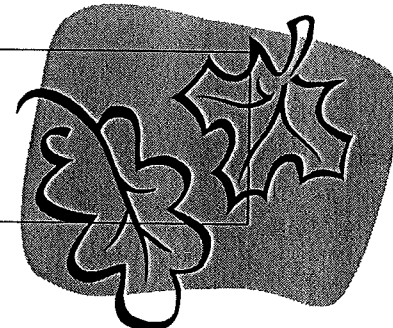


Sept.  
Workout

Atlantic County Municipal Joint Insurance Fund  
Lessons Learned From Losses  
September 2010



MEL EPL/POL Corner

Each quarter, the MEL provides a report of all claims that have resolved in the prior quarter.

The second quarter of 2010 proved to be a very busy. A total of 33 claims resolved via settlement, dismissal or through trial. A total of \$2,620,015.40 was paid in settlements for this quarter.

There were no claims resolved on behalf of the Burlington County Joint Insurance Fund in this quarter.

In another JIF, a claim resulting from alleged retaliation as a result of reporting of improper activities by a superior, resolved for \$350,000.00 plus a Section 20 settlement of \$25,000.00 under workers' compensation. Notably, the entire police force and many governmental officials were deposed in connection with case. Over \$84,000.00 was spent defending this case.

Likewise, in another noteworthy claim, a plaintiff alleged sexual harassment and inappropriate sexual comments. An internal investigation of the allegations found that additional training was needed, but that the complaints were not substantiated. However, to the detriment of the case, investigation revealed that prior complaints were made by this plaintiff regarding alleged earlier harassment. The case ultimately settled for \$100,000.00. The JIF member paid \$30,000.00 in its SIR billing.