

Roughly \$282,000 less citywide, all funds combined.

The math: the FY 2027 request embeds a 20% rate increase, so re-pricing at 6.6% scales every group-insurance line by $1.066 \div 1.20 = 0.8883$ — an 11.17% haircut.

Fund	FY 2027 @ 20%	FY 2027 @ 6.6%	Savings
General Fund (001)	\$1,310,871	\$1,164,490	-\$146,381
Utility Fund (450)	\$884,681	\$785,892	-\$98,789
Fire Fund (102)	\$157,285	\$139,722	-\$17,563
Road & Bridge (103)	\$145,830	\$129,546	-\$16,284
Stormwater/Solid Waste (440)	\$25,131	\$22,325	-\$2,806
Total	\$2,523,798	\$2,241,974	-\$281,824