

**GENERAL INSURANCE ACTIVITY DESCRIPTION****(City Manager)****DESCRIPTION:**

This activity represents the insurance premium costs for all the different coverage's. It does not include employee health. The insurance coverage's are for the City as a corporation and for officials and employees. The insurance coverage is either stipulated by law or contract. Coverages, such as medical, dental, and vision, are included in the Employee Benefit line items for the respective Activities.

**ACCOMPLISHMENTS**

1. Continued efforts with the Redwood Empire Municipal Insurance Fund (REMIF) to keep the City's General Liability and Worker's Compensation annual assessment premiums and deductible costs down. This particularly included REMIF Board action to contract with a TPA for both Liability and Workers Compensation claims administration beginning May 2018.
2. Membership in REMIF continues to provide more affordable options for employee safety policy development and training and supervisor/employment law training and legal resources.

**GOALS:**

1. Continue to work with the Redwood Empire Municipal Insurance Fund (REMIF) and other REMIF Cities to address municipal insurance needs, employee safety and risk management.
2. Work with city managers and staff from other REMIF by combining efforts to achieve economy of scale on issues of mutual concern such as employee safety and training programs.

**BUDGET OVERVIEW**

<b>APPROPRIATIONS</b>	<b>Actual 2015-16</b>	<b>Actual 2016-17</b>	<b>Estimated 2017-18</b>	<b>Budget 2018-19</b>
Personnel	-0-	-0-	-0-	-0-
Materials and Services	287,195	337,948	332,417	<b>389,958</b>
Debt Service/Lease Payments	-0-	-0-	-0-	-0-
Capital Outlay	-0-	-0-	-0-	-0-
Grant Programs	-0-	-0-	-0-	-0-
	<b>Gross Budget</b>	<b>287,195</b>	<b>337,948</b>	<b>389,958</b>
	<b>Charges to Other Departments</b>	<b>(299,429)</b>	<b>(293,587)</b>	<b>(335,768)</b>
	<b>Net Budget</b>	<b>(12,234)</b>	<b>44,361</b>	<b>54,190</b>

**FUNDING SOURCES** (see descriptions in Revenue Section)

## OPERATING:

General Fund (101)	(12,234)	44,361	42,443	<b>54,190</b>
	<b>(12,234)</b>	<b>44,361</b>	<b>42,443</b>	<b>54,190</b>

**GENERAL INSURANCE****Activity #****17****MATERIALS AND SERVICES**

Account Number	DESCRIPTION	2018/19		
		Department Proposed	Manager Proposed	Council Approved
GENERAL INSURANCE				
101-10-17-52010	General Liability and Property	356,225	356,225	356,225
101-10-17-52011	Deductibles	33,733	33,733	33,733
<b>TOTALS</b>		<b>\$389,958</b>	<b>\$389,958</b>	<b>\$389,958</b>

**CHARGES TO OTHER DEPARTMENTS**

Account Number	DESCRIPTION	2018/19		
		Department Proposed	Manager Proposed	Council Approved
101-00-00-46991	LIABILITY AND PROPERTY DAMAGE	(335,768)	(335,768)	(335,768)
	<b>TOTALS</b>	<b>(\$335,768)</b>	<b>(\$335,768)</b>	<b>(\$335,768)</b>