUTTENBERG		2		2
GENERAL LIABILITY	01/01/2017	TOWN OF HARRISON		7	1	8
GENERAL LIABILITY	01/01/2017	TOWN OF KEARNY		26	1	28
GENERAL LIABILITY	01/01/2017	TOWN OF MORRISTOWN		10	1	12

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Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		27		27	
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		16	1	17	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		7		7	
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		43		2	45
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		4			4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		24	1	2	27
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		13			13
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		42			42
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		11			11
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF UNION		33			33
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WARREN		8	1		9
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		10		1	11
GENERAL LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		22	1		23
GENERAL LIABILITY	01/01/2017 Total			614	24	16	654
GENERAL LIABILITY	01/01/2018	BERKELEY HEIGHTS		1	1		2
GENERAL LIABILITY	01/01/2018	BERKELEY TOWNSHIP		4	3		7
GENERAL LIABILITY	01/01/2018	BOROUGH OF CALDWELL		10	1		11
GENERAL LIABILITY	01/01/2018	BOROUGH OF FANWOOD		3	2		5
GENERAL LIABILITY	01/01/2018	BOROUGH OF FREEHOLD		4	2		6
GENERAL LIABILITY	01/01/2018	BOROUGH OF HADDON HEIGHTS		9			9
GENERAL LIABILITY	01/01/2018	BOROUGH OF HIGHLAND PARK		3			3
GENERAL LIABILITY	01/01/2018	BOROUGH OF KENILWORTH		3	4		7
GENERAL LIABILITY	01/01/2018	BOROUGH OF NEW PROVIDENCE		3			3
GENERAL LIABILITY	01/01/2018	BOROUGH OF NORTH PLAINFIELD		4			4
GENERAL LIABILITY	01/01/2018	BOROUGH OF TOTOWA		6	2		8
GENERAL LIABILITY	01/01/2018	CITY OF ENGLEWOOD		6	5		11
GENERAL LIABILITY	01/01/2018	CITY OF HOBOKEN		3	5		8
GENERAL LIABILITY	01/01/2018	CITY OF LINDEN		4	4		8
GENERAL LIABILITY	01/01/2018	CITY OF RAHWAY		14	2		16
GENERAL LIABILITY	01/01/2018	HOWELL TOWNSHIP		5	1		6
GENERAL LIABILITY	01/01/2018	LIVINGSTON TOWNSHIP		17	3		20
GENERAL LIABILITY	01/01/2018	TOWN OF HARRISON		1	1		2
GENERAL LIABILITY	01/01/2018	TOWN OF KEARNY		5	3		8
GENERAL LIABILITY	01/01/2018	TOWN OF MORRISTOWN		1	1		2
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF BLOOMFIELD		6	8		14
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF CINNAMINSON		2	1		3
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF EASTAMPTON		2			2
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF EWING		6	1		7
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF HAMILTON		6	4		10
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF LAWRENCE		12			12

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF MONTCLAIR	33	13		46
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF MORRIS	3	1		4
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF NORTH BERGEN	11	5		16
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF NORTH BRUNSWICK	2	2		4
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF PARSIPPANY	12	5		17
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE	5	3		8
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF UNION	9	3		12
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF WARREN	2			2
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF WEST ORANGE	8	8		16
GENERAL LIABILITY	01/01/2018	NEPTUNE TOWNSHIP		1		1
GENERAL LIABILITY	01/01/2018	TOWNSHIP OF ROXBURY	1	5		6
GENERAL LIABILITY	01/01/2018	BOROUGH OF ROSELLE PARK	5	2		7
GENERAL LIABILITY	01/01/2018 Total		231	102		333
GENERAL LIABILITY Total			4,095	163	105	4,363
LIABILITY REPORT ONLY	01/01/2012	BOROUGH OF MIDDLESEX	1			1
LIABILITY REPORT ONLY	01/01/2012	CITY OF RAHWAY	1			1
LIABILITY REPORT ONLY	01/01/2012 Total		2			2
LIABILITY REPORT ONLY Total			2			2
PROPERTY	01/01/2011	CITY OF RAHWAY	3			3
PROPERTY	01/01/2011	LIVINGSTON TOWNSHIP	4			4
PROPERTY	01/01/2011	TOWN OF HARRISON	1			1
PROPERTY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK	1			1
PROPERTY	01/01/2011 Total		9			9
PROPERTY	01/01/2012	BERKELEY TOWNSHIP	32			32
PROPERTY	01/01/2012	BOROUGH OF CALDWELL	5			5
PROPERTY	01/01/2012	BOROUGH OF FAIR HAVEN	5			5
PROPERTY	01/01/2012	BOROUGH OF FANWOOD	2			2
PROPERTY	01/01/2012	BOROUGH OF HADDON HEIGHTS	3			3
PROPERTY	01/01/2012	BOROUGH OF HIGHLAND PARK	7			7
PROPERTY	01/01/2012	BOROUGH OF KENILWORTH	1			1
PROPERTY	01/01/2012	BOROUGH OF MIDDLESEX	12			12
PROPERTY	01/01/2012	BOROUGH OF NORTH PLAINFIELD	4			4
PROPERTY	01/01/2012	CITY OF ENGLEWOOD	9			9
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

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
PROPERTY	01/01/2012	TOWNSHIP OF FREEHOLD		5		5
PROPERTY	01/01/2012	TOWNSHIP OF MANALAPAN		4		4
PROPERTY	01/01/2012	TOWNSHIP OF MAPLEWOOD		2		2
PROPERTY	01/01/2012	TOWNSHIP OF MONTCLAIR		3		3
PROPERTY	01/01/2012	TOWNSHIP OF MORRIS		5		5
PROPERTY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		18		18
PROPERTY	01/01/2012	TOWNSHIP OF PARSIPPANY		16		16
PROPERTY	01/01/2012	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2012	TOWNSHIP OF WARREN		5		5
PROPERTY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PROPERTY	01/01/2012 Total			214		214
PROPERTY	01/01/2013	BERKELEY HEIGHTS		6		6
PROPERTY	01/01/2013	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2013	BOROUGH OF CALDWELL		3		3
PROPERTY	01/01/2013	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2013	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PROPERTY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
PROPERTY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2013	CITY OF ENGLEWOOD		12		12
PROPERTY	01/01/2013	CITY OF LINDEN		20		20
PROPERTY	01/01/2013	CITY OF RAHWAY		4		4
PROPERTY	01/01/2013	HOWELL TOWNSHIP		4		4
PROPERTY	01/01/2013	LIVINGSTON TOWNSHIP		5		5
PROPERTY	01/01/2013	TOWN OF HARRISON		2		2
PROPERTY	01/01/2013	TOWN OF MORRISTOWN		3		3
PROPERTY	01/01/2013	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	01/01/2013	TOWNSHIP OF HAMILTON		2		2
PROPERTY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PROPERTY	01/01/2013	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2013	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		5		5
PROPERTY	01/01/2013	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2013	TOWNSHIP OF UNION		1		1
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

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

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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	TOWN OF HARRISON		7		7
PROPERTY	01/01/2015	TOWN OF KEARNY		2		2
PROPERTY	01/01/2015	TOWN OF MORRISTOWN		6		6
PROPERTY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
PROPERTY	01/01/2015	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD		3		3
PROPERTY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS		3		3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		3		3
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2015	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		3		3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE		11		11
PROPERTY	01/01/2015 Total		111		1	112
PROPERTY	01/01/2016	BERKELEY HEIGHTS		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 HAMILTON			1	1
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

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BERGEN		5		5
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		4		4
PROPERTY	01/01/2016	TOWNSHIP OF PARSIPPANY		14		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			132	3	135
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
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		2		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		8	1	9
PROPERTY	01/01/2017	CITY OF LINDEN		3		3
PROPERTY	01/01/2017	CITY OF RAHWAY		4		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 HAMILTON			3	3
PROPERTY	01/01/2017	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2017	TOWNSHIP OF MONTCLAIR		3		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		9	1	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

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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 Total		111		10	121
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	2			2
PROPERTY	01/01/2018	BOROUGH OF HADDON HEIGHTS	3			3
PROPERTY	01/01/2018	BOROUGH OF NEW PROVIDENCE	4			4
PROPERTY	01/01/2018	BOROUGH OF NORTH PLAINFIELD	1		1	2
PROPERTY	01/01/2018	CITY OF ENGLEWOOD	2			2
PROPERTY	01/01/2018	CITY OF RAHWAY	1		1	2
PROPERTY	01/01/2018	HOWELL TOWNSHIP	1			1
PROPERTY	01/01/2018	LIVINGSTON TOWNSHIP	5			5
PROPERTY	01/01/2018	TOWN OF GUTTENBERG	1			1
PROPERTY	01/01/2018	TOWN OF HARRISON			1	1
PROPERTY	01/01/2018	TOWNSHIP OF BLOOMFIELD	1			1
PROPERTY	01/01/2018	TOWNSHIP OF CINNAMINSON			1	1
PROPERTY	01/01/2018	TOWNSHIP OF HAMILTON	1		4	5
PROPERTY	01/01/2018	TOWNSHIP OF LAWRENCE	1			1
PROPERTY	01/01/2018	TOWNSHIP OF MONTCLAIR	1		1	2
PROPERTY	01/01/2018	TOWNSHIP OF MORRIS			4	4
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	4		4	8
PROPERTY	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE			3	3
PROPERTY	01/01/2018	TOWNSHIP OF UNION	3			3
PROPERTY	01/01/2018	TOWNSHIP OF WARREN			1	1
PROPERTY	01/01/2018	TOWNSHIP OF WEST ORANGE	1		4	5
PROPERTY	01/01/2018	TOWNSHIP OF ROXBURY	3		3	6
PROPERTY	01/01/2018	BOROUGH OF ROSELLE PARK	1			1
PROPERTY	01/01/2018 Total		40		32	72
PROPERTY Total			823		46	869
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

Garden State Municipal Joint Insurance Fund Open/Closed Report

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

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	
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
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF ENGLEWOOD		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF HOBOKEN		11		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		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total			72	2	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

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
PUBLIC OFFICIALS LIABILITY	01/01/2016	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
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
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			36	1	38
PUBLIC OFFICIALS LIABILITY	01/01/2018	BERKELEY HEIGHTS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2018	BOROUGH OF NORTH PLAINFIELD			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2018	CITY OF ENGLEWOOD			3	3
PUBLIC OFFICIALS LIABILITY	01/01/2018	CITY OF HOBOKEN		1	2	3
PUBLIC OFFICIALS LIABILITY	01/01/2018	CITY OF LINDEN			4	4
PUBLIC OFFICIALS LIABILITY	01/01/2018	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2018	HOWELL TOWNSHIP		3	1	4
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF BLOOMFIELD			1	1

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF EWING		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF LAWRENCE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF MONTCLAIR		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF NORTH BERGEN			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF PARSIPPANY			2	4
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE		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		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2018	TOWNSHIP OF ROXBURY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2018 Total			19	17	36
PUBLIC OFFICIALS LIABILITY Total				322	25	349
WORKCOMP RECORD ONLY	01/01/2012	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF CALDWELL		4		4
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF FAIR HAVEN		1		1
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF FANWOOD		4		4
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF MIDDLESEX		1		1
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF NEW PROVIDENCE		5		5
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12
WORKCOMP RECORD ONLY	01/01/2012	CITY OF ENGLEWOOD		17		17
WORKCOMP RECORD ONLY	01/01/2012	CITY OF HOBOKEN		18		18
WORKCOMP RECORD ONLY	01/01/2012	CITY OF RAHWAY		3		3
WORKCOMP RECORD ONLY	01/01/2012	HOWELL TOWNSHIP		21		21
WORKCOMP RECORD ONLY	01/01/2012	LIVINGSTON TOWNSHIP		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF HARRISON		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF MORRISTOWN		6		6
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EASTAMPTON		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EWING		17		17
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF FREEHOLD		20		20
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF HAMILTON		28		28
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MANALAPAN		5		5
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MAPLEWOOD		7		7
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MONTCLAIR		11		11
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MORRIS		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WARREN		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11
WORKCOMP RECORD ONLY	01/01/2012 Total			239		239
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY HEIGHTS		2		2

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FAIR HAVEN		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FANWOOD		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HIGHLAND PARK		9		9
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NEW PROVIDENCE		6		6
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		11		11
WORKCOMP RECORD ONLY	01/01/2013	CITY OF ENGLEWOOD		18		18
WORKCOMP RECORD ONLY	01/01/2013	CITY OF HOBOKEN		19		19
WORKCOMP RECORD ONLY	01/01/2013	CITY OF LINDEN		20		20
WORKCOMP RECORD ONLY	01/01/2013	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2013	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2013	LIVINGSTON TOWNSHIP		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWN OF HARRISON		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF EWING		13		13
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF FREEHOLD		21		21
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF LAWRENCE		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MORRIS		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		7		7
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

Garden State Municipal Joint Insurance Fund

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

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Open/Closed Report

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

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Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2017	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
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			256		256
WORKCOMP RECORD ONLY	01/01/2018	BERKELEY TOWNSHIP		7		7
WORKCOMP RECORD ONLY	01/01/2018	BOROUGH OF CALDWELL		4		4
WORKCOMP RECORD ONLY	01/01/2018	BOROUGH OF FREEHOLD		3		3
WORKCOMP RECORD ONLY	01/01/2018	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2018	BOROUGH OF NEW PROVIDENCE		5		5
WORKCOMP RECORD ONLY	01/01/2018	BOROUGH OF NORTH PLAINFIELD		6		6
WORKCOMP RECORD ONLY	01/01/2018	BOROUGH OF TOTOWA		1		1
WORKCOMP RECORD ONLY	01/01/2018	CITY OF ENGLEWOOD		3		3
WORKCOMP RECORD ONLY	01/01/2018	CITY OF HOBOKEN		8		8
WORKCOMP RECORD ONLY	01/01/2018	CITY OF RAHWAY		6		6
WORKCOMP RECORD ONLY	01/01/2018	HOWELL TOWNSHIP		12		12
WORKCOMP RECORD ONLY	01/01/2018	LIVINGSTON TOWNSHIP		3		3
WORKCOMP RECORD ONLY	01/01/2018	TOWN OF GUTTENBERG		3		3
WORKCOMP RECORD ONLY	01/01/2018	TOWN OF HARRISON		9		9
WORKCOMP RECORD ONLY	01/01/2018	TOWN OF KEARNY		1		1
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF EWING		4		4
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF HAMILTON		13		13
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF LAWRENCE		8		8
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF MONTCLAIR		9		9
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF MORRIS		7		7

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF NORTH BERGEN		6		6
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE		7		7
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF WARREN		3		3
WORKCOMP RECORD ONLY	01/01/2018	TOWNSHIP OF WEST ORANGE		6		6
WORKCOMP RECORD ONLY	01/01/2018	NEPTUNE TOWNSHIP		3		3
WORKCOMP RECORD ONLY	01/01/2018 Total			139		139
WORKCOMP RECORD ONLY Total				1,660		1,660
WORKERS COMPENSATION	01/01/2006	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2006	CITY OF RAHWAY				1
WORKERS COMPENSATION	01/01/2006	TOWN OF HARRISON			1	1
WORKERS COMPENSATION	01/01/2006 Total			1	1	3
WORKERS COMPENSATION	01/01/2008	TOWNSHIP OF MONTCLAIR			1	1
WORKERS COMPENSATION	01/01/2008 Total				1	1
WORKERS COMPENSATION	01/01/2009	CITY OF HOBOKEN		2		2
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	01/01/2009 Total			2	1	3
WORKERS COMPENSATION	01/01/2010	BOROUGH OF CALDWELL		1		1
WORKERS COMPENSATION	01/01/2010	CITY OF HOBOKEN		7		7
WORKERS COMPENSATION	01/01/2010	TOWNSHIP OF FREEHOLD		1		1
WORKERS COMPENSATION	01/01/2010 Total			9		9
WORKERS COMPENSATION	01/01/2011	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF ENGLEWOOD		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF HOBOKEN		3	1	4
WORKERS COMPENSATION	01/01/2011	HOWELL TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	LIVINGSTON TOWNSHIP		2		2
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF EWING		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF UNION		1		1
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		41	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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
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	44		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
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	55
WORKERS COMPENSATION	01/01/2013	BOROUGH OF CALDWELL	10			10
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FAIR HAVEN	6			6
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FANWOOD	3			4
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HADDON HEIGHTS	11			12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HIGHLAND PARK	11			11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF KENILWORTH	12			12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NEW PROVIDENCE	11			11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NORTH PLAINFIELD	17			17
WORKERS COMPENSATION	01/01/2013	CITY OF ENGLEWOOD	50		2	52
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN	101		4	109
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN	95		4	99
WORKERS COMPENSATION	01/01/2013	CITY OF RAHWAY	22			22
WORKERS COMPENSATION	01/01/2013	HOWELL TOWNSHIP	13			14
WORKERS COMPENSATION	01/01/2013	LIVINGSTON TOWNSHIP	39		3	45
WORKERS COMPENSATION	01/01/2013	TOWN OF HARRISON	17			17
WORKERS COMPENSATION	01/01/2013	TOWN OF MORRISTOWN	24			24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EASTAMPTON	2			2
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EWING	19			20
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF FREEHOLD	31		1	32

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF HAMILTON	95	1		96
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF LAWRENCE	23	1		24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MAPLEWOOD	37	1		38
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MONTCLAIR	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	42	2		44
WORKERS COMPENSATION	01/01/2013 Total		968	23	16	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	8			8
WORKERS COMPENSATION	01/01/2014	BOROUGH OF KENILWORTH	8			8
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NEW PROVIDENCE	12			12
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NORTH PLAINFIELD	15	1	1	17
WORKERS COMPENSATION	01/01/2014	BOROUGH OF TOTOWA	6			6
WORKERS COMPENSATION	01/01/2014	CITY OF ENGLEWOOD	37		1	38
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN	73	6	2	81
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN	126	1	4	131
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY	23			23
WORKERS COMPENSATION	01/01/2014	HOWELL TOWNSHIP	23	3	1	27
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP	40	1	1	42
WORKERS COMPENSATION	01/01/2014	TOWN OF GUTTENBERG	6	1		7
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON	13	3	1	17
WORKERS COMPENSATION	01/01/2014	TOWN OF KEARNY	37	1	1	39
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN	33			33
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EASTAMPTON	5			5
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING	57	1		58
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD	22	3	1	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON	77	3	1	81
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE	13			13
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MAPLEWOOD	29	1	1	31
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR	40	5	3	48
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS	22	2	2	26
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	50	2	3	55
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION	64	5	3	72
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WARREN	10		2	12

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WEST ORANGE	25	1		26
WORKERS COMPENSATION	01/01/2014 Total		961	41	28	1,030
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS	12			12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP	35	4	4	43
WORKERS COMPENSATION	01/01/2015	BOROUGH OF CALDWELL	6	1		7
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FAIR HAVEN	2			2
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FANWOOD			1	1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD	12			12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS	6			6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK	12	1		13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH	8	1		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	47	3	3	53
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN	47	6	16	69
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY	29	1	1	31
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP	29	3	1	33
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	3		38
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	29	3		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	4	2	43
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS	23	1	1	25
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	157	3	3	163
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION	66	9		75
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN	9	2		11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE	17	5	2	24
WORKERS COMPENSATION	01/01/2015 Total		878	64	38	980
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS	8			8
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP	22	3	2	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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
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		43	2	46
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN		38	8	73
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY		32	4	38
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP		24	5	30
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP		20	4	25
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG		8	2	11
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON		12	2	15
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY		28	4	35
WORKERS COMPENSATION	01/01/2016	TOWN OF MORRISTOWN		28		28
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF CINNAMINSON		7		8
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EASTAMPTON		3		3
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EWING		21	9	31
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON		67	8	76
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE		22	1	24
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR		38	6	45
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS		24	2	26
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN		39	7	47
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		44	1	47
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		5		5
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION		42	10	55
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN		13		13
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE		24	3	28
WORKERS COMPENSATION	01/01/2016 Total			691	93	836
WORKERS COMPENSATION	01/01/2002	TOWNSHIP OF UNION			2	2
WORKERS COMPENSATION	01/01/2002 Total				2	2
WORKERS COMPENSATION	01/01/2017	BERKELEY HEIGHTS		8		8
WORKERS COMPENSATION	01/01/2017	BERKELEY TOWNSHIP		27	7	36
WORKERS COMPENSATION	01/01/2017	BOROUGH OF CALDWELL		5		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		12	4	16
WORKERS COMPENSATION	01/01/2017	BOROUGH OF KENILWORTH		4		6
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NEW PROVIDENCE		11		13
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NORTH PLAINFIELD		17	6	23

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	BOROUGH OF TOTOWA		4	4	8
WORKERS COMPENSATION	01/01/2017	CITY OF ENGLEWOOD		26	7	34
WORKERS COMPENSATION	01/01/2017	CITY OF HOBOKEN		47	18	70
WORKERS COMPENSATION	01/01/2017	CITY OF RAHWAY		24	6	30
WORKERS COMPENSATION	01/01/2017	HOWELL TOWNSHIP		13	8	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	9	26
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF CINNAMINSON		14	2	16
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EASTAMPTON		5		6
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EWING		16	5	21
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF HAMILTON		61	11	78
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF LAWRENCE		16	4	21
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MONTCLAIR		30	12	44
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MORRIS		32	7	39
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BERGEN		40	12	53
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		36	1	37
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		8	2	10
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF UNION		44	19	63
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WARREN		8	1	9
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WEST ORANGE		14	4	21
WORKERS COMPENSATION	01/01/2017	NEPTUNE TOWNSHIP		37	14	53
WORKERS COMPENSATION	01/01/2017 Total			617	185	831
WORKERS COMPENSATION	01/01/2018	BERKELEY HEIGHTS			1	1
WORKERS COMPENSATION	01/01/2018	BERKELEY TOWNSHIP		4	10	14
WORKERS COMPENSATION	01/01/2018	BOROUGH OF CALDWELL			3	3
WORKERS COMPENSATION	01/01/2018	BOROUGH OF FAIR HAVEN			3	3
WORKERS COMPENSATION	01/01/2018	BOROUGH OF FANWOOD			1	1
WORKERS COMPENSATION	01/01/2018	BOROUGH OF FREEHOLD		2	2	4
WORKERS COMPENSATION	01/01/2018	BOROUGH OF HADDON HEIGHTS			3	3
WORKERS COMPENSATION	01/01/2018	BOROUGH OF HIGHLAND PARK		2	2	4
WORKERS COMPENSATION	01/01/2018	BOROUGH OF KENILWORTH		1	2	4
WORKERS COMPENSATION	01/01/2018	BOROUGH OF NEW PROVIDENCE		3	1	6
WORKERS COMPENSATION	01/01/2018	BOROUGH OF NORTH PLAINFIELD		5	5	12
WORKERS COMPENSATION	01/01/2018	BOROUGH OF TOTOWA		1	3	4
WORKERS COMPENSATION	01/01/2018	CITY OF ENGLEWOOD		4	13	18
WORKERS COMPENSATION	01/01/2018	CITY OF HOBOKEN		7	21	29
WORKERS COMPENSATION	01/01/2018	CITY OF RAHWAY		5	4	9
WORKERS COMPENSATION	01/01/2018	HOWELL TOWNSHIP		7	9	16
WORKERS COMPENSATION	01/01/2018	LIVINGSTON TOWNSHIP		3	7	13
WORKERS COMPENSATION	01/01/2018	TOWN OF GUTTENBERG			3	3

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	01/01/2018	TOWN OF HARRISON		2	6	8	
WORKERS COMPENSATION	01/01/2018	TOWN OF KEARNY		5	6	11	
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF CINNAMINSON		2	6	8	
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF EASTAMPTON		1	2	3	
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF EWING		5	14	19	
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF HAMILTON		8	22	30	
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF LAWRENCE		3	2	5	
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF MONTCLAIR		20	19	3	42
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF MORRIS			6	1	7
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF NORTH BERGEN		9	15	1	25
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF NORTH BRUNSWICK		5	7		12
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE		1	5		6
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF UNION		10	20	1	31
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF WARREN		2		1	3
WORKERS COMPENSATION	01/01/2018	TOWNSHIP OF WEST ORANGE		1	8	1	10
WORKERS COMPENSATION	01/01/2018	NEPTUNE TOWNSHIP		5	10	1	16
WORKERS COMPENSATION	01/01/2018	BOROUGH OF ROSELLE PARK			4		4
WORKERS COMPENSATION	01/01/2018 Total			123	245	19	387
WORKERS COMPENSATION Total				5,221	673	195	6,089
Grand Total				18,539	1,126	321	19,986

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 6/30/18

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%

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

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Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

line	WORKERS COMPENSATION				
Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2014	BOROUGH OF KENILWORTH	1	7	8	13%
01/01/2014	BOROUGH OF NEW PROVIDENCE	3	9	12	25%
01/01/2014	BOROUGH OF NORTH PLAINFIELD	3	14	17	18%
01/01/2014	BOROUGH OF TOTOWA	2	4	6	33%
01/01/2014	CITY OF ENGLEWOOD	12	26	38	32%
01/01/2014	CITY OF HOBOKEN	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%

Valued as of 6/30/18

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
01/01/2015	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	9	29	38	24%
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		240	740	980	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	8	19	27	30%
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

Lost Time Ratio Report

All Workers' Compensation

line	WORKERS COMPENSATION				
Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2016	TOWNSHIP OF WARREN	1	12	13	8%
01/01/2016	TOWNSHIP OF WEST ORANGE	8	20	28	29%
01/01/2016 Total		209	627	836	25%
01/01/2002	TOWNSHIP OF UNION	2		2	100%
01/01/2002 Total		2		2	100%
01/01/2017	BERKELEY HEIGHTS	2	6	8	25%
01/01/2017	BERKELEY TOWNSHIP	9	27	36	25%
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	2	4	6	33%
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	3	5	8	38%
01/01/2017	CITY OF ENGLEWOOD	18	16	34	53%
01/01/2017	CITY OF HOBOKEN	21	49	70	30%
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	20	26	23%
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	11	67	78	14%
01/01/2017	TOWNSHIP OF LAWRENCE	2	19	21	10%
01/01/2017	TOWNSHIP OF MONTCLAIR	15	29	44	34%

Valued as of 6/30/18

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		215	616	831	26%
01/01/2018	BERKELEY HEIGHTS		1	1	0%
01/01/2018	BERKELEY TOWNSHIP	6	8	14	43%
01/01/2018	BOROUGH OF CALDWELL	1	2	3	33%
01/01/2018	BOROUGH OF FAIR HAVEN		3	3	0%
01/01/2018	BOROUGH OF FANWOOD		1	1	0%
01/01/2018	BOROUGH OF FREEHOLD		4	4	0%
01/01/2018	BOROUGH OF HADDON HEIGHTS		3	3	0%
01/01/2018	BOROUGH OF HIGHLAND PARK	2	2	4	50%
01/01/2018	BOROUGH OF KENILWORTH	1	3	4	25%
01/01/2018	BOROUGH OF NEW PROVIDENCE	2	4	6	33%
01/01/2018	BOROUGH OF NORTH PLAINFIELD	2	10	12	17%
01/01/2018	BOROUGH OF TOTOWA	2	2	4	50%
01/01/2018	CITY OF ENGLEWOOD	8	10	18	44%
01/01/2018	CITY OF HOBOKEN	10	19	29	34%
01/01/2018	CITY OF RAHWAY	1	8	9	11%
01/01/2018	HOWELL TOWNSHIP	2	14	16	13%
01/01/2018	LIVINGSTON TOWNSHIP		13	13	0%
01/01/2018	TOWN OF GUTTENBERG	1	2	3	33%
01/01/2018	TOWN OF HARRISON	4	4	8	50%
01/01/2018	TOWN OF KEARNY	3	8	11	27%
01/01/2018	TOWNSHIP OF CINNAMINSON		8	8	0%
01/01/2018	TOWNSHIP OF EASTAMPTON	1	2	3	33%

Valued as of 6/30/18

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 EWING	3	16	19	16%
01/01/2018	TOWNSHIP OF HAMILTON	1	29	30	3%
01/01/2018	TOWNSHIP OF LAWRENCE		5	5	0%
01/01/2018	TOWNSHIP OF MONTCLAIR	15	27	42	36%
01/01/2018	TOWNSHIP OF MORRIS	3	4	7	43%
01/01/2018	TOWNSHIP OF NORTH BERGEN	10	15	25	40%
01/01/2018	TOWNSHIP OF NORTH BRUNSWICK	3	9	12	25%
01/01/2018	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	3	6	50%
01/01/2018	TOWNSHIP OF UNION	5	26	31	16%
01/01/2018	TOWNSHIP OF WARREN	1	2	3	33%
01/01/2018	TOWNSHIP OF WEST ORANGE	2	8	10	20%
01/01/2018	NEPTUNE TOWNSHIP	3	13	16	19%
01/01/2018	BOROUGH OF ROSELLE PARK		4	4	0%
01/01/2018 Total		95	292	387	25%
Grand Total		1,557	4,532	6,089	26%

Valued as of 6/30/18

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	15	-	\$ 11,882.15	\$ 792.14
AUTO LIABILITY	BERKELEY TOWNSHIP	73	-	\$ 50,407.97	\$ 690.52
AUTO LIABILITY	BOROUGH OF CALDWELL	47	-	\$ 33,966.11	\$ 722.68
AUTO LIABILITY	BOROUGH OF FAIR HAVEN	11	-	\$ 9,498.70	\$ 863.52
AUTO LIABILITY	BOROUGH OF FANWOOD	11	-	\$ 2,394.89	\$ 217.72
AUTO LIABILITY	BOROUGH OF FREEHOLD	25	-	\$ 7,513.53	\$ 300.54
AUTO LIABILITY	BOROUGH OF HADDON HEIGHTS	13	-	\$ 61,003.91	\$ 4,692.61
AUTO LIABILITY	BOROUGH OF HIGHLAND PARK	63	-	\$ 37,976.18	\$ 602.80
AUTO LIABILITY	BOROUGH OF KENILWORTH	37	-	\$ 20,743.42	\$ 560.63
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	-	\$ 819.45	\$ 204.86
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	23	-	\$ 17,768.03	\$ 772.52
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	74	-	\$ 29,023.88	\$ 392.21
AUTO LIABILITY	BOROUGH OF TOTOWA	43	-	\$ 18,630.08	\$ 433.26
AUTO LIABILITY	CITY OF ENGLEWOOD	111	-	\$ 288,322.30	\$ 2,597.50
AUTO LIABILITY	CITY OF HOBOKEN	162	-	\$ 249,606.36	\$ 1,540.78
AUTO LIABILITY	CITY OF LINDEN	176	-	\$ 187,509.52	\$ 1,065.40
AUTO LIABILITY	CITY OF RAHWAY	88	-	\$ 46,601.82	\$ 529.57
AUTO LIABILITY	HOWELL TOWNSHIP	70	-	\$ 54,268.20	\$ 775.26
AUTO LIABILITY	LIVINGSTON TOWNSHIP	76	-	\$ 954,235.05	\$ 12,555.72
AUTO LIABILITY	TOWN OF GUTTENBERG	26	-	\$ 12,075.88	\$ 464.46
AUTO LIABILITY	TOWN OF HARRISON	35	-	\$ 93,052.05	\$ 2,658.63
AUTO LIABILITY	TOWN OF KEARNY	87	-	\$ 898,065.28	\$ 10,322.59
AUTO LIABILITY	TOWN OF MORRISTOWN	85	-	\$ 977,031.96	\$ 11,494.49
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	99	-	\$ 121,911.48	\$ 1,231.43
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	20	-	\$ 12,087.12	\$ 604.36
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	15	-	\$ 8,823.51	\$ 588.23
AUTO LIABILITY	TOWNSHIP OF EWING	77	-	\$ 130,424.28	\$ 1,693.82
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	46	-	\$ 96,616.98	\$ 2,100.37
AUTO LIABILITY	TOWNSHIP OF HAMILTON	37	-	\$ 88,489.86	\$ 2,391.62

Valued as of 6/30/18

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	TOWNSHIP OF LAWRENCE	69	-	\$ 27,899.42	\$ 404.34
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	189	-	\$ 333,903.25	\$ 1,766.68
AUTO LIABILITY	TOWNSHIP OF MORRIS	104	-	\$ 32,216.95	\$ 309.78
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	106	-	\$ 124,011.15	\$ 1,169.92
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	92	-	\$ 276,413.08	\$ 3,004.49
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	213	-	\$ 561,022.67	\$ 2,633.91
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	16	-	\$ 6,748.48	\$ 421.78
AUTO LIABILITY	TOWNSHIP OF UNION	224	-	\$ 245,001.52	\$ 1,093.76
AUTO LIABILITY	TOWNSHIP OF WARREN	40	-	\$ 13,665.46	\$ 341.64
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	170	-	\$ 680,026.38	\$ 4,000.16
AUTO LIABILITY	NEPTUNE TOWNSHIP	45	-	\$ 33,832.44	\$ 751.83
AUTO LIABILITY	TOWNSHIP OF ROXBURY	2	-	\$ 1,611.60	\$ 805.80
AUTO LIABILITY	BOROUGH OF ROSELLE PARK	2	-	\$ -	\$ -
AUTO LIABILITY Total		2,971	-	\$ 6,908,684.36	\$ 2,325.37
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	40	-	\$ 112,918.40	\$ 2,822.96
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	134	-	\$ 628,428.13	\$ 4,689.76
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	50	-	\$ 70,196.00	\$ 1,403.92
AUTO PHYSICAL DAMAGE	BOROUGH OF FAIR HAVEN	26	-	\$ 34,965.36	\$ 1,344.82
AUTO PHYSICAL DAMAGE	BOROUGH OF FANWOOD	17	-	\$ 86,741.76	\$ 5,102.46
AUTO PHYSICAL DAMAGE	BOROUGH OF FREEHOLD	32	-	\$ 42,603.20	\$ 1,331.35
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	12	-	\$ 12,508.60	\$ 1,042.38
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	84	-	\$ 73,839.91	\$ 879.05
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	44	-	\$ 94,644.50	\$ 2,151.01
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	54	-	\$ 141,766.36	\$ 2,625.30
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	115	-	\$ 188,260.86	\$ 1,637.05

Valued as of 6/30/18

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	BOROUGH OF TOTOWA	55	-	\$ 233,102.80	\$ 4,238.23
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	106	-	\$ 293,041.81	\$ 2,764.55
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	152	-	\$ 469,003.84	\$ 3,085.55
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	\$ 7,809.39	\$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	100	-	\$ 218,560.32	\$ 2,185.60
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	116	-	\$ 193,858.97	\$ 1,671.20
AUTO PHYSICAL DAMAGE	LIVINGSTON TOWNSHIP	95	-	\$ 205,945.82	\$ 2,167.85
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	32	-	\$ 15,605.74	\$ 487.68
AUTO PHYSICAL DAMAGE	TOWN OF HARRISON	39	-	\$ 211,394.90	\$ 5,420.38
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	81	-	\$ 245,299.39	\$ 3,028.39
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	96	-	\$ 100,429.24	\$ 1,046.14
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	79	-	\$ 222,865.90	\$ 2,821.09
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	15	-	\$ 76,276.44	\$ 5,085.10
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	17	-	\$ 69,588.64	\$ 4,093.45
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	84	-	\$ 238,398.33	\$ 2,838.08
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	\$ 142,308.22	\$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	81	-	\$ 254,295.92	\$ 3,139.46
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	115	-	\$ 169,966.68	\$ 1,477.97
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	193	-	\$ 184,933.56	\$ 958.20
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	159	-	\$ 319,321.00	\$ 2,008.31
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	110	-	\$ 45,230.11	\$ 411.18
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	141	-	\$ 229,717.17	\$ 1,629.20
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	251	-	\$ 442,090.22	\$ 1,761.32
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	17	-	\$ 8,744.04	\$ 514.36
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	216	-	\$ 308,735.05	\$ 1,429.33
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	70	-	\$ 204,910.94	\$ 2,927.30
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	248	-	\$ 287,961.23	\$ 1,161.13
AUTO PHYSICAL DAMAGE	NEPTUNE TOWNSHIP	42	-	\$ 70,497.67	\$ 1,678.52
AUTO PHYSICAL DAMAGE	TOWNSHIP OF ROXBURY	5	-	\$ 14,249.34	\$ 2,849.87

Valued as of 6/30/18

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	BOROUGH OF ROSELLE PARK	3	-	\$ 5,762.42	\$ 1,920.81
AUTO PHYSICAL DAMAGE Total		3,503	-	\$ 7,208,923.05	\$ 2,057.93
EMPLOYMENT PRACTICES	BERKELEY HEIGHTS	1	-	\$ 25,895.89	\$ 25,895.89
EMPLOYMENT PRACTICES	BERKELEY TOWNSHIP	3	-	\$ 172,641.79	\$ 57,547.26
EMPLOYMENT PRACTICES	BOROUGH OF CALDWELL	3	-	\$ 205,061.93	\$ 68,353.98
EMPLOYMENT PRACTICES	BOROUGH OF FANWOOD	1	-	\$ 1,710.25	\$ 1,710.25
EMPLOYMENT PRACTICES	BOROUGH OF HIGHLAND PARK	2	-	\$ 297,515.96	\$ 148,757.98
EMPLOYMENT PRACTICES	BOROUGH OF KENILWORTH	1	-	\$ 15,000.00	\$ 15,000.00
EMPLOYMENT PRACTICES	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 239,770.94	\$ 239,770.94
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	26	-	\$ 1,772,414.42	\$ 68,169.79
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	25	-	\$ 4,725,142.30	\$ 189,005.69
EMPLOYMENT PRACTICES	CITY OF LINDEN	8	-	\$ 166,217.53	\$ 20,777.19
EMPLOYMENT PRACTICES	CITY OF RAHWAY	1	-	\$ 201,000.00	\$ 201,000.00
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	9	-	\$ 1,921,617.26	\$ 213,513.03
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	6	-	\$ 354,788.45	\$ 59,131.41
EMPLOYMENT PRACTICES	TOWN OF GUTTENBERG	6	-	\$ 230,000.00	\$ 38,333.33
EMPLOYMENT PRACTICES	TOWN OF HARRISON	2	-	\$ 43,899.56	\$ 21,949.78
EMPLOYMENT PRACTICES	TOWN OF KEARNY	1	-	\$ 61,000.00	\$ 61,000.00
EMPLOYMENT PRACTICES	TOWN OF MORRISTOWN	6	-	\$ 879,180.41	\$ 146,530.07
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	15	-	\$ 2,815,453.72	\$ 187,696.91
EMPLOYMENT PRACTICES	TOWNSHIP OF CINNAMINSON	2	-	\$ 136,990.52	\$ 68,495.26
EMPLOYMENT PRACTICES	TOWNSHIP OF EASTAMPTON	2	-	\$ 17,757.80	\$ 8,878.90
EMPLOYMENT PRACTICES	TOWNSHIP OF FREEHOLD	1	-	\$ 850.00	\$ 850.00
EMPLOYMENT PRACTICES	TOWNSHIP OF HAMILTON	8	-	\$ 252,055.65	\$ 31,506.96
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	-	\$ 1,187,760.34	\$ 69,868.26
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	7	-	\$ 417,729.62	\$ 59,675.66
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BERGEN	2	-	\$ 113,771.25	\$ 56,885.63
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 568,801.00	\$ 568,801.00
EMPLOYMENT PRACTICES	TOWNSHIP OF PARSIPPANY	8	-	\$ 458,560.06	\$ 57,320.01

Valued as of 6/30/18

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 UNION	3	-	\$ 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	-	\$ 483,478.76	\$ 241,739.38
EMPLOYMENT PRACTICES	NEPTUNE TOWNSHIP	2	-	\$ 91,000.00	\$ 45,500.00
EMPLOYMENT PRACTICES Total		177	-	\$ 18,141,586.14	\$ 102,494.84
GENERAL LIABILITY	BERKELEY HEIGHTS	44	-	\$ 8,498.68	\$ 193.15
GENERAL LIABILITY	BERKELEY TOWNSHIP	80	-	\$ 623,078.38	\$ 7,788.48
GENERAL LIABILITY	BOROUGH OF CALDWELL	119	-	\$ 385,424.49	\$ 3,238.86
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	17	-	\$ 29,763.92	\$ 1,750.82
GENERAL LIABILITY	BOROUGH OF FANWOOD	28	-	\$ 15,879.40	\$ 567.12
GENERAL LIABILITY	BOROUGH OF FREEHOLD	60	-	\$ 217,737.34	\$ 3,628.96
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	85	-	\$ 30,034.35	\$ 353.35
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	74	-	\$ 443,893.78	\$ 5,998.56
GENERAL LIABILITY	BOROUGH OF KENILWORTH	42	-	\$ 93,853.02	\$ 2,234.60
GENERAL LIABILITY	BOROUGH OF MIDDLESEX	5	-	\$ 1,371.21	\$ 274.24
GENERAL LIABILITY	BOROUGH OF NEW PROVIDENCE	51	-	\$ 54,319.99	\$ 1,065.10
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	59	-	\$ 113,556.94	\$ 1,924.69
GENERAL LIABILITY	BOROUGH OF TOTOWA	33	-	\$ 106,175.84	\$ 3,217.45
GENERAL LIABILITY	CITY OF ENGLEWOOD	223	-	\$ 2,970,601.15	\$ 13,321.08
GENERAL LIABILITY	CITY OF HOBOKEN	346	-	\$ 1,660,420.99	\$ 4,798.90
GENERAL LIABILITY	CITY OF LINDEN	162	-	\$ 481,180.57	\$ 2,970.25
GENERAL LIABILITY	CITY OF RAHWAY	172	-	\$ 1,088,388.82	\$ 6,327.84
GENERAL LIABILITY	HOWELL TOWNSHIP	150	-	\$ 774,542.07	\$ 5,163.61
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	245	-	\$ 460,593.77	\$ 1,879.97
GENERAL LIABILITY	TOWN OF GUTTENBERG	17	-	\$ 45,767.71	\$ 2,692.22
GENERAL LIABILITY	TOWN OF HARRISON	58	-	\$ 235,495.93	\$ 4,060.27
GENERAL LIABILITY	TOWN OF KEARNY	138	-	\$ 192,781.63	\$ 1,396.97
GENERAL LIABILITY	TOWN OF MORRISTOWN	87	-	\$ 464,352.94	\$ 5,337.39
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	198	-	\$ 2,827,845.06	\$ 14,282.05
GENERAL LIABILITY	TOWNSHIP OF CINNAMINSON	21	-	\$ 19,595.75	\$ 933.13
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	10	-	\$ 1,944.78	\$ 194.48

Valued as of 6/30/18

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 EWING	99	-	\$ 310,200.99	\$ 3,133.34
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	-	\$ 297,550.31	\$ 3,673.46
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	129	-	\$ 3,148,118.53	\$ 24,404.02
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	73	-	\$ 257,537.67	\$ 3,527.91
GENERAL LIABILITY	TOWNSHIP OF MANALAPAN	22	-	\$ 142,388.78	\$ 6,472.22
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	59	-	\$ 376,034.68	\$ 6,373.47
GENERAL LIABILITY	TOWNSHIP OF MONTCLAIR	355	-	\$ 1,628,235.09	\$ 4,586.58
GENERAL LIABILITY	TOWNSHIP OF MORRIS	45	-	\$ 88,019.02	\$ 1,955.98
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	67	-	\$ 189,285.61	\$ 2,825.16
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	118	-	\$ 322,751.14	\$ 2,735.18
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	212	-	\$ 388,317.77	\$ 1,831.69
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	32	-	\$ 53,179.71	\$ 1,661.87
GENERAL LIABILITY	TOWNSHIP OF UNION	255	-	\$ 1,242,043.79	\$ 4,870.76
GENERAL LIABILITY	TOWNSHIP OF WARREN	42	-	\$ 44,959.72	\$ 1,070.47
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	213	-	\$ 450,103.12	\$ 2,113.16
GENERAL LIABILITY	NEPTUNE TOWNSHIP	24	-	\$ 8,016.86	\$ 334.04
GENERAL LIABILITY	TOWNSHIP OF ROXBURY	6	-	\$ 2,800.00	\$ 466.67
GENERAL LIABILITY	BOROUGH OF ROSELLE PARK	7	-	\$ 14,000.00	\$ 2,000.00
GENERAL LIABILITY Total		4,363	-	\$ 22,310,641.30	\$ 5,113.60
LIABILITY REPORT ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY Total		2	-	\$ -	\$ -
PROPERTY	BERKELEY HEIGHTS	18	-	\$ 164,974.12	\$ 9,165.23
PROPERTY	BERKELEY TOWNSHIP	57	-	\$ 278,651.41	\$ 4,888.62
PROPERTY	BOROUGH OF CALDWELL	22	-	\$ 125,652.53	\$ 5,711.48
PROPERTY	BOROUGH OF FAIR HAVEN	20	-	\$ 72,515.43	\$ 3,625.77
PROPERTY	BOROUGH OF FANWOOD	8	-	\$ 18,530.00	\$ 2,316.25
PROPERTY	BOROUGH OF FREEHOLD	5	-	\$ 4,283.58	\$ 856.72
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

Valued as of 6/30/18

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 MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
PROPERTY	BOROUGH OF NEW PROVIDENCE	16	-	\$ 72,953.98	\$ 4,559.62
PROPERTY	BOROUGH OF NORTH PLAINFIELD	12	-	\$ 17,388.99	\$ 1,449.08
PROPERTY	BOROUGH OF TOTOWA	21	-	\$ 98,889.65	\$ 4,709.03
PROPERTY	CITY OF ENGLEWOOD	54	-	\$ 780,430.29	\$ 14,452.41
PROPERTY	CITY OF HOBOKEN	31	-	\$ 893,534.77	\$ 28,823.70
PROPERTY	CITY OF LINDEN	32	-	\$ 85,917.17	\$ 2,684.91
PROPERTY	CITY OF RAHWAY	49	-	\$ 1,119,334.40	\$ 22,843.56
PROPERTY	HOWELL TOWNSHIP	22	-	\$ 243,954.81	\$ 11,088.86
PROPERTY	LIVINGSTON TOWNSHIP	43	-	\$ 347,862.32	\$ 8,089.82
PROPERTY	TOWN OF GUTTENBERG	6	-	\$ 34,359.40	\$ 5,726.57
PROPERTY	TOWN OF HARRISON	29	-	\$ 346,796.68	\$ 11,958.51
PROPERTY	TOWN OF KEARNY	16	-	\$ 139,043.01	\$ 8,690.19
PROPERTY	TOWN OF MORRISTOWN	16	-	\$ 37,239.85	\$ 2,327.49
PROPERTY	TOWNSHIP OF BLOOMFIELD	4	-	\$ 40,174.35	\$ 10,043.59
PROPERTY	TOWNSHIP OF CINNAMINSON	3	-	\$ 25,033.16	\$ 8,344.39
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	11	-	\$ 117,811.82	\$ 10,710.17
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	-	\$ 1,005,433.93	\$ 55,857.44
PROPERTY	TOWNSHIP OF MORRIS	27	-	\$ 187,132.86	\$ 6,930.85
PROPERTY	TOWNSHIP OF NORTH BERGEN	8	-	\$ 63,810.00	\$ 7,976.25
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	43	-	\$ 679,257.40	\$ 15,796.68
PROPERTY	TOWNSHIP OF PARSIPPANY	82	-	\$ 947,373.17	\$ 11,553.33
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	17	-	\$ 68,673.73	\$ 4,039.63
PROPERTY	TOWNSHIP OF UNION	24	-	\$ 155,734.94	\$ 6,488.96
PROPERTY	TOWNSHIP OF WARREN	16	-	\$ 237,179.09	\$ 14,823.69

Valued as of 6/30/18

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 WEST ORANGE	38	-	\$ 115,397.95	\$ 3,036.79
PROPERTY	TOWNSHIP OF ROXBURY	6	-	\$ 41,904.99	\$ 6,984.17
PROPERTY	BOROUGH OF ROSELLE PARK	1	-	\$ -	\$ -
PROPERTY Total		869	-	\$ 9,246,454.76	\$ 10,640.34
PUBLIC OFFICIALS LIABILITY	BERKELEY HEIGHTS	10	-	\$ 48,366.39	\$ 4,836.64
PUBLIC OFFICIALS LIABILITY	BERKELEY TOWNSHIP	6	-	\$ 4,941.50	\$ 823.58
PUBLIC OFFICIALS LIABILITY	BOROUGH OF CALDWELL	7	-	\$ 19,300.45	\$ 2,757.21
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FANWOOD	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FREEHOLD	12	-	\$ 15,821.24	\$ 1,318.44
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	11	-	\$ 94,074.32	\$ 8,552.21
PUBLIC OFFICIALS LIABILITY	BOROUGH OF TOTOWA	3	-	\$ 950.00	\$ 316.67
PUBLIC OFFICIALS LIABILITY	CITY OF ENGLEWOOD	14	-	\$ 258,895.24	\$ 18,492.52
PUBLIC OFFICIALS LIABILITY	CITY OF HOBOKEN	70	-	\$ 581,332.48	\$ 8,304.75
PUBLIC OFFICIALS LIABILITY	CITY OF LINDEN	11	-	\$ 18,122.13	\$ 1,647.47
PUBLIC OFFICIALS LIABILITY	CITY OF RAHWAY	4	-	\$ 22,740.74	\$ 5,685.18
PUBLIC OFFICIALS LIABILITY	HOWELL TOWNSHIP	25	-	\$ 1,414,068.02	\$ 56,562.72
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	-	\$ 17,825.90	\$ 3,565.18
PUBLIC OFFICIALS LIABILITY	TOWN OF MORRISTOWN	7	-	\$ 21,233.83	\$ 3,033.40
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF BLOOMFIELD	15	-	\$ 77,401.15	\$ 5,160.08
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF EWING	5	-	\$ 17,950.00	\$ 3,590.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF FREEHOLD	1	-	\$ 1,070.25	\$ 1,070.25
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF HAMILTON	8	-	\$ 105,927.14	\$ 13,240.89
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF LAWRENCE	6	-	\$ 1,596.98	\$ 266.16
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MANALAPAN	1	-	\$ -	\$ -

Valued as of 6/30/18

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 MAPLEWOOD	4	-	\$ 12,447.03	\$ 3,111.76
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MONTCLAIR	31	-	\$ 719,379.04	\$ 23,205.78
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MORRIS	8	-	\$ 3,636.50	\$ 454.56
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BERGEN	4	-	\$ 64,520.00	\$ 16,130.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	4	-	\$ 69,358.49	\$ 17,339.62
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF PARSIPPANY	24	-	\$ 99,545.38	\$ 4,147.72
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	5	-	\$ 1,900.00	\$ 380.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF UNION	7	-	\$ 108,089.60	\$ 15,441.37
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WARREN	8	-	\$ 119,356.22	\$ 14,919.53
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WEST ORANGE	6	-	\$ 3,570.00	\$ 595.00
PUBLIC OFFICIALS LIABILITY	NEPTUNE TOWNSHIP	3	-	\$ 2,280.00	\$ 760.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF ROXBURY	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY Total		349	-	\$ 3,985,038.72	\$ 11,418.45
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	59	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF CALDWELL	15	-	\$ -	\$ -
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	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HIGHLAND PARK	38	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF KENILWORTH	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NEW PROVIDENCE	55	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	94	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF TOTOWA	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	88	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	141	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF RAHWAY	37	-	\$ -	\$ -
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	135	-	\$ -	\$ -

Valued as of 6/30/18

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
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	31	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	8	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF HARRISON	70	-	\$ -	\$ -
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	58	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	79	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	146	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	76	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MANALAPAN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MAPLEWOOD	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MONTCLAIR	57	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MORRIS	68	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	32	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	16	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	69	-	\$ -	\$ -
WORKCOMP RECORD ONLY	NEPTUNE TOWNSHIP	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY Total		1,660	-	\$ -	\$ -
WORKERS COMPENSATION	BERKELEY HEIGHTS	53	-	\$ 207,262.72	\$ 3,910.62
WORKERS COMPENSATION	BERKELEY TOWNSHIP	275	-	\$ 5,378,230.87	\$ 19,557.20
WORKERS COMPENSATION	BOROUGH OF CALDWELL	60	-	\$ 532,800.62	\$ 8,880.01
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	27	-	\$ 31,434.47	\$ 1,164.24
WORKERS COMPENSATION	BOROUGH OF FANWOOD	29	-	\$ 343,386.12	\$ 11,840.90
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	43	-	\$ 704,628.90	\$ 16,386.72
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	42	-	\$ 410,525.39	\$ 9,774.41
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	81	-	\$ 1,461,231.50	\$ 18,039.90

Valued as of 6/30/18

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	BOROUGH OF KENILWORTH	49	-	\$ 529,064.44	\$ 10,797.23
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	-	\$ 454,662.76	\$ 30,310.85
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	69	-	\$ 472,404.67	\$ 6,846.44
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	122	-	\$ 2,013,185.11	\$ 16,501.52
WORKERS COMPENSATION	BOROUGH OF TOTOWA	34	-	\$ 412,876.84	\$ 12,143.44
WORKERS COMPENSATION	CITY OF ENGLEWOOD	314	-	\$ 4,828,259.73	\$ 15,376.62
WORKERS COMPENSATION	CITY OF HOBOKEN	544	-	\$ 6,793,865.76	\$ 12,488.72
WORKERS COMPENSATION	CITY OF LINDEN	230	-	\$ 2,538,653.98	\$ 11,037.63
WORKERS COMPENSATION	CITY OF RAHWAY	183	-	\$ 2,251,593.08	\$ 12,303.79
WORKERS COMPENSATION	HOWELL TOWNSHIP	173	-	\$ 4,196,918.48	\$ 24,259.64
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	220	-	\$ 3,424,905.36	\$ 15,567.75
WORKERS COMPENSATION	TOWN OF GUTTENBERG	30	-	\$ 627,301.06	\$ 20,910.04
WORKERS COMPENSATION	TOWN OF HARRISON	119	-	\$ 2,342,375.27	\$ 19,683.83
WORKERS COMPENSATION	TOWN OF KEARNY	149	-	\$ 1,795,949.13	\$ 12,053.35
WORKERS COMPENSATION	TOWN OF MORRISTOWN	145	-	\$ 1,081,001.57	\$ 7,455.18
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	47	-	\$ 520,726.77	\$ 11,079.29
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	29	-	\$ 188,283.80	\$ 6,492.54
WORKERS COMPENSATION	TOWNSHIP OF EWING	234	-	\$ 3,566,898.39	\$ 15,243.16
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	100	-	\$ 1,084,425.57	\$ 10,844.26
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	597	-	\$ 5,485,048.47	\$ 9,187.69
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	114	-	\$ 1,290,055.24	\$ 11,316.27
WORKERS COMPENSATION	TOWNSHIP OF MANALAPAN	16	-	\$ 250,686.13	\$ 15,667.88
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	-	\$ 764,558.53	\$ 7,801.62
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	344	-	\$ 5,847,179.64	\$ 16,997.62
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	178	-	\$ 3,094,722.94	\$ 17,386.08
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	125	-	\$ 1,813,498.59	\$ 14,507.99
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	394	-	\$ 3,209,699.73	\$ 8,146.45
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	21	-	\$ 263,613.24	\$ 12,553.01
WORKERS COMPENSATION	TOWNSHIP OF UNION	454	-	\$ 5,580,223.94	\$ 12,291.24
WORKERS COMPENSATION	TOWNSHIP OF WARREN	69	-	\$ 462,497.28	\$ 6,702.86
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	190	-	\$ 3,553,505.64	\$ 18,702.66

Valued as of 6/30/18



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	NEPTUNE TOWNSHIP	69	-	\$ 1,222,695.87	\$ 17,720.23
WORKERS COMPENSATION	BOROUGH OF ROSELLE PARK	4	-	\$ 5,850.00	\$ 1,462.50
WORKERS COMPENSATION Total		6,089	-	\$ 81,036,687.60	\$ 13,308.70
Grand Total		19,986	-	\$ 148,838,015.92	\$ 7,447.11

Valued as of 6/30/18



Quarterly Investment Report

As of 6/30/2018



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Executive Summary

TRANSACTIONS:

Action	Total	Comments	Average Tax-Equivalent Yield
Sales, Calls, and Maturities	\$3,875,000	Proceeds this quarter were derived from the maturity of three Treasury securities.	0.95%
Purchases	\$7,625,086	Maturity proceeds along with positive operational cash added to the portfolio 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 172 basis points higher than maturing bonds. As a result, overall portfolio book yield improved 27 basis points to 1.61%.	2.67%

PORTFOLIO STATISTICS:

Quarter Ending:	03/31/2018	06/30/2018
Tax-Equivalent Book Yield	1.34%	1.61%
Book Value	\$45,303,491	\$47,924,950
Projected Tax-Equivalent Annual Income	\$606,430	\$773,132
Unrealized Gain	-\$486,266	-\$518,810
YTD Realized Gain	\$0	\$0
Portfolio Duration	1.57	1.77
Average Credit Quality	AA+	AA+

PORTFOLIO ALLOCATION:

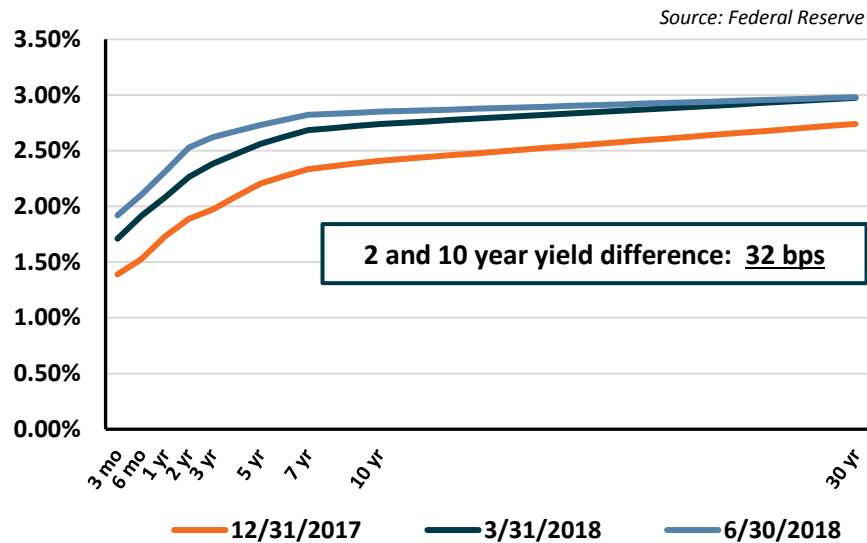
Sector	03/31/2018	06/30/2018
Treasury	97%	100%
Agency	0%	0%
Credit	0%	0%
Exempt Muni	0%	0%
Taxable Muni	0%	0%
MPT	0%	0%
CMO	0%	0%
ABS	0%	0%
CMBS	0%	0%
Short-Term	3%	0%

PERFORMANCE:

Tax-equivalent Performance	Portfolio	Target/Benchmark	Difference
YTD Booked Income	\$308,422	\$272,958	\$35,464
QTD Total Return	0.30%	0.24%	0.06%
YTD Total Return	0.27%	0.22%	0.05%

Economic Outlook

Treasury Yield Curves



10 Year Treasury Yields



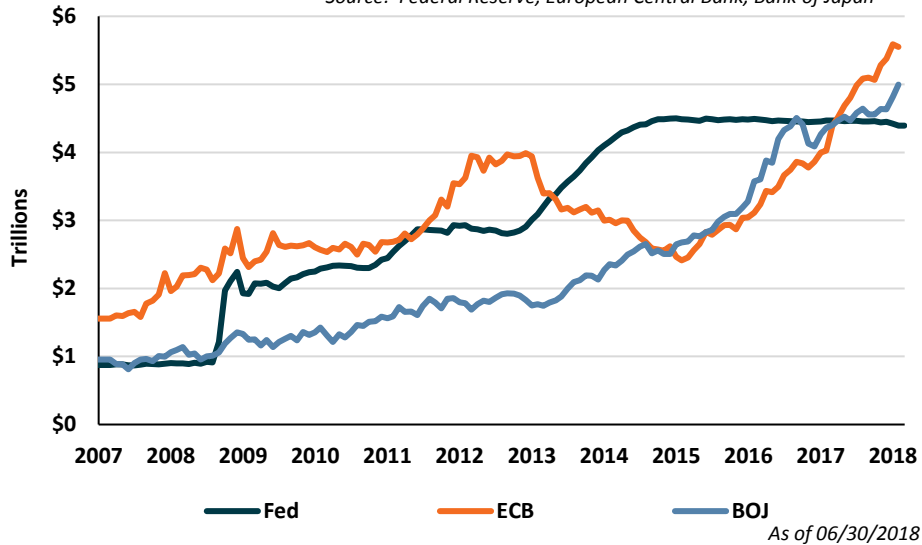
- 10-year Treasuries closed the second quarter at 2.85%, after a volatile first half 2018, where yields ranged from 2.41% to 3.11%
 - Overall yields remain higher on the year due to improved growth expectations from favorable tax policy changes, higher deficit spending, employment growth and from active Fed tightening
 - While growth expectations increased this year, geopolitical concerns and tariffs tempered a rise in rates during the second quarter
 - The yield curve remains flat and investors are not being compensated for taking term risk
 - Difference between 2- and 10-year Treasury yields is now 32 basis points (bps), down from 47 bps at the end of Q1 and the lowest level since 2007
 - 10- to 30-year yield difference is 13 bps, down from 33 bps at the start of the year
 - Curve flattening is a market response to the Fed's hawkish stance, driving short rates higher while simultaneously reducing long-term inflation concerns
- Federal Reserve is expected to remain active in 2018 and future years
 - Fed officials have cited improved economic conditions that support gradual increases of the Fed Funds rate
 - Tapering of reinvestments in the quantitative easing program have continued as the market has easily digested supply
 - Fed announced that beginning in 2019 there will be a press conference following every FOMC meeting, indicating that every meeting is open to possible rate action

Economic Outlook

Central Banks and World Bond Yields

Central Banks Balance Sheets (USD)

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



World Bond Yields

	10 Year World Bond Yields		
	12/31/2017	6/30/2018	Difference
US	2.41%	2.85%	0.44%
UK	1.19%	1.28%	0.09%
Germany	0.42%	0.30%	(0.12%)
France	0.78%	0.66%	(0.12%)
Italy	2.01%	2.68%	0.67%
Spain	1.56%	1.32%	(0.24%)
Japan	0.04%	0.03%	(0.01%)

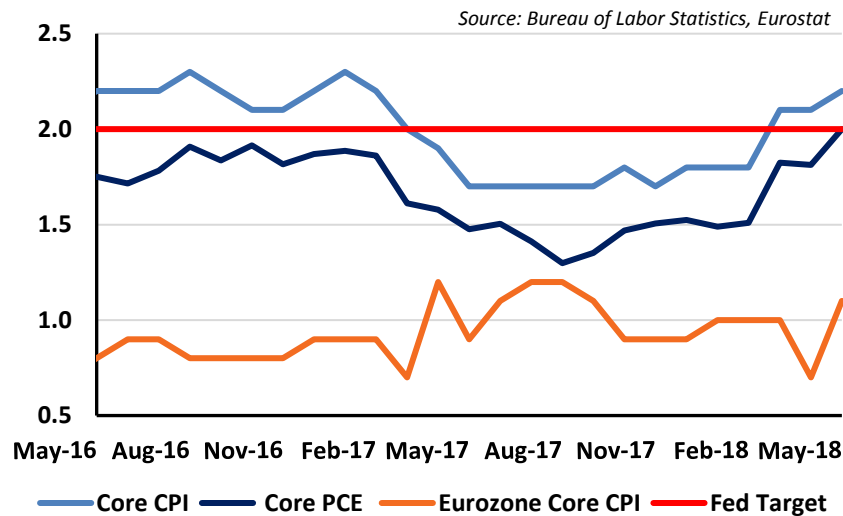
Source: Federal Reserve, Bloomberg

Global Considerations

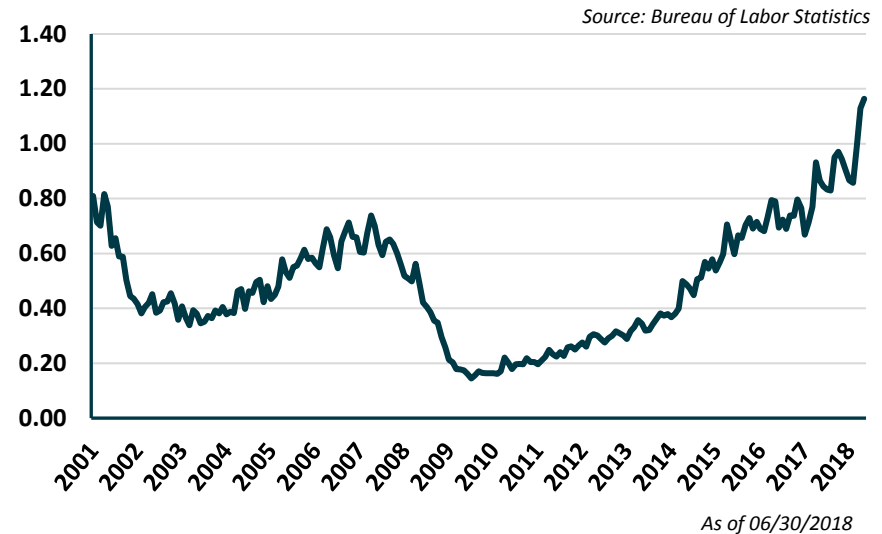
- In June, the European Central Bank announced they would wind down their quantitative easing purchase program by year-end
 - Reiterated their intent to reinvest maturing debt for an extended period
 - Explicitly stated they would not raise interest rates before summer of 2019

Economic Outlook

Inflation



Employment



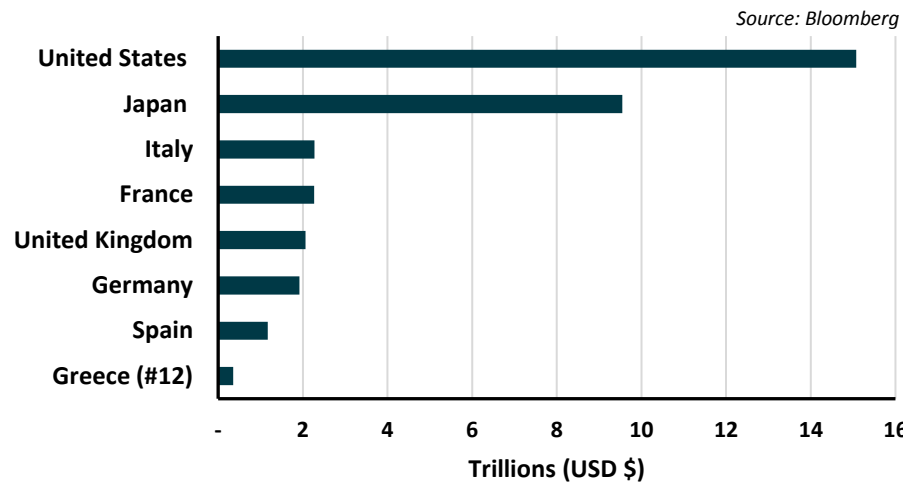
Inflation and Employment

- Federal Reserve continues to focus on their mandate of price stability and full employment
 - While inflation levels have been below target for many years, Fed forecasts that core levels will move to a 2% average in 2018
 - Emphasized inflation target is “symmetric”, indicating they will allow inflation to run modestly above target without increasing rates
 - In May, the preferred inflation measure, Core PCE, finally hit the Fed’s target rate of 2%, a level not seen since early 2012
 - YTD employment landscape remains strong and wage inflation contained
 - With the unemployment rate establishing cyclical lows at 4%, the markets have focused on the wage component at each release
 - Higher wages are a potential catalyst to increased inflation pressure which could drive additional Fed action
 - Despite continued downward pressure on unemployment, substantial wage inflation has yet to materialize
 - Current levels are up modestly, averaging 2.7% (year over year) compared to 2.5% in 2017
 - The increase in labor force participation to 62.9% from 62.7%, continues to weigh on wage inflation, as more individuals enter the job market.
 - As another sign of a strong job market, the ratio of job openings has now moved above the number of unemployed

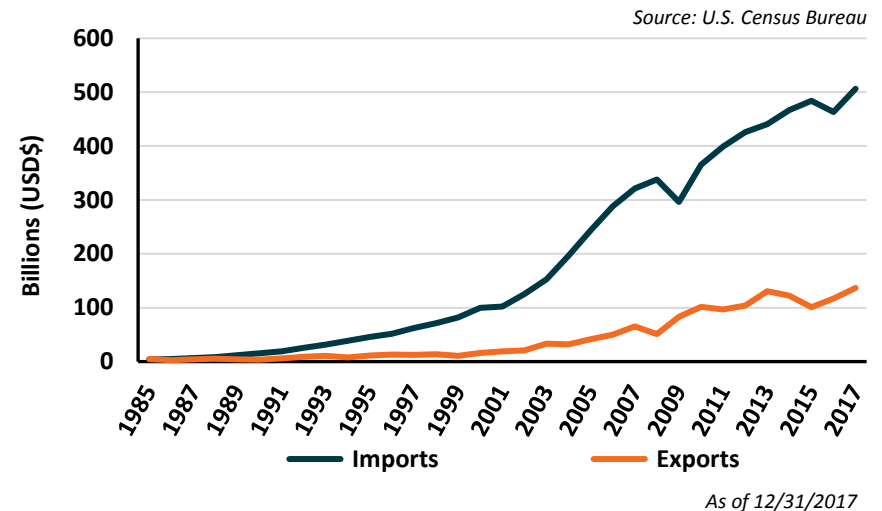
Economic Outlook

Economic Tailwinds and Headwinds

National Bond Debt Outstanding



US Imports Versus Exports to China



Economic Tailwinds and Headwinds

- U.S. economy continues to do well with healthy corporate earnings, strong employment and controlled inflation
 - Recent favorable tax law changes have created a friendly business environment for US corporations
 - Repatriation of foreign profits at lower tax rates have allowed US companies to increase capital investment and pay shareholder dividends
 - Recent tariffs and geopolitical issues, however, continue to be headwinds that threaten global growth
- Markets are concerned with inflation and growth implications as the U.S. looks to implement tariffs with global trading partners, specifically China
 - US imports exceed exports thus capping China's ability to apply the same level of retaliatory tariffs to US goods
 - While the trade imbalance limits China's ability to retaliate with dollar for dollar response, China could consider implementing "qualitative" measures, such as reducing US Treasury purchases, devaluing the Yuan and increasing pressures on US businesses operating in China
 - Tariff threats have not led to any breakthroughs in trade negotiations thus far
- While U.S. growth is also getting a boost from \$1.5 trillion in tax cuts and a \$300 billion increase in federal spending, the cost will increase deficits that need to be financed in the market
- In Europe, Italian politics have also rattled markets as concerns over their heavy debt load and the election of Euro-skeptic parties have gained traction
 - Italy ranks 3rd in sovereign debt outstanding

Economic Outlook

Municipals

Municipal yields were little changed during the second quarter. According to Municipal Market Data, long term 30-year yields finished the quarter at 2.94%, unchanged from the beginning of April, and 10-year pretax yields finished the quarter at 2.46%, just five basis point higher than the end of March.

The same technical factors that aided municipal performance at the start of the year continued into the second quarter, steady demand and reduced supply. According to Bloomberg Barclays Index Data, the full 30+ year Municipal Bond Index returned 0.87% during the quarter providing an excess return of 0.84% over Treasuries.

With the tax reform's elimination of advance refundings, year-to-date primary market supply is down roughly 20% from this time last year. Municipal demand from retail investors remains strong for both individual bonds as well as through bond funds (YTD inflows of \$7.1bn).

Looking forward, the markets expect supply to remain muted providing more tailwinds for municipal performance. Prime will target purchases inside 20 years, as this portion of the yield curve offers the best relative value.

Corporates

Corporate spreads continued to widen during second quarter, increasing 14 bps, ending the first half of 2018 at 123 bps, the widest levels experienced since April of 2017. The move in spreads was due to heavy supply to fund M & A and decreased demand from foreign buyers due to the rising cost of hedging currencies. Additionally, the fear of trade wars slowing global growth has played into the spread move.

Spreads across all corporate sectors were wider during the quarter, with the industrial sector leading the way at 15bps due to significant new issuance. Two of the largest new issues of the quarter were Bayer, issuing \$15 billion to purchase Monsanto and Walmart issuing \$16 billion to purchase a discount retailer based in India called Flipkart. Financials widened +12 bps during the quarter but fundamentals remain solid as exhibited by the strong stress test results. Utilities also retain strong fundamentals and appear attractive as they widened by +14bps during the quarter. By rating spreads across the board were wider, with A and BBB rated categories widening the most at +11 and +19 bps, respectively. Higher rated, AAA and AA categories only widened 4 to 5 bps.

Index Sector	Option Adjusted Spreads in Basis Points				Year over		
	10-yr Tights (2/1/18)	6/30/2017	3/31/2018	06/30/18	2Q18 Change	Year Change	Difference from tights
Aggregate Index	34	43	41	44	3	1	10
Corporates	85	109	109	123	14	14	38
Industrials	89	112	111	126	15	14	37
Utilities	85	110	104	118	14	8	33
Financials	79	103	106	118	12	15	39
AAA	48	65	63	67	4	2	19
AA	47	66	65	70	5	4	23
A	68	87	91	102	11	15	34
BBB	108	137	134	153	19	16	45

Source: Bloomberg Barclays US Aggregate Bond Index

Data as of 6/30/2018

While investment grade spreads widened, high yield spreads held firm. The historically close correlation between the two investment classes suggests the disparity won't last long. Previous periods of investment grade underperformance have been followed by corrections so expect corporate spreads to tighten relative to high yield.

Economic Outlook

Mortgage and Asset Backed Securities (MBS and ABS)

The second quarter was in many ways a continuation of Q1; a continued rise in rates and flattening of the yield curve. One stark contrast was the decline in interest rate volatility over the quarter. As a result, spread product continued to widen but MBS was the relative safe-haven asset. Over the quarter MBS provided total and excess returns of 0.24% and 0.15%, respectively. 15yr loan product lagged 30yr over the quarter as the market repriced the 15yr bucket given its richness compared to historical levels. Additionally, Ginnie Mae (GNMA) issued securities outperformed Conventional (Fannie Mae and Freddie Mac) as efforts to reduce predatory refinancing practices for VA loans are expected to limit the prepayments.

The Fed's tapering program is in full swing, and reached a cap of \$12B per month in April and will move to \$16B starting in July. However, the impact on spreads has been fairly muted as investors preferred the prepayment risk of liquid Agency-backed MBS over credit risk. Additionally, with 10yr Treasury yields over 40bps higher YTD, the impact on mortgage refinancing rates and thus limited issuance has provided a technical support. Through May net issuance is at \$90B, 31% less than this time last year.

In May, Prime moved to a neutral target on MBS, with the Fed's impact on MBS spreads becoming more of a tail risk, spreads relative to volatility, and the supportive technicals from reduced supply. MBS will be the preferred vehicle for investors looking to shed credit risk yet still maintain healthy spreads during a stable housing market.

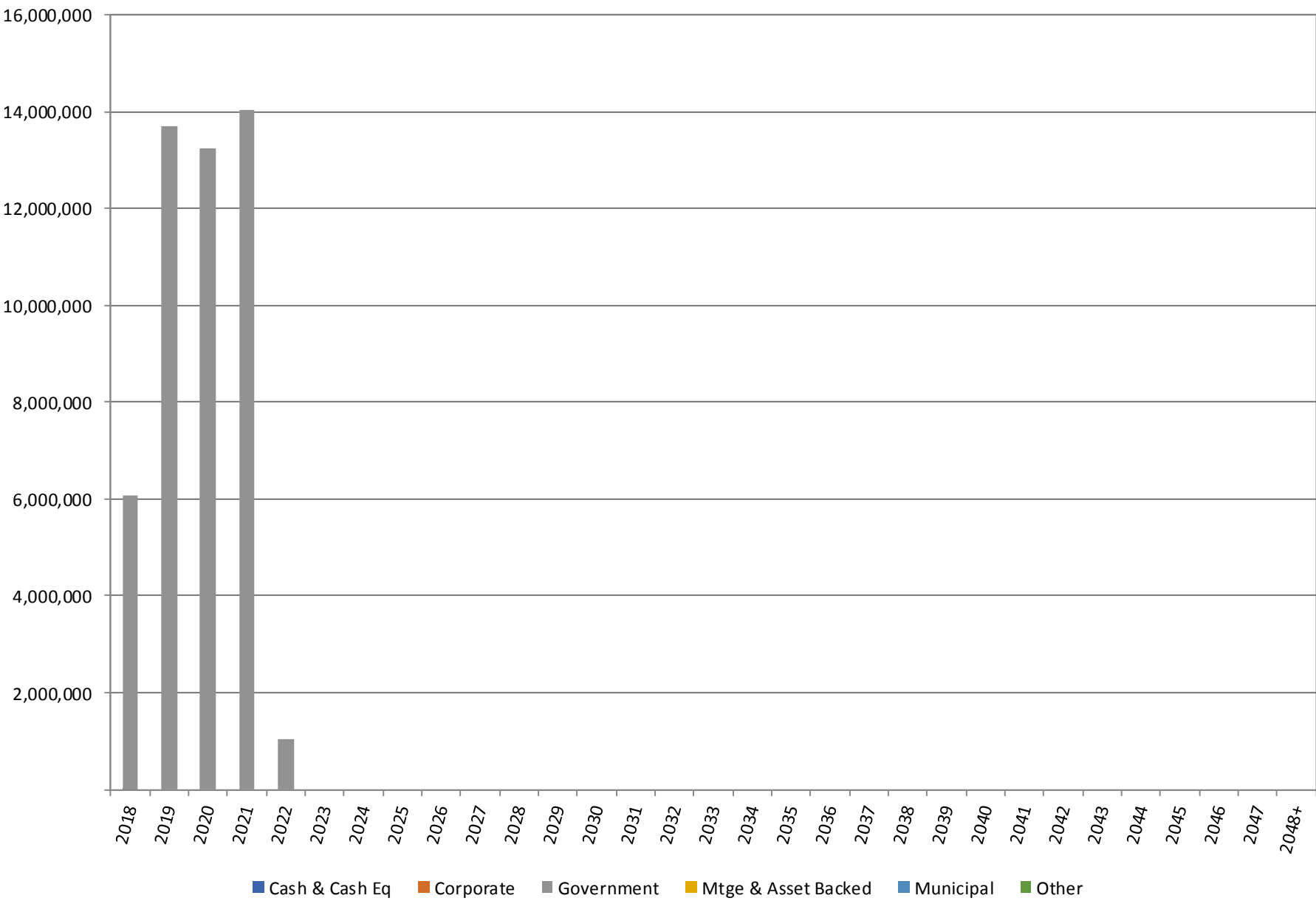
ABS experience positive total returns during the quarter, in contrast with the underperformance in Q1. With the widening in Corporates over the quarter, investors looked to move up in quality and down in duration, aiding performance. While we see limited upside for further spread tightening in ABS over the second half of the year, fundamentals for top-

tier Cards and prime Autos remain very strong. We continue to view the sector as a low risk way to add spread.

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	47,918,873	47,400,062	(518,810)	1.61	2.44	1.77	0.05	6	10,771	36	(529,581)
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	47,918,873	47,400,062	(518,810)	1.61	2.44	1.77	0.05	6	10,771	36	(529,581)
Short Term											
Sweep Money Market	6,078	6,078	0	0.00	0.00	0.00	0.00	0	0	0	0
Commercial Paper	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
(Payable)/Receivable	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	6,078	6,078	0	0.00	0.00	0.00	0.00	0	0	0	0
Total Fixed Income & Short Term											
Total	47,924,950	47,406,140	(518,810)	1.61	2.44	1.77	0.05	6	10,771	36	(529,581)
Equity											
Common Stock	0	0	0					0	0	0	0
Total	0	0	0					0	0	0	0
Grand Total											
Total	47,924,950	47,406,140	(518,810)					6	10,771	36	(529,581)

Maturity Schedule By Weighted Average Life



Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2018	6,076,310	1.06	13%
2019	13,709,398	0.99	29%
2020	13,227,312	1.55	28%
2021	13,885,152	2.45	29%
2022	1,020,701	2.70	2%
2023+	0	0.00	0%
Subtotal	47,918,873	1.61	100%
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
TOTAL	47,918,873	1.61	100%

Performance

Tax-Equivalent Total Return
as of 06/30/2018
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Quarter to Date	0.30%	0.24%	0.06%
Year to Date	0.27%	0.22%	0.06%
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
04/03/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.250	07/31/2021	N/A	99.36	1,142,678	2.45	2.45
05/01/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.125	08/15/2021	N/A	98.22	1,375,063	2.69	2.69
05/21/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.125	09/30/2021	N/A	97.86	562,691	2.80	2.80
05/30/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.125	09/30/2021	N/A	98.54	492,715	2.58	2.58
06/07/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.000	10/31/2021	N/A	97.69	976,875	2.72	2.72
06/11/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.000	11/15/2021	N/A	97.68	1,025,637	2.71	2.71
06/18/2018	US TREASURY N/B	Treasury	AA+	Aaa	2.125	12/31/2021	N/A	97.98	1,028,836	2.73	2.73
06/25/2018	US TREASURY N/B	Treasury	AA+	Aaa	1.875	01/31/2022	N/A	97.20	1,020,592	2.70	2.70
Total									7,625,086	2.67	2.67

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
04/30/2018	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.625	04/30/2018	04/30/2018	100.00	1,375,000	0	0.89	0.89
05/15/2018	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	1.000	05/15/2018	05/15/2018	100.00	1,500,000	0	0.96	0.96
06/15/2018	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	1.125	06/15/2018	06/15/2018	100.00	1,000,000	0	1.04	1.04
Total										3.875.000	0	0.95	0.95

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																
04/30/2018			6,078	BANK OF AMER/MERRILL LYNCH	0.00			6,078	6,078	6,078	0	0.00	0.00	0.00	0.00	
			6,078					6,078	6,078	6,078	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	1,249,497	1,224,225	(25,272)	1.52	2.54	1.98	2.04	0.05
01/05/2018	AA+	Aaa	1,250,000	US TREASURY N/B	2.00	02/28/2021	02/28/2021	1,243,574	1,244,456	1,230,613	(13,843)	2.17	2.60	2.56	2.67	0.08
01/19/2018	AA+	Aaa	1,500,000	US TREASURY N/B	2.25	03/31/2021	03/31/2021	1,499,102	1,499,229	1,485,720	(13,509)	2.27	2.61	2.63	2.75	0.08
05/21/2018	AA+	Aaa	1,075,000	US TREASURY N/B	2.13	09/30/2021	09/30/2021	1,055,406	1,055,973	1,057,639	1,666	2.70	2.65	3.10	3.25	0.11
06/07/2018	AA+	Aaa	1,000,000	US TREASURY N/B	2.00	10/31/2021	10/31/2021	976,875	977,285	979,180	1,895	2.72	2.66	3.19	3.34	0.12
01/30/2017	AA+	Aaa	1,500,000	US TREASURY N/B	1.50	11/30/2019	11/30/2019	1,502,531	1,501,299	1,479,840	(21,459)	1.44	2.47	1.39	1.42	0.03
06/18/2018	AA+	Aaa	1,050,000	US TREASURY N/B	2.13	12/31/2021	12/31/2021	1,028,836	1,029,014	1,031,153	2,139	2.73	2.67	3.35	3.50	0.13
02/17/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.63	12/31/2019	12/31/2019	1,255,957	1,253,160	1,234,500	(18,660)	1.45	2.47	1.47	1.50	0.03
06/02/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	03/31/2020	03/31/2020	999,688	999,808	980,630	(19,178)	1.39	2.51	1.71	1.75	0.04
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	04/30/2020	04/30/2020	997,383	998,317	979,590	(18,727)	1.47	2.52	1.79	1.83	0.04
08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	999,900	998,900	(1,000)	1.08	1.86	0.12	0.13	0.01
07/19/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	08/31/2020	08/31/2020	994,805	996,365	975,320	(21,045)	1.55	2.55	2.11	2.17	0.06
07/19/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	09/30/2020	09/30/2020	994,023	995,770	974,150	(21,620)	1.57	2.56	2.19	2.25	0.06
02/02/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	10/15/2018	10/15/2018	996,324	999,585	996,820	(2,765)	1.02	1.97	0.29	0.29	0.00
07/27/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.38	10/31/2020	10/31/2020	993,555	995,360	972,860	(22,500)	1.58	2.58	2.27	2.34	0.06
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	11/15/2018	11/15/2018	1,004,417	1,000,624	997,140	(3,484)	1.08	2.02	0.37	0.38	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	1,496,331	1,466,430	(29,901)	1.73	2.59	2.35	2.42	0.07
03/14/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	12/15/2018	12/15/2018	1,004,300	1,000,723	996,170	(4,553)	1.09	2.09	0.45	0.46	0.00
10/03/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.75	12/31/2020	12/31/2020	1,001,680	1,001,310	979,770	(21,540)	1.70	2.59	2.43	2.51	0.07
03/29/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.13	01/15/2019	01/15/2019	1,505,396	1,501,053	1,491,675	(9,378)	0.99	2.16	0.53	0.54	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	1,227,770	1,211,913	(15,857)	2.09	2.60	2.51	2.59	0.08
03/29/2016	AA+	Aaa	1,200,000	US TREASURY N/B	0.75	02/15/2019	02/15/2019	1,191,426	1,198,121	1,189,152	(8,969)	1.00	2.21	0.62	0.63	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	1,052,268	1,040,918	(11,350)	0.69	2.24	0.70	0.71	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	1,000,580	988,980	(11,600)	0.80	2.29	0.78	0.79	0.01
07/19/2016	AA+	Aaa	1,400,000	US TREASURY N/B	0.88	05/15/2019	05/15/2019	1,402,461	1,400,768	1,382,542	(18,226)	0.81	2.32	0.86	0.87	0.01
05/01/2018	AA+	Aaa	1,400,000	US TREASURY N/B	2.13	08/15/2021	08/15/2021	1,375,063	1,376,282	1,378,468	2,186	2.69	2.64	2.98	3.13	0.11
09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	775,561	773,876	(1,685)	1.08	1.95	0.25	0.25	0.00
06/11/2018	AA+	Aaa	1,050,000	US TREASURY N/B	2.00	11/15/2021	11/15/2021	1,025,637	1,025,972	1,027,992	2,020	2.71	2.65	3.23	3.38	0.12
07/29/2016	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	07/15/2019	07/15/2019	999,336	999,765	983,440	(16,325)	0.77	2.37	1.02	1.04	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	1,297,117	1,274,060	(23,057)	0.86	2.41	1.15	1.17	0.02
08/05/2016	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	09/30/2019	09/30/2019	1,504,980	1,502,001	1,473,870	(28,131)	0.89	2.42	1.23	1.25	0.02
10/05/2016	AA+	Aaa	1,000,000	US TREASURY N/B	1.25	10/31/2019	10/31/2019	1,007,461	1,003,266	984,420	(18,846)	1.00	2.44	1.31	1.34	0.02
02/27/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	01/15/2020	01/15/2020	1,247,598	1,248,701	1,229,013	(19,689)	1.44	2.49	1.50	1.54	0.03

Portfolio Holdings Report

Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
06/25/2018	AA+	Aaa	1,050,000	US TREASURY N/B	1.88	01/31/2022	01/31/2022	1,020,592	1,020,701	1,021,566	865	2.70	2.67	3.42	3.59	0.14
03/06/2017	AA+	Aaa	1,250,000	US TREASURY N/B	1.38	02/15/2020	02/15/2020	1,242,529	1,245,839	1,227,788	(18,052)	1.58	2.50	1.59	1.63	0.03
01/26/2018	AA+	Aaa	1,600,000	US TREASURY N/B	2.25	04/30/2021	04/30/2021	1,597,094	1,597,474	1,584,080	(13,394)	2.31	2.62	2.72	2.83	0.09
02/05/2018	AA+	Aaa	1,000,000	US TREASURY N/B	2.00	05/31/2021	05/31/2021	988,906	990,207	982,750	(7,457)	2.35	2.62	2.81	2.92	0.09
03/05/2018	AA+	Aaa	725,000	US TREASURY N/B	2.13	06/30/2021	06/30/2021	717,580	718,286	714,575	(3,711)	2.45	2.63	2.89	3.00	0.10
04/03/2018	AA+	Aaa	1,150,000	US TREASURY N/B	2.25	07/31/2021	07/31/2021	1,142,678	1,143,206	1,137,097	(6,109)	2.45	2.63	2.93	3.09	0.10
06/16/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	05/15/2020	05/15/2020	1,000,977	1,000,637	981,370	(19,267)	1.47	2.52	1.83	1.88	0.04
08/13/2015	AA+	Aaa	1,300,000	US TREASURY N/B	0.88	07/15/2018	07/15/2018	1,293,860	1,299,917	1,299,441	(476)	1.04	1.91	0.04	0.04	0.01
06/30/2017	AA+	Aaa	1,000,000	US TREASURY N/B	1.50	06/15/2020	06/15/2020	999,063	999,376	980,430	(18,946)	1.53	2.53	1.91	1.96	0.05
			48,120,000					47,920,969	47,918,873	47,400,062	(518,810)	1.61	2.44	1.77	1.84	0.05
			48,126,078					47,927,047	47,924,950	47,406,140	(518,810)	1.61	2.44	1.77	1.84	0.05

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

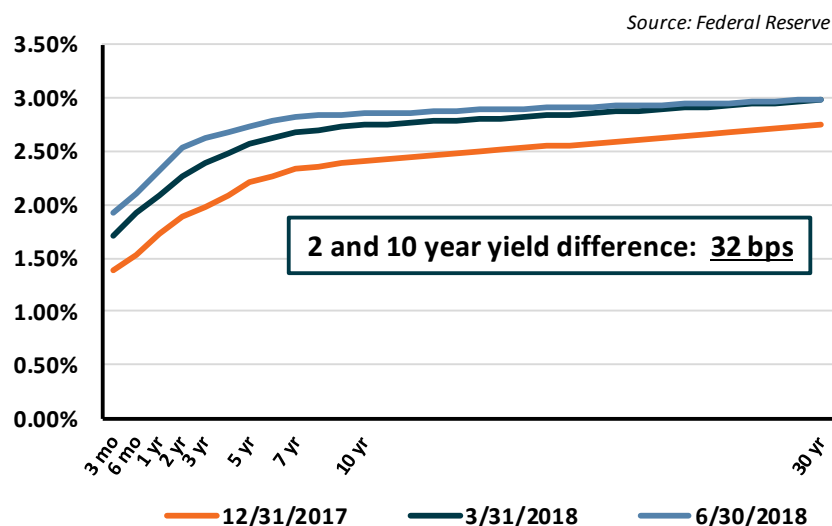
Presentation Overview

Overview

- Economic overview and market update
- Portfolio review
- Performance

Treasury Yields and Federal Reserve

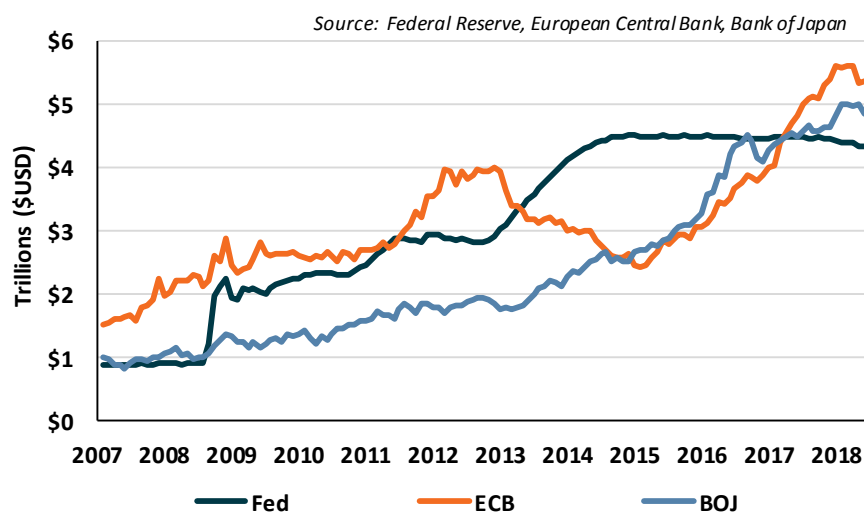
Treasury Yield Curves



10 Year Treasury Yields



Central Bank Balance Sheet (USD)



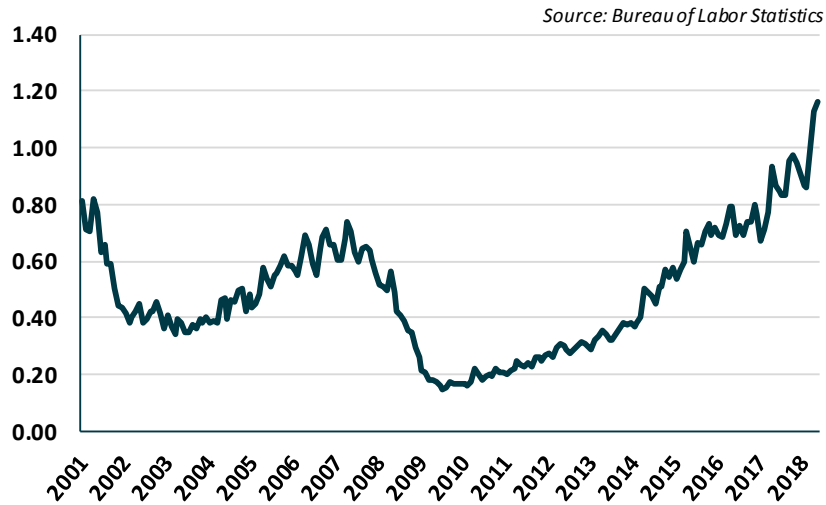
World Bond Yields – 10 Year

	12/31/2017	6/30/2018	Difference
US	2.41%	2.85%	0.44%
UK	1.19%	1.28%	0.09%
Germany	0.42%	0.30%	(0.12%)
France	0.78%	0.66%	(0.12%)
Italy	2.01%	2.68%	0.67%
Spain	1.56%	1.32%	(0.24%)
Japan	0.04%	0.03%	(0.01%)

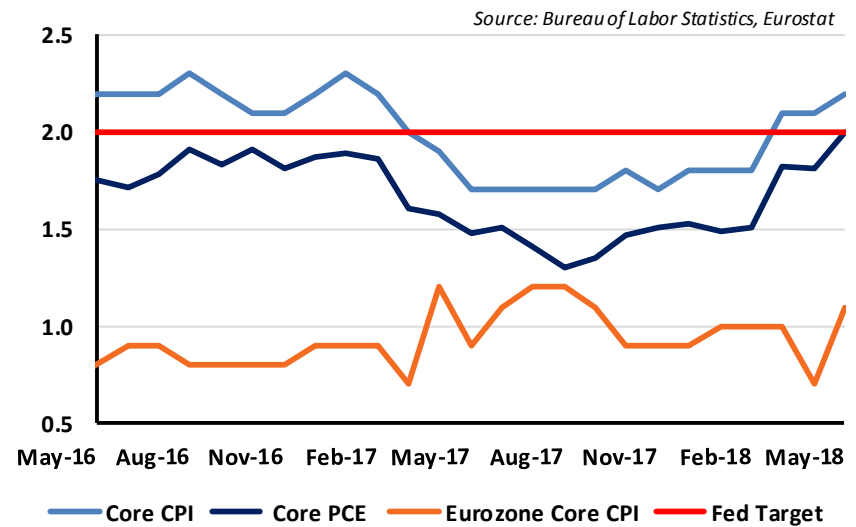
Source: Federal Reserve, Bloomberg

Market Indicators

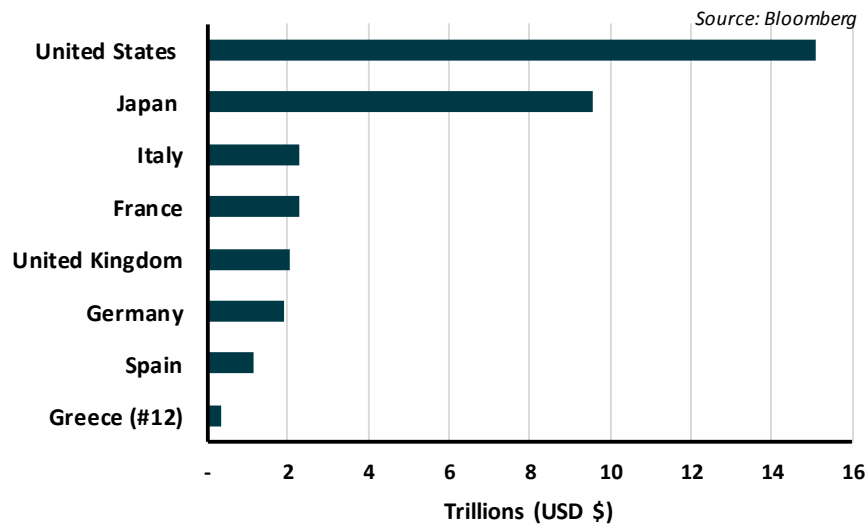
Employment: Openings/Unemployed



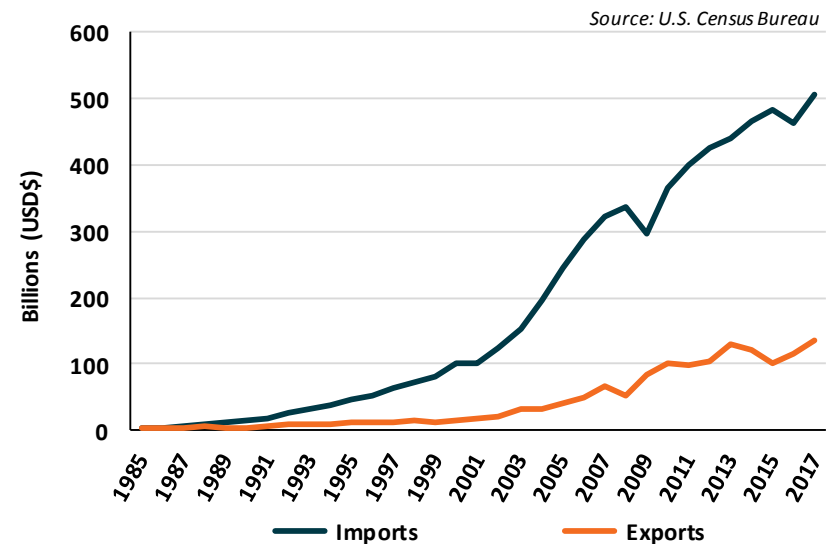
Inflation



National Bond Debt Outstanding



US Imports vs Exports to China

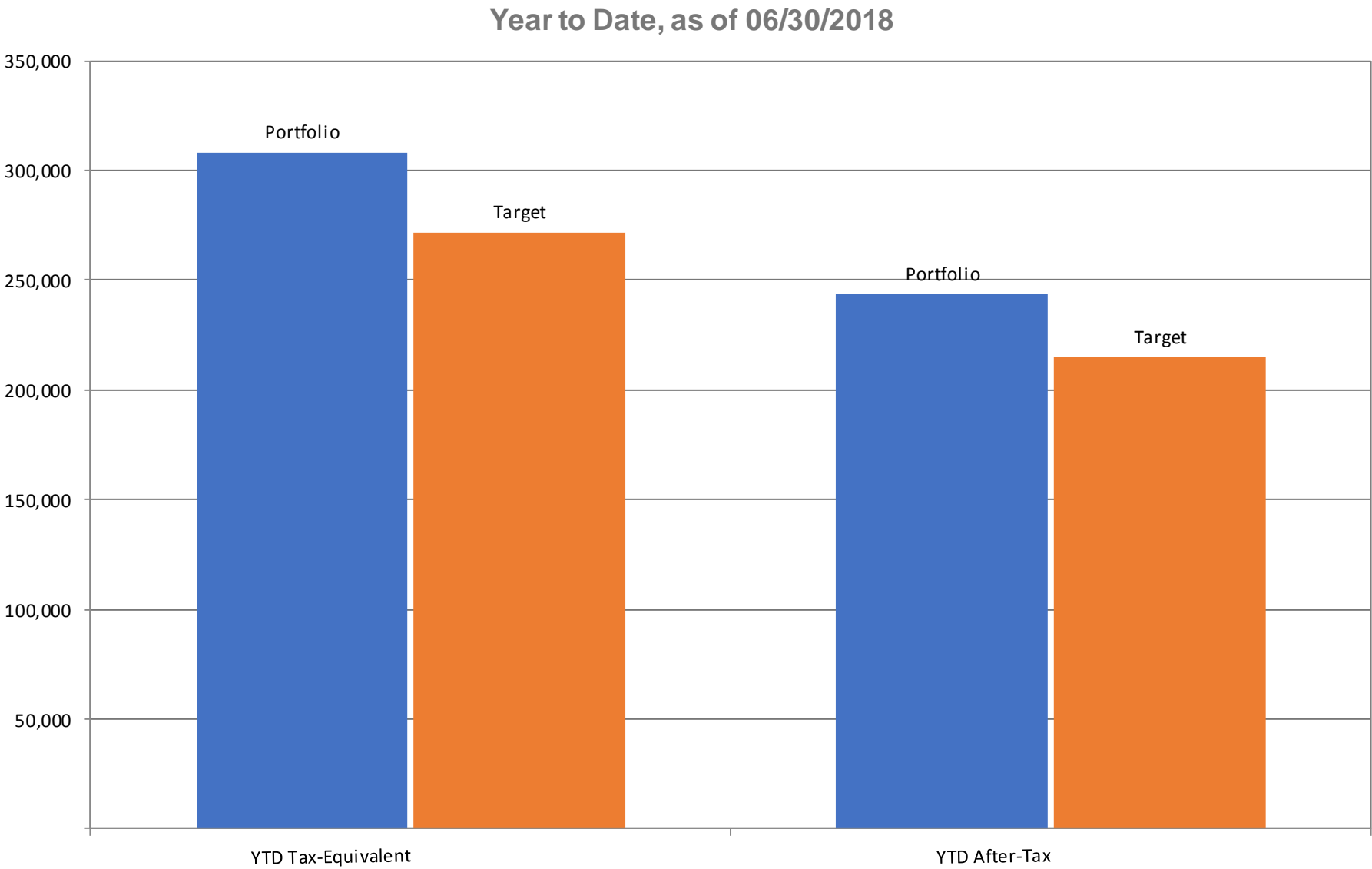


Portfolio Changes

Garden State Muni Joint Insurance Fund	06/30/2017	09/30/2017	12/31/2017	03/31/2018	06/30/2018
Treasury Yields					
2 yr Treasury Yield	1.38%	1.48%	1.89%	2.27%	2.53%
5 yr Treasury Yield	1.88%	1.93%	2.19%	2.57%	2.73%
10 yr Treasury Yield	2.30%	2.33%	2.41%	2.74%	2.85%
Book Statistics					
Tax-Equivalent Book Yield	1.08%	1.12%	1.13%	1.34%	1.61%
Book Value (\$)	41,823,298	44,897,173	42,186,844	45,303,491	47,924,950
Projected Tax-Equivalent Income, next 12 months (\$)	453,695	501,216	478,348	606,430	773,132
Unrealized Gains/(Losses) (\$)	(147,776)	(160,713)	(339,220)	(486,266)	(518,810)
YTD Realized Gains/(Losses) (\$)	92	92	(737)	0	0
Portfolio Risk Statistics					
Effective Duration	1.45	1.47	1.42	1.57	1.77
Convexity	0.04	0.04	0.04	0.04	0.05
Weighted Average Life	1.48	1.50	1.46	1.62	1.84
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	98%	96%	97%	100%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	2%	4%	3%	0%

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 $[(1 - 5.25\%) / (1 - 21\%)]$.

Income Year to Date



Performance

Tax-Equivalent Total Return
as of 06/30/2018
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Quarter to Date	0.30%	0.24%	0.06%
Year to Date	0.27%	0.22%	0.06%
Since Inception	1.16%	0.90%	0.26%

Benchmark Composition:
100.0% Garden State Duration Matched Treasury

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 6/01/2018 to 6/30/2018				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Roxbury Township	6/1/2018	Mount Olive Jr. Lacrosse Club	2018 GL	Evidence of insurance as respects the Township of Roxbury Recreation Department sponsored Lacrosse Program's participation in a Boys Lacrosse Tournament on 6/2/18. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies.
Roxbury Township	6/6/2018	Morris County Historic Preservation Trust Fund	2018 GL	Evidence of insurance as respects filing of grant for Morris Canal Plane 2 East project.
Borough of Fair Haven	6/19/2018	Church of Nativity	2018 GL/AL/WC	Evidence of insurance as respects the Borough of Fair Haven's use of the certificate holder premises on 6/19/18.
Borough of Fair Haven	6/21/2018	Church of Nativity	2018 GL/AL/WC	Evidence of insurance as respects the Borough of Fair Haven's use of the certificate holder's premises as a polling place for elections.
Roxbury Township	6/21/2018	FIRST PRESBYTERIAN CHURCH OF SUCCASUNNA	2018 GL/AL/WC	Evidence of insurance as respects Roxbury Township's use of the certificate holder's premises for the Roxbury Public Library Touch-A-Truck Summer Reading Kick-Off of 6/23/18.
Borough of Totowa	6/28/2018	Borough of Totowa	2018 GL	Evidence of Insurance
Township of Parsippany	6/4/2018	Denville PAL Girls Softball	2018 GL	Evidence of insurance as respects the Township of Parsippany Recreation Department sponsored Softball and Baseball teams playing at the certificate holder's fields.
Township of Parsippany	6/20/2018	State of New Jersey, Office of Real Property Acquisition &	2018 GL/AL/WC	Certificate holder is included as an additional insured as respects the memorandum of agreement regarding the discharge of sewerage from Skyview Road Pump Station into the sewer collection system of Greystone Park. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies. *
Township of West Orange	6/12/2018	Borough of Bergenfield	2018 GL/AL/WC	Certificate holder is included as an additional insured as respects the Township of West Orange's use of Cooper's Pond Park for ACRT Tree Line Clearance Arborist Training Class on 6/19/2018. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 6/01/2018 to 6/30/2018				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Town of Morristown	6/1/2018	Laraine Blauvelt	2018 GL/AL/WC	Evidence of insurance as respects the Town of Morristown's use of the certificate holder's premises for fire department training.
Township of Berkeley Heights	6/14/2018	Weldon Materials	2018 GL/AL/WC	Evidence of insurance as respects Berkeley Heights Fire Department training at 154 Bonnie Burn Road, Watchung, NJ on 6/16/18. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies.
Township of North Bergen	6/27/2018	Branchburg Little League	2018 GL	Evidence of insurance as respects the Township of North Bergen Recreation Department's Baseball Team.
Township of South Orange	6/6/2018	W.E. Timmerman Co. Inc.	2018 AL/APD	Certificate holder is included as additional insured (Lessor) as respects Township of South Orange Village's lease of a Elgin Pelican P Street Sweeper, Serial Number P-2081-S, valued at \$65,000 rental period 5/31/18 to 7/31/2018. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies. *
Township of South Orange	6/8/2018	Township of Maplewood	2018 GL	Certificate holder is included as an additional insured as respects the Township of South Orange's use of the Maplewood Town Pool from 6/8/18- 6/22/18. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies. *
Township of South Orange	6/19/2018	City of Newark Division of Recreation	2018 GL	Certificate holder is included as an additional insured as respects the South Orange Village Department of Recreation's use of JFK Aquatics Facility Pool on 6/21/18 & 6/22/18 for swim team practice. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies. *
Township Of Ewing	6/22/2018	Department of NJ Veterans of Foreign Wars	2018 GL	Certificate holder is included as additional insured as respects the Township of Ewing's use of the certificate holder's parking lot, at VFW Post 7298, 293 Green Lane, Ewing NJ for Ewing's Annual Fireworks Display on 6/30/18 & 7/1/18. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies. *
Union Township	6/15/2018	Borough of Bergenfield	2018 GL	Certificate holder is included as an additional insured as respects Union Township's use of the facilities at Coopers Pond for Arborist Training Class in 2018. Coverage is subject to the terms, conditions, Limitations and exclusions of the JIF policies. *
City of Hoboken	6/6/2018	The Hudson County Juvenile Detention Center	2018 GL	Evidence of insurance as respects the City of Hoboken's Police Department training at the Hudson County Juvenile Detention Center, on 6/7/18. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 6/01/2018 to 6/30/2018

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Hoboken	6/26/2018	Stevens Institute of Technology	2018 GL	Evidence of insurance as respects the City of Hoboken's use of the certificate holder's premises for the Junior Police Academy from 7/9 through 7/13.
City of Rahway	6/5/2018	Union County Arts Center	2018 GL/AL/WC	Evidence of insurance as respects Union County Arts Center's (UCAC) participation in the City of Rahway's "Baile" event to be held on 6/7/18, 6/14/18, 6/21/18 and 6/29/18. UCAC is included as additional insured as respect acts by or on behalf of the City. The General Liability insurance includes Liquor Liability. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies.
Township of Livingston	6/8/2018	Evidence of Insurance	2018 CRIME STAT	Evidence of Statutory Bond Coverage for Tax Collector - Vibha Desai; CFO Kimberly Kientz; Municipal Court Judge - William Williams; Court Administrator/Clerk - Walter Mollineaux; Municipal Clerk - Glenn Turtletaub; Library Treasurer - Barbara Bye.
Township of Livingston	6/1/2018	St. Philomena's Church	2018 GL/AL/WC	Evidence of insurance as respects the Township of Livingston's use of the certificate holder's premises on 6/16/2018 for a fire department picnic/bbq.
Township of Livingston	6/1/2018	4 Winston LLC c/o Agib Gorges	2018 GL/AL/WC	Evidence of insurance as respects the Township of Livingston's Fire Department training at 4 Winston Drive, Livingston, NJ. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies.
Township of Livingston	6/5/2018	Orin Archer	2018 GL/AL/WC	Evidence of insurance as respects the Township of Livingston's use of the certificate holder's premises for police training from 6/1/2018 through 12/31/2018.
Neptune Township	6/26/2018	Brick Township Fire Academy	2018 GL/AL/WC	Evidence of insurance as respects Neptune Fire Department training at the Brick Township Fire Academy on 6/28/18.
Town of Kearny	6/14/2018	Borough of Bergenfield	2018 GL	Certificate holder is included as an additional insured as respect the Town of Kearny's use of Cooper's Pond Park, Bergenfield, NJ on 6/20, 6/21 & 6/22 for ACRT Tree Line Clearance Arborist Training Class. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies. *
City of Linden	6/27/2018	Linden BOE	2018 GL	Certificate holder is included as an additional insured (Premises Owner) as respects the City of Linden's use of the certificate holder's premises for the General Election/School Board Election on 11/6/18. Coverage is subject to the terms, conditions, limitations and exclusions of the JIF policies. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 6/01/2018 to 6/30/2018

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Warren	6/4/2018	LEICA GEOSYSTEMS INC.	2018 GL/PROP	Certificate holder is included as loss payee as respects the Township of Warren's rental (contract # 46038578) of a GPS Rover Unit including an antenna, tripod, receiver and accessories valued at \$25,040. Rental period of equipment is from 5/30/18 to 8/1/18.
Township of South Orange	6/11/2018	Baird Community Center (The Pierro Gallery)	2018 GL/AL/WC/FINE ARTS	Evidence of insurance as respects the Pierro Gallery (Baird Community Center) exhibition Future/Now from 6/8/18 through 7/17/18. The total value of the work exhibited is \$37,110. Coverage is subject to the terms, conditions, limitations and exclusions of the GSMJIF policies.
Borough of North Plainfield	6/25/2018	County of Somerset	2018 GL/AL/WC/PROP	The County of Somerset, it's elected and appointed officers, agents, employees and volunteers are included as additional insured as respects the Borough of North Plainfield's use of three light towers (1 Amida AL 400 & 2 Wacker LTC4, valued at \$60,000) for North Plainfield Community Day on 7/7/18 rain date 7/8/18. Coverage is subject to the terms, conditions, limitation