

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>2025 Actuals</u>	<u>2026 Budget</u>	<u>2026 Revised</u>	<u>2026 Projected</u>	<u>2027 Proposed</u>
Opening Balance				6,536,759	5,472,332
Revenues:					
081-00-0000-0000-46197 Wellness Program Reimbursement	9,498	10,000	10,000	10,000	0
081-00-0000-0000-46200 Retiree Health Benefit Reimbursement	1,208,231	1,251,900	1,251,900	1,251,900	1,722,827
081-00-0000-0000-46210 Active Employee Benefit Reimbursement	1,002,726	1,063,900	1,063,900	1,063,900	1,159,651
081-00-0000-0000-46220 Inactive Employee Benefit Reimbursement	41,491	6,500	6,500	29,543	30,000
081-00-0000-0000-46141 Interest Income	92,747	50,000	50,000	81,736	60,000
081-00-0000-0000-46143 PLGIT Investment Income	90,847	25,000	25,000	25,000	0
081-00-0000-0000-46170 Miscellaneous	365	0	0	135	0
081-00-0000-0000-46610 Stop Loss Reimbursement	964,595	550,000	550,000	550,000	550,000
081-00-0000-0000-46615 Claims Paid Reimb Risk	23,547	60,000	60,000	60,000	60,000
081-00-0000-0000-45241 State Aid Pension	19,997	26,729	26,729	26,729	26,699
081-00-0000-0000-47005 Transfer from Grant Fund	91,130	93,376	93,376	93,376	97,607
081-00-0000-0000-47105 Transfer From Rental Fund	734,019	735,145	735,145	735,145	764,780
081-00-0000-0000-47100 Transfer From General Fund	25,332,025	23,312,279	23,312,279	23,312,279	24,695,141
081-00-0000-0000-47106 Transfer From Trexler Fund	302,832	310,295	310,295	310,295	326,459
081-00-0000-0000-47700 Transfer From CDBG	140,099	203,990	203,990	203,990	0
081-00-0000-0000-47104 Transfer From Liquid Fuels	841,200	861,930	861,930	861,930	900,990
081-00-0000-0000-47119 Transfer ARPA	336,480	0	0	0	0
081-00-0000-0000-47191 Transfer From Golf Fund	190,361	190,653	190,653	190,653	197,666
081-00-0000-0000-47185 Transfer From Solid Waste Fund	1,371,244	1,373,349	1,373,349	1,373,349	1,428,710
081-00-0000-0000-47181 Transfer From Risk Fund	84,120	86,193	86,193	86,193	90,099
081-00-0000-0000-47186 Transfer From Stormwater Fund	1,274,451	1,276,407	1,276,407	1,276,407	1,327,836
081-00-0000-0000-47115 Transfer From Bldg Code Fund	477,516	542,877	542,877	542,877	545,478
Total Revenue	34,629,520	32,030,523	32,030,523	32,085,438	33,983,942

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

Expenditures:	<u>2025 Actuals</u>	<u>2026 Budget</u>	<u>2026 Revised</u>	<u>2026 Projected</u>	<u>2027 Proposed</u>
50002 PERMANENT WAGES	231,776	252,764	252,764	252,764	331,678
50008 LONGEVITY	1,682	1,988	1,988	1,988	1,774
50012 FICA	0	19,262	19,262	19,262	25,701
50014 PENSION	0	32,880	32,880	32,880	31,473
50015 EMPLOYEE - HEALTH INS OPT OUT	2,232	2,500	2,500	2,500	2,496
50016 INSURANCE - EMPLOYEE GRP	84,120	86,193	86,193	86,193	90,099
Total Personnel	319,809	395,587	395,587	395,587	483,221
50026 PRINTING	0	780	780	780	500
50030 RENTAL	0	1,800	1,800	1,800	2,500
50032 PUBLICATIONS & MEMBERSHIP	420	3,500	3,500	3,500	2,000
50034 TRAINING & PROF. DEVELOP	1,779	2,500	2,500	2,500	3,100
50036 INS - PROPERTY & CASUALTY	1,012,964	1,022,000	1,022,000	1,022,000	1,801,500
50037 INS - DENTAL, LIFE, DRUG	30,613,204	28,196,000	28,191,900	28,196,000	29,605,800
50038 INS - OTHER EMPLOYEE	1,792	25,000	25,000	25,000	0
50042 REPAIRS & MAINTENANCE	11,830	0	0	0	10,000
50044 LEGAL SERVICES	623,809	550,000	550,000	550,000	700,000
50046 OTHER CONTRACT SERVICES	407,311	493,000	497,100	493,000	503,000
50050 OTHER SERVICES & CHARGES	330	5,000	5,000	5,000	1,000
50053 RISK FUND WELLNESS	9,687	10,000	10,000	10,000	10,000
Total Services & Charges	32,683,126	30,309,580	30,309,580	30,309,580	32,639,400
50054 REPAIR & MAINTENANCE SUPPLIES	0	0			
50056 UNIFORMS	0	0			
50068 OPERATING MATERIALS & SUPP	22,631	20,000	20,000	20,000	20,000
Total Materials & Supplies	22,631	20,000	20,000	20,000	20,000
50072 EQUIPMENT	23,605	17,000	17,000	17,000	14,500
50080 SELF-INSURED LOSSES	1,043,631	700,000	600,000	700,000	900,000
50081 PROPERTY LOSSES	165,989	150,000	277,931	177,931	250,000
50085 AUTO LOSSES	281,539	150,000	172,575	172,575	200,000
50086 GENERAL CITY CHARGES	244,944	257,191	257,191	257,191	270,050
50087 PROFESSIONAL LOSSES	903,151	1,100,000	1,100,000	1,100,000	1,000,000
Total Sundry	2,662,859	2,374,191	2,424,697	2,424,697	2,634,550
Total Expenditures	35,688,424	33,099,358	33,149,864	33,149,864	35,777,171
Closing Balance				5,472,332	3,679,104

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

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

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

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

CITY OF ALLENTOWN PROGRAM BUDGET

081 RISK MANAGEMENT FUND
02 FINANCE
8001 RISK MANAGEMENT
0061 PROPERTY & CASUALTY

<u>GL Account</u>	<u>GL Desc.</u>	<u>2025 Actuals</u>	<u>2026 Budget</u>	<u>2026 Revised</u>	<u>2026 Projected</u>	<u>2027 Proposed</u>
0061-50002	PERMANENT WAGES	231,776	0	0	0	0
0061-50008	LONGEVITY	1,682	0	0	0	0
0061-50012	FICA EXPENSES	18,365	0	0	0	0
0061-50014	PENSION EXPENSES	33,152	0	0	0	0
0061-50015	EMPLOYEE HEALTH INS OPT OUT	2,232	0	0	0	0
0061-50016	INSURANCE EMPLOYEE GROUP	84,120	0	0	0	0
0061-50026	PRINTING	532	0	0	0	0
0061-50032	PUBLICATIONS & MEMBERSHIP	420	0	0	0	0
0061-50034	TRAINING & PROF DEVELOPMENT	1,779	0	0	0	0
0061-50036	INSURANCE PROPERTY & CASUALTY	844,048	0	0	0	0
0061-50042	REPAIRS & MAINTENANCE	11,830	0	0	0	0
0061-50044	LEGAL SERVICES	623,809	0	0	0	0
0061-50046	OTHER CONTRACT SERVICES	407,311	0	0	0	0
0061-50050	OTHER SERVICES & CHARGES	330	0	0	0	0
0061-50068	OPERATING MATERIALS & SUPPLIES	22,631	0	0	0	0
0061-50072	EQUIPMENT EXPENSES	17,685	0	0	0	0
0061-50080	SELF-INSURED LOSSES	36,264	0	0	0	0
0061-50081	PROPERTY LOSSES	165,989	0	27,931	27,931	0
0061-50085	AUTO LOSSES	281,539	0	22,575	22,575	0
0061-50086	GENERAL CITY CHARGES	244,944	0	0	0	0
0061-50087	PROFESSIONAL LOSSES	903,151	0	0	0	0
Total	PROPERTY & CASUALTY	3,933,587	0	50,506	50,506	0

**CITY OF ALLENTOWN
PROGRAM BUDGET**

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

<i>Account Number</i>	<i>2022 Actuals</i>	<i>2023 Actuals</i>	<i>2024 Actuals</i>
0001-02 PERMANENT WAGES	193,924	196,592	227,014
0001-08 LONGEVITY	670	1,165	1,471
0001-12 FICA	14,749	14,918	17,181
0001-14 PENSION	24,789	19,435	31,485
0001-15 Employee - Health Insurance Opt Out	1,504	2,529	2,514
0001-16 INSURANCE - EMPLOYEE GRP	76,338	52,140	79,767
0001-26 PRINTING	166	432	470
0001-30 RENTALS	1,100	0	2,405
0001-32 PUBLICATIONS & MEMBERSHIP	933	805	1,375
0001-34 TRAINING & PROF. DEVELOP	55,320	1,514	2,098
0001-36 INS - PROPERTY & CASUALTY	745,394	790,459	881,024
0001-42 REPAIRS & MAINTENANCE	2,452	13,124	0
0001-44 LEGAL SERVICES	349,458	460,051	528,596
0001-46 OTHER CONTRACT SERVICES	188,615	152,845	112,832
0001-50 OTHER SERVICES & CHARGES	10,682	1,778	1,643
0001-54 REPAIR & MAINT SUPPLIES	30	0	0
0001-56 UNIFORMS	366	269	0
0001-68 OPERATING MATERIALS & SUPP	26,990	12,081	21,735
0001-72 EQUIPMENT	17,899	18,116	19,889
0001-80 SELF-INSURED LOSSES	145,402	207,133	88,912
0001-81 PROPERTY LOSSES	43,267	174,877	308,160
0001-85 AUTO LOSSES	310,002	228,529	142,099
0001-86 GENERAL CITY CHARGES	67,107	222,171	233,280
0001-87 PROFESSIONAL LOSSES	424,738	461,486	691,225
Total PROPERTY & CASUALTY	2,701,895	3,032,449	3,395,175

CITY OF ALLENTOWN PROGRAM BUDGET

081 RISK MANAGEMENT FUND
02 FINANCE
8001 RISK MANAGEMENT
0062 WORKERS COMPENSATION

<u>GL Account</u>	<u>GL Desc.</u>	<u>2025 Actuals</u>	<u>2026 Budget</u>	<u>2026 Revised</u>	<u>2026 Projected</u>	<u>2027 Proposed</u>
0062-50036	INSURANCE PROPERTY & CASUALTY	168,916	0	0	0	0
0062-50038	INSURANCE OTHER EMPLOYEE	1,792	0	0	0	0
0062-50072	EQUIPMENT EXPENSES	5,920	0	0	0	0
0062-50080	SELF-INSURED LOSSES	1,007,367	0	0	0	0
Total	WORKERS COMPENSATION	1,183,995	0	0	0	0

**CITY OF ALLENTOWN
PROGRAM BUDGET**

081 RISK MANAGEMENT
02 FINANCE
8001 RISK MANAGEMENT
0002 WORKERS COMPENSATION

<i>Account Number</i>	<i>2022 Actuals</i>	<i>2023 Actuals</i>	<i>2024 Actuals</i>
0002-32 PUBLICATIONS & MEMBERSHIP	1,632	37	0
0002-34 TRAINING & PROF. DEVELOP	0	4,175	0
0002-36 INS - PROPERTY & CASUALTY	137,665	156,112	168,008
0002-38 INS - OTHER EMPLOYEE	2,449	1,963	0
0002-46 OTHER CONTRACT SERVICES	44,677	37,000	45,890
0002-72 EQUIPMENT	9,627	9,933	2,094
0002-80 SELF-INSURED LOSSES	708,138	541,450	374,762
0002-86 GENERAL CITY CHARGES	67,107	0	0
Total WORKERS COMPENSATION	971,295	750,670	590,754

CITY OF ALLENTOWN PROGRAM BUDGET

081 RISK MANAGEMENT FUND
02 FINANCE
8001 RISK MANAGEMENT
0063 EMPLOYEE HEALTH BENEFITS

<u>GL Account</u>	<u>GL Desc.</u>	<u>2025 Actuals</u>	<u>2026 Budget</u>	<u>2026 Revised</u>	<u>2026 Projected</u>	<u>2027 Proposed</u>
0063-50037	INSURANCE DENTAL, LIFE, DRUG	30,613,204	0	0	0	0
0063-50053	WELLNESS PROGRAM EXPENSES	9,687	0	0	0	0
Total	EMPLOYEE HEALTH BENEFITS	30,622,891	0	0	0	0

**CITY OF ALLENTOWN
PROGRAM BUDGET**

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

<i>Account Number</i>		<i>2022 Actuals</i>	<i>2023 Actuals</i>	<i>2024 Actuals</i>
0003-37 INS - DENTAL, LIFE, DRUG		24,221,668	24,220,741	29,695,396
Total	EMPLOYEE HEALTH BENEFITS	24,221,668	24,220,741	29,695,396

CITY OF ALLENTOWN PROGRAM BUDGET

081 RISK MANAGEMENT FUND
06 HUMAN RESOURCES
8001 RISK MANAGEMENT
0061 PROPERTY & CASUALTY

<u>GL Account</u>	<u>GL Desc.</u>	<u>2025 Actuals</u>	<u>2026 Budget</u>	<u>2026 Revised</u>	<u>2026 Projected</u>	<u>2027 Proposed</u>
0061-50002	PERMANENT WAGES	0	252,764	252,764	252,764	331,678
0061-50008	LONGEVITY	0	1,988	1,988	1,988	1,774
0061-50012	FICA EXPENSES	0	19,262	19,262	19,262	25,701
0061-50014	PENSION EXPENSES	0	32,880	32,880	32,880	31,473
0061-50015	EMPLOYEE HEALTH INS OPT OUT	0	2,500	2,500	2,500	2,496
0061-50016	INSURANCE EMPLOYEE GROUP	0	86,193	86,193	86,193	90,099
0061-50026	PRINTING	0	780	780	780	500
0061-50030	RENTALS EXPENSES	0	1,800	1,800	1,800	2,500
0061-50032	PUBLICATIONS & MEMBERSHIP	0	1,500	1,500	1,500	1,500
0061-50034	TRAINING & PROF DEVELOPMENT	0	0	0	0	2,600
0061-50036	INSURANCE PROPERTY & CASUALTY	0	850,000	850,000	850,000	1,624,744
0061-50042	REPAIRS & MAINTENANCE	0	0	0	0	10,000
0061-50044	LEGAL SERVICES	0	550,000	550,000	550,000	700,000
0061-50046	OTHER CONTRACT SERVICES	0	261,000	261,000	261,000	263,000
0061-50050	OTHER SERVICES & CHARGES	0	5,000	5,000	5,000	1,000
0061-50068	OPERATING MATERIALS & SUPPLIES	0	20,000	20,000	20,000	20,000
0061-50072	EQUIPMENT EXPENSES	0	10,000	10,000	10,000	10,000
0061-50080	SELF-INSURED LOSSES	0	100,000	100,000	100,000	100,000
0061-50081	PROPERTY LOSSES	0	150,000	250,000	150,000	250,000
0061-50085	AUTO LOSSES	0	150,000	150,000	150,000	200,000
0061-50086	GENERAL CITY CHARGES	0	257,191	257,191	257,191	270,050
0061-50087	PROFESSIONAL LOSSES	0	1,100,000	1,100,000	1,100,000	1,000,000
Total	PROPERTY & CASUALTY	0	3,852,858	3,952,858	3,852,858	4,939,115

CITY OF ALLENTOWN PROGRAM BUDGET

081 RISK MANAGEMENT FUND
06 HUMAN RESOURCES
8001 RISK MANAGEMENT
0062 WORKERS COMPENSATION

<u>GL Account</u>	<u>GL Desc.</u>	<u>2025 Actuals</u>	<u>2026 Budget</u>	<u>2026 Revised</u>	<u>2026 Projected</u>	<u>2027 Proposed</u>
0062-50032	PUBLICATIONS & MEMBERSHIP	0	2,000	2,000	2,000	500
0062-50034	TRAINING & PROF DEVELOPMENT	0	2,500	2,500	2,500	500
0062-50036	INSURANCE PROPERTY & CASUALTY	0	172,000	172,000	172,000	176,756
0062-50038	INSURANCE OTHER EMPLOYEE	0	25,000	25,000	25,000	0
0062-50046	OTHER CONTRACT SERVICES	0	72,000	72,000	72,000	80,000
0062-50072	EQUIPMENT EXPENSES	0	7,000	7,000	7,000	4,500
0062-50080	SELF-INSURED LOSSES	0	600,000	500,000	600,000	800,000
Total	WORKERS COMPENSATION	0	880,500	780,500	880,500	1,062,256

CITY OF ALLENTOWN PROGRAM BUDGET

081 RISK MANAGEMENT FUND
06 HUMAN RESOURCES
8001 RISK MANAGEMENT
0063 EMPLOYEE HEALTH BENEFITS

<u>GL Account</u>	<u>GL Desc.</u>	<u>2025 Actuals</u>	<u>2026 Budget</u>	<u>2026 Revised</u>	<u>2026 Projected</u>	<u>2027 Proposed</u>
0063-50037	INSURANCE DENTAL, LIFE, DRUG	0	28,196,000	28,191,900	28,196,000	29,605,800
0063-50046	OTHER CONTRACT SERVICES	0	160,000	164,100	160,000	160,000
0063-50053	WELLNESS PROGRAM EXPENSES	0	10,000	10,000	10,000	10,000
Total	EMPLOYEE HEALTH BENEFITS	0	28,366,000	28,366,000	28,366,000	29,775,800