

**ATLANTIC & CAPE MAY COUNTIES  
ASSOCIATION OF SCHOOL BUSINESS OFFICIALS JIF  
2018-2019 BUDGET MODEL**

Property	887,445
Auto Liability	193,820
General Liability	543,080
Workers' Compensation	4,853,370
Educators Legal Liability	909,920
<b>Total Loss Funds</b>	<b>7,387,635</b>

SPELL JIF Reinsurance / Excess / Group Purchase	3,145,822
SPELL JIF Student Accident Insurance Program	85,167

Operating Expenses	1,474,821
Risk Management Consultants	265,307
<b>TOTAL BUDGET</b>	<b>12,358,752</b>