

**First Responder Joint Insurance Fund
2022 Budget**

Loss Fund:	
Workers' Compensation	\$1,085,700
Package - includes GL, AL, Property & BM	233,650
Loss Fund Contingency	303,088
Total Loss Fund	<u>\$1,622,438</u>
Reinsurance/Premium:	
Workers' Compensation	\$178,707
Liability - General and Auto including excess liability	121,466
Property including Inland Marine, Crime and Cyber	471,481
Environmental Impairment Liability	44,202
Management Liability	249,909
Total Reinsurance/Premium:	<u>\$1,065,765</u>
Operating Expenses:	\$600,484
Total Budget	\$3,288,687