

Risk Management Fund

Mission

The City of Allentown Risk Management Bureau strives to prevent, minimize, and control the financial risks while delivering optimum benefits, safety, and risk management services to the employees and citizens.

**CITY OF ALLENTOWN
FUND SUMMARY - RISK FUND (081)**

	<u>2024 Budget</u>	<u>2024 Adj. Budget</u>	<u>2024 A&E</u>	<u>2025 Final</u>
Opening Balance			5,339,803	5,085,819
Revenues:				
081-6197 Risk Fund Wellness Program	0	0	0	10,000
081-6200 Retiree Health Benefit Reimbursement	1,295,000	1,295,000	1,295,000	1,372,000
081-6210 Active Employee Benefit Reimbursement	665,000	665,000	665,000	685,000
081-6215 LCA Retiree Health Reimbursement	306,000	306,000	306,000	0
081-6220 Inactive Employee Benefit Reimbursement	55,000	55,000	45,000	50,000
081-6418 Interest Income	85,000	85,000	150,000	100,000
081-6610 Stop Loss Reimbursement	425,000	425,000	394,603	300,000
081-6615 Claims Paid Reimb Risk	85,000	85,000	55,000	60,000
081-6688 Miscellaneous	0	0	3,454	0
081-6690 State Aid Pension	15,000	15,000	15,000	15,000
081-7119 Transfer From Rental Inspection	716,616	716,616	716,616	734,019
081-7121 Transfer From General Fund	21,919,050	21,919,050	21,919,050	22,832,025
081-7124 Transfer From Trexler Fund	300,456	300,456	300,456	302,832
081-7125 Transfer From CDBG	184,969	184,969	184,969	199,084
081-7126 Transfer From Liquid Fuels	797,670	797,670	797,670	841,200
081-7127 Transfer From Golf Course	174,046	174,046	174,046	190,361
081-7128 Transfer From Solid Waste	1,297,714	1,297,714	1,297,714	1,371,244
081-7129 Transfer From Risk Mgmt	79,767	79,767	79,767	84,120
081-7131 Transfer From Stormwater Fund	1,206,111	1,206,111	1,206,111	1,274,451
081-7133 Transfer From ARPA	319,068	319,068	319,068	336,480
081-7134 Transfer From Bldg Code Fund	0	0	0	477,516
Total Revenue	29,926,467	29,926,467	29,924,524	31,235,332

**CITY OF ALLENTOWN
FUND SUMMARY - RISK FUND (081)**

Revenues:	<u>2020 Actuals</u>	<u>2021 Actuals</u>	<u>2022 Actuals</u>	<u>2023 Actuals</u>
081-5218 Recovery Act/ Stimulus Act	83,522	0	0	0
081-6200 Retiree Health Benefit Reimbursement	1,451,436	1,315,668	1,155,906	1,152,506
081-6210 Active Employee Benefit Reimbursement	594,786	637,002	559,344	859,680
081-6215 LCA Retiree Health Benefit Reimbursement	0	306,000	306,000	306,000
081-6220 Inactive Employee Benefit Reimbursement	46,304	54,721	119,764	66,904
081-6418 Interest Income	15,887	11,391	24,510	157,520
081-6610 Stop Loss Reimbursement	0	0	1,529,890	427,352
081-6615 Claims Paid Reimb Risk	139,163	246,866	111,905	214,596
081-6688 Miscellaneous	0	176,397	120,557	3,961
081-6690 State Aid Pension	17,233	19,610	14,836	17,484
081-7119 Transfer from Rental Inspection	517,956	474,001	512,737	636,738
081-7121 Transfer From General Fund	19,495,944	17,430,682	18,000,324	19,180,656
081-7124 Transfer From Trexler Fund	289,181	288,167	312,477	288,074
081-7125 Transfer From CDBG	0	182,200	180,667	0
081-7126 Transfer From Liquid Fuels	745,445	705,705	763,380	782,100
081-7127 Transfer From Golf Course	109,246	123,497	133,592	163,305
081-7128 Transfer from Solid Waste	1,254,271	1,144,110	1,256,158	1,213,546
081-7129 Transfer from Risk Mgmt	89,968	82,335	76,338	52,140
081-7131 Transfer from Stormwater Fund	830,262	950,345	1,101,077	1,063,726
081-7133 Transfer from ARPA	0	0	0	312,840
Total Revenue	25,680,604	24,148,697	26,279,462	26,899,127

**CITY OF ALLENTOWN
FUND SUMMARY - RISK FUND (081)**

	<u>2024 Budget</u>	<u>2024 Adj. Budget</u>	<u>2024 A&E</u>	<u>2025 Final</u>
Expenditures:				
02 PERMANENT WAGES	222,435	222,435	222,435	234,637
08 LONGEVITY	1,469	1,469	1,717	1,717
12 FICA	17,435	17,435	17,435	18,272
14 PENSION	31,485	31,485	31,485	31,512
15 EMPLOYEE - HEALTH INS OPT OUT	2,500	2,500	2,496	2,496
16 INSURANCE - EMPLOYEE GRP	79,767	79,767	79,767	84,120
Total Personnel	355,091	355,091	355,335	372,754
26 PRINTING	500	500	500	500
30 RENTAL	1,800	3,300	1,800	1,800
32 PUBLICATIONS & MEMBERSHIP	5,000	5,000	5,000	5,000
34 TRAINING & PROF. DEVELOP	11,600	11,600	11,600	11,600
36 INS - PROPERTY & CASUALTY	1,141,700	1,141,700	1,141,700	1,227,000
37 INS - DENTAL, LIFE, DRUG	23,911,000	23,931,800	23,931,800	26,600,000
38 INS - OTHER EMPLOYEE	26,000	26,000	26,000	25,000
42 REPAIRS & MAINTENANCE	0	0	0	20,000
44 PROF SERVICES FEES	650,000	650,000	650,000	625,000
46 OTHER CONTRACT SERVICES	260,000	454,154	455,654	321,000
50 OTHER SERVICES & CHARGES	15,000	15,000	15,000	15,000
53 RISK FUND WELLNESS	0	0	0	10,000
Total Services & Charges	26,022,600	26,239,054	26,239,054	28,861,900
54 REPAIR & MAINTENANCE SUPPLIES	500	500	500	500
56 UNIFORMS	1,200	8,700	8,700	1,200
68 OPERATING MATERIALS & SUPP	55,000	55,000	55,000	55,000
Total Materials & Supplies	56,700	64,200	64,200	56,700
72 EQUIPMENT	30,000	25,974	25,974	30,000
80 SELF-INSURED LOSSES	830,000	848,845	848,845	900,000
81 PROPERTY LOSSES	250,000	409,690	409,690	250,000
85 AUTO LOSSES	400,000	402,130	402,130	400,000
86 GENERAL CITY CHARGES	233,280	233,280	233,280	244,944
87 PROFESSIONAL LOSSES	1,600,000	1,600,000	1,600,000	1,600,000
Total Sundry	3,343,280	3,519,919	3,519,919	3,424,944
Total Expenditures	29,777,671	30,178,264	30,178,508	32,716,298
Closing Balance				3,604,853

**CITY OF ALLENTOWN
FUND SUMMARY - RISK FUND (081)**

<i>Expenditures:</i>	<u>2020 Actuals</u>	<u>2021 Actuals</u>	<u>2022 Actuals</u>	<u>2023 Actuals</u>
02 PERMANENT WAGES	218,113	182,903	193,924	196,592
08 LONGEVITY	0	438	670	1,165
12 FICA	16,211	13,805	14,749	14,918
14 PENSION	25,740	26,822	24,789	19,435
15 EMPLOYEE- HEALTH INSURANCE OPT-OUT	1,451	1,504	1,504	2,529
16 INSURANCE - EMPLOYEE GRP	89,968	82,335	76,338	52,140
Total Personnel	351,483	307,807	311,974	286,779
26 PRINTING	0	0	166	432
28 MILEAGE REIMBURSEMENT	58	0	0	0
30 RENTALS	0	1,100	1,100	0
32 PUBLICATIONS & MEMBERSHIP	704	288	2,565	842
34 TRAINING & PROF. DEVELOP	2,842	200	55,320	5,689
36 INS - PROPERTY & CASUALTY	689,821	830,257	883,059	946,571
37 INS - DENTAL, LIFE, DRUG	19,105,301	21,407,479	24,221,668	24,220,741
38 INS - OTHER EMPLOYEE	8,640	0	2,449	1,963
42 REPAIRS & MAINTENANCE	0	15,306	2,452	13,124
44 LEGAL SERVICES	498,517	473,436	349,458	460,051
46 OTHER CONTRACT SERVICES	151,753	224,674	233,292	189,845
50 OTHER SERVICES & CHARGES	9,140	6,659	10,682	1,778
Total Services & Charges	20,466,776	22,959,399	25,762,211	25,841,036
54 REPAIR & MAINT SUPPLIES	97	0	30	0
56 UNIFORMS	4,255	4,922	366	269
68 OPERATING MATERIALS & SUPP	73,413	34,690	26,990	12,081
Total Materials & Supplies	77,765	39,612	27,386	12,350
72 EQUIPMENT	14,377	15,793	27,526	28,049
Total Capital Outlay	14,377	15,793	27,526	28,049
80 SELF-INSURED LOSSES	673,969	829,180	853,540	748,584
81 PROPERTY LOSSES	83,179	69,794	43,267	174,877
85 AUTO LOSSES	316,673	519,336	310,002	228,529
86 GENERAL CITY CHARGES	121,736	127,822	134,214	222,171
87 PROFESSIONAL LOSSES	180,996	325,438	424,738	461,486
Total Sundry	1,376,553	1,871,570	1,765,761	1,835,647
Total Expenditures	22,286,954	25,194,181	27,894,858	28,003,860

THIS PAGE INTENTIONALLY LEFT BLANK

**CITY OF ALLENTOWN
PERSONNEL SUMMARY**

FUND **081** **RISK MANAGEMENT**
DEPT **02** **FINANCE**
BUREAU **8001** **RISK MANAGEMENT**
PROGRAM **0001** **PROPERTY & CASUALTY**

		<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>		<u>2024</u>		<u>2025</u>	
		Actual				Final Budget		Actual & Estimated		Final Budget	
		Number of Permanent Positions				#	Salaries	#	Salaries	#	Salaries
15N	Risk & Safety Manager	1.0	1.0	1.0	1.0	1.0	84,541	1.0	84,541	1.0	89,257
10N	Emergency Mgmt Coordinator	1.0	1.0	1.0	-	-	-	-	-	-	-
10N	Financial Analyst	0.5	0.5	-	-	-	-	-	-	-	-
10N	Benefits Coordinator	-	-	-	1.0	1.0	70,156	1.0	70,156	1.0	73,938
10N	Claims Examiner	-	-	-	1.0	1.0	67,738	1.0	67,738	1.0	71,442
06N	Claims Coordinator	1.0	1.0	1.0	-	-	-	-	-	-	-
	Total Positions	3.5	3.5	3.0	3.0	3.0	222,435	3.0	222,435	3.0	234,637

**CITY OF ALLENTOWN
PROGRAM BUDGET**

081 RISK MANAGEMENT
02 FINANCE
8001 RISK MANAGEMENT
0001 PROPERTY & CASUALTY

<i>Account Number</i>	<i>2024 Budget</i>	<i>2024 Adj Budget</i>	<i>2024 A&E</i>	<i>2025 Final</i>
0001-02 PERMANENT WAGES	222,435	222,435	222,435	234,637
0001-08 LONGEVITY	1,469	1,469	1,717	1,717
0001-12 FICA	17,435	17,435	17,435	18,272
0001-14 PENSION	31,485	31,485	31,485	31,512
0001-15 Employee - Health Insurance Opt Out	2,500	2,500	2,496	2,496
0001-16 INSURANCE - EMPLOYEE GRP	79,767	79,767	79,767	84,120
0001-26 PRINTING	500	500	500	500
0001-30 RENTALS	1,800	3,300	1,800	1,800
0001-32 PUBLICATIONS & MEMBERSHIP	1,500	1,500	1,500	1,500
0001-34 TRAINING & PROF. DEVELOP	6,600	6,600	6,600	6,600
0001-36 INS - PROPERTY & CASUALTY	964,200	964,200	964,200	1,055,000
0001-42 REPAIRS & MAINTENANCE	0	0	0	20,000
0001-44 LEGAL SERVICES	650,000	650,000	650,000	625,000
0001-46 OTHER CONTRACT SERVICES	203,000	467,154	398,654	256,000
0001-50 OTHER SERVICES & CHARGES	15,000	15,000	15,000	15,000
0001-54 REPAIR & MAINT SUPPLIES	500	500	500	500
0001-56 UNIFORMS	1,200	8,700	8,700	1,200
0001-68 OPERATING MATERIALS & SUPP	55,000	55,000	55,000	55,000
0001-72 EQUIPMENT	20,000	23,474	23,474	20,000
0001-80 SELF-INSURED LOSSES	200,000	218,845	218,845	200,000
0001-81 PROPERTY LOSSES	250,000	409,690	409,690	250,000
0001-85 AUTO LOSSES	400,000	402,130	402,130	400,000
0001-86 GENERAL CITY CHARGES	233,280	233,280	233,280	244,944
0001-87 PROFESSIONAL LOSSES	1,600,000	1,530,000	1,600,000	1,600,000
Total PROPERTY & CASUALTY	4,957,671	5,344,964	5,345,208	5,125,798

**CITY OF ALLENTOWN
PROGRAM BUDGET**

**081 RISK MANAGEMENT
02 FINANCE
8001 RISK MANAGEMENT
0001 PROPERTY & CASUALTY**

Account Number	2020 Actuals	2021 Actuals	2022 Actuals	2023 Actuals
0001-02 PERMANENT WAGES	218,113	182,903	193,924	196,592
0001-04 TEMPORARY WAGES	0	0	0	0
0001-06 PREMIUM PAY	0	0	0	0
0001-08 LONGEVITY	0	438	670	1,165
0001-11 SHIFT DIFFERENTIAL	0	0	0	0
0001-12 FICA	16,211	13,805	14,749	14,918
0001-14 PENSION	25,740	34,726	24,789	47,835
0001-15 Employee - Health Insurance Opt Out	1,451	1,504	1,504	2,529
0001-16 INSURANCE - EMPLOYEE GRP	89,968	82,335	76,338	52,140
0001-26 PRINTING	0	0	166	432
0001-28 MILEAGE REIMBURSEMENT	58	0	0	0
0001-30 RENTALS	0	1,100	1,100	0
0001-32 PUBLICATIONS & MEMBERSHIP	282	195	933	805
0001-34 TRAINING & PROF. DEVELOP	1,292	0	55,320	1,514
0001-36 INS - PROPERTY & CASUALTY	563,108	693,834	745,394	790,459
0001-42 REPAIRS & MAINTENANCE	0	15,306	2,452	13,124
0001-44 LEGAL SERVICES	498,517	473,436	349,458	460,051
0001-46 OTHER CONTRACT SERVICES	114,268	175,308	188,615	152,845
0001-50 OTHER SERVICES & CHARGES	9,140	6,659	10,682	1,778
0001-54 REPAIR & MAINT SUPPLIES	97	0	30	0
0001-56 UNIFORMS	4,255	4,922	366	269
0001-58 OFFICE SUPPLIES	0	0	0	0
0001-68 OPERATING MATERIALS & SUPP	73,413	34,690	26,990	12,081
0001-72 EQUIPMENT	14,377	13,602	17,899	18,116
0001-80 SELF-INSURED LOSSES	97,949	177,948	145,402	207,133
0001-81 PROPERTY LOSSES	83,179	67,876	43,267	174,877
0001-85 AUTO LOSSES	275,329	559,863	335,265	146,907
0001-86 GENERAL CITY CHARGES	60,868	63,911	67,107	222,171
0001-87 PROFESSIONAL LOSSES	180,996	227,478	424,738	461,486
Total PROPERTY & CASUALTY	2,328,611	2,831,839	2,727,158	2,979,227

**CITY OF ALLENTOWN
PROGRAM BUDGET**

081 RISK MANAGEMENT
02 FINANCE
8001 RISK MANAGEMENT
0002 WORKERS COMPENSATION

<i>Account Number</i>	<i>2024 Budget</i>	<i>2024 Adj Budget</i>	<i>2024 A&E</i>	<i>2025 Final</i>
0002-32 PUBLICATIONS & MEMBERSHIP	3,500	3,500	3,500	3,500
0002-34 TRAINING & PROF. DEVELOP	5,000	5,000	5,000	5,000
0002-36 INS - PROPERTY & CASUALTY	177,500	177,500	177,500	172,000
0002-38 INS - OTHER EMPLOYEE	26,000	26,000	26,000	25,000
0002-46 OTHER CONTRACT SERVICES	57,000	57,000	57,000	65,000
0002-72 EQUIPMENT	10,000	2,500	2,500	10,000
0002-80 SELF-INSURED LOSSES	630,000	630,000	630,000	700,000
Total WORKERS COMPENSATION	909,000	901,500	901,500	980,500

**CITY OF ALLENTOWN
PROGRAM BUDGET**

081 RISK MANAGEMENT
02 FINANCE
8001 RISK MANAGEMENT
0002 WORKERS COMPENSATION

Account Number	2020 Actuals	2021 Actuals	2022 Actuals	2023 Actuals
0002-32 PUBLICATIONS & MEMBERSHIP	422	93	1,632	37
0002-34 TRAINING & PROF. DEVELOP	1,550	200	0	4,175
0002-36 INS - PROPERTY & CASUALTY	126,713	136,423	137,665	156,112
0002-38 INS - OTHER EMPLOYEE	8,640	0	2,449	1,963
0002-46 OTHER CONTRACT SERVICES	37,485	49,366	44,677	37,000
0002-72 EQUIPMENT	0	2,191	9,627	9,933
0002-80 SELF-INSURED LOSSES	469,261	1,002,391	568,283	491,135
0002-86 GENERAL CITY CHARGES	60,868	63,911	67,107	0
Total WORKERS COMPENSATION	704,939	1,254,575	831,440	700,355

**CITY OF ALLENTOWN
PROGRAM BUDGET**

081 RISK MANAGEMENT
02 FINANCE
8001 RISK MANAGEMENT
0003 EMPLOYEE HEALTH BENEFITS

<i>Account Number</i>	<i>2024 Budget</i>	<i>2024 Adj Budget</i>	<i>2024 A&E</i>	<i>2025 Final</i>
0003-37 INS - DENTAL, LIFE, DRUG	23,911,000	30,431,800	23,931,800	26,600,000
0003-53 RISK FUND-WELLNESS	0	0	0	10,000
Total EMPLOYEE HEALTH BENEFITS	23,911,000	30,431,800	23,931,800	26,610,000

**CITY OF ALLENTOWN
PROGRAM BUDGET**

**081 RISK MANAGEMENT
02 FINANCE
8001 RISK MANAGEMENT
0003 EMPLOYEE HEALTH BENEFITS**

<i>Account Number</i>	<i>2020 Actuals</i>	<i>2021 Actuals</i>	<i>2022 Actuals</i>	<i>2023 Actuals</i>
0003-37 INS - DENTAL, LIFE, DRUG	19,073,548	21,579,866	24,459,223	23,270,659
0003-53 RISK FUND-WELLNESS	0	0	0	0
Total EMPLOYEE HEALTH BENEFITS	19,073,548	21,579,866	24,459,223	23,270,659

THIS PAGE INTENTIONALLY LEFT BLANK