

Insurance

Agency Overview

Agency Mission

The mission of the Insurance Fund is to protect the assets of the City through the purchase of insurance and the utilization of other risk management techniques such as loss control, risk transfer, and avoidance.

Agency Overview

The Agency is responsible for the purchase of insurance, including property, liability, crime, equipment breakdown, auto physical damage, and other ancillary coverages for the City. Staff operates as the City liaison with its liability carrier with respect to claims filed against the City and with agencies regarding other risk management issues, including funding the City's emergency management program. The goal of the Insurance Fund is to provide a cost-effective manner of protecting the assets of the City.

2019 Budget Highlights

The 2019 Executive Budget:

- Anticipates a 13% increase in insurance coverage and claims over 2018, the General Fund impact of this increase is \$150,000.

Insurance**Function: Administration****Budget by Service (All Funds)**

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Revenue					
Insurance	(2,539,854)	(293,301)	(516,119)	(322,000)	(324,576)
Total Revenue	\$ (2,539,854)	\$ (293,301)	\$ (516,119)	\$ (322,000)	\$ (324,576)
Expense					
Insurance	2,539,854	293,301	516,119	322,000	324,576
Total Expense	\$ 2,539,854	\$ 293,301	\$ 516,119	\$ 322,000	\$ 324,576

Budget by Fund & Major

Fund: Insurance

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Revenue					
Charges for Services	(11,313)	-	(11,313)	-	-
Investments & Contributions	(10,324)	(82,000)	(173,122)	(112,000)	(112,000)
Misc Revenue	(560,194)	(210,000)	(331,683)	(210,000)	(210,000)
Other Finance Source	(1,958,023)	-	-	-	(2,576)
Transfer In	-	(1,301)	-	-	-
Total Revenue	\$ (2,539,854)	\$ (293,301)	\$ (516,119)	\$ (322,000)	\$ (324,576)
Expense					
Salaries	137,440	180,200	175,056	172,190	177,542
Benefits	94,052	259,663	56,791	255,479	253,904
Supplies	9,765	8,000	7,714	10,250	10,250
Purchased Services	2,746,308	1,978,000	2,257,219	2,282,880	2,282,880
Debt & Other Financing	-	117,438	20,205	1,201	-
Inter Departmental Billing	(1,999,630)	(2,250,000)	(2,250,000)	(2,400,000)	(2,400,000)
Transfer Out	1,551,919	-	249,134	-	-
Total Expense	\$ 2,539,854	\$ 293,301	\$ 516,119	\$ 322,000	\$ 324,576
Net General Fund	\$ -	\$ -	\$ -	\$ -	\$ -

Insurance

Function: Administration

Service Overview

Service: Insurance

Service Description

This service purchases insurance and implements other risk management techniques to protect the assets of the City. Protection of City assets is accomplished by minimizing the City's exposure/risk by purchasing insurance or through a contract. If neither option is possible or reasonable, risk avoidance and loss control techniques (i.e., training and other programs designed to mitigate risk) may be used.

2019 Planned Activities

- Utilize Wisconsin Municipal Mutual Insurance Company's (WMMIC) new claims system to improve data collection and analysis.
- Hire an intern to assist and improve data analysis.

Service Budget by Account Type

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Revenue	(2,539,854)	(293,301)	(516,119)	(322,000)	(324,576)
Expense	2,539,854	293,301	516,119	322,000	324,576
Net Service Budget	\$ -	\$ -	\$ -	\$ -	-

Insurance

Function:

Administration*Line Item Detail*

Agency Primary Fund: Insurance

Charges for Service

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
License Bond	(11,313)	-	(11,313)	-	-
TOTAL	\$ (11,313)	\$ -	\$ (11,313)	\$ -	\$ -

Investments & Contributions

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Interest	(10,324)	(12,000)	(10,324)	(12,000)	(12,000)
Dividend	-	(70,000)	(162,798)	(100,000)	(100,000)
TOTAL	\$ (10,324)	\$ (82,000)	\$ (173,122)	\$ (112,000)	\$ (112,000)

Misc Revenue

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Insurance Recoveries	(558,510)	(200,000)	(330,000)	(200,000)	(200,000)
Miscellaneous Revenue	(1,683)	(10,000)	(1,683)	(10,000)	(10,000)
TOTAL	\$ (560,194)	\$ (210,000)	\$ (331,683)	\$ (210,000)	\$ (210,000)

Other Finance Sources

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Fund Balance Applied	(1,958,023)	-	-	-	(2,576)
TOTAL	\$ (1,958,023)	\$ -	\$ -	\$ -	\$ (2,576)

Transfer In

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Transfer In From Other Restric	-	(1,301)	-	-	-
TOTAL	\$ -	\$ (1,301)	\$ -	\$ -	\$ -

Salaries

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Permanent Wages	160,983	180,200	175,056	164,690	170,042
Pending Personnel	-	-	-	7,500	7,500
Compensated Absence	(23,543)	-	-	-	-
TOTAL	\$ 137,440	\$ 180,200	\$ 175,056	\$ 172,190	\$ 177,542

Benefits

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Comp Absence Escrow	24,030	-	-	-	-
Health Insurance Benefit	30,958	33,240	31,336	30,993	29,069
Wage Insurance Benefit	213	222	95	380	380
WRS	10,950	12,074	11,738	11,033	11,139
FICA Medicare Benefits	11,874	13,469	12,968	12,415	12,637
Post Employment Health Plans	661	658	655	658	679
Loss Runs	-	200,000	-	200,000	200,000
Pension Expense	15,366	-	-	-	-
TOTAL	\$ 94,052	\$ 259,663	\$ 56,791	\$ 255,479	\$ 253,904

Supplies

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Office Supplies	-	-	67	2,250	2,250
Hardware Supplies	-	-	521	-	-
Work Supplies	7,452	8,000	7,127	8,000	8,000
Safety Supplies	2,312	-	-	-	-
TOTAL	\$ 9,765	\$ 8,000	\$ 7,714	\$ 10,250	\$ 10,250

Insurance**Function:****Administration***Line Item Detail***Agency Primary Fund: Insurance****Purchased Services**

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Telephone	-	-	132	250	250
Cellular Telephone	130	-	65	130	130
Mileage	-	-	100	-	-
Conferences & Training	-	-	-	1,000	1,000
Memberships	100	-	389	1,000	1,000
Medical Services	3,003	-	2,800	7,500	7,500
Audit Services	600	-	600	-	-
Consulting Services	34,440	8,000	7,331	8,000	8,000
Other Services & Expenses	4,090	-	4,000	4,000	4,000
General Liability Insurance	426,480	495,000	546,469	650,000	650,000
Property Insurance	531,537	560,000	576,833	596,000	596,000
Other Insurance	54,408	65,000	61,000	65,000	65,000
Insurance Claims	1,691,521	850,000	1,057,500	950,000	950,000
TOTAL	\$ 2,746,308	\$ 1,978,000	\$ 2,257,219	\$ 2,282,880	\$ 2,282,880

Debt & Other Financing

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Fund Balance Generated	-	117,438	20,205	1,201	-
TOTAL	\$ -	\$ 117,438	\$ 20,205	\$ 1,201	\$ -

Insurance

Function: Administration

Line Item Detail

Agency Primary Fund: Insurance

Inter-Departmental Billings

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
ID Billing To Assessor	(3,989)	(3,683)	(3,683)	(4,648)	(4,648)
ID Billing To Attorney	(7,109)	(5,556)	(5,556)	(4,283)	(4,283)
ID Billing To Civil Rights	(3,666)	(2,438)	(2,438)	(2,857)	(2,857)
ID Billing To Clerk	(3,130)	(2,839)	(2,839)	(4,112)	(4,112)
ID Billing To Common Council	(11,079)	(3,379)	(3,379)	(3,329)	(3,329)
ID Billing To Finance	(12,900)	(5,175)	(5,175)	(5,497)	(5,497)
ID Billing To Human Resources	(6,068)	(34,249)	(34,249)	(9,313)	(9,313)
ID Billing To Information Tec	(9,202)	(9,519)	(9,519)	(10,622)	(10,622)
ID Billing To Mayor	(2,010)	(1,995)	(1,995)	(2,203)	(2,203)
ID Billing To Municipal Court	(990)	(923)	(923)	(970)	(970)
ID Billing To Treasurer	(778)	(769)	(769)	(1,023)	(1,023)
ID Billing To EAP	(499)	(515)	(515)	(553)	(553)
ID Billing To Fire	(112,480)	(101,277)	(101,277)	(124,529)	(124,529)
ID Billing To Police	(672,914)	(998,518)	(998,518)	(1,143,281)	(1,143,281)
ID Billing To Public Health	(4,295)	-	-	-	-
ID Billing To Engineering	(38,999)	(54,002)	(54,002)	(63,130)	(63,130)
ID Billing To Fleet Services	(16,435)	(17,939)	(17,939)	(19,242)	(19,242)
ID Billing To Landfill	(931)	(735)	(735)	-	-
ID Billing To Streets	(175,437)	(115,286)	(115,286)	(108,639)	(108,639)
ID Billing To Traffic Eng	(39,497)	(28,937)	(28,937)	(26,897)	(26,897)
ID Billing To Library	(73,287)	(78,150)	(78,150)	(84,335)	(84,335)
ID Billing To Parks	(241,792)	(176,555)	(176,555)	(118,213)	(118,213)
ID Billing To Bldg Inspection	(8,026)	(8,350)	(8,350)	(11,638)	(11,638)
ID Billing To Community Dev	(31,949)	(30,487)	(30,487)	(31,496)	(31,496)
ID Billing To Economic Dev	(5,957)	(4,639)	(4,639)	(5,439)	(5,439)
ID Billing To Office Of Dir Pl	(1,130)	(988)	(988)	(1,068)	(1,068)
ID Billing To Planning	(5,484)	(4,705)	(4,705)	(4,813)	(4,813)
ID Billing To Monona Terrace	(88,317)	(98,551)	(98,551)	(104,980)	(104,980)
ID Billing To Golf Courses	(7,867)	(7,996)	(7,996)	(8,374)	(8,374)
ID Billing To Parking	(71,126)	(77,630)	(77,630)	(86,025)	(86,025)
ID Billing To Sewer	(25,285)	(54,485)	(54,485)	(57,795)	(57,795)
ID Billing To Stormwater	(10,478)	(22,713)	(22,713)	(23,514)	(23,514)
ID Billing To Transit	(146,240)	(133,209)	(133,209)	(133,413)	(133,413)
ID Billing To Water	(119,370)	(123,223)	(123,223)	(149,505)	(149,505)
ID Billing To CDA Management	(40,914)	(40,585)	(40,585)	(44,264)	(44,264)
TOTAL	\$ (1,999,630)	\$ (2,250,000)	\$ (2,250,000)	\$ (2,400,000)	\$ (2,400,000)

Transfer Out

	2017 Actual	2018 Adopted	2018 Projected	2019 Request	2019 Executive
Transfer Out To General	1,195,968	-	46,103	-	-
Transfer Out To Other Restricted	-	-	40	-	-
Transfer Out To Sewer	2,109	-	40	-	-
Transfer Out To Stormwater	-	-	622	-	-
Transfer Out To Parking	9,160	-	329	-	-
Transfer Out To Cnvt Center	41,002	-	19,000	-	-
Transfer Out To Fleet Services	161,027	-	183,000	-	-
Transfer Out To CDA	141,525	-	-	-	-
Transfer Out To Public Health	1,128	-	-	-	-
TOTAL	\$ 1,551,919	\$ -	\$ 249,134	\$ -	\$ -