

**Garden State Municipal Joint Insurance Fund**  
**2026 Assessment Summary**  
**January 15, 2026**

Loss Fund Assessments		
WC	7,515,067	
GL	3,315,899	
LEL	1,086,913	
AL	2,582,267	
Property	2,019,661	
EPL/POL	3,389,939	
Cyber	208,757	
5X10 Liab 30% Allocation	-	
Managed Care	400,000	
Total Loss Fund Assessments	<u>400,000</u>	20,518,504
Excess Insurance		
WC	988,753	
GL	1,158,506	
LEL	1,032,363	
AL	1,148,559	
EPL/POL	4,880,434	
Property	1,653,736	
Cyber	498,875	
Other	39,422	
Total Excess Insurance	<u>39,422</u>	11,400,648
Expenses		
General Expenses	4,366,932	
Risk Management Expenses	2,225,265	
Underwriting Expenses	817,421	
Administrative Fees	2,359,726	
Total Expenses	<u>2,359,726</u>	9,769,344
Environmental & EAJ Costs		
Environmental Costs	145,291	
EANJ Membership Costs	37,661	
Other	136,251	
Total Environmental & EAJ Costs	<u>136,251</u>	319,203
Total 2026 Assessment		<u>42,007,699</u>