

**Burlington County Municipal Joint Insurance Fund**  
**JIF Loss Ratio Snapshot & Open File Summary**  
**March 31, 2017**

**Pemberton Township**



**Burlington County Municipal Joint Insurance Fund**

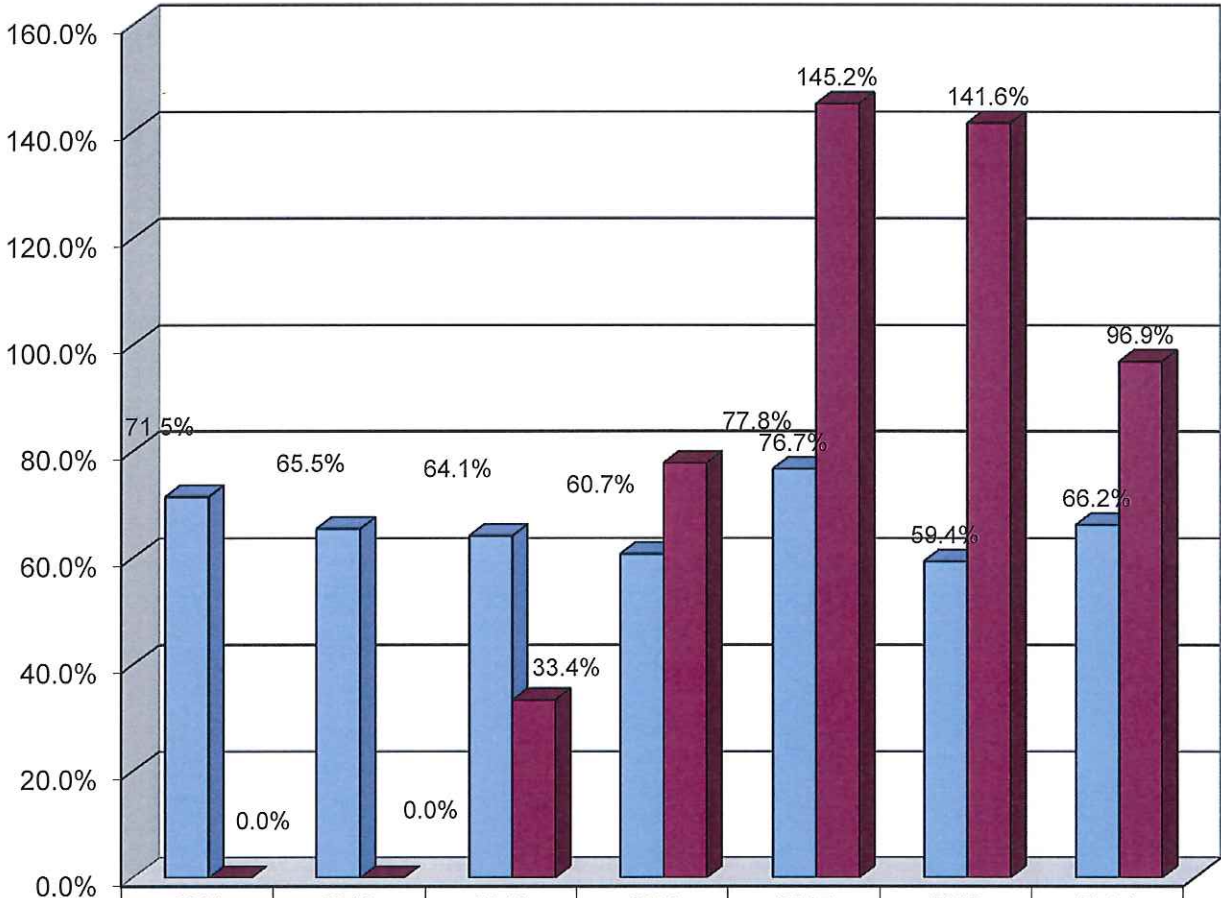
**Six Year Cumulative Loss Ratio Summary**

**March 31, 2017**

		2011	2012	2013	2014	2015	2016	Total
BURLCO JIF TOTALS	LOSS FUNDS	3,560,404	3,549,662	4,090,001	4,062,470	3,928,824	3,783,965	22,975,326
	CLAIMS INCURRED	2,544,203	2,323,852	2,622,810	2,466,763	3,011,673	2,246,045	15,215,345
	LOSS RATIO	71.5%	65.5%	64.1%	60.7%	76.7%	59.4%	66.2%
PEMBERTON TOWNSHIP	LOSS FUNDS	-	-	519,029	518,566	497,444	422,828	1,957,867
	CLAIMS INCURRED	-	-	173,311	403,281	722,322	598,764	1,897,679
	LOSS RATIO	0.0%	0.0%	33.4%	77.8%	145.2%	141.6%	96.9%

PLEASE NOTE: Net 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.)

### JIF CLAIMS LOSS RATIO SUMMARY - MARCH 31, 2017



■ BURLCO JIF	71.5%	65.5%	64.1%	60.7%	76.7%	59.4%	66.2%
■ Pemberton Township	0.0%	0.0%	33.4%	77.8%	145.2%	141.6%	96.9%

**LOSS RATIO**