



City Hall, 215 Sycamore St.  
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## DEPARTMENT

Administration/Risk Management

## ACTIVITY

Risk Management

## INSTRUCTIONS:

Please limit text and utilize bullets when possible. **Bold items that require special attention.** Note any significant changes to revenue. Do not list individual line item changes unless there is a significant change in amount. **Please limit memo to less than 3 pages.**

## REVISED ESTIMATE FOR CURRENT FISCAL YEAR (2025/2026)

### Items of Concerns for Current Fiscal Year:

A main concern for insurance coverage is the cost of coverage. While not within the City's control, it is an area to pay attention to and make adjustments to coverage where possible to minimize the cost and still ensure the City is appropriately covered. Continued focus on management training will help minimize the City's risk in employment liability areas. Other training and culture improvements will also help to minimize risk by embedding safety as an important aspect of the City's workplace culture.

### Significant Line Item Increases/Decreases for Revised Estimate:

The revised estimate includes some variation from the original budget resulting in an overall revised estimate \$64,283 under the original budget. The revised estimate Automobile coverage is \$17,294 less than the original; Building and Contents coverage is \$45,482 less than the original; smaller dollar amounts in various other coverages are also less than the original budget. The revised estimate for Worker's Compensation is over the original budget by \$12,153.

### Is Revised Estimate for Activity the same as Approved Budget? If not, explain why:

The overall revised estimate is under budget for the reasons outlined above.

**"I remember Muscatine for its sunsets. I have never seen any on either side of the ocean that equaled them" — Mark Twain**

## FY 2026/2027 BUDGET REQUEST

### Items of Concern for Fiscal Year 2026/2027 (changes in service levels, revenue, etc. that impact budget):

A main concern for insurance coverage is the cost of coverage. While not within the City's control, it is an area to pay attention to and make adjustments to coverage where possible to minimize the cost and still ensure the City is appropriately covered. Continued focus on management training will help minimize the City's risk in employment liability areas. Other training and culture improvements will also help to minimize risk by embedding safety as an important aspect of the City's workplace culture.

### Significant Line Item Increases/Decreases proposed for FY 2026/2027 (include justification for increases)

The line item increases are due to estimated costs for insurance coverage. The increase in budget is \$9,500 higher the current fiscal year.

### Is Budget Request the same as the Revised Estimate for the Previous Fiscal Year? If not, explain why:

See above

## FY 2025/2026 CAPITAL OUTLAY REQUESTS

### Capital Outlay Requests (item and cost) for FY 2022/2023 (item and cost)

- No capital requests were included in the previous year.

Please note whether capital requests were included in Form 11 in the previous year.

CITY OF MUSCATINE  
DETAILED EXPENDITURE CLASSIFICATION  
FORM 2

FUNCTION: GENERAL GOVERNMENT		DEPARTMENT: CITY ADMINISTRATOR							ACTIVITY: RISK MANAGEMENT			
ACCT NO.	ACCOUNT CLASSIFICATION	ACTUAL FISCAL YEAR 2023/2024	ACTUAL FISCAL YEAR 2024/2025	BUDGET FISCAL YEAR 2025/2026	FIRST 3 MOS FISCAL YEAR 2025/2026	LAST 9 MOS FISCAL YEAR 2025/2026	ESTIMATE FISCAL YEAR 2025/2026	CITY ADMIN ESTIMATE FISCAL YEAR 2025/2026	BUDGET FISCAL YEAR 2026/2027	CITY ADMIN REQUEST FISCAL YEAR 2026/2027	REVISION FISCAL YEAR 2026/2027	APPROVED BUDGET 2026/2027
		(A)	(B)	(C)	(D)	(E)	(F1)	(F2)	(F)	(G)	(H)	(I)
PERSONAL SERVICES												
41XXX	REGULAR SALARIES & WAGES	\$28,247	\$29,632	\$30,500	\$6,899	\$23,622	30,521	\$30,500	\$31,400	\$31,400		
42XXX	PART TIME SALARIES & WAGES	0	0	0	0	0	0	0	0	0	0	
43XXX	OVERTIME SALARIES & WAGES	0	0	0	0	0	0	0	0	0	0	
44XXX	OTHER SALARIES & WAGES	211	203	200	41	154	195	200	200	200		
45XXX	PENSION & RETIREMENT	4,755	4,995	5,300	1,164	4,063	5,227	5,200	5,400	5,400		
46XXX	INSURANCE	6,162	6,469	6,700	1,680	4,949	6,629	6,700	6,900	6,900		
SUBTOTAL		\$39,375	\$41,299	\$42,700	\$9,784	\$32,788	\$42,572	\$42,600	\$43,900	\$43,900		\$0
COMMODITIES												
51XXX	OFFICE SUPPLIES	\$0	\$0	\$100	\$0	\$100	\$100	\$100	\$100	\$100		\$0
52XXX	OPERATING SUPPLIES	3,104	2,492	9,000	537	8,463	9,000	9,000	9,000	9,000		0
53XXX	REPAIR & MAINTENANCE SUPPLIES	0	0	0	0	0	0	0	0	0		0
SUBTOTAL		\$3,104	\$2,492	\$9,100	\$537	\$8,563	\$9,100	\$9,100	\$9,100	\$9,100		\$0
CONTRACTUAL SERVICES												
61XXX	PROFESSIONAL FEES	\$4,814	\$3,476	\$5,600	\$0	\$5,600	\$5,600	\$5,600	\$5,600	\$5,600		\$0
62XXX	TECHNICAL SERVICES	0	0	400	0	400	400	400	400	400		0
63XXX	RENTALS	0	0	0	0	0	0	0	0	0		0
64XXX	TRAVEL AND EDUCATION	0	528	0	0	0	0	0	0	0		0
65XXX	COMMUNICATIONS & UTILITIES	90	90	100	23	77	100	100	100	100		0
66XXX	INSURANCE	355,063	463,860	516,000	29,793	446,507	476,300	476,300	525,500	525,500		0
67XXX	REPAIR & MAINTENANCE SERVICES	0	0	0	0	0	0	0	0	0		0
68XXX	AID TO AGENCIES	0	0	0	0	0	0	0	0	0		0
69XXX	MISCELLANEOUS	2,145	10,127	10,100	0	10,100	10,100	10,100	10,100	10,100		0
SUBTOTAL		\$362,112	\$478,081	\$532,200	\$29,816	\$462,684	\$492,500	\$492,500	\$541,700	\$541,700		\$0
CAPITAL OUTLAY												
71XXX	LAND	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0
72XXX	BUILDINGS	0	0	0	0	0	0	0	0	0		0
73XXX	IMPROVEMENTS	0	0	0	0	0	0	0	0	0		0
74XXX	EQUIPMENT	0	0	0	0	0	0	0	0	0		0
SUBTOTAL		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0
9XXXX	TRANSFERS	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0
TOTAL EXPENDITURES		\$404,591	\$521,872	\$584,000	\$40,137	\$504,035	\$544,172	\$544,200	\$594,700	\$594,700		\$0

**Form 12**  
**FY 2026/2027 Budget**  
**Department-Prioritized Budget Reductions if Necessary**

<b>Reductions Needed Based on Form 2 Department Budget Request for 2026/2027</b>		
	<b>If 1%</b>	<b>If 3%</b>
<b>Amount of Reduction Needed Based on Form 2 Amounts (Personal Services + Commodities + Contractual) x %</b>	<b>\$ 5,947</b>	<b>\$ 17,841</b>

### **Detail of Potential Reductions:**

<u>Account</u>	<u>Description</u>
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## Personal Services Accounts:

52820	Educational Supplies	400	700	1,000
62370	Misc Printing Services	100	150	200
62530	Misc Technical Services	100	150	200

## Commodities Accounts:

### **Contractual Services Accounts:**

## Total Department-Prioritized Budget Reductions

\$ 600

\$ 1,000

\$ 1,400

### Difference Over (Under) Targeted Amount

\$ (5,347)

\$ (16,841)

\$ (28,335)

**CITY OF MUSCATINE  
2026/2027 BUDGET**

**GOALS & OBJECTIVES  
For 2025/2026**

<b>DEPARTMENT:</b>	<b>ACTIVITY:</b>
City Administrator	Risk Management

**OBJECTIVES TO BE ACCOMPLISHED IN 2025/2026:**

- Plan and conduct employment liability training topics for management staff (i.e. handling FMLA, ADA, harassment, and other issues). **(Strategic Plan – Excellent Customer Service)**
- Conduct safety audits in each department, make recommendations for improvement, and create any needed follow up plans. **(Strategic Plan – Excellent Customer Service)**
- To create guidance for departments for handling the Human Resources aspects of accident and safety policy violations to create city wide consistency. **(Strategic Plan – Excellent Customer Service)**

**STATUS REPORT ON 2025/2026 OBJECTIVES:**

- Plan and conduct employment liability training topics for management staff (i.e. handling FMLA, ADA, harassment, and other issues). **All supervisory staff attended FMLA/ADA training in the fall of 2025. Additional training on handling disciplinary action is planned for winter/spring 2026. (Strategic Plan – Excellent Customer Service)**
- Conduct safety audits in each department, make recommendations for improvement, and create any needed follow up plans. **Due to the time taken for other projects, this has not yet been undertaken. However, the department has been working with the WPCP (WRRF) specifically to address safety concerns. (Strategic Plan – Excellent Customer Service)**
- To create guidance for departments for handling the Human Resources aspects of accident and safety policy violations to create city wide consistency. **(Strategic Plan – Excellent Customer Service)** **Due to the time taken for other projects, this has not yet been undertaken. It will continue as a goal for 2026/2027.**

## **NARRATIVE ON RECENT DEPARTMENT/ACTIVITY ACCOMPLISHMENTS:**

As mentioned above in the status of goals section, efforts are in progress to continue improving the overall safety and risk management program.

The city participates annually in safety reviews with loss control specialists from both the worker's compensation carrier (IMWCA) and ICAP, the carrier for most other insurance policies. The loss control specialist from IMWCA has periodically attended safety committee meeting and found the City's process to be impressive. The process the city uses, along with the accident reporting form and associated procedures is being shared by this representative with other municipalities.

The HR/Risk Management department is currently working with the WPCP (WRRF) to update and upgrade safety training particular to their work. An RFP is being developed for a consultant to help build an appropriate safety program specific to the needs of that department.

IMWCA provides the City with a free online platform to conduct safety training. Both HR staff and department management staff are able to assign applicable training to employees. Departments continue to use this tool for basic safety training. Topics include items ranging from general safety topics to training for fire and police.

Along with training, the safety incentive program continues to assist employees in remaining focused on safe work practices. HR staff is currently trying new methods to more efficiently administer the "safety buck" program. The overall goal of this program is to encourage and reward safe work practices.

The worker's compensation modification has reflected a safety record consistently better than the industry average for at least the past decade. This not only results in a healthier workforce it also provides the city with discounts on the cost of the worker's compensation premiums.

The City's insurance committee, made up of local industry risk managers, city staff, and one councilmember meet two to three times per year to review the insurance program. This helps ensure the city has the best possible coverage and that any gaps in coverage are identified and corrected.

This division is actively engaged in continuing to improve the city's risk management program by improved training and creation of more standardized policies to assist departments in proper practices and procedures.

**CITY OF MUSCATINE  
2026/2027 BUDGET  
GOALS & OBJECTIVES**

**GOAL STATEMENT:**

(Only complete if different from 2025/2026)

**OBJECTIVES TO BE ACCOMPLISHED IN 2026/2027:**

- Conduct safety audits in each department, make recommendations for improvement, and create any needed follow up plans.
- To create guidance for departments for handling the Human Resources aspects of accident and safety policy violations to create city wide consistency.
- Complete training as required for the DOT drug testing program.

**CITY OF MUSCATINE  
2026/2027 BUDGET  
PERFORMANCE MEASURES**

**PERFORMANCE MEASURES**

	<b>Actual 2022/2023</b>	<b>Actual 2023/2024</b>	<b>Actual 2024/2025</b>	<b>Estimated 2025/2026</b>	<b>Estimated 2026/2027</b>
Workers Compensation Experience Modification Factor	.92	.83	.71	.80	.75
Insurance Premiums Paid - All Funds	\$866,054	\$944,308	\$1,227,269	\$1,224,225	\$1,343,122
Risk Management Insurance Premiums	\$314,858	\$355,063	\$463,860	\$476,300	\$525,500
Accident Review Committee Meetings	10	10	10	10	10