

**DISTRIBUTED INSURANCE****GENERAL FUND  
TOWNSHIP WIDE**

	<b>2008 Budget</b>	<b>2008 Estimate</b>	<b>2009 Budget</b>
<b>Contractual Services</b>	\$ 134,593	\$ 135,799	\$ 136,599
<b>Less: Dist. Operating Costs</b>	(112,893)	(114,897)	(115,484)
<b>Total Contractual Services</b>	<b>\$ 21,700</b>	<b>\$ 20,902</b>	<b>\$ 21,115</b>

**DISTRIBUTED INSURANCE OVERVIEW**

This account represents the Township's cost for General Liability Insurance. In 2009, the total cost will be distributed based on actual costs.

**DEPARTMENT EXPENDITURES**

<b>Distributed Insurance 01-90-903-500???-000</b>	<b>2008 Budget</b>	<b>2008 Estimate</b>	<b>2009 Budget</b>
<b>Contractual Services</b>			
199 Less: Dist. Operating Costs	\$ (112,893)	\$ (114,897)	\$ (115,484)
220 Umbrella Policy	19,500	18,301	18,500
221 Special Multi-Peril Policy	73,393	76,596	76,984
223 Employment Practices Liability	14,790	14,052	14,195
224 Pollution Liability	6,910	6,850	6,920
295 Broker Fees	20,000	20,000	20,000
<b>Total Contractual Services</b>	<b>\$ 21,700</b>	<b>\$ 20,902</b>	<b>\$ 21,115</b>

**BUDGETARY COMMENT**

The 2009 insurance costs will be distributed as follows:

**Fund - Acct.**

<b>No.</b>	<b>Program</b>	<b>Insurance</b>
01-201	Police	27,699
01-301	Comm. Development	22,335
01-401	Public Works - Admin	35,145
01-411	Property Damage - Bldg	6,000
01-501	Recreation - Admin	24,305
	<b>Total Insurance</b>	<b>115,484</b>