

GLOUCESTER, CUMBERLAND, SALEM SCHOOL DISTRICTS**JOINT INSURANCE FUND****2022-2023 BUDGET MODEL**

Property	393,000
Auto Liability	49,000
General Liability	324,000
Workers' Compensation	1,711,687
Educators Legal Liability	648,000
Total Loss Funds	3,125,687

SPELL Premium Contribution	2,176,640
SPELL Student Accident Program	147,837
Total Operating Expenses	889,930
Total RMC Fees	166,940

TOTAL BUDGET	6,507,034
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