

**Department of Human Resources**  
**FY 2027 Budget Narrative for Municipal Insurances**  
**Submitted by Phyllis Moss, H.R. Director**

**Cost Center 11800**

The mission of ***Municipal Insurances*** is to provide comprehensive financial protection for the Town against unique risks like property damage, and liability claims (from public, employee, or official actions), ensuring the continuity of essential public services by offering affordable, tailored coverage and risk management solutions, through MMA's risk management pool.

**Services Provided:**

- **Protect Public Assets:** Safeguard municipal properties (offices, facilities) and equipment from physical loss.
- **Manage Liability:** Cover legal costs from lawsuits related to public liability, employment practices (EPLI), law enforcement actions, and official duties.
- **Ensure Service Continuity:** Protect essential services like water, sewer, and electricity from environmental hazards or breakdowns.
- **Offer Stability:** Bring stability to the often-volatile municipal insurance market by participating in risk pools that provide affordable premiums.
- **Provide Risk Management:** Help proactively prevent claims through training, safety programs, and policy development.

**Key Activities:**

- Policy development tailored to the Town's specific needs.
- Specialized coverage to include cyber liability and public officials' liability.
- Participation in risk pool (like MMA) to share costs and create a stable, member-focused market, rather than relying solely on commercial insurers.

**Staffing:**

- Human Resources Director
- Executive Assistant/Website Coordinator



**Equipment and Assets:**

The insurances themselves are protecting the assets of the Town.

**Budget Narrative:**

This proposed budget reflects a 5% increase in Property and Casualty Insurance over FY26. These premium changes are due to market trends, increased property values, new assets, and claims history.

FY 2027 Budget Narrative

Submitted by Phyllis Moss, H.R. Director

**Mission:**

The mission of the Town's ***Safety and Wellness Programs*** is to proactively protect employees and the public by preventing injuries, illnesses, and financial hardships through education, risk management, and promoting healthy lifestyles, ultimately boosting morale, productivity, retention, and ensuring essential Town services remain operational by fostering a safe, healthy, and resilient workforce.

**Services Provided:**

- **Injury & Illness Prevention:** Proactively identifying and mitigating hazards to stop accidents, injuries, and work-related illnesses before they happen.
- **Health Promotion:** Educating employees on physical, mental, social, and financial well-being through resources, activities, and behavioral changes (e.g., nutrition, fitness, stress management).
- **Cost Control:** Reducing healthcare expenses and absenteeism by improving employee health and reducing risks.
- **Workforce Support:** Providing mental health support (like crisis debriefing, hotlines, wellness checks) to help employees manage work/life balance and traumatic events.
- **Community Resilience:** Ensuring Town functions continue smoothly by keeping essential workers healthy, productive, and engaged.

**Key Activities:**

- Implementing safety policies, training, and regular inspections.
- Offering health assessments, counseling, and wellness challenges.

- Creating supportive work environments (e.g., healthy food, fitness areas, breastfeeding spaces).
- Providing crisis intervention and mental health resources, especially for first responders.
- Offering wellness programming to encourage improved nutrition, physical fitness, and mental wellness.

**Staff:**

The Safety and Wellness Program resides within the Department of Human Resources and is overseen by the Director of Human Resources. There is one employee (.8 FTE) that is solely dedicated to this programming.



**Equipment and Assets:**

The only equipment used by the Department of Human Resources for Safety and Wellness is a Town computer and a cell phone for the Safety/Wellness Compliance Officer.

**Budget Commentary:**

The Town has a responsibility to provide a safe and healthy workplace for its employees. This budget provides for DOL compliance in ergonomics, chemical safety, training and training materials, personal protective equipment, etc. This also allows for participation in the MMA grant program by funding the Town's contribution.

# Town of Windham

## NEXT YEAR / CURRENT YEAR BUDGET DETAIL - EXPENDITURES

ACCOUNTS FOR PROJECTION 20271 TOWN OF WINDHAM - FY 27 OPERATING BUDGET									
		2025	2026	2026	2026	2027	PCT		
		ACTUAL	ORIG BUD	REVISED BUD	ACTUAL	MANAGER	CHANGE		
<b>1000</b>	<b>GENERAL FUND</b>								
<b>11800</b>	<b>INSURANCE</b>						<b>GENERAL GOVERNMENT</b>		
<b>81</b>	<b>11800</b>	<b>42610</b>	<b>SFTY PGMS</b>	<b>4,637.61</b>	<b>7,000.00</b>	<b>7,000.00</b>	<b>376.30</b>	<b>7,000.00</b>	<b>0.0%</b>
		Funding for safety committee, Safety Data Sheets Software (annual subscription) and training materials.		The Town has a responsibility to provide a safe and healthy workplace for its employees. This fund will provide for compliance in ergonomics, chemical safety, training and training materials, personal protective equipment, etc. This also allows for participation in the MMA grant program by funding the Town's contribution.			7,000.00		
		FY 17 - 3,296.00							
		FY 18 - 4,445.99							
		FY 19 - 2,799.00							
		FY 20 - 3,057.28							
		FY 21 - 2,999.00							
		FY 22 - 2,999.00							
		FY 23 - 3,778.74							
		FY 24 - 4,202.68							
		FY 25 - 4,637.61							
<b>82</b>	<b>11800</b>	<b>46110</b>	<b>PROP INS</b>	<b>60,396.00</b>	<b>63,881.00</b>	<b>63,881.00</b>	<b>63,126.30</b>	<b>66,282.00</b>	<b>3.8%</b>
		Insurance coverage for Property; Boiler; Electronic Data Processing (EDP); Mobile Equipment; and Crime including Faithful Performance Coverage.		Reflects a 5% increase.			66,282.00		
		FY 17 - 38,471.50		Adjustments made to reflect an overall 5% increase in I P & P insurance.					
		FY 18 - 30,104.00		This number also includes property insurance not through MMA : Keddy Mill (Nautilus Insurance).					
		FY 19 - 39,973.00							
		FY 20 - 41,511.34							
		FY 21 - 26,986.00							
		FY 22 - 27,635.22							
		FY 23 - 32,629.50							
		FY 24 - 57,447.76							
		FY 25 - 60,396.00							

# Town of Windham

## NEXT YEAR / CURRENT YEAR BUDGET DETAIL - EXPENDITURES

ACCOUNTS FOR PROJECTION 20271 TOWN OF WINDHAM - FY 27 OPERATING BUDGET									
		2025	2026	2026	2026	2027	PCT		
		ACTUAL	ORIG BUD	REVISED BUD	ACTUAL	MANAGER	CHANGE		
<b>1000</b>	<b>GENERAL FUND</b>								
<b>11800</b>	<b>INSURANCE</b>						<b>GENERAL GOVERNMENT</b>		
<b>83</b>	<b>11800</b>	<b>46130</b>	<b>PL INS</b>	<b>36,300.00</b>	<b>38,413.00</b>	<b>38,413.00</b>	<b>38,102.79</b>	<b>40,008.00</b>	<b>4.2%</b>
			Insurance coverage for General Liability; Public Officials Liability; Ambulance Malpractice; Police Professional Liability; and Road Treatment Liability.		The rating basis for this line changes from year to year - i.e. number of officers, expenditures, etc. This number reflects a 5% overall increase to P & P insurance.			40,008.00	
			FY 17 - 27,185.00		Adjustments will be made later.				
			FY 18 - 36,861.00						
			FY 19 - 29,010.00						
			FY 20 - 30,983.00						
			FY 21 - 50,079.00						
			FY 22 - 52,199.00						
			FY 23 - 58,528.20						
			FY 24 - 35,202.00						
			FY 25 - 36,300.00						
<b>84</b>	<b>11800</b>	<b>46140</b>	<b>AUTO INS</b>	<b>96,548.00</b>	<b>102,202.00</b>	<b>102,202.00</b>	<b>102,275.91</b>	<b>107,390.00</b>	<b>5.1%</b>
			Insurance coverage for Auto Physical Damage and Auto Liability.		Reflects a 5% overall increase in P & P insurance.			107,390.00	
			FY 17 - 52,509.00		Adjustments will be made later.				
			FY 18 - 57,358.00						
			FY 19 - 64,336.00						
			FY 20 - 71,341.00						
			FY 21 - 70,819.00						
			FY 22 - 73,694.00						
			FY 23 - 77,871.00						
			FY 24 - 85,366.00						
			FY 25 - 96,548.00						
<b>TOTAL 11800 - INSURANCE</b>				<b>197,881.61</b>	<b>211,496.00</b>	<b>211,496.00</b>	<b>203,881.30</b>	<b>220,680.00</b>	<b>4.3%</b>