

## RISK AND INSURANCE

RESOURCES	ACTUAL FY02	ACTUAL FY03	BUDGET FY04	PROJECTED FY04	RECOMMENDED FY05
Personnel Expenses	\$ 695,118	\$ 755,475	\$ 854,113	\$ 816,546	\$ 904,748
Operating Expenses	35,112,884	41,156,235	42,013,183	41,711,331	43,803,627
Operating Budget	\$ 35,808,002	\$ 41,911,710	\$ 42,867,296	\$ 42,527,877	\$ 44,708,375
Capital Outlay	14,552	13,171	156,230	135,886	14,200
Budget Allocation	\$ 35,822,554	\$ 41,924,881	\$ 43,023,526	\$ 42,663,763	\$ 44,722,575
Authorized Positions	14	14	14	14	14

**Vision and Mission:** Risk and Insurance is committed to providing comprehensive risk management and employee benefit programs to all city departments, employees and retirees.

**Goals and Objectives:**

- Provide a safe workplace: Following state and federal guidelines, use training, facility inspections, accident investigations, health screenings and other efforts to identify and control workplace hazards.
- Manage the city's liability exposure in a cost-effective manner: Develop policies that identify, eliminate, transfer, and as a last resort, insure risk to which the city is exposed.
- Reduce the cost of workers' compensation: Use safety review committees and provide automated external defibrillators to reduce claims; while using light duty and medical case management to reduce the cost of claims.
- Control health care costs: Work closely with managed care providers to find the best programs for the city, while encouraging best practices through the employee wellness program to prevent illnesses and injuries.

**Current Operations and Initiatives:** In FY04, The department moved into new offices in One Police Center; installed wellness information bulletin boards; purchased, deployed, and trained employees to use 41 automatic external defibrillators (AEDs) that were placed in city buildings; and renewed property insurance at a lower rate and a 2% decrease in the wind-peril deductible. In FY05, the department intends to have AEDs and trained employees in all city buildings and continue to manage risk and reduce insurance rates and benefit costs while providing a quality, desirable product.

Performance Measures	FY03 Actual	FY04 Projected	FY05 Estimated
Employees Choosing HMO Coverage	96%	97%	98%
Total Health Insurance Participants	5,140	5,226	5,304
Total Life Insurance Participants	6,118	6,146	6,176
Employee Assistance Program			
Participants	155	158	160
Workers' Compensation Claims			
Reported	989	1,056	1,120
Lost Time Claims (Included Above)	105	102	105
Flexible Spending Account Participants	N/A	165	250
Total Reported Claims	845	984	1,141