Gloucester, Salem, Cumberland Counties Municipal Joint Municipal Insurance Fund

Established in 1991

South Jersey Communities Securing Their Future

2014 ADOPTED BUDGET

	2014 Adopted Budget
Property	$508,215
General Liability	$1,333,210
Auto Liability	$273,978
Workers' Compensation	$3,982,841
Deductible Fund	$1,077,265
TOTAL LOSS FUNDS	$7,175,509
Operating Budget/Member Benefits	$2,012,304
SUBTOTAL	$9,187,813
MEL Excess WC & Liability	$2,375,000
MEL Excess Property	$770,000
EPL/POL Premium	$863,568
EPL/POL Commission – AJG	$29,888
EPL/POL Commission – Conner Strong	$29,888
Environmental JIF	$371,407
Risk Management Consultants	$512,848
TOTAL JIF BUDGET	**$14,140,412**