

**GLOUCESTER, CUMBERLAND, SALEM SCHOOL DISTRICTS**

**JOINT INSURANCE FUND**

**2016-2017 BUDGET**

Property	403,600
Auto Liability	37,800
General Liability	400,300
Workers' Compensation	2,276,000
Educators Legal Liability	558,400
Loss Fund Contingency	-
Total Loss Funds	3,676,100

SPELL Premium Contribution	1,529,345
SPELL Student Accident Program	230,134
Total Operating Expenses & Broker Fees	878,728

TOTAL BUDGET	6,314,307
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