



December 20, 2017

MEMO TO: INSURANCE FUND CHAIRMAN MARVIN

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

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

		October 2017	November 2017
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 313,803.90	\$ 73,525.87
	Claims Account-Bank of America	1,485,831.68	416,773.32
	D & H Claims Account-Bank of America	(7,031.66)	
	NJ Cash Management	127,824.04	127,936.95
	Custodial Account-Bank of America	56,853.99	1,373,037.41
	Total Balance	\$ 1,977,281.95	\$ 1,991,273.55
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,949,021.87	\$ 2,057,980.54
	Claims/Operating Account Receipts-Bank of America	1,112,129.32	2,691,992.96
	D & H Claims Account-Bank of America	14,196.35	82,928.72
	NJ Cash Management Activity Receipts	112.91	115.69
	Custodial Account-Bank of America	1,816,183.42	2,300,668.34
Total Receipts		\$ 4,891,643.87	\$ 7,133,686.25
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (2,189,299.90)	\$ (1,815,410.67)
	Claims Account Disbursements-Bank of America	(103,497.41)	(82,076.45)
	D & H Claims Account-Bank of America	(7,164.69)	(82,928.72)
	Operating Account Disbursements-Bank of America	(2,077,690.27)	(2,203,689.30)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(500,000.00)	(1,850,000.00)
Total Disbursements		\$ (4,877,652.27)	\$ (6,034,105.14)
Ending Cash Balance	Claims Accounts-TD Bank	\$ 73,525.87	\$ 316,095.74
	Claims Account-Bank of America	416,773.32	823,000.53
	D & H Claims Account-Bank of America	-	-
	NJ Cash Management	127,936.95	128,052.64
	Custodial-Investments	1,373,037.41	1,823,705.75
	Total Balance	\$ 1,991,273.55	\$ 3,090,854.66
Beginning Investment Balance		\$ 44,675,292.70	\$ 42,873,809.20
Change in Accrued Income		(16,576.86)	(12,626.85)
Change in Unrealized Gain		(83,384.44)	(118,209.93)
Income Received/Cash Received		68,995.92	52,230.84
Realized Gain/(Loss)			
Cash Receipts/(Disbursements)		(500,000.00)	(1,850,000.00)
Transfer to/from Custodial Account-Bank of America		(1,270,518.12)	(414,845.91)
Total Investment Account		\$ 42,873,809.20	\$ 40,530,357.35
Ending Cash Balance		\$ 44,865,082.75	\$ 43,621,212.01



BANK RECONCILIATION

	ACCT. NAME	Bank of America	
	BANK/ACCT#	Fiduciary Account -0000000	
		From	To
	DATE	11/01/17	11/30/17
BOOK BALANCE AS OF	11/01/17 \$		416,773.32
ADD DEPOSITS (PER BANK LEDGER)			2,691,992.96
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			2,285,765.75
BOOK BALANCE AS OF	11/30/17 \$		823,000.53
BALANCE PER BANK STATEMENT	11/30/17		\$776,775.02
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
11/30/2017	\$65,867.94		
	TOTAL	65,867.94	65,867.94
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
11/16/17	1953	1,433.90	
11/16/17	1954	3,333.33	
11/16/17	1955	2,500.00	
11/16/17	1956	76.00	
11/16/17	1957	2,132.00	
11/16/17	1958	100.00	
11/16/17	1960	4,015.39	
11/16/17	1961	1,215.00	
11/16/17	1962	3,272.71	
11/16/17	1963	833.33	
11/16/17	1964	486.38	
11/16/17	1965	187.55	
11/16/17	1966	56.84	
	TOTAL	19,642.43	(19,642.43)
LIST ITEMS IN LEDGER NOT ON STATEMENT			
DATE	AMOUNT		
	TOTAL	\$ -	0.00
LIST ITEMS ON STATEMENT NOT IN LEDGER			
DATE	AMOUNT		
	TOTAL	-	0.00
ADJUSTED BANK BALANCE(BOOK BAL)AS OF	11/30/17		823,000.53
		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 - 0000000

From

To

DATE

11/01/17

11/30/17

BOOK BALANCE AS OF

11/01/17 \$

0.00

ADD DEPOSITS (PER BANK LEDGER)

82,928.72

SUBTRACT: DISBURSEMENTS (PER BANK LEDGER)

82,928.72

BOOK BALANCE AS OF

11/30/17 \$

0.00

BALANCE PER BANK STATEMENT

11/30/17

\$1,884.68

ADD: DEPOSIT IN TRANSIT

DATE AMOUNT

TOTAL 0.00

0.00

SUBTRACT: CHECKS OUTSTANDING

DATE

CHECK#

AMOUNT

Various

list

1,884.68

TOTAL 1,884.68

(1,884.68)

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

11/30/17

0.00

Difference

0.00

PREPARED BY Patrick J. DeBlasio, CPAREVIEWED BY Mary Foulks



BANK RECONCILIATION

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund
From

To

DATE 11/01/17 11/30/17

BOOK BALANCE AS OF 11/01/17 \$ 127,936.95

ADD DEPOSITS (PER BANK LEDGER) 115.69

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)

BOOK BALANCE AS OF 11/30/17 \$ 128,052.64

BALANCE PER BANK STATEMENT 11/30/17 \$128,052.64

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 11/30/17 128,052.64

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

DATE 11/01/17 To 11/30/17

BOOK BALANCE AS OF	11/01/17	\$	44,246,846.61
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ADD DEPOSITS (PER BANK LEDGER)			2,300,668.34
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SUBTRACT: DISBURSEMENTS (PER BANK LEDGER)			4,193,451.85
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BOOK BALANCE AS OF	11/30/17	\$	42,354,063.10
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BALANCE PER BANK STATEMENT	11/30/17		\$42,354,063.10
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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	11/30/17	42,354,063.10
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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	TD Bank	
	BANK/ACCT#	Claims Account - 0000000	
		From	To
	DATE	11/01/17	11/30/17
BOOK BALANCE AS OF	11/01/17	\$	73,525.87
ADD DEPOSITS (PER BANK LEDGER)			2,057,980.54
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,815,410.67
BOOK BALANCE AS OF	11/30/17	\$	316,095.74
BALANCE PER BANK STATEMENT	11/30/17		\$888,301.65
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
Various	list	\$ 572,205.91	
	TOTAL	572,205.91	(572,205.91)
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	11/30/17		316,095.74
		Difference	0.00

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

RESOLUTION NO. 37-17**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**
(Hereinafter the “FUND”)**APPROVING CERTAIN DISBURSEMENTS**

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

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

NOW, THEREFORE BE IT RESOLVED, by the FUND’s Board of Fund Commissioners that the attached bill of items totaling **\$199,148.23** for payment.

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

Chairman

December 20th, 2017
Date

Secretary

December 20th, 2017
Date

December 20, 2017 - GSMJIF Commissioners Meeting Bills List

Date: 12.2.17
Bills List #: 66



<u>PAYABLE TO</u>	<u>DESCRIPTION</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
Dept. of the Treasury Division of	Investment Transaction (5 transactions)	#1967	\$200.00
Bob Smith & Associates	Litigation fees November 2017	#1968	\$3,333.33
Capehart Scatchard	Litigation fees for December 2017	#1969	\$1,250.00
Care Station	JA #1040995 \$76; NS #1042092 \$76; LR #1043417 \$76; KG #1045225 \$87; FD #1046989 \$87; SB #1051675 \$76	#1970	\$478.00
Patrick DeBlasio, CPA	Treasurer Fee - December	#1971	\$1,541.67
Dynamic Testing	inv#9905 New Providence \$305; inv#9904 Berkeley Heights \$176	#1972	\$481.00
Dafeldecker Associates	inv#71006 Howell Township Public Works drug testing	#1973	\$540.00
AON	inv#K68-0001640 GSMJIF Rate Study	#1974	\$10,750.00
Connell Consulting	inv#3227-17 Proactive Supervision course training stipend (4) @ \$100 = \$400 for Union, Montclair Howell & 2nd traing (1) Union County Police Dept. \$100	#1975	\$500.00
APA Hotel Woodbridge	Meeting venue for the GSMJIF meeting November 2017	#1976	\$3,272.85
Princeton Public Affairs	Retainer fee for -December 2017	#1977	\$833.33
Pringle Quinn Anzano	inv#41349 Fund Attorney fees for November 2017	#1978	\$682.00
The Star Ledger	Legal AD posting for GSMJIF November meeting	#1979	\$15.50
The NJ Times	Legal AD posting for GSMJIF November meeting	#1980	\$4.64
	Total in Checks \$23,882.32		
	<u>PMA PAYMENTS</u>		
PMA	Berkely Township	ACH	\$3,538.94
PMA	City of Rahway	ACH	\$1,983.69
PMA	City of Hoboken	ACH	\$120.00
PMA	Hamilton Township	ACH	\$155,515.61
PMA	Township of Howell	ACH	\$659.94
PMA	Livingston Township	ACH	\$4,218.27
PMA	Township of Ewing	ACH	\$1,339.25
PMA	Union Township	ACH	\$7,890.21
	Total to PMA \$175,265.91		
	<u>NIP MANAGEMENT PAYMENTS</u>		
	Total to NIP Management \$		
	<u>BGIA Payments</u>		
	Total to BGIA \$		
		Total	\$199,148.23

RESOLUTION NO. 38-17**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "FUND")

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$2,042,586** against the fund.

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

Chairman

December 20th, 2017
Date

Secretary

December 20th, 2017
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT

November 2017 Report

September

WC			
TWP		TPA	
Par Troy Hills	D&H	\$	47,919
Bloomfield	D&H	\$	57,563
Morristown	D&H	\$	80,714
Linden	Inservco	\$	108,337
All Other	QL	\$	927,968
Total WC		\$	1,222,501

Grand Total November

Post 2012 CLAIMS	1,897,945
Prior 2012 CLAIMS	144,641

TOTAL PAID 2,042,586

PAL			
ALL TWP			
AL	NIP/QL	\$	115,665
APD	NIP/QL	\$	70,499
EPL	NIP/QL	\$	238,218
GL	NIP/QL	\$	168,394
POL	NIP/QL	\$	82,667
PROP	NIP/QL	\$	65,527
Total PAL		\$	675,444

WC	\$	1,222,501
PAL	\$	675,444
Grand Total post 2012	\$	1,897,945

PMA PRIOR 2012

WC	PMA	\$	114,091
PAL	PMA	\$	30,550
APD PROP	PMA	\$	-
Total Prior 2012		\$	144,641



GSMJIF - 2018

MEETING SCHEDULE

Date	Location
January 24 11am	Hotel Woodbridge (APA) at Metro Park 120 Wood Avenue, South Iselin, NJ
February 28 11am	Hotel Woodbridge (APA) at Metro Park 120 Wood Avenue, South Iselin, NJ
March 21 11am	Hotel Woodbridge (APA) at Metro Park 120 Wood Avenue, South Iselin, NJ
April 25 11am	Hotel Woodbridge (APA) at Metro Park 120 Wood Avenue, South Iselin, NJ
May 23 11am	Hotel Woodbridge (APA) at Metro Park 120 Wood Avenue, South Iselin, NJ
June 20 11am	Hotel Woodbridge (APA) at Metro Park 120 Wood Avenue, South Iselin, NJ
July 25 11am	Hotel Woodbridge (APA) at Metro Park 120 Wood Avenue, South Iselin, NJ
August – No Meeting	NO MEETING
September 26 11am	Hotel Woodbridge (APA) at Metro Park 120 Wood Avenue, South Iselin, NJ
October 24 11am	Hotel Woodbridge (APA) at Metro Park 120 Wood Avenue, South Iselin, NJ
November 28 11am	Hotel Woodbridge (APA) at Metro Park 120 Wood Avenue, South Iselin, NJ
December 19 11am	Hotel Woodbridge (APA) at Metro Park 120 Wood Avenue, South Iselin, NJ



Garden State Municipal Joint Insurance Fund

December 2017

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

12/1/2017

Index of Reports

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

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

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2017

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

12/1/2017

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2017

Policy Year 2005

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



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

12/1/2017

Policy Year 2006

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



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

12/1/2017

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	-	15,688	654	17	-	242,108	14,242	-	-	-	-
Eastampton Township	1	-	500	500	1	-	22,991	22,991	-	-	-	-
Englewood, City of	19	-	14,589	768	38	-	349,414	9,195	6	-	24,292	4,049
Ewing Township	2	-	2,046	1,023	8	-	109,538	13,692	-	-	-	-
Hamilton Township	3	-	4,552	1,517	20	-	52,745	2,637	3	-	1,252	417
Harrison, Town of	12	-	50,120	4,177	12	-	63,941	5,328	1	-	-	-
Highland Park Borough	13	-	6,555	504	17	-	59,833	3,520	2	-	-	-
Hoboken, City of	35	-	269,130	7,689	45	-	1,015,929	22,576	1	-	316	316
Howell Township	12	-	11,108	926	20	-	11,601	580	3	-	13,802	4,601
Jackson Township	20	-	29,167	1,458	26	-	164,148	6,313	1	-	24,000	24,000
Kenilworth, Borough of	6	-	16,216	2,703	5	-	-	-	1	-	1,865	1,865
Livingston Township	19	-	39,943	2,102	29	-	32,876	1,134	2	-	4,020	2,010
Maplewood, Township of	17	-	8,450	497	28	-	39,954	1,427	2	-	2,400	1,200
Montclair Township	51	-	43,180	847	63	-	71,399	1,133	-	-	-	-
North Plainfield Boro	10	-	18,827	1,883	9	-	91,458	10,162	-	-	-	-
Rahway, City of	15	-	8,250	550	32	-	9,347	292	3	-	8,100	2,700
South Brunswick Township	12	-	61,392	5,116	12	-	24,989	2,082	1	-	-	-
Union Township	68	-	77,616	1,141	60	-	475,852	7,931	1	-	24,248	24,248
West Orange, Township of	65	-	36,641	564	40	-	635,223	15,881	-	-	-	-
	404	-	713,970	1,767	482	-	3,473,346	7,206	27	-	104,295	3,863



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

12/1/2017

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	-	37,535	1,341	8	-	19,979	2,497	4	-	18,376	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

12/1/2017

Policy Year 2009

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



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

12/1/2017

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	-	28,018	1,078	9	-	90,958	10,106	3	-	31,341	10,447
Caldwell Borough	6	-	15,752	2,625	9	-	17,765	1,974	5	-	18,853	3,771
Eastampton Township	4	-	5,426	1,357	4	-	197,192	49,298	1	-	116	116
Englewood, City of	26	-	47,460	1,825	39	-	195,870	5,022	12	-	19,885	1,657
Ewing Township	7	-	69,210	9,887	9	-	319,739	35,527	2	-	9,794	4,897
Fanwood Borough	2	-	-	-	5	-	55,525	11,105	-	-	-	-
Freehold Township	19	-	36,483	1,920	10	1	441,182	44,118	1	-	4,096	4,096
Hamilton Township	7	-	9,335	1,334	13	-	6,675	513	1	-	-	-
Harrison, Town of	8	-	7,311	914	8	-	452,911	56,614	1	-	13,000	13,000
Highland Park Borough	11	-	2,951	268	15	-	56,312	3,754	3	-	-	-
Hoboken, City of	19	-	81,311	4,280	53	-	536,510	10,123	1	-	-	-
Howell Township	10	-	44,201	4,420	59	-	110,766	1,877	2	-	24,000	12,000
Kenilworth, Borough of	3	-	1,285	428	4	-	155,960	38,990	-	-	-	-
Livingston Township	16	-	8,203	513	43	-	133,545	3,106	5	-	1,315	263
Manalapan Township	10	-	12,364	1,236	7	-	32,428	4,633	-	-	-	-
Maplewood, Township of	5	-	4,219	844	16	-	34,864	2,179	1	-	31,541	31,541
Middlesex Boro	9	-	34,413	3,824	8	-	804	101	1	-	-	-
Montclair Township	31	-	171,196	5,522	53	-	263,721	4,976	2	-	10,523	5,262
Morris Township	14	-	16,916	1,208	14	-	64,071	4,577	1	-	-	-
North Plainfield Boro	16	-	6,205	388	16	-	18,168	1,136	1	-	467	467
Rahway, City of	21	-	28,725	1,368	32	-	15,710	491	3	-	9,000	3,000
South Brunswick Township	22	-	25,220	1,146	33	-	152,153	4,611	3	-	35,190	11,730
Union Township	47	-	75,135	1,599	30	1	1,597,711	53,257	-	-	-	-
Warren Township	16	-	93,201	5,825	7	-	7,484	1,069	4	-	27,258	6,815
West Orange, Township of	33	-	18,634	565	33	-	206,581	6,260	3	-	24,000	8,000
	388	-	843,174	2,173	529	2	5,164,605	9,763	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Property, Auto, Liability

12/1/2017

Policy Year 2011

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2017

Policy Year 2002

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

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	-	-	-
Ewing, Township of	78	13.2%	935,676	21.9%	\$11,996	902,438	1	88,447	88,447
Hamilton Township	123	20.7%	828,810	19.4%	\$6,738	828,798	-	-	-
Howell, Township of	74	12.5%	408,999	9.6%	\$5,527	408,999	-	-	-
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	-	-	-
North Plainfield Borough	22	3.7%	190,897	4.5%	\$8,677	190,897	-	-	-
Rahway, City of	34	5.7%	217,282	5.1%	\$6,391	217,280	-	-	-
South Brunswick Township	52	8.8%	628,469	14.7%	\$12,086	628,469	-	-	-
Union Township	109	18.4%	520,878	12.2%	\$4,779	520,877	-	-	-
	593	100.0%	\$4,275,873	100.0%	\$7,211	\$4,242,622	1	\$88,447	88447



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2017

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	705,165	10.4%	\$7,345	705,161	-	-	-
Eastampton Township	3	0.5%	162,683	2.4%	\$54,228	153,458	1	161,057	161,057
Ewing, Township of	69	10.9%	753,708	11.2%	\$10,923	753,713	-	-	-
Hamilton Township	154	24.4%	884,647	13.1%	\$5,744	802,037	1	345,942	345,942
Howell, Township of	35	5.5%	766,512	11.3%	\$21,900	750,506	1	532,747	532,747
Kenilworth Borough	10	1.6%	35,417	0.5%	\$3,542	35,415	-	-	-
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	-	-	-
North Plainfield Borough	20	3.2%	346,142	5.1%	\$17,307	346,142	-	-	-
Rahway, City of	53	8.4%	2,065,927	30.6%	\$38,980	1,585,643	1	1,774,750	1,774,750
South Brunswick Township	71	11.3%	217,327	3.2%	\$3,061	217,324	-	-	-
Union Township	105	16.6%	802,280	11.9%	\$7,641	802,279	-	-	-
	631	100.0%	\$6,757,078	100.0%	\$10,709	\$6,168,948	4	\$2,814,496	\$703,624



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2017

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	653,012	8.4%	\$5,581	609,565	2	51,092	25,546
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	1,033,162	13.2%	\$10,762	1,032,655	1	385,277	385,277
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,090,392	26.8%	\$12,083	1,922,126	1	1,452,124	1,452,124
Hoboken, City of	56	5.8%	937,987	12.0%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.7%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	421,746	5.4%	\$14,543	380,036	1	146,011	146,011
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	-	-	-
Livingston Township	38	4.0%	191,249	2.4%	\$5,033	191,249	-	-	-
Montclair Township	87	9.1%	336,883	4.3%	\$3,872	336,866	-	-	-
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	-	-	-
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	-	-	-
South Brunswick Township	52	5.4%	638,469	8.2%	\$12,278	561,073	1	211,079	211,079
Union Township	86	9.0%	573,032	7.3%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,809,699	100.0%	\$8,144	\$7,478,319	6	\$2,245,583	\$374,264



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2017

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	988,787	11.0%	\$8,309	919,011	3	380,289	126,763
Eastampton Township	1	0.1%	-	0.0%	\$0	-	-	-	-
Englewood, City of	128	10.0%	1,245,490	13.8%	\$9,730	1,245,494	-	-	-
Ewing, Township of	69	5.4%	423,888	4.7%	\$6,143	423,888	-	-	-
Hamilton Township	165	12.9%	789,145	8.8%	\$4,783	724,064	1	162,372	162,372
Harrison, Town of	45	3.5%	238,317	2.6%	\$5,296	186,292	1	80,413	80,413
Hoboken, City of	60	4.7%	354,458	3.9%	\$5,908	354,460	-	-	-
Howell, Township of	75	5.9%	1,126,158	12.5%	\$15,015	1,078,179	2	317,791	158,896
Jackson Township	41	3.2%	406,483	4.5%	\$9,914	362,332	1	129,181	129,181
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	-	-	-
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	-	-	-
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	-	-	-
Montclair Township	92	7.2%	420,200	4.7%	\$4,567	420,204	-	-	-
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	-	-	-
Rahway, City of	42	3.3%	600,271	6.7%	\$14,292	555,208	2	299,635	149,818
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,054,711	11.7%	\$7,031	1,054,707	-	-	-
West Orange, Township of	93	7.3%	591,252	6.6%	\$6,358	581,005	1	152,265	152,265
	1281	100.0%	\$9,012,480	100.0%	\$7,036	\$8,678,167	11	\$1,521,946	\$138,359



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

12/1/2017

Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,149,046	12.1%	\$11,049	1,095,245	2	138,654	69,327
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,168	8.2%	\$7,002	784,165	-	-	-
Ewing, Township of	57	4.9%	504,899	5.3%	\$8,858	504,903	-	-	-
Hamilton Township	138	11.7%	1,106,508	11.6%	\$8,018	907,725	3	629,100	209,700
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	-	-	-
Highland Park Borough	27	2.3%	247,964	2.6%	\$9,184	207,218	1	216,840	216,840
Hoboken, City of	71	6.0%	517,496	5.4%	\$7,289	462,135	1	71,134	71,134
Howell, Township of	59	5.0%	808,544	8.5%	\$13,704	797,668	1	213,506	213,506
Jackson Township	55	4.7%	462,926	4.9%	\$8,417	462,927	-	-	-
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	-	-	-
Livingston Township	52	4.4%	651,423	6.8%	\$12,527	632,949	1	43,279	43,279
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	-	-	-
Montclair Township	83	7.1%	347,320	3.6%	\$4,185	347,314	-	-	-
North Plainfield Borough	22	1.9%	98,207	1.0%	\$4,464	98,207	-	-	-
Rahway, City of	46	3.9%	523,133	5.5%	\$11,372	523,131	-	-	-
South Brunswick Township	64	5.4%	285,609	3.0%	\$4,463	285,612	-	-	-
Union Township	118	10.0%	1,364,239	14.3%	\$11,561	1,191,842	3	411,695	137,232
West Orange, Township of	88	7.5%	583,822	6.1%	\$6,634	583,825	-	-	-
	1175	100.0%	\$9,523,591	100.0%	\$8,105	\$8,973,156	12	\$1,724,208	\$143,684



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

12/1/2017

Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	968,570	12.7%	\$12,418	912,107	2	342,575	171,288
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	-	-	-
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	-	-	-
Englewood, City of	89	8.5%	777,607	10.2%	\$8,737	777,607	-	-	-
Ewing, Township of	77	7.3%	451,292	5.9%	\$5,861	451,290	-	-	-
Hamilton Township	145	13.8%	949,978	12.5%	\$6,552	730,349	3	635,212	211,737
Harrison, Town of	32	3.0%	163,355	2.1%	\$5,105	163,355	-	-	-
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	-	-	-
Hoboken, City of	74	7.0%	399,672	5.2%	\$5,401	399,670	-	-	-
Howell, Township of	61	5.8%	1,224,686	16.1%	\$20,077	1,224,689	-	-	-
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	-	-	-
Livingston Township	39	3.7%	243,015	3.2%	\$6,231	243,015	-	-	-
Maplewood, Township of	54	5.1%	270,953	3.6%	\$5,018	270,952	-	-	-
Montclair Township	70	6.7%	256,803	3.4%	\$3,669	256,801	-	-	-
North Plainfield Borough	26	2.5%	507,007	6.7%	\$19,500	507,005	-	-	-
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	-	-	-
South Brunswick Township	64	6.1%	207,663	2.7%	\$3,245	207,662	-	-	-
Union Township	88	8.4%	423,239	5.6%	\$4,810	423,237	-	-	-
West Orange, Township of	62	5.9%	469,540	6.2%	\$7,573	469,538	-	-	-
	1052	100.0%	\$7,615,408	100.0%	\$7,239	\$7,339,308	5	\$977,787	\$195,557



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

12/1/2017

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,696,693	14.3%	\$19,281	1,494,470	4	1,131,558	282,890
Caldwell Borough	20	1.8%	765,345	6.5%	\$38,267	651,552	1	668,301	668,301
Eastampton Township	4	0.4%	189,396	1.6%	\$47,349	189,396	-	-	-
Englewood, City of	88	8.1%	1,420,201	12.0%	\$16,139	1,411,197	1	72,646	72,646
Ewing, Township of	89	8.2%	595,294	5.0%	\$6,689	568,402	1	78,342	78,342
Fanwood Borough	9	0.8%	40,672	0.3%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,818,819	15.3%	\$13,675	1,410,862	5	1,315,999	263,200
Harrison, Town of	38	3.5%	361,485	3.0%	\$9,513	361,487	-	-	-
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	-	-	-
Hoboken, City of	57	5.3%	783,966	6.6%	\$13,754	783,966	-	-	-
Howell, Township of	38	3.5%	298,292	2.5%	\$7,850	298,292	-	-	-
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	-	-	-
Livingston Township	39	3.6%	358,430	3.0%	\$9,191	358,431	-	-	-
Manalapan Township	23	2.1%	498,865	4.2%	\$21,690	498,865	-	-	-
Maplewood, Township of	43	4.0%	179,909	1.5%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	446,367	3.8%	\$5,797	446,366	-	-	-
North Plainfield Borough	25	2.3%	40,876	0.3%	\$1,635	40,874	-	-	-
Rahway, City of	32	2.9%	206,296	1.7%	\$6,447	185,402	1	139,915	139,915
South Brunswick Township	63	5.8%	305,853	2.6%	\$4,855	305,852	-	-	-
Union Township	93	8.6%	1,338,025	11.3%	\$14,387	1,317,917	1	61,202	61,202
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	-	-	-
West Orange, Township of	78	7.2%	406,539	3.4%	\$5,212	406,540	1	60,645	60,645
	1085	100.0%	\$11,852,098	100.0%	\$10,924	\$11,051,226	15	\$3,528,608	\$235,241



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

12/1/2017

Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	887,408	7.1%	\$11,832	783,819	3	420,727	140,242
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	-	-	-
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	-	-	-
Englewood, City of	63	5.4%	599,720	4.8%	\$9,519	599,725	-	-	-
Ewing, Township of	74	6.3%	520,962	4.2%	\$7,040	520,961	-	-	-
Fanwood Borough	13	1.1%	219,276	1.8%	\$16,867	185,207	1	168,956	168,956
Freehold Township	63	5.4%	694,557	5.6%	\$11,025	592,140	1	292,423	292,423
Hamilton Township	130	11.1%	1,702,843	13.6%	\$13,099	1,545,713	2	806,749	403,375
Harrison, Town of	29	2.5%	296,058	2.4%	\$10,209	296,056	-	-	-
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	-	-	-
Hoboken, City of	79	6.8%	856,326	6.8%	\$10,840	662,844	1	224,610	224,610
Howell, Township of	62	5.3%	572,876	4.6%	\$9,240	572,875	-	-	-
Kenilworth Borough	16	1.4%	295,548	2.4%	\$18,472	295,551	-	-	-
Livingston Township	41	3.5%	1,039,840	8.3%	\$25,362	1,017,205	1	182,607	182,607
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	247,811	2.0%	\$7,509	247,813	-	-	-
Middlesex Borough	12	1.0%	264,764	2.1%	\$22,064	231,358	1	257,873	257,873
Montclair Township	79	6.8%	630,546	5.0%	\$7,982	593,842	1	203,196	203,196
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	-	-	-
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	-	-	-
North Plainfield Borough	18	1.5%	226,099	1.8%	\$12,561	181,349	1	158,413	158,413
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	-	-	-
South Brunswick Township	64	5.5%	594,311	4.8%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,959,819	15.7%	\$20,415	1,786,785	4	1,137,373	284,343
Warren Township	14	1.2%	175,949	1.4%	\$12,568	116,858	1	124,828	124,828
West Orange, Township of	56	4.8%	399,051	3.2%	\$7,126	399,050	-	-	-
	1166	100.0%	\$12,511,222	100.0%	\$10,730	\$11,550,916	17	\$3,977,755	\$233,986



Garden State Municipal Joint Insurance Fund



Claim Activity Report - Workers' Compensation Claims

12/1/2017

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	396,397	3.3%	\$7,479	292,538	1	161,665	161,665
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	-	-	-
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	-	-	-
Englewood, City of	79	6.3%	460,518	3.8%	\$5,829	460,515	-	-	-
Ewing, Township of	87	6.9%	1,106,605	9.2%	\$12,720	1,044,440	2	410,914	205,457
Fair Haven Borough	8	0.6%	65,046	0.5%	\$8,131	65,046	-	-	-
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	-	-	-
Freehold Township	59	4.7%	87,290	0.7%	\$1,479	87,285	-	-	-
Hamilton Township	138	10.9%	1,984,333	16.6%	\$14,379	1,723,264	5	1,084,597	216,919
Harrison, Town of	23	1.8%	283,553	2.4%	\$12,328	283,553	-	-	-
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	-	-	-
Hoboken, City of	97	7.7%	1,035,527	8.6%	\$10,676	1,035,526	-	-	-
Howell, Township of	48	3.8%	692,099	5.8%	\$14,419	662,469	2	375,413	187,707
Kenilworth Borough	10	0.8%	14,231	0.1%	\$1,423	14,232	-	-	-
Livingston Township	54	4.3%	1,586,816	13.2%	\$29,385	959,259	6	1,201,592	200,265
Manalapan Township	29	2.3%	214,493	1.8%	\$7,396	167,978	1	193,902	193,902
Maplewood, Township of	47	3.7%	320,022	2.7%	\$6,809	320,023	-	-	-
Middlesex Borough	22	1.7%	258,032	2.2%	\$11,729	258,032	-	-	-
Montclair Township	62	4.9%	595,135	5.0%	\$9,599	591,090	1	91,245	91,245
Morris Township	43	3.4%	368,978	3.1%	\$8,581	305,013	3	152,729	50,910
Morristown, Town of	38	3.0%	294,445	2.5%	\$7,749	256,098	1	242,622	242,622
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	-	-	-
North Brunswick Township	50	4.0%	235,653	2.0%	\$4,713	235,655	-	-	-
North Plainfield Borough	20	1.6%	76,699	0.6%	\$3,835	76,700	-	-	-
Rahway, City of	63	5.0%	373,872	3.1%	\$5,934	373,874	-	-	-
Union Township	74	5.9%	992,822	8.3%	\$13,417	709,825	4	623,684	155,921
Warren Township	11	0.9%	78,057	0.7%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	312,580	2.6%	\$4,530	312,582	-	-	-
	1261	100.0%	\$11,988,723	100.0%	\$9,507	\$10,468,569	26	\$4,538,363	\$174,552



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2017

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2017

Year 2004

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

Year 2005

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2017

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2017

Year 2007

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2017

Year 2008

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

Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2017

Year 2009

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	14	88	15.91%	287	4.88%
Caldwell Borough	5	20	25.00%	80	6.25%
Eastampton Township	1	4	25.00%	16	6.25%
Englewood, City of	29	88	32.95%	350	8.29%
Ewing, Township of	15	89	16.85%	250	6.00%
Fanwood Borough	3	9	33.33%	210	1.43%
Hamilton Township	15	133	11.28%	700	2.14%
Harrison, Town of	11	38	28.95%	275	4.00%
Highland Park Borough	1	22	4.55%	137	0.73%
Hoboken, City of	10	57	17.54%	733	1.36%
Howell, Township of	9	38	23.68%	272	3.31%
Kenilworth Borough	1	15	6.67%	62	1.61%
Livingston Township	6	39	15.38%	275	2.18%
Manalapan Township	6	23	26.09%	233	2.58%
Maplewood, Township of	6	43	13.95%	411	1.46%
Montclair Township	25	77	32.47%	450	5.56%
North Plainfield Borough	2	25	8.00%	112	1.79%
Rahway, City of	2	32	6.25%	297	0.67%
South Brunswick Township	8	63	12.70%	315	2.54%
Union Township	29	93	31.18%	549	5.28%
Warren Township	0	11	0.00%	277	0.00%
West Orange, Township of	14	78	17.95%	415	3.37%
GSMJIF	212	1085	19.54%	6706	3.16%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2017

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	11	75	14.67%	277	3.97%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	12	63	19.05%	350	3.43%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	29	79	36.71%	746	3.89%
Howell, Township of	10	62	16.13%	529	1.89%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	23	79	29.11%	406	5.67%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of	0	32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
GSMJIF	238	1166	20.41%	7575	3.14%

Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2017

Year 2011

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



The PMA Management Corporation Workers Compensation Timely Reporting

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

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

GSMJIF CLAIMS REPORTING HISTORY

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

12/1/2017

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of December 1, 2017 for all policy years:	0
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$905,921
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$713,970
Total Incurred for 2008 Losses:	\$556,232
Total Incurred for 2009 Losses:	\$2,404,218
Total Incurred for 2010 Losses:	\$843,174
Total Incurred for 2011 Losses:	\$844,462
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of December 1, 2017 for all policy years:	3
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,820,509
Total Incurred for 2007 Losses:	\$3,473,346
Total Incurred for 2008 Losses:	\$2,794,076
Total Incurred for 2009 Losses:	\$3,103,231
Total Incurred for 2010 Losses:	\$5,164,605
Total Incurred for 2011 Losses:	\$2,635,404
Total Liability Claims / 1000 Population 2002:	0.442
Total Liability Claims / 1000 Population 2003:	0.628
Total Liability Claims / 1000 Population 2004:	0.767
Total Liability Claims / 1000 Population 2005:	0.876
Total Liability Claims / 1000 Population 2006:	0.780
Total Liability Claims / 1000 Population 2007:	0.759
Total Liability Claims / 1000 Population 2008:	0.846
Total Liability Claims / 1000 Population 2009:	0.682
Total Liability Claims / 1000 Population 2010:	0.725
Total Liability Claims / 1000 Population 2011:	0.711



Garden State Municipal Joint Insurance Fund

Executive Summary

12/1/2017

Property	
Claims reported for the GSMJIF since March 1, 2002:	348
Open Claims as of December 1, 2017 for all policy years:	0
Property claims to date in 2012:	
Total Incurred for 2002 Losses:	\$0
Total Incurred for 2003 Losses:	\$53,224
Total Incurred for 2004 Losses:	\$62,591
Total Incurred for 2005 Losses:	\$92,257
Total Incurred for 2006 Losses:	\$247,694
Total Incurred for 2007 Losses:	\$104,295
Total Incurred for 2008 Losses:	\$130,682
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 December 1, 2017 for all policy years:	97
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,275,873
Total Incurred for 2004 Losses:	\$6,757,078
Total Incurred for 2005 Losses:	\$7,809,699
Total Incurred for 2006 Losses:	\$9,012,480
Total Incurred for 2007 Losses:	\$9,523,591
Total Incurred for 2008 Losses:	\$7,615,408
Total Incurred for 2009 Losses:	\$11,852,098
Total Incurred for 2010 Losses:	\$12,511,222
Total Incurred for 2011 Losses:	\$11,988,723
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 11/01/17 to 12/01/17

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

AL / GL / PL

Account Name	Account Number	Payment Amount
FREEHOLD TOWNSHIP	2500759	2,385.01
HOWELL TOWNSHIP	3394186	41.31
UNION TOWNSHIP	9125386	28,123.55
		30,549.87

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 11/01/17 to 12/01/17

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	523.20	2,951.54	5,963.94
CALDWELL BOROUGH	1244102	5,451.28	0.00	0.00	5,451.28
CITY OF RAHWAY	1236736	0.00	1,811.68	172.01	1,983.69
EWING TOWNSHIP	8769580	0.00	1,294.45	44.80	1,339.25
FANWOOD BOROUGH	2499465	0.00	686.98	309.60	996.58
FREEHOLD TOWNSHIP	2500759	0.00	0.00	153.00	153.00
HAMILTON TOWNSHIP	3389434	150,488.00	1,934.09	3,093.52	155,515.61
HIGHLAND PARK BOROUGH	3394194	0.00	0.00	428.40	428.40
HOWELL TOWNSHIP	3394186	18,800.00	0.00	1,301.29	20,101.29
HOWELL TOWNSHIP	8769648	0.00	0.00	12.94	12.94
LIVINGSTON TOWNSHIP	4871323	2,443.00	45.32	1,004.95	3,493.27
MIDDLESEX BOROUGH	5384474	775.88	0.00	0.00	775.88
MORRIS TOWNSHIP	5384508	0.00	0.00	2,050.20	2,050.20
MORRISTOWN, TOWN OF	0298612	0.00	848.03	1,087.62	1,935.65
NORTH PLAINFIELD BORO	6283535	-12,500.00	-37,500.00	0.00	-50,000.00
UNION TOWNSHIP	9125378	-26,400.00	-16,995.98	7,286.19	-36,109.79
		141,547.36	-47,352.23	19,896.06	114,091.19

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	1 \$	530,858.28
AUTO LIABILITY	01/01/2013	303	- \$	1,551,986.78
AUTO LIABILITY	01/01/2014	494	13 \$	756,689.39
AUTO LIABILITY	01/01/2015	505	11 \$	724,113.37
AUTO LIABILITY	01/01/2016	575	16 \$	392,978.44
AUTO LIABILITY	01/01/2017	497	59 \$	393,347.97
AUTO LIABILITY Total		2,618	100 \$	4,906,515.84
AUTO LOSS REPORT ONLY	01/01/2016	2	- \$	-
AUTO LOSS REPORT ONLY Total		2	- \$	-
AUTO PHYSICAL DAMAGE	01/01/2010	2	- \$	9,382.67
AUTO PHYSICAL DAMAGE	01/01/2011	11	- \$	41,909.88
AUTO PHYSICAL DAMAGE	01/01/2012	409	- \$	1,448,136.20
AUTO PHYSICAL DAMAGE	01/01/2013	376	- \$	921,350.46
AUTO PHYSICAL DAMAGE	01/01/2014	568	1 \$	1,049,194.49
AUTO PHYSICAL DAMAGE	01/01/2015	570	2 \$	937,417.88
AUTO PHYSICAL DAMAGE	01/01/2016	609	5 \$	1,027,709.35
AUTO PHYSICAL DAMAGE	01/01/2017	532	54 \$	1,087,363.04
AUTO PHYSICAL DAMAGE Total		3,077	62 \$	6,522,463.97
EMPLOYMENT PRACTICES	01/01/2011	2	- \$	1,027,632.61
EMPLOYMENT PRACTICES	01/01/2012	23	1 \$	3,594,149.41
EMPLOYMENT PRACTICES	01/01/2013	34	7 \$	5,205,953.04
EMPLOYMENT PRACTICES	01/01/2014	39	9 \$	3,214,051.92
EMPLOYMENT PRACTICES	01/01/2015	24	14 \$	1,739,099.45
EMPLOYMENT PRACTICES	01/01/2016	22	8 \$	393,111.75
EMPLOYMENT PRACTICES	01/01/2017	20	10 \$	338,111.50
EMPLOYMENT PRACTICES Total		164	49 \$	15,512,109.68
GENERAL LIABILITY	01/01/2006	1	- \$	133.90
GENERAL LIABILITY	01/01/2007	1	- \$	250,000.00
GENERAL LIABILITY	01/01/2008	3	- \$	2,447.41
GENERAL LIABILITY	01/01/2009	2	- \$	56,951.64
GENERAL LIABILITY	01/01/2010	24	- \$	267,031.79
GENERAL LIABILITY	01/01/2011	123	- \$	836,557.92
GENERAL LIABILITY	01/01/2012	592	4 \$	4,664,383.61

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund

Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
GENERAL LIABILITY	01/01/2013	563	12 \$	5,126,062.91
GENERAL LIABILITY	01/01/2014	717	34 \$	3,588,504.58
GENERAL LIABILITY	01/01/2015	701	44 \$	3,344,078.19
GENERAL LIABILITY	01/01/2016	633	31 \$	1,730,381.34
GENERAL LIABILITY	01/01/2005	1	- \$	8,081.75
GENERAL LIABILITY	01/01/2017	503	82 \$	438,164.40
GENERAL LIABILITY Total		3,864	207 \$	20,312,779.44
LIABILITY REPORT ONLY	01/01/2012	2	- \$	-
LIABILITY REPORT ONLY	01/01/2017	2	- \$	-
LIABILITY REPORT ONLY Total		4	- \$	-
PROPERTY	01/01/2011	9	- \$	9,819.11
PROPERTY	01/01/2012	214	1 \$	3,779,723.09
PROPERTY	01/01/2013	94	- \$	367,822.50
PROPERTY	01/01/2014	112	- \$	709,583.54
PROPERTY	01/01/2015	112	2 \$	834,830.06
PROPERTY	01/01/2016	134	8 \$	1,974,004.36
PROPERTY	01/01/2017	103	24 \$	853,068.34
PROPERTY Total		778	35 \$	8,528,851.00
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	- \$	476,928.56
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	- \$	271,754.89
PUBLIC OFFICIALS LIABILITY	01/01/2013	53	- \$	268,321.25
PUBLIC OFFICIALS LIABILITY	01/01/2014	57	2 \$	410,121.35
PUBLIC OFFICIALS LIABILITY	01/01/2015	75	6 \$	995,388.28
PUBLIC OFFICIALS LIABILITY	01/01/2016	43	6 \$	623,754.22
PUBLIC OFFICIALS LIABILITY	01/01/2017	38	12 \$	82,744.15
PUBLIC OFFICIALS LIABILITY Total		314	26 \$	3,129,012.70
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	234	3 \$	-
WORKCOMP RECORD ONLY Total		1,499	3 \$	-
WORKERS COMPENSATION	01/01/2006	3	2 \$	97,935.10
WORKERS COMPENSATION	01/01/2008	1	1 \$	118,000.00
WORKERS COMPENSATION	01/01/2009	3	2 \$	70,959.65
WORKERS COMPENSATION	01/01/2010	9	- \$	96,724.68
WORKERS COMPENSATION	01/01/2011	14	2 \$	228,733.65

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund

Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
WORKERS COMPENSATION	01/01/2012	986	35 \$	12,764,323.23
WORKERS COMPENSATION	01/01/2013	1,007	55 \$	10,795,293.39
WORKERS COMPENSATION	01/01/2014	1,029	92 \$	15,445,636.57
WORKERS COMPENSATION	01/01/2015	978	109 \$	12,276,872.13
WORKERS COMPENSATION	01/01/2016	835	163 \$	11,569,800.65
WORKERS COMPENSATION	01/01/2002	1	1 \$	45,711.10
WORKERS COMPENSATION	01/01/2017	765	385 \$	9,289,074.30
WORKERS COMPENSATION Total		5,631	847 \$	72,799,064.45
Grand Total		17,951	1,329 \$	131,710,797.07

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund

Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2009	TOWNSHIP OF MONTCLAIR		1		1
AUTO LIABILITY	01/01/2009	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2009 Total			2		2
AUTO LIABILITY	01/01/2010	CITY OF HOBOKEN		1		1
AUTO LIABILITY	01/01/2010	CITY OF RAHWAY		1		1
AUTO LIABILITY	01/01/2010	TOWNSHIP OF FREEHOLD		1		1
AUTO LIABILITY	01/01/2010	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2010 Total			4		4
AUTO LIABILITY	01/01/2011	BERKELEY TOWNSHIP		1		1
AUTO LIABILITY	01/01/2011	BOROUGH OF MIDDLESEX		1		1
AUTO LIABILITY	01/01/2011	CITY OF HOBOKEN		1		1
AUTO LIABILITY	01/01/2011	CITY OF RAHWAY		3		3
AUTO LIABILITY	01/01/2011	LIVINGSTON TOWNSHIP		2		2
AUTO LIABILITY	01/01/2011	TOWN OF MORRISTOWN		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF EWING		3		3
AUTO LIABILITY	01/01/2011	TOWNSHIP OF FREEHOLD		2		2
AUTO LIABILITY	01/01/2011	TOWNSHIP OF MAPLEWOOD		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF UNION		6		6
AUTO LIABILITY	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
AUTO LIABILITY	01/01/2011 Total			23		23
AUTO LIABILITY	01/01/2012	BERKELEY TOWNSHIP		11		11
AUTO LIABILITY	01/01/2012	BOROUGH OF CALDWELL		11		11
AUTO LIABILITY	01/01/2012	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		2		2
AUTO LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		1		1
AUTO LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX		3		3
AUTO LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		6		6
AUTO LIABILITY	01/01/2012	CITY OF ENGLEWOOD		17	1	18
AUTO LIABILITY	01/01/2012	CITY OF HOBOKEN		11		11
AUTO LIABILITY	01/01/2012	CITY OF RAHWAY		6		6
AUTO LIABILITY	01/01/2012	HOWELL TOWNSHIP		15		15
AUTO LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP		5		5
AUTO LIABILITY	01/01/2012	TOWN OF HARRISON		3		3
AUTO LIABILITY	01/01/2012	TOWN OF MORRISTOWN		5		5
AUTO LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD		6		6
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD		8		8

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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			214	1	215
AUTO LIABILITY	01/01/2013	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2013	BERKELEY TOWNSHIP		6		6
AUTO LIABILITY	01/01/2013	BOROUGH OF CALDWELL		13		13
AUTO LIABILITY	01/01/2013	BOROUGH OF FAIR HAVEN		3		3
AUTO LIABILITY	01/01/2013	BOROUGH OF HADDON HEIGHTS		2		2
AUTO LIABILITY	01/01/2013	BOROUGH OF HIGHLAND PARK		8		8
AUTO LIABILITY	01/01/2013	BOROUGH OF KENILWORTH		2		2
AUTO LIABILITY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		10		10
AUTO LIABILITY	01/01/2013	CITY OF ENGLEWOOD		17		17
AUTO LIABILITY	01/01/2013	CITY OF HOBOKEN		16		16
AUTO LIABILITY	01/01/2013	CITY OF LINDEN		26		26
AUTO LIABILITY	01/01/2013	CITY OF RAHWAY		10		10
AUTO LIABILITY	01/01/2013	HOWELL TOWNSHIP		5		5
AUTO LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP		7		7
AUTO LIABILITY	01/01/2013	TOWN OF HARRISON		3		3
AUTO LIABILITY	01/01/2013	TOWN OF MORRISTOWN		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD		7		7
AUTO LIABILITY	01/01/2013	TOWNSHIP OF EWING		4		4
AUTO LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD		10		10
AUTO LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE		6		6
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD		14		14
AUTO LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR		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		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO LIABILITY	01/01/2014	BERKELEY TOWNSHIP	13			13
AUTO LIABILITY	01/01/2014	BOROUGH OF CALDWELL	2			2
AUTO LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN	4			4
AUTO LIABILITY	01/01/2014	BOROUGH OF FANWOOD	2			2
AUTO LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS	5			5
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK	9			9
AUTO LIABILITY	01/01/2014	BOROUGH OF KENILWORTH	6			6
AUTO LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE	4			4
AUTO LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD	11			11
AUTO LIABILITY	01/01/2014	BOROUGH OF TOTOWA	5			5
AUTO LIABILITY	01/01/2014	CITY OF ENGLEWOOD	24			24
AUTO LIABILITY	01/01/2014	CITY OF HOBOKEN	25		1	26
AUTO LIABILITY	01/01/2014	CITY OF LINDEN	19			20
AUTO LIABILITY	01/01/2014	CITY OF RAHWAY	16		1	17
AUTO LIABILITY	01/01/2014	HOWELL TOWNSHIP	14			14
AUTO LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP	18			18
AUTO LIABILITY	01/01/2014	TOWN OF GUTTENBERG	8			8
AUTO LIABILITY	01/01/2014	TOWN OF HARRISON	4			4
AUTO LIABILITY	01/01/2014	TOWN OF KEARNY	21		4	26
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN	17			19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD	25			26
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EASTAMPTON	6			6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING	11			12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD	9			9
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON	6			6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE	7			7
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD	19			19
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR	47			47
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MORRIS	12			12
AUTO LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	5			5
AUTO LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY	32			32
AUTO LIABILITY	01/01/2014	TOWNSHIP OF UNION	39			39
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WARREN	10			10
AUTO LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE	25		1	26
AUTO LIABILITY	01/01/2014 Total		481		7	494
AUTO LIABILITY	01/01/2015	BERKELEY HEIGHTS	1			1
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP	13			13
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL	6			6
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD	3			3
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD	7			7
AUTO LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS	1			1
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK	18			18

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		5		5
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		4		4
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		11		11
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		12		12
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		13		13
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		29	1	32
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		25		25
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		11		11
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP		7		7
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		14	1	15
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG		11	1	12
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON		5		5
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY		23		23
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN		12		12
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		5		5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING		22		23
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		15	1	16
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		4	1	5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		28	1	29
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		29		29
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		14		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		39		39
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION		34	2	36
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9		9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		36		36
AUTO LIABILITY	01/01/2015 Total			494	8	505
AUTO LIABILITY	01/01/2016	BERKELEY HEIGHTS		3		3
AUTO LIABILITY	01/01/2016	BERKELEY TOWNSHIP		8	2	10
AUTO LIABILITY	01/01/2016	BOROUGH OF CALDWELL		5		5
AUTO LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN		1		1
AUTO LIABILITY	01/01/2016	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		7		7
AUTO LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		9	1	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			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2016	CITY OF RAHWAY		15		15
AUTO LIABILITY	01/01/2016	HOWELL TOWNSHIP		14		14
AUTO LIABILITY	01/01/2016	LIVINGSTON TOWNSHIP		14		14
AUTO LIABILITY	01/01/2016	TOWN OF GUTTENBERG		4		4
AUTO LIABILITY	01/01/2016	TOWN OF HARRISON		12		12
AUTO LIABILITY	01/01/2016	TOWN OF KEARNY		16		16
AUTO LIABILITY	01/01/2016	TOWN OF MORRISTOWN		18	1	20
AUTO LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		29		30
AUTO LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON		4		4
AUTO LIABILITY	01/01/2016	TOWNSHIP OF EWING		7		7
AUTO LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON		8	1	9
AUTO LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE		14	2	16
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR		24		24
AUTO LIABILITY	01/01/2016	TOWNSHIP OF MORRIS		11		11
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN		53	1	54
AUTO LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		22		22
AUTO LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		37		37
AUTO LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		9		9
AUTO LIABILITY	01/01/2016	TOWNSHIP OF UNION		43	3	46
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WARREN		3		3
AUTO LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		31	1	32
AUTO LIABILITY	01/01/2016 Total			559	14	575
AUTO LIABILITY	01/01/2017	BERKELEY HEIGHTS		8		8
AUTO LIABILITY	01/01/2017	BERKELEY TOWNSHIP		7	1	8
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		3		4
AUTO LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		6		6
AUTO LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK		7		7
AUTO LIABILITY	01/01/2017	BOROUGH OF KENILWORTH		4	1	5
AUTO LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		7		7
AUTO LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		10		10
AUTO LIABILITY	01/01/2017	BOROUGH OF TOTOWA		13		13
AUTO LIABILITY	01/01/2017	CITY OF ENGLEWOOD		13		13
AUTO LIABILITY	01/01/2017	CITY OF HOBOKEN		24	4	28
AUTO LIABILITY	01/01/2017	CITY OF LINDEN		21	7	28
AUTO LIABILITY	01/01/2017	CITY OF RAHWAY		12	3	15
AUTO LIABILITY	01/01/2017	HOWELL TOWNSHIP		10	3	13
AUTO LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		9		9
AUTO LIABILITY	01/01/2017	TOWN OF GUTTENBERG		1	1	2
AUTO LIABILITY	01/01/2017	TOWN OF KEARNY		15	3	18
AUTO LIABILITY	01/01/2017	TOWN OF MORRISTOWN		7		7

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		12	1	13
AUTO LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON		6	3	9
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EASTAMPTON		5		5
AUTO LIABILITY	01/01/2017	TOWNSHIP OF EWING		15	3	18
AUTO LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		7		7
AUTO LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		13	2	15
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		22	1	23
AUTO LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		17	3	20
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		28	2	30
AUTO LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		11	2	13
AUTO LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		37	3	40
AUTO LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		4
AUTO LIABILITY	01/01/2017	TOWNSHIP OF UNION		24	6	30
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WARREN		6	2	8
AUTO LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		22	3	25
AUTO LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		23	4	27
AUTO LIABILITY	01/01/2017	HARRISON TOWNSHIP		3		3
AUTO LIABILITY	01/01/2017 Total			438	58	497
AUTO LIABILITY Total				2,518	88	2,618
AUTO LOSS REPORT ONLY	01/01/2016	CITY OF LINDEN		2		2
AUTO LOSS REPORT ONLY	01/01/2016 Total			2		2
AUTO LOSS REPORT ONLY Total				2		2
AUTO PHYSICAL DAMAGE	01/01/2010	TOWNSHIP OF WEST ORANGE		2		2
AUTO PHYSICAL DAMAGE	01/01/2010 Total			2		2
AUTO PHYSICAL DAMAGE	01/01/2011	BERKELEY TOWNSHIP		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	BOROUGH OF HIGHLAND PARK		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF HOBOKEN		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	CITY OF RAHWAY		2		2
AUTO PHYSICAL DAMAGE	01/01/2011	LIVINGSTON TOWNSHIP		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWN OF MORRISTOWN		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF FREEHOLD		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF MAPLEWOOD		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
AUTO PHYSICAL DAMAGE	01/01/2011	TOWNSHIP OF WEST ORANGE		1		1
AUTO PHYSICAL DAMAGE	01/01/2011 Total			11		11
AUTO PHYSICAL DAMAGE	01/01/2012	BERKELEY TOWNSHIP		43		43
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF CALDWELL		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FAIR HAVEN		9		9
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF FANWOOD		1		1
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HADDON HEIGHTS		2		2
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF HIGHLAND PARK		18		18

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF KENILWORTH		1		1
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF MIDDLESEX		6		6
AUTO PHYSICAL DAMAGE	01/01/2012	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF ENGLEWOOD		14		14
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF HOBOKEN		12		12
AUTO PHYSICAL DAMAGE	01/01/2012	CITY OF RAHWAY		5		5
AUTO PHYSICAL DAMAGE	01/01/2012	HOWELL TOWNSHIP		19		19
AUTO PHYSICAL DAMAGE	01/01/2012	LIVINGSTON TOWNSHIP		13		13
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF HARRISON		6		6
AUTO PHYSICAL DAMAGE	01/01/2012	TOWN OF MORRISTOWN		8		8
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF BLOOMFIELD		8		8
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EASTAMPTON		3		3
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF EWING		4		4
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF FREEHOLD		16		16
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF HAMILTON		7		7
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MANALAPAN		10		10
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MAPLEWOOD		18		18
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MONTCLAIR		24		24
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF MORRIS		23		23
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		27		27
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF PARSIPPANY		25		25
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF UNION		24		24
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF WARREN		13		13
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF WEST ORANGE		29		29
AUTO PHYSICAL DAMAGE	01/01/2012 Total			409		409
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY HEIGHTS		8		8
AUTO PHYSICAL DAMAGE	01/01/2013	BERKELEY TOWNSHIP		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF CALDWELL		12		12
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF FAIR HAVEN		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF HIGHLAND PARK		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF KENILWORTH		6		6
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NEW PROVIDENCE		5		5
AUTO PHYSICAL DAMAGE	01/01/2013	BOROUGH OF NORTH PLAINFIELD		14		14
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF ENGLEWOOD		13		13
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF HOBOKEN		16		16
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF LINDEN		27		27
AUTO PHYSICAL DAMAGE	01/01/2013	CITY OF RAHWAY		9		9
AUTO PHYSICAL DAMAGE	01/01/2013	HOWELL TOWNSHIP		7		7
AUTO PHYSICAL DAMAGE	01/01/2013	LIVINGSTON TOWNSHIP		10		10
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF HARRISON		3		3
AUTO PHYSICAL DAMAGE	01/01/2013	TOWN OF MORRISTOWN		13		13

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

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Open/Closed Report

Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MONTCLAIR	41			41
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MORRIS	23			23
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	20			20
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF PARSIPPANY	34			34
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF UNION	42		1	43
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WARREN	15			15
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WEST ORANGE	39			39
AUTO PHYSICAL DAMAGE	01/01/2014 Total		567		1	568
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS	5			5
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP	17			17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL	8			8
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN	2			2
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD	3			3
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD	9			9
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS	1			1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK	16		1	17
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF KENILWORTH	6			6
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE	11			11
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD	20			20
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA	14			14
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD	15			15
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN	24		1	25
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY	19			19
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP	14			14
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP	14			14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG	13			13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON	6			6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY	19			19
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN	15			15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD	13			13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON	5			5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON	2			2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING	18			18
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD	15			15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON	14			14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE	27			27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR	29			29
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS	37			37
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	17			17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY	49			49
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION	38			38
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN	10			10

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Count of claim_number			claimant_status		Grand Total
line	policy_effective_date	insured	Closed	Open	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE	43		43
AUTO PHYSICAL DAMAGE	01/01/2015 Total		568	2	570
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY HEIGHTS	8		8
AUTO PHYSICAL DAMAGE	01/01/2016	BERKELEY TOWNSHIP	15		15
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF CALDWELL	7		7
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FANWOOD		1	1
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF FREEHOLD	12		12
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF HIGHLAND PARK	10		10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF KENILWORTH	13		13
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NEW PROVIDENCE	10		10
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF NORTH PLAINFIELD	22		22
AUTO PHYSICAL DAMAGE	01/01/2016	BOROUGH OF TOTOWA	7		7
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF ENGLEWOOD	18		18
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF HOBOKEN	28	1	29
AUTO PHYSICAL DAMAGE	01/01/2016	CITY OF RAHWAY	15		15
AUTO PHYSICAL DAMAGE	01/01/2016	HOWELL TOWNSHIP	34		34
AUTO PHYSICAL DAMAGE	01/01/2016	LIVINGSTON TOWNSHIP	18		18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF GUTTENBERG	5		5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF HARRISON	9		9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF KEARNY	17		17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWN OF MORRISTOWN	17		17
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF BLOOMFIELD	20		20
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF CINNAMINSON	5		5
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EASTAMPTON	2		2
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF EWING	13	1	14
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF HAMILTON	18	1	19
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF LAWRENCE	27	1	28
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MONTCLAIR	28		28
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF MORRIS	18		18
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BERGEN	51		51
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK	25		25
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF PARSIPPANY	38		38
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE	9		9
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF UNION	37		37
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WARREN	8		8
AUTO PHYSICAL DAMAGE	01/01/2016	TOWNSHIP OF WEST ORANGE	40		40
AUTO PHYSICAL DAMAGE	01/01/2016 Total		604	5	609
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY HEIGHTS	11	2	13
AUTO PHYSICAL DAMAGE	01/01/2017	BERKELEY TOWNSHIP	11	1	12
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF CALDWELL	4	1	5
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FAIR HAVEN	3		3
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF FANWOOD	4		4

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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 FREEHOLD		5		5
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF HIGHLAND PARK		10		10
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF KENILWORTH		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NEW PROVIDENCE		7	2	9
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF NORTH PLAINFIELD		8	3	11
AUTO PHYSICAL DAMAGE	01/01/2017	BOROUGH OF TOTOWA		11	2	13
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF ENGLEWOOD		12		12
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF HOBOKEN		27	3	30
AUTO PHYSICAL DAMAGE	01/01/2017	CITY OF RAHWAY		14	3	17
AUTO PHYSICAL DAMAGE	01/01/2017	HOWELL TOWNSHIP		20	1	21
AUTO PHYSICAL DAMAGE	01/01/2017	LIVINGSTON TOWNSHIP		8		8
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF GUTTENBERG		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF KEARNY		17	1	18
AUTO PHYSICAL DAMAGE	01/01/2017	TOWN OF MORRISTOWN		7		7
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF BLOOMFIELD		8	1	9
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF CINNAMINSON		2	1	3
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EASTAMPTON		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF EWING		17	4	21
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF HAMILTON		16	1	17
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF LAWRENCE		15	5	20
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MONTCLAIR		23		23
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF MORRIS		21	3	24
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BERGEN		31	1	32
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		14	3	17
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF PARSIPPANY		40	3	43
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		5		5
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF UNION		27	1	28
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WARREN		6	2	8
AUTO PHYSICAL DAMAGE	01/01/2017	TOWNSHIP OF WEST ORANGE		36	5	41
AUTO PHYSICAL DAMAGE	01/01/2017	NEPTUNE TOWNSHIP		21	2	23
AUTO PHYSICAL DAMAGE	01/01/2017	HARRISON TOWNSHIP		7		7
AUTO PHYSICAL DAMAGE	01/01/2017 Total			478	54	532
AUTO PHYSICAL DAMAGE Total				3,015	61	3,077
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

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF HAMILTON		3		3
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MONTCLAIR		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF UNION		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2012	TOWNSHIP OF WEST ORANGE			1	1
EMPLOYMENT PRACTICES	01/01/2012 Total			22	1	23
EMPLOYMENT PRACTICES	01/01/2013	CITY OF ENGLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2013	CITY OF HOBOKEN		2	4	6
EMPLOYMENT PRACTICES	01/01/2013	CITY OF LINDEN		3		3
EMPLOYMENT PRACTICES	01/01/2013	HOWELL TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2013	LIVINGSTON TOWNSHIP		2		2
EMPLOYMENT PRACTICES	01/01/2013	TOWN OF MORRISTOWN		1		1
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF BLOOMFIELD		3	3	6
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF HAMILTON		3		3
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MAPLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MONTCLAIR		7		7
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF MORRIS		2		2
EMPLOYMENT PRACTICES	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		1		1
EMPLOYMENT PRACTICES	01/01/2013 Total			27	7	34
EMPLOYMENT PRACTICES	01/01/2014	BERKELEY HEIGHTS		1		1
EMPLOYMENT PRACTICES	01/01/2014	BOROUGH OF HIGHLAND PARK		2		2
EMPLOYMENT PRACTICES	01/01/2014	CITY OF ENGLEWOOD		1	2	3
EMPLOYMENT PRACTICES	01/01/2014	CITY OF HOBOKEN		1	5	6
EMPLOYMENT PRACTICES	01/01/2014	HOWELL TOWNSHIP		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF GUTTENBERG		4		4
EMPLOYMENT PRACTICES	01/01/2014	TOWN OF HARRISON		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF BLOOMFIELD		6		6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF HAMILTON		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MONTCLAIR		5	1	6
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF MORRIS		2		2
EMPLOYMENT PRACTICES	01/01/2014	TOWNSHIP OF PARSIPPANY		3	1	4
EMPLOYMENT PRACTICES	01/01/2014 Total			30	9	39
EMPLOYMENT PRACTICES	01/01/2015	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF CALDWELL				1
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD		2	8	10
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN		1	2	3
EMPLOYMENT PRACTICES	01/01/2015	CITY OF LINDEN		1		1
EMPLOYMENT PRACTICES	01/01/2015	LIVINGSTON TOWNSHIP		1	1	2

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2015	TOWN OF MORRISTOWN			1	1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF LAWRENCE		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF MONTCLAIR		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2015 Total			10	13	24
EMPLOYMENT PRACTICES	01/01/2016	BERKELEY TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF CALDWELL			1	1
EMPLOYMENT PRACTICES	01/01/2016	BOROUGH OF FANWOOD		1		1
EMPLOYMENT PRACTICES	01/01/2016	CITY OF ENGLEWOOD		3	1	4
EMPLOYMENT PRACTICES	01/01/2016	CITY OF HOBOKEN		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	CITY OF LINDEN		2		2
EMPLOYMENT PRACTICES	01/01/2016	LIVINGSTON TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWN OF MORRISTOWN		1	1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF BLOOMFIELD		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF EASTAMPTON			1	1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MONTCLAIR			1	2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF NORTH BERGEN		1		2
EMPLOYMENT PRACTICES	01/01/2016	TOWNSHIP OF WARREN		1		1
EMPLOYMENT PRACTICES	01/01/2016 Total			14	7	22
EMPLOYMENT PRACTICES	01/01/2017	CITY OF ENGLEWOOD		3	1	4
EMPLOYMENT PRACTICES	01/01/2017	CITY OF HOBOKEN		2	1	3
EMPLOYMENT PRACTICES	01/01/2017	CITY OF LINDEN			1	1
EMPLOYMENT PRACTICES	01/01/2017	HOWELL TOWNSHIP		1		1
EMPLOYMENT PRACTICES	01/01/2017	LIVINGSTON TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWN OF GUTTENBERG		1	1	2
EMPLOYMENT PRACTICES	01/01/2017	TOWN OF HARRISON			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF CINNAMINSON			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF EASTAMPTON			1	1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF MORRIS		1		1
EMPLOYMENT PRACTICES	01/01/2017	TOWNSHIP OF 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			10	10	20
EMPLOYMENT PRACTICES Total				115	47	164
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

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
GENERAL LIABILITY	01/01/2008	CITY OF ENGLEWOOD		1		1
GENERAL LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1		1
GENERAL LIABILITY	01/01/2008 Total			3		3
GENERAL LIABILITY	01/01/2009	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2009	TOWNSHIP OF MANALAPAN		1		1
GENERAL LIABILITY	01/01/2009 Total			2		2
GENERAL LIABILITY	01/01/2010	BERKELEY TOWNSHIP		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF KENILWORTH		1		1
GENERAL LIABILITY	01/01/2010	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2010	CITY OF ENGLEWOOD		3		3
GENERAL LIABILITY	01/01/2010	CITY OF HOBOKEN		3		3
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF EWING		3		3
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF HAMILTON		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MANALAPAN		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MAPLEWOOD		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MONTCLAIR		5		5
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF MORRIS		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF UNION		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF WEST ORANGE		1		1
GENERAL LIABILITY	01/01/2010 Total			24		24
GENERAL LIABILITY	01/01/2011	BERKELEY TOWNSHIP		2		2
GENERAL LIABILITY	01/01/2011	BOROUGH OF CALDWELL		2		2
GENERAL LIABILITY	01/01/2011	BOROUGH OF HIGHLAND PARK		3		3
GENERAL LIABILITY	01/01/2011	BOROUGH OF KENILWORTH		2		2
GENERAL LIABILITY	01/01/2011	BOROUGH OF MIDDLESEX		2		2
GENERAL LIABILITY	01/01/2011	CITY OF ENGLEWOOD		8		8
GENERAL LIABILITY	01/01/2011	CITY OF HOBOKEN		14		14
GENERAL LIABILITY	01/01/2011	CITY OF RAHWAY		2		2
GENERAL LIABILITY	01/01/2011	HOWELL TOWNSHIP		2		2
GENERAL LIABILITY	01/01/2011	LIVINGSTON TOWNSHIP		4		4
GENERAL LIABILITY	01/01/2011	TOWN OF HARRISON		1		1
GENERAL LIABILITY	01/01/2011	TOWN OF MORRISTOWN		2		2
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF EWING		1		1
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF FREEHOLD		7		7
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MANALAPAN		9		9
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MAPLEWOOD		3		3
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF MONTCLAIR		11		11
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		5		5
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

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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 Total		123			123
GENERAL LIABILITY	01/01/2012	BERKELEY TOWNSHIP	7			7
GENERAL LIABILITY	01/01/2012	BOROUGH OF CALDWELL	15			15
GENERAL LIABILITY	01/01/2012	BOROUGH OF FAIR HAVEN	1			1
GENERAL LIABILITY	01/01/2012	BOROUGH OF FANWOOD	5			5
GENERAL LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS	4			4
GENERAL LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK	20			20
GENERAL LIABILITY	01/01/2012	BOROUGH OF KENILWORTH	8			8
GENERAL LIABILITY	01/01/2012	BOROUGH OF MIDDLESEX	3			3
GENERAL LIABILITY	01/01/2012	BOROUGH OF NORTH PLAINFIELD	12			12
GENERAL LIABILITY	01/01/2012	CITY OF ENGLEWOOD	33			34
GENERAL LIABILITY	01/01/2012	CITY OF HOBOKEN	58			58
GENERAL LIABILITY	01/01/2012	CITY OF RAHWAY	30			30
GENERAL LIABILITY	01/01/2012	HOWELL TOWNSHIP	21			21
GENERAL LIABILITY	01/01/2012	LIVINGSTON TOWNSHIP	43			43
GENERAL LIABILITY	01/01/2012	TOWN OF HARRISON	5			5
GENERAL LIABILITY	01/01/2012	TOWN OF MORRISTOWN	23			23
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF BLOOMFIELD	28		1	30
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EASTAMPTON	2			2
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EWING	12			12
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF FREEHOLD	23			23
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON	11			11
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MANALAPAN	11			11
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MAPLEWOOD	21			21
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR	48		1	49
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MORRIS	8			8
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK	25			25
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF PARSIPPANY	28			28
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF UNION	37			37
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WARREN	8			8
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE	38			38
GENERAL LIABILITY	01/01/2012 Total		588		2	592
GENERAL LIABILITY	01/01/2013	BERKELEY HEIGHTS	6			6
GENERAL LIABILITY	01/01/2013	BERKELEY TOWNSHIP	7			7
GENERAL LIABILITY	01/01/2013	BOROUGH OF CALDWELL	14			15
GENERAL LIABILITY	01/01/2013	BOROUGH OF FAIR HAVEN	2			2
GENERAL LIABILITY	01/01/2013	BOROUGH OF FANWOOD	4			4
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

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2013	CITY OF ENGLEWOOD	22			25
GENERAL LIABILITY	01/01/2013	CITY OF HOBOKEN	39			39
GENERAL LIABILITY	01/01/2013	CITY OF LINDEN	29			29
GENERAL LIABILITY	01/01/2013	CITY OF RAHWAY	30			30
GENERAL LIABILITY	01/01/2013	HOWELL TOWNSHIP	18			18
GENERAL LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP	32			32
GENERAL LIABILITY	01/01/2013	TOWN OF HARRISON	15			15
GENERAL LIABILITY	01/01/2013	TOWN OF MORRISTOWN	11			11
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF BLOOMFIELD	32			32
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EASTAMPTON	1			1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF EWING	9			9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF FREEHOLD	9			9
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON	29		4	35
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE	16			16
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MAPLEWOOD	14			14
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MONTCLAIR	47		1	48
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF MORRIS	4			4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	23			23
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF PARSIPPANY	46			46
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF UNION	33			34
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WARREN	4			4
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE	31			31
GENERAL LIABILITY	01/01/2013 Total		551		5	563
GENERAL LIABILITY	01/01/2014	BERKELEY HEIGHTS	12		2	14
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP	6		1	7
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL	18			19
GENERAL LIABILITY	01/01/2014	BOROUGH OF FAIR HAVEN	2			2
GENERAL LIABILITY	01/01/2014	BOROUGH OF FANWOOD	4			4
GENERAL LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS	15			15
GENERAL LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK	10		1	12
GENERAL LIABILITY	01/01/2014	BOROUGH OF KENILWORTH	7			7
GENERAL LIABILITY	01/01/2014	BOROUGH OF NEW PROVIDENCE	11			11
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD	3			3
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA	8		1	9
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD	36		2	38
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN	43			46
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN	34			36
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY	23		1	25
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP	28			29
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP	41		1	42
GENERAL LIABILITY	01/01/2014	TOWN OF GUTTENBERG	5			5
GENERAL LIABILITY	01/01/2014	TOWN OF HARRISON	13			13

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY	53			53
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN	10		1	11
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD	35			35
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING	25		1	26
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD	22		1	23
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON	15		4	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	50		1	51
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MORRIS	4			4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	13		1	14
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY	33			33
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF UNION	44		2	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		683	15	19	717
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS	9			9
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP	24			24
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL	15		1	16
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN	4			4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD	4			4
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD	14			14
GENERAL LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS	16			16
GENERAL LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK	13			13
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH	2		1	4
GENERAL LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE	15			15
GENERAL LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD	8			8
GENERAL LIABILITY	01/01/2015	BOROUGH OF TOTOWA	7			7
GENERAL LIABILITY	01/01/2015	CITY OF ENGLEWOOD	28		5	33
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN	44		1	49
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN	28		1	30
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY	15		2	17
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP	30		1	33
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP	34		2	36
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG	6			6
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON	7		3	10
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY	24		1	25
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN	13		1	15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD	30		2	33
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON	7			7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON	3			3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING	10		1	11

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2015	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		1	61
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	14		1	15
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	18		1	19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	27		1	28
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION	40			40
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN	9			9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE	39		3	44
GENERAL LIABILITY	01/01/2015 Total		657		17	701
GENERAL LIABILITY	01/01/2016	BERKELEY HEIGHTS	7			7
GENERAL LIABILITY	01/01/2016	BERKELEY TOWNSHIP	10		1	11
GENERAL LIABILITY	01/01/2016	BOROUGH OF CALDWELL	17			17
GENERAL LIABILITY	01/01/2016	BOROUGH OF FAIR HAVEN	4			4
GENERAL LIABILITY	01/01/2016	BOROUGH OF FANWOOD	4			4
GENERAL LIABILITY	01/01/2016	BOROUGH OF FREEHOLD	16		1	17
GENERAL LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS	17			17
GENERAL LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK	7		1	8
GENERAL LIABILITY	01/01/2016	BOROUGH OF KENILWORTH	5		1	6
GENERAL LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE	10			11
GENERAL LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD	17			17
GENERAL LIABILITY	01/01/2016	BOROUGH OF TOTOWA	3			3
GENERAL LIABILITY	01/01/2016	CITY OF ENGLEWOOD	39		1	42
GENERAL LIABILITY	01/01/2016	CITY OF HOBOKEN	61			64
GENERAL LIABILITY	01/01/2016	CITY OF LINDEN	24			24
GENERAL LIABILITY	01/01/2016	CITY OF RAHWAY	22			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	2		2	4
GENERAL LIABILITY	01/01/2016	TOWN OF HARRISON	3			4
GENERAL LIABILITY	01/01/2016	TOWN OF KEARNY	23			24
GENERAL LIABILITY	01/01/2016	TOWN OF MORRISTOWN	9		1	11
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD	26			27
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF CINNAMINSON	6			6
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EASTAMPTON	2			2
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF EWING	13		1	14
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF HAMILTON	18		1	19
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF LAWRENCE	15		1	16
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MONTCLAIR	36		1	38
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF MORRIS	5			5
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BERGEN	22			23

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		15		15
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF PARSIPPANY		18		18
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		11	1	13
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF UNION		31	1	33
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WARREN		4		4
GENERAL LIABILITY	01/01/2016	TOWNSHIP OF WEST ORANGE		20		20
GENERAL LIABILITY	01/01/2016 Total			602	14	633
GENERAL LIABILITY	01/01/2005	TOWNSHIP OF WEST ORANGE		1		1
GENERAL LIABILITY	01/01/2005 Total			1		1
GENERAL LIABILITY	01/01/2017	BERKELEY HEIGHTS		4	2	6
GENERAL LIABILITY	01/01/2017	BERKELEY TOWNSHIP		3	4	7
GENERAL LIABILITY	01/01/2017	BOROUGH OF CALDWELL		19	2	22
GENERAL LIABILITY	01/01/2017	BOROUGH OF FAIR HAVEN		4		4
GENERAL LIABILITY	01/01/2017	BOROUGH OF FANWOOD		1	1	2
GENERAL LIABILITY	01/01/2017	BOROUGH OF FREEHOLD		13	2	15
GENERAL LIABILITY	01/01/2017	BOROUGH OF HADDON HEIGHTS		14		14
GENERAL LIABILITY	01/01/2017	BOROUGH OF HIGHLAND PARK		1	2	3
GENERAL LIABILITY	01/01/2017	BOROUGH OF KENILWORTH		3		3
GENERAL LIABILITY	01/01/2017	BOROUGH OF NEW PROVIDENCE		6	2	8
GENERAL LIABILITY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		10	1	11
GENERAL LIABILITY	01/01/2017	BOROUGH OF TOTOWA		3		3
GENERAL LIABILITY	01/01/2017	CITY OF ENGLEWOOD		19	4	23
GENERAL LIABILITY	01/01/2017	CITY OF HOBOKEN		37	8	47
GENERAL LIABILITY	01/01/2017	CITY OF LINDEN		18	6	24
GENERAL LIABILITY	01/01/2017	CITY OF RAHWAY		16	4	20
GENERAL LIABILITY	01/01/2017	HOWELL TOWNSHIP		13	1	14
GENERAL LIABILITY	01/01/2017	LIVINGSTON TOWNSHIP		27	1	28
GENERAL LIABILITY	01/01/2017	TOWN OF HARRISON		5		5
GENERAL LIABILITY	01/01/2017	TOWN OF KEARNY		18	3	21
GENERAL LIABILITY	01/01/2017	TOWN OF MORRISTOWN		9	1	10
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		16	6	22
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF CINNAMINSON		4		4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF EWING		11	3	14
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		8	2	10
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF LAWRENCE		6	1	7
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		25	2	27
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF MORRIS		4		4
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN		13	6	19
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		11		11
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		27	5	32
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		9	1	10
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF UNION		17	3	20

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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 WARREN		5	1	6
GENERAL LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		6	3	9
GENERAL LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		16	2	18
GENERAL LIABILITY	01/01/2017 Total		421	79	3	503
GENERAL LIABILITY Total			3,657	132	75	3,864
LIABILITY REPORT ONLY	01/01/2012	BOROUGH OF MIDDLESEX		1		1
LIABILITY REPORT ONLY	01/01/2012	CITY OF RAHWAY		1		1
LIABILITY REPORT ONLY	01/01/2012 Total		2			2
LIABILITY REPORT ONLY	01/01/2017	CITY OF HOBOKEN		2		2
LIABILITY REPORT ONLY	01/01/2017 Total		2			2
LIABILITY REPORT ONLY Total			4			4
PROPERTY	01/01/2011	CITY OF RAHWAY		3		3
PROPERTY	01/01/2011	LIVINGSTON TOWNSHIP		4		4
PROPERTY	01/01/2011	TOWN OF HARRISON		1		1
PROPERTY	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
PROPERTY	01/01/2011 Total		9			9
PROPERTY	01/01/2012	BERKELEY TOWNSHIP		32		32
PROPERTY	01/01/2012	BOROUGH OF CALDWELL		5		5
PROPERTY	01/01/2012	BOROUGH OF FAIR HAVEN		5		5
PROPERTY	01/01/2012	BOROUGH OF FANWOOD		2		2
PROPERTY	01/01/2012	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2012	BOROUGH OF HIGHLAND PARK		7		7
PROPERTY	01/01/2012	BOROUGH OF KENILWORTH		1		1
PROPERTY	01/01/2012	BOROUGH OF MIDDLESEX		12		12
PROPERTY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		4		4
PROPERTY	01/01/2012	CITY OF ENGLEWOOD		9		9
PROPERTY	01/01/2012	CITY OF HOBOKEN		25		25
PROPERTY	01/01/2012	CITY OF RAHWAY		28	1	29
PROPERTY	01/01/2012	HOWELL TOWNSHIP		3		3
PROPERTY	01/01/2012	LIVINGSTON TOWNSHIP		3		3
PROPERTY	01/01/2012	TOWN OF HARRISON		9		9
PROPERTY	01/01/2012	TOWN OF MORRISTOWN		1		1
PROPERTY	01/01/2012	TOWNSHIP OF EASTAMPTON		1		1
PROPERTY	01/01/2012	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2012	TOWNSHIP OF FREEHOLD		5		5
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

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line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2012	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2012	TOWNSHIP OF WARREN		5		5
PROPERTY	01/01/2012	TOWNSHIP OF WEST ORANGE		1		1
PROPERTY	01/01/2012 Total		213		1	214
PROPERTY	01/01/2013	BERKELEY HEIGHTS		6		6
PROPERTY	01/01/2013	BERKELEY TOWNSHIP		5		5
PROPERTY	01/01/2013	BOROUGH OF CALDWELL		3		3
PROPERTY	01/01/2013	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2013	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2013	BOROUGH OF HIGHLAND PARK		2		2
PROPERTY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
PROPERTY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2013	CITY OF ENGLEWOOD		12		12
PROPERTY	01/01/2013	CITY OF LINDEN		20		20
PROPERTY	01/01/2013	CITY OF RAHWAY		4		4
PROPERTY	01/01/2013	HOWELL TOWNSHIP		4		4
PROPERTY	01/01/2013	LIVINGSTON TOWNSHIP		5		5
PROPERTY	01/01/2013	TOWN OF HARRISON		2		2
PROPERTY	01/01/2013	TOWN OF MORRISTOWN		3		3
PROPERTY	01/01/2013	TOWNSHIP OF FREEHOLD		1		1
PROPERTY	01/01/2013	TOWNSHIP OF HAMILTON		2		2
PROPERTY	01/01/2013	TOWNSHIP OF LAWRENCE		1		1
PROPERTY	01/01/2013	TOWNSHIP OF MONTCLAIR		1		1
PROPERTY	01/01/2013	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		5		5
PROPERTY	01/01/2013	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2013	TOWNSHIP OF UNION		1		1
PROPERTY	01/01/2013	TOWNSHIP OF WEST ORANGE		2		2
PROPERTY	01/01/2013 Total		94			94
PROPERTY	01/01/2014	BERKELEY HEIGHTS		3		3
PROPERTY	01/01/2014	BERKELEY TOWNSHIP		6		6
PROPERTY	01/01/2014	BOROUGH OF CALDWELL		5		5
PROPERTY	01/01/2014	BOROUGH OF FAIR HAVEN		5		5
PROPERTY	01/01/2014	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2014	BOROUGH OF HIGHLAND PARK		1		1
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

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

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line	policy_effective_date	insured	Closed	Open	Re-Open	
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS		3		3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		3		3
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		8		8
PROPERTY	01/01/2015	TOWNSHIP OF UNION		3		3
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		3		3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE		11		11
PROPERTY	01/01/2015 Total		110		2	112
PROPERTY	01/01/2016	BERKELEY HEIGHTS		2	1	3
PROPERTY	01/01/2016	BERKELEY TOWNSHIP		2		2
PROPERTY	01/01/2016	BOROUGH OF CALDWELL		3		3
PROPERTY	01/01/2016	BOROUGH OF FAIR HAVEN		6		6
PROPERTY	01/01/2016	BOROUGH OF FANWOOD		1		1
PROPERTY	01/01/2016	BOROUGH OF FREEHOLD		2		2
PROPERTY	01/01/2016	BOROUGH OF HADDON HEIGHTS		2		2
PROPERTY	01/01/2016	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2016	BOROUGH OF KENILWORTH		3		3
PROPERTY	01/01/2016	BOROUGH OF NEW PROVIDENCE		2		2
PROPERTY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		1		1
PROPERTY	01/01/2016	BOROUGH OF TOTOWA		3		3
PROPERTY	01/01/2016	CITY OF ENGLEWOOD		10		10
PROPERTY	01/01/2016	CITY OF HOBOKEN		2		2
PROPERTY	01/01/2016	CITY OF LINDEN		3		3
PROPERTY	01/01/2016	CITY OF RAHWAY		2		2
PROPERTY	01/01/2016	HOWELL TOWNSHIP		3		3
PROPERTY	01/01/2016	LIVINGSTON TOWNSHIP		7		7
PROPERTY	01/01/2016	TOWN OF GUTTENBERG		2	1	3
PROPERTY	01/01/2016	TOWN OF HARRISON		3		3
PROPERTY	01/01/2016	TOWN OF KEARNY		9		9
PROPERTY	01/01/2016	TOWN OF MORRISTOWN		2	1	3
PROPERTY	01/01/2016	TOWNSHIP OF EWING		2		2
PROPERTY	01/01/2016	TOWNSHIP OF LAWRENCE		3		3
PROPERTY	01/01/2016	TOWNSHIP OF MONTCLAIR		5	1	6
PROPERTY	01/01/2016	TOWNSHIP OF MORRIS		6		6
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BERGEN		5		5
PROPERTY	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		4		4
PROPERTY	01/01/2016	TOWNSHIP OF PARSIPPANY		11	3	14
PROPERTY	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		7	1	8
PROPERTY	01/01/2016	TOWNSHIP OF UNION		1		1
PROPERTY	01/01/2016	TOWNSHIP OF WARREN		2		2
PROPERTY	01/01/2016	TOWNSHIP OF WEST ORANGE		9		9
PROPERTY	01/01/2016 Total		126		8	134

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PROPERTY	01/01/2017	BERKELEY HEIGHTS		3		3
PROPERTY	01/01/2017	BERKELEY TOWNSHIP		4		5
PROPERTY	01/01/2017	BOROUGH OF CALDWELL		1		1
PROPERTY	01/01/2017	BOROUGH OF FAIR HAVEN		2		2
PROPERTY	01/01/2017	BOROUGH OF FREEHOLD		2		2
PROPERTY	01/01/2017	BOROUGH OF HADDON HEIGHTS		3		3
PROPERTY	01/01/2017	BOROUGH OF HIGHLAND PARK		3		3
PROPERTY	01/01/2017	BOROUGH OF KENILWORTH		1		1
PROPERTY	01/01/2017	BOROUGH OF NEW PROVIDENCE			1	1
PROPERTY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		1	1	2
PROPERTY	01/01/2017	BOROUGH OF TOTOWA		4		4
PROPERTY	01/01/2017	CITY OF ENGLEWOOD		5	2	7
PROPERTY	01/01/2017	CITY OF LINDEN		2	1	3
PROPERTY	01/01/2017	CITY OF RAHWAY		1	3	4
PROPERTY	01/01/2017	HOWELL TOWNSHIP		4	2	6
PROPERTY	01/01/2017	LIVINGSTON TOWNSHIP		8	1	9
PROPERTY	01/01/2017	TOWN OF HARRISON		2		2
PROPERTY	01/01/2017	TOWN OF KEARNY		1		1
PROPERTY	01/01/2017	TOWN OF MORRISTOWN		1		1
PROPERTY	01/01/2017	TOWNSHIP OF BLOOMFIELD		2		2
PROPERTY	01/01/2017	TOWNSHIP OF CINNAMINSON			1	1
PROPERTY	01/01/2017	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2017	TOWNSHIP OF LAWRENCE			2	2
PROPERTY	01/01/2017	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2017	TOWNSHIP OF MORRIS		2		2
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BERGEN		2		2
PROPERTY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		4	2	6
PROPERTY	01/01/2017	TOWNSHIP OF PARSIPPANY		6	3	9
PROPERTY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		5	1	6
PROPERTY	01/01/2017	TOWNSHIP OF UNION		3	1	4
PROPERTY	01/01/2017	TOWNSHIP OF WARREN		1		1
PROPERTY	01/01/2017	TOWNSHIP OF WEST ORANGE		3	2	5
PROPERTY	01/01/2017 Total			79	23	103
PROPERTY Total				743	34	778
PUBLIC OFFICIALS LIABILITY	01/01/2008	TOWNSHIP OF MONTCLAIR		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2008 Total			1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF CALDWELL		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF FANWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HADDON HEIGHTS		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF HIGHLAND PARK		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2012	BOROUGH OF KENILWORTH		1		1

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

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PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF HOBOKEN		13	1	14
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2014	CITY OF RAHWAY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	HOWELL TOWNSHIP		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWN OF MORRISTOWN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON			1	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	2	3
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF HOBOKEN		10	1	11
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	HOWELL TOWNSHIP		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF GUTTENBERG		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF KEARNY		2		3
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		6		6
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		9		9
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		5		5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN		2	2	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total			69	5	75
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY HEIGHTS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF CALDWELL		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF FREEHOLD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HADDON HEIGHTS		1		1

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PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF HIGHLAND PARK		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NEW PROVIDENCE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF NORTH PLAINFIELD		3		3
PUBLIC OFFICIALS LIABILITY	01/01/2016	BOROUGH OF TOTOWA		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF ENGLEWOOD		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF HOBOKEN		4		4
PUBLIC OFFICIALS LIABILITY	01/01/2016	CITY OF LINDEN		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2016	HOWELL TOWNSHIP		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2016	TOWNSHIP OF BLOOMFIELD		4	1	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			37	5	43
PUBLIC OFFICIALS LIABILITY	01/01/2017	BERKELEY HEIGHTS		2	1	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		4	4	8
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWN OF KEARNY		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF BLOOMFIELD		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF HAMILTON		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF MONTCLAIR		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF NORTH BERGEN			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF PARSIPPANY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF UNION		2	1	3
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WARREN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2017	NEPTUNE TOWNSHIP		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2017 Total			26	12	38
PUBLIC OFFICIALS LIABILITY Total				288	23	314
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

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF MIDDLESEX		1		1
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF NEW PROVIDENCE		5		5
WORKCOMP RECORD ONLY	01/01/2012	BOROUGH OF NORTH PLAINFIELD		12		12
WORKCOMP RECORD ONLY	01/01/2012	CITY OF ENGLEWOOD		17		17
WORKCOMP RECORD ONLY	01/01/2012	CITY OF HOBOKEN		18		18
WORKCOMP RECORD ONLY	01/01/2012	CITY OF RAHWAY		3		3
WORKCOMP RECORD ONLY	01/01/2012	HOWELL TOWNSHIP		21		21
WORKCOMP RECORD ONLY	01/01/2012	LIVINGSTON TOWNSHIP		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF HARRISON		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWN OF MORRISTOWN		6		6
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EASTAMPTON		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF EWING		17		17
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF FREEHOLD		20		20
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF HAMILTON		28		28
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MANALAPAN		5		5
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MAPLEWOOD		7		7
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MONTCLAIR		11		11
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF MORRIS		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK		10		10
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF UNION		2		2
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WARREN		4		4
WORKCOMP RECORD ONLY	01/01/2012	TOWNSHIP OF WEST ORANGE		11		11
WORKCOMP RECORD ONLY	01/01/2012 Total			239		239
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2013	BERKELEY TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FAIR HAVEN		2		2
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF FANWOOD		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HADDON HEIGHTS		3		3
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF HIGHLAND PARK		9		9
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NEW PROVIDENCE		6		6
WORKCOMP RECORD ONLY	01/01/2013	BOROUGH OF NORTH PLAINFIELD		11		11
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

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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	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF EWING		13		13
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF FREEHOLD		21		21
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF LAWRENCE		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MAPLEWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MONTCLAIR		5		5
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF MORRIS		11		11
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK		7		7
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WARREN		2		2
WORKCOMP RECORD ONLY	01/01/2013	TOWNSHIP OF WEST ORANGE		13		13
WORKCOMP RECORD ONLY	01/01/2013 Total			241		241
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BERKELEY TOWNSHIP		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF CALDWELL		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF FANWOOD		2		2
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF HIGHLAND PARK		7		7
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NEW PROVIDENCE		12		12
WORKCOMP RECORD ONLY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF ENGLEWOOD		16		16
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		17		17
WORKCOMP RECORD ONLY	01/01/2014	CITY OF LINDEN		33		33
WORKCOMP RECORD ONLY	01/01/2014	CITY OF RAHWAY		7		7
WORKCOMP RECORD ONLY	01/01/2014	HOWELL TOWNSHIP		20		20
WORKCOMP RECORD ONLY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF GUTTENBERG		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF HARRISON		12		12
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF KEARNY		8		8
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF MORRISTOWN		5		5
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF EWING		2		2
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF FREEHOLD		25		25
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

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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 Total			285		285
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY HEIGHTS		4		4
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY TOWNSHIP		14		14
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF CALDWELL		2		2
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF FREEHOLD		3		3
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HIGHLAND PARK		5		5
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NEW PROVIDENCE		10		10
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		10		10
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		11		11
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN		18		18
WORKCOMP RECORD ONLY	01/01/2015	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP		25		25
WORKCOMP RECORD ONLY	01/01/2015	LIVINGSTON TOWNSHIP		4		4
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON		14		14
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY		10		10
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN		2		2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON		22		22
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF LAWRENCE		17		17
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MONTCLAIR		8		8
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MORRIS		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		12		12
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF UNION		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN		5		5
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE		20		20
WORKCOMP RECORD ONLY	01/01/2015 Total			258		258
WORKCOMP RECORD ONLY	01/01/2016	BERKELEY HEIGHTS		6		6
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

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Count of claim_number			claimant_status		Re-Open	Grand Total
line	policy_effective_date	insured	Closed	Open		
WORKCOMP RECORD ONLY	01/01/2016	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		1	2	3
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NEW PROVIDENCE		7		7
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF NORTH PLAINFIELD		25		25
WORKCOMP RECORD ONLY	01/01/2017	BOROUGH OF TOTOWA		2		2
WORKCOMP RECORD ONLY	01/01/2017	CITY OF ENGLEWOOD		11		11
WORKCOMP RECORD ONLY	01/01/2017	CITY OF HOBOKEN		28		28
WORKCOMP RECORD ONLY	01/01/2017	CITY OF RAHWAY		8		8
WORKCOMP RECORD ONLY	01/01/2017	HOWELL TOWNSHIP		15		15
WORKCOMP RECORD ONLY	01/01/2017	LIVINGSTON TOWNSHIP		5		5
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF HARRISON		11		11
WORKCOMP RECORD ONLY	01/01/2017	TOWN OF KEARNY		4		4
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF EASTAMPTON		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF EWING		14		14
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF HAMILTON		24		24
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF LAWRENCE		17		17
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MONTCLAIR		7		7
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF MORRIS		7	1	8
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BERGEN		9		9
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK		4		4

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		4
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF WARREN		1		1
WORKCOMP RECORD ONLY	01/01/2017	TOWNSHIP OF WEST ORANGE		4		4
WORKCOMP RECORD ONLY	01/01/2017	NEPTUNE TOWNSHIP		6		6
WORKCOMP RECORD ONLY	01/01/2017 Total			231	3	234
WORKCOMP RECORD ONLY Total			1,496		3	1,499
WORKERS COMPENSATION	01/01/2006	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2006	CITY OF RAHWAY				1
WORKERS COMPENSATION	01/01/2006	TOWN OF HARRISON			1	1
WORKERS COMPENSATION	01/01/2006 Total			1	1	3
WORKERS COMPENSATION	01/01/2008	TOWNSHIP OF MONTCLAIR			1	1
WORKERS COMPENSATION	01/01/2008 Total				1	1
WORKERS COMPENSATION	01/01/2009	CITY OF HOBOKEN		1	1	2
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	01/01/2009 Total			1	2	3
WORKERS COMPENSATION	01/01/2010	BOROUGH OF CALDWELL		1		1
WORKERS COMPENSATION	01/01/2010	CITY OF HOBOKEN		7		7
WORKERS COMPENSATION	01/01/2010	TOWNSHIP OF FREEHOLD		1		1
WORKERS COMPENSATION	01/01/2010 Total			9		9
WORKERS COMPENSATION	01/01/2011	BERKELEY TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF ENGLEWOOD		1		1
WORKERS COMPENSATION	01/01/2011	CITY OF HOBOKEN		3	1	4
WORKERS COMPENSATION	01/01/2011	HOWELL TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2011	LIVINGSTON TOWNSHIP		2		2
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF EWING		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF MONTCLAIR		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF NORTH BRUNSWICK		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF UNION		1		1
WORKERS COMPENSATION	01/01/2011	TOWNSHIP OF WEST ORANGE				1
WORKERS COMPENSATION	01/01/2011 Total			12	1	14
WORKERS COMPENSATION	01/01/2012	BERKELEY TOWNSHIP		42	5	48
WORKERS COMPENSATION	01/01/2012	BOROUGH OF CALDWELL		14		14
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FAIR HAVEN		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF FANWOOD		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HADDON HEIGHTS		6		6
WORKERS COMPENSATION	01/01/2012	BOROUGH OF HIGHLAND PARK		15		15
WORKERS COMPENSATION	01/01/2012	BOROUGH OF KENILWORTH		5		5
WORKERS COMPENSATION	01/01/2012	BOROUGH OF MIDDLESEX		14	1	15
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NEW PROVIDENCE		9		9
WORKERS COMPENSATION	01/01/2012	BOROUGH OF NORTH PLAINFIELD		21		21

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Count of claim_number			claimant_status				Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2012	CITY OF ENGLEWOOD	67		4	1	72
WORKERS COMPENSATION	01/01/2012	CITY OF HOBOKEN	96		2	2	100
WORKERS COMPENSATION	01/01/2012	CITY OF RAHWAY	28			1	29
WORKERS COMPENSATION	01/01/2012	HOWELL TOWNSHIP	28		1	1	30
WORKERS COMPENSATION	01/01/2012	LIVINGSTON TOWNSHIP	43		3	1	47
WORKERS COMPENSATION	01/01/2012	TOWN OF HARRISON	18			1	19
WORKERS COMPENSATION	01/01/2012	TOWN OF MORRISTOWN	37				37
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EASTAMPTON	5				5
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF EWING	50			2	52
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF FREEHOLD	21				21
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF HAMILTON	134		1	2	137
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MANALAPAN	15			1	16
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MAPLEWOOD	29				29
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MONTCLAIR	63		1	1	65
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF MORRIS	26				26
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF NORTH BRUNSWICK	46				46
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF UNION	60		1	1	62
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WARREN	12				12
WORKERS COMPENSATION	01/01/2012	TOWNSHIP OF WEST ORANGE	35		1		36
WORKERS COMPENSATION	01/01/2012 Total		951	20		15	986
WORKERS COMPENSATION	01/01/2013	BERKELEY HEIGHTS	12				12
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP	51		2	2	55
WORKERS COMPENSATION	01/01/2013	BOROUGH OF CALDWELL	10				10
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FAIR HAVEN	6				6
WORKERS COMPENSATION	01/01/2013	BOROUGH OF FANWOOD	3			1	4
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HADDON HEIGHTS	11			1	12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF HIGHLAND PARK	11				11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF KENILWORTH	12				12
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NEW PROVIDENCE	11				11
WORKERS COMPENSATION	01/01/2013	BOROUGH OF NORTH PLAINFIELD	17				17
WORKERS COMPENSATION	01/01/2013	CITY OF ENGLEWOOD	47		2	3	52
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN	100		5	4	109
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN	95		4		99
WORKERS COMPENSATION	01/01/2013	CITY OF RAHWAY	19		2	1	22
WORKERS COMPENSATION	01/01/2013	HOWELL TOWNSHIP	13			1	14
WORKERS COMPENSATION	01/01/2013	LIVINGSTON TOWNSHIP	39		3	3	45
WORKERS COMPENSATION	01/01/2013	TOWN OF HARRISON	17				17
WORKERS COMPENSATION	01/01/2013	TOWN OF MORRISTOWN	24				24
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EASTAMPTON	2				2
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF EWING	18		1	1	20
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF FREEHOLD	31		1		32
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF HAMILTON	92		3	1	96

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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 LAWRENCE	23	1		24	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MAPLEWOOD	37	1		38	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MONTCLAIR	50	1	4	55	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF MORRIS	28		1	29	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF NORTH BRUNSWICK	32	1		33	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF UNION	92	1		93	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WARREN	9			9	
WORKERS COMPENSATION	01/01/2013	TOWNSHIP OF WEST ORANGE	40	4		44	
WORKERS COMPENSATION	01/01/2013 Total		952	32	23	1,007	
WORKERS COMPENSATION	01/01/2014	BERKELEY HEIGHTS	11	1		12	
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP	49	1		50	
WORKERS COMPENSATION	01/01/2014	BOROUGH OF CALDWELL	9			9	
WORKERS COMPENSATION	01/01/2014	BOROUGH OF FAIR HAVEN	1			1	
WORKERS COMPENSATION	01/01/2014	BOROUGH OF FANWOOD	11	1		12	
WORKERS COMPENSATION	01/01/2014	BOROUGH OF HADDON HEIGHTS	4			4	
WORKERS COMPENSATION	01/01/2014	BOROUGH OF HIGHLAND PARK	7	1		8	
WORKERS COMPENSATION	01/01/2014	BOROUGH OF KENILWORTH	8			8	
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NEW PROVIDENCE	11		1	12	
WORKERS COMPENSATION	01/01/2014	BOROUGH OF NORTH PLAINFIELD	15	1	1	17	
WORKERS COMPENSATION	01/01/2014	BOROUGH OF TOTOWA	6			6	
WORKERS COMPENSATION	01/01/2014	CITY OF ENGLEWOOD	36		2	38	
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN	72	6	2	80	
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN	123	2	6	131	
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY	22		1	23	
WORKERS COMPENSATION	01/01/2014	HOWELL TOWNSHIP	22	4	1	27	
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP	41	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	35	3	1	39	
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN	33			33	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EASTAMPTON	5			5	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING	56	1	1	58	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF FREEHOLD	20	4	2	26	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF HAMILTON	70	8	3	81	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE	13			13	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MAPLEWOOD	29	1	1	31	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR	40	6	2	48	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MORRIS	22	2	2	26	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	50	2	3	55	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION	63	6	3	72	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WARREN	10		2	12	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF WEST ORANGE	24	1	1	26	

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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 Total		937		56	36	1,029
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS	12				12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP	36		4	3	43
WORKERS COMPENSATION	01/01/2015	BOROUGH OF CALDWELL	6		1		7
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FAIR HAVEN	2				2
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FANWOOD				1	1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD	11		1		12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS	6				6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK	11		2		13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH	7		2		9
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE	13				13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD	14				14
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA	11				11
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD	45		4	4	53
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN	54		7	8	69
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY	28		1	2	31
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP	28		4	1	33
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP	22		3		25
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG	3		3		6
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON	18		3		21
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY	35		1		36
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN	23				23
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON	14			1	15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON	5				5
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING	28		3	1	32
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD	18		2		20
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON	90		7	1	98
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE	26			1	27
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR	35		6	2	43
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS	23		1	1	25
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	156		4	3	163
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION	64		10	1	75
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN	9		2		11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE	16		6	2	24
WORKERS COMPENSATION	01/01/2015 Total		869		77	32	978
WORKERS COMPENSATION	01/01/2016	BERKELEY HEIGHTS	8				8
WORKERS COMPENSATION	01/01/2016	BERKELEY TOWNSHIP	23		3	1	27
WORKERS COMPENSATION	01/01/2016	BOROUGH OF CALDWELL	9		2		11
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FAIR HAVEN	4				4
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FANWOOD	2		1		3
WORKERS COMPENSATION	01/01/2016	BOROUGH OF FREEHOLD	13		6	1	20
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HADDON HEIGHTS	7				7

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Garden State Municipal Joint Insurance Fund Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2016	BOROUGH OF HIGHLAND PARK		11	3	14
WORKERS COMPENSATION	01/01/2016	BOROUGH OF KENILWORTH		5		5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NEW PROVIDENCE		5		5
WORKERS COMPENSATION	01/01/2016	BOROUGH OF NORTH PLAINFIELD		13	5	18
WORKERS COMPENSATION	01/01/2016	BOROUGH OF TOTOWA		5		5
WORKERS COMPENSATION	01/01/2016	CITY OF ENGLEWOOD		41	4	46
WORKERS COMPENSATION	01/01/2016	CITY OF HOBOKEN		55	8	73
WORKERS COMPENSATION	01/01/2016	CITY OF RAHWAY		32	4	38
WORKERS COMPENSATION	01/01/2016	HOWELL TOWNSHIP		21	8	30
WORKERS COMPENSATION	01/01/2016	LIVINGSTON TOWNSHIP		20	4	25
WORKERS COMPENSATION	01/01/2016	TOWN OF GUTTENBERG		6	4	11
WORKERS COMPENSATION	01/01/2016	TOWN OF HARRISON		12	2	15
WORKERS COMPENSATION	01/01/2016	TOWN OF KEARNY		28	6	35
WORKERS COMPENSATION	01/01/2016	TOWN OF MORRISTOWN		28		28
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF CINNAMINSON		8		8
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EASTAMPTON		3		3
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF EWING		19	11	31
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF HAMILTON		58	16	76
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF LAWRENCE		22	1	24
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MONTCLAIR		35	8	45
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF MORRIS		24	2	26
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BERGEN		37	9	46
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF NORTH BRUNSWICK		43	2	47
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF SOUTH ORANGE VILLAGE		4		5
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF UNION		40	11	55
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WARREN		9	4	13
WORKERS COMPENSATION	01/01/2016	TOWNSHIP OF WEST ORANGE		22	5	28
WORKERS COMPENSATION	01/01/2016 Total			672	129	835
WORKERS COMPENSATION	01/01/2002	TOWNSHIP OF UNION			1	1
WORKERS COMPENSATION	01/01/2002 Total				1	1
WORKERS COMPENSATION	01/01/2017	BERKELEY HEIGHTS		7	1	8
WORKERS COMPENSATION	01/01/2017	BERKELEY TOWNSHIP		17	11	31
WORKERS COMPENSATION	01/01/2017	BOROUGH OF CALDWELL		3	2	5
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FAIR HAVEN		3	2	5
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FANWOOD			1	1
WORKERS COMPENSATION	01/01/2017	BOROUGH OF FREEHOLD		2	4	6
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HADDON HEIGHTS		1	3	4
WORKERS COMPENSATION	01/01/2017	BOROUGH OF HIGHLAND PARK		6	6	12
WORKERS COMPENSATION	01/01/2017	BOROUGH OF KENILWORTH		2	2	4
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NEW PROVIDENCE		7	4	13
WORKERS COMPENSATION	01/01/2017	BOROUGH OF NORTH PLAINFIELD		7	15	23
WORKERS COMPENSATION	01/01/2017	BOROUGH OF TOTOWA		3	3	6

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Garden State Municipal Joint Insurance Fund

Open/Closed Report

Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
WORKERS COMPENSATION	01/01/2017	CITY OF ENGLEWOOD	15	13		28
WORKERS COMPENSATION	01/01/2017	CITY OF HOBOKEN	31	32	3	66
WORKERS COMPENSATION	01/01/2017	CITY OF RAHWAY	17	12		29
WORKERS COMPENSATION	01/01/2017	HOWELL TOWNSHIP	7	12	2	21
WORKERS COMPENSATION	01/01/2017	LIVINGSTON TOWNSHIP	12	9		21
WORKERS COMPENSATION	01/01/2017	TOWN OF GUTTENBERG	1	2		3
WORKERS COMPENSATION	01/01/2017	TOWN OF HARRISON	11	8		19
WORKERS COMPENSATION	01/01/2017	TOWN OF KEARNY	12	12		24
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF CINNAMINSON	11	5		16
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EASTAMPTON	2	2	1	5
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF EWING	10	10		20
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF HAMILTON	36	32	3	71
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF LAWRENCE	11	7	1	19
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MONTCLAIR	20	20	1	41
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF MORRIS	20	14		34
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BERGEN	20	29	2	51
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	27	9		36
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	5	3	1	9
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF UNION	18	42		60
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WARREN	5	3		8
WORKERS COMPENSATION	01/01/2017	TOWNSHIP OF WEST ORANGE	7	11	2	20
WORKERS COMPENSATION	01/01/2017	NEPTUNE TOWNSHIP	24	19	3	46
WORKERS COMPENSATION	01/01/2017 Total		380	360	25	765
WORKERS COMPENSATION Total			4,784	680	167	5,631
Grand Total			16,622	1,068	261	17,951

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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
01/01/2006	BERKELEY TOWNSHIP	1		1	100%
01/01/2006	CITY OF RAHWAY	1		1	100%
01/01/2006	TOWN OF HARRISON	1		1	100%
01/01/2006 Total		3		3	100%
01/01/2008	TOWNSHIP OF MONTCLAIR	1		1	100%
01/01/2008 Total		1		1	100%
01/01/2009	CITY OF HOBOKEN	2		2	100%
01/01/2009	TOWNSHIP OF HAMILTON	1		1	100%
01/01/2009 Total		3		3	100%
01/01/2010	BOROUGH OF CALDWELL	1		1	100%
01/01/2010	CITY OF HOBOKEN	7		7	100%
01/01/2010	TOWNSHIP OF FREEHOLD	1		1	100%
01/01/2010 Total		9		9	100%
01/01/2011	BERKELEY TOWNSHIP		1	1	0%
01/01/2011	CITY OF ENGLEWOOD		1	1	0%
01/01/2011	CITY OF HOBOKEN	4		4	100%
01/01/2011	HOWELL TOWNSHIP		1	1	0%
01/01/2011	LIVINGSTON TOWNSHIP	1	1	2	50%
01/01/2011	TOWNSHIP OF EWING		1	1	0%
01/01/2011	TOWNSHIP OF MONTCLAIR	1		1	100%
01/01/2011	TOWNSHIP OF NORTH BRUNSWICK	1		1	100%
01/01/2011	TOWNSHIP OF UNION		1	1	0%
01/01/2011	TOWNSHIP OF WEST ORANGE	1		1	100%
01/01/2011 Total		8	6	14	57%
01/01/2012	BERKELEY TOWNSHIP	15	33	48	31%
01/01/2012	BOROUGH OF CALDWELL	4	10	14	29%
01/01/2012	BOROUGH OF FAIR HAVEN	1	5	6	17%
01/01/2012	BOROUGH OF FANWOOD	3	3	6	50%
01/01/2012	BOROUGH OF HADDON HEIGHTS	1	5	6	17%
01/01/2012	BOROUGH OF HIGHLAND PARK	2	13	15	13%

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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	23	57	80	29%
01/01/2014	CITY OF LINDEN	22	109	131	17%
01/01/2014	CITY OF RAHWAY	4	19	23	17%
01/01/2014	HOWELL TOWNSHIP	12	15	27	44%
01/01/2014	LIVINGSTON TOWNSHIP	11	31	42	26%
01/01/2014	TOWN OF GUTTENBERG	3	4	7	43%
01/01/2014	TOWN OF HARRISON	7	10	17	41%
01/01/2014	TOWN OF KEARNY	11	28	39	28%
01/01/2014	TOWN OF MORRISTOWN	12	21	33	36%
01/01/2014	TOWNSHIP OF EASTAMPTON	1	4	5	20%
01/01/2014	TOWNSHIP OF EWING	16	42	58	28%
01/01/2014	TOWNSHIP OF FREEHOLD	7	19	26	27%
01/01/2014	TOWNSHIP OF HAMILTON	18	63	81	22%
01/01/2014	TOWNSHIP OF LAWRENCE	3	10	13	23%
01/01/2014	TOWNSHIP OF MAPLEWOOD	5	26	31	16%
01/01/2014	TOWNSHIP OF MONTCLAIR	25	23	48	52%
01/01/2014	TOWNSHIP OF MORRIS	8	18	26	31%
01/01/2014	TOWNSHIP OF NORTH BRUNSWICK	12	43	55	22%
01/01/2014	TOWNSHIP OF UNION	20	52	72	28%
01/01/2014	TOWNSHIP OF WARREN	2	10	12	17%
01/01/2014	TOWNSHIP OF WEST ORANGE	6	20	26	23%
01/01/2014 Total		271	758	1,029	26%
01/01/2015	BERKELEY HEIGHTS	3	9	12	25%
01/01/2015	BERKELEY TOWNSHIP	11	32	43	26%
01/01/2015	BOROUGH OF CALDWELL	1	6	7	14%
01/01/2015	BOROUGH OF FAIR HAVEN		2	2	0%

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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	7	29	36	19%
01/01/2015	TOWN OF MORRISTOWN	10	13	23	43%
01/01/2015	TOWNSHIP OF CINNAMINSON	2	13	15	13%
01/01/2015	TOWNSHIP OF EASTAMPTON	1	4	5	20%
01/01/2015	TOWNSHIP OF EWING	7	25	32	22%
01/01/2015	TOWNSHIP OF FREEHOLD	3	17	20	15%
01/01/2015	TOWNSHIP OF HAMILTON	15	83	98	15%
01/01/2015	TOWNSHIP OF LAWRENCE	4	23	27	15%
01/01/2015	TOWNSHIP OF MONTCLAIR	17	26	43	40%
01/01/2015	TOWNSHIP OF MORRIS	10	15	25	40%
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	16	147	163	10%
01/01/2015	TOWNSHIP OF UNION	20	55	75	27%
01/01/2015	TOWNSHIP OF WARREN	5	6	11	45%
01/01/2015	TOWNSHIP OF WEST ORANGE	14	10	24	58%
01/01/2015 Total		238	740	978	24%
01/01/2016	BERKELEY HEIGHTS	1	7	8	13%

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Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

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

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

line	WORKERS COMPENSATION				
Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2016	TOWNSHIP OF WARREN	1	12	13	8%
01/01/2016	TOWNSHIP OF WEST ORANGE	8	20	28	29%
01/01/2016 Total		205	630	835	25%
01/01/2002	TOWNSHIP OF UNION	1		1	100%
01/01/2002 Total		1		1	100%
01/01/2017	BERKELEY HEIGHTS	2	6	8	25%
01/01/2017	BERKELEY TOWNSHIP	7	24	31	23%
01/01/2017	BOROUGH OF CALDWELL		5	5	0%
01/01/2017	BOROUGH OF FAIR HAVEN		5	5	0%
01/01/2017	BOROUGH OF FANWOOD		1	1	0%
01/01/2017	BOROUGH OF FREEHOLD	2	4	6	33%
01/01/2017	BOROUGH OF HADDON HEIGHTS	3	1	4	75%
01/01/2017	BOROUGH OF HIGHLAND PARK	2	10	12	17%
01/01/2017	BOROUGH OF KENILWORTH	1	3	4	25%
01/01/2017	BOROUGH OF NEW PROVIDENCE	2	11	13	15%
01/01/2017	BOROUGH OF NORTH PLAINFIELD	4	19	23	17%
01/01/2017	BOROUGH OF TOTOWA	1	5	6	17%
01/01/2017	CITY OF ENGLEWOOD	12	16	28	43%
01/01/2017	CITY OF HOBOKEN	18	48	66	27%
01/01/2017	CITY OF RAHWAY	4	25	29	14%
01/01/2017	HOWELL TOWNSHIP	8	13	21	38%
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	12	19	37%
01/01/2017	TOWN OF KEARNY	6	18	24	25%
01/01/2017	TOWNSHIP OF CINNAMINSON	5	11	16	31%
01/01/2017	TOWNSHIP OF EASTAMPTON	1	4	5	20%
01/01/2017	TOWNSHIP OF EWING	5	15	20	25%
01/01/2017	TOWNSHIP OF HAMILTON	8	63	71	11%
01/01/2017	TOWNSHIP OF LAWRENCE	1	18	19	5%
01/01/2017	TOWNSHIP OF MONTCLAIR	13	28	41	32%

Valued as of 11/30/17

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

line	WORKERS COMPENSATION
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Count of claim_number		claimant_type			
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2017	TOWNSHIP OF MORRIS	8	26	34	24%
01/01/2017	TOWNSHIP OF NORTH BERGEN	21	30	51	41%
01/01/2017	TOWNSHIP OF NORTH BRUNSWICK	9	27	36	25%
01/01/2017	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	6	9	33%
01/01/2017	TOWNSHIP OF UNION	11	49	60	18%
01/01/2017	TOWNSHIP OF WARREN	1	7	8	13%
01/01/2017	TOWNSHIP OF WEST ORANGE	2	18	20	10%
01/01/2017	NEPTUNE TOWNSHIP	3	43	46	7%
01/01/2017 Total		176	589	765	23%
Grand Total		1,415	4,216	5,631	25%

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	BERKELEY HEIGHTS	14	-	\$ 2,000.00	\$ 142.86
AUTO LIABILITY	BERKELEY TOWNSHIP	62	3	\$ 31,553.14	\$ 508.92
AUTO LIABILITY	BOROUGH OF CALDWELL	42	-	\$ 30,466.11	\$ 725.38
AUTO LIABILITY	BOROUGH OF FAIR HAVEN	9	-	\$ 6,010.16	\$ 667.80
AUTO LIABILITY	BOROUGH OF FANWOOD	11	1	\$ 2,482.89	\$ 225.72
AUTO LIABILITY	BOROUGH OF FREEHOLD	20	-	\$ 4,574.35	\$ 228.72
AUTO LIABILITY	BOROUGH OF HADDON HEIGHTS	9	-	\$ 55,770.08	\$ 6,196.68
AUTO LIABILITY	BOROUGH OF HIGHLAND PARK	54	1	\$ 31,476.18	\$ 582.89
AUTO LIABILITY	BOROUGH OF KENILWORTH	31	2	\$ 18,074.55	\$ 583.05
AUTO LIABILITY	BOROUGH OF MIDDLESEX	4	-	\$ 819.45	\$ 204.86
AUTO LIABILITY	BOROUGH OF NEW PROVIDENCE	20	-	\$ 13,888.47	\$ 694.42
AUTO LIABILITY	BOROUGH OF NORTH PLAINFIELD	62	1	\$ 25,522.28	\$ 411.65
AUTO LIABILITY	BOROUGH OF TOTOWA	38	-	\$ 17,130.08	\$ 450.79
AUTO LIABILITY	CITY OF ENGLEWOOD	101	1	\$ 284,413.44	\$ 2,815.97
AUTO LIABILITY	CITY OF HOBOKEN	148	8	\$ 227,244.57	\$ 1,535.44
AUTO LIABILITY	CITY OF LINDEN	150	8	\$ 95,058.38	\$ 633.72
AUTO LIABILITY	CITY OF RAHWAY	78	4	\$ 43,173.81	\$ 553.51
AUTO LIABILITY	HOWELL TOWNSHIP	68	3	\$ 49,869.98	\$ 733.38
AUTO LIABILITY	LIVINGSTON TOWNSHIP	70	1	\$ 920,235.05	\$ 13,146.22
AUTO LIABILITY	TOWN OF GUTTENBERG	26	2	\$ 10,075.88	\$ 387.53
AUTO LIABILITY	TOWN OF HARRISON	27	-	\$ 62,052.05	\$ 2,298.22
AUTO LIABILITY	TOWN OF KEARNY	83	8	\$ 467,609.62	\$ 5,633.85
AUTO LIABILITY	TOWN OF MORRISTOWN	70	4	\$ 107,430.37	\$ 1,534.72
AUTO LIABILITY	TOWNSHIP OF BLOOMFIELD	96	3	\$ 116,190.42	\$ 1,210.32
AUTO LIABILITY	TOWNSHIP OF CINNAMINSON	18	3	\$ 12,678.74	\$ 704.37
AUTO LIABILITY	TOWNSHIP OF EASTAMPTON	15	-	\$ 8,823.51	\$ 588.23
AUTO LIABILITY	TOWNSHIP OF EWING	71	5	\$ 104,013.92	\$ 1,464.98
AUTO LIABILITY	TOWNSHIP OF FREEHOLD	46	1	\$ 76,116.98	\$ 1,654.72
AUTO LIABILITY	TOWNSHIP OF HAMILTON	31	2	\$ 21,951.01	\$ 708.10

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	TOWNSHIP OF LAWRENCE	58	4	\$ 22,264.10	\$ 383.86
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	165	2	\$ 324,862.43	\$ 1,968.86
AUTO LIABILITY	TOWNSHIP OF MORRIS	91	3	\$ 20,643.57	\$ 226.85
AUTO LIABILITY	TOWNSHIP OF NORTH BERGEN	84	3	\$ 36,066.91	\$ 429.37
AUTO LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	77	2	\$ 241,082.36	\$ 3,130.94
AUTO LIABILITY	TOWNSHIP OF PARSIPPANY	194	3	\$ 509,962.17	\$ 2,628.67
AUTO LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	13	-	\$ 6,748.48	\$ 519.11
AUTO LIABILITY	TOWNSHIP OF UNION	197	11	\$ 178,362.47	\$ 905.39
AUTO LIABILITY	TOWNSHIP OF WARREN	36	2	\$ 15,665.46	\$ 435.15
AUTO LIABILITY	TOWNSHIP OF WEST ORANGE	149	5	\$ 626,062.77	\$ 4,201.76
AUTO LIABILITY	NEPTUNE TOWNSHIP	27	4	\$ 26,507.64	\$ 981.76
AUTO LIABILITY	HARRISON TOWNSHIP	3	-	\$ -	\$ -
AUTO LIABILITY Total		2,618	100	\$ 4,906,515.84	\$ 1,874.15
AUTO LOSS REPORT ONLY	CITY OF LINDEN	2	-	\$ -	\$ -
AUTO LOSS REPORT ONLY Total		2	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	BERKELEY HEIGHTS	39	2	\$ 90,880.42	\$ 2,330.27
AUTO PHYSICAL DAMAGE	BERKELEY TOWNSHIP	119	1	\$ 604,761.01	\$ 5,082.03
AUTO PHYSICAL DAMAGE	BOROUGH OF CALDWELL	44	1	\$ 72,044.22	\$ 1,637.37
AUTO PHYSICAL DAMAGE	BOROUGH OF FAIR HAVEN	23	-	\$ 34,285.36	\$ 1,490.67
AUTO PHYSICAL DAMAGE	BOROUGH OF FANWOOD	11	1	\$ 86,160.89	\$ 7,832.81
AUTO PHYSICAL DAMAGE	BOROUGH OF FREEHOLD	26	-	\$ 33,155.30	\$ 1,275.20
AUTO PHYSICAL DAMAGE	BOROUGH OF HADDON HEIGHTS	11	-	\$ 12,508.60	\$ 1,137.15
AUTO PHYSICAL DAMAGE	BOROUGH OF HIGHLAND PARK	75	1	\$ 66,894.29	\$ 891.92
AUTO PHYSICAL DAMAGE	BOROUGH OF KENILWORTH	37	1	\$ 92,382.20	\$ 2,496.82
AUTO PHYSICAL DAMAGE	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	BOROUGH OF NEW PROVIDENCE	43	2	\$ 123,271.38	\$ 2,866.78
AUTO PHYSICAL DAMAGE	BOROUGH OF NORTH PLAINFIELD	102	3	\$ 181,644.46	\$ 1,780.83
AUTO PHYSICAL DAMAGE	BOROUGH OF TOTOWA	43	2	\$ 154,074.26	\$ 3,583.12
AUTO PHYSICAL DAMAGE	CITY OF ENGLEWOOD	93	-	\$ 235,852.41	\$ 2,536.05

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	CITY OF HOBOKEN	134	5	\$ 453,602.46	\$ 3,385.09
AUTO PHYSICAL DAMAGE	CITY OF LINDEN	42	-	\$ 7,809.39	\$ 185.94
AUTO PHYSICAL DAMAGE	CITY OF RAHWAY	88	3	\$ 177,607.80	\$ 2,018.27
AUTO PHYSICAL DAMAGE	HOWELL TOWNSHIP	107	1	\$ 188,699.74	\$ 1,763.55
AUTO PHYSICAL DAMAGE	LIVINGSTON TOWNSHIP	82	-	\$ 194,724.92	\$ 2,374.69
AUTO PHYSICAL DAMAGE	TOWN OF GUTTENBERG	32	1	\$ 26,605.74	\$ 831.43
AUTO PHYSICAL DAMAGE	TOWN OF HARRISON	27	-	\$ 160,086.99	\$ 5,929.15
AUTO PHYSICAL DAMAGE	TOWN OF KEARNY	76	1	\$ 229,196.98	\$ 3,015.75
AUTO PHYSICAL DAMAGE	TOWN OF MORRISTOWN	82	-	\$ 96,687.29	\$ 1,179.11
AUTO PHYSICAL DAMAGE	TOWNSHIP OF BLOOMFIELD	74	1	\$ 227,865.90	\$ 3,079.27
AUTO PHYSICAL DAMAGE	TOWNSHIP OF CINNAMINSON	13	1	\$ 69,519.16	\$ 5,347.63
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EASTAMPTON	16	1	\$ 57,425.05	\$ 3,589.07
AUTO PHYSICAL DAMAGE	TOWNSHIP OF EWING	72	5	\$ 216,582.52	\$ 3,008.09
AUTO PHYSICAL DAMAGE	TOWNSHIP OF FREEHOLD	60	-	\$ 142,308.22	\$ 2,371.80
AUTO PHYSICAL DAMAGE	TOWNSHIP OF HAMILTON	66	2	\$ 220,399.58	\$ 3,339.39
AUTO PHYSICAL DAMAGE	TOWNSHIP OF LAWRENCE	100	6	\$ 144,814.19	\$ 1,448.14
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	171	-	\$ 157,394.82	\$ 920.44
AUTO PHYSICAL DAMAGE	TOWNSHIP OF MORRIS	143	3	\$ 284,468.18	\$ 1,989.29
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BERGEN	83	1	\$ 37,940.94	\$ 457.12
AUTO PHYSICAL DAMAGE	TOWNSHIP OF NORTH BRUNSWICK	126	3	\$ 216,382.95	\$ 1,717.33
AUTO PHYSICAL DAMAGE	TOWNSHIP OF PARSIPPANY	219	3	\$ 378,238.62	\$ 1,727.12
AUTO PHYSICAL DAMAGE	TOWNSHIP OF SOUTH ORANGE VILLAGE	14	-	\$ 3,039.46	\$ 217.10
AUTO PHYSICAL DAMAGE	TOWNSHIP OF UNION	195	2	\$ 272,882.33	\$ 1,399.40
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WARREN	64	2	\$ 214,526.12	\$ 3,351.97
AUTO PHYSICAL DAMAGE	TOWNSHIP OF WEST ORANGE	220	5	\$ 229,322.15	\$ 1,042.37
AUTO PHYSICAL DAMAGE	NEPTUNE TOWNSHIP	23	2	\$ 66,701.90	\$ 2,900.08
AUTO PHYSICAL DAMAGE	HARRISON TOWNSHIP	7	-	\$ 27,570.90	\$ 3,938.70
AUTO PHYSICAL DAMAGE Total		3,077	62	\$ 6,522,463.97	\$ 2,119.75
EMPLOYMENT PRACTICES	BERKELEY HEIGHTS	1	-	\$ 25,895.89	\$ 25,895.89

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	BERKELEY TOWNSHIP	2	2	\$ 85,801.52	\$ 42,900.76
EMPLOYMENT PRACTICES	BOROUGH OF CALDWELL	3	2	\$ 130,000.00	\$ 43,333.33
EMPLOYMENT PRACTICES	BOROUGH OF FANWOOD	1	-	\$ 1,710.25	\$ 1,710.25
EMPLOYMENT PRACTICES	BOROUGH OF HIGHLAND PARK	2	-	\$ 290,504.48	\$ 145,252.24
EMPLOYMENT PRACTICES	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 239,770.94	\$ 239,770.94
EMPLOYMENT PRACTICES	CITY OF ENGLEWOOD	24	12	\$ 1,249,865.60	\$ 52,077.73
EMPLOYMENT PRACTICES	CITY OF HOBOKEN	25	13	\$ 4,526,259.44	\$ 181,050.38
EMPLOYMENT PRACTICES	CITY OF LINDEN	7	1	\$ 125,407.53	\$ 17,915.36
EMPLOYMENT PRACTICES	HOWELL TOWNSHIP	9	-	\$ 1,921,617.26	\$ 213,513.03
EMPLOYMENT PRACTICES	LIVINGSTON TOWNSHIP	6	2	\$ 329,788.45	\$ 54,964.74
EMPLOYMENT PRACTICES	TOWN OF GUTTENBERG	6	1	\$ 55,000.00	\$ 9,166.67
EMPLOYMENT PRACTICES	TOWN OF HARRISON	2	1	\$ 31,000.00	\$ 15,500.00
EMPLOYMENT PRACTICES	TOWN OF MORRISTOWN	6	2	\$ 765,560.52	\$ 127,593.42
EMPLOYMENT PRACTICES	TOWNSHIP OF BLOOMFIELD	14	3	\$ 2,248,653.72	\$ 160,618.12
EMPLOYMENT PRACTICES	TOWNSHIP OF CINNAMINSON	1	1	\$ 16,000.00	\$ 16,000.00
EMPLOYMENT PRACTICES	TOWNSHIP OF EASTAMPTON	2	2	\$ 19,757.80	\$ 9,878.90
EMPLOYMENT PRACTICES	TOWNSHIP OF FREEHOLD	1	-	\$ 850.00	\$ 850.00
EMPLOYMENT PRACTICES	TOWNSHIP OF HAMILTON	7	-	\$ 252,055.65	\$ 36,007.95
EMPLOYMENT PRACTICES	TOWNSHIP OF LAWRENCE	1	-	\$ 713.80	\$ 713.80
EMPLOYMENT PRACTICES	TOWNSHIP OF MAPLEWOOD	2	-	\$ 277.50	\$ 138.75
EMPLOYMENT PRACTICES	TOWNSHIP OF MONTCLAIR	17	2	\$ 1,061,622.64	\$ 62,448.39
EMPLOYMENT PRACTICES	TOWNSHIP OF MORRIS	7	-	\$ 417,729.62	\$ 59,675.66
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BERGEN	2	1	\$ 72,749.15	\$ 36,374.58
EMPLOYMENT PRACTICES	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 568,801.00	\$ 568,801.00
EMPLOYMENT PRACTICES	TOWNSHIP OF PARSIPPANY	6	1	\$ 291,590.98	\$ 48,598.50
EMPLOYMENT PRACTICES	TOWNSHIP OF UNION	3	1	\$ 226,384.51	\$ 75,461.50
EMPLOYMENT PRACTICES	TOWNSHIP OF WARREN	2	-	\$ 57,144.92	\$ 28,572.46
EMPLOYMENT PRACTICES	TOWNSHIP OF WEST ORANGE	2	2	\$ 499,596.51	\$ 249,798.26
EMPLOYMENT PRACTICES	NEPTUNE TOWNSHIP	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES Total		164	49	\$ 15,512,109.68	\$ 94,586.03
GENERAL LIABILITY	BERKELEY HEIGHTS	42	4	\$ 41,988.43	\$ 999.72

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	BERKELEY TOWNSHIP	67	6	\$ 392,471.56	\$ 5,857.78
GENERAL LIABILITY	BOROUGH OF CALDWELL	108	6	\$ 370,631.95	\$ 3,431.78
GENERAL LIABILITY	BOROUGH OF FAIR HAVEN	17	-	\$ 29,763.92	\$ 1,750.82
GENERAL LIABILITY	BOROUGH OF FANWOOD	23	1	\$ 18,605.92	\$ 808.95
GENERAL LIABILITY	BOROUGH OF FREEHOLD	46	3	\$ 45,499.89	\$ 989.13
GENERAL LIABILITY	BOROUGH OF HADDON HEIGHTS	76	-	\$ 29,466.45	\$ 387.72
GENERAL LIABILITY	BOROUGH OF HIGHLAND PARK	67	5	\$ 470,225.15	\$ 7,018.29
GENERAL LIABILITY	BOROUGH OF KENILWORTH	35	3	\$ 137,551.86	\$ 3,930.05
GENERAL LIABILITY	BOROUGH OF MIDDLESEX	5	-	\$ 1,371.21	\$ 274.24
GENERAL LIABILITY	BOROUGH OF NEW PROVIDENCE	46	3	\$ 54,278.54	\$ 1,179.97
GENERAL LIABILITY	BOROUGH OF NORTH PLAINFIELD	53	1	\$ 40,596.24	\$ 765.97
GENERAL LIABILITY	BOROUGH OF TOTOWA	22	1	\$ 72,583.72	\$ 3,299.26
GENERAL LIABILITY	CITY OF ENGLEWOOD	207	18	\$ 2,819,844.13	\$ 13,622.44
GENERAL LIABILITY	CITY OF HOBOKEN	320	21	\$ 1,506,241.74	\$ 4,707.01
GENERAL LIABILITY	CITY OF LINDEN	143	10	\$ 368,842.84	\$ 2,579.32
GENERAL LIABILITY	CITY OF RAHWAY	148	10	\$ 986,329.13	\$ 6,664.39
GENERAL LIABILITY	HOWELL TOWNSHIP	139	6	\$ 975,282.53	\$ 7,016.42
GENERAL LIABILITY	LIVINGSTON TOWNSHIP	224	4	\$ 426,163.97	\$ 1,902.52
GENERAL LIABILITY	TOWN OF GUTTENBERG	15	2	\$ 47,234.98	\$ 3,149.00
GENERAL LIABILITY	TOWN OF HARRISON	53	4	\$ 186,069.51	\$ 3,510.75
GENERAL LIABILITY	TOWN OF KEARNY	123	5	\$ 213,664.09	\$ 1,737.11
GENERAL LIABILITY	TOWN OF MORRISTOWN	83	6	\$ 1,033,348.69	\$ 12,449.98
GENERAL LIABILITY	TOWNSHIP OF BLOOMFIELD	179	12	\$ 2,733,866.67	\$ 15,273.00
GENERAL LIABILITY	TOWNSHIP OF CINNAMINSON	17	-	\$ 19,095.75	\$ 1,123.28
GENERAL LIABILITY	TOWNSHIP OF EASTAMPTON	8	-	\$ 1,194.78	\$ 149.35
GENERAL LIABILITY	TOWNSHIP OF EWING	90	6	\$ 267,698.74	\$ 2,974.43
GENERAL LIABILITY	TOWNSHIP OF FREEHOLD	81	1	\$ 278,756.12	\$ 3,441.43
GENERAL LIABILITY	TOWNSHIP OF HAMILTON	111	16	\$ 2,057,404.09	\$ 18,535.17
GENERAL LIABILITY	TOWNSHIP OF LAWRENCE	61	2	\$ 253,761.35	\$ 4,160.02
GENERAL LIABILITY	TOWNSHIP OF MANALAPAN	22	-	\$ 142,388.78	\$ 6,472.22
GENERAL LIABILITY	TOWNSHIP OF MAPLEWOOD	59	2	\$ 205,039.15	\$ 3,475.24

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	TOWNSHIP OF MONTCLAIR	291	9	\$ 1,589,244.74	\$ 5,461.32
GENERAL LIABILITY	TOWNSHIP OF MORRIS	41	1	\$ 86,019.02	\$ 2,098.02
GENERAL LIABILITY	TOWNSHIP OF NORTH BERGEN	42	7	\$ 78,126.06	\$ 1,860.14
GENERAL LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	112	2	\$ 167,380.89	\$ 1,494.47
GENERAL LIABILITY	TOWNSHIP OF PARSIPPANY	185	6	\$ 268,856.84	\$ 1,453.28
GENERAL LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	23	3	\$ 55,752.87	\$ 2,424.04
GENERAL LIABILITY	TOWNSHIP OF UNION	230	10	\$ 1,042,620.18	\$ 4,533.13
GENERAL LIABILITY	TOWNSHIP OF WARREN	37	1	\$ 43,147.12	\$ 1,166.14
GENERAL LIABILITY	TOWNSHIP OF WEST ORANGE	195	8	\$ 749,425.38	\$ 3,843.21
GENERAL LIABILITY	NEPTUNE TOWNSHIP	18	2	\$ 4,944.46	\$ 274.69
GENERAL LIABILITY Total		3,864	207	\$ 20,312,779.44	\$ 5,256.93
LIABILITY REPORT ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF HOBOKEN	2	-	\$ -	\$ -
LIABILITY REPORT ONLY	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY Total		4	-	\$ -	\$ -
PROPERTY	BERKELEY HEIGHTS	16	1	\$ 62,648.27	\$ 3,915.52
PROPERTY	BERKELEY TOWNSHIP	55	1	\$ 255,076.41	\$ 4,637.75
PROPERTY	BOROUGH OF CALDWELL	21	-	\$ 124,652.53	\$ 5,935.83
PROPERTY	BOROUGH OF FAIR HAVEN	20	-	\$ 72,515.43	\$ 3,625.77
PROPERTY	BOROUGH OF FANWOOD	5	-	\$ 17,600.00	\$ 3,520.00
PROPERTY	BOROUGH OF FREEHOLD	5	-	\$ 4,283.58	\$ 856.72
PROPERTY	BOROUGH OF HADDON HEIGHTS	15	-	\$ 35,020.73	\$ 2,334.72
PROPERTY	BOROUGH OF HIGHLAND PARK	15	-	\$ 7,705.46	\$ 513.70
PROPERTY	BOROUGH OF KENILWORTH	9	1	\$ 144,216.31	\$ 16,024.03
PROPERTY	BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
PROPERTY	BOROUGH OF NEW PROVIDENCE	11	1	\$ 70,563.90	\$ 6,414.90
PROPERTY	BOROUGH OF NORTH PLAINFIELD	10	1	\$ 7,956.00	\$ 795.60
PROPERTY	BOROUGH OF TOTOWA	20	-	\$ 93,414.90	\$ 4,670.75
PROPERTY	CITY OF ENGLEWOOD	50	2	\$ 735,440.32	\$ 14,708.81
PROPERTY	CITY OF HOBOKEN	31	-	\$ 893,534.77	\$ 28,823.70
PROPERTY	CITY OF LINDEN	32	1	\$ 29,885.77	\$ 933.93

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	CITY OF RAHWAY	47	5	\$ 1,115,170.22	\$ 23,727.03
PROPERTY	HOWELL TOWNSHIP	21	2	\$ 233,695.21	\$ 11,128.34
PROPERTY	LIVINGSTON TOWNSHIP	38	1	\$ 337,302.88	\$ 8,876.39
PROPERTY	TOWN OF GUTTENBERG	5	1	\$ 12,620.00	\$ 2,524.00
PROPERTY	TOWN OF HARRISON	27	-	\$ 340,796.68	\$ 12,622.10
PROPERTY	TOWN OF KEARNY	16	-	\$ 139,043.01	\$ 8,690.19
PROPERTY	TOWN OF MORRISTOWN	16	1	\$ 40,799.90	\$ 2,549.99
PROPERTY	TOWNSHIP OF BLOOMFIELD	3	-	\$ 5,846.35	\$ 1,948.78
PROPERTY	TOWNSHIP OF CINNAMINSON	2	1	\$ 15,000.00	\$ 7,500.00
PROPERTY	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
PROPERTY	TOWNSHIP OF EWING	6	-	\$ 16,910.38	\$ 2,818.40
PROPERTY	TOWNSHIP OF FREEHOLD	10	-	\$ 351,438.53	\$ 35,143.85
PROPERTY	TOWNSHIP OF HAMILTON	2	-	\$ 76,455.00	\$ 38,227.50
PROPERTY	TOWNSHIP OF LAWRENCE	10	2	\$ 69,092.24	\$ 6,909.22
PROPERTY	TOWNSHIP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
PROPERTY	TOWNSHIP OF MAPLEWOOD	7	-	\$ 5,991.67	\$ 855.95
PROPERTY	TOWNSHIP OF MONTCLAIR	15	1	\$ 991,933.93	\$ 66,128.93
PROPERTY	TOWNSHIP OF MORRIS	20	-	\$ 136,529.98	\$ 6,826.50
PROPERTY	TOWNSHIP OF NORTH BERGEN	7	-	\$ 62,197.00	\$ 8,885.29
PROPERTY	TOWNSHIP OF NORTH BRUNSWICK	41	2	\$ 678,397.45	\$ 16,546.28
PROPERTY	TOWNSHIP OF PARSIPPANY	73	6	\$ 839,508.73	\$ 11,500.12
PROPERTY	TOWNSHIP OF SOUTH ORANGE VILLAGE	14	2	\$ 35,113.61	\$ 2,508.12
PROPERTY	TOWNSHIP OF UNION	18	1	\$ 120,152.99	\$ 6,675.17
PROPERTY	TOWNSHIP OF WARREN	15	-	\$ 207,179.09	\$ 13,811.94
PROPERTY	TOWNSHIP OF WEST ORANGE	33	2	\$ 112,397.95	\$ 3,406.00
PROPERTY Total		778	35	\$ 8,528,851.00	\$ 10,962.53
PUBLIC OFFICIALS LIABILITY	BERKELEY HEIGHTS	9	1	\$ 49,915.69	\$ 5,546.19
PUBLIC OFFICIALS LIABILITY	BERKELEY TOWNSHIP	6	-	\$ 4,941.50	\$ 823.58
PUBLIC OFFICIALS LIABILITY	BOROUGH OF CALDWELL	7	-	\$ 18,300.45	\$ 2,614.35
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FANWOOD	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF FREEHOLD	12	1	\$ 16,421.24	\$ 1,368.44

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HADDON HEIGHTS	2	-	\$ 2,862.12	\$ 1,431.06
PUBLIC OFFICIALS LIABILITY	BOROUGH OF HIGHLAND PARK	12	1	\$ 90,811.74	\$ 7,567.65
PUBLIC OFFICIALS LIABILITY	BOROUGH OF KENILWORTH	1	-	\$ 27,889.92	\$ 27,889.92
PUBLIC OFFICIALS LIABILITY	BOROUGH OF MIDDLESEX	2	-	\$ 4,600.00	\$ 2,300.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NEW PROVIDENCE	1	-	\$ 1,710.00	\$ 1,710.00
PUBLIC OFFICIALS LIABILITY	BOROUGH OF NORTH PLAINFIELD	10	-	\$ 83,074.32	\$ 8,307.43
PUBLIC OFFICIALS LIABILITY	BOROUGH OF TOTOWA	3	-	\$ 950.00	\$ 316.67
PUBLIC OFFICIALS LIABILITY	CITY OF ENGLEWOOD	12	3	\$ 684,130.10	\$ 57,010.84
PUBLIC OFFICIALS LIABILITY	CITY OF HOBOKEN	67	2	\$ 507,863.64	\$ 7,580.05
PUBLIC OFFICIALS LIABILITY	CITY OF LINDEN	7	-	\$ 12,622.13	\$ 1,803.16
PUBLIC OFFICIALS LIABILITY	CITY OF RAHWAY	3	-	\$ 22,740.74	\$ 7,580.25
PUBLIC OFFICIALS LIABILITY	HOWELL TOWNSHIP	21	5	\$ 229,297.79	\$ 10,918.94
PUBLIC OFFICIALS LIABILITY	LIVINGSTON TOWNSHIP	2	-	\$ 4,754.92	\$ 2,377.46
PUBLIC OFFICIALS LIABILITY	TOWN OF GUTTENBERG	1	-	\$ 760.00	\$ 760.00
PUBLIC OFFICIALS LIABILITY	TOWN OF KEARNY	5	1	\$ 17,863.75	\$ 3,572.75
PUBLIC OFFICIALS LIABILITY	TOWN OF MORRISTOWN	6	-	\$ 21,223.13	\$ 3,537.19
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF BLOOMFIELD	14	3	\$ 88,606.23	\$ 6,329.02
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF EWING	3	-	\$ 5,950.00	\$ 1,983.33
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF FREEHOLD	1	-	\$ 1,070.25	\$ 1,070.25
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF HAMILTON	8	1	\$ 95,427.14	\$ 11,928.39
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF LAWRENCE	4	-	\$ 1,584.78	\$ 396.20
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MANALAPAN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MAPLEWOOD	4	-	\$ 12,447.03	\$ 3,111.76
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MONTCLAIR	29	1	\$ 686,579.04	\$ 23,675.14
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF MORRIS	8	-	\$ 3,636.50	\$ 454.56
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BERGEN	3	2	\$ 45,520.00	\$ 15,173.33
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF NORTH BRUNSWICK	4	-	\$ 69,358.49	\$ 17,339.62
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF PARSIPPANY	20	-	\$ 55,545.38	\$ 2,777.27
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF SOUTH ORANGE VILLAGE	3	1	\$ 14,100.00	\$ 4,700.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF UNION	6	1	\$ 108,450.00	\$ 18,075.00
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WARREN	8	2	\$ 131,204.68	\$ 16,400.59

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	TOWNSHIP OF WEST ORANGE	5	-	\$ 3,570.00	\$ 714.00
PUBLIC OFFICIALS LIABILITY	NEPTUNE TOWNSHIP	2	1	\$ 2,280.00	\$ 1,140.00
PUBLIC OFFICIALS LIABILITY Total		314	26	\$ 3,129,012.70	\$ 9,965.01
WORKCOMP RECORD ONLY	BERKELEY HEIGHTS	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BERKELEY TOWNSHIP	52	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF CALDWELL	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FAIR HAVEN	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FANWOOD	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF FREEHOLD	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HADDON HEIGHTS	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF HIGHLAND PARK	37	2	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF KENILWORTH	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NEW PROVIDENCE	50	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF NORTH PLAINFIELD	88	-	\$ -	\$ -
WORKCOMP RECORD ONLY	BOROUGH OF TOTOWA	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF ENGLEWOOD	84	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF HOBOKEN	127	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF LINDEN	53	-	\$ -	\$ -
WORKCOMP RECORD ONLY	CITY OF RAHWAY	31	-	\$ -	\$ -
WORKCOMP RECORD ONLY	HOWELL TOWNSHIP	122	-	\$ -	\$ -
WORKCOMP RECORD ONLY	LIVINGSTON TOWNSHIP	28	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF GUTTENBERG	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF HARRISON	60	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF KEARNY	32	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWN OF MORRISTOWN	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF CINNAMINSON	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EASTAMPTON	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF EWING	54	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF FREEHOLD	79	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF HAMILTON	134	-	\$ -	\$ -

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	TOWNSHIP OF LAWRENCE	67	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MANALAPAN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MAPLEWOOD	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MONTCLAIR	47	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF MORRIS	57	1	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BERGEN	22	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF NORTH BRUNSWICK	52	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF SOUTH ORANGE VILLAGE	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF UNION	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WARREN	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	TOWNSHIP OF WEST ORANGE	63	-	\$ -	\$ -
WORKCOMP RECORD ONLY	NEPTUNE TOWNSHIP	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY Total		1,499	3	\$ -	\$ -
WORKERS COMPENSATION	BERKELEY HEIGHTS	52	2	\$ 232,672.51	\$ 4,474.47
WORKERS COMPENSATION	BERKELEY TOWNSHIP	256	36	\$ 4,535,086.65	\$ 17,715.18
WORKERS COMPENSATION	BOROUGH OF CALDWELL	57	5	\$ 456,587.04	\$ 8,010.30
WORKERS COMPENSATION	BOROUGH OF FAIR HAVEN	24	2	\$ 28,836.41	\$ 1,201.52
WORKERS COMPENSATION	BOROUGH OF FANWOOD	27	5	\$ 370,078.42	\$ 13,706.61
WORKERS COMPENSATION	BOROUGH OF FREEHOLD	38	12	\$ 460,859.02	\$ 12,127.87
WORKERS COMPENSATION	BOROUGH OF HADDON HEIGHTS	39	4	\$ 387,336.82	\$ 9,931.71
WORKERS COMPENSATION	BOROUGH OF HIGHLAND PARK	73	12	\$ 977,435.79	\$ 13,389.53
WORKERS COMPENSATION	BOROUGH OF KENILWORTH	43	4	\$ 396,907.78	\$ 9,230.41
WORKERS COMPENSATION	BOROUGH OF MIDDLESEX	15	1	\$ 454,662.76	\$ 30,310.85
WORKERS COMPENSATION	BOROUGH OF NEW PROVIDENCE	63	7	\$ 445,301.32	\$ 7,068.27
WORKERS COMPENSATION	BOROUGH OF NORTH PLAINFIELD	110	23	\$ 1,869,835.18	\$ 16,998.50
WORKERS COMPENSATION	BOROUGH OF TOTOWA	28	3	\$ 152,948.45	\$ 5,462.44
WORKERS COMPENSATION	CITY OF ENGLEWOOD	290	38	\$ 4,206,249.24	\$ 14,504.31
WORKERS COMPENSATION	CITY OF HOBOKEN	510	91	\$ 6,256,480.35	\$ 12,267.61
WORKERS COMPENSATION	CITY OF LINDEN	230	12	\$ 2,566,392.08	\$ 11,158.23
WORKERS COMPENSATION	CITY OF RAHWAY	173	27	\$ 2,377,047.97	\$ 13,740.16
WORKERS COMPENSATION	HOWELL TOWNSHIP	156	36	\$ 3,382,721.54	\$ 21,684.11

Valued as of 11/30/17

Garden State Municipal Joint Insurance Fund Claims Activity Report

line	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	LIVINGSTON TOWNSHIP	207	28	\$ 3,392,852.35	\$ 16,390.59
WORKERS COMPENSATION	TOWN OF GUTTENBERG	27	11	\$ 398,289.59	\$ 14,751.47
WORKERS COMPENSATION	TOWN OF HARRISON	109	20	\$ 1,688,556.22	\$ 15,491.34
WORKERS COMPENSATION	TOWN OF KEARNY	134	24	\$ 1,573,267.53	\$ 11,740.80
WORKERS COMPENSATION	TOWN OF MORRISTOWN	145	-	\$ 1,088,926.93	\$ 7,509.84
WORKERS COMPENSATION	TOWNSHIP OF CINNAMINSON	39	6	\$ 470,334.13	\$ 12,059.85
WORKERS COMPENSATION	TOWNSHIP OF EASTAMPTON	25	3	\$ 96,486.63	\$ 3,859.47
WORKERS COMPENSATION	TOWNSHIP OF EWING	214	32	\$ 3,439,172.24	\$ 16,070.90
WORKERS COMPENSATION	TOWNSHIP OF FREEHOLD	100	9	\$ 1,129,667.87	\$ 11,296.68
WORKERS COMPENSATION	TOWNSHIP OF HAMILTON	560	80	\$ 5,331,368.14	\$ 9,520.30
WORKERS COMPENSATION	TOWNSHIP OF LAWRENCE	107	12	\$ 1,220,561.80	\$ 11,407.12
WORKERS COMPENSATION	TOWNSHIP OF MANALAPAN	16	1	\$ 250,686.13	\$ 15,667.88
WORKERS COMPENSATION	TOWNSHIP OF MAPLEWOOD	98	3	\$ 753,793.53	\$ 7,691.77
WORKERS COMPENSATION	TOWNSHIP OF MONTCLAIR	299	55	\$ 5,623,816.48	\$ 18,808.75
WORKERS COMPENSATION	TOWNSHIP OF MORRIS	166	23	\$ 2,424,201.86	\$ 14,603.63
WORKERS COMPENSATION	TOWNSHIP OF NORTH BERGEN	97	40	\$ 1,396,980.22	\$ 14,401.86
WORKERS COMPENSATION	TOWNSHIP OF NORTH BRUNSWICK	381	26	\$ 3,176,582.20	\$ 8,337.49
WORKERS COMPENSATION	TOWNSHIP OF SOUTH ORANGE VILLAGE	14	5	\$ 175,571.12	\$ 12,540.79
WORKERS COMPENSATION	TOWNSHIP OF UNION	419	81	\$ 4,914,400.21	\$ 11,728.88
WORKERS COMPENSATION	TOWNSHIP OF WARREN	65	11	\$ 438,721.81	\$ 6,749.57
WORKERS COMPENSATION	TOWNSHIP OF WEST ORANGE	179	35	\$ 3,420,014.59	\$ 19,106.23
WORKERS COMPENSATION	NEPTUNE TOWNSHIP	46	22	\$ 837,373.54	\$ 18,203.77
WORKERS COMPENSATION Total		5,631	847	\$ 72,799,064.45	\$ 12,928.27
Grand Total		17,951	1,329	\$ 131,710,797.07	\$ 7,337.24

Valued as of 11/30/17



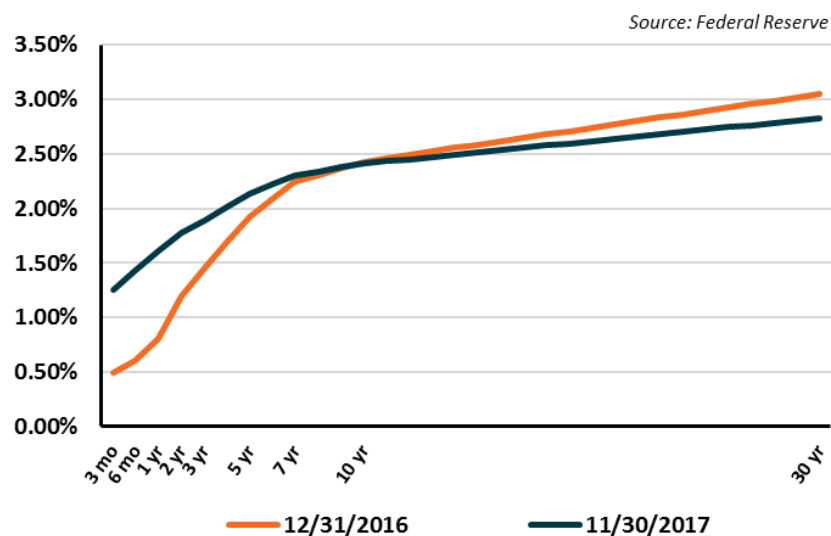
Monthly Investment Report

As of 11/30/2017



Treasury Yields and Federal Reserve

Treasury Yield Curves



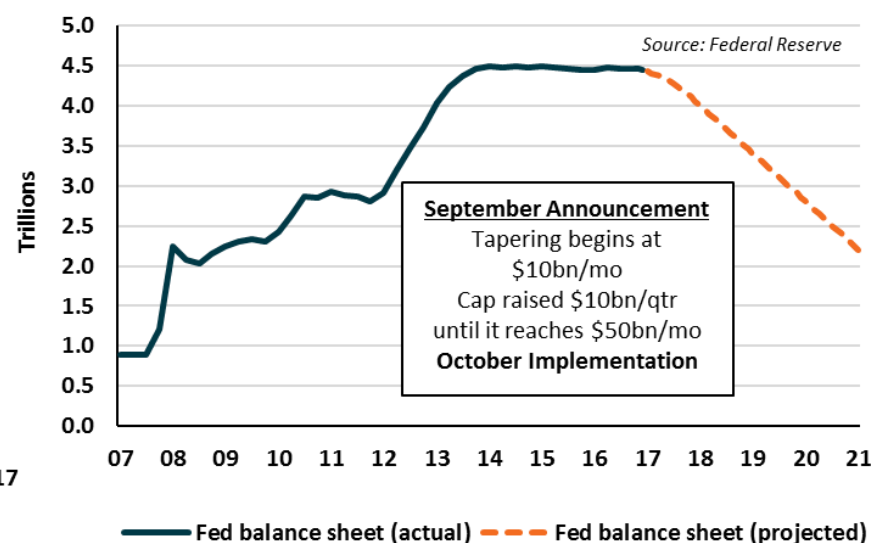
10 Year Treasuries



Probability of a Rate Hike

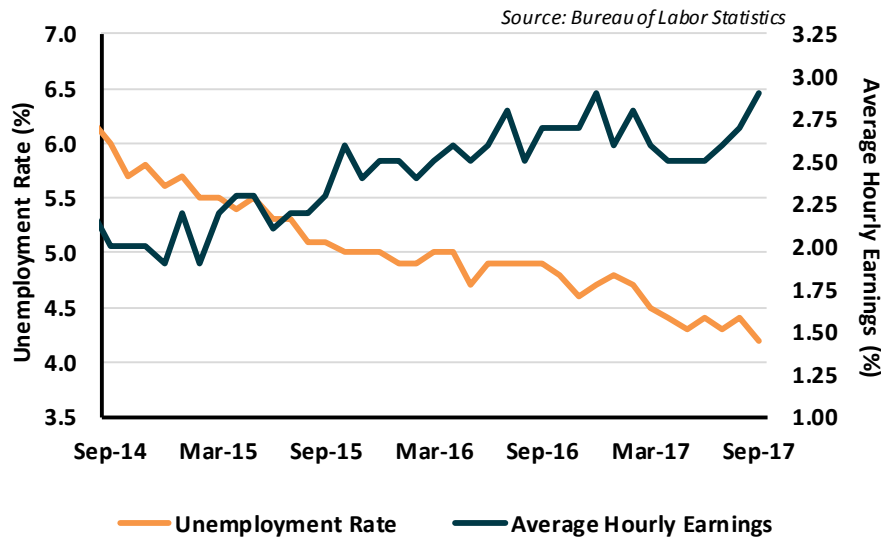


US Federal Reserve Total Asset Holdings

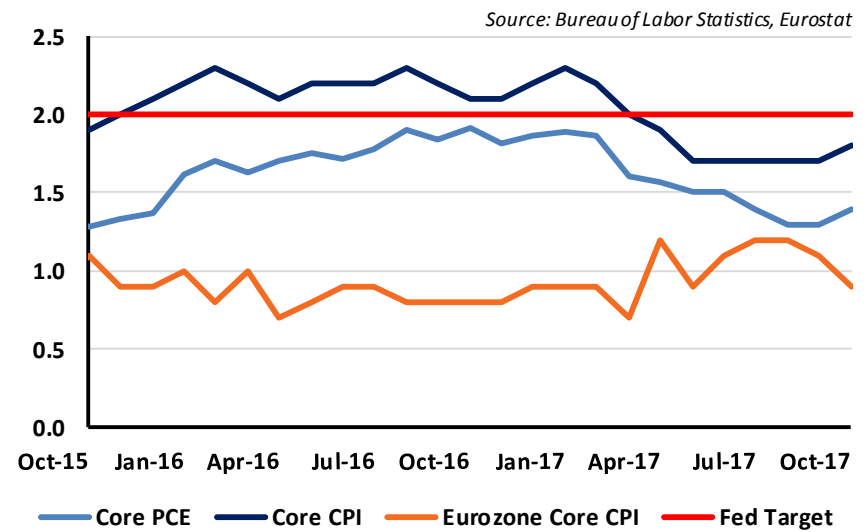


Market Indicators

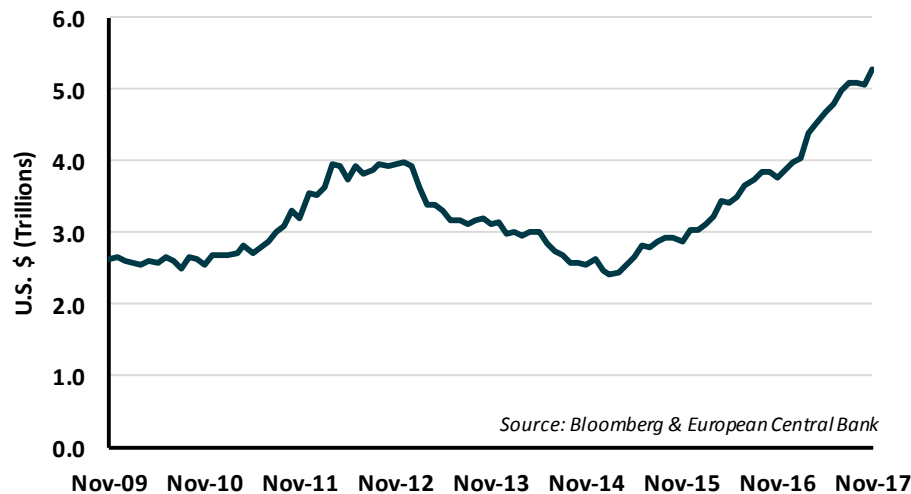
Employment



Inflation



ECB Balance Sheet Total Assets (USD)



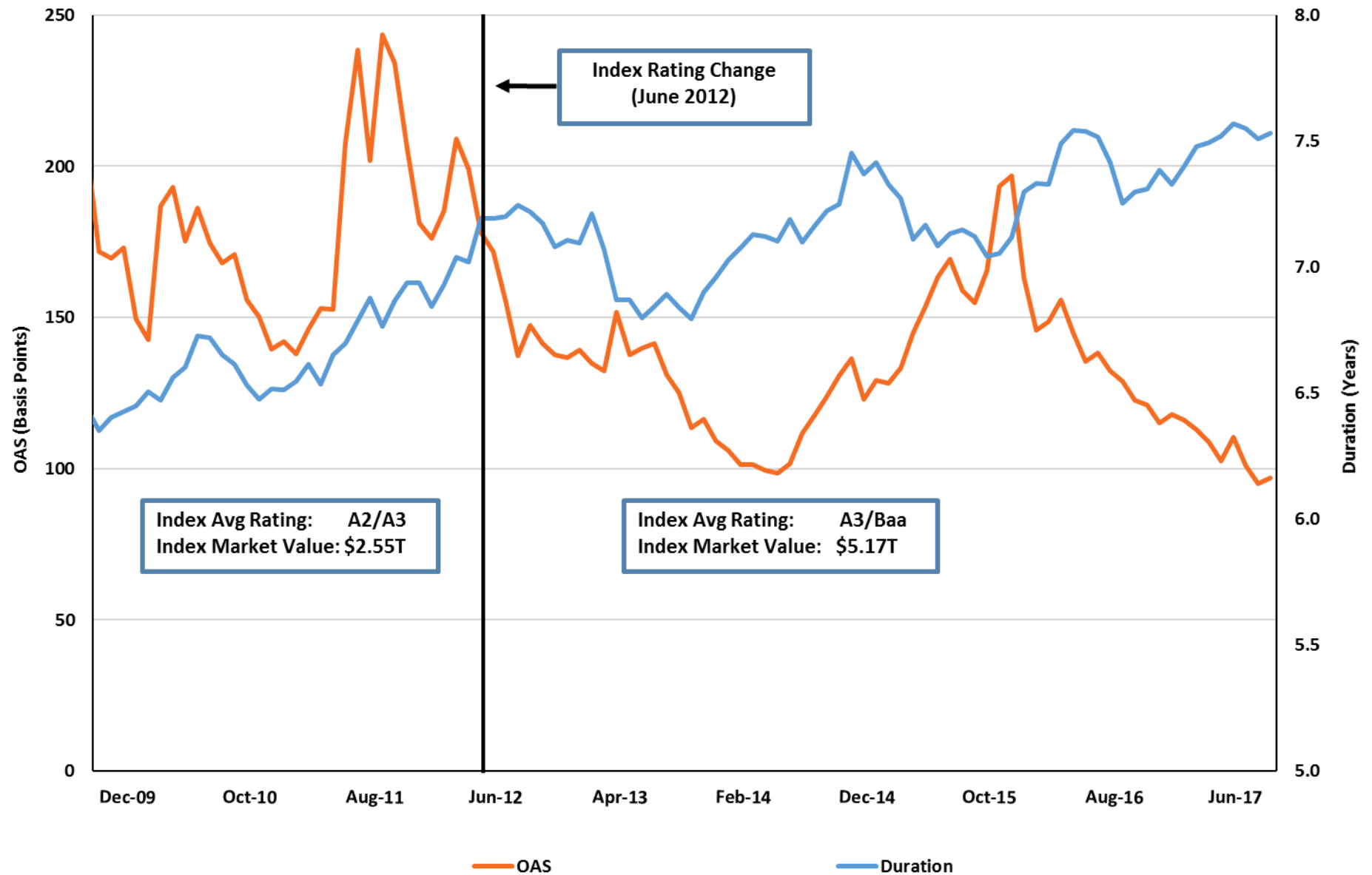
World Bond Yields

	12/31/2016	11/30/2017	Difference
US	2.43%	2.41%	(0.02%)
UK	1.24%	1.33%	0.09%
Germany	0.21%	0.37%	0.16%
France	0.68%	0.68%	(0.00%)
Italy	1.81%	1.73%	(0.08%)
Spain	1.38%	1.43%	0.05%
Japan	0.04%	0.03%	(0.01%)

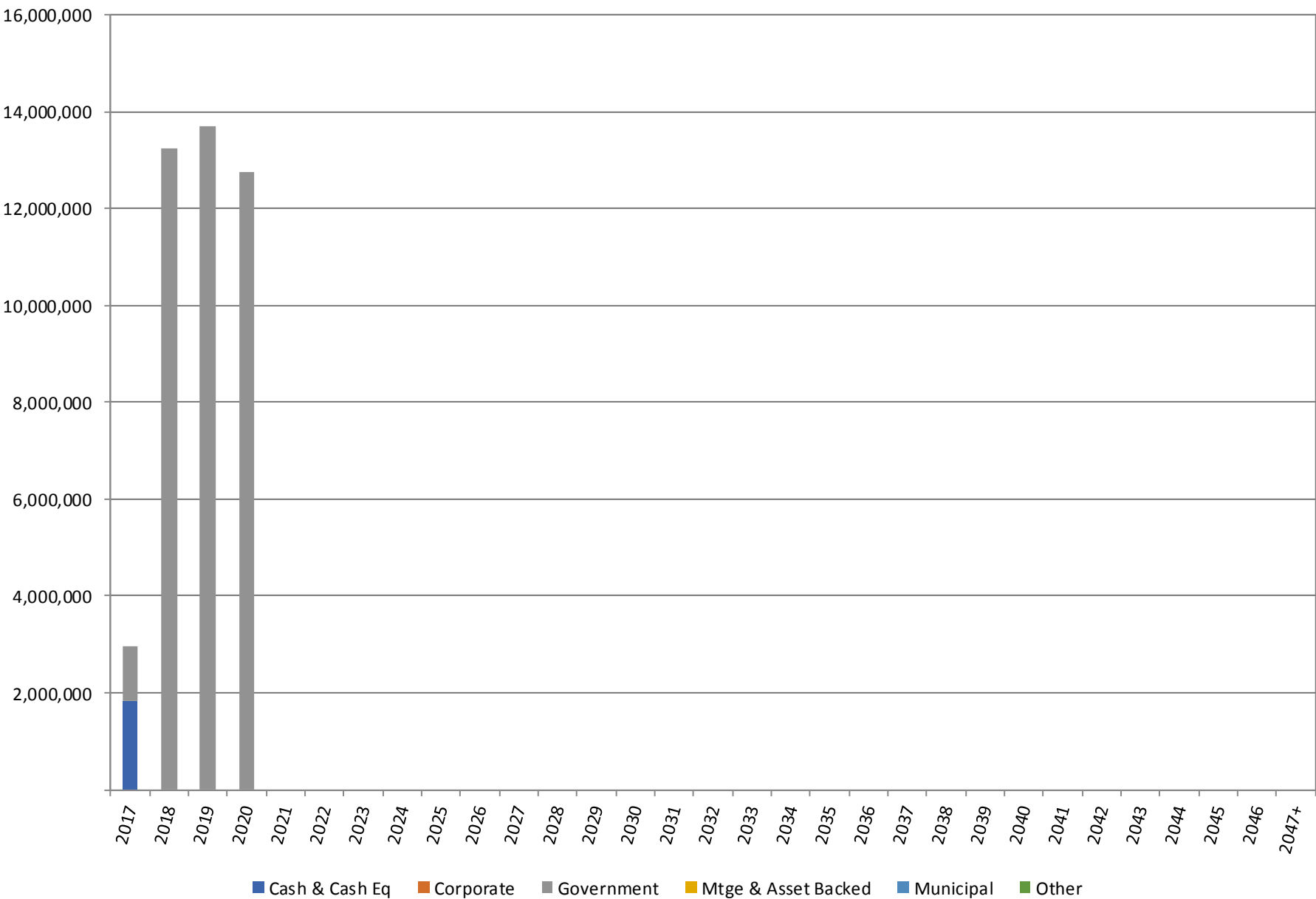
Source: Federal Reserve, Bloomberg

US Corporate Investment Grade Index Spread and Duration

Source: Bloomberg Barclays



Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2016	03/31/2017	06/30/2017	09/30/2017	11/30/2017
Treasury Yields					
2 yr Treasury Yield	1.20%	1.26%	1.38%	1.48%	1.79%
5 yr Treasury Yield	1.92%	1.93%	1.88%	1.93%	2.14%
10 yr Treasury Yield	2.43%	2.39%	2.30%	2.33%	2.41%
Book Statistics					
Tax-Equivalent Book Yield	0.95%	1.02%	1.08%	1.12%	1.12%
Book Value (\$)	38,131,483	42,219,834	41,823,298	44,897,173	42,670,189
Projected Tax-Equivalent Income, next 12 months (\$)	361,973	431,340	453,695	501,216	475,860
Unrealized Gains/(Losses) (\$)	(107,044)	(114,436)	(147,776)	(160,713)	(313,108)
YTD Realized Gains/(Losses) (\$)	4,392	92	92	92	(737)
Portfolio Risk Statistics					
Effective Duration	1.43	1.41	1.45	1.47	1.44
Convexity	0.03	0.03	0.04	0.04	0.04
Weighted Average Life	1.45	1.43	1.48	1.50	1.47
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	100%	100%	98%	96%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	0%	0%	0%	2%	4%

Performance

Tax-Equivalent Total Return
as of 11/30/2017
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Previous Month	-0.14%	-0.18%	0.04%
Quarter to Date	-0.16%	-0.23%	0.06%
Year to Date	0.49%	0.32%	0.17%
Since Inception	1.21%	0.94%	0.27%

Benchmark Composition:
100.0% Garden State Duration Matched Treasury

Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2017	1,149,733	1.04	3%
2018	13,249,598	1.02	32%
2019	13,716,578	0.99	34%
2020	12,730,574	1.52	31%
2021+	0	0.00	0%
Subtotal (inc. ABS, Agcy, CMBS, Corp, Muni, UST)	40,846,483	1.16	100%
MBS	0	0.00	0%
TOTAL	40,846,483	1.16	100%

Bond Purchases

Trade Date	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
10/03/2017	US TREASURY N/B	Treasury	AA+	Aaa	1.750	12/31/2020	N/A	100.17	1,001,680	1.70	1.70
Total									1,001,680	1.70	1.70

Bond Sales, Calls & Maturities

Trade Date	Trade Type	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
10/11/2017	Sell	US TREASURY N/B	Treasury	AA+	Aaa	0.750	03/31/2018	03/31/2018	99.77	499,102	(235)	1.14	1.14
10/31/2017	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.750	10/31/2017	10/31/2017	100.00	1,250,000	0	1.04	1.04
11/13/2017	Sell	US TREASURY N/B	Treasury	AA+	Aaa	0.750	02/28/2018	02/28/2018	99.84	999,032	(594)	1.09	1.09
11/30/2017	Maturity	US TREASURY N/B	Treasury	AA+	Aaa	0.625	11/30/2017	11/30/2017	100.00	1,250,000	0	1.03	1.03
Total										3,998,134	(829)	1.06	1.06

Appendix

Detailed Portfolio Report