

# RISK MANAGEMENT

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The City of Fort Wayne is self-insured for General, Auto and Professional Police Liabilities. An ordinance was passed in July 1989 establishing the self-insurance fund for General, Auto and Professional Police Liabilities. An additional ordinance was passed in July 1991 establishing the Workers' Compensation Fund. All functions budgeted for the Risk Management Department are paid from this fund. Risk Management will be comprised of five people. Third party expenses for actuarial costs, attorney fees and administrative costs for the program, claims processing and loss-control engineering are budgeted through the fund.

In addition, Risk Management monitors all other insurance policies for the city of Fort Wayne.

## **Goals and Objectives**

Risk Management's goal is to ensure the safety of City workers as well as reduce costs associated with hurt on duty and workers comp claims, liability claims, and property damage costs.

Through employee safety training, safety meetings, accident investigations, safety inspections, and the use of proactive resources such as OSHA-compliance courses, defensive driving events, and emergency training (i.e., CPR, first aid, blood-borne pathogens, etc.), we strive to help employees be as safe and proficient in their jobs as possible, reducing workplace accidents and thereby reducing operating costs for the City. This also reduces the number of liability claims filed against the City as well as the number of claims paid.

We continue to expand our resource base to collect monies due for damage to City property, which reduces the City's cost for repair/replacement of damaged light poles, signs, trees, etc. In 2009 we collected \$312,276 from parties responsible for the damage; we are on track for more collection dollars in 2010 and will continue to work in 2011 to collect as much money as possible on these property damage claims so the cost of repair/replacement does not have to come from the City's taxpayer-based funds.

In addition to these day-to-day efforts, the Risk Management Department will also continue to participate in outside projects such as the on-going community-based CPR training days and the Public Safety Day projects.

SELF INSURANCE  
 Dept # 0404  
 2011 BUDGET COMPARISON

	2009 ACTUAL	2010 ACTUAL THRU 30-Jun-2010	2010 REVISED BUDGET	2011 SUBMITTED	\$ INCREASE (DECREASE) FROM 2010 APPR	% CHANGE FROM 2010 APPR TO 2011
5111 TOTAL WAGES	133,302		133,688	135,025	1,337	1.00%
5131 PERF - EMPLOYERS SHARE	9,596		10,361	11,477	1,116	
5132 FICA	9,678		10,227	10,329	102	
5134 LIFE MEDICAL & HEALTH INSURAN	27,000		29,700	30,600	900	
5136 UNEMPLOYMENT COMPENSATION	132		134	135	1	
5137 WORKERS COMP INSURANCE	846		756	852	96	
513A PERF - EMPLOYEES/PD BY CITY	3,971		4,011	4,051	40	
<b>Total 5100</b>	<b>\$184,526</b>	<b>\$94,214</b>	<b>\$188,877</b>	<b>\$192,469</b>	<b>\$3,592</b>	<b>1.90%</b>
5212 STATIONERY & PRINTED FORMS	-		180	180	-	
5213 COMPUTER SUPPLIES	-		-	1,692	1,692	
5219 OTHER OFFICE SUPPLIES	1,571		2,400	720	(1,680)	
<b>Total 5200</b>	<b>\$1,571</b>	<b>\$1,057</b>	<b>\$2,580</b>	<b>\$2,592</b>	<b>\$12</b>	<b>0.47%</b>
5311 LEGAL SERVICES	1,361,464		700,004	1,000,008	300,004	
5314 CONSULTANT SERVICES	15,000		50,460	50,460	-	
531K SEMINAR FEES	-		1,008	1,008	-	
531S SOFTWARE TRAINING	-		360	360	-	
5322 POSTAGE	748		804	804	-	
5323 TELEPHONE & TELEGRAPH	773		780	780	-	
532C CELL PHONE	179		-	-	-	
5342 LIABILITY INSURANCE	237,969		4,758	3,647	(1,111)	
5391 SUBSCRIPTIONS AND DUES	1,048		900	1,008	108	
<b>Total 5300</b>	<b>\$1,617,181</b>	<b>\$653,261</b>	<b>\$759,074</b>	<b>\$1,058,075</b>	<b>\$299,001</b>	<b>39.39%</b>
<b>Total 5400</b>	<b>\$-</b>	<b>\$-</b>	<b>\$-</b>	<b>\$-</b>	<b>\$-</b>	
<b>Total</b>	<b>\$1,803,277</b>	<b>\$748,531</b>	<b>\$950,531</b>	<b>\$1,253,136</b>	<b>\$302,605</b>	<b>31.84%</b>

WORKMENS COMPENSATION  
 Dept # 0405  
 2011 BUDGET COMPARISON

	2009 ACTUAL	2010 ACTUAL THRU 30-Jun-2010	2010 REVISED BUDGET	2011 SUBMITTED	\$ INCREASE (DECREASE) FROM 2010 APPR	% CHANGE FROM 2010 APPR TO 2011
5111 TOTAL WAGES	87,280		89,881	90,780	899	1.00%
5131 PERF - EMPLOYERS SHARE	6,452		6,966	7,716	750	
5132 FICA	6,549		6,876	6,945	69	
5134 LIFE MEDICAL & HEALTH INSURAN	18,000		19,800	20,400	600	
5136 UNEMPLOYMENT COMPENSATION	87		90	91	1	
5137 WORKERS COMP INSURANCE	146		735	830	95	
513A PERF - EMPLOYEES/PD BY CITY	2,670		2,696	2,723	27	
<b>Total 5100</b>	<b>\$121,183</b>	<b>\$63,422</b>	<b>\$127,044</b>	<b>\$129,485</b>	<b>\$2,441</b>	<b>1.92%</b>
5212 STATIONERY & PRINTED FORMS	-		360	360	-	
5214 SAFETY ITEMS/SUPPLIES	2,839		7,007	7,007	-	
5219 OTHER OFFICE SUPPLIES	1,511		2,400	2,400	-	
5231 GASOLINE	289		1,200	1,200	-	
<b>Total 5200</b>	<b>\$4,639</b>	<b>\$3,243</b>	<b>\$10,967</b>	<b>\$10,967</b>	<b>\$-</b>	<b>0.00%</b>
5312 MEDICAL SERVICES	33,531		41,806	37,008	(4,798)	
5314 CONSULTANT SERVICES	148,750		111,876	113,876	2,000	
531K SEMINAR FEES	185		1,008	1,008	-	
531S SOFTWARE TRAINING	-		360	360	-	
5322 POSTAGE	190		120	240	120	
5323 TELEPHONE & TELEGRAPH	137		240	240	-	
5324 TRAVEL EXPENSES	-		408	408	-	
5326 MILEAGE	182		960	960	-	
532C CELL PHONE	588		780	1,152	372	
532L LONG DISTANCE CHARGES	69		120	120	-	
5342 LIABILITY INSURANCE	217		535	427	(108)	
5363 CONTRACTED OTHER EQUIPMT REPAI	15		-	-	-	
5367 MAINT. AGREEMENT - SOFTWARE	1,292		1,283	1,420	137	
5369 CONTRACTED SERVICE	103		5,004	5,004	-	
536N GARAGE CONTRACT - NONTARGET	-		1,008	230	(778)	
536T GARAGE CONTRACT - TARGET	614		1,020	1,006	(14)	
5377 CC BUILDING PARKING	300		300	300	-	
5391 SUBSCRIPTIONS AND DUES	35		100	-	(100)	
5399 OTHER SERVICES AND CHARGES	10		-	-	-	
539B MASTER LEASE	3,114		3,116	1,558	(1,558)	
<b>Total 5300</b>	<b>\$189,332</b>	<b>\$116,434</b>	<b>\$170,044</b>	<b>\$165,317</b>	<b>(\$4,727)</b>	<b>- 2.78%</b>
5443 PURCHASE OF OFFICE EQUIPMENT	67		1,200	-	(1,200)	
5451 PURCHASE OF FURNITURE	-		500	-	(500)	
<b>Total 5400</b>	<b>\$67</b>	<b>\$479</b>	<b>\$1,700</b>	<b>\$-</b>	<b>(\$1,700)</b>	<b>-100.00%</b>
<b>Total</b>	<b>\$315,221</b>	<b>\$183,579</b>	<b>\$309,755</b>	<b>\$305,769</b>	<b>(\$3,986)</b>	<b>- 1.29%</b>