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)

		2025 Budget	2025 Revised Budget	2025 Projected	2026 Proposed
Opening Balance				7,220,005	6,288,199
Revenues:					
081-00-0000-0000-46197	Wellness Program Reimbursement	10,000	10,000	10,000	10,000
081-00-0000-0000-46200	Retiree Health Benefit Reimbursement	1,372,000	1,372,000	1,372,000	1,251,900
081-00-0000-0000-46210	Active Employee Benefit Reimbursement	685,000	685,000	685,000	1,063,900
081-00-0000-0000-46220	Inactive Employee Benefit Reimbursement	50,000	50,000	42,000	6,500
081-00-0000-0000-46141	Interest Income	100,000	100,000	100,000	50,000
081-00-0000-0000-46143	PLGIT Investment Income	0	0	100,000	25,000
081-00-0000-0000-46610	Stop Loss Reimbursement	300,000	300,000	600,000	550,000
081-00-0000-0000-46615	Claims Paid Reimb Risk	60,000	60,000	62,000	60,000
081-00-0000-0000-45241	State Aid Pension	15,000	15,000	15,000	26,729
081-00-0000-0000-47005	Transfer from Grant Fund	0	91,130	91,130	93,376
081-00-0000-0000-47105	Transfer From Rental Fund	734,019	734,019	734,019	735,145
081-00-0000-0000-47100	Transfer From General Fund	22,832,025	22,832,025	22,832,025	23,312,279
081-00-0000-0000-47106	Transfer From Trexler Fund	302,832	302,832	302,832	310,295
081-00-0000-0000-47700	Transfer From CDBG	199,084	199,084	199,084	203,990
081-00-0000-0000-47104	Transfer From Liquid Fuels	841,200	841,200	841,200	861,930
081-00-0000-0000-47191	Transfer From Golf Fund	190,361	190,361	190,361	190,653
081-00-0000-0000-47185	Transfer From Solid Waste Fund	1,371,244	1,371,244	1,371,244	1,373,349
081-00-0000-0000-47181	Transfer From Risk Fund	84,120	84,120	84,120	86,193
081-00-0000-0000-47186	Transfer From Stormwater Fund	1,274,451	1,274,451	1,274,451	1,276,407
081-00-0000-0000-47119	Transfer From ARPA Fund	336,480	336,480	0	0
081-00-0000-0000-47115	Transfer From Bldg Code Fund	477,516	477,516	477,516	542,877
Total Revenue		**31,235,332**	**31,326,462**	**31,383,982**	**32,030,523**

CITY OF ALLENTOWN
FUND SUMMARY - RISK FUND (081)

	2025 Budget	2025 Revised Budget	2025 Projected	2026 Proposed
Expenditures:				
50002 PERMANENT WAGES	234,637	237,463	237,463	252,764
50008 LONGEVITY	1,717	1,717	1,717	1,988
50012 FICA	18,272	18,272	18,272	19,262
50014 PENSION	31,512	31,512	31,512	32,880
50015 EMPLOYEE - HEALTH INS OPT OUT	2,496	2,496	2,496	2,500
50016 INSURANCE - EMPLOYEE GRP	84,120	84,120	84,120	86,193
Total Personnel	**372,754**	**375,580**	**375,580**	**395,587**
50026 PRINTING	500	1,000	1,000	780
50030 RENTAL	1,800	1,800	0	1,800
50032 PUBLICATIONS & MEMBERSHIP	5,000	5,000	5,000	3,500
50034 TRAINING & PROF. DEVELOP	11,600	11,600	4,600	2,500
50036 INS - PROPERTY & CASUALTY	1,227,000	1,227,000	1,227,000	1,022,000
50037 INS - DENTAL, LIFE, DRUG	26,600,000	26,608,474	26,306,999	28,196,000
50038 INS - OTHER EMPLOYEE	25,000	25,000	25,000	25,000
50042 REPAIRS & MAINTENANCE	20,000	20,000	15,000	0
50044 LEGAL SERVICES	625,000	625,000	625,000	550,000
50046 OTHER CONTRACT SERVICES	321,000	671,115	671,115	493,000
50050 OTHER SERVICES & CHARGES	15,000	15,000	10,000	5,000
50053 RISK FUND WELLNESS	10,000	10,000	10,000	10,000
Total Services & Charges	**28,861,900**	**29,220,989**	**28,900,714**	**30,309,580**
50054 REPAIR & MAINTENANCE SUPPLIES	500	500	0	0
50056 UNIFORMS	1,200	1,200	0	0
50068 OPERATING MATERIALS & SUPP	55,000	54,500	54,500	20,000
Total Materials & Supplies	**56,700**	**56,200**	**54,500**	**20,000**
50072 EQUIPMENT	30,000	30,000	25,000	17,000
50080 SELF-INSURED LOSSES	900,000	931,965	931,965	700,000
50081 PROPERTY LOSSES	250,000	301,755	231,465	150,000
50085 AUTO LOSSES	400,000	405,620	351,621	150,000
50086 GENERAL CITY CHARGES	244,944	244,944	244,944	257,191
50087 PROFESSIONAL LOSSES	1,600,000	1,600,000	1,200,000	1,100,000
Total Sundry	**3,424,944**	**3,514,284**	**2,984,995**	**2,374,191**
Total Expenditures	**32,716,298**	**33,167,053**	**32,315,788**	**33,099,358**
Closing Balance				5,219,364

CITY OF ALLENTOWN
FUND SUMMARY - RISK FUND (081)

Revenues:		***2021 Actuals***	***2022 Actuals***	***2023 Actuals***	***2024 Actuals***
081-00-0000-0000-46200	Retiree Health Benefit Reimbursement	1,315,668	1,155,906	1,152,506	1,234,880
081-00-0000-0000-46210	Active Employee Benefit Reimbursement	637,002	559,344	859,680	939,038
081-00-0000-0000-46215	LCA Retiree Health Benefit Reimbursement	306,000	306,000	306,000	306,000
081-00-0000-0000-46220	Inactive Employee Benefit Reimbursement	54,721	119,764	66,904	20,501
081-00-0000-0000-46418	Interest Income	11,391	24,510	157,520	142,808
081-00-0000-0000-46610	Stop Loss Reimbursement	0	1,529,890	427,352	1,062,146
081-00-0000-0000-46615	Claims Paid Reimb Risk	246,866	111,905	214,596	44,657
081-00-0000-0000-46688	Miscellaneous	176,397	120,557	3,961	10,777
081-00-0000-0000-46690	State Aid Pension	19,610	14,836	17,484	18,875
081-00-0000-0000-47119	Transfer from Rental Inspection	474,001	512,737	636,738	716,616
081-00-0000-0000-47121	Transfer From General Fund	17,430,682	18,000,324	19,180,656	26,823,156
081-00-0000-0000-47124	Transfer From Trexler Fund	288,167	312,477	288,074	300,456
081-00-0000-0000-47125	Transfer From CDBG	182,200	180,667	0	206,502
081-00-0000-0000-47126	Transfer From Liquid Fuels	705,705	763,380	782,100	797,670
081-00-0000-0000-47127	Transfer From Golf Course	123,497	133,592	163,305	174,046
081-00-0000-0000-47128	Transfer from Solid Waste	1,144,110	1,256,158	1,213,546	1,297,714
081-00-0000-0000-47129	Transfer from Risk Mgmt	82,335	76,338	52,140	79,767
081-00-0000-0000-47131	Transfer from Stormwater Fund	950,345	1,101,077	1,063,726	1,206,111
081-00-0000-0000-47133	Transfer from ARPA	0	0	312,840	655,548
Total Revenue		**24,148,697**	**26,279,462**	**26,899,127**	**36,037,269**

CITY OF ALLENTOWN
FUND SUMMARY - RISK FUND (081)

Expenditures:	*2021 Actuals*	*2022 Actuals*	*2023 Actuals*	*2024 Actuals*
50002 PERMANENT WAGES	182,903	193,924	196,592	227,014
50008 LONGEVITY	438	670	1,165	1,471
50012 FICA	13,805	14,749	14,918	17,181
50014 PENSION	26,822	24,789	19,435	31,485
50015 EMPLOYEE- HEALTH INSURANCE OPT-OUT	1,504	1,504	2,529	2,514
50016 INSURANCE - EMPLOYEE GRP	82,335	76,338	52,140	79,767
Total Personnel	**307,807**	**311,974**	**286,779**	**359,433**
50026 PRINTING	0	166	432	470
50030 RENTALS	1,100	1,100	0	2,405
50032 PUBLICATIONS & MEMBERSHIP	288	2,565	842	1,375
50034 TRAINING & PROF. DEVELOP	200	55,320	5,689	2,098
50036 INS - PROPERTY & CASUALTY	830,257	883,059	946,571	1,049,032
50037 INS - DENTAL, LIFE, DRUG	21,407,479	24,221,668	24,220,741	29,695,396
50038 INS - OTHER EMPLOYEE	0	2,449	1,963	0
50042 REPAIRS & MAINTENANCE	15,306	2,452	13,124	0
50044 LEGAL SERVICES	473,436	349,458	460,051	528,596
50046 OTHER CONTRACT SERVICES	224,674	233,292	189,845	158,722
50050 OTHER SERVICES & CHARGES	6,659	10,682	1,778	1,643
Total Services & Charges	**22,959,399**	**25,762,211**	**25,841,036**	**31,439,737**
50054 REPAIR & MAINT SUPPLIES	0	30	0	0
50056 UNIFORMS	4,922	366	269	0
50068 OPERATING MATERIALS & SUPP	34,690	26,990	12,081	21,735
Total Materials & Supplies	**39,612**	**27,386**	**12,350**	**21,735**
50072 EQUIPMENT	15,793	27,526	28,049	21,983
Total Capital Outlay	**15,793**	**27,526**	**28,049**	**21,983**
50080 SELF-INSURED LOSSES	829,180	853,540	748,584	463,674
50081 PROPERTY LOSSES	69,794	43,267	174,877	308,160
50085 AUTO LOSSES	519,336	310,002	228,529	142,099
50086 GENERAL CITY CHARGES	127,822	134,214	222,171	233,280
50087 PROFESSIONAL LOSSES	325,438	424,738	461,486	691,225
Total Sundry	**1,871,570**	**1,765,761**	**1,835,647**	**1,838,439**
Total Expenditures	**25,194,181**	**27,894,858**	**28,003,860**	**33,681,327**

CITY OF ALLENTOWN
PERSONNEL SUMMARY

FUND	**081**	**RISK MANAGEMENT**
DEPT	**02**	**FINANCE**
BUREAU	**8001**	**RISK MANAGEMENT**
PROGRAM	**0601**	**PROPERTY & CASUALTY**
EDEN		**081-02-8001-0001**
EDEN		**PROPERTY & CASUALTY**

This program was moved under the HR Department for 2026

		2021	2022	2023	2024	2025		2025		2026	
		Actual				Final Budget		Actual & Estimated		Proposed Budget	
		Number of Permanent Positions				#	Salaries	#	Salaries	#	Salaries
15N	Risk & Safety Manager	1.0	1.0	1.0	1.0	1.0	89,257	1.0	89,257	-	-
11N	Benefits Coordinator*	-	-	-	-	-	-	0.5	39,795	-	-
10N	Emergency Mgmt Coordinator	1.0	1.0	-	-	-	-	-	-	-	-
10N	Financial Analyst	0.5	-	-	-	-	-	-	-	-	-
10N	Benefits Coordinator*	-	-	1.0	1.0	1.0	73,938	0.5	36,969	-	-
10N	Claims Examiner	-	-	1.0	1.0	1.0	71,442	1.0	71,442	-	-
06N	Claims Coordinator	1.0	1.0	-	-	-	-	-	-	-	-
	Total Positions	**3.5**	**3.0**	**3.0**	**3.0**	**3.0**	**234,637**	**3.0**	**237,463**	**-**	**-**

**Implemented per Ordinance 16149*

CITY OF ALLENTOWN PROGRAM BUDGET

081 **RISK MANAGEMENT FUND**

02 **FINANCE**

8001 **RISK MANAGEMENT**

0061 **PROPERTY & CASUALTY**

GL Account	GL Desc.	2025 Budget	2025 Revised	2025 Projected	2026 Proposed
0061-50002	PERMANENT WAGES	234,637	237,463	237,463	0
0061-50008	LONGEVITY	1,717	1,717	1,717	0
0061-50012	FICA EXPENSES	18,272	18,272	18,272	0
0061-50014	PENSION EXPENSES	31,512	31,512	31,512	0
0061-50015	EMPLOYEE HEALTH INS OPT OUT	2,496	2,496	2,496	0
0061-50016	INSURANCE EMPLOYEE GROUP	84,120	84,120	84,120	0
0061-50026	PRINTING	500	1,000	1,000	0
0061-50030	RENTALS EXPENSES	1,800	1,800	0	0
0061-50032	PUBLICATIONS & MEMBERSHIP	1,500	1,500	1,500	0
0061-50034	TRAINING & PROF DEVELOPMENT	6,600	6,600	3,600	0
0061-50036	INSURANCE PROPERTY & CASUALTY	1,055,000	1,055,000	1,055,000	0
0061-50042	REPAIRS & MAINTENANCE	20,000	20,000	15,000	0
0061-50044	LEGAL SERVICES	625,000	625,000	625,000	0
0061-50046	OTHER CONTRACT SERVICES	256,000	606,115	606,115	0
0061-50050	OTHER SERVICES & CHARGES	15,000	15,000	10,000	0
0061-50054	REPAIRS & MAINTENANCE SUPPLIES	500	500	0	0
0061-50056	UNIFORMS	1,200	1,200	0	0
0061-50068	OPERATING MATERIALS & SUPPLIES	55,000	54,500	54,500	0
0061-50072	EQUIPMENT EXPENSES	20,000	20,000	18,000	0
0061-50080	SELF-INSURED LOSSES	200,000	231,965	231,965	0
0061-50081	PROPERTY LOSSES	250,000	301,755	231,465	0
0061-50085	AUTO LOSSES	400,000	405,620	351,621	0
0061-50086	GENERAL CITY CHARGES	244,944	244,944	244,944	0
0061-50087	PROFESSIONAL LOSSES	1,600,000	1,600,000	1,200,000	0
Total	**PROPERTY & CASUALTY**	**5,125,798**	**5,568,079**	**5,025,290**	**0**

CITY OF ALLENTOWN
PROGRAM BUDGET

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

Account Number		2021 Actuals	2022 Actuals	2023 Actuals	2024 Actuals
0001-02	PERMANENT WAGES	194,421	193,664	212,831	227,014
0001-08	LONGEVITY	438	670	1,165	1,471
0001-12	FICA	13,805	14,749	14,918	17,181
0001-14	PENSION	34,726	24,789	47,835	28,150
0001-15	Employee - Health Insurance Opt Out	1,504	1,504	2,529	2,514
0001-16	INSURANCE - EMPLOYEE GRP	82,335	76,338	52,140	79,767
0001-26	PRINTING	0	166	432	470
0001-30	RENTALS	1,100	1,100	0	2,405
0001-32	PUBLICATIONS & MEMBERSHIP	195	933	805	1,375
0001-34	TRAINING & PROF. DEVELOP	0	55,320	1,514	2,098
0001-36	INS - PROPERTY & CASUALTY	693,834	745,394	790,459	881,024
0001-42	REPAIRS & MAINTENANCE	15,306	2,452	13,124	0
0001-44	LEGAL SERVICES	473,436	349,458	460,051	528,596
0001-46	OTHER CONTRACT SERVICES	175,308	188,615	152,845	112,832
0001-50	OTHER SERVICES & CHARGES	6,659	10,682	1,778	1,643
0001-54	REPAIR & MAINT SUPPLIES	0	30	0	0
0001-56	UNIFORMS	4,922	366	269	0
0001-68	OPERATING MATERIALS & SUPP	34,690	26,990	12,081	21,735
0001-72	EQUIPMENT	13,602	17,899	18,116	19,889
0001-80	SELF-INSURED LOSSES	177,948	145,402	207,133	88,912
0001-81	PROPERTY LOSSES	67,876	43,267	174,877	308,160
0001-85	AUTO LOSSES	559,863	335,265	146,907	104,556
0001-86	GENERAL CITY CHARGES	63,911	67,107	222,171	233,280
0001-87	PROFESSIONAL LOSSES	227,478	424,738	461,486	691,225
Total	**PROPERTY & CASUALTY**	**2,843,357**	**2,726,898**	**2,995,466**	**3,354,297**

CITY OF ALLENTOWN PROGRAM BUDGET

081 **RISK MANAGEMENT FUND**

02 **FINANCE**

8001 **RISK MANAGEMENT**

0062 **WORKERS COMPENSATION**

GL Account	GL Desc.	2025 Budget	2025 Revised	2025 Projected	2026 Proposed
0062-50032	PUBLICATIONS & MEMBERSHIP	3,500	3,500	3,500	0
0062-50034	TRAINING & PROF DEVELOPMENT	5,000	5,000	1,000	0
0062-50036	INSURANCE PROPERTY & CASUALTY	172,000	172,000	172,000	0
0062-50038	INSURANCE OTHER EMPLOYEE	25,000	25,000	25,000	0
0062-50046	OTHER CONTRACT SERVICES	65,000	65,000	65,000	0
0062-50072	EQUIPMENT EXPENSES	10,000	10,000	7,000	0
0062-50080	SELF-INSURED LOSSES	700,000	700,000	700,000	0
Total	**WORKERS COMPENSATION**	**980,500**	**980,500**	**973,500**	**0**

CITY OF ALLENTOWN
PROGRAM BUDGET

081 RISK MANAGEMENT
02 FINANCE
8001 RISK MANAGEMENT
0002 WORKERS COMPENSATION

Account Number		*2021 Actuals*	*2022 Actuals*	*2023 Actuals*	*2024 Actuals*
0002-32	PUBLICATIONS & MEMBERSHIP	93	1,632	37	0
0002-34	TRAINING & PROF. DEVELOP	200	0	4,175	0
0002-36	INS - PROPERTY & CASUALTY	136,423	137,665	156,112	168,008
0002-38	INS - OTHER EMPLOYEE	0	2,449	1,963	0
0002-46	OTHER CONTRACT SERVICES	49,366	44,677	37,000	45,890
0002-72	EQUIPMENT	2,191	9,627	9,933	2,094
0002-80	SELF-INSURED LOSSES	1,002,391	568,283	491,135	747,517
0002-86	GENERAL CITY CHARGES	63,911	67,107	0	0
Total	**WORKERS COMPENSATION**	**1,254,575**	**831,440**	**700,355**	**963,509**

CITY OF ALLENTOWN PROGRAM BUDGET

081 **RISK MANAGEMENT FUND**

02 **FINANCE**

8001 **RISK MANAGEMENT**

0063 **EMPLOYEE HEALTH BENEFITS**

GL Account	GL Desc.	2025 Budget	2025 Revised	2025 Projected	2026 Proposed
0063-50037	INSURANCE DENTAL, LIFE, DRUG	26,600,000	26,608,474	26,306,999	0
0063-50053	WELLNESS PROGRAM EXPENSES	10,000	10,000	10,000	0
Total	**EMPLOYEE HEALTH BENEFITS**	**26,610,000**	**26,618,474**	**26,316,999**	**0**

CITY OF ALLENTOWN
PROGRAM BUDGET

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

Account Number		2021 Actuals	2022 Actuals	2023 Actuals	2024 Actuals
0003-37	INS - DENTAL, LIFE, DRUG	21,579,866	24,459,223	23,270,659	29,712,675
Total	**EMPLOYEE HEALTH BENEFITS**	**21,579,866**	**24,459,223**	**23,270,659**	**29,712,675**

CITY OF ALLENTOWN
PERSONNEL SUMMARY
CITY OF ALLENTOWN
PERSONNEL SUMMARY

FUND	**081**	**RISK MANAGEMENT**
DEPT	**06**	**HUMAN RESOURCES**
BUREAU	**8001**	**RISK MANAGEMENT**
PROGRAM	**0601**	**PROPERTY & CASUALTY**
EDEN		**081-06-8001-0001**
EDEN		**PROPERTY & CASUALTY**

This program was moved from the Finance Department for 2026

		2021	2022	2023	2024	2025		2025		2026	
		Actual				Final Budget		Actual & Estimated		Proposed Budget	
		Number of Permanent Positions				#	Salaries	#	Salaries	#	Salaries
15N	Risk & Safety Manager	-	-	-	-	-	-	-	-	1.0	94,160
11N	Benefits Coordinator									1.0	83,308
10N	Claims Examiner	-	-	-	-	-	-	-	-	1.0	75,296
	Total Positions	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3.0**	**252,764**

CITY OF ALLENTOWN PROGRAM BUDGET

081 **RISK MANAGEMENT FUND**

06 **HUMAN RESOURCES**

8001 **RISK MANAGEMENT**

0061 **PROPERTY & CASUALTY**

GL Account	GL Desc.	2025 Budget	2025 Revised	2025 Projected	2026 Proposed
0061-50002	PERMANENT WAGES	0	0	0	252,764
0061-50008	LONGEVITY	0	0	0	1,988
0061-50012	FICA EXPENSES	0	0	0	19,262
0061-50014	PENSION EXPENSES	0	0	0	32,880
0061-50015	EMPLOYEE HEALTH INS OPT OUT	0	0	0	2,500
0061-50016	INSURANCE EMPLOYEE GROUP	0	0	0	86,193
0061-50026	PRINTING	0	0	0	780
0061-50030	RENTALS EXPENSES	0	0	0	1,800
0061-50032	PUBLICATIONS & MEMBERSHIP	0	0	0	1,500
0061-50036	INSURANCE PROPERTY & CASUALTY	0	0	0	850,000
0061-50044	LEGAL SERVICES	0	0	0	550,000
0061-50046	OTHER CONTRACT SERVICES	0	0	0	261,000
0061-50050	OTHER SERVICES & CHARGES	0	0	0	5,000
0061-50068	OPERATING MATERIALS & SUPPLIES	0	0	0	20,000
0061-50072	EQUIPMENT EXPENSES	0	0	0	10,000
0061-50080	SELF-INSURED LOSSES	0	0	0	100,000
0061-50081	PROPERTY LOSSES	0	0	0	150,000
0061-50085	AUTO LOSSES	0	0	0	150,000
0061-50086	GENERAL CITY CHARGES	0	0	0	257,191
0061-50087	PROFESSIONAL LOSSES	0	0	0	1,100,000
Total	**PROPERTY & CASUALTY**	**0**	**0**	**0**	**3,852,858**

CITY OF ALLENTOWN PROGRAM BUDGET

081 **RISK MANAGEMENT FUND**

06 **HUMAN RESOURCES**

8001 **RISK MANAGEMENT**

0062 **WORKERS COMPENSATION**

GL Account	GL Desc.	2025 Budget	2025 Revised	2025 Projected	2026 Proposed
0062-50032	PUBLICATIONS & MEMBERSHIP	0	0	0	2,000
0062-50034	TRAINING & PROF DEVELOPMENT	0	0	0	2,500
0062-50036	INSURANCE PROPERTY & CASUALTY	0	0	0	172,000
0062-50038	INSURANCE OTHER EMPLOYEE	0	0	0	25,000
0062-50046	OTHER CONTRACT SERVICES	0	0	0	72,000
0062-50072	EQUIPMENT EXPENSES	0	0	0	7,000
0062-50080	SELF-INSURED LOSSES	0	0	0	600,000
Total	**WORKERS COMPENSATION**	**0**	**0**	**0**	**880,500**

CITY OF ALLENTOWN PROGRAM BUDGET

081 **RISK MANAGEMENT FUND**

06 **HUMAN RESOURCES**

8001 **RISK MANAGEMENT**

0063 **EMPLOYEE HEALTH BENEFITS**

GL Account	GL Desc.	2025 Budget	2025 Revised	2025 Projected	2026 Proposed
0063-50037	INSURANCE DENTAL, LIFE, DRUG	0	0	0	28,196,000
0063-50046	OTHER CONTRACT SERVICES	0	0	0	160,000
0063-50053	WELLNESS PROGRAM EXPENSES	0	0	0	10,000
Total	**EMPLOYEE HEALTH BENEFITS**	**0**	**0**	**0**	**28,366,000**