

**First Responder Joint Insurance Fund
2021 Budget**

Loss Fund:	
Workers' Compensation	\$1,158,329
Package - includes GL, AL, Property & BM	271,743
Loss Fund Contingency	357,518
Total Loss Fund	\$1,787,590
Aggregate XS LFC	\$21,760
Reinsurance/Premium:	
Workers' Compensation	\$216,681
Liability - General and Auto including excess liability	131,541
Property including Inland Marine, Crime and Cyber	348,315
Environmental Impairment Liability	51,373
Management Liability	277,416
Total Reinsurance/Premium:	\$1,025,326
Operating Expenses:	\$630,216
Total Budget	\$3,464,892