



Bickmore **Actuarial**

Actuarial Review of the Self-Insured Judicial Branch Workers' Compensation Program

Member Premium for Program Year 2021-22

Presented to
Judicial Council of California

February 16, 2021 - DRAFT



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Tuesday, February 16, 2021

Mr. Patrick Farrales
Supervising Analyst
Human Resources / Administrative Division
Judicial Council of California
455 Golden Gate Avenue
San Francisco, CA 94102-3688

Re: Member Premium Allocation for Fiscal Year 2021-22

Dear Mr. Farrales:

We have completed our review of the Judicial Council of California (the Judicial Council), Judicial Branch Workers' Compensation Program (JBWCP), and have updated the member cost allocation for fiscal year 2021-22 program premiums. The premiums include a provision for:

- Expected Ultimate loss and ALAE
- Third-Party Claims Administration Fees
- Excess Insurance
- Consulting and Brokerage Expenses

The JBWCP is a self-funded program in which each entity pays a share of cost based on each member's workers' compensation claims experience and historical payroll. The total cost for this program is broken up into three groups: 1) Trial Court employees and volunteers, which includes the membership of 57 out of the 58 California Trial Courts, 2) Judicial, which includes member coverage for the Appellate Justices, Trial Court Judges, and Retired Judges in the Assigned Judges Program, and 3) State Judiciary, which includes the membership of the Supreme Court, Courts of Appeal, Habeas Corpus Resource Center, California Judicial Center Library, Commission on Judicial Performance, and the Judicial Council and provides coverage for all of their employees and volunteers.

Given the low volume of loss experience and exposure, and in order to provide a credible actuarial estimate, the Judicial and the State Judiciary groups are valued

together for purposes of determining total program cost. Thus for the purpose of the analysis, the three groups are consolidated to two groups, Trial Courts and the State Judiciary.

JBWCP Methodology

The methodology used by the JBWCP utilizes a calculation derived from experience and exposure, along with program costs, such as excess insurance, third party administrator (TPA) claim handling, and brokerage fees. Given the relative sizes of the courts and judiciary entities participating in the JBWCP, the JBWCP's methodology has features which make it appropriate for entities of all sizes.

Each year JBWCP retains an actuary to undertake an actuarial analysis and estimate of loss costs. The actuarial projections are based on loss data from the inception of the JBWCP program (1/1/2001), provided by the Judicial Council and the third party claims administrators. Additionally, historical and projected payroll is provided. The actuary determines the estimated outstanding liabilities since program inception and the forecasted program costs for the upcoming policy term. They also provide an estimate of the loss payments that will be made during the upcoming fiscal year. It is the amount of loss payments expected to be made that is allocated among the participating courts.

For purposes of calculating the allocation, the actuarial data is combined with cost data, consisting of excess insurance premiums, TPA fees, and brokerage and consulting costs. The allocation formula uses a combination of a 3-year loss distribution and a 3-year payroll distribution for calculating the annual charge to each member using a weighting formula. For determining 2021-22 premiums, the experience period used includes the 2017-18, 2018-19, and 2019-20 program years.

The weighting formula was developed with the following goals in mind:

- To establish adequate funding to cover the annual expected loss payments, excess premiums, and expenses associated with the JBWCP.
- To provide incentives to control workers' compensation losses by making the allocation responsive to recent loss experience.
- To minimize year-to-year volatility for budgetary planning purposes.
- To recognize that thresholds of acceptable volatility will vary according to the size of the court.

The weight given to the loss component of the allocation for each individual court is calculated using the following formula:

$$\sqrt[3]{\frac{\text{Individual Court Payroll for 3 - Yr Period (\$000's)}}{625,504}}$$

where 625,504 is a constant derived to set the weight given to the largest court at 80%.

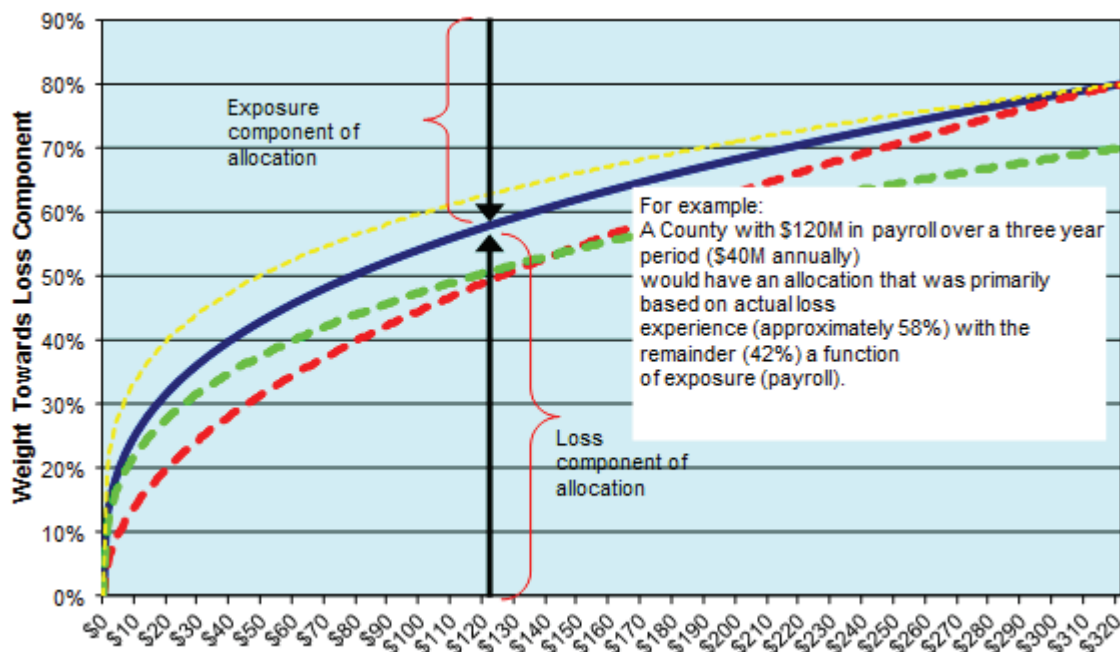
Inputs:

- 320,258 = Largest Court Payroll for 3-Yr Period (\$000's)
- 80% = Weight Given to Loss Component for Largest Court
- 3 = Exponent

For purposes of determining loss distribution, a cap of \$75,000 per occurrence is applied. This eliminates the volatility of large loss impact on distribution to individual courts. Ninety-five percent of all claims are within \$75,000 per occurrence.

The largest court by 3-year payroll size has a weighting of 80% of loss experience and 20% payroll. The smallest court by payroll size has a weighting of at least 10% loss experience. All other courts are weighted by payroll and loss experience along that continuum. This ensures that the larger courts with more predictable losses are subject to an allocation that emphasizes losses, while the smaller courts' allocations are more reliant upon payroll to ensure more year-to-year budget stability.

Here is a graphic illustration of the continuum:



The selected parameters of 80% weight and power of 3 are shown as the solid line above. Other parameters are shown as dashed lines for comparison.

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The claims handling fees are allocated based upon the distribution of Loss and ALAE premium by member. Brokerage fees and Excess insurance costs are allocated based upon the distribution of payroll by member.

We appreciate the opportunity to be of service the Judicial Council of California in preparing this report. Please feel free to call Mike Harrington at (916) 244-1162 or Becky Richard at (916) 244-1183 with any questions you may have concerning this report.

Sincerely,

Bickmore Actuarial

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Mike Harrington, FCAS, MAAA
President and Principal, Bickmore Actuarial
Fellow, Casualty Actuarial Society
Member, American Academy of Actuaries

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Becky Richard, ACAS, MAAA
Senior Actuarial Manager, Bickmore Actuarial
Associate, Casualty Actuarial Society
Member, American Academy of Actuaries

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**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
Trial Courts**

2021-22 Premium

Court	2017-18 to 2019-20		2021-22 Indicated Loss & ALAE		2017-18 to 2019-20		2021-22 Indicated Loss & ALAE		2021-22 Weighted		2021-22 Excess	2021-22 Claims Handling (TPA) Fees	2021-22 Program Admin. Premium	2021-22 Brokerage / Consulting Premium	2021-22 Total Premium	2021-22 Out of State Premium	2021-22 Adjusted Premium	2021-22 Percent of Premium
	Payroll (\$000)	Percent Payroll	Premium Based on Payroll	Limited to \$75K	Percent Limited Losses	Premium Based on Losses	Weighting	Weighted Loss & ALAE	Weighted Loss & ALAE	Weighted Loss & ALAE								
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
Alameda	\$158,506	5.80%	\$813,230	\$833,424	5.10%	\$714,731	63.28%	\$750,899	\$747,808	\$26,275	\$129,447	\$0	\$15,603	\$919,133	\$0	\$919,133	5.35%	
Alpine	950	0.03%	4,873	0	0.00%	0	11.49%	4,313	4,295	157	744	0	93	5,290	0	5,290	0.03%	
Amador	5,642	0.21%	28,946	3,250	0.02%	2,787	20.82%	23,501	23,404	935	4,051	0	555	28,946	0	28,946	0.17%	
Butte	20,983	0.77%	107,656	173,190	1.06%	148,525	32.25%	120,837	120,339	3,478	20,831	0	2,065	146,714	0	146,714	0.85%	
Calaveras	4,818	0.18%	24,718	68	0.00%	58	19.75%	19,848	19,766	799	3,422	0	474	24,461	0	24,461	0.14%	
Colusa	2,283	0.08%	11,714	0	0.00%	0	15.40%	9,911	9,870	378	1,708	0	225	12,181	0	12,181	0.07%	
Contra Costa	75,787	2.77%	388,835	853,077	5.22%	731,585	49.48%	558,438	556,139	12,563	96,269	0	7,460	672,431	0	672,431	3.92%	
Del Norte	4,396	0.16%	22,556	0	0.00%	0	19.16%	18,235	18,160	729	3,144	0	433	22,465	0	22,465	0.13%	
El Dorado	13,735	0.50%	70,469	71,700	0.44%	61,489	28.00%	67,954	67,674	2,277	11,715	0	1,352	83,018	0	83,018	0.48%	
Fresno	84,804	3.10%	435,097	287,345	1.76%	246,422	51.37%	338,170	336,778	14,058	58,297	0	8,348	417,481	0	417,481	2.43%	
Glenn	3,554	0.13%	18,234	0	0.00%	0	17.84%	14,981	14,919	589	2,583	0	350	18,440	0	18,440	0.11%	
Humboldt	13,029	0.48%	66,848	45,649	0.28%	39,148	27.51%	59,226	58,982	2,160	10,210	0	1,283	72,635	0	72,635	0.42%	
Imperial	18,958	0.69%	97,268	327,546	2.00%	280,898	31.18%	154,521	153,885	3,143	26,638	0	1,866	185,532	0	185,532	1.08%	
Inyo	3,226	0.12%	16,551	0	0.00%	0	17.28%	13,691	13,635	535	2,360	0	318	16,847	0	16,847	0.10%	
Kern	96,434	3.53%	494,764	366,530	2.24%	314,330	53.62%	398,014	396,376	15,986	68,614	0	9,493	490,467	0	490,467	2.86%	
Kings	13,963	0.51%	71,638	109,517	0.67%	93,920	28.16%	77,911	77,591	2,315	13,431	0	1,374	94,711	0	94,711	0.55%	
Lake	5,813	0.21%	29,823	0	0.00%	0	21.02%	23,553	23,456	964	4,060	0	572	29,053	0	29,053	0.17%	
Lassen	3,925	0.14%	20,139	0	0.00%	0	18.44%	16,424	16,356	651	2,831	0	386	20,225	0	20,225	0.12%	
Madera	16,369	0.60%	83,985	3,839	0.02%	3,293	29.69%	60,028	59,781	2,714	10,348	0	1,611	74,454	0	74,454	0.43%	
Marin	23,859	0.87%	122,411	111,625	0.68%	95,728	33.66%	113,429	112,962	3,955	19,554	0	2,349	138,819	0	138,819	0.81%	
Mariposa	2,163	0.08%	11,100	0	0.00%	0	15.12%	9,421	9,382	359	1,624	0	213	11,578	370	11,948	0.07%	
Mendocino	11,197	0.41%	57,445	41,005	0.25%	35,165	26.16%	51,617	51,405	1,856	8,898	0	1,102	63,261	0	63,261	0.37%	
Merced	20,812	0.76%	106,779	153,694	0.94%	131,806	32.16%	114,828	114,356	3,450	19,795	0	2,049	139,650	0	139,650	0.81%	
Modoc	1,761	0.06%	9,037	0	0.00%	0	14.12%	7,761	7,729	292	1,338	0	173	9,532	0	9,532	0.06%	
Mono	2,768	0.10%	14,202	845	0.01%	724	16.42%	11,989	11,940	459	2,067	0	272	14,738	0	14,738	0.09%	
Monterey	40,219	1.47%	206,348	262,281	1.60%	224,928	40.06%	213,791	212,911	6,667	36,855	0	3,959	260,393	0	260,393	1.52%	
Napa	15,332	0.56%	78,665	8,166	0.05%	7,003	29.05%	57,848	57,610	2,542	9,972	0	1,509	71,633	0	71,633	0.42%	
Nevada	10,060	0.37%	51,616	157,982	0.97%	135,483	25.24%	72,785	72,486	1,668	12,547	0	990	87,691	0	87,691	0.51%	
Orange	320,258	11.72%	1,643,117	1,533,405	9.38%	1,315,023	80.00%	1,380,642	1,374,959	53,088	238,009	0	31,525	1,697,581	0	1,697,581	9.89%	
Placer	27,693	1.01%	142,081	127,385	0.78%	109,243	35.38%	130,464	129,927	4,591	22,491	0	2,726	159,734	0	159,734	0.93%	
Plumas	1,892	0.07%	9,707	0	0.00%	0	14.46%	8,303	8,269	314	1,431	0	186	10,201	0	10,201	0.06%	
Riverside	236,485	8.65%	1,213,310	1,152,888	7.05%	988,698	72.31%	1,050,896	1,046,570	39,202	181,164	0	23,279	1,290,214	0	1,290,214	7.51%	
Sacramento	150,499	5.51%	772,149	300,806	1.84%	257,966	62.20%	452,344	450,482	24,948	77,980	0	14,814	568,224	0	568,224	3.31%	
San Benito	4,708	0.17%	24,156	0	0.00%	0	19.60%	19,422	19,342	780	3,348	0	463	23,934	0	23,934	0.14%	
San Bernardino	210,835	7.72%	1,081,712	1,503,521	9.20%	1,289,395	69.59%	1,226,247	1,221,199	34,950	211,393	0	20,754	1,488,295	0	1,488,295	8.67%	
San Diego	255,179	9.34%	1,309,224	1,838,356	11.24%	1,576,544	74.17%	1,507,485	1,501,279	42,301	259,875	0	25,119	1,828,574	0	1,828,574	10.65%	
San Francisco	116,272	4.25%	596,545	879,537	5.38%	754,276	57.07%	686,564	683,738	19,274	118,357	0	11,445	832,814	0	832,814	4.85%	
San Joaquin	64,396	2.36%	330,390	343,565	2.10%	294,636	46.87%	313,633	312,342	10,675	54,067	0	6,339	383,422	0	383,422	2.23%	
San Luis Obispo	27,802	1.02%	142,641	92,305	0.56%	79,159	35.42%	120,154	119,659	4,609	20,713	0	2,737	147,718	0	147,718	0.86%	
San Mateo	71,209	2.61%	365,346	318,746	1.95%	273,352	48.47%	320,760	319,440	11,804	55,296	0	7,010	393,550	0	393,550	2.29%	
Santa Barbara	43,217	1.58%	221,727	119,493	0.73%	102,475	41.03%	172,794	172,082	7,164	29,788	0	4,254	213,288	0	213,288	1.24%	
Santa Clara	157,862	5.78%	809,929	1,722,986	10.54%	1,477,605	63.20%	1,231,867	1,226,796	26,168	212,361	0	15,539	1,480,865	0	1,480,865	8.62%	
Santa Cruz	26,269	0.96%	134,775	64,633	0.40%	55,428	34.76%	107,195	106,754	4,355	18,479	0	2,586	132,173	0	132,173	0.77%	
Shasta	32,225	1.18%	165,336	324,749	1.99%	278,499	37.21%	207,444	206,590	5,342	35,761	0	3,172	250,865	0	250,865	1.46%	
Sierra	1,039	0.04%	5,333	0	0.00%	0	11.84%	4,701	4,682	172	810	0	102	5,767	0	5,767	0.03%	
Siskiyou	4,861	0.18%	24,942	27,107	0.17%	23,247	19.81%	24,606	24,505	806	4,242	0	479	30,032	0	30,032	0.17%	

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**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
Trial Courts**

2021-22 Premium

Court	2017-18 to 2019-20		2021-22 Indicated Loss & ALAE		2017-18 to 2019-20		2021-22 Indicated Loss & ALAE		2021-22 Weighted Loss & ALAE		2021-22 Weighted Adjusted Loss & ALAE		2021-22 Excess		2021-22 Claims Handling (TPA) Fees		2021-22 Program Admin.		2021-22 Brokerage / Consulting		2021-22 Total Premium		2021-22 Out of State Premium		2021-22 Adjusted Premium		2021-22 Percent of Premium	
	Payroll (\$000)	Percent Payroll	Premium Based on Payroll	Limited to \$75K	Percent Limited Losses	Premium Based on Losses	Weighting	Premium	Weighting	Premium	Premium	Excess	TPA Fees	Premium	Premium	Total Premium	Out of State Premium	Adjusted Premium	Percent of Premium									
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)											
Solano	42,160	1.54%	216,307	582,495	3.56%	499,538	40.70%	331,572	330,207	6,989	57,160	0	4,150	398,506	0	398,506	2.32%											
Sonoma	39,493	1.45%	202,624	228,269	1.40%	195,760	39.82%	199,891	199,068	6,547	34,459	0	3,888	243,961	0	243,961	1.42%											
Stanislaus	42,569	1.56%	218,403	179,430	1.10%	153,877	40.83%	192,059	191,268	7,057	33,109	0	4,190	235,624	0	235,624	1.37%											
Sutter	9,552	0.35%	49,010	1,631	0.01%	1,399	24.81%	37,197	37,044	1,583	6,412	0	940	45,980	0	45,980	0.27%											
Tehama	7,790	0.29%	39,965	61,153	0.37%	52,444	23.18%	42,857	42,681	1,291	7,388	0	767	52,127	0	52,127	0.30%											
Trinity	2,819	0.10%	14,462	0	0.00%	0	16.52%	12,073	12,023	467	2,081	0	277	14,849	0	14,849	0.09%											
Tulare	43,273	1.58%	222,015	288,787	1.77%	247,659	41.05%	232,543	231,585	7,173	40,088	0	4,260	283,106	0	283,106	1.65%											
Tuolumne	6,144	0.22%	31,520	30,634	0.19%	26,271	21.42%	30,396	30,271	1,018	5,240	0	605	37,134	0	37,134	0.22%											
Ventura	81,672	2.99%	419,025	715,078	4.37%	613,239	50.73%	517,553	515,423	13,539	89,221	0	8,039	626,222	0	626,222	3.65%											
Yolo	19,409	0.71%	99,582	95,073	0.58%	81,533	31.42%	93,911	93,524	3,217	16,189	0	1,911	114,841	0	114,841	0.67%											
Yuba	9,807	0.36%	50,317	6,194	0.04%	5,312	25.03%	39,053	38,892	1,626	6,732	0	965	48,216	0	48,216	0.28%											
All Courts	\$2,732,738	100.00%	\$14,020,599	\$16,348,960	100.00%	\$14,020,599		\$14,078,551	\$14,020,599	\$453,000	\$2,427,000	\$0	\$269,000	\$17,169,599	\$370	\$17,169,969	100.00%											

Notes:

- (A): From Exhibit TC-2.
- (B): (A)/[Total (A)]
- (C): (B) x [Total (C)]. Total (C) was provided by Judicial Branch Workers' Compensation Program.
- (D): From Exhibit TC-3.
- (E): (D)/[Total (D)]
- (F): (E) x [Total (F)].
- (G): Based on relative size (according the (A)) of each court. The largest is subjectively set to an 80.00% weight. The weight of all other courts are based on that standard.
- (H): (G) x (F) + [1-(G)] x (C)
- (I): [Total (F) / Total (H)] x (H)
- (J): (B) x [Total (J)]. Total (J) was provided by Judicial Branch Workers' Compensation Program.
- (K): [(I) / Total (I)] x Total (K). Total (K) was provided by Judicial Branch Workers' Compensation Program.
- (L): (B) x [Total (L)]. Total (L) was provided by Judicial Branch Workers' Compensation Program.
- (M): (B) x [Total (M)]. Total (M) was provided by Judicial Branch Workers' Compensation Program.
- (N): Sum[(I)-(M)]
- (O): Adjustment for out of state workers.
- (P): (N) + (O).
- (Q): (P) x [Total (P)].

**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
Trial Courts**

Summary of Payroll

Court	Payroll		
	2017-18	2018-19	2019-20
Alameda	\$48,767,088	\$52,259,981	\$57,478,691
Alpine	311,859	325,532	312,420
Amador	1,639,764	1,809,230	2,192,805
Butte	6,428,064	7,269,128	7,285,876
Calaveras	1,434,016	1,592,674	1,791,003
Colusa	764,891	712,719	805,594
Contra Costa	24,717,826	25,163,032	25,906,424
Del Norte	1,433,307	1,451,629	1,511,412
El Dorado	4,691,692	4,544,224	4,499,072
Fresno	27,481,800	27,494,029	29,828,463
Glenn	1,117,341	1,184,764	1,251,937
Humboldt	4,179,550	4,270,775	4,578,896
Imperial	6,446,892	6,247,329	6,264,100
Inyo	989,990	1,053,128	1,182,762
Kern	30,126,594	32,432,880	33,874,332
Kings	4,377,861	4,396,743	5,188,190
Lake	1,807,895	1,967,275	2,037,688
Lassen	1,250,186	1,256,897	1,418,099
Madera	5,192,583	5,363,249	5,813,659
Marin	7,901,955	7,924,960	8,031,993
Mariposa	691,997	696,365	775,112
Mendocino	3,395,718	3,737,201	4,063,713
Merced	6,314,823	6,827,782	7,669,516
Modoc	529,057	560,441	671,876
Mono	867,274	913,269	987,529
Monterey	12,530,957	13,302,519	14,385,470
Napa	5,295,902	5,079,475	4,957,105
Nevada	3,388,016	3,342,188	3,330,134
Orange	103,264,589	105,405,399	111,587,881
Placer	8,808,805	9,091,971	9,792,083
Plumas	659,331	583,499	649,200
Riverside	75,075,388	78,241,380	83,168,031
Sacramento	48,436,897	49,837,569	52,224,139
San Benito	1,452,787	1,472,980	1,782,524
San Bernardino	66,493,936	70,106,352	74,234,851
San Diego	82,447,915	82,953,615	89,777,690
San Francisco	38,658,753	38,182,149	39,430,978
San Joaquin	19,787,421	21,433,799	23,174,698
San Luis Obispo	9,070,135	9,074,252	9,657,577
San Mateo	22,105,506	23,205,563	25,898,129
Santa Barbara	14,047,699	14,449,758	14,719,149
Santa Clara	50,562,354	52,475,192	54,824,752
Santa Cruz	8,155,842	8,824,026	9,289,030
Shasta	10,299,080	10,809,155	11,117,258
Sierra	429,322	294,482	315,605
Siskiyou	1,669,735	1,579,216	1,612,530

**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
Trial Courts**

Summary of Payroll

Court	Payroll		
	2017-18	2018-19	2019-20
Solano	13,583,088	13,754,974	14,822,091
Sonoma	13,283,800	12,547,462	13,662,011
Stanislaus	13,044,382	14,213,191	15,311,185
Sutter	3,085,419	3,070,731	3,396,261
Tehama	2,453,499	2,630,443	2,705,606
Trinity	880,974	928,883	1,008,836
Tulare	13,462,391	14,441,157	15,369,202
Tuolumne	1,960,641	1,961,866	2,221,093
Ventura	25,467,281	27,216,418	28,988,001
Yolo	5,769,951	6,448,614	7,190,929
Yuba	3,152,661	3,175,774	3,478,860
All Courts	\$871,644,486	\$901,589,285	\$959,504,054

Notes:

Provided by Judicial Branch Workers' Compensation Program.

**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
Trial Courts**

Summary of Loss Data

Court	Incurred Losses			Incurred Losses Capped at \$75K		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
Alameda	\$437,627	\$601,051	\$108,019	\$326,211	\$399,195	\$108,019
Alpine	0	0	0	0	0	0
Amador	2,201	1,049	0	2,201	1,049	0
Butte	141,697	16,353	15,524	141,313	16,353	15,524
Calaveras	0	68	0	0	68	0
Colusa	0	0	0	0	0	0
Contra Costa	355,181	688,941	107,962	346,762	398,353	107,962
Del Norte	0	0	0	0	0	0
El Dorado	4,977	18,071	48,652	4,977	18,071	48,652
Fresno	40,907	100,240	146,198	40,907	100,240	146,198
Glenn	0	0	0	0	0	0
Humboldt	0	33,035	12,614	0	33,035	12,614
Imperial	110,441	68,237	205,521	110,441	68,237	148,868
Inyo	0	0	0	0	0	0
Kern	459,247	53,268	71,878	241,385	53,268	71,878
Kings	35,253	63,129	11,135	35,253	63,129	11,135
Lake	0	0	0	0	0	0
Lassen	0	0	0	0	0	0
Madera	1,777	2,063	0	1,777	2,063	0
Marin	257,217	636	0	110,989	636	0
Mariposa	0	0	0	0	0	0
Mendocino	23,878	14,071	3,056	23,878	14,071	3,056
Merced	23,632	98,422	31,641	23,632	98,422	31,641
Modoc	0	0	0	0	0	0
Mono	529	0	316	529	0	316
Monterey	156,667	64,951	40,663	156,667	64,951	40,663
Napa	576	3,577	4,012	576	3,577	4,012
Nevada	1,078	237,974	6,904	1,078	150,000	6,904
Orange	926,201	540,601	297,350	767,157	468,899	297,350
Placer	48,833	55,789	22,762	48,833	55,789	22,762
Plumas	0	0	0	0	0	0
Riverside	613,974	427,380	271,163	527,960	353,765	271,163
Sacramento	120,579	201,165	49,689	82,505	168,611	49,689
San Benito	0	0	0	0	0	0
San Bernardino	658,467	446,698	575,171	514,183	446,698	542,641
San Diego	804,443	892,761	265,274	754,067	819,016	265,274
San Francisco	505,565	196,265	310,885	455,325	158,073	266,138
San Joaquin	203,484	290,448	88,038	139,785	115,742	88,038
San Luis Obispo	10,014	140,278	3,300	10,014	78,991	3,300
San Mateo	120,094	79,300	119,353	120,094	79,300	119,353
Santa Barbara	249,821	4,647	11,741	103,105	4,647	11,741
Santa Clara	801,045	941,391	336,696	607,531	778,759	336,696
Santa Cruz	181	3,254	61,197	181	3,254	61,197
Shasta	300,353	51,498	31,841	241,410	51,498	31,841
Sierra	0	0	0	0	0	0
Siskiyou	27,107	0	0	27,107	0	0

Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
Trial Courts

Summary of Loss Data

Court	Incurred Losses			Incurred Losses Capped at \$75K		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
Solano	296,787	229,898	121,157	244,509	216,828	121,157
Sonoma	104,469	44,782	90,766	104,469	44,782	79,018
Stanislaus	17,658	153,233	23,340	17,658	138,432	23,340
Sutter	0	763	868	0	763	868
Tehama	0	837	60,315	0	837	60,315
Trinity	0	0	0	0	0	0
Tulare	65,968	49,904	172,916	65,968	49,904	172,916
Tuolumne	29,947	687	0	29,947	687	0
Ventura	289,179	394,447	117,524	251,987	345,567	117,524
Yolo	123,311	12,892	3,584	78,597	12,892	3,584
Yuba	1,943	4,251	0	1,943	4,251	0
All Courts	8,372,308	7,228,306	3,849,026	6,762,908	5,882,705	3,703,348

Notes:

Provided by Judicial Branch Workers' Compensation Program.

Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
Trial Courts

Comparison to Prior Premium

Court	2020-21 Total Premium (A)	2021-22 Total Premium (B)	Difference (C)	Percent Change (D)
Alameda	\$921,959	\$919,133	-\$2,825	-0.31%
Alpine	5,675	5,290	-385	-6.79%
Amador	28,595	28,946	351	1.23%
Butte	145,095	146,714	1,619	1.12%
Calaveras	24,923	24,461	-463	-1.86%
Colusa	12,918	12,181	-736	-5.70%
Contra Costa	671,280	672,431	1,151	0.17%
Del Norte	24,594	22,465	-2,128	-8.65%
El Dorado	110,940	83,018	-27,923	-25.17%
Fresno	453,372	417,481	-35,890	-7.92%
Glenn	19,616	18,440	-1,176	-5.99%
Humboldt	95,161	72,635	-22,527	-23.67%
Imperial	154,157	185,532	31,375	20.35%
Inyo	17,330	16,847	-482	-2.78%
Kern	606,393	490,467	-115,926	-19.12%
Kings	108,597	94,711	-13,886	-12.79%
Lake	30,485	29,053	-1,432	-4.70%
Lassen	21,250	20,225	-1,025	-4.82%
Madera	85,069	74,454	-10,615	-12.48%
Marin	138,540	138,819	280	0.20%
Mariposa	12,133	11,578	-555	-4.57%
Mendocino	89,869	63,261	-26,608	-29.61%
Merced	106,270	139,650	33,379	31.41%
Modoc	9,648	9,532	-116	-1.20%
Mono	25,107	14,738	-10,369	-41.30%
Monterey	219,281	260,393	41,112	18.75%
Napa	82,461	71,633	-10,827	-13.13%
Nevada	85,457	87,691	2,234	2.61%
Orange	1,919,556	1,697,581	-221,975	-11.56%
Placer	159,121	159,734	613	0.39%
Plumas	11,160	10,201	-959	-8.59%
Riverside	1,340,433	1,290,214	-50,219	-3.75%
Sacramento	589,078	568,224	-20,855	-3.54%
San Benito	24,640	23,934	-706	-2.86%
San Bernardino	1,070,381	1,488,295	417,914	39.04%
San Diego	2,577,225	1,828,574	-748,651	-29.05%
San Francisco	878,435	832,814	-45,622	-5.19%
San Joaquin	463,304	383,422	-79,882	-17.24%
San Luis Obispo	142,295	147,718	5,424	3.81%
San Mateo	364,657	393,550	28,892	7.92%
Santa Barbara	307,376	213,288	-94,088	-30.61%
Santa Clara	1,652,241	1,480,865	-171,376	-10.37%
Santa Cruz	118,028	132,173	14,145	11.98%
Shasta	228,721	250,865	22,144	9.68%
Sierra	6,388	5,767	-621	-9.72%
Siskiyou	35,119	30,032	-5,088	-14.49%

**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
Trial Courts**

Comparison to Prior Premium

Court	2020-21 Total Premium (A)	2021-22 Total Premium (B)	Difference (C)	Percent Change (D)
Solano	434,385	398,506	-35,879	-8.26%
Sonoma	273,354	243,961	-29,393	-10.75%
Stanislaus	238,380	235,624	-2,756	-1.16%
Sutter	61,128	45,980	-15,148	-24.78%
Tehama	40,141	52,127	11,987	29.86%
Trinity	15,650	14,849	-801	-5.12%
Tulare	218,373	283,106	64,733	29.64%
Tuolumne	38,072	37,134	-937	-2.46%
Ventura	583,946	626,222	42,276	7.24%
Yolo	114,803	114,841	38	0.03%
Yuba	54,438	48,216	-6,222	-11.43%
All Courts	\$18,267,000	\$17,169,599	-\$1,097,401	-6.01%

Notes:

- (A): From Prior Premium Report.
- (B): From Exhibit TC-1.
- (C): (B) - (A)
- (D): (C) / (A)

**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
State Judiciary**

2021-22 Premium

Court	2017-18 to 2019-20		2017-18 to 2019-20		Percent Limited Losses (E)	2021-22 Indicated		2021-22		2021-22 Excess Premium (J)	2021-22 Claims Handling (TPA) Fees (K)	2021-22 Program Admin. Premium (L)	2021-22 Brokerage / Consulting Premium (M)	2021-22 Total Premium (N)	2021-22 Out of State Premium (O)	2021-22 Adjusted Premium (P)	2021-22 Percent of Premium (Q)
	Payroll (\$000) (A)	Percent Payroll (B)	Loss & ALAE Premium Based on Payroll (C)	Incurred Limited to \$75K (D)		Loss & ALAE Premium Based on Losses (F)	Weighting (G)	Weighted Loss & ALAE Premium (H)	Weighted Adjusted Loss & ALAE Premium (I)								
Supreme Court	\$55,783	3.36%	\$21,725	\$22,843	5.64%	\$36,447	30.20%	\$26,171	\$33,786	\$6,049	\$13,326	\$0	\$5,511	\$58,671	\$0	\$58,671	4.71%
1st District Court	45,837	2.76%	17,852	25,177	6.21%	40,172	28.29%	24,165	31,196	4,970	12,304	0	4,528	52,999	0	52,999	4.25%
2nd District Court	94,279	5.68%	36,718	96,000	23.69%	153,174	35.97%	78,610	101,483	10,223	40,026	0	9,314	161,045	0	161,045	12.93%
3rd District Court	33,010	1.99%	12,856	5,165	1.27%	8,241	25.35%	11,686	15,086	3,579	5,950	0	3,261	27,877	0	27,877	2.24%
4th District Court	77,218	4.65%	30,074	6,943	1.71%	11,077	33.66%	23,680	30,570	8,373	12,057	0	7,628	58,628	0	58,628	4.71%
5th District Court	28,806	1.74%	11,219	11,556	2.85%	18,438	24.23%	12,968	16,741	3,123	6,603	0	2,846	29,313	393	29,706	2.38%
6th District Court	21,571	1.30%	8,401	52,493	12.95%	83,756	22.00%	24,980	32,249	2,339	12,719	0	2,131	49,438	0	49,438	3.97%
Judicial Council	234,030	14.10%	91,146	127,689	31.51%	203,735	48.71%	145,985	188,460	25,376	74,331	0	23,120	311,287	0	311,287	24.98%
CJP	8,178	0.49%	3,185	0	0.00%	0	15.92%	2,678	3,457	887	1,363	0	808	6,515	0	6,515	0.52%
HCRC	22,636	1.36%	8,816	12,551	3.10%	20,026	22.36%	11,322	14,616	2,454	5,765	0	2,236	25,072	0	25,072	2.01%
CJCL	1,779	0.11%	693	0	0.00%	0	9.58%	626	809	193	319	0	176	1,496	0	1,496	0.12%
Trial Court Judges	1,036,948	62.46%	403,850	44,792	11.05%	71,469	80.00%	137,945	178,081	112,435	70,237	0	102,441	463,194	0	463,194	37.18%
All Courts	\$1,660,075	100.00%	\$646,534	\$405,209	100.00%	\$646,534		\$500,818	\$646,534	\$180,000	\$255,000	\$0	\$164,000	\$1,245,534	\$393	\$1,245,927	100.00%

Notes:

- (A): From Exhibit J-2.
- (B): (A)/[Total (A)]
- (C): (B) x [Total (C)]. Total (C) was provided by Judicial Branch Workers' Compensation Program.
- (D): From Exhibit J-3.
- (E): (D)/[Total (D)]
- (F): (E) x [Total (F)].
- (G): Based on relative size (according the (A)) of each court. The largest is subjectively set to an 80.00% weight. The weight of all other courts are based on that standard.
- (H): (G) x (F) + [1-(G)] x (C)
- (I): [Total (F) / Total (H)] x (H)
- (J): (B) x [Total (J)]. Total (J) was provided by Judicial Branch Workers' Compensation Program.
- (K): [(I) / Total (I)] x Total (K). Total (K) was provided by Judicial Branch Workers' Compensation Program.
- (L): (B) x [Total (L)]. Total (L) was provided by Judicial Branch Workers' Compensation Program.
- (M): (B) x [Total (M)]. Total (M) was provided by Judicial Branch Workers' Compensation Program.
- (N): Sum[(I)..(M)]
- (O): Adjustment for out of state workers.
- (P): (N) + (O).
- (Q): (P) x [Total (P)].

**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
State Judiciary**

2021-22 Premium
2nd and 4th District by Division

Court	Division	2017-18 to 2019-20		2021-22 Indicated		2017-18 to 2019-20		2021-22 Indicated		2021-22 Weighted Loss & ALAE Premium (H)	2021-22 Excess Premium (I)	2021-22 Claims Handling (TPA) Fees (J)	2021-22 Brokerage / Consulting Premium (K)	2021-22 Total Premium (L)	2021-22 Percent of Premium (M)
		Payroll (\$000) (A)	Percent Payroll (B)	Loss & ALAE Premium Based on Payroll (C)	Loss & ALAE Premium Limited to \$75K (D)	Percent Limited Losses (E)	Loss & ALAE Premium Based on Losses (F)	Weighting (G)							
2nd District Court	COA 2nd District (LA)	\$82,542	87.55%	\$88,849	\$84,887	100.00%	\$101,483	35.97%	\$93,394	\$8,950	\$36,835	\$8,154	\$147,333	91.49%	
	COA 2nd District- (Ven)	11,737	12.45%	12,634	0	0.00%	0	35.97%	8,089	1,273	3,190	1,159	13,711	8.51%	
	Total	\$94,279	100.00%	\$101,483	\$84,887	100.00%	\$101,483	35.97%	\$101,483	\$10,223	\$40,026	\$9,314	\$161,045		
4th District Court	COA 4th District (SD)	\$29,426	38.11%	\$11,649	\$0	0.00%	\$0	33.66%	\$7,728	\$3,191	\$3,048	\$2,907	\$16,874	28.78%	
	COA 4th District (RSVD)	23,214	30.06%	9,190	6,842	99.51%	30,419	33.66%	16,335	2,517	6,443	2,293	27,588	47.06%	
	COA 4th District (SA)	24,579	31.83%	9,731	34	0.49%	151	33.66%	6,506	2,665	2,566	2,428	14,166	24.16%	
	Total	\$77,218	100.00%	\$30,570	\$6,876	100.00%	\$30,570	33.66%	\$30,570	\$8,373	\$12,057	\$7,628	\$58,628	100.00%	

Notes:

- (A): Provided by Juciary Branch Workers' Compensation Program
- (B): (A)/[Total (A)]
- (C): (B) x [Total (C)]. Total (C) was provided by Judicial Branch Workers' Compensation Program.
- (D): Provided by Juciary Branch Workers' Compensation Program
- (E): (D)/[Total (D)]
- (F): (E) x [Total (F)].
- (G): Allocated based on total for each court shown in Exhibit J-1
- (H): (G) x (F) + [1-(G)] x (C)
- (I): Allocated based on total for each court shown in Exhibit J-1
- (J): Allocated based on total for each court shown in Exhibit J-1
- (K): Allocated based on total for each court shown in Exhibit J-1
- (L): Sum[(H)..(K)]
- (M): (L) x [Total (L)].

**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
State Judiciary**

Summary of Payroll

Court	Payroll		
	2017-18	2018-19	2019-20
Supreme Court	\$17,860,314	\$18,867,737	\$19,055,424
1st District Court	15,316,570	14,587,098	15,933,598
2nd District Court	30,418,269	31,653,387	32,207,032
3rd District Court	10,822,301	10,891,309	11,296,814
4th District Court	24,560,574	25,934,153	26,723,744
5th District Court	9,107,436	9,671,912	10,026,487
6th District Court	6,733,060	7,332,430	7,505,435
Judicial Council	72,782,506	74,871,422	86,376,374
CJP	2,683,044	2,758,074	2,736,664
HCRC	7,472,052	7,408,297	7,755,560
CJCL	550,331	623,148	605,241
Trial Court Judges	321,395,608	345,443,929	370,108,039
All Courts	\$519,702,066	\$550,042,896	\$590,330,412

Notes:

Provided by Judicial Branch Workers' Compensation Program.

Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
State Judiciary

Summary of Loss Data

Court	Incurred Losses			Incurred Losses Capped at \$75K		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
Supreme Court	\$0	\$1,389	\$21,454	\$0	\$1,389	\$21,454
1st District Court	4,006	3,855	17,317	4,006	3,855	17,317
2nd District Court	84,887	0	21,000	75,000	0	21,000
3rd District Court	328	4,837	0	328	4,837	0
4th District Court	0	6,876	67	0	6,876	67
5th District Court	1,337	0	10,219	1,337	0	10,219
6th District Court	0	35,239	17,255	0	35,239	17,255
Judicial Council	10,382	114,097	15,586	10,382	101,721	15,586
CJP	0	0	0	0	0	0
HCRC	51	0	12,500	51	0	12,500
CJCL	0	0	0	0	0	0
Trial Court Judges	22,317	12,719	9,756	22,317	12,719	9,756
All Courts	123,307	179,011	125,153	113,420	166,635	125,153

Notes:

Provided by Judicial Branch Workers' Compensation Program.

**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
State Judiciary**

Comparison to Prior Premium

Court	2020-21 Total Premium (A)	2021-22 Total Premium (B)	Difference (C)	Percent Change (D)
Supreme Court	\$38,848	\$58,671	\$19,823	51.03%
1st District Court	38,297	52,999	14,702	38.39%
2nd District Court	96,829	161,045	64,216	66.32%
3rd District Court	27,916	27,877	-39	-0.14%
4th District Court	56,971	58,628	1,657	2.91%
5th District Court	21,352	29,313	7,961	37.28%
6th District Court	21,094	49,438	28,344	134.37%
Judicial Council	482,625	311,287	-171,338	-35.50%
CJP	6,309	6,515	206	3.26%
HCRC	16,264	25,072	8,808	54.15%
CJCL	1,303	1,496	193	14.81%
Trial Court Judges	468,191	463,194	-4,998	-1.07%
All Courts	\$1,276,000	\$1,245,534	-\$30,466	-2.39%

Notes:

- (A): From Prior Premium Report
- (B): From Exhibit J-1.
- (C): (B) - (A)
- (D): (C) / (A)

**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2021-22 Premium
State Judiciary**

Trial Court and State Judiciary Claims Handling, Program Admin and Brokerage/Consulting Premium

Division	2017-18 to 2019-20 Payroll (\$000) (A)	Percent Payroll (B)	2017-18 to 2019-20 Incurred Limited to \$75K (C)	Percent Limited Losses (D)	2021-22 Claims Handling (E)	2021-22 Program Admin. (F)	2021-22 Brokerage / Consulting (G)
Trial Courts	\$2,732,738	62.21%	\$16,348,960	97.58%	\$2,427,000	\$0	\$269,000
State Judiciary	1,660,075	37.79%	405,209	2.42%	255,000	0	164,000
Total	\$4,392,813	100.00%	\$16,754,169	100.00%	\$2,682,000	\$0	\$433,000

Notes:

- (A): Provided by Judicial Branch Workers' Compensation Program.
- (B): (A)/[Total (A)]
- (C): Provided by Judicial Branch Workers' Compensation Program.
- (D): (C)/[Total (C)]
- (E): Total (E) x [80% x (D) + 20% x (B)]
- (F): (B) x [Total (F)]. Total (F) was provided by Judicial Branch Workers' Compensation Program.
- (G): (B) x [Total (G)]. Total (G) was provided by Judicial Branch Workers' Compensation Program.