Town of Lisbon, Maine

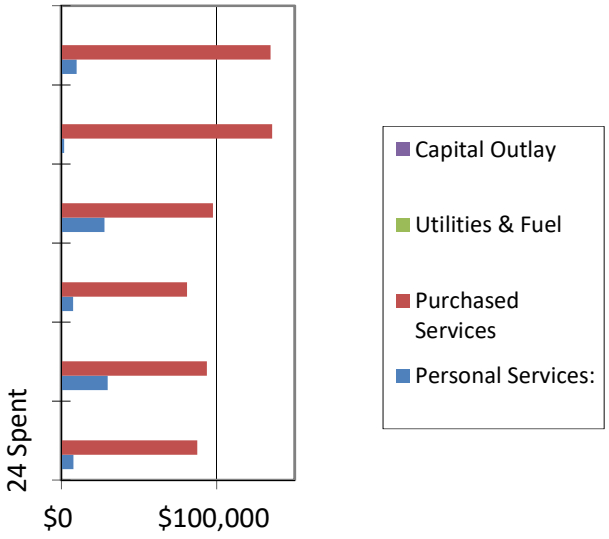
FY2027

Budget: Liability Insurances

Account Number: **12025500**

	FY24 Spent	FY25 Budget	FY25 Spent	FY26 Budget	FY26 Yr to Date Spent	FY2027 Dept Head	FY2027 Manager's Rec	FY2027 Council Rec
Personal Services:	$7,996	$30,000	$7,692	$28,000	$1,930	$10,000	$10,000	
Contractual Services	$87,592	$93,673	$80,967	$97,680	$135,583	$134,657	$134,657	
R/M & Operating Supplies	$0	$0	$0	$0	$0	$0	$0	
Capital Outlay	$0	$0	$0	$0	$0	$0	$0	
TOTALS:	**$95,588**	**$123,673**	**$88,659**	**$125,680**	**$137,514**	**$144,657**	**$144,657**	**$0**

Graphic Representation



FRINGE BENEFIT IMPACT (Estimated):	
FICA	**$0**
Workers Comp	**$0**
Health Insurance	**$0**
Retirement	**$0**
Unemployment	**$0**
Other Insurance	**$0**
# of Full Time Employees	**0.00**

Total Fringe Benefit Impact $0

	FY26 Budget	FY27 Manager's Rec	Dollar Change	Percentage Change
Personal Services:	$28,000	$10,000	($18,000)	-64.29%
Purchased Services	$97,680	$134,657	$36,978	37.86%
Utilities & Fuel	$0	$0	$0	N/A
Capital Outlay	$0	$0	$0	N/A
TOTALS:	**$125,680**	**$144,657**	**$18,978**	15.10%

FY2027 Personnel Services

Account Number	Description	FY24 Spent	FY25 Budget	FY25 Spent	FY26 Budget	FY26 Yr to Date Spent	FY2027 Dept Head	FY2027 Mgr's Rec
50221	HRA Costs	$7,996	$30,000	$7,692	$28,000	$1,930	$10,000	$10,000
Totals		$7,996	$30,000	$7,692	$28,000	$1,930	$10,000	$10,000

FY2027 Contractual Services

Account Number	Description	FY24 Spent	FY25 Budget	FY25 Spent	FY26 Budget	FY26 Yr to Date Spent	FY2027 Dept Head	FY2027 Mgr's Rec
50600	Insurance Deductible	$0	$0	$0	$0	$3,746	$0	$0
50601	General Liability	$7,964	$8,049	$12,265	$14,718	$15,882	$16,676	$16,676
50602	Vehicle Insurance	$21,404	$28,296	$23,422	$28,106	$26,982	$28,331	$28,331
50603	Police Liability	$6,815	$6,081	$6,352	$7,622	$13,534	$14,211	$14,211
50604	Property Insurance	$47,875	$44,606	$34,052	$40,912	$68,598	$68,598	$68,598
50606	Professional Bond	$474	$450	$450	$540	$811	$811	$811
50607	Public Official Liability	$1,846	$1,816	$1,901	$2,281	$6,031	$6,031	$6,031
50609	Public Officials Bond Insurance	$1,213	$4,375	$2,525	$3,500	$0	$0	$0
50951	Transfers to Others	$0	$0	$0	$0	$0	$0	$0
53935	Revaluation	$0	$0	$0	$0	$0	$0	$0
Totals		$87,592	$93,673	$80,967	$97,680	$135,583	$134,657	$134,657

Fiscal Year 2027
Budget Request

March 4, 2026 **Department:** Liability Insurances

Account Title: HRA Costs

Department Number: 12025500 Account Number: 50221

FY24 Actual	FY25 Budget	FY25 Actual	FY26 Budget	FY26 Est. Expended
$23,801.00	$30,000.00	$20,105.00	$28,000.00	$22,500.00

FY27 Budget	Department Request	Town Mgr Recommendation	Council Action	Increase (Decrease)
	$24,000.00	$24,000.00		($4,000.00)

Support for Budget Request: Provide justification for the budget request using as much detail as possible to support it. Examples of acceptable support include unit costs, quantity estimates, price quotes, etc. Requests based solely on a percentage increase above the previous budget will not be accepted. Use additional sheets if necessary.

Decreasing slightly even though there will be anticipated increase in employees switching to the PPO plans now that the health insurance policy is being followed properly

Fiscal Year 2027
Budget Request

March 4, 2026 **Department:** Liability Insurances

Account Title: Insurance Deductible

Department Number: 12025500 Account Number: 50600

FY24 Actual	FY25 Budget	FY25 Actual	FY26 Budget	FY26 Est. Expended
$0.00	$0.00	$1,254.00	$0.00	$0.00

FY27 Budget	Department Request	Town Mgr Recommendation	Council Action	Increase (Decrease)
	$0.00	$0.00		$0.00

Support for Budget Request: Provide justification for the budget request using as much detail as possible to support it. Examples of acceptable support include unit costs, quantity estimates, price quotes, etc. Requests based solely on a percentage increase above the previous budget will not be accepted. Use additional sheets if necessary.

Not recmmending funding the deductible; payment would be covered by repair lines in most cases; in a serious loss, covered by the contingency, if necessary

Fiscal Year 2027
Budget Request

March 4, 2026 **Department:** Liability Insurances

Account Title: General Liability

Department Number: 12025500 Account Number: 50601

FY24 Actual	FY25 Budget	FY25 Actual	FY26 Budget	FY26 Est. Expended
$8,764.00	$8,049.00	$12,265.00	$14,718.00	$15,882.00

FY27 Budget	Department Request	Town Mgr Recommendation	Council Action	Increase (Decrease)
	$16,676.10	$16,676.10		$1,958.10

Support for Budget Request: Provide justification for the budget request using as much detail as possible to support it. Examples of acceptable support include unit costs, quantity estimates, price quotes, etc. Requests based solely on a percentage increase above the previous budget will not be accepted. Use additional sheets if necessary.

Forecsasting a 5% increase for FY27

Includes Ambulance Malpractice now

Fiscal Year 2027
Budget Request

March 4, 2026 **Department:** Liability Insurances

Account Title: Vehicle Insurance

Department Number: 12025500 Account Number: 50602

FY24 Actual	FY25 Budget	FY25 Actual	FY26 Budget	FY26 Est. Expended
$21,611.00	$28,296.00	$23,422.00	$28,106.40	$26,982.00

FY27 Budget	Department Request	Town Mgr Recommendation	Council Action	Increase (Decrease)
	$28,331.10	$28,331.10		$224.70

Support for Budget Request: Provide justification for the budget request using as much detail as possible to support it. Examples of acceptable support include unit costs, quantity estimates, price quotes, etc. Requests based solely on a percentage increase above the previous budget will not be accepted. Use additional sheets if necessary.

Forecsasting a 5% increase for FY27

Fiscal Year 2027
Budget Request

March 4, 2026 **Department:** Liability Insurances

Account Title: Police Liability

Department Number: 12025500 Account Number: 50603

FY24 Actual	FY25 Budget	FY25 Actual	FY26 Budget	FY26 Est. Expended
$6,612.00	$6,081.00	$6,352.00	$7,622.40	$13,534.00

FY27 Budget	Department Request	Town Mgr Recommendation	Council Action	Increase (Decrease)
	$14,210.70	$14,210.70		$6,588.30

Support for Budget Request: Provide justification for the budget request using as much detail as possible to support it. Examples of acceptable support include unit costs, quantity estimates, price quotes, etc. Requests based solely on a percentage increase above the previous budget will not be accepted. Use additional sheets if necessary.

Forecsasting a 5% increase for FY27

Fiscal Year 2027
Budget Request

March 4, 2026 **Department:** Liability Insurances

Account Title: Property Insurance

Department Number: 12025500 Account Number: 50604

FY24 Actual	FY25 Budget	FY25 Actual	FY26 Budget	FY26 Est. Expended
$47,875.00	$44,606.00	$34,052.00	$40,911.60	$65,331.00

FY27 Budget	Department Request	Town Mgr Recommendation	Council Action	Increase (Decrease)
	$68,597.55	$68,597.55		$27,685.95

Support for Budget Request: Provide justification for the budget request using as much detail as possible to support it. Examples of acceptable support include unit costs, quantity estimates, price quotes, etc. Requests based solely on a percentage increase above the previous budget will not be accepted. Use additional sheets if necessary.

Forecsasting a 5% increase for FY27

Appears to be underfunded in FY26; could not proof back how the number was arrived; FY26 is based on actual coverage

Fiscal Year 2027
Budget Request

March 4, 2026 **Department:** Liability Insurances

Account Title: Professional Bond

Department Number: 12025500 Account Number: 50606

FY24 Actual	FY25 Budget	FY25 Actual	FY26 Budget	FY26 Est. Expended
$474.11	$450.00	$450.00	$540.00	$772.00

FY27 Budget	Department Request	Town Mgr Recommendation	Council Action	Increase (Decrease)
	$810.60	$810.60		$270.60

Support for Budget Request: Provide justification for the budget request using as much detail as possible to support it. Examples of acceptable support include unit costs, quantity estimates, price quotes, etc. Requests based solely on a percentage increase above the previous budget will not be accepted. Use additional sheets if necessary.

Forecsasting a 5% increase for FY27

Fiscal Year 2027
Budget Request

March 4, 2026 **Department:** Liability Insurances

Account Title: Public Official Liability

Department Number: 12025500 Account Number: 50607

FY24 Actual	FY25 Budget	FY25 Actual	FY26 Budget	FY26 Est. Expended
$1,846.44	$1,816.00	$1,901.00	$2,281.20	$5,744.00

FY27 Budget	Department Request	Town Mgr Recommendation	Council Action	Increase (Decrease)
	$6,031.20	$6,031.20		$3,750.00

Support for Budget Request: Provide justification for the budget request using as much detail as possible to support it. Examples of acceptable support include unit costs, quantity estimates, price quotes, etc. Requests based solely on a percentage increase above the previous budget will not be accepted. Use additional sheets if necessary.

Forecsasting a 5% increase for FY27

Fiscal Year 2027
Budget Request

March 4, 2026 **Department:** Liability Insurances

Account Title: Public Officials Bond Insurance

Department Number: 12025500 Account Number: 50609

FY24 Actual	FY25 Budget	FY25 Actual	FY26 Budget	FY26 Est. Expended
$2,913.00	$4,375.00	$2,525.00	$3,500.00	$0.00

FY27 Budget	Department Request	Town Mgr Recommendation	Council Action	Increase (Decrease)
	$0.00	$0.00		($3,500.00)

Support for Budget Request: Provide justification for the budget request using as much detail as possible to support it. Examples of acceptable support include unit costs, quantity estimates, price quotes, etc. Requests based solely on a percentage increase above the previous budget will not be accepted. Use additional sheets if necessary.

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