

**First Responder Joint Insurance Fund  
2019 Budget**

<b>Loss Fund:</b>	
Workers' Compensation	\$1,240,835
Package - includes GL, AL, Property & BM	317,795
Loss Fund Contingency	404,993
<b>Total Loss Fund</b>	<b>\$1,963,623</b>
<b>Aggregate XS LFC</b>	<b>\$25,747</b>
<b>Reinsurance/Premium:</b>	
Workers' Compensation	\$258,013
Liability - General and Auto including excess liability	162,059
Property including Inland Marine, Crime and Cyber	303,830
Environmental Impairment Liability	54,360
Management Liability	288,031
<b>Total Reinsurance/Premium:</b>	<b>\$1,066,293</b>
<b>Operating Expenses:</b>	<b>\$669,425</b>
<b>Total Budget</b>	<b>\$3,725,088</b>