

**First Responder Joint Insurance Fund
2020 Budget**

Loss Fund:	
Workers' Compensation	\$1,371,000
Package - includes GL, AL, Property & BM	311,000
Loss Fund Contingency	420,500
Total Loss Fund	\$2,102,500
Aggregate XS LFC	\$26,043
Reinsurance/Premium:	
Workers' Compensation	\$258,586
Liability - General and Auto including excess liability	150,826
Property including Inland Marine, Crime and Cyber	335,019
Environmental Impairment Liability	56,173
Management Liability	293,786
Total Reinsurance/Premium:	\$1,094,390
Operating Expenses:	\$694,844
Total Budget	\$3,917,777