

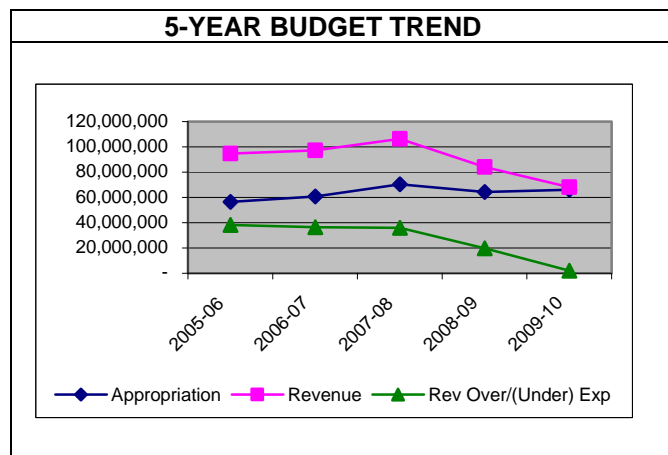
Insurance Programs

DESCRIPTION OF MAJOR SERVICES

Risk Management administers the county’s self-insured workers’ compensation, public liability, property conservation, safety and risk reduction programs and its insured programs. All programs are paid from self-insurance funds and financed by charging general fund and non-general fund departments, as well as Board-Governed Special Districts and County Service Areas. Each is billed for their specific coverage for the cost to pay losses under the self-insured programs and the cost of insurance for the insured programs.

There is no staffing associated with this budget unit. Staff that administers these insured programs are budgeted in Risk Management’s Operations budget unit.

BUDGET HISTORY

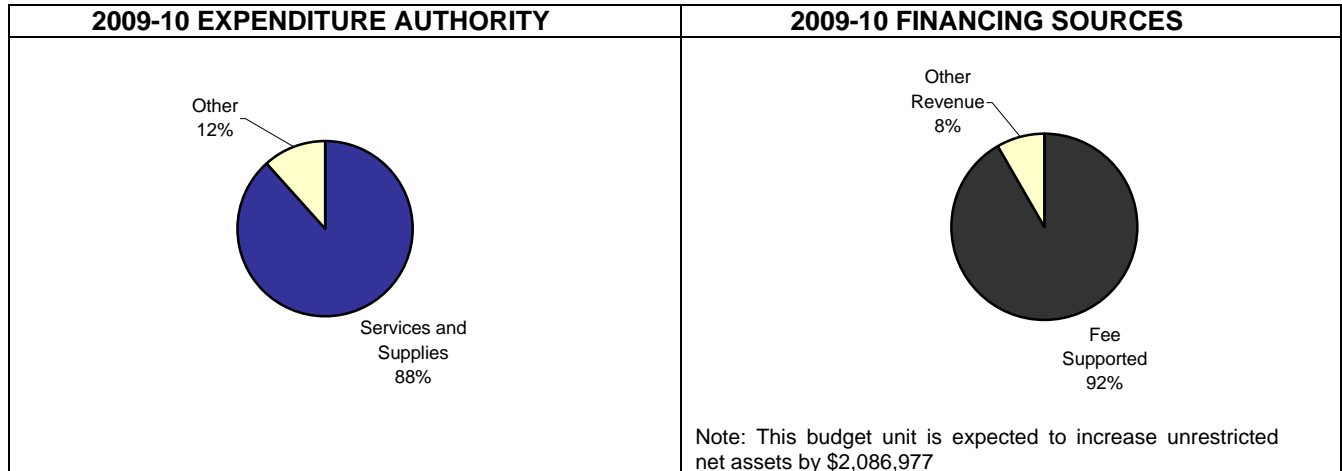


PERFORMANCE HISTORY

	2005-06	2006-07	2007-08	2008-09	2008-09
	Actual	Actual	Actual	Modified Budget	Estimate
Appropriation	59,670,550	52,702,580	108,319,597	64,286,186	67,438,704
Departmental Revenue	100,296,168	111,608,174	176,930,025	84,075,100	88,209,771
Revenue Over/(Under) Exp	40,625,618	58,905,594	68,610,428	19,788,914	20,771,067
Budgeted Staffing				-	
Fixed Assets	-	-	-	-	-
Unrestricted Net Assets Available at Year End	(15,997,800)	16,160,032.00	106,514,176		119,006,321



ANALYSIS OF PROPOSED BUDGET



GROUP: Administrative/Executive
DEPARTMENT: Risk Management
FUND: Insurance Programs

BUDGET UNIT: Various
FUNCTION: General
ACTIVITY: Insurance

	2005-06 Actual	2006-07 Actual	2007-08 Actual	2008-09 Estimate	2008-09 Final Budget	2009-10 Proposed Budget	Change From 2008-09 Final Budget
Appropriation							
Services and Supplies	48,601,816	45,834,700	48,169,326	59,834,102	56,540,250	58,416,994	1,876,744
Other Charges	339,709	349,406	448,865	309,101	452,000	442,000	(10,000)
Transfers	575,022	619,169	619,995	633,153	633,153	664,636	31,483
Total Appropriation	49,516,547	46,803,275	49,238,186	60,776,356	57,625,403	59,523,630	1,898,227
Operating Transfers Out	10,154,003	5,899,305	59,081,411	6,662,348	6,660,783	6,516,493	(144,290)
Total Requirements	59,670,550	52,702,580	108,319,597	67,438,704	64,286,186	66,040,123	1,753,937
Departmental Revenue							
Use Of Money and Prop	659,430	3,982,629	9,675,057	7,044,102	5,405,100	5,669,100	264,000
State, Fed or Gov't Aid	-	-	20,625	-	-	-	-
Current Services	99,288,830	105,748,141	113,992,228	80,697,013	78,620,000	62,408,000	(16,212,000)
Other Revenue	306,348	186,424	422,048	463,159	50,000	50,000	-
Total Revenue	100,254,608	109,917,194	124,109,958	88,204,274	84,075,100	68,127,100	(15,948,000)
Operating Transfers In	41,560	1,690,980	52,820,067	5,497	-	-	-
Total Financing Sources	100,296,168	111,608,174	176,930,025	88,209,771	84,075,100	68,127,100	(15,948,000)
Rev Over/(Under) Exp	40,625,618	58,905,594	68,610,428	20,771,067	19,788,914	2,086,977	(17,701,937)

Services and supplies of \$58,416,994 includes judgment and settlement costs, medical treatment and expenses, temporary disability and loss earnings, property insurance, and legal defense services. The \$1,876,744 increase is due to increased claims costs and premiums for excess insurance.

Other charges of \$442,000 represent costs for taxes and assessments by the State of California for the workers' compensation self-insurance plans.

Transfers of \$664,636 fund salary and benefit costs for 6 Safety Specialists and a Workers' Compensation Claims Adjuster from various insurance funds based on Board of Supervisor's actions. The \$31,483 increase is due to costs resulting from negotiated labor agreements.

Operating transfers out of \$6,516,493 represent funding to the Operations budget unit. The \$144,290 decrease results from reduced program administration expenses.

Departmental revenue of \$68,127,100 includes \$62,408,000 in insurance premiums collected from user departments. The \$16,212,000 decrease is primarily due to a reduction in Workers' Compensation premiums as reserves for this program have reached the 80% actuarial confidence level. Anticipated interest earnings of \$5,669,100 and claims cost recoveries of \$50,000 are also included.

