

**Garden State Municipal Joint Insurance Fund
2015 Assessment Summary**

Loss Fund Assessments

| | |
|----------|-----------|
| WC | 8,234,298 |
| GL | 2,776,440 |
| AL | 856,299 |
| Property | 1,124,404 |
| EPL/POL | 1,389,955 |

| | | |
|-----------------------------|----------------|-----------------------|
| Managed Care | <u>300,000</u> | |
| Total Loss Fund Assessments | | <u>14,681,396 (1)</u> |

Excess Insurance

| | |
|------------------------|------------------|
| WC | 1,496,064 |
| GL | 1,539,649 |
| AL | 431,903 |
| EPL/POL | 836,021 |
| Property | 1,905,953 |
| Other | <u>60,462</u> |
| Total Excess Insurance | <u>6,270,052</u> |

Underwriting Expenses

| | |
|-----------------------------|------------------|
| General Expenses | 3,230,571 |
| Risk Management Expenses | 1,630,162 |
| Underwriting Expenses | 547,676 |
| Administrative Fees | <u>1,575,965</u> |
| Total Underwriting Expenses | <u>6,984,375</u> |

Environmental & EAJ Costs

| | |
|---------------------------------|----------------|
| Environmental Costs | 221,921 |
| EANJ Membership Costs | 34,797 |
| Other | |
| Total Environmental & EAJ Costs | <u>256,718</u> |

| | | |
|-----------------------|--|-------------------|
| Total 2015 Assessment | | <u>28,192,540</u> |
|-----------------------|--|-------------------|