

Review of Earmarked Reserves
Appendix 2

Description of Reserve	Balance at 1 April 2012	Current Balance	Committed	Uncommitted	Nature of Reserve and Comments
India Exchange	4,254	- 3,701	3,701		Global Schools partnership - school visit to India
External Funding	66,410	- 66,410		66,410	Miscellaneous balances from previous years
Children's LCL safeguarding	50,403	- 50,403	50,403		WSCB balance of partnership funding
Baby P ICS Contribution to capital	31,726	- 31,726		31,726	Uncommitted capital balance
Nursery Educ Grant	108,000	- 108,000	108,000		Funding for balance of 38 weeks Nursery Grant Funding to providers
Schools Balances C/Fwd	10,028,683	- 10,028,683	10,028,683		School balances
DAT Pooled Budgets (Res)	82,094	- 82,094	82,094		Health and partners balance of funding
Schools Excess Balances	9,504	- 9,504	9,504		Relates to Schools
Schools Special Contingency C/Fd	369,569	- 369,569	369,569		Relates to Schools
Children's Workforce Development Council	13,475	- 13,475	13,475		Balance of DCS fund to support children
Reserve Schools Harmonisation Costs	1,241,111	- 1,241,111	1,241,111		Final costs and appeals in schools
Dedicated Schools Grant Carry Forward	165,000	- 165,000	165,000		DSG c/forward to allocate to schools
Help for Young People	20,000	- 20,000	20,000		Donation - funds to support young people
School Improvement (L&A)	279,546	- 279,546		279,546	Potential unfunded summer term Advisory Teacher costs if schools do not buy back
Cash Management Schools	1,738,602	- 1,738,602	1,738,602		School balances
Forcap For Cap Prog	62,907	- 62,907	62,907		Schools devolved formula capital contributions
Oaklands Capital Contribution	22,045	- 22,045		22,045	Uncommitted capital balance
Cash Management Seed Pta	514,153	- 514,153	514,153		Schools capital contributions
Adoption & Fostering Reserve	7,143	- 7,143	7,143		Partnership funding with Cheshire West
Friends of Oaklands	2,560	- 2,910	2,910		Friends group fund raising
School Improvement IT Programme	25,012	- 41,012	41,012		3 year IT replacement programme in Acre Lane
Play Area Reserve	27,947	- 27,947		27,947	Uncommitted reserve
PFI Capital Reserve	85,980	- 85,980	85,980		PFI capital costs re asbestos etc
Capital Financing Contrib's	20,000	- 20,000	20,000		
Accommodation Strategy	8,302	- 8,302		8,302	Uncommitted reserve
Capital Reserve - Woodchurch	22,248	- 22,248	22,248		Schools capital contributions
LSG-PLESSINGTON HIGH	1,300	- 1,300	1,300		
Automatic Meter Readers	415,000	- 415,000	415,000		Schools contribution to installation of meter readers
School Improvement Reserve	64,365	- 64,365	64,365		Funding for pension strain costs
Music Service Income	719	- 719	719		Music service fund raising
ASB Reserve	33,818	- 33,818	33,818		Purchase of case management system

Review of Earmarked Reserves
Appendix 2

Description of Reserve	Balance at 1 April 2012	Current Balance	Committed	Uncommitted	Nature of Reserve and Comments
St Werburghs	2,808	- 2,808	2,808		School contributions to capital schemes
Portland Primary	16,752	- 16,752	16,752		School contributions to capital schemes
CAMHS Reserve	55,183	- 55,183	55,183		Funding for Treatment Fostering support costs
MUGA Wirral Hospital School	10,910	- 10,910	10,910		School contributions to capital schemes
Stay, Work, Learn Wise	907,820	- 907,820	907,820		Balance re completed SFA / ESF programmes
YPLA / LSC Funding Balance	38,504	- 38,504	38,504		
CLC Contingency	104,931	- 104,931	104,931		CLC emergency repairs
AST Contingency	136,390	- 136,390	136,390		Advanced Skills Teachers summer term cosrs
CWDC	399,261	- 399,261	399,261		Social Work Improvement Fund - funding 2 fixed term posts
Schools Premature Retirement Costs	232,953	- 232,953	232,953		School Redundancy costs
Social Worker Retention	184,000	- 184,000	184,000		Part funding retention packages in 2012-13
DSG Contingency	193,795	- 193,795	193,795		
Capital Reserve Hilbre High	35,173	- 35,173	35,173		School contributions to capital schemes
Capital Reserve Oldershaw	17,178	- 17,178	17,178		School contributions to capital schemes
YOS - Multi Systemic Therapy	151,665	- 151,665	151,665		
Childrens Centre Income Reserve	175,159	- 175,159	175,159		Health balance of funding
Moving On	20,000	- 20,000		20,000	Bad debts re Children's Centre and Music Service income
Capital Reserve Brookdale Primary	1	1	1		
Birkenhead Academy	68,931	- 68,931	68,931		School contributions to capital schemes
Gayton Capital Reserve	70,000	- 70,000	70,000		School contributions to capital schemes
Irby Primary	21,000	- 21,000	21,000		School contributions to capital schemes
Brentwood	8,500	- 8,500	8,500		School contributions to capital schemes
Castleway Capital Reserve	6,000	- 6,000	6,000		School contributions to capital schemes
Pensby Primary Capital Reserve	3,095	- 3,095	3,095		School contributions to capital schemes
Pensby Girls Capital Reserve	15,000	- 15,000	15,000		School contributions to capital schemes
Pensby Boys Capital Reserve	10,000	- 10,000	10,000		School contributions to capital schemes
Somerville Capital Reserve	113,000	- 113,000	113,000		School contributions to capital schemes
Vehicle Purchase	220,000	- 220,000	220,000		Fund for vehicle replacements.
	18,739,884	- 18,755,679	18,299,703	455,976	
SHE Royden Park Scheme	490	- 490	490		Service User Funds to be retained

Review of Earmarked Reserves
Appendix 2

Description of Reserve	Balance at 1 April 2012	Current Balance	Committed	Uncommitted	Nature of Reserve and Comments
Heswall Day Centre	7,331	- 7,331	7,331		Service User Funds to be retained
LHT Bermuda Road	15,783	- 15,783	15,783		Service User Funds to be retained
Riverside/Supp Liv	12,060	- 12,060	12,060		Service User Funds to be retained
Mapleholme Donation	264	- 264	264		Service User Funds to be retained
Grosvenor Road Supported Living	16,881	- 16,828	16,828		Service User Funds to be retained
Star Design Donation	5,180	- 5,180	5,180		Service User Funds to be retained
Cambridge Road Day Centre	414	- 414	414		Service User Funds to be retained
Balls Road Birkenhead Supported Living	15,438	- 15,438	15,438		Service User Funds to be retained
North Road Birkenhead Supported Living	7,301	- 7,301	7,301		Service User Funds to be retained
Person Centred Plan	6,101	- 6,101		6,101	To be offered
Funding for End of Life Care	13,164	- 13,164	13,164		Specific Funding End of Life Care Training for Providers
DASS Development Programme	-	- 48,900	48,900		Specific Funding Local Gvt Improvement & Development
	100,409	- 149,256	143,155	6,101	
Finance Training Reserve	76,406	- 76,406	40,000	36,406	For equipment and support. Balance released.
Matching Fund	558,077	- 558,077		558,077	For Council Contribution to Initiatives. Unchanged in recent years so release.
Leasing	135,236	- 135,236		135,236	To assist in lease terminations and costs. Tak risk to fund when arise and release reserve.
Debt Restructuring	7,941,000	- 7,941,000	7,941,000		For re-aligning debt portfolio / leases. To review with treasury advisors.
One Stop Shop I T Networks	2,118,544	- 2,118,544	2,118,544		To develop IT integrating One Stop Shops / libraries.
Intranet Development	1,632,555	- 1,632,555	1,632,555		Existing broadband and future IT developments with Network infrastructure due for review / renewal 2013.
Housing Benefit	6,718,295	- 6,718,295	6,718,295		To fund potential liabilities including legal and other costs.
Printing Unit	35,445	- 35,445	35,445		For revenue shortfalls / equipment renewals. Trading Service.
HB/CT Liabilities	4,436,385	- 4,436,385	2,436,385	2,000,000	To fund potential liabilities for DWP and bad debts. Proposal was to release £2m for one-off funding 2013/14.

Review of Earmarked Reserves
Appendix 2

Description of Reserve	Balance at 1 April 2012	Current Balance	Committed	Uncommitted	Nature of Reserve and Comments
ITS Corp Network	110,000	- 110,000		110,000	IT corporate network hardware requirements. Release as this is now covered by other areas.
ITS Replacement Programme Reserve	1,528,805	- 1,528,805	1,528,805		For replacement IT across the Council – under review as part of Corporate IT project – accumulated reserve.
Schools Broadband	76,500	- 76,500	76,500		For projects of the IT Services Schools Group
Schools Service IT Reserve	294,181	- 294,181	294,181		For year on year changes / hardware. Trading Service.
MRP Adjustments Reserve	4,400,000	- 4,400,000		4,400,000	Potential costs from capital accounting changes. Policy unchanged and capital controls tightened.
Library Sales	31,447	- 31,447	31,447		To support Book Festival and other initiatives
Book Festival	10,569	- 10,569	10,569		To fund Wirral Book Festival.
Home Reader Service	15,551	- 15,551	15,551		To fund the initiative.
EX HRA Contingency Reserve	40,000	- 40,000	40,000		Liabilities from stock transfer reduced in earlier years
	30,158,996	- 30,158,996	22,919,277	7,239,719	
Coroners Office	81,939	- 81,939	81,939		Wallasey Town Hall improvements have begun and there will be costs involved in the temporary accommodation in Birkenhead Town Hall for the Coroner - estimated as £50k.
Birkenhead Registrars Renovation	16,500	- 16,500	16,500		To fund the renovation of the Birkenhead Registrars based in Birkenhead Town Hall.
Local Pay Review	2,640,733	- 2,640,733	2,640,733		To meet the costs of the Local Pay Review/JE.
Admin Bldg Rep Fund	74,305	- 74,305	74,305		To fund repairs to Admin Buildings held within Asset Management.
Mangd Prop Rep Fund	24,965	- 24,965	24,965		To fund repairs to Managed Properties within Asset Management.
H R Occ Health New Deal	36,951	- 36,951		36,951	Uncommitted - was set up to support the costs of the Occupational Health Unit which has now been brought in house

Review of Earmarked Reserves
Appendix 2

Description of Reserve	Balance at 1 April 2012	Current Balance	Committed	Uncommitted	Nature of Reserve and Comments
Sustainability	51,843	- 51,843	10,000	41,843	To fund improved energy efficiency across the Council and to work with Businesses and the Community to raise awareness of the urgent need to reduce Wirral's Carbon footprint, to take action to reduce Carbon emissions and to sign up to the CRed target. It is estimated there will be £10k of costs in year.
Asset Review	126,610	- 126,610	126,610		To fund costs incurred towards the Strategic Asset Review in relation to the Councils land & buildings.
Legal Case Mgmt System	11,546	- 11,546	11,546		To fund the cost of the Legal Case Management System (Civica)
Property Maint Disabled Access	12,156	- 12,156	12,156		To fund building maintenance for Disabled Access on Council assets held.
HR Training	71,490	- 71,490		71,490	Uncommitted - was set up to part finance the leadership development programme contracted with Chester Business School and purchase a skills audit tool. There is no such programme now in place.
EAT / RAT Dev Portal	38,604	- 38,604	38,604		To fund the development of the EAT/RAT Development Portal that continues to take place.
Public Conveniences	30,336	- 30,336	30,336		To fund the upgrade and maintenance of Public Conveniences including a Changing Places Facility on the Neptune Development.
PPM Libraries	164,020	- 164,020	164,020		Building Maintenance - Cabinet 14 Jan 2010 MIN279 Libraries PPM £1.2m residual bal.
Community Fund CAT	3,301,287	- 3,301,287	3,301,287		Community Asset transfer programme - funded expenditure in 2011/12
Community Energy Efficiency Fund	107,042	- 107,042	50,000	57,042	Policy Option - unlikely that all will be applied for from Community Groups.
M I E P	153,502	- 153,502	153,502		To fund the Merseyside Improvement & Efficiency Programme expenditure due to end 31/03/13.
PPM	482,730	- 482,730	482,730		To fund Building Maintenance on Council Assets held.

Review of Earmarked Reserves
Appendix 2

Description of Reserve	Balance at 1 April 2012	Current Balance	Committed	Uncommitted	Nature of Reserve and Comments
Trading Standards Modern Apprentices	87,000	- 87,000	70,000	17,000	To fund 2 Trading Standards apprentices for 2 years, partly uncommitted as it was originally 3 apprentices.
Licensing Legal Costs	40,000	- 40,000	40,000		To pay for any High Court Judicial reviews/legal costs for unpaid licences
Caretakers Lodges Repairs	80,000	- 80,000	80,000		To fund building maintenance on Caretakers Lodges
Allotments Officer	29,081	- 29,081	15,000	14,081	Partly committed against Hoylake Allotments extension works and for improvement works as identified in the annual Health and Safety survey.
Taxi Demand Survey	80,495	- 80,495	80,495		To fund any Taxi Demand Surveys and to assist with any legal costs in relation to non payers
Wirral Executive	9,920	- 9,920	9,920		Uncommitted - Set aside to fund Target Hardening expenditure through the Merseyside Safer Partnership
Dog Fouling	11,825	- 11,825	6,000	5,825	Partly uncommitted in relation to "Don't give a dog a bad name campaign"
Dog Wardens Bequests	2,236	- 2,236	2,236		Bequests from individuals for the benefit of the Dog Wardens Section
Community Safety Initiatives	119,848	- 119,848	119,848		To fund community safety expenditure (£60k committed in year)
Strategic Asset Review	368,000	- 368,000	368,000		Contribution towards the Strategic Asset Review in relation to the Councils land & buildings (this includes Guinea Gap works)
Energy Conservation	230,000	- 230,000	50,000	180,000	For the implementation of an automated metering system (£50k is a contingency until meters have been installed)
Charges in relation to land	35,000	- 35,000		35,000	Uncommitted - was for any liability in relation to outstanding land charges
	8,519,965	- 8,519,965	8,060,732	459,232	
Planning Compensation	94,863	- 94,863		94,863	Reserve no longer justified as related to historic issue.
PR / Marketing	70,265	- 70,265	70,265		Required to fund Visitor Guide and support for Open Golf championships.

Review of Earmarked Reserves
Appendix 2

Description of Reserve	Balance at 1 April 2012	Current Balance	Committed	Uncommitted	Nature of Reserve and Comments
Local Develop F/Work PDG	115,234	- 103,810	103,810		Required to fund on-going expenditure arising from publication of the Draft Core Strategy.
Corporate PR Tourism Support	40,000	- 40,000	40,000		Reserve required to support Corporate sponsorship activity.
Investment Strategy	132,579	- 132,579	132,579		Required to fund studies connected to the Investment Strategy.
EVR Costs	110,782	- 47,429	47,429		Required to fund 2013/14 Evr obligations.
Seaside Town Strategy	77,179	- 60,291	60,291		Balance of Govt. grant for voluntary groups' activity with Seaside Town Strategy
West Wirral Schemes	530,276	- 530,276	230,276	300,000	This linked with the capital programme and the need to secure external funding - such funding no longer available.
Business Support Marketing Strategy	30,000	- 30,000	30,000		To fund expenditure arising from Business Support strategy
LAA Reward Grant - Revenue	322,347	- 322,347	322,347		Funding committed in partnership with Wirral NHS
Business Support	8,300	- 8,300		8,300	Historic reserve no longer required
Corporate Policy Support	100,000	- 100,000	100,000		To fund fixed term staffing costs in Corporate Policy.
MIS Termination Costs	500,000	- 500,000		500,000	Compensation period now expired - reserve no longer required.
Investment Marketing	70,000	- 70,000	70,000		To fund Play, Eat, Stay in Wirral campaign and website development.
Wirral MCO Strategic Leadership	30,000	- 30,000	30,000		To fund Multicultural Organisation post in conjunction with NHS Wirral.
Big Grants	146,659	- 146,659		146,659	Mainstream funded - reserve no longer required.
Social Enterprises	51,670	- 51,670		51,670	Mainstream funded - reserve no longer required.
Business Angels	45,750	- 45,750		45,750	Mainstream funded - reserve no longer required.
VAT Businesses	46,851	- 46,851		46,851	Mainstream funded - reserve no longer required.
Linking Jobs	112,061	- 112,061		112,061	Mainstream funded - reserve no longer required.
ERDF 4.2 Match Funding	500,000	- 500,000	500,000		Match funding required for ERDF 4.2 business programme.
BIG Capital Grants	342,010	- 342,010	342,010		Required to fund on-going BIG capital grants to businesses
ERDF Wirral Events MF	51,977	- 51,977	51,977		ERDF funding to support of marketing Wirral events.

Review of Earmarked Reserves
Appendix 2

Description of Reserve	Balance at 1 April 2012	Current Balance	Committed	Uncommitted	Nature of Reserve and Comments
T&M Food & Drink Guide	12,500	- 12,500	12,500		Funding for Food & Drink guide in 2012/13.
Wirral Attractions Group	6,434	- 6,434	6,434		To fund on-going activities of Attractions' group.
Empty Prop Council Tax	86,044	- 86,044	86,044		Required to fund Council tax obligations on empty properties that are awaiting demolition.
Supporting People Grant Admin	109,033	- 109,033	109,033		To provide budgetary support to the on-going for vulnerable and disabled people to remain in their homes.
Supporting People Grant Programme	1,395,704	- 1,395,704	995,704	400,000	To provide budgetary support to the on-going need of vulnerable and disabled people to remain in their homes. Balance maybe offered up.
Landlord Accreditation	21,408	- 21,408		21,408	Obligations arising now mainstream funded
PsI Tenancy Deposits	23,070	- 23,280	23,280		This reserve acts as a guarantee for tenants who have difficulty in raising a deposit for a private tenancy.
Group Repair Scheme	230,635	- 312,009	312,009		Reserve is income received from residents as contributions to works completed and is re-invested to future improvements.
HMRI	99,950	- 99,950	99,950		Residue of HMRI grant and is required to fund on-going maintenance issues with former HMRI sites.
Wirral H I A	537,137	- 537,137	537,137		Required to provide on-going support to assist vulnerable residents with small jobs or repairs in their homes.
Empty Property	49,388	- 49,388	49,388		To provide funding for the empty property strategy.
HMO Licence Fees	43,840	- 43,840	43,840		To fund commitments arising from monitoring houses in multiple occupation and any potential enforcement actions.
Homeless Prevention	271,064	- 271,064	271,064		To fund proposals to implement the homeless prevention programme.
Cosyhomes Insulation	1,243,683	- 1,243,683	443,683	800,000	Balance of reserve required to complete the current committed programme of insulations. Element of reserve maybe given up.
BME Support Service	25,516	- 25,516		25,516	Reserve no longer required

Review of Earmarked Reserves
Appendix 2

Description of Reserve	Balance at 1 April 2012	Current Balance	Committed	Uncommitted	Nature of Reserve and Comments
Housing Priority Panel	98,580	- 98,580	98,580		To assist access of vulnerable clients to social housing.
Neptune S.106 Works	35,000	- 35,000	35,000		Funding received from Neptune for S.106 works in New Brighton - works being carried out by Tech. Services.
DCLG Empty Shops Grant	52,532	- 52,532	52,532		Grant received from DCLG as a contribution to the Empty Shops' initiative.
WNF Balance	7,960,308	- 7,916,796	7,916,796	-	Balance of WNF required to fund on-going commitments arising from the current programme and to provide match funding for the City Region Broadband UK proposal.
	15,830,628	- 15,777,035	13,223,958	2,553,078	
Art Fund	30,333	- 30,333	30,333		
Rangers Activities	34,015	- 34,015	34,015		
Hilbre Island - Sec 106	21,172	- 21,172	21,172		Section 106 monies
Disabled Tennis	1,815	- 1,815		1,815	
Reeds Lane Play - Sec 106	60,536	- 60,536	60,536		Section 106 monies
NOF Transform Space C7317	83,095	- 83,095	83,095		
Sports Centre Contingency	100,000	- 100,000	100,000		£50k Committed to Equipment Scheme. £50k for income contingency.
PPM Reserve	10,572	- 10,572		10,572	
The Oval Repairs Grant	50,000	- 50,000		50,000	
Silver Sports Activity Grant	61,500	- 61,500		61,500	
Golf Development reserve	9,654	- 9,654	9,654		
Beechwood Park Play Area - Sec 106	61,152	- 61,152	61,152		Section 106 monies
Beechwood Community Spaces S106	100,000	- 100,000	100,000		Section 106 monies
Leisure Review	2,775	- 2,775		2,775	
Free Swimming Pot 3	113,632	- 113,632	113,632		Committed to Leisure Equipment Capital Scheme.
PCT - Physical Activities Grant	309,940	- 309,940	309,940		PCT monies
Heritage Fund	420,206	- 420,206	120,206	300,000	Revenue budget available. Reserve not required.
Insurance Contribution - Highway Safety	54,582	- 54,582	54,582		
20 mph Zones	550,000	- 550,000	50,000	500,000	£50,000 spent on staff time but scheme stopped.

Review of Earmarked Reserves
Appendix 2

Description of Reserve	Balance at 1 April 2012	Current Balance	Committed	Uncommitted	Nature of Reserve and Comments
Wheelie Bin Replacement	31,542	- 31,542	31,542		
Asset Management Database	100,000	- 100,000		100,000	
Energy Investment	210,000	- 210,000	210,000		Committed for CMS dimming roll-out.
Open Golf Infrastructure Improvements	185,000	- 185,000		185,000	
IT Upgrade	11,166	- 11,166	11,166		Largely be used to fund the Floral's new system.
Leisure Equipment	120,000	- 120,000	120,000		Committed to Leisure Equipment Capital Scheme.
Surfacing Greasby Rd / A41	220,000	- 220,000	220,000		£150k already spent on the Capital Scheme.
Birkenhead Park - bridge repair	13,000	- 13,000	13,000		
BikeSafe	6,988	- 6,988	6,988		
Street Cleansing - You Decide	17,000	- 17,000	17,000		Committed - to be used on litter bins.
Deep Cleanse (Keep It Local)	67,159	- 67,159	67,159		All committed
Armed Forces - Welfare Pathway	10,315	- 10,315	10,315		
Flooding Prevention	53,877	- 53,877	53,877		
Asset Management	50,000	- 50,000	50,000		Partly committed to meet costs in 2012/13.
Hiways Write Off Fund	65,994	- 65,994	15,994	50,000	For write-offs (eg skip firms ceasing without paying fees/fines).
	3,237,018	- 3,237,018	1,975,356	1,261,662	
Motor Reserve B/F	250,001	- 250,001	200,000	50,001	For self insured retention of motor fleet risk. Reduced to reflect improvements in fleet / claims management.
Fire Reserve B/F	2,500,000	- 2,500,000	2,500,000		For self insured retention of property portfolio risks. Will be reviewed following 2013 property tender. It is currently accurate based on existing contracts.
Civil Contingency Fund	1,500,000	- 1,500,000	1,500,000		To provide build service resilience e.g. business continuity in IT systems.
M.M.I. Run Off	497,582	- 497,582	497,582		To cover potential clawback of paid claims for numerous account years following insolvency of MMI (Historic Liability Insurers)
Contaminated Land	500,000	- 500,000	500,000		To cover losses incurred through uninsured environmental liability.
Risk Management	150,000	- 150,000	150,000		For risk management initiatives that cannot be funded through other channels.

Review of Earmarked Reserves
Appendix 2

Description of Reserve	Balance at 1 April 2012	Current Balance	Committed	Uncommitted	Nature of Reserve and Comments
PI/El/Pi Reserve	2,186,248	- 2,186,248	2,186,248		For estimated liability claims payments to be made in current financial year on known claims, Collation of individual case estimates for known liability claims where settlement is expected outside current year
P I Reserve	100,000	- 100,000	50,000	50,000	To cover self insured retention in respect of professional indemnity claims. Can be reduced to £50k following reduction in retention level.
Claims Mgmt Reserve	257,407	- 255,907	150,000	105,907	Funding for legal / handling costs in cases where no formal arrangements exist through insolvency of insurers or failure of claims management contractors
PFI Balance of Risks	51,998	- 51,998	51,998		For PFI schools for risks not met from either contractor or current (limited insurance contracts). Reserve has been fully funded by schools.
Budget Surplus / Deficit	155,921	- 138,741	138,741		Surplus used to fund Insurance costs 2012/13.
Interest on PIC	32,157	- 32,157	10,000	22,157	For payments into court and after recent positive payments bulk can be released.
Uninsured Liability	1,030,368	- 1,018,216	1,018,216		Source of funding for meeting uninsured liability claims where either cover cannot be traced or the insurer has become insolvent.
Non Highway Risk Improvement	198,000	- 198,000		198,000	For improvement of non highway claims risks. This is no longer required.
Plate Glass Insurance Fund	98,936	- 98,936	40,000	58,936	For glass claims with iImprovements in both underwriting and claims can justify partial release.
Equipment Insurance Fund	119,396	- 119,396	75,000	44,396	Equipment insurance fully underwritten in house. Substantial year-on-year performance / loss reduction enables partial release.
Fidelity Fund	7,500	- 7,500	7,500		To meet self insured retention on fidelity claims
	9,635,514	- 9,604,682	9,075,285	529,397	
	86,222,413	- 86,202,631	73,697,467	12,505,165	