FY 2027 Department Funding Request

Department/Program #	Department Name / Program	Priority #	Department Improvement Title
03020-0018	03020 - HUMAN RESOURCES RISK MGMT/0018 - LIABILITY INSUR/	1	Additional Money for Insurance Premiums

Budget Category, FINAL Recommendation and Comments

FINAL Budget Department Category	FINAL RECOMMENDATION for Funding	Comments (if any)
B-Statute/Compliance/Obligated	Recommended	Additional funding is needed to cover insurance premiums due to the addition of several new facilities openning this year as well as increases in premiums.

WHY is this request needed?

Based on a review of current market conditions and discussions with our insurance carriers, premium increases of approximately 20 to 30 percent are expected for FY2027, depending on the line of insurance. At the same time, the County is expanding its facilities, including the addition of the Jail Infirmary, Second Administration Building, Medical Examiner's Building, and a parking garage. These additions increase the County's total insured property value, which directly impacts the cost of the property insurance premium.

To account for both market-driven increases and the addition of new facilities, a 30 percent increase to the property insurance premium and a 20 percent increase for all other lines is proposed for FY2027. This adjustment reflects the higher premium required to insure the County's expanded property inventory under the existing policy, as well as the broader market-driven increases affecting other lines of coverage.

WHAT are you requesting?

An additional $400,000 is requested in the insurance budget to cover premium increases across all lines. This includes a 30 percent increase for property insurance to account for newly constructed County facilities and a 20 percent increase for all other lines based on market trends. The increase ensures that all County facilities and operations are properly insured under the existing policies.

HOW will this benefit your office and/or the County?

Funding the requested insurance premium increases ensures that all County-owned facilities and operations are properly insured under the existing policies. Properly funding premiums protects the County from potential financial losses due to property damage or other insured events, reduces risk exposure, and supports continuity of County operations.

Is there statutory authority for this request?	No	Will this generate revenue?	No	If Yes, potential amount?	

MAINTENANCE/OPERATIONS EXPENSES (SUPPLIES, DUES, MAINTENANCE, ETC):

Account Description	Details	Amount Requested	Budget Dept. Comments	FY 2027 Recommend Amount
Other Insurance - 615905	Insurance Premiums	$400,000.00		$400,000.00
	M&O Requested Subtotal:	$400,000.00	Recommended M&O Subtotal:	$400,000.00

Total Estimated Department Request: $400,000.00

Updated Total Department Request: $400,000.00

RECOMMENDED Total Department Request Utilizing FY 2027 Funds: $400,000.00

RECOMMENDED Total Department Request Utilizing FY 2026 Funds: $0.00

Notes to Purchasing Department (part numbers, equipment specifications, where you found the item, etc.)

FY 2027 Department Funding Request

Department/Program #	Department Name / Program	Priority #	Department Improvement Title
03020-0018	03020 - HUMAN RESOURCES RISK MGMT/0018 - LIABILITY INSURA	1	Additional Money for Insurance Premiums

ANALYSIS

Statistical Analysis

LINE ITEM TRENDS

OTHER INSURANCE PREMIUMS

Fiscal Year	Adopted Amount	% Change in BUDGET	Actuals	% Change in ACTUALS	Difference in Budget vs Actual	Comments / Findings
FY 2018	$1,100,000		$839,856.40		$260,143.60	
FY 2019	$1,100,000	0.0%	$982,102.00	16.9%	$117,898.00	
FY 2020	$1,000,000	-9.1%	$1,049,346.55	6.8%	-$49,346.55	
FY 2021	$1,100,000	10.0%	$1,167,186.70	11.2%	-$67,186.70	
FY 2022	$1,100,000	0.0%	$1,502,206.72	28.7%	-$402,206.72	
FY 2023	$1,500,000	36.4%	$943,972.31	-37.2%	$556,027.69	
FY 2024	$1,435,000	-4.3%	$1,202,846.02	27.4%	$232,153.98	
FY 2025	$1,773,603	23.6%	$1,342,890.83	11.6%	$430,712.17	
FY 2026 as of 2nd Quarter	$1,773,603	0.0%	$1,402,291.75		$371,311.25	
FY 2026 Year-End Estimate	$1,773,603	0.0%	$1,550,000.00	15.4%	$223,603.00	
Fiscal Year	**FY 2027 Base**	**Request Amount**	**New Total**	**% Change from YE Estimate**	**% Change from FY 2026 Adopted**	**Comments / Findings**
Total FY 2027 Base plus this Dept. Request	$1,773,603	$400,000	$2,173,603	40.2%	22.6%	

CATEGORY TRENDS (LESS ONE-TIME)

M&O CATEGORY

Fiscal Year	Adopted Amount	% Change in BUDGET	Actuals	% Change in ACTUALS	Difference in Budget vs Actual	Comments / Findings
FY 2018	$1,695,000		$1,305,757.80		$389,242.20	
FY 2019	$1,695,000	0.0%	$2,322,706.69	77.9%	-$627,706.69	
FY 2020	$1,695,000	0.0%	$1,524,866.95	-34.3%	$170,133.05	
FY 2021	$1,695,000	0.0%	$1,683,794.63	10.4%	$11,205.37	
FY 2022	$1,695,000	0.0%	$2,157,923.33	28.2%	-$462,923.33	
FY 2023	$2,308,000	36.2%	$1,368,007.50	-36.6%	$939,992.50	
FY 2024	$2,343,000	1.5%	$1,456,831.01	6.5%	$886,168.99	
FY 2025	$2,881,603	23.0%	$2,071,109.51	42.2%	$810,493.49	
FY 2026 as of 2nd Quarter	$2,881,603	0.0%	$2,246,534.29		$635,068.71	
FY 2026 Year-End Estimate	$2,881,603	0.0%	$3,851,201.64	85.9%	-$969,598.64	
Fiscal Year	**FY 2027 Base**	**Request Amount**	**New Total**	**% Change from YE Estimate**	**% Change from FY 2026 Adopted**	**Comments / Findings**
Total FY 2027 Base plus this Dept. Request	$2,881,603	$400,000	$3,281,603	-14.8%	13.9%	
FY 2027 Base plus **ALL** Dept. Requests impacting **THIS** category	$2,881,603	$650,000	$3,531,603	-8.3%	22.6%	

FY 2027 Department Funding Request

Department/Program #	Department Name / Program	Priority #	Department Improvement Title
03020-0018	03020 - HUMAN RESOURCES RISK MGMT/0018 - LIABILITY INSUR/	2	Additional Money for Auto Liability

Budget Category, FINAL Recommendation and Comments

FINAL Budget Department Category	FINAL RECOMMENDATION for Funding	Comments (if any)
B-Statute/Compliance/Obligated	Recommended	The number of auto related accidents have increased significatly over the last 5 years and with expected claims coming the budget will need to be adjusted to accomidate the claims.

WHY is this request needed?

Risk Management continues to manage a significant number of fleet vehicle accidents each year, and the financial impact of these incidents is escalating. Claims submitted to the TPA have increased from 22 in 2021 to 45 in 2025, effectively doubling the number of reported claims in four years.

At the same time, replacement costs have increased significantly. The Sheriff's Office has transitioned from patrol SUVs to patrol trucks, with a budgeted make-ready cost of approximately $95,000 per vehicle. Replacing four SO units, two Road and Bridge pieces of equipment, or a combination of both within a single year would fully exhaust the auto liability budget allocation.

Liability exposure compounds the problem. The statutory two-year window for filing claims means the County remains financially exposed to incidents that occurred in prior years. Risk Management is currently handling multiple at-fault accidents, including recent settlements of $87,000 and $60,000, with an additional case projected at $300,000. With only $400,000 available in the auto liability account, a single $300,000 payout would consume most of the allocated funds, leaving minimal capacity to address additional claims or replacements.

Without additional funding, the County faces a material risk of a budget shortfall in the auto liability account. Current funding levels are no longer aligned with rising claim frequency, increased settlement values, and substantially higher vehicle replacement costs.

WHAT are you requesting?

An increase of $100,000 in the Auto Liability account to ensure adequate funding is available to cover the costs of fleet-related claims, vehicle replacements, and potential large settlements. The requested increase would provide sufficient capacity to manage known claims and allow flexibility for unexpected incidents arising from past years or growth in employee drivers.

HOW will this benefit your office and/or the County?

Increasing the Auto Liability account will allow the County to settle claims in a timely manner, reducing the risk of additional legal or financial exposure. It will ensure that funding is available for vehicle replacements without impacting other budgeted programs. Additional funds will also support Risk Management's ability to respond proactively to accidents and liability issues, providing financial stability as fleet size and employee driving responsibilities grow.

Is there statutory authority for this request?	No	Will this generate revenue?	No	If Yes, potential amount?	

MAINTENANCE/OPERATIONS EXPENSES (SUPPLIES, DUES, MAINTENANCE, ETC):

Account Description	Details	Amount Requested	Budget Dept. Comments	FY 2027 Recommend Amount
Auto Liability - 615906	Auto Liability Claims	$100,000.00		$100,000.00
	M&O Requested Subtotal:	$100,000.00	Recommended M&O Subtotal:	$100,000.00

Total Estimated Department Request:	$100,000.00
Updated Total Department Request:	$100,000.00
RECOMMENDED Total Department Request Utilizing FY 2027 Funds:	$100,000.00
RECOMMENDED Total Department Request Utilizing FY 2026 Funds:	$0.00

Notes to Purchasing Department (part numbers, equipment specifications, where you found the item, etc.)

FY 2027 Department Funding Request

Department/Program #	Department Name / Program	Priority #	Department Improvement Title
03020-0018	03020 - HUMAN RESOURCES RISK MGMT/0018 - LIABILITY INSUR/	2	Additional Money for Auto Liability

ANALYSIS

Statistical Analysis

LINE ITEM TRENDS

AUTO LIABILITY

Fiscal Year	Adopted Amount	% Change in BUDGET	Actuals	% Change in ACTUALS	Difference in Budget vs Actual	Comments / Findings
FY 2018	$150,000		$87,136.79		$62,863.21	
FY 2019	$150,000	0.0%	$119,988.92	37.7%	$30,011.08	
FY 2020	$100,000	-33.3%	$68,368.72	-43.0%	$31,631.28	
FY 2021	$200,000	100.0%	$82,965.98	21.4%	$117,034.02	
FY 2022	$150,000	-25.0%	$25,582.21	-69.2%	$124,417.79	
FY 2023	$150,000	0.0%	$100,619.11	293.3%	$49,380.89	
FY 2024	$200,000	33.3%	$60,770.24	-39.6%	$139,229.76	
FY 2025	$400,000	100.0%	$257,252.68	323.3%	$142,747.32	
FY 2026 as of 2nd Quarter	$400,000	0.0%	$189,834.45		$210,165.55	
FY 2026 Year-End Estimate	$400,000	0.0%	$325,430.49	26.5%	$74,569.51	
Fiscal Year	**FY 2027 Base**	**Request Amount**	**New Total**	**% Change from YE Estimate**	**% Change from FY 2026 Adopted**	**Comments / Findings**
Total FY 2027 Base plus this Dept. Request	$400,000	$100,000	$500,000	53.6%	25.0%	

CATEGORY TRENDS (LESS ONE-TIME)

M&O CATEGORY

Fiscal Year	Adopted Amount	% Change in BUDGET	Actuals	% Change in ACTUALS	Difference in Budget vs Actual	Comments / Findings
FY 2018	$1,695,000		$1,305,757.80		$389,242.20	
FY 2019	$1,695,000	0.0%	$2,322,706.69	77.9%	-$627,706.69	
FY 2020	$1,695,000	0.0%	$1,524,866.95	-34.3%	$170,133.05	
FY 2021	$1,695,000	0.0%	$1,683,794.63	10.4%	$11,205.37	
FY 2022	$1,695,000	0.0%	$2,157,923.33	28.2%	-$462,923.33	
FY 2023	$2,308,000	36.2%	$1,368,007.50	-36.6%	$939,992.50	
FY 2024	$2,343,000	1.5%	$1,456,831.01	6.5%	$886,168.99	
FY 2025	$2,881,603	23.0%	$2,071,109.51	42.2%	$810,493.49	
FY 2026 as of 2nd Quarter	$2,881,603	0.0%	$2,246,534.29		$635,068.71	
FY 2026 Year-End Estimate	$2,881,603	0.0%	$3,851,201.64	85.9%	-$969,598.64	
Fiscal Year	**FY 2027 Base**	**Request Amount**	**New Total**	**% Change from YE Estimate**	**% Change from FY 2026 Adopted**	**Comments / Findings**
Total FY 2027 Base plus this Dept. Request	$2,881,603	$100,000	$2,981,603	-22.6%	3.5%	
FY 2027 Base plus **ALL** Dept. Requests impacting **THIS** category	$2,881,603	$650,000	$3,531,603	-8.3%	22.6%	

FY 2027 Department Funding Request

Department/Program #	Department Name / Program	Priority #	Department Improvement Title
03020-0018	03020 - HUMAN RESOURCES RISK MGMT/0018 - LIABILITY INSUR/	3	Additional Money for Property Damage

Budget Category, FINAL Recommendation and Comments

FINAL Budget Department Category	FINAL RECOMMENDATION for Funding	Comments (if any)
G-Not Supported	Not Recommended	Catastrophic flooding in multiple buildings over the last two years has left the county with large property damage claims. These have been adnormal years when compared to the last 8 years overall. If funding were needed mid year this fund can pull from fund balance to cover the need. Fund Balance at FY 2026 Adoption was $10.3 Million. Current fund balance exceeds the 120 days fund balance policy.

WHY is this request needed?

The County has experienced four catastrophic flooding incidents in recent months, with three occurring in FY 2025 and one in FY 2026, each resulting in substantial property damage and costs totaling hundreds of thousands of dollars. As the County adds thousands of square feet of new buildings in 2026 and existing facilities continue to age, exposure to property damage claims is increasing, and future costs are expected to rise. Given the potential for additional unforeseen incidents, the Property Damage account needs to be increased to ensure the County can pay future claims without creating a financial shortfall.

WHAT are you requesting?

We are requesting an increase of $150,000 in the Property Damage account to provide adequate funding for future property-related claims. The requested increase will allow the County to maintain sufficient funding to address potential large losses from floods, facility failures, or other property-related incidents.

HOW will this benefit your office and/or the County?

Increasing the Property Damage account will protect the County from unexpected financial exposure, ensure timely payment of future claims, and preserve financial stability. Adequate funding will safeguard County assets and help maintain uninterrupted operations as the County's facilities expand and age.

Is there statutory authority for this request?	No	Will this generate revenue?	No	If Yes, potential amount?	

MAINTENANCE/OPERATIONS EXPENSES (SUPPLIES, DUES, MAINTENANCE, ETC):

Account Description	Details	Amount Requested	Budget Dept. Comments	FY 2027 Recommend Amount
Property Damage - 615907	Property Damage Claims	$150,000.00		$0.00
	M&O Requested Subtotal:	$150,000.00	Recommended M&O Subtotal:	$0.00

Total Estimated Department Request:	$150,000.00
Updated Total Department Request:	$150,000.00
RECOMMENDED Total Department Request Utilizing FY 2027 Funds:	$0.00
RECOMMENDED Total Department Request Utilizing FY 2026 Funds:	$0.00

Notes to Purchasing Department (part numbers, equipment specifications, where you found the item, etc.)

FY 2027 Department Funding Request

Department/Program #	Department Name / Program	Priority #	Department Improvement Title
03020-0018	03020 - HUMAN RESOURCES RISK MGMT/0018 - LIABILITY INSUR/	3	Additional Money for Property Damage

ANALYSIS

Statistical Analysis

LINE ITEM TRENDS

PROPERTY DAMAGE

Fiscal Year	Adopted Amount	% Change in BUDGET	Actuals	% Change in ACTUALS	Difference in Budget vs Actual	Comments / Findings
FY 2018	$215,000		$346,303.37		-$131,303.37	
FY 2019	$300,000	39.5%	$1,199,133.21	246.3%	-$899,133.21	
FY 2020	$500,000	66.7%	$386,912.11	-67.7%	$113,087.89	
FY 2021	$337,000	-32.6%	$421,748.88	9.0%	-$84,748.88	
FY 2022	$387,000	14.8%	$570,560.80	35.3%	-$183,560.80	
FY 2023	$600,000	55.0%	$246,979.74	-56.7%	$353,020.26	
FY 2024	$600,000	0.0%	$81,912.50	-66.8%	$518,087.50	
FY 2025	$600,000	0.0%	$194,657.21	137.6%	$405,342.79	
FY 2026 as of 2nd Quarter	$600,000	0.0%	$520,372.96		$79,627.04	
FY 2026 Year-End Estimate	$600,000	0.0%	$892,067.93	358.3%	-$292,067.93	
Fiscal Year	**FY 2027 Base**	**Request Amount**	**New Total**	**% Change from YE Estimate**	**% Change from FY 2026 Adopted**	**Comments / Findings**
Total FY 2027 Base plus this Dept. Request	$600,000	$150,000	$750,000	-15.9%	25.0%	

CATEGORY TRENDS (LESS ONE-TIME)

M&O CATEGORY

Fiscal Year	Adopted Amount	% Change in BUDGET	Actuals	% Change in ACTUALS	Difference in Budget vs Actual	Comments / Findings
FY 2018	$1,695,000		$1,305,757.80		$389,242.20	
FY 2019	$1,695,000	0.0%	$2,322,706.69	77.9%	-$627,706.69	
FY 2020	$1,695,000	0.0%	$1,524,866.95	-34.3%	$170,133.05	
FY 2021	$1,695,000	0.0%	$1,683,794.63	10.4%	$11,205.37	
FY 2022	$1,695,000	0.0%	$2,157,923.33	28.2%	-$462,923.33	
FY 2023	$2,308,000	36.2%	$1,368,007.50	-36.6%	$939,992.50	
FY 2024	$2,343,000	1.5%	$1,456,831.01	6.5%	$886,168.99	
FY 2025	$2,881,603	23.0%	$2,071,109.51	42.2%	$810,493.49	
FY 2026 as of 2nd Quarter	$2,881,603	0.0%	$2,246,534.29		$635,068.71	
FY 2026 Year-End Estimate	$2,881,603	0.0%	$3,851,201.64	85.9%	-$969,598.64	
Fiscal Year	**FY 2027 Base**	**Request Amount**	**New Total**	**% Change from YE Estimate**	**% Change from FY 2026 Adopted**	**Comments / Findings**
Total FY 2027 Base plus this Dept. Request	$2,881,603	$150,000	$3,031,603	-21.3%	5.2%	
FY 2027 Base plus **ALL** Dept. Requests impacting **THIS** category	$2,881,603	$650,000	$3,531,603	-8.3%	22.6%	