

Yolo County Public Agency Risk Management Insurance Authority
Final Budget for July 1, 2025 through June 30, 2026

		2025-2026 Budget by Line of Coverage									
		(a)	(c)	(c)-(a)	(c)/(a)	62% Workers' Compensation (\$1M SIR)	34% Liability (\$1M SIR)	3% Property (\$25,000 SIR)	1% Fidelity (\$5,000 SIR)	Pass-Through	Total
ACCT#	ACCOUNT DESCRIPTION	2024-2025 Final Budget	Proposed 2025-2026 Budget	Change \$ Increase (Decrease)	Change % Increase (Decrease)						
Revenues											
4000	Investment Earnings	\$ 500,000	\$ 950,000	\$ 450,000	90.0%	\$ 589,000	\$ 323,000	\$ 28,500	\$ 9,500		\$ 950,000
4180-4200, 7030	Other	-	-	-	#DIV/0!	-	-	-	-		-
4200-01	Pass through revenues - annual premiums	281,750	348,193	\$ 66,443	\$ 0					\$ 348,192.54	\$ 348,193
4200-02	Pass through revenues - special event insurance	17,000	17,000	\$ -	-					\$ 17,000.00	\$ 17,000
4200-03	Pass through revenues - DOT testing program	10,000	10,000	\$ -	-					\$ 10,000.00	\$ 10,000
7030-01	CJPRMA Assessment due from Members	613,241	637,771	\$ 24,530	\$ 0		637,771				\$ 637,771
4100-4130	Contributions - annual cash payment	28,985,312	33,559,730	4,574,419	15.8%	\$ 13,508,000	17,115,821	2,881,074	54,834		33,559,730
	<i>Total Revenues</i>	30,407,303	35,522,694	5,115,391	16.8%	14,097,000	18,076,592	2,909,574	64,334	375,193	35,522,694
Expenses											
	ADMINISTRATIVE AND SERVICES										
	Human Resources										
6000	Work Pay - Regular Full Time	963,883	963,883	-	0.0%	597,608	327,720	28,916	9,639		963,883
6001	Accrued Compensated Absences	30,000	10,000	(20,000)	-66.7%	6,200	3,400	300	100		10,000
6020	Pension Expense	1,212	133,537	132,325	10917.9%	82,793	45,403	4,006	1,335		133,537
6030	Retirement Contribution	66,000	76,725	10,725	16.3%	47,570	26,087	2,302	767		76,725
6040	Medicare Tax	12,021	13,976	1,956	16.3%	8,665	4,752	419	140		13,976
6050	Medical Insurance	220,248	191,055	(29,193)	-13.3%	118,454	64,959	5,732	1,911		191,055
6051	Other Post Employment Benefits	66,719	60,048	(6,671)	-10.0%	37,230	20,416	1,801	600		60,048
6052	Vision and EAP Insurance	2,320	1,880	(440)	-19.0%	1,166	639	56	19		1,880
6060	Dental Insurance	12,672	13,728	1,056	8.3%	8,511	4,668	412	137		13,728
6070	Life Insurance	150	1,650	1,500	1000.0%	1,023	561	50	17		1,650
6080	Disability Insurance	750	11,567	10,817	1442.2%	7,171	3,933	347	116		11,567
6095	Car Allowance	12,900	2,000	(10,900)	-84.5%	1,240	680	60	20		2,000
6097	Cell Phone Stipend	4,200	-	(4,200)	-100.0%	-	-	-	-		-
	Human Resources	1,393,075	1,480,049	86,974	6.2%	917,630	503,217	44,401	14,800		1,480,049
	Supplies and Services										
6100	Office Supplies	8,000	15,000	7,000	87.5%	9,300	5,100	450	150		15,000
6110	Advertising	1,300	1,300	-	0.0%	806	442	39	13		1,300
6120	Printing and Binding	700	700	-	0.0%	434	238	21	7		700
6121	Bank Service Charges	3,000	8,500	5,500	183.3%	5,270	2,890	255	85		8,500
6130	Postage/Courier	700	700	-	0.0%	434	238	21	7		700
6140	Gas and Electricity	10,000	10,000	-	0.0%	6,200	3,400	300	100		10,000
6150	Telephone	2,160	2,160	-	0.0%	1,339	734	65	22		2,160
6170	Information Technology	26,000	26,000	-	0.0%	16,120	8,840	780	260		26,000
6180	Publications & Subscriptions	648	648	-	0.0%	402	220	19	6		648
6190	Water/Garbage	7,500	7,500	-	0.0%	4,650	2,550	225	75		7,500
	Supplies and Services	60,008	72,508	12,500	20.8%	44,955	24,653	2,175	725		72,508
	Contractual Services										
6210	Equipment Rental	-	-	-	#DIV/0!	-	-	-	-		-
6220	Auditing Services - Financial	40,000	27,825	(12,175)	-30.4%	17,252	9,461	835	278		27,825
6230	Auditing Services - Claims	6,000	6,000	-	0.0%	3,720	2,040	180	60		6,000
6235	Auditing Services - Actuarial	27,000	31,000	4,000	14.8%	19,220	10,540	930	310		31,000
6240	Legal Services	15,000	17,000	2,000	13.3%	10,540	5,780	510	170		17,000
6250	Maintenance Service - Buildings	7,000	12,000	5,000	71.4%	7,440	4,080	360	120		12,000
6255	Maintenance Service - Grounds	6,400	6,400	-	0.0%	3,968	2,176	192	64		6,400
6260	Maintenance Service - Office Equipment	250	250	-	0.0%	155	85	8	3		250
6270	Other Professional and Contractual Services	288,500	296,000	7,500	2.6%	183,520	100,640	8,880	2,960		296,000
6288	Miscellaneous Services	200	200	-	0.0%	124	68	6	2		200
	Contractual Services	390,350	396,675	6,325	1.6%	245,939	134,870	11,900	3,967		396,675
	Staff and Board Development										
6300	Membership Fees	7,400	8,700	1,300	17.6%	5,394	2,958	261	87		8,700
6310	Courses	3,243	6,000	2,757	85.0%	3,720	2,040	180	60		6,000
6320	Meetings & Conferences	87,541	135,921	48,380	55.3%	84,271	46,213	4,078	1,359		135,921
	Staff Development	98,184	150,621	52,437	53.4%	93,385	51,211	4,519	1,506		150,621
	Capital Expenses										
6400	Equipment Over \$500	-	-	-	-	-	-	-	-		-
6410	Equipment Under \$500	-	-	-	-	-	-	-	-		-
6420	Building Repairs	-	30,000	30,000	-	18,600	10,200	900	300		30,000
6430	IT upgrade	-	-	-	-	-	-	-	-		-
6405	Labor	-	-	-	-	-	-	-	-		-
6450	Depreciation	8,950	15,000	6,050	67.6%	9,300	5,100	450	150		15,000
	Capital Expenses	8,950	45,000	36,050	402.8%	27,900	15,300	1,350	450		45,000

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	Loss Prevention										
6411	Materials	21,000	21,000	-	0.0%	13,020	7,140	630	210		21,000
6411-01	Risk Control Subsidy Fund	100,000	100,000	-	0.0%	50,000	50,000	-	-		100,000
6412	Contractual Services	75,760	75,760	-	0.0%	46,971	25,758	2,273	758		75,760
6413	Training	1,000	1,000	-	0.0%	620	340	30	10		1,000
	Loss Prevention	197,760	197,760	-	0.0%	110,611	83,238	2,933	978		197,760
	<i>Subtotal Administrative Expense</i>	2,148,327	2,342,613	194,286	9.0%	1,440,420	812,488	67,278	22,426	-	2,342,613
	COVERAGE PROGRAMS										
	Liability Coverage										
6500	Claims Administration	1,815	1,815	-	0.0%	-	1,815	-	-	-	1,815
	Excess Coverage Premium (with CJPRMA										
6510	Assessment)	9,511,948	12,443,900	2,931,952	30.8%	-	12,443,900	-	-	-	12,443,900
6520	Claims Expense (incl ULAE)	3,861,874	4,314,889	453,015	11.7%	-	4,314,889	-	-	-	4,314,889
6550	Contractual Services	180,500	180,500	-	0.0%	-	180,500	-	-	-	180,500
	Direct Charge costs									-	-
	Workers' Compensation Coverage										
6600	Claims Administration	347,550	495,475	147,925	42.6%	495,475	-	-	-	-	495,475
6610	Excess Coverage Premium	1,492,000	1,763,000	271,000	18.2%	1,763,000	-	-	-	-	1,763,000
6620	Claims Expense (incl loss reserve)	8,744,410	9,001,305	256,895	2.9%	9,001,305	-	-	-	-	9,001,305
6650	Wellness Program	370,000	370,000	-	0.0%	370,000	-	-	-	-	370,000
6660	State Assessment	437,800	437,800	-	0.0%	437,800	-	-	-	-	437,800
	Property Coverage										
6700	Excess Coverage Premium	2,205,865	2,475,300	269,435	12.2%	-	-	2,475,300	-	-	2,475,300
6710	Claims Expense	273,947	338,496	64,549	23.6%	-	-	338,496	-	-	338,496
	Fidelity Coverage										
6800	Excess Coverage Premium	32,408	32,408	-	0.0%	-	-	-	32,408	-	32,408
6810	Claims Expense	-	-	-		-	-	-	-	-	-
	Pass through coverages and programs										
6460	Dividend Paid to Member Entities	-	-	-		-	-	-	-	-	-
6999-01	Pass-Thru Coverage - annual premiums	281,750	348,193	66,443	23.6%	-	-	-	-	348,193	348,193
6999-02	Pass-Thru Coverage -special event insurance	17,000	17,000	-	0.0%	-	-	-	-	17,000	17,000
7001	Pass throug services - DOT testing	10,000	10,000	-	0.0%	-	-	-	-	10,000	10,000
	<i>Subtotal Programs Expense</i>	<i>27,768,867</i>	<i>32,230,081</i>	<i>4,461,214</i>	<i>2</i>	<i>12,067,580</i>	<i>16,941,104</i>	<i>2,813,796</i>	<i>32,408</i>	<i>375,193</i>	<i>32,230,081</i>
	Total Expenses	\$ 29,917,194	\$ 34,572,694	\$ 4,655,500	15.6%	13,508,000	17,753,592	2,881,074	54,834	375,193	34,572,694
	Net Income	\$ 490,109	\$ 950,000	\$ 459,891	94%	\$ 589,000	\$ 323,000	\$ 28,500	\$ 9,500	\$ -	\$ 950,000