

**Burlington County Municipal Joint Insurance Fund**  
**EPL/POL Loss Ratio Snapshot & File Summary**  
**March 31, 2017**

**Pemberton Township**



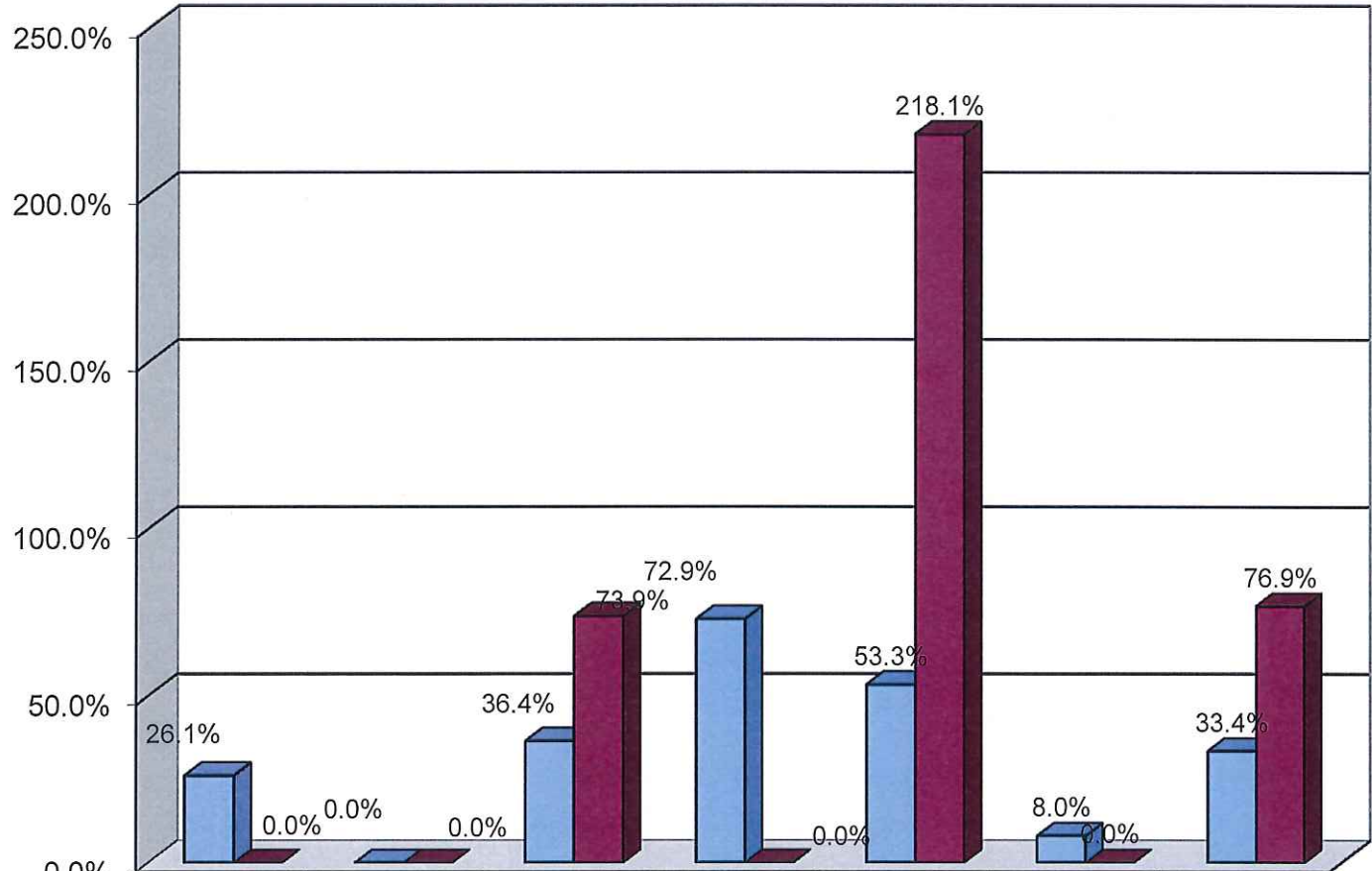
**Burlington County Municipal Joint Insurance Fund**  
**Six Year Cumulative EPL/POL Loss Ratio Summary**  
**March 31, 2017**

		2011	2012	2013	2014	2015	2016	TOTAL
BURLCO JIF	LOSS FUNDS	326,170	348,794	403,616	402,989	480,507	500,167	2,462,244
	CLAIMS INCURRED	85,112	-	146,990	293,916	255,927	40,000	821,945
	LOSS RATIO	26.1%	0.0%	36.4%	72.9%	53.3%	8.0%	33.4%

PEMBERTON	LOSS FUNDS	-	-	57,518	60,913	77,940	80,003	276,373
TOWNSHIP	CLAIMS INCURRED	-	-	42,490	-	170,003	-	212,494
	LOSS RATIO	0.0%	0.0%	73.9%	0.0%	218.1%	0.0%	76.9%

PLEASE NOTE: Claims Incurred includes any money that has been paid on the claim (expenses, medical, settlement, etc) and reserves established by the TPA to account for the anticipated ultimate cost of the claim (expenses, medical, settlement, etc.)

### EPL/POL LOSS RATIO SUMMARY - MARCH 31, 2017



	2011	2012	2013	2014	2015	2016	TOTAL
■ BURLCO JIF	26.1%	0.0%	36.4%	72.9%	53.3%	8.0%	33.4%
■ Pemberton Township	0.0%	0.0%	73.9%	0.0%	218.1%	0.0%	76.9%

LOSS RATIO