

GLOUCESTER, CUMBERLAND, SALEM SCHOOL DISTRICTS

JOINT INSURANCE FUND

2025 - 2026 Budget

Property Loss Funds	\$ 865,000
Auto Liability Loss Funds	81,000
General Liability Loss Funds	317,000
Workers' Compensation Loss Funds	2,088,000
Educators Legal Liability Loss Funds	715,000
Total Loss Funds	\$ 4,066,000

SPELL JIF Premium Contribution	3,933,761
Operating Expenses	1,083,462
RMC Fees	184,708

Total Budget Contributions	\$ 9,267,931
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