

# Judicial Branch Workers' Compensation Program

Advisory Committee Meeting  
March 17, 2016



JUDICIAL COUNCIL OF CALIFORNIA

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# Call to Order and Roll Call

9:00 a.m.



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# Review and Approval Of Minutes

Action required to approve the minutes of the November 4,  
2015 JBWCP Advisory Committee meeting.



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## Written Comments

This time is reserved to address written comments submitted by members of the public to the Committee.



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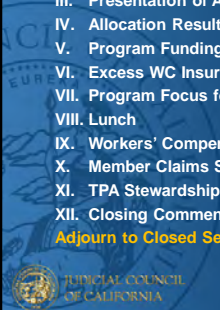
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## Review of Today's Agenda

- I. Introductions
- II. JBWCP Advisory Committee Annual Agenda
- III. Presentation of Actuarial Report
- IV. Allocation Results for PY 2016-17
- V. Program Funding Options
- VI. Excess WC Insurance Renewal for 2016-17
- VII. Program Focus for 2016-17
- VIII. Lunch
- IX. Workers' Compensation Oversight
- X. Member Claims Statistics
- XI. TPA Stewardship Report
- XII. Closing Comments

**Adjourn to Closed Session**



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## Introductions

- 1. Committee Members
- 2. Judicial Council Staff: JBWCP Program Administration
- 3. Program Consultant: Bickmore
- 4. Claims Administration: Acclamation Insurance Management Services
- 5. Insurance Broker: Merriwether & Williams



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## Advisory Committee

- **Tania Ugrin-Capobianco, Chair**, El Dorado County Superior Court
- **Jeanine Bean**, Stanislaus County Superior Court
- **Colette Bruggman**, Court of Appeal, Third Appellate District
- **Heather Capps**, Orange County Superior Court
- **Hon. Wynne S. Carvill**, Alameda County Superior Court
- **Stephanie Cvitkovich**, San Diego County Superior Court
- **Kevin Harrigan, County of Glen**
- **Tammy Grimm**, Imperial County Superior Court
- **Michele Hafner**, Fresno County Superior Court
- **Cindia Martinez**, Sonoma County Superior Court
- **James Owen, County of Santa Cruz**
- **Shannon Stone**, Contra Costa County Superior Court
- **Brian Taylor**, Solano County Superior Court
- **Christina Volkers**, San Bernardino County Superior Court
- **T. Michael Yuen**, San Francisco County Superior Court
- **David H. Yamasaki**, Santa Clara County Superior Court




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## Judicial Council Staff

### Program Administration

- **Linda Cox**, Senior Human Resources Manager and JBWCP Program Manager
- **Lisa Bartlow**, Senior Human Resources Analyst




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## Bickmore

### Program Consultant

- Provide risk management consulting services, workers' compensation oversight, and actuarial services to the JBWCP since 2013.
- California's leading risk management and actuarial consulting firm for public entities;
- Over thirty year's experience working with counties, municipalities and other public sector clients; and
- Specialists in creating and managing large multi-entity groups self-insurance programs;




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## Bickmore

- Gregory Trout, Lead Consultant/Manager
- Michael Harrington, Actuary
- Jacquelyn Miller, Workers' Compensation Oversight
- Angela Bernard, Senior Consultant



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## Acclamation Insurance Management Services

### Claims Administration

- Privately held company - no outside investors;
- Client focused culture;
  - Customer service training required for all employees
- Specialize in public agency claims; and
- Regular internal audits to assure prompt, quality outcomes.



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## Acclamation Insurance Management Services (AIMS)

- Tricia Baker, Acting Program Manager
- Lynn Cavalcanti, Senior VP Operations
- Leah Morales, Director of Client Services, AMC



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## Merriwether & Williams

### Excess Insurance Brokerage

- Privately held insurance brokerage and risk management firm specializing in work for California public entities;
- Headquarters San Francisco, Offices in Oakland, Los Angeles, and Sacramento;
- California Certified WBE, SBE, DBE; and
- Representative Public Agency Clients Include:
  - City and County of San Francisco
  - Alameda County
  - City of Los Angeles
  - San Francisco International Airport (SFO)



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## Merriwether & Williams

### Anne Nevard, Vice President, Risk & Insurance Consulting

- Over 25 years experience in the insurance industry.
- Director of Global Risk Management for large, international companies that utilize large self-insured workers compensation programs.
- Advocate for workplace safety and OSHA compliance to reduce workers compensation costs.
- Designer of numerous communication tools to establish company awareness of workers compensation claim frequency, root cause analysis, and associated costs.
- Past Board member of Risk and Insurance Management Society (Los Angeles and Golden Gate Chapters.) Presenter at RIMS on various global risk management topics, including integrated benefit programs (panel participant).



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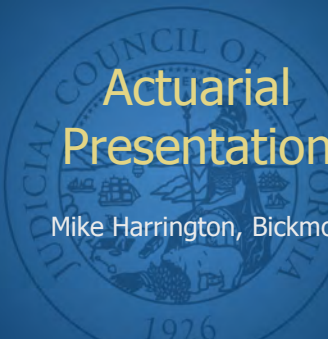
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## Actuarial Presentation

Mike Harrington, Bickmore



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# Presentation of Draft Actuarial Report

Michael Harrington, Bickmore

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# 2016-17 Actuarial Report

- Brief Review of Terminology
- Outstanding Liabilities at June 30, 2016
  - a.k.a. Reserves
- 2016-17 Funding Guidelines
  - a.k.a. Rates

But first...

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# WARNING: Math Ahead...

Bickmore

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### Math – Why Such A Bad Rep??

**MATH**  
Mental Abuse To Humans

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### Math – Hilarious Jokes

Get Real Be Rational

**π √**

**MATH JOKES**  
If you get them, you probably don't have friends.

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### Math – It's Actually Pretty Easy

**LIFE IS LIKE MATH**  
IF IT GOES TOO EASY SOMETHING IS WRONG

$$\lim_{\Delta t \rightarrow 0^+} \int_{\Delta t} \int_{\Omega} D(t_1, x) \frac{\varphi(t_1 - \Delta t, x) - \varphi(t_1, x)}{(-\Delta t)} dx dt_1$$

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Math – Provides Useful Facts

3 OUT OF 2  
PEOPLE  
HAVE  
TROUBLE  
WITH  
FRACTIONS



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Math – Applications

MATH.

The only place where people can buy 64 Watermelons and no one wonders why...



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Math – You Solve It!

$$\lim_{x \rightarrow 8} \frac{1}{x-8} = \infty$$
$$\lim_{x \rightarrow 5} \frac{1}{x-5} = \infty$$

OK, now for the "Real Math"...



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## The Lingo

- Loss – Medical/Indemnity for WC
- ALAE – Allocated Loss Adjustment Expenses, which consist primarily of legal fees, usually analyzed together with loss
- ULAE – Unallocated Loss Adjustment Expenses, which consist primarily of claims administration expenses (in-house or TPA), usually analyzed separately from loss



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## Ultimate Loss

- Ultimate Loss is the total cost of claims occurring in a given year
- Components of Ultimate Loss
  - = Paid Loss
  - The Accountant's Number
  - + Case Reserves
  - The Adjuster's Number
  - + IBNR (Incurred But Not Reported) Reserves
  - The Actuary's Number



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## Reserves

- Reserves are the amounts remaining to be paid on claims occurring in a given year
- Also called outstanding liabilities
- Reserves = Case Reserves + IBNR Reserves
- Or...  
Reserves = Ultimate Losses – Paid Losses



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## Outstanding Liabilities at 6/30/16

As of June 30, Adding ULAE and Confidence Levels...

	Trial Courts	Judiciary	Total
Loss and ALAE	\$69,203,245	\$4,062,703	\$73,265,948
ULAE	5,276,934	767,310	6,044,244
<b>Total</b>	<b>\$74,480,179</b>	<b>\$4,830,013</b>	<b>\$79,310,192</b>
70% CL	80,364,000	5,463,000	85,827,000
75% CL	82,598,000	5,748,000	88,346,000
85% CL	88,557,000	6,492,000	95,049,000
90% CL	92,877,000	7,042,000	99,919,000

Confidence levels reflect variability of outstanding liabilities




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## Projected Paid Loss & ALAE For 2016-17

Amounts paid between 7/1/16 and 6/30/17 for all claims...

	Prior Report 2015-16	Current Report 2016-17	Change
Trial Courts:	\$14,368,000	\$13,825,000	(\$543,000)
State Judiciary:	778,000	596,000	(182,000)
<b>Total:</b>	<b>\$15,146,000</b>	<b>\$14,421,000</b>	<b>(\$725,000)</b>




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## Projected Ultimate Loss & ALAE For 2016-17

Ultimate for new claims occurring between 7/1/16 and 6/30/17...

	Prior Report 2015-16 Self-Funded Retention = \$2M	Current Report 2016-17 Self-Funded Retention = \$2M	Change
Trial Courts:	\$16,433,000	\$15,296,000	(\$1,137,000)
State Judiciary:	808,000	725,000	(83,000)
<b>Total:</b>	<b>\$17,241,000</b>	<b>\$16,021,000</b>	<b>(\$1,220,000)</b>




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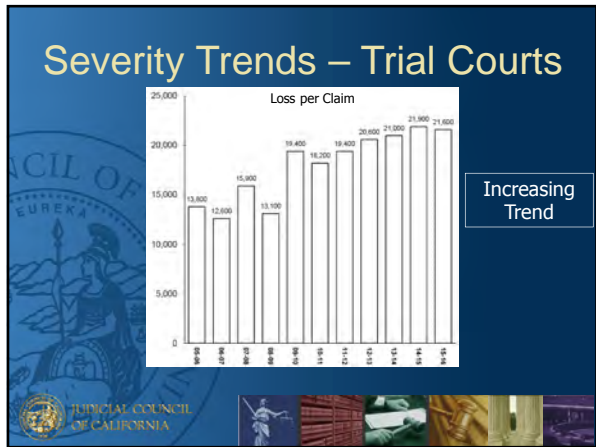
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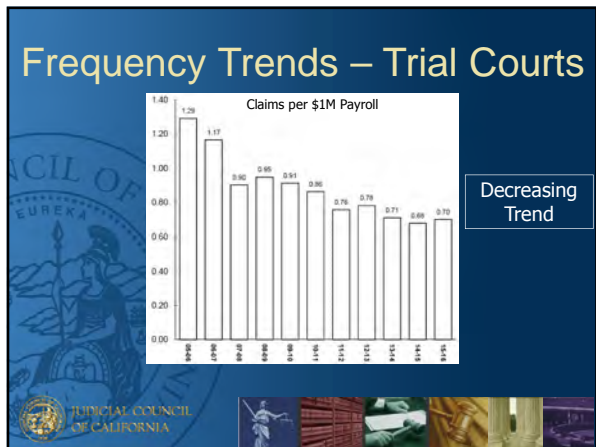
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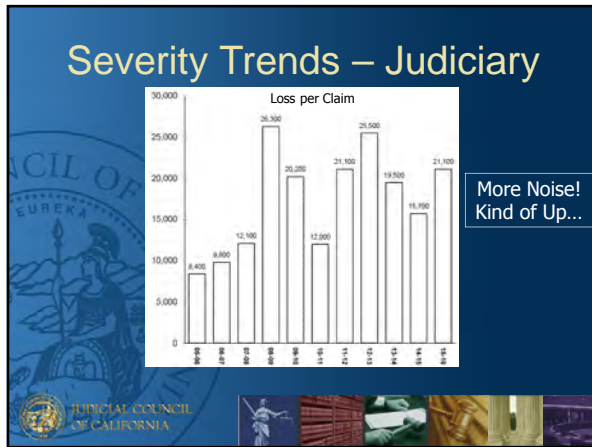
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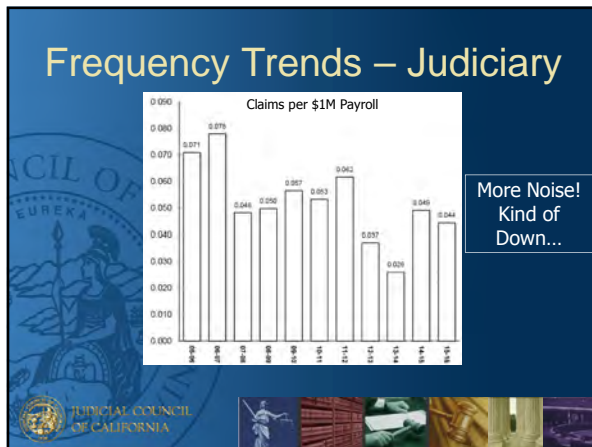
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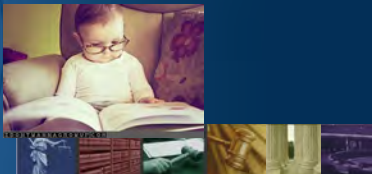
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## Member Premium Allocations

Michael Harrington, Bickmore



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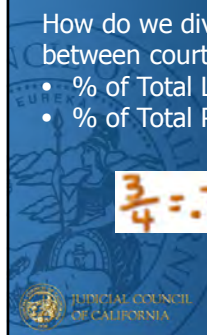

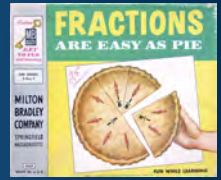

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## 2016-17 Allocation

How do we divide up the program cost between courts?

- % of Total Losses
- % of Total Payrolls



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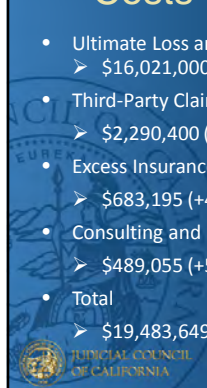

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## Costs To Allocate - Total

- Ultimate Loss and ALAE
  - \$16,021,000 (-7.2%)
- Third-Party Claims Administration Fees
  - \$2,290,400 (+1.8%)
- Excess Insurance Premiums
  - \$683,195 (+4.3%)
- Consulting and Brokerage Expenses
  - \$489,055 (+5.0%)
- Total
  - \$19,483,649 (-5.5%)



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## Costs To Allocate – Trial Courts

- Ultimate Loss and ALAE
  - \$15,296,000 (-6.9%)
- Third-Party Claims Administration Fees
  - \$2,076,058 (+2.9%)
- Excess Insurance Premiums
  - \$501,232 (+4.4%)
- Consulting and Brokerage Expenses
  - \$443,288 (+6.2%)
- Total
  - \$18,316,577 (-5.3%)



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## Costs To Allocate – Judiciary

- Ultimate Loss and ALAE
  - \$725,000 (-12.0%)
- Third-Party Claims Administration Fees
  - \$214,342 (-8.1%)
- Excess Insurance Premiums
  - \$181,963 (+4.0%)
- Consulting and Brokerage Expenses
  - \$45,767 (-5.2%)
- Total
  - \$1,167,072 (-8.8%)



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## Loss Allocation Methodology

For each court...

- Determine 3-Year Incurred Losses % of Total
  - Losses capped at \$75,000 per claim
- Determine 3-Year Payroll % of Total
- Determine Loss Weight
  - 80% to Largest Court
  - Smaller Courts receive less weight
- % Allocation = (% Capped Losses) x (Loss Weight)  
+ (% Payroll) x (1.0 – Loss Weight)



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## Expense Allocation Methodology

For each court...

- Excess Insurance Premiums are allocated based upon % of Total Payroll
- Both TPA Fees and Consulting/Brokerage Fees are allocated giving 80% weight to % of Total Capped Losses and 20% weight to % of Total payroll



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## Documents For Members

For each court, a document will be provided that includes the following...

- Memo describing the cost allocation methodology
- Coverage declaration page
- Detailed calculation of the premium allocation
- Comparison with prior allocation
- Allocation training to come



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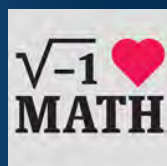
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## Questions ??

Ask an Actuary !

Call 1-800-[(10x)<sup>2</sup>-2x+34]



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**JBWCP  
Program Funding  
Options**

Gregory Trout, Bickmore

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**Deficit Reduction Options**  
Review of White Paper

\$30.5 Million Shortfall at June 30, 2015

Options:

- Risk Control/Safety Measures
  - Focus on reduction of high frequency/severity ergonomic claims.
- Claims Cost Reduction Initiatives
  - Prompt Reporting of Claims/Early Resolution
    - Education
    - Settlement Authority
  - Early Return to Work/Modified Duty
  - Claims Closure Initiative

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**Deficit Reduction Options**  
JBWCP Open Claims as of 2/29/2016

	Current Year (Fiscal Yr)	1 to 2 Years (FY 2013-14 & FY 2014-15)	2 to 5 Years (FY 2010-11 thru FY 2012-13)	5 to 10 Years (FY 2005-06 thru FY 2009-10)	10-15 Years (FY 2000-01 thru FY 2004-05)	Over 15 Years	Total Open Beginning with FY 2013-14	Grand Total Open All Years
<b>TRIAL COURTS</b>								
# Claims	229	339	305	212	120	2	639	1,207
Paid	537,093	6,411,876	16,902,117	19,713,134	18,147,180	65,101	64,827,632	61,776,502
Incurred	2,235,395	12,887,421	25,701,907	26,356,091	23,054,477	95,418	75,207,893	90,330,709
<b>JUDICIARY</b>								
# Claims	9	10	10	8	3	13	34	53
Paid	10,563	125,935	437,730	831,709	503,642	3,046,559	4,819,639	4,956,138
Incurred	92,942	332,404	672,423	1,076,596	663,859	3,908,216	6,321,095	6,746,441
<b>COMBINED</b>								
# Claims	238	349	315	220	123	15	673	1,260
Paid	547,656	6,537,811	17,339,847	20,544,843	18,650,822	3,111,660	59,647,172	66,732,639
Incurred	2,328,338	13,219,825	26,374,331	27,432,687	23,718,336	4,003,634	81,528,987	97,077,150

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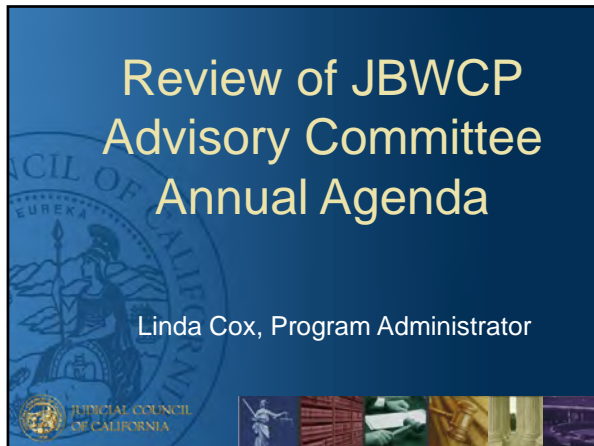
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# Review of JBWCP Advisory Committee Annual Agenda

Linda Cox, Program Administrator



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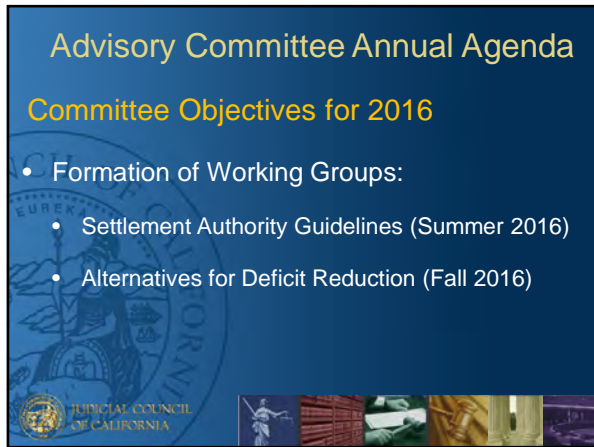
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## Advisory Committee Annual Agenda

### Committee Objectives for 2016

- Formation of Working Groups:
  - Settlement Authority Guidelines (Summer 2016)
  - Alternatives for Deficit Reduction (Fall 2016)



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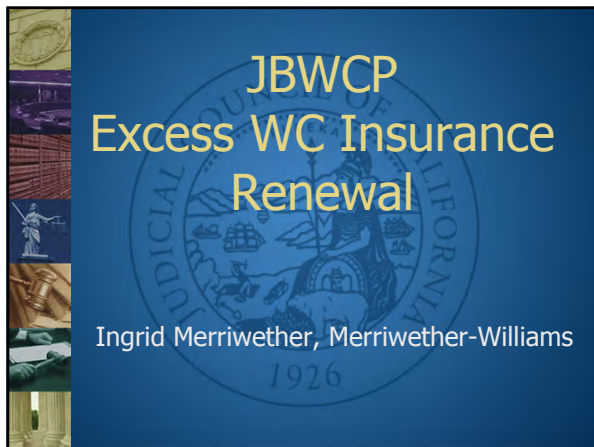
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## JBWCP Excess WC Insurance Renewal

Ingrid Merriwether, Merriwether-Williams



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## Insurance Market Overview

California workers' compensation insurers reduced their premium rates for 2016

- 2016 filed California premium rates decreased 7.8% over 2015 as respects primary workers' compensation only
- 2016 California average rate is \$2.42/\$100 payroll
- Key 6 insurers for JBWCP premium rates are stable with +/- 5% fluctuation

1. Safety National Insurance Company
2. New York Marine and General Insurance Company
3. Arch Insurance
4. ACE Property & Casualty Insurance Company (CHUBB)
5. State National Insurance Company
6. Midwest Employers Casualty Company




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## Excess W.C. Insurance Renewal Marketing Overview

There are 6 insurers that specialize in excess workers' compensation coverage for public entities in California:

- Safety National Insurance Company (AM Best A+ XIII)
- New York Marine and General Insurance Co. (AM Best A IX)
- Arch Insurance (AM Best A+ XV)
- Chubb/ACE (AM Best A++ XV)
- State National Insurance Company (AM Best A VIII)
- Midwest Employers Casualty Company (AM Best A+ XV)

\* Renewal submissions including updated exposure and loss information submitted to each (AM Best Rating definitions provided)




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## Excess W.C. Insurance Renewal Marketing Overview

**Summary of Marketing Updates:**

**TRIAL COURTS**

**Safety National:** Initial renewal terms at 0% base increase


**New York Marine:** May quote up to \$50MM limits. May not be competitive.

**Arch Insurance:** May be competitive. Need to do a short claims review with the TPA (AIMS) prior to quoting.

**ACE/CHUBB:** May quote this year at \$50MM limits and higher limits.

**State National:** Reinsurance scenario resolved, using Meadowbrook paper. Reviewing the submission, may quote.

**Midwest Employers:** Metropolitan concentration issues prohibitive to competitive pricing terms.




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## Excess W.C. Insurance Renewal Marketing Overview

**Summary of Marketing Updates:**

**JUDICIARY COURTS**

**Safety National:** Initial terms at estimated annual premium of \$226,698 (\$0.045 rate)


**New York Marine:** Considering to quote up to \$50MM limits.

**Arch Insurance:** Initial renewal terms at 0% rate increase

**ACE/CHUBB:** Considering to quote this year at \$50MM limits and higher. Minimum premium is \$200,000.

**State National:** Reviewing the submission, may not quote due to concentration issues.

**Midwest Employers:** Metropolitan concentration issues prohibitive to competitive pricing terms.




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## Excess W.C. Insurance Renewal Marketing Overview

**Additional Marketing Considerations:**

- **Optional Rate Guarantee for Trial Courts:** Second year rate freeze option subject to loss experience.
- **Higher Limits of Liability:** Consideration will be given to additional options including \$100MM and \$150MM total. Statutory limits will be difficult to obtain due to employee concentration issues in key geographic locations.
- **Reduced Deductible Level:** Consideration to lower deductible levels including \$1.5MM and \$1MM. Very limited market options below this level for current program.




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## Excess W.C. Insurance Renewal Marketing Overview

**Payroll History**



	Trial	Judiciary
2011	\$878,486,850	
2012	\$815,981,951	
2013	\$813,852,084	
2014	\$802,430,146	
2015	\$852,777,803	\$508,474,860
2016	\$847,893,531	\$503,772,448




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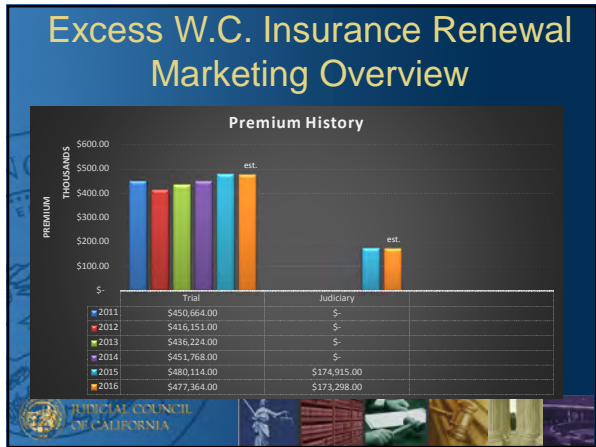
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## Focus for 2016-2017

- Linda Cox, JBWCP Program Administrator

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### Program Focus for 2016-17

**Member Training and Education**

Category	Topic	Dates
Risk Control	Back Safety and Ergonomics	May 2016
Allocation	Allocation Methodology – 2016/17 Allocation Results	May 24 and May 26
WC Training	WC Roles and Responsibilities	June 6 and 7
Risk Control	Bi-monthly Safety Communications/Bulletins	Jul, Sept, Nov, Jan, Mar, May
WC Training	Life of a Claim	August 15 and 16
WC Training	Claim Review Management	October 17 and 18
WC Training	Review of Claims Manual	December 5 and 6
Risk Control	Additional Office Safety Webinars	TBD
Risk Control	Risk Control Portal <a href="http://riskcontrol.bickmore.net/Home/Abid/109/Default.aspx">http://riskcontrol.bickmore.net/Home/Abid/109/Default.aspx</a>	Available 24/7

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### Program Focus for 2016-17

**Claims Manual**

Recognizing that workers' compensation is not the only focus for the JBWCP members, the claims manual is designed to provide an easy reference document regarding:

- The Rules of Court;
- How the program works;
- What to do when an injury occurs;
- Returning employees to work;
- Legal Actions involving workers' compensation claims;
- Risk Control Resources;
- General Program Questions; and
- The Claims Process



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### Program Focus for 2016-17

**Member Risk Control Portal**

- Custom Ergonomic Video
- Streaming Videos
- Sample Programs and Guides
- Webinars
- Safety Publications / Ergonomics



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## TPA Audit

Annual Audit of TPA/Medical Case Management  
Goal – 95% Compliance Overall

**RESULTS:**

- TPA Technical Score: 86%
- Utilization Review Score: 99%
- Nurse Case Management: 73%




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## Comparison Results

Claims Technical Administration Components	AIMS	CorVel	Compare (AIMS to CorVel)	Performance Target	Compare (AIMS to Target)
01 Intake Process	83%	87%	-4%	95%	-12%
02 Control of Claims	91%	91%	0%	95%	-4%
03 File Organization/Documentation	82%	84%	-2%	95%	-13%
04 Claim Investigation	51%	55%	-4%	95%	-44%
05 Claim Resolution	89%	77%	12%	95%	-6%
06 Reserving	94%	97%	-3%	95%	-1%
07 Subrogation	50%	57%	-7%	95%	-45%
08 Administrator Effectiveness	73%	2%	71%	95%	-22%
09 Cost Containment	97%	97%	0%	95%	-2%
10 Reporting to Excess Carriers	50%	33%	17%	95%	-45%
Technical Overall Score	86%	85%	1%	95%	-9%
Technical Overall Score <sup>1</sup>	87%	85%	2%	95%	-8%

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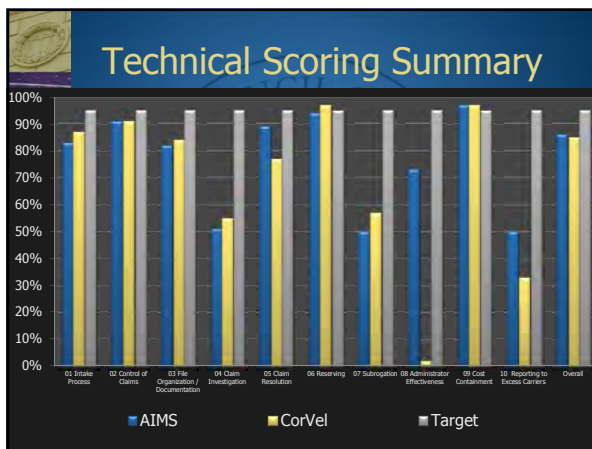
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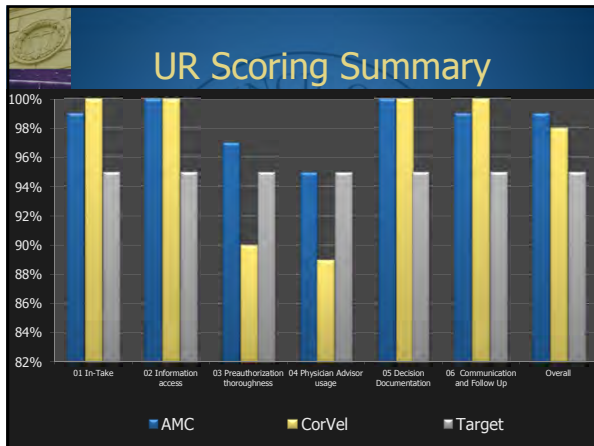
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- ### 2016 Technical Audit
- Increase number of files to review
  - Targeted Audit to focus on specific areas:
    - Accurate Benefit Payments
    - File Documentation
    - Litigation Management
    - Responsiveness to JBWCP Members and Staff

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- ### Court Survey Results
- Survey was deployed in October 2015.
  - The focus was to obtain the members feedback on customer service received from AIMS.
  - Forty-one members responded to the survey
    - Four of those members submitted two responses
  - On a scale of 1 through 5, AIMS scores averaged 3.8
  - While many of the respondents expressed satisfaction with AIMS; others listed examples of events that have caused them to be frustrated with either AIMS or their assigned examiner.
  - The program administration team, AIMS, and Bickmore spearheaded an outreach effort to members who expressed dissatisfaction in order to address and resolve the concerns that were raised.
  - A summary of the responses have been provided to the Committee with the agenda materials.

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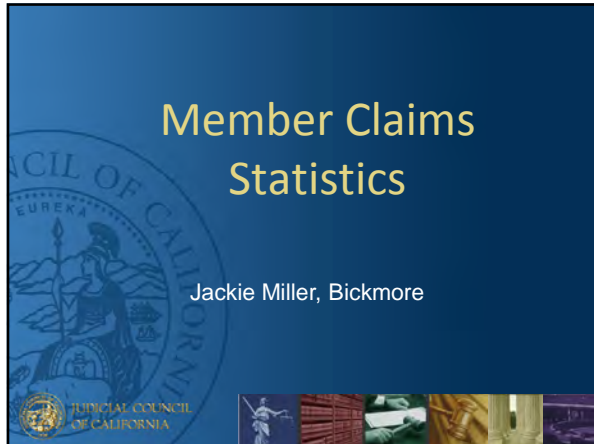
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# Member Claims Statistics

Jackie Miller, Bickmore



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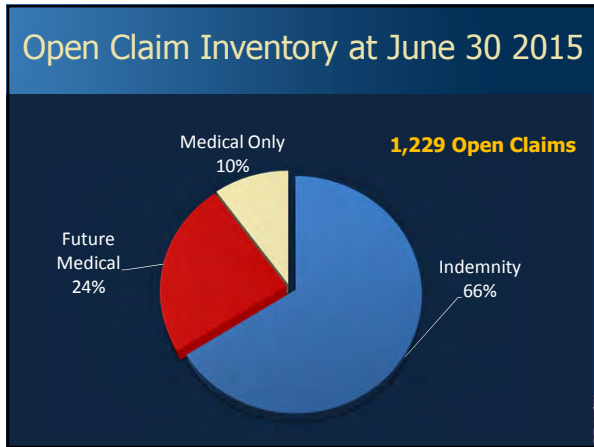
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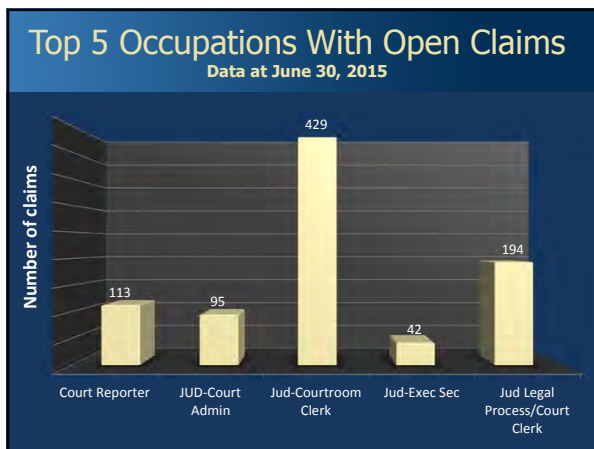
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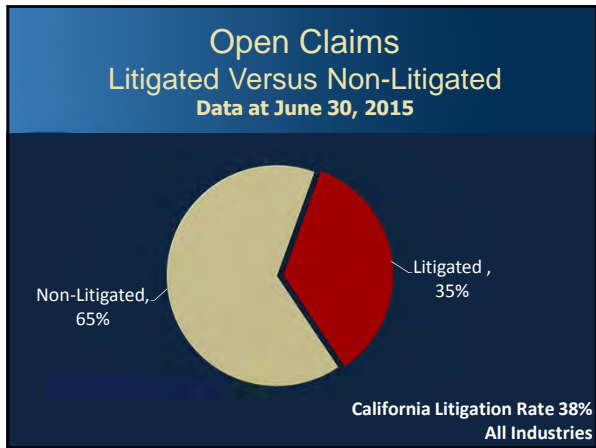
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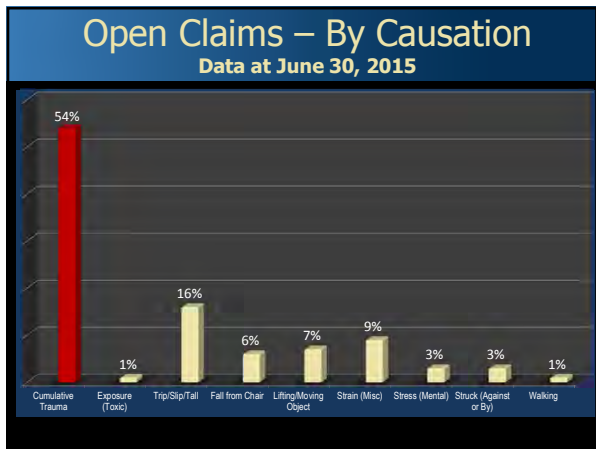
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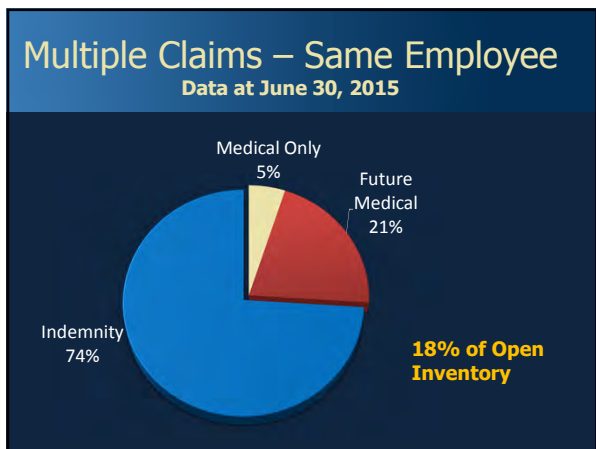
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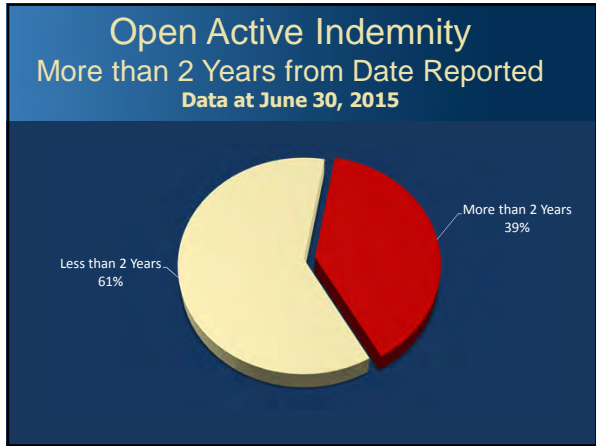
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## Third Party Claims Administrator Stewardship Report

**AIMS**

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## Presenters

**Tricia Baker**  
Interim Program Manager, AIMS

**Lynn Cavalcanti**  
Senior Vice President, AIMS

**Lea Morales-Mendez**  
Director of Client Services, Allied Managed Care

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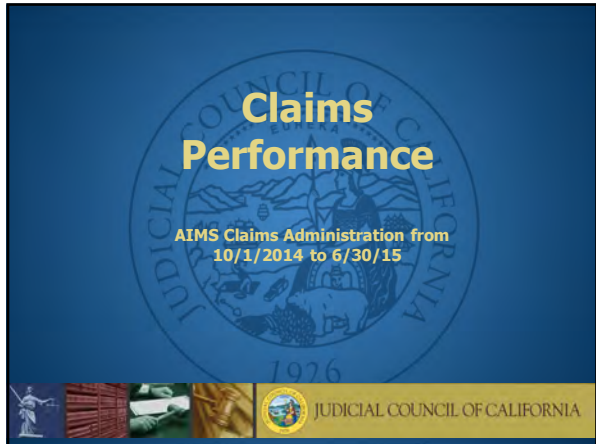
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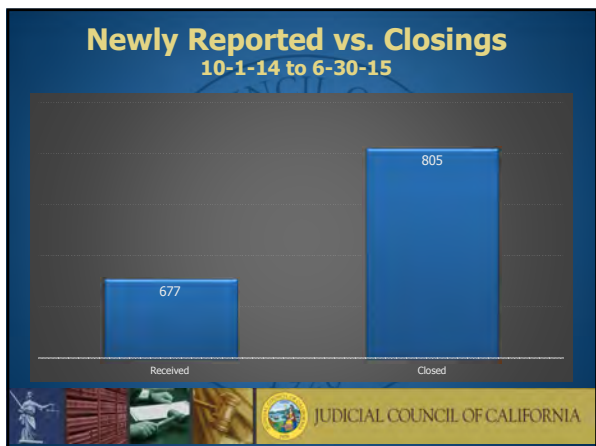
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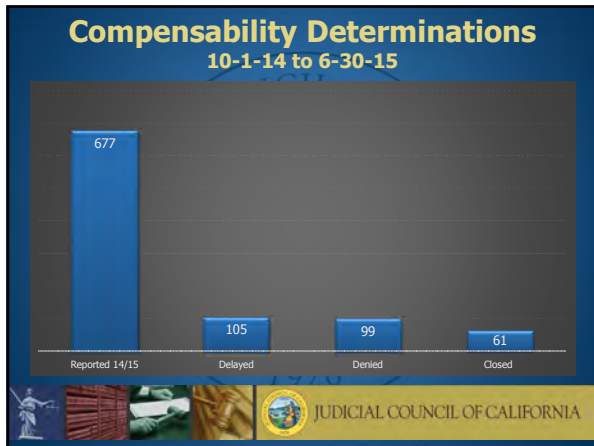
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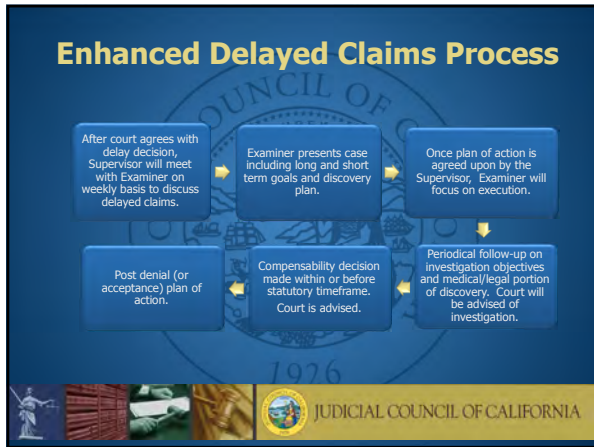
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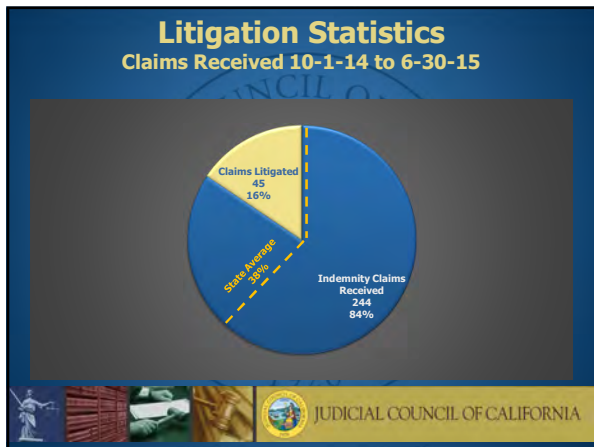
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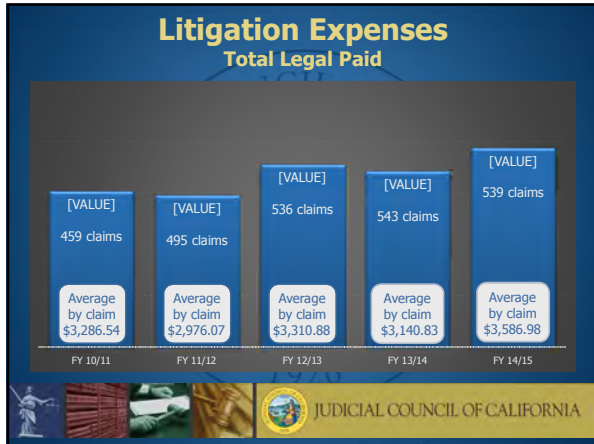
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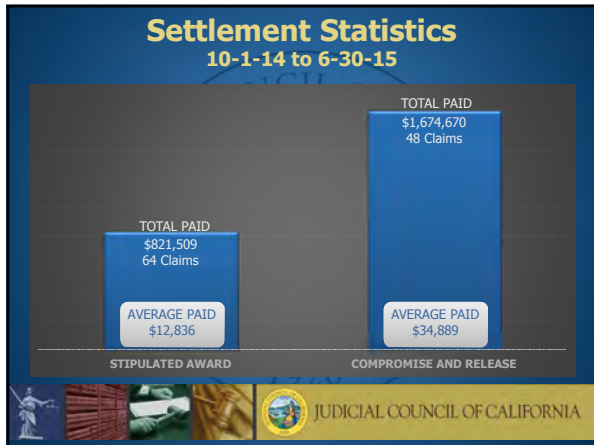
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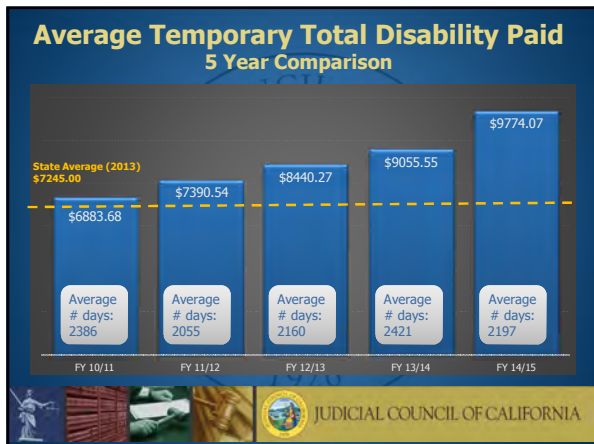
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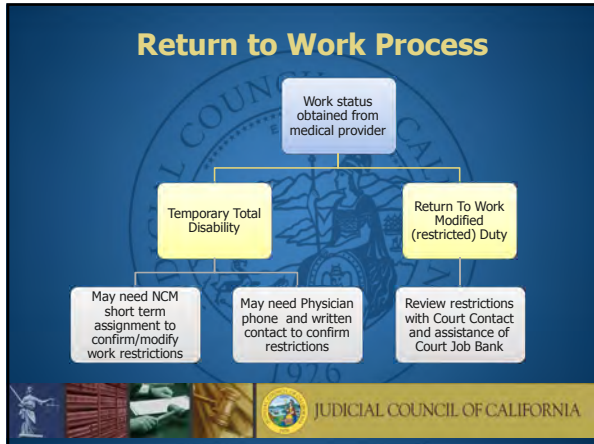
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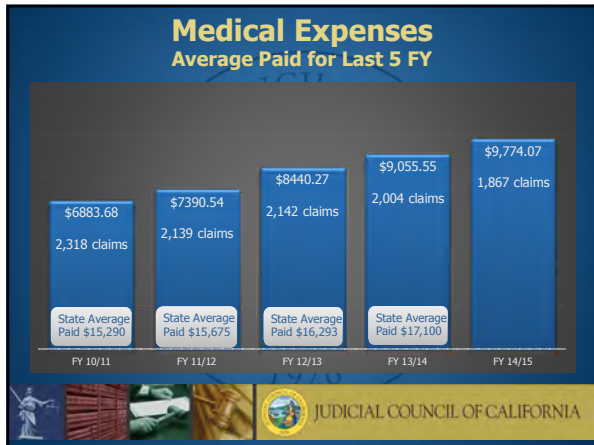
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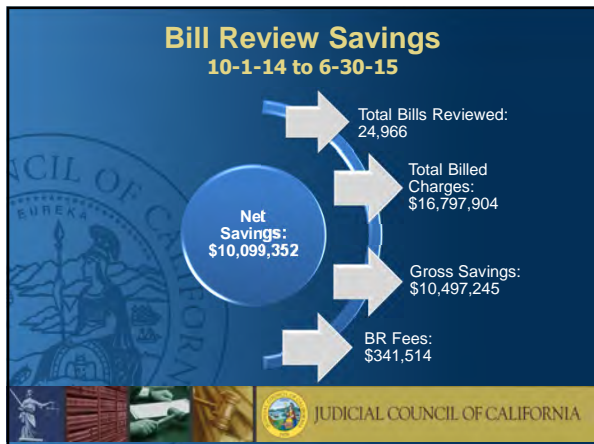
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### Courts Participating in Medical Provider Network

Ventura	San Diego	Fresno
Calaveras	San Mateo	Santa Cruz
San Luis Obispo	Kern	Monterey
Placer	Sonoma	Siskiyou
San Benito	Humboldt	Merced
Nevada	Santa Barbara	Butte
Lake	Orange	Tulare
Alameda	Shasta	Santa Clara
Riverside	Mendocino	Solano
Sacramento	Stanislaus	Napa
Trinity	Plumas	Contra Costa
Kings	Colusa	San Bernardino
Mono	Amador	San Joaquin
Imperial		



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### Medical Provider Network As a Claims Tool

MPN historically proven to provide better service (on average) than non-MPN provider

- Wider network penetration (than non-MPN)
- Transfer of care for non-MPN physicians or allowing physician to join network (results based)
- Report issues of treatment non-compliance to AIMS' Medical Director for intervention
- Non-MPN bills are statutorily denied
- On average, MPN physicians are better trained in WC related medicine and statutory reporting requirements



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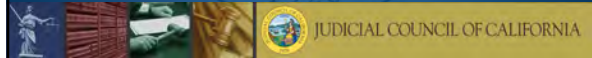
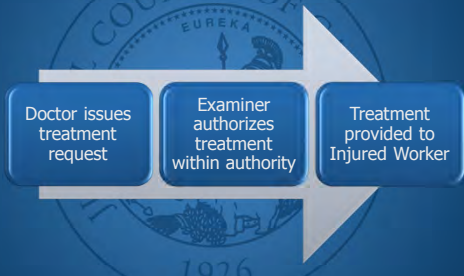
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### Independent Medical Review

Treatment approval at Examiner level



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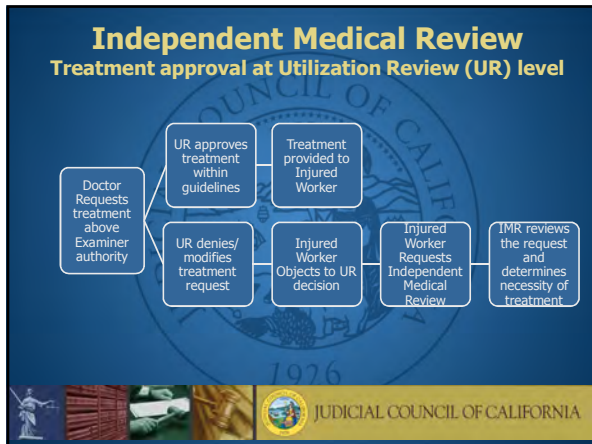
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### Independent Medical Review 10-1-14 to 6-30-15

Peer Reviews: 461	Peer Review decisions eligible for IMR: 371	IMR decisions: 27 (7% of eligible decisions)
Number of services overturned by IMR: 4 (7%)	Number of services upheld by IMR: 24 (93%)	State Average of services upheld by IMR : 91%

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### Pharmacy Benefit Management (PBM)

- A PBM is a third party administrator of a prescription drug program.
- PBM negotiates discounts with pharmacies and provider network.
- Allied Managed Care (AMC) developed the drug formulary with our Medical Director.
- Narcotic medications are electronically routed to AMC Nurse for review.
- Nurse will approve if appropriate or send to Utilization Review.

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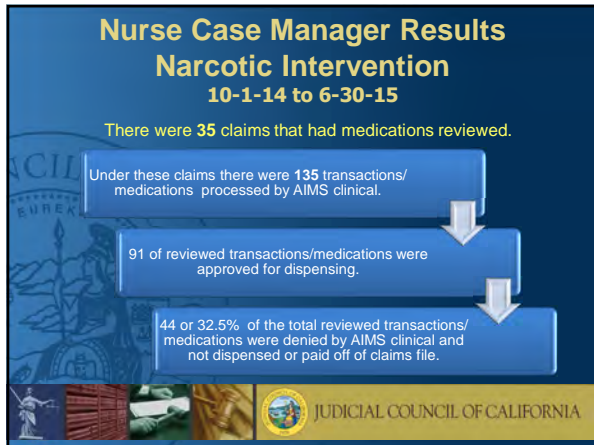
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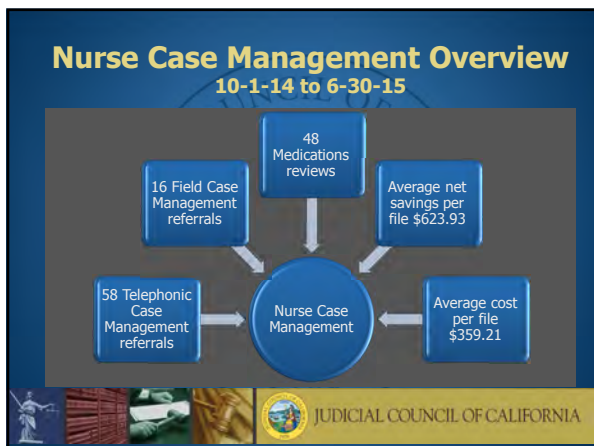
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### Nurse Case Management Results

Nurse Triage Reduces Potential Medial Costs

- Injured Worker (IW) fell in the bathroom causing a loss of consciousness.
- Triage nurse found that Injured Worker had not gone to see the MD until she started vomiting 3 days after the incident.
- IW refused testing recommended by the MD.
- IW informed the nurse that she was having memory issues and loss of ability to remember words, ringing in ears, and headaches.
- Triage nurse convinced IW to proceed with testing.
- Closed head injuries left untreated can cause a permanent need for treatment and the symptoms can be debilitating and expensive to treat.



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### Audit Comments

- Client Service Training for Claims Staff
- Weekly Staff Meeting – discuss guidelines and process issues
- Supervisor Reviews – 70% at audit, 68% current with 180 days benchmark
- Additional Supervisor added to staff
- Examiner reviews – 80% at audit, 70% current with 90 days benchmark



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### Partnership

#### Medicare Reporting Issue

- 2002 Closed Medical Only file
- Retired worker frustrated with Medicare denial of benefits.
- Injured worker explained her troubles and how many people she had spoken to along the way for the past two months.
- Very complimentary of AIMS examiner trying to assist her.
- JBWCP contacted and notified AIMS of data issue.
- AIMS Corporate Compliance Department able to reach out to Medicare to correct old data report from 2002 within 24 hours of notice.



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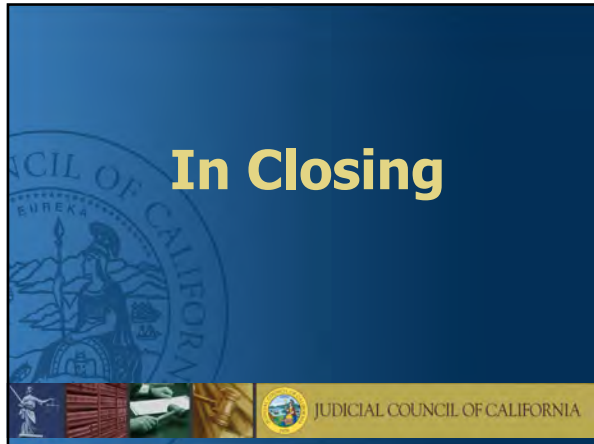
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**PENDING CLAIM COUNTS \***

	Evaluation Date		Variance	
	12/1/2014	1/4/2016	#	%
Prior	527	409	(118)	-22.4%
2011	127	93	(34)	-26.8%
2012	168	124	(44)	-26.2%
2013	221	157	(64)	-29.0%
2014	376	175	(201)	-53.5%
2015	-	313	313	nm
<b>Total</b>	<b>1,419</b>	<b>1,271</b>	<b>(148)</b>	<b>-10.4%</b>

**PENDING RESERVES \***

	Evaluation Date		Variance	
	12/1/2014	1/4/2016	\$	%
Prior	\$18,408,104	\$14,820,285	(\$3,587,818)	-19.5%
2011	3,202,099	2,546,214	(655,885)	-20.5%
2012	3,404,971	2,848,029	(556,942)	-16.4%
2013	4,133,987	4,028,684	(105,303)	-2.5%
2014	2,843,692	3,379,207	535,515	18.8%
2015	-	2,889,676	2,889,676	nm
<b>Total</b>	<b>\$31,990,852</b>	<b>\$30,512,091</b>	<b>(\$1,478,758)</b>	<b>-4.6%</b>

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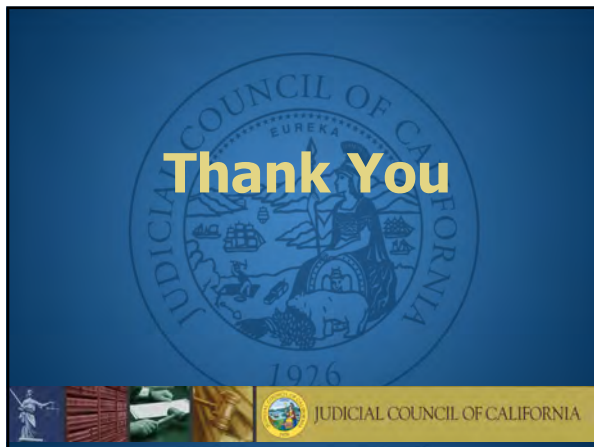
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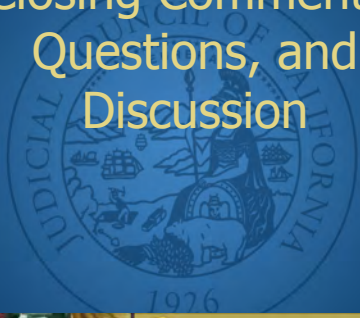
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Closing Comments,  
Questions, and  
Discussion



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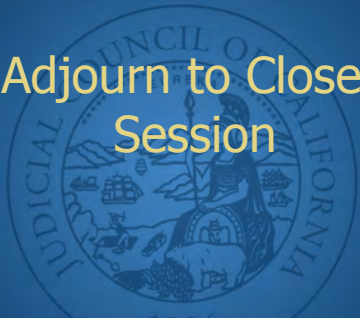
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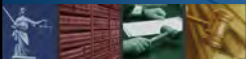
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Adjourn to Closed  
Session



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# JUDICIAL COUNCIL OF CALIFORNIA

JUDICIAL BRANCH WORKERS'  
COMPENSATION PROGRAM  
ADVISORY COMMITTEE

[www.courts.ca.gov/jbwcp.htm](http://www.courts.ca.gov/jbwcp.htm)  
[jbwcp@jud.ca.gov](mailto:jbwcp@jud.ca.gov)

## JUDICIAL BRANCH WORKERS' COMPENSATION PROGRAM ADVISORY COMMITTEE

### MINUTES OF OPEN MEETING

November 4, 2015

9 a.m. to 3:30 p.m.

Judicial Council of California - Sacramento

**Advisory Body Members Present:** Ms. Tania Ugrin-Capobianco, Chair, Court Executive Officer, Superior Court of California, County of El Dorado, Ms. Heather Haymaker Capps, HR Benefits & Disability Programs Manager Superior Court of California, County of Orange Ms. Tammy L. Grimm, Court Executive Officer, Superior Court of California, County of Imperial, Ms. Cindia Martinez, Assistant Court Executive Officer, Superior Court of California, County of Sonoma, Ms. Collette M Bruggman, Assistant Clerk/Administrator Court of Appeal, Third District, Hon. Wynne S. Carvill, Judge of the Superior Court of California, County of Alameda, Ms. Michelle Hafner, HR Director, Superior Court of California, County of Fresno, Ms. Shannon Stone, Human Resources Director, Superior Court of California, County of Contra Costa, Mr. David H. Yamasaki, Court Executive Officer Superior Court of California, County of Santa Clara, Mr. T. Michael Yuen, Court Executive Officer, Superior Court of California, County of San Francisco, Ms. Christina M. Volkens, Court Executive Officer, Superior Court of California, County of San Bernardino, Ms. Jeanine Bean, Director of Human Resources, Superior Court of California, County of Stanislaus,

**Advisory Body Members Absent:** Mr. Brian Taylor, Court Executive Officer, Superior Court of California, County of Solano, Ms. Stephanie Cvitkovich, Sr. Human Resources Analyst, Superior Court of California, County of San Diego

**Others Present:** Ms. Linda M. Cox Judicial Council, Ms. Lisa M. Bartlow Judicial Council, Ms Jade Vu, Judicial Council Human Resources, Bickmore Risk Services Consultants (Bickmore); Jacquelyn Miller, Angela Bernard, Greg Trout, Mike Harrington, Acclimation Insurance Management Services (AIMS), JBWCP Third Party Administrator, Patrick Fuleihan, Arlene Lisinski, Superior Court of California, County of Solano

### OPEN MEETING

#### Call to Order and Roll Call

Ms. Tania Ugrin-Capobianco (Chair) called the meeting to order at 9:05 a.m. and took roll call.

#### Approval of Minutes

The advisory body reviewed the minutes of the April 10, 2015 meeting Judicial Branch Workers' Compensation Program Advisory Committee meeting. Ms. Michele Hafner wanted a correction

made to page 8 that the committee previously recommended that we further research investment options. A motion was made Ms. Hafner (Fresno) and seconded Mr. Yamasaki (Santa Clara) with one abstaining Hon. Wynne Carvill (Alameda) to approve the minutes. Motion passed.

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**PUBLIC WRITTEN COMMENTS**

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No public comments were received.

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**DISCUSSION AND POSSIBLE ACTION ITEMS**

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**Orientation for New Members of the JBWCP Advisory Committee – Roles and Responsibilities of Committee Members**

**Ms. Linda Cox's Remarks**

Ms. Linda Cox (Judicial Council) provided an overview and history of the JBWCP. She advised the members that currently all of the courts were members of the program with the exception of Los Angeles. She discussed the charge of the committee and their role to guide and provide direction to the Judicial Council. The committee's job is to provide options for the Judicial Council to make the final decision. It was also noted that the JBWCP will no longer report to the Executive & Planning Committee, and will now report to the Litigation Management Committee.

*NO COMMITTEE ACTION*

**Program Overview and History of the JBWCP**

**Ms. Linda Cox's Remarks**

Ms. Cox (Judicial Council) went over the relevant legislative mandates that applied to the JBWCP. There was discussion about options for reducing the deficit and the possibility of using investments to reduce the program's ongoing deficit and get the program fully funded.

*QUESTIONS ASKED*

**Is it possible for the program to earn more interest on its assets to reduce court contributions or expedite the current gap to becoming fully funded?**

The committee discussed the cash funding versus ultimate funding methodologies. The committee was advised that the methodologies would be reviewed in the coming year with an emphasis on fully funding and looking at the program's investment option choices.

Mr. Mike Harrington (Bickmore) mentioned that the program must look at current market conditions regarding investment options. There is a fiduciary responsibility to make low risk investments for the funds.

*FOLLOW UP*

Ms. Cox (Judicial Council) requested the Judicial Council's Finance office to further research the program's fund investments, provide feedback on the legal ability of the program to invest and guidance on how the program might maximize the return on

investment of funds that would benefit the program as a whole.

*NO COMMITTEE ACTION*

### **Life Cycle of a Workers' Compensation Claim**

#### **Ms. Jacquelyn Miller's and Mr. Greg Trout's Remarks**

Ms. Jacquelyn Miller (Bickmore) provided information on the timeline for resolving a typical Indemnity workers' compensation claim and discussed circumstances which may lead to a delay in claim resolution. Mr. Greg Trout (Bickmore) discussed the workers' compensation reform under former Governor Schwarzenegger as well as the more recent reform resulting from Senate Bill 863 and their impact on the industry. Changes to the workers' compensation process were discussed, including the Independent Medical Review (IMR) process and the establishment of the Medical Provider Network for the program

Current, 39 courts participate in the MPN, which allows for greater medical control resulting in reduced costs, improved quality of care and improved medical reporting. There is a need for increased locations within the network..

#### **Discussion regarding Claims Closures**

In relationship to the information provided regarding the length of time it takes to resolve a claim, a discussion was undertaken regarding formalizing a claim settlement process that will benefit the program, the members and the injured workers. The following obstacles were identified which delay claim resolution and closure:

- Each of the participant courts' has a different approach to the settlement process. There is a lack of uniformity as well as an inconsistency in settlement considerations.
- With 294 open Future Medical claims, many of which have not involved medical care in more than a year.
  - Consideration should be made for administrative closure as provided for in the Service Guidelines.
  - There remain unresolved claims that more than 10 years old. The current third party administrator (TPA), Acclamation Insurance Management Services (AIMS) has recently completed their first year of service for the program, and has focused their efforts on closing these long standing claims. The program members lack a consistent understanding of the workers' compensation process, and their involvement in case resolution. It was noted that more members are becoming involved in their claims which has helped to reduce the open inventory.

#### *QUESTIONS ASKED*

#### **If a claim is administratively closed, can it be re-opened?**

The claim can be re-opened if there is a future medical award and the need for care relates to the specific injury.

#### **What is the benefit to closing claims?**

There is a financial impact to the program by closing claims as it reduces the program's outstanding liabilities which in turn directly impacts the funding of the program..

*FOLLOW UP*

Mr. David Yamasaki (Santa Clara) noted that the information regarding the life cycle of a claim was very helpful and should be shared with the other courts, with the goal of closing claims as soon as possible. This information will be shared through internal sources and future training sessions.

**Discussion regarding Medical Provider Networks**

The committee discussed the current workers' compensation Independent Medical Review (IMR) process. Thirty-nine courts participate in the Medical Provider Network (MPN).

And pointed out the need to find locations with more medical providers to add to the MPN so that more courts will come under the MPN

*NO COMMITTEE ACTION*

**Discussion regarding Benchmarking**

*QUESTIONS ASKED*

**Does Bickmore/AIMS have any information on the average cost of a claim? Are there any benchmarks available to help the courts control costs?**

Ms. Hafner (Fresno) inquired if there were specific benchmarks the program or individual members can be measured against.

Mr. Patrick Fuleihan (AIMS) remarked that the average cost of a claim is available by member and can be provided by AIMS. It was noted Mr. Harrington (Bickmore) stated that some courts may not have enough claims to support a true comparison as claims activity can vary by court size, with some larger courts having more claims than smaller courts.

Ms. Miller (Bickmore) indicated that working with the JCC and AIMS staff, they have been gathering data regarding frequency and severity for specific courts and this can be expanded to all members at a later date. Ms. Capps (Orange) stated that her court has a safety program and they have been looking at data, this should help with their evaluation.

Additionally, as best practices are identified, they can be shared with all members at a later date.



Mr. Trout (Bickmore) stated that data migration (cleansing and recoding as part of the data migration) from CorVel to AIMS is still in process; once the data is finalized, courts can utilize it to make comparisons with each other for benchmarking purposes.

**Does Bickmore/AIMS have information on some larger cities/counties and practices that may have led to cost reductions?**

*FOLLOW UP*

Bickmore will gather data. Ms. Ugrin-Capobianco (Chair) suggested that the program look at comparisons and best practices and replicate them wherever possible statewide. Ms. Christine Volkers (San Bernardino) mentioned that CEOs would like to see information to learn from one another.

*NO COMMITTEE ACTION*

### **Discussion regarding AIMS**

*QUESTION ASKED*

**How can the JBWCP measure AIMS' contribution moving forward?**

Ms. Cox (Judicial Council) discussed the annual Bickmore audit of AIMS and that they scored 87 percent overall on their first audit. She mentioned the third party administrator court survey was recently sent out to the CEOs for completion and that any court issues they have can be raised with Judicial Council staff, Bickmore or AIMS directly for resolution.

Ms. Lisa Bartlow (Judicial Council) mentioned that a small number of responses had been received thus far on the court survey. She also advised the members that she, Bickmore and AIMS began weekly phone calls prior to the transition from CorVel and these calls continue to occur weekly where they discuss claims and performance issues.

Mr. Yamasaki (Santa Clara) mentioned that the TPA survey was helpful and that routine problems should be handled to acceptable standards along with all other claims made by the members. .

*FOLLOW UP*

Ms. Cox (Judicial Council) stated that she planned to share a copy of the AIMS contract and client instructions with the JBWCP Advisory Committee members.

*NO COMMITTEE ACTION*

### **Settlement Authority Guidelines**

#### **Ms. Ugrin-Capobianco's Remarks**

Ms. Ugrin-Capobianco (Chair) advised the Committee in order to refine the claim settlement process the Committee would need to make decisions on settlement guidelines, and whether or

not to utilize an ad hoc group or the entire committee to develop recommendations for the Judicial Counsel to consider.

*QUESTIONS ASKED*

**Should the JBWCP have one uniform settlement authority policy for all the courts?**

Mr. Trout (Bickmore) mentioned that Bickmore has provided samples of how others/pooled programs handle their settlements. All of them have a settlement authority policy in place. Bickmore has worked with many pools: 80 are other public entity pools in California, with 30 other pools, of which 15 are administratively managed by Bickmore. Each Board has fiduciary responsibility on behalf of all members to authorize settlements fairly and promptly. In some instances, the Board may have delegated the settlement authority to Executive Committees.

Mr. Fuleihan (AIMS) discussed settlement authority and settlement types which mostly involve permanent disability awards. There was discussion about the difference between Compromise & Release and Stipulation with Request for Award settlements. Ms. Miller (Bickmore) advised the Committee that it is necessary for defense attorneys to come to court for Mandatory Settlement Conferences (MSC) with settlement authority. In these cases, there may be a short time between notice of the MSC and the actual court date. Developing a uniform settlement authority process will aid in assuring appropriate settlement authority is provided to the attorneys prior to the court appearance.

It was stated that the program currently has a \$75,000 threshold and the rest goes back into the pool with a cost to every court. Mr. Trout (Bickmore) clarified that the JBWCP is a pooled program that is currently funded at \$51 million dollars. There is a share of the cost to manage the program that is allocated to the individual courts. The claim costs have an impact on every court. For example, a large claim over \$300,000 has a financial impact on all of the court costs.

It was further clarified the \$75,000 threshold applies to the amount per claim considered in each member's allocation.

Mr. Trout (Bickmore) clarified that the JBWCP is a pooled program that is currently funded at \$51 million dollars. There is a share of the cost to manage the program that is allocated to the individual courts. The claim costs have an impact on every court. For example, a large claim over \$300k has a financial impact on all of the court costs.

**Is it a requirement for courts to be in the pool?**

It is not a requirement, but a court would have to have some other type of coverage like that provided by California's State Compensation Insurance Fund (SCIF) or go back into the respective county's program. Should a member leave the program, there could be a financial impact to the remaining members.

**Will a formalized, centralized settlement policy process assist courts where there are overlapping workers' compensation and civil claim issues that may cloud their judgment on recommended settlements?**

Ms. Miller (Bickmore) mentioned that settlement policies should have an appeal process outlined that may involve one or more levels. Ms. Volkens (San Bernardino) was concerned that AIMS was not financially involved in the decision and that the court needs to be involved and know all the facts.

**Can a court settle a \$300,000 claim under the current policy?**

Currently the courts can settle claims up to the applicable Excess Insurance level, which is now at \$2 million dollars; any amount above that threshold would be covered by the excess insurance.

Additional questions were raised concerning settlement authority policies and settlements related to injuries:

- What are the challenges of not having a settlement authority policy, and what are the cost/benefits of not having one?
- What have been challenges regarding settlements during the past year?
- What benefits have been recognized?
- Is there an estimate on how much these challenges have cost the program?
- How much do injuries cost, e.g. carpal tunnel, repetitive stress injuries, etc?
- What is the average value of a settlement and what amounts have been settled in the past?
- Is it possible to obtain reports that provide information on old money (already spent) versus new money that would go towards settlement?

*COMMITTEE ACTION*

In order to address the questions above, Mr. Yamasaki (Santa Clara) motioned to create a subcommittee that will evaluate the settlement threshold on pending workers' compensation claims and make recommendations to the Judicial Council on the governance and process. Ms. Tammy Grimm (Imperial) seconded the motion. No one opposed. No one abstained. The volunteers for the subcommittee will be Ms. Grimm (Imperial), with members to include Ms. Shannon Stone (Contra Costa), Ms. Capps (Orange), Ms. Jeanine Bean (Stanislaus), Ms. Martinez (Sonoma), Ms. Volkens (San Bernardino), and Mr. T. Michael Yuen (San Francisco). Further discussion/clarification of the motion determined that the entire committee would participate in the settlement authority discussions and that there was not a need for a subcommittee. Ms. Grimm (Imperial) will still take the lead.

*FOLLOW UP*

Ms. Cindia Martinez (Sonoma) is requesting a policy be drafted that defines limits on settlement authorities so that one court cannot approve a settlement that affects others. Ms. Cox (Judicial Council) stated that the Committee had previously discussed settlement

options when the program was with CorVel; the process stalled when the program transitioned to AIMS.

With the establishment of committee review of settlement authority options, further research will be performed on how the JBWCP Advisory Committee will interact within the new reporting structure to the Litigation Management Committee, which currently has a \$100,000 settlement threshold, primarily because they review liability claims.

In response to the injury-related questions raised by the Committee, AIMS will develop statistics regarding claim settlement over the last two years. The committee members advised that these discussions should be confidential and discussed in closed session.

Ms. Cox (Judicial Council) will set a meeting after the holidays.

### **Program Funding**

Mr. Harrington (Bickmore) discussed the jargon and terminology for the actuarial methodology:

- Losses;
- Ultimate losses;
- Reserves;
- Liabilities-trial courts and judiciary;
- Loss development-judiciary;
- Projected paid loss, allocated loss adjustment expense (ALAE);
- Costs to allocate-all entities;
- Loss allocation; and
- Expense methodology.

The program has \$82 million in program liabilities and \$51 million in assets. Therefore program is not fully funded, but it has adequate funds to cover all projected short term cash flow scenarios. The JBWCP is not subject to Governmental Accounting Standards Board (GASB) regulations and is not required to book the \$82 million in program liabilities on the financial reports.

The program can be prospectively funded on a cash flow or ultimate cost funding basis. Under cash flow model the program has premiums to cover claims payments that will occur during a given year. Under ultimate cost funding model, the program has premiums to cover the ultimate cost of claims occurring in any given fiscal year.

The JBWCP was also able to secure commercial excess insurance for the state judiciary at the same rate as the trial courts.

### **Discussion Regarding Program Funding**

There was discussion about the benefits of fully funding the program's outstanding claims liabilities. Some of the considerations for fully funding are the premium impact, methodology

and timing. Ms. Ugrin-Capobianco (Chair) raised the issue as to whether or not the group wanted to discuss fully funding the program as a group or through an ad hoc committee.

- Ms. Capps(Orange) stated that she would like to fully fund the program, however, Orange court is currently a donor court and in the future they will have a multi-million dollar deficit.
- Hon. Carvill(Alameda) stated that the Alameda court is also a donor court currently. Once they have the stability, then they will be able to make a plan to move forward.
- Ms. Cox (Judicial Council) stated that she could bring the Judicial Council Finance office into JBWCP discussions if needed.
- Ms. Hafner (Fresno) stated that she was interested in making the changes incrementally, but she was not sure how this would occur.
- Mr. Trout (Bickmore) stated that once a plan is determined, it will take a couple of years to implement. There are some immediate things that can be looked at right now for deficit reduction such as looking at a higher rate of return on the program's investments, closing out claims, moving current claims forward, and focusing on loss prevention and safety.

*QUESTIONS ASKED*

**Are there other alternatives for covering the program's workers' compensation claims?**

Mr. Trout (Bickmore) stated that there would be a tail claim issue and most companies would not agree to take any tail claims. As a result it could require two third party claim administrators. One would handle new claims and another would administer tail claims to closure. If, for example, the courts utilized SCIF to administer their claims, they would not have any control over them. Other considerations would be moving from a self-funding pooling arrangement to an insured arrangement. If, for example, the courts utilized SCIF to administer their claims, the courts would have no control over the claims as this is an insured program.

*FOLLOW UP*

The committee wants to meet as a group to make decisions and Bickmore will assemble more information on the options. Ms. Hafner (Fresno) requested specific settlement data from AIMS so members can review prior to the next meeting.

Ms. Cox (Judicial Council) will prepare an agenda for discussion as to the direction the Committee wants to take and what information will be needed by staff. Bickmore will prepare a white paper with deficit reduction options; the Committee will determine what additional information is needed after the white paper is developed.

*NO COMMITTEE ACTION*

**Additional Discussion Items**

- Ms. Cox (Judicial Council) stated that there is \$400,000 set aside for ergonomic equipment that was taken out of the fund by the Judicial Council years ago. Further research on the availability of this money will need to be done by Ms. Cox (Judicial Council). Mr. Trout (Bickmore) mentioned that many risk pools designate money for ergonomic related services which members apply for it. There was some discussion about ergonomic assessments that were provided under a workers' compensation claim as opposed to being provided by the court. It was determined it would be helpful to have standards established regarding the cost and purchasing of equipment such as chairs, staplers, etc.

*FOLLOW UP*

The committee wants to meet as a group to make decisions and Bickmore will assemble more information on the options. Ms. Hafner (Fresno) requested that AIMS develop informational reports so members can have an opportunity to review the data prior to the next meeting.

Ms. Cox (Judicial Council) stated that there is \$400,000 set aside for ergonomic equipment that was earmarked in the fund by the Judicial Council years ago. Further research on the availability of this money will need to be done by Ms. Cox (Judicial Council). Mr. Trout (Bickmore) mentioned that many risk pools designate money for ergonomic related services which members apply for it. There was some discussion about ergonomic assessments that were provided under a workers' compensation claim as opposed to being provided by the court. It was determined it would be helpful to have standards established regarding the cost and purchasing of equipment such as chairs, staplers, etc.

Ms. Cox (Judicial Council) will prepare an agenda for discussion as to the direction the committee wants to take and what information will be needed by staff. Bickmore will prepare a white paper with deficit reduction options; the committee will determine what additional information is needed after the white paper is developed.

The committee will also develop an annual agenda. Information will be sent out to members and another meeting will be scheduled for planning efforts.

*NO COMMITTEE ACTION*

**Consideration for Renewal of JBWCP Service Contracts**

Ms. Cox (Judicial Council) stated that the Program Administrator would normally make contract decisions, however, with an advisory body in place, The Committee should be informed of major contract issues or changes. These contracts impact the program and the committee role is to advise. However, Ms. Cox (Judicial Council) and Ms. Ugrin-Capobianco (Chair) also indicated



that the roles and responsibilities of the newly formed JBWCP Advisory Committee are being researched.

The AIMS and Bickmore contracts are up for annual renewal. Ms. Cox (Judicial Council) (Judicial Council) advised that the original proposed staffing model had to be adjusted. The new staffing model increases the number of AIMS supervisors one to two, and eliminates the AIMS Claims Manager position. AIMS will keep the Program Manager position. This staffing model will help meet the needs of our dedicated account. The JBWCP has nine Claims Examiners, two administrative support staff and one medical-only Claims Examiner person. The new staffing model adds one clerical person to support the Claims Examiners. This results in a 3.2 percent contract adjustment for the life of the contract.

It was also recommended to get the AIMS contracts on a fiscal year cycle. During the annual March meeting, the committee can make additional recommendations to the contract if needed.

*COMMITTEE ACTION*

Ms. Grimm motioned to approve the staffing changes and place the contract on a fiscal year cycle. Ms. Bean seconded the motion. No one opposed. No one abstained.

*FOLLOW UP*

Judge Carvill commented that this is an operational issue, and asked whether the committee should weigh in on this task. Ms. Cox (Judicial Council) stated that further research will be done on how this committee interacts with the Litigation Management Committee and the decisions that need to be made.

Ms. Cox (Judicial Council) discussed the Bickmore contract increase, which includes a three percent increase per option term. The contract has been amended and executed.

*COMMITTEE ACTION*

Ms. Grimm (Imperial) motioned to approve the Bickmore amendment. Ms. Capps (Orange) seconded the motion. No one opposed. No one abstained.

**Development of the Annual Agenda and Discussion on Frequency of Meetings**

*FOLLOW UP*

Ms. Cox (Judicial Council) will send out information to the committee on dates for future meetings. The next face-to-face meeting will be held in March.

*NO COMMITTEE ACTION*

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**ADJOURNMENT**

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There being no further business, the meeting was adjourned at 3 p.m.

Approved by the advisory body on enter date.

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

*\* Actuarial Analysis Report \**

*Outstanding Liabilities at June 30, 2016 and Forecast for 2016-17*

*Presented to*  
Judicial Council of California

March 4, 2016 (DRAFT)

DRAFT



Friday, March 4, 2016

Ms. Linda M. Cox  
Senior Human Resources Manager  
Human Resources Services Office  
Judicial and Court Administrative Services Division  
Judicial Council of California  
455 Golden Gate Avenue  
San Francisco, CA 94102-3688

Re: Actuarial Review of the Self-Funded Workers' Compensation Program

Dear Ms. Cox:

We have completed our review of the Judicial Council of California (the Judicial Council), Judicial Branch Workers' Compensation Program (JBWCP). Specifically, the scope of this review includes providing the following information for the program:

- Estimated outstanding liabilities for loss and allocated loss adjustment expenses (ALAE) as of June 30, 2016. Estimates are provided at the expected level, as well as various confidence levels.
- Projection of ultimate loss and ALAE for fiscal accident years 2015-16 through 2018-19. Estimates are provided at the expected level, as well as various confidence levels.
- Projection of loss and ALAE payments for fiscal years 2015-16 through 2018-19.

The JBWCP is analyzed in two parts: (1) Trial Courts and (2) State Judiciary (including Trial Court Judges).

The estimates contained in this report are based upon loss data valued as of December 31, 2015, as well as other information provided by the Judicial Council, including exposure and financial data. Our estimates include medical and indemnity benefits, allocated loss adjustment expenses (ALAE), unallocated loss adjustment expenses (ULAE), and benefit payments made under the provisions of labor code 4850. Our estimates exclude all other program expenses. Furthermore, the estimates in this report are not discounted for anticipated investment income.

ALAE is the direct cost associated with the defense of individual claims (e.g. legal fees, investigation fees, court charges). ULAE is the cost to administer all claims to final settlement, which may be years into the future (e.g. claims adjusters' salaries, taxes). Other program expenses may include excess insurance, brokerage, consulting, and administrative expenses.

## DRAFT

Our conclusions regarding the JBWCP's liability for unpaid loss and allocated loss adjustment expenses (ALAE) at June 30, 2016 are summarized in the table below at the expected level, as well as various confidence levels.

Judicial Branch Workers' Compensation Program  
Self-Funded Workers' Compensation Program  
Estimated Liability for Unpaid Loss and ALAE  
at June 30, 2016

Year	Trial Courts	State Judiciary	Total
Prior	\$342,822	\$945,634	\$1,288,456
2001-02	587,389	162,489	749,878
2002-03	1,496,580	0	1,496,580
2003-04	1,742,723	40,333	1,783,056
2004-05	1,355,697	0	1,355,697
2005-06	2,370,421	0	2,370,421
2006-07	2,499,447	99,838	2,599,285
2007-08	2,838,266	124,917	2,963,183
2008-09	3,159,900	180,716	3,340,616
2009-10	4,296,129	192,816	4,488,945
2010-11	5,345,368	145,144	5,490,512
2011-12	5,094,730	286,031	5,380,761
2012-13	6,721,636	306,304	7,027,940
2013-14	8,016,037	385,958	8,401,995
2014-15	10,441,637	546,593	10,988,230
2015-16	12,894,463	645,930	13,540,393
Loss and ALAE	\$69,203,245	\$4,062,703	\$73,265,948
ULAE	5,276,934	767,310	6,044,244
Total	\$74,480,179	\$4,830,013	\$79,310,192
70% CL	80,364,000	5,463,000	85,827,000
75% CL	82,598,000	5,748,000	88,346,000
85% CL	88,557,000	6,492,000	95,049,000
90% CL	92,877,000	7,042,000	99,919,000

The \$79,310,192 estimate is the minimum liability to be booked by the Judicial Council at June 30, 2016 for its workers' compensation program, in accordance with Governmental Accounting Standards Board (GASB) Statement #10. GASB #10 requires the Judicial Council to accrue a liability on its financial statements for the ultimate cost of claims and expenses associated with all reported and unreported claims, including ALAE and ULAE. GASB #10 does not prohibit the discounting of losses to recognize investment income. GASB #10 does not address an asset requirement for the program, but only speaks to the liability to be recorded on the Judicial Council's financial statements.

Because actuarial estimates of claims costs are subject to some uncertainty, we recommend that an amount in addition to the discounted expected loss costs be set

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aside as a margin for contingencies. Generally, the amount should be sufficient to bring funding to the 75% to 85% confidence level for primary programs. We consider funding to the 70% confidence level to be marginally acceptable and funding to the 90% confidence level to be conservative.

It should be noted that the Trial Courts have an additional contingent liability for claims occurring from January 1, 2001 through June 30, 2003. These are referred to as Trial Courts Group II claims. Because the claims data is not available, we estimated the liability for unpaid losses by using payroll and self-funded retention information for this period, and applying loss development and payments patterns for the Trial Courts Group I. For these claims, we estimate the expected liability for unpaid loss and allocated loss adjustment expenses (ALAE) at June 30, 2016 to be \$75,930.

The table below shows our estimates of projected ultimate loss and ALAE for the JBWCP for the 2015-16 through 2018-19 fiscal years.

Judicial Branch Workers' Compensation Program  
Self-Funded Workers' Compensation Program  
Projected Ultimate Loss and ALAE

Year	2015-16	2016-17	2017-18	2018-19
Trial Courts	\$14,680,000	\$15,296,000	\$15,835,000	\$16,390,000
State Judiciary	\$693,000	\$725,000	\$748,000	\$777,000
Total	\$15,373,000	\$16,021,000	\$16,583,000	\$17,167,000
70% Confidence	16,998,000	17,714,000	18,336,000	18,982,000
75% Confidence	17,704,000	18,451,000	19,097,000	19,770,000
85% Confidence	19,574,000	20,400,000	21,115,000	21,860,000
90% Confidence	20,971,000	21,856,000	22,622,000	23,420,000

Note: Self-Funded Retention = \$2M for Trial Courts, \$2M for State Judiciary

The estimates in the table above do not include any recognition of the existing funding margin. They are for loss, allocated loss adjustment expenses (ALAE), and payments for 4850 benefits. These amounts do not include unallocated loss adjustment expenses (ULAE), other program expenses, or a discount for anticipated investment income.

The table below shows our estimates of the expected loss and ALAE payments for the JBWCP for the 2015-16 through 2018-19 fiscal year.

Judicial Branch Workers' Compensation Program  
Self-Funded Workers' Compensation Program  
Expected Loss and ALAE Payments

Year	2015-16	2016-17	2017-18	2018-19
Trial Courts	\$6,485,000	\$13,825,000	\$14,283,000	\$15,011,000
State Judiciary	289,000	596,000	618,000	651,000
Total	\$6,774,000	\$14,421,000	\$14,901,000	\$15,662,000

Note: 2015-16 is for the period 1/1/16 to 6/30/16



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The loss projections in this report reflect the estimated impact of benefit legislation contained in AB749, AB227, SB228, SB899, SB863, and recent WCAB court decisions based upon information provided by the WCIRB.

The ultimate impact on loss costs of legislated benefit adjustments are generally difficult to forecast in advance because the changes typically take place over a period of several years following enactment. Furthermore, actuarially derived benefit level evaluations often underestimate actual future cost levels. The shortfalls result from a variety of circumstances, including: increases in utilization levels, unanticipated changes in administrative procedures, and cost shifting among benefit categories. Thus, actual cost increases could differ, perhaps substantially, from the WCIRB's estimates.

The report that follows outlines the scope of our study, its background, and our conclusions, recommendations, and assumptions. Judgments regarding the appropriateness of our conclusions and recommendations should be made only after studying the report in its entirety, including the graphs, attachments, exhibits and appendices. Our report has been developed for the Judicial Council's internal use. It is not intended for general circulation.

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

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---

Mike Harrington, FCAS, MAAA  
Director, Property and Casualty Actuarial Services, Bickmore  
Fellow, Casualty Actuarial Society  
Member, American Academy of Actuaries

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

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### **I. BACKGROUND**

The Judicial Council of California the policymaking body of the California courts, the largest court system in the nation. Under the leadership of the Chief Justice and in accordance with the California Constitution, the Judicial Council is responsible for ensuring the consistent, independent, impartial, and accessible administration of justice. The Judicial Council's staff agency and is responsible for implementing council policies.

The Judicial Council self-funds its exposure for workers' compensation claims, with the program being administered by the Judicial Council. The self-funded workers' compensation program is referred to as the Judicial Branch Workers' Compensation Program. Claims administration services are provided by AIMS.

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) Judicial, which includes member coverage for the Trial Court Justices, Judges, and Retired Judges in the Assigned Judges Program, 2) Trial Court employees and volunteers, which includes the membership of 57 out of the 58 California Trial Courts, 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 for the Trial Court Judges and the State Judiciary, 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.

Beginning January 1, 2003, the JBWCP assumed liability for the Trial Court's workers' compensation claims for those members who joined the program retroactive to January 1, 2001. As of December 31, 2015, 57 of the 58 trial courts in California have joined the program; only Los Angeles does not participate in the program. The current self-funded retention for the Trial Courts is \$2,000,000 per occurrence. The State Judiciary does not purchase excess insurance, and therefore all losses are retained without limit.

The purpose of this review is to provide a guide to the Judicial Council to determine reasonable funding levels for its self-insurance program according to the funding policy the Judicial Council has adopted and to comply with Governmental Accounting Standards Board Statements #10 and #30. The specific objectives of the study are to estimate the JBWCP's liability for outstanding claims as of June 30, 2016, project ultimate loss costs for 2015-16, 2016-17, 2017-18, and 2018-19, and provide funding guidelines to meet these liabilities and future costs.

## **II. CONCLUSIONS AND RECOMMENDATIONS**

### **A. LIABILITY FOR OUTSTANDING CLAIMS**

Graph 1 on the following page summarizes our assessment of the JBWCP's funding position as of June 30, 2016. The dark-colored bars indicate our estimates of the program's liability for outstanding claims before recognition of the investment income that can be earned on the assets held before the claim payments come due.

Our best estimate of the full value of the JBWCP's liability for outstanding claims within its self-funded retention is \$79,310,192 as of June 30, 2016. This amount includes losses, allocated loss adjustment expenses (ALAE), unallocated loss adjustment expenses (ULAE), and payments for 4850 benefits. This amount excludes all other program expenses. Furthermore, the estimates in this report are not discounted for anticipated investment income.

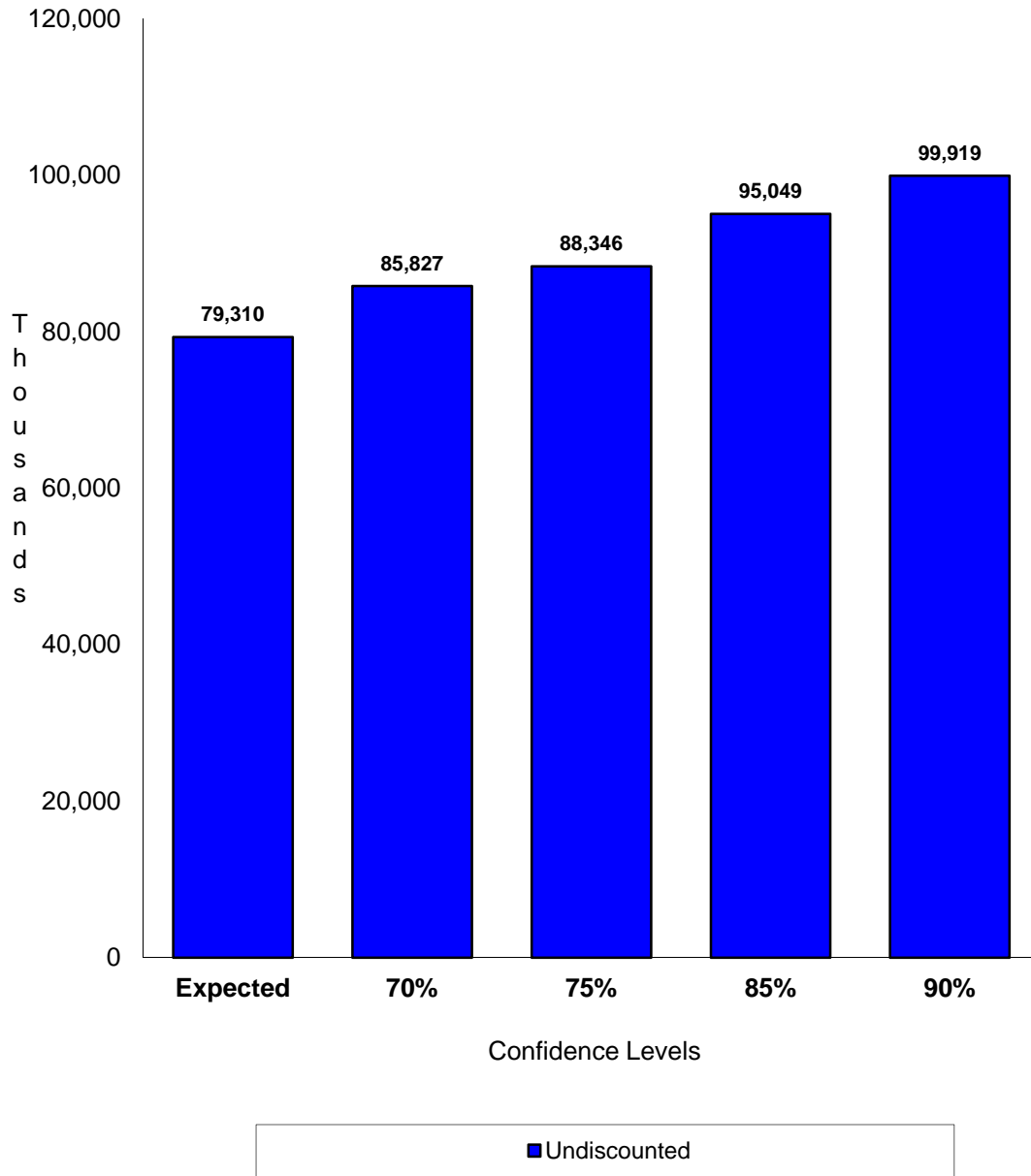
ALAE is the direct cost associated with the defense of individual claims (e.g. legal fees, investigation fees, court charges). ULAE is the cost to administer all claims to final settlement, which may be years into the future (e.g. claims adjusters' salaries, taxes). Other program expenses may include excess insurance, brokerage, consulting, and administrative expenses.

There is some uncertainty associated with our best estimate because of the random nature of much of the process that determines ultimate claims costs. For this reason, we generally recommend that a program such as this include some funding margin for the possibility that actual loss costs will be greater than the best estimate.

We generally measure the amount of this margin by thinking in terms of the probability distribution of actual possible results around our best estimate. As the margin grows, the probability that the corresponding funding amount will be sufficient to meet actual claim liabilities increases. We typically refer to this probability as the "confidence level" of funding.

Graph 1 shows the liabilities for outstanding claims at several confidence levels that are typically of interest to risk managers in formulating funding policies for self-insurance programs.

Judicial Branch Workers' Compensation Program  
Outstanding Liability (\$000's)  
at June 30, 2016



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The table below displays a breakdown of the program's outstanding loss and ALAE liabilities into case reserves and incurred but not reported (IBNR) reserves at June 30, 2016, before recognition of investment income.

Judicial Branch Workers' Compensation Program  
Self-Funded Workers' Compensation Program  
Estimated Liability for Unpaid Loss and ALAE at June 30, 2016

Year	Case Reserves	IBNR Reserves	Total Outstanding
Prior	\$309,033	\$44,404	\$353,437
1995-96	331,760	8,970	340,730
1996-97	0	0	0
1997-98	0	0	0
1998-99	156,076	19,480	175,556
1999-00	63,218	12,693	75,911
2000-01	247,694	95,128	342,822
2001-02	498,284	251,594	749,878
2002-03	1,098,651	397,929	1,496,580
2003-04	1,157,879	625,177	1,783,056
2004-05	743,160	612,537	1,355,697
2005-06	1,505,486	864,935	2,370,421
2006-07	1,248,677	1,350,608	2,599,285
2007-08	1,346,715	1,616,468	2,963,183
2008-09	975,420	2,365,196	3,340,616
2009-10	1,923,314	2,565,631	4,488,945
2010-11	2,693,823	2,796,689	5,490,512
2011-12	2,292,792	3,087,969	5,380,761
2012-13	3,539,864	3,488,076	7,027,940
2013-14	3,653,995	4,748,000	8,401,995
2014-15	3,011,524	7,976,706	10,988,230
2015-16	2,703,447	10,836,946	13,540,393
Loss and ALAE	\$29,500,812	\$43,765,136	\$73,265,948
ULAE		6,044,244	6,044,244
Total	\$29,500,812	\$49,809,380	\$79,310,192

The case reserve is the amount left to be paid on a claim, as estimated by the claims administrator. The IBNR reserve is the ultimate value of losses, less any amount that has been set up as reported losses by the claims adjuster. It includes both amounts for claims incurred but not yet received by the administrator and loss development on already reported claims.

## DRAFT

### **B. PROGRAM FUNDING: GOALS AND OBJECTIVES**

As self-insurance programs have proliferated among public entities, it has become apparent that there is a large measure of inconsistency in the way in which these programs recognize and account for their claims costs. This is the result of the fact that there have been several different sources of guidance available, none of which has been completely relevant to public entity self-insurance programs.

According to the Governmental Accounting Standards Board (GASB), the most relevant source of guidance on the subject is Financial Accounting Standards Board Statement #60. A liability for unpaid claim costs, including all loss adjustment expenses, should be accrued at the time the self-funded events occur. This liability should include an allowance for incurred but not reported claims. It may be discounted for investment income at an appropriate rate of return, provided the discounting is disclosed. The regulations detailing the way in which this must be done are outlined in GASB's statements #10 and #30. These regulations are required to be applied by the Judicial Council.

GASB #10 and #30 do not address funding requirements. They do, however, allow a range of funded amounts to be recognized for accounting purposes; specifically, GASB #10 and #30 which allow recognition of a funding margin for unexpectedly adverse loss experience. Thus, for accounting purposes, it is possible to formulate a funding policy from a range of alternatives. The uncertainty in any estimate of the program's liability for outstanding claims should be taken into consideration in determining funding policy, but it may be offset by recognizing anticipated investment income earnings. This usually means developing a funding program based on discounted claims costs with some margin for unexpected adverse loss experience.

The amount of the margin should be a question of long-term funding policy. We recommend that the margin be determined by thinking in terms of the probability that a given level of funding will prove to be adequate. For example, a reasonable goal might be to maintain a fund at the 85% confidence level.

A key factor to consider in determining funding policy is the degree to which stability is required in the level of contributions to the program from year to year. If you elect to fund at a low confidence level, the chances are much greater that future events will prove that additional contributions should have been made for current claims. The additional contributions for years by that time long past may be required at the same time that costs are increasing dramatically on then-current claims. The burden of funding increases on past years as well as on current years, may well be prohibitive.



## DRAFT

We generally recommend maintaining program funding at the 80% confidence level, after recognition of investment income, with a recommended range of the 75% to 85% confidence levels. We tend to think of the 70% confidence level as marginally acceptable and of the 90% confidence level as conservative. We recommend the 75% to 85% confidence level range because the probabilities are reasonably high that resulting funding will be sufficient to meet claim liabilities, yet the required margins are not so large that they will cause most self-funded entities to experience undue financial hardship. In addition, within this range, anticipated investment income generally offsets the required margin for the most part, which means that it is also reasonable to think of the liabilities as being stated on an undiscounted basis.

We also strongly believe, however, that the confidence level to which any future year is funded should be evaluated in light of the relative certainty of the assumptions underlying the actuarial analysis, the Judicial Council's other budgetary constraints, and the relative level of risk it is believed appropriate to assume. This means formulating both short and long-term funding goals, which may be the same in some years, but different in others.

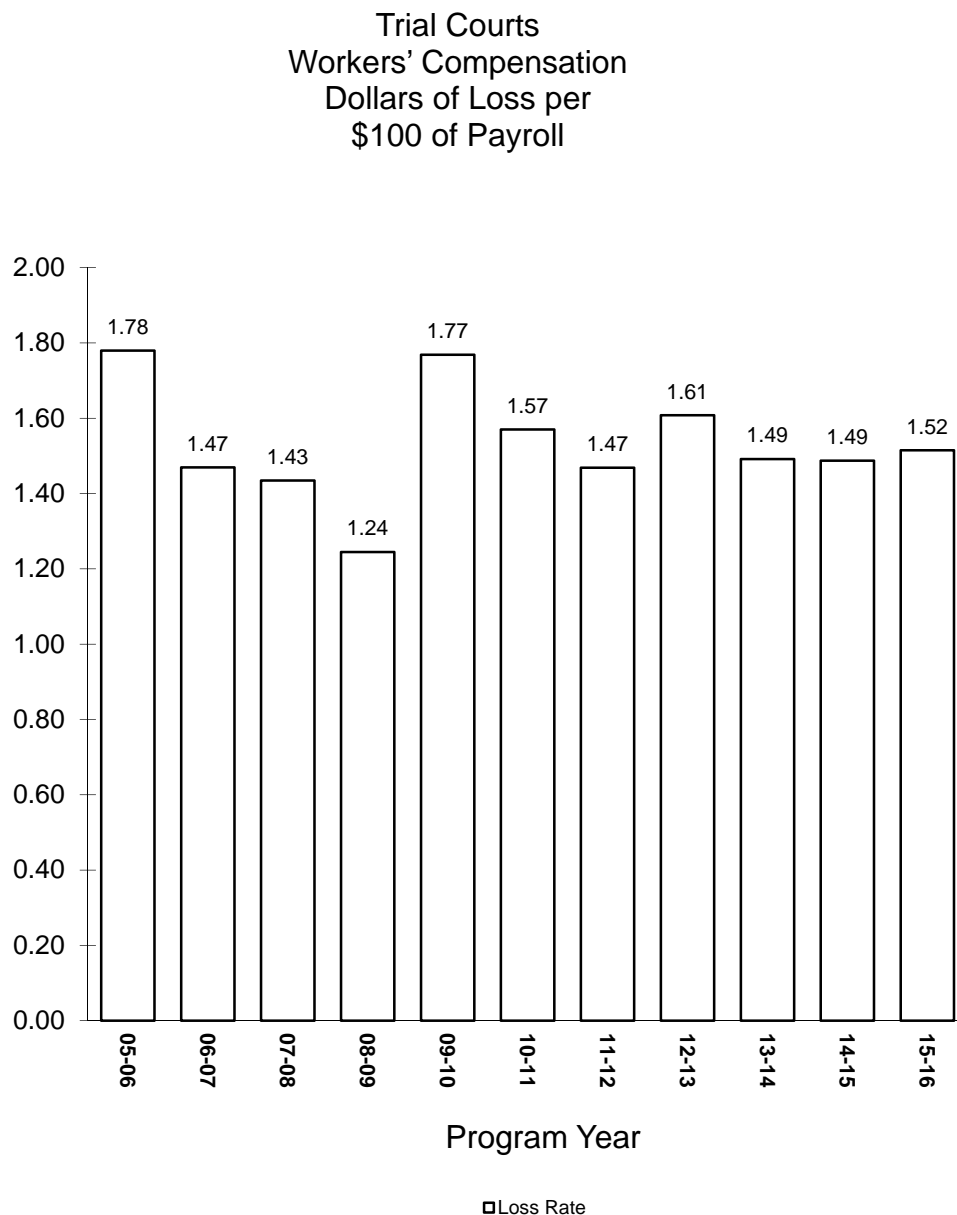
In general, we recommend that you fund each year's claims costs in that year. When surpluses or deficiencies have developed on outstanding liabilities and funding adjustments are necessary, they should be clearly identified as such so that the habit of funding each year's claims costs that year is maintained. We also recommend that you reduce surplus funding more slowly than you would accumulate funding to make up a deficiency.

### C. HISTORICAL TRENDS IN THE SELF-INSURANCE PROGRAM

Graphs 2, 3 and 4 below delineate the average loss rate, severity and frequency, respectively for the Trial Courts. Note that for the purposes of these graphs, all individual losses have been limited to \$250,000.

The Trial Courts' loss rate (limited to \$250,000 per occurrence) has been relatively stable overall during the past nine years. The Trial Courts' loss rate averaged \$1.48 during the 2005-06 and 2008-09 program years and averaged \$1.57 per \$100 of payroll during 2009-10 through 2014-15. Our projected loss rate for 2015-16 is \$1.52 per \$100 of payroll. This selection is based on the Trial Courts' average for the most recent five years.

Graph 2

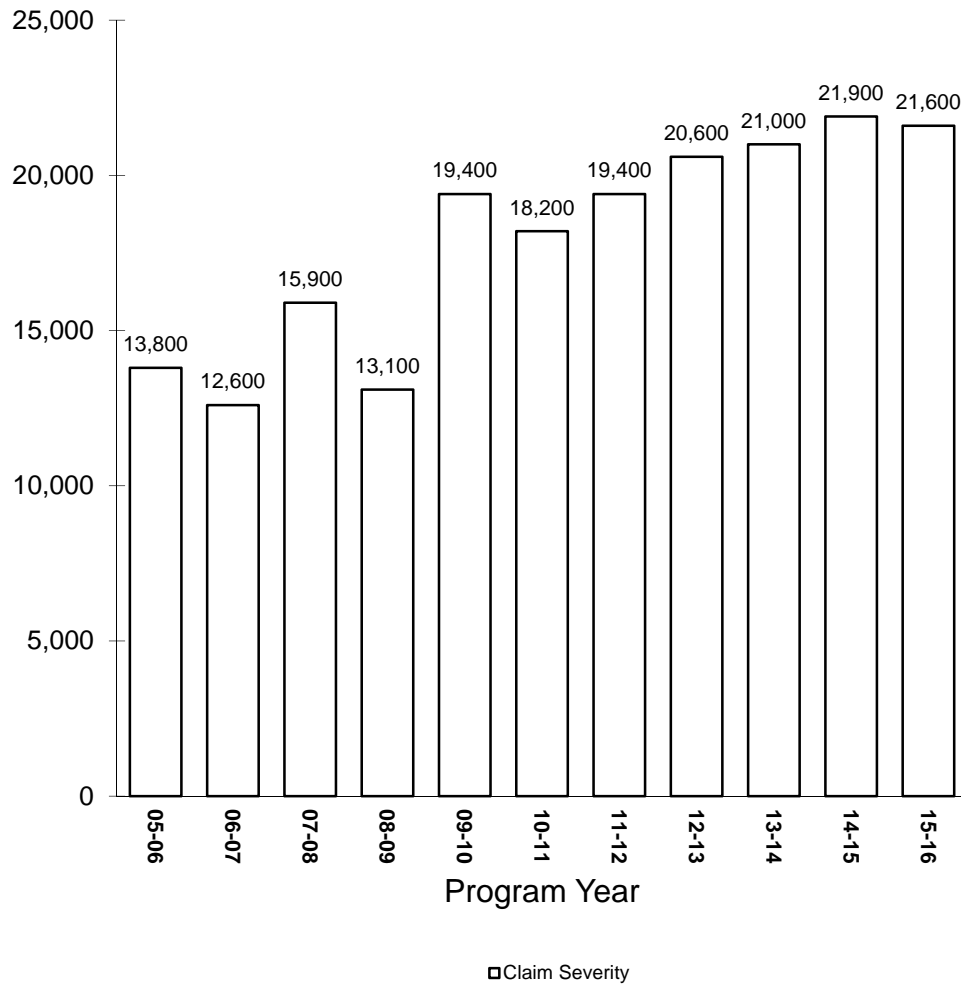


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The Trial Courts' claim severity, or cost per claim (limited to \$250,000 per occurrence), has been rising overall during the past nine years. The projected 2015-16 average cost per claim of \$21,600 is based on the recent increasing trend.

Graph 3

Trial Courts  
Workers' Compensation  
Dollars of Loss per Claim

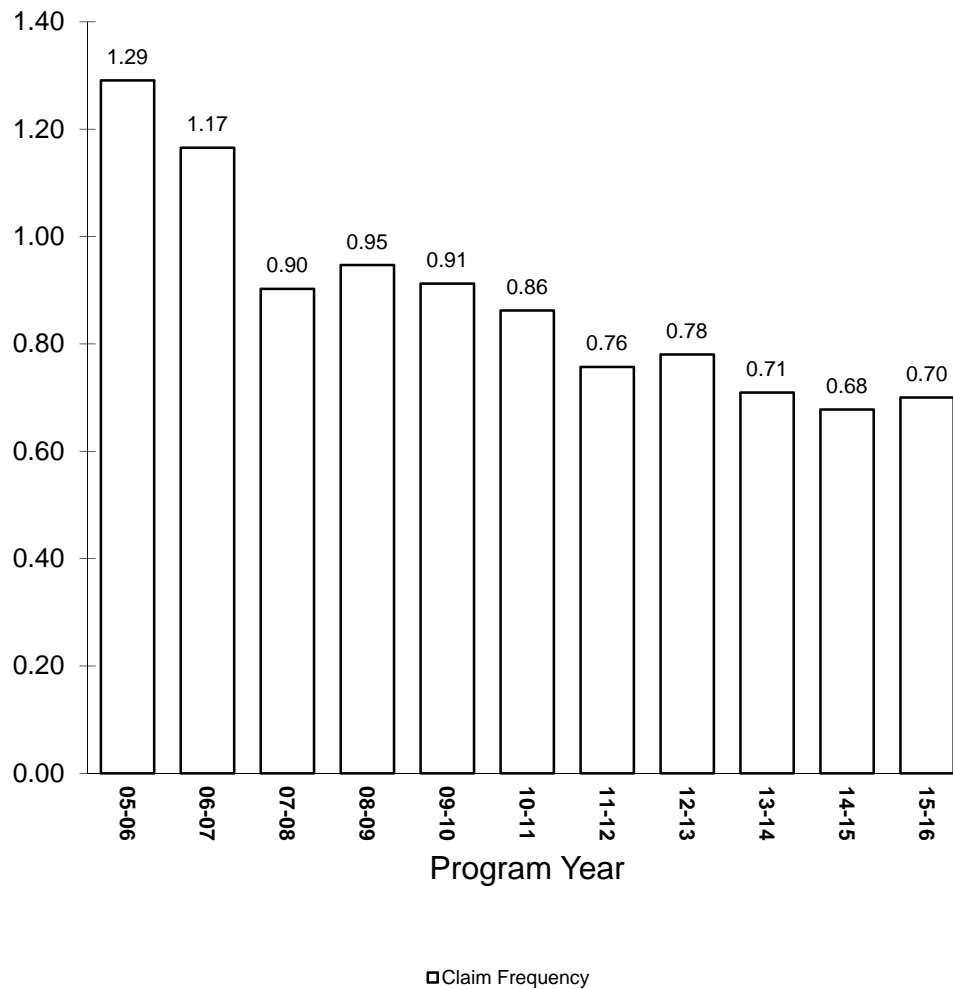


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The Trial Courts' claim frequency, or number of claims per \$1 million of payroll, had been generally decreasing since 2005-06, but seems to have leveled off during the most recent three program years. Our projected claims frequency of 0.70 for 2015-16 is similar to the average of the recent two years.

Graph 4

Trial Courts  
Workers' Compensation  
Number of Claims per  
\$1 Million of Payroll

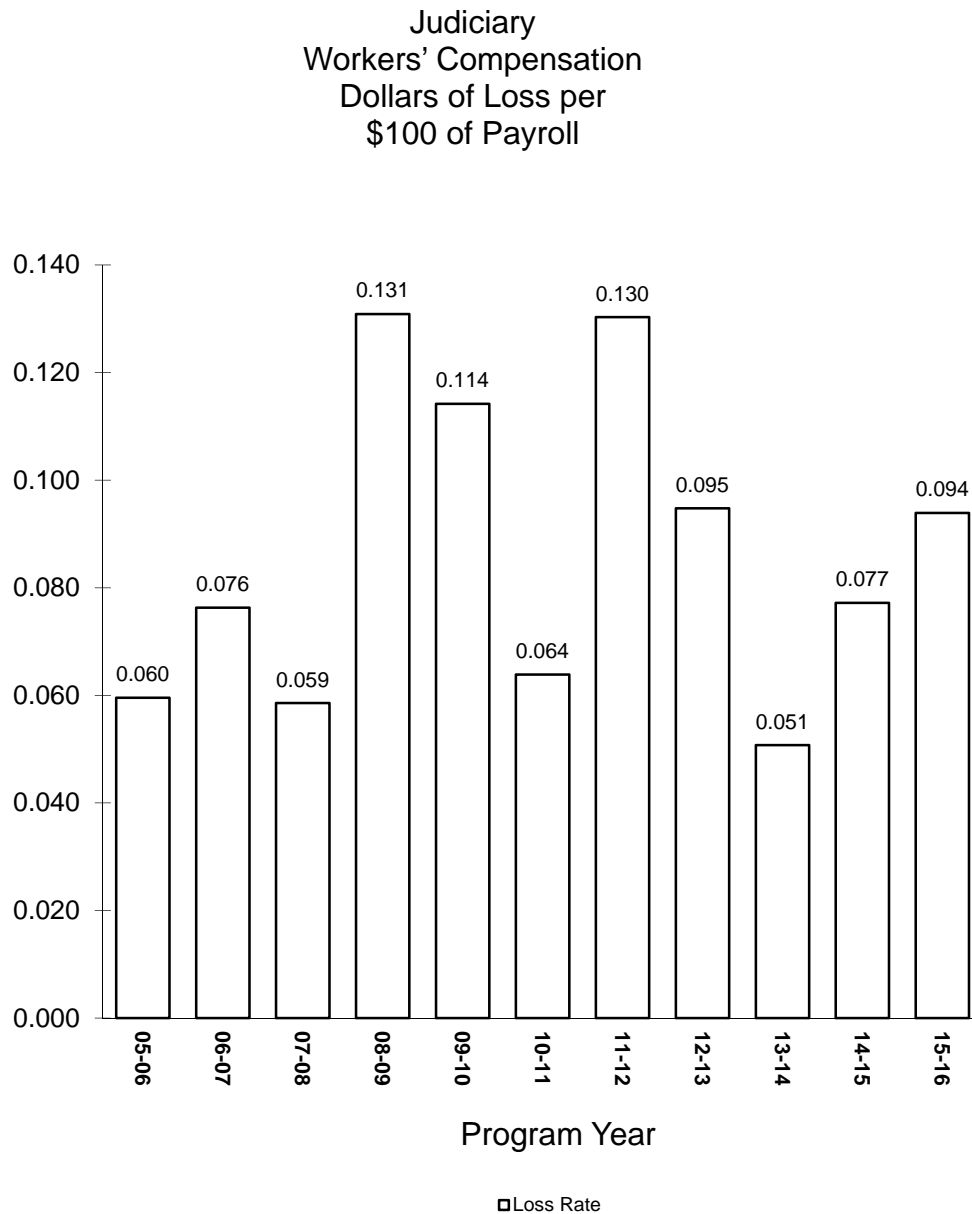


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Graphs 5, 6 and 7 below delineate the average loss rate, severity and frequency, respectively for the State Judiciary. Note that for the purposes of these graphs, all individual losses have been limited to \$100,000.

The State Judiciary's loss rate (limited to \$100,000 per occurrence) has been quite volatile over the past ten years. The State Judiciary's loss rate averaged \$0.065 from 2005-06 to 2007-08 and \$0.095 between 2008-09 and 2014-15. Our projected loss rate for 2015-16 is \$0.094 per \$100 of payroll, which is similar to the average of the last seven years.

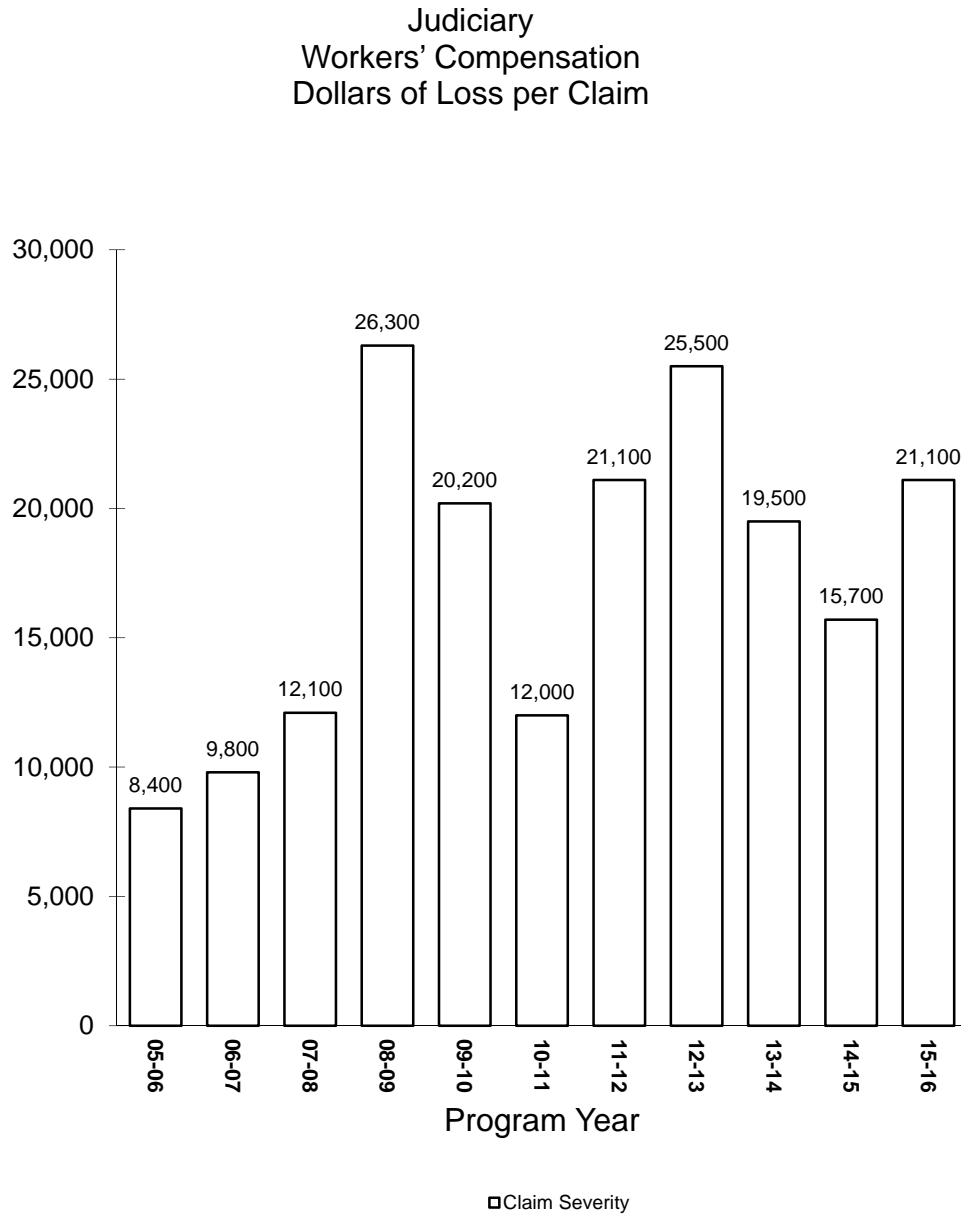
Graph 5



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The State Judiciary's claim severity, or cost per claim (limited to \$100,000 per occurrence), has been rising overall during the past ten years. The State Judiciary has averaged \$10,100 per claim for the years from 2005-06 through 2007-08 and \$20,100 per claim for the years from 2008-09 through 2014-15. Our projection of \$21,100 for 2015-16 is based on the most recent seven years.

Graph 6

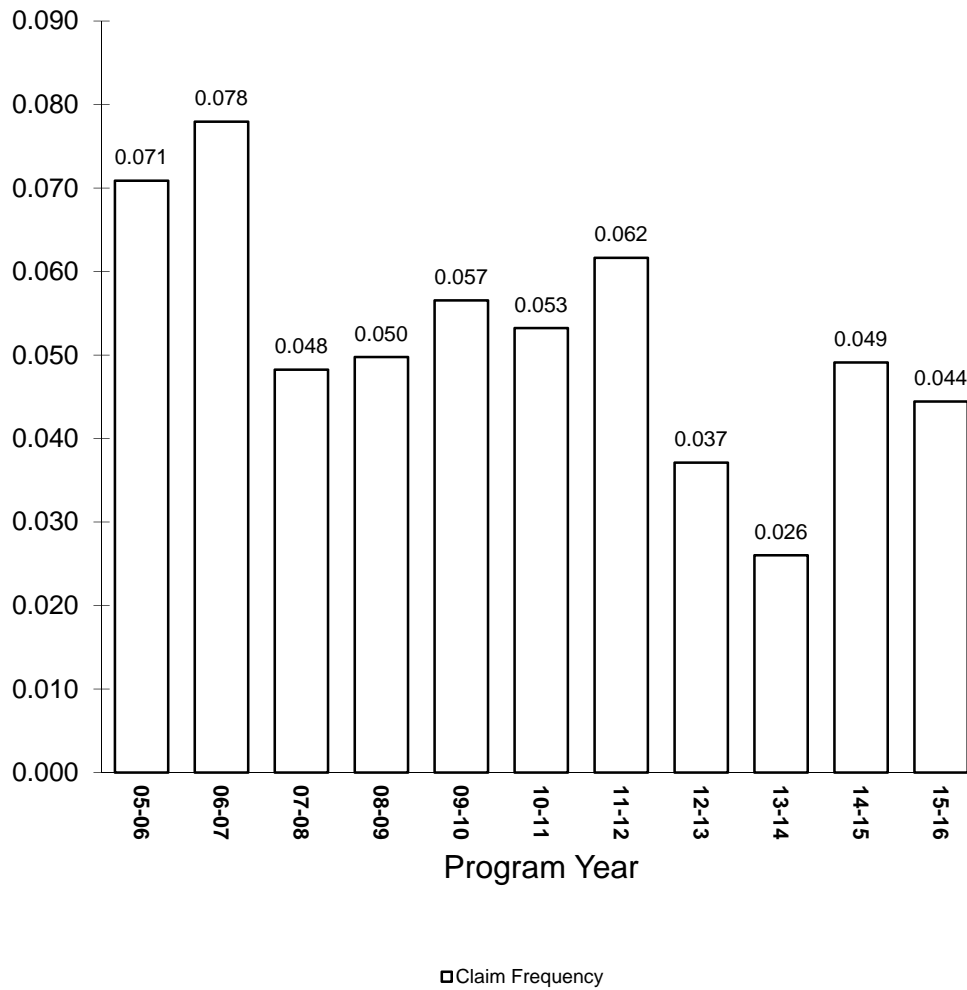


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The State Judiciary's claim frequency, or number of claims per \$1 million payroll, has generally decreased over the period shown below. The projected 2015-16 frequency is 0.044 claims per \$1 million of payroll, which reflects the apparent downward trend.

Graph 7

Judiciary  
Workers' Compensation  
Number of Claims per  
\$1 Million of Payroll



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**D. COMPARISON WITH PREVIOUS RESULTS**

The prior report for the Judicial Branch Workers' Compensation Program was dated March 31, 2015. In the following table, we display actual versus expected development of incurred losses and ALAE by accident year for the Trial Courts between the January 31, 2015 evaluation date of the prior report and the December 31, 2015 evaluation date of the current report.

**Trial Courts  
Actual Versus Expected Incurred Loss and ALAE Development**

Accident Year	Expected Incurred Development	Actual Incurred Development	Actual Minus Expected
2000-01	\$57,000	(\$45,000)	(\$102,000)
2001-02	82,000	(61,000)	(143,000)
2002-03	160,000	(133,000)	(293,000)
2003-04	261,000	191,000	(70,000)
2004-05	209,000	63,000	(146,000)
2005-06	246,000	544,000	298,000
2006-07	341,000	458,000	117,000
2007-08	278,000	(159,000)	(437,000)
2008-09	379,000	(114,000)	(493,000)
2009-10	433,000	289,000	(144,000)
2010-11	442,000	755,000	313,000
2011-12	620,000	483,000	(137,000)
2012-13	1,131,000	996,000	(135,000)
2013-14	2,243,000	1,361,000	(882,000)
2014-15	5,215,000	3,549,000	(1,666,000)
Total	\$12,097,000	\$8,177,000	(\$3,920,000)
00/01-08/09	\$2,013,000	\$744,000	(\$1,269,000)
09/10-14/15	\$10,084,000	\$7,433,000	(\$2,651,000)

As shown, actual incurred development was less than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that incurred losses would increase by \$12,097,000 between the two evaluation dates. However, actual development was approximately \$8,177,000; or about \$3,920,000 less than expected. Most accident years developed lower than expected. However, the 2005-06, 2006-07, and 2010-11 accident years are emerging higher than expected.



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In the table below we display actual versus expected development of paid losses and ALAE by accident year for the Trial Courts between the January 31, 2015 evaluation date of the prior report and the December 31, 2015 evaluation date of the current report.

**Trial Courts  
Actual Versus Expected Paid Loss and ALAE Development**

Accident Year	Expected Paid Development	Actual Paid Development	Actual Minus Expected
2000-01	\$163,000	\$58,000	(\$105,000)
2001-02	120,000	57,000	(63,000)
2002-03	218,000	74,000	(144,000)
2003-04	299,000	320,000	21,000
2004-05	211,000	174,000	(37,000)
2005-06	315,000	393,000	78,000
2006-07	340,000	587,000	247,000
2007-08	483,000	500,000	17,000
2008-09	489,000	302,000	(187,000)
2009-10	722,000	965,000	243,000
2010-11	878,000	1,164,000	286,000
2011-12	1,182,000	1,586,000	404,000
2012-13	1,716,000	1,842,000	126,000
2013-14	2,331,000	1,893,000	(438,000)
2014-15	2,816,000	2,026,000	(790,000)
Total	\$12,283,000	\$11,941,000	(\$342,000)
00/01-08/09	\$2,638,000	\$2,465,000	(\$173,000)
09/10-14/15	\$9,645,000	\$9,476,000	(\$169,000)

As shown, actual paid development was less than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that paid losses would increase by \$12,283,000 between the two evaluation dates. However, actual development was approximately \$11,941,000; or about \$342,000 less than expected.

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In the table below we display the change in the estimates of the program's ultimate losses and ALAE by accident year for the Trial Courts since our prior report.

**Trial Courts  
Change in Ultimate Loss and ALAE**

Accident Year	Prior Report	Current Report	Change In Ultimate
2000-01	\$9,754,000	\$9,669,000	(\$85,000)
2001-02	14,294,000	14,148,000	(146,000)
2002-03	18,820,000	18,519,000	(301,000)
2003-04	20,324,000	20,271,000	(53,000)
2004-05	14,667,000	14,513,000	(154,000)
2005-06	14,510,000	14,711,000	201,000
2006-07	14,406,000	14,590,000	184,000
2007-08	14,637,000	14,516,000	(121,000)
2008-09	13,526,000	13,341,000	(185,000)
2009-10	17,550,000	17,521,000	(29,000)
2010-11	16,102,000	16,504,000	402,000
2011-12	14,921,000	14,785,000	(136,000)
2012-13	15,550,000	15,297,000	(253,000)
2013-14	15,086,000	14,193,000	(893,000)
2014-15	15,708,000	14,000,000	(1,708,000)
Total	\$229,855,000	\$226,578,000	(\$3,277,000)
00/01-08/09	\$134,938,000	\$134,278,000	(\$660,000)
09/10-14/15	\$94,917,000	\$92,300,000	(\$2,617,000)

As shown, overall we have decreased the estimated ultimates by \$3,277,000 when compared to the ultimate losses calculated in the prior report. The changes in the estimates of ultimate losses generally track with actual versus expected loss development shown in the tables on the previous pages.

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In the following table, we display the State Judiciary's actual versus expected development of incurred losses and ALAE by accident year between the January 31, 2015 evaluation date of the prior report and the December 31, 2015 evaluation date of the current report.

**State Judiciary**  
**Actual Versus Expected Incurred Loss and ALAE Development**

Accident Year	Expected Incurred Development	Actual Incurred Development	Actual Minus Expected
Prior	\$6,000	(\$9,000)	(\$15,000)
1995-96	3,000	21,000	18,000
1996-97	0	0	0
1997-98	0	0	0
1998-99	5,000	0	(5,000)
1999-00	3,000	1,000	(2,000)
2000-01	0	0	0
2001-02	7,000	(179,000)	(186,000)
2002-03	2,000	(16,000)	(18,000)
2003-04	3,000	0	(3,000)
2004-05	0	1,000	1,000
2005-06	5,000	(57,000)	(62,000)
2006-07	11,000	(13,000)	(24,000)
2007-08	8,000	(63,000)	(71,000)
2008-09	20,000	13,000	(7,000)
2009-10	23,000	4,000	(19,000)
2010-11	24,000	9,000	(15,000)
2011-12	47,000	(21,000)	(68,000)
2012-13	51,000	(33,000)	(84,000)
2013-14	130,000	26,000	(104,000)
2014-15	232,000	103,000	(129,000)
Total	\$580,000	(\$213,000)	(\$793,000)

For the years shown, actual incurred development was lower than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that incurred losses would increase by \$580,000 between the two evaluation dates. However, actual development was a decrease of approximately \$213,000; or about \$793,000 less than expected. As shown, most accident years developed favorably.

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In the table below we display actual versus expected development of paid losses and ALAE by accident year between the January 31, 2015 evaluation date of the prior report and the December 31, 2015 evaluation date of the current report.

**State Judiciary  
Actual Versus Expected Paid Loss and ALAE Development**

Accident Year	Expected Paid Development	Actual Paid Development	Actual Minus Expected
Prior	\$57,000	\$0	(\$57,000)
1995-96	33,000	0	(33,000)
1996-97	0	0	0
1997-98	0	0	0
1998-99	18,000	0	(18,000)
1999-00	8,000	0	(8,000)
2000-01	0	0	0
2001-02	46,000	134,000	88,000
2002-03	2,000	0	(2,000)
2003-04	4,000	1,000	(3,000)
2004-05	0	1,000	1,000
2005-06	9,000	0	(9,000)
2006-07	24,000	90,000	66,000
2007-08	30,000	17,000	(13,000)
2008-09	29,000	22,000	(7,000)
2009-10	60,000	248,000	188,000
2010-11	43,000	46,000	3,000
2011-12	76,000	64,000	(12,000)
2012-13	68,000	61,000	(7,000)
2013-14	109,000	10,000	(99,000)
2014-15	95,000	36,000	(59,000)
Total	\$711,000	\$730,000	\$19,000

For the years shown, actual paid development was greater than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that paid losses would increase by \$711,000 between the two evaluation dates. However, actual development was approximately \$730,000; or about \$19,000 more than expected. As shown, most accident years developed favorably. This favorable development is offset by unfavorable development during the 2001-02, 2006-07, and 2009-10 accident years.

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In the table below we display the change in our estimates of the program's ultimate losses and ALAE by accident year since our prior report.

**State Judiciary  
Change in Ultimate Loss and ALAE**

Accident Year	Prior Report	Current Report	Change In Ultimate
Prior	\$7,520,000	\$7,510,000	(\$10,000)
1995-96	1,354,000	1,373,000	19,000
1996-97	217,000	217,000	0
1997-98	438,000	438,000	0
1998-99	1,446,000	1,442,000	(4,000)
1999-00	700,000	699,000	(1,000)
2000-01	951,000	951,000	0
2001-02	1,136,000	949,000	(187,000)
2002-03	222,000	196,000	(26,000)
2003-04	332,000	331,000	(1,000)
2004-05	365,000	366,000	1,000
2005-06	310,000	227,000	(83,000)
2006-07	668,000	649,000	(19,000)
2007-08	366,000	292,000	(74,000)
2008-09	793,000	796,000	3,000
2009-10	842,000	854,000	12,000
2010-11	383,000	384,000	1,000
2011-12	876,000	812,000	(64,000)
2012-13	786,000	753,000	(33,000)
2013-14	566,000	458,000	(108,000)
2014-15	779,000	653,000	(126,000)
Total	\$21,050,000	\$20,350,000	(\$700,000)

For the years shown, overall we have decreased the estimated ultimates by \$700,000 since our prior report. The changes in the estimates of ultimate losses generally track with actual versus expected loss development shown in the tables on the previous pages.

## DRAFT

At the time of the prior report, the liability for outstanding claims at the expected level as of June 30, 2015 was estimated to be \$76,294,000 for the Trial Courts and \$5,865,000 for the State Judiciary for a total of \$82,159,000. Our current estimate as of June 30, 2016, is \$74,480,000 for the Trial Courts and \$4,830,000 for the State Judiciary for a total of \$79,310,000. These changes in the assessment of the JBWCP's outstanding liabilities for both the Trial Courts and State Judiciary are shown in the following tables:

### **Trial Courts Only Outstanding Claim Liabilities for Loss and LAE**

	Prior Report at June 30, 2015	Current Report at June 30, 2016	Change
(A) Case Reserves:	\$29,820,000	\$27,681,000	(\$2,139,000)
(B) IBNR Reserves:	41,128,000	41,522,000	394,000
(C) Claims Administration Reserves:	5,346,000	5,277,000	(69,000)
(D) Total Reserves:	\$76,294,000	\$74,480,000	(\$1,814,000)

### **State Judiciary Only Outstanding Claim Liabilities for Loss and LAE**

	Prior Report at June 30, 2015	Current Report at June 30, 2016	Change
(A) Case Reserves:	\$2,858,000	\$1,819,000	(\$1,039,000)
(B) IBNR Reserves:	2,136,000	2,244,000	108,000
(C) Claims Administration Reserves:	871,000	767,000	(104,000)
(D) Total Reserves:	\$5,865,000	\$4,830,000	(\$1,035,000)

### **Trial Courts and State Judiciary Combined Outstanding Claim Liabilities for Loss and LAE**

	Prior Report at June 30, 2015	Current Report at June 30, 2016	Change
(A) Case Reserves:	\$32,678,000	\$29,500,000	(\$3,178,000)
(B) IBNR Reserves:	43,264,000	43,766,000	502,000
(C) Claims Administration Reserves:	6,217,000	6,044,000	(173,000)
(D) Total Reserves:	\$82,159,000	\$79,310,000	(\$2,849,000)

As shown, the estimate of outstanding claims liabilities at the expected level has decreased between June 30, 2015 and June 30, 2016 as reflected in the prior report and current report respectively for both the Trial Courts and State Judiciary.

Since the prior evaluation, case reserves decreased significantly for the Trial Courts and the State Judiciary. These changes are partially offset by changes in the estimate of IBNR reserves. Reserves for future claims administration expenses have decreased. The overall change is a decrease of \$2,849,000 in the estimate of outstanding claim liabilities for loss and ALAE.

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At the time of the prior report, the 2015-16 ultimate loss and ALAE projections at the expected level were \$16,433,000 for the Trial Courts and \$808,000 for the State Judiciary, for a total of \$17,241,000. Our current projections for the 2016-17 year are \$15,296,000 for the Trial Courts and \$725,000 for the State Judiciary, for a total of \$16,021,000. The comparison is shown in the following table:

### Comparison of Projected Ultimate Loss and ALAE

	Prior Report 2015-16 Self-Funded Retention = \$2M	Current Report 2016-17 Self-Funded Retention = \$2M	Change
(A) Trial Courts:	\$16,433,000	\$15,296,000	(\$1,137,000)
(B) State Judiciary:	808,000	725,000	(83,000)
(C) Total:	\$17,241,000	\$16,021,000	(\$1,220,000)

As you can see, the projected ultimates for the Trial Courts and the State Judiciary have decreased between 2015-16 and 2016-17, as shown in the prior and current reports respectively.

At the time of the prior report, the 2015-16 expected loss and ALAE payments were \$14,368,000 for the Trial Courts and \$778,000 for the State Judiciary, for a total of \$15,146,000. Our current estimates for the 2016-17 year are \$13,825,000 for Trial Courts and \$596,000 for the State Judiciary for a total of \$14,421,000. The comparison is shown in the following table:

### Comparison of Expected Loss and ALAE Payments

	Prior Report 2015-16	Current Report 2016-17	Change
(A) Trial Courts:	\$14,368,000	\$13,825,000	(\$543,000)
(B) State Judiciary:	778,000	596,000	(182,000)
(C) Total:	\$15,146,000	\$14,421,000	(\$725,000)

As you can see, the expected payments for the Trial Courts and the State Judiciary have decreased between 2015-16 and 2016-17, as shown in the prior and current reports respectively.

The amounts shown above for both ultimates and payments include loss, allocated loss adjustment expenses (ALAE), and payments for 4850 benefits. These amounts do not include unallocated loss adjustment expenses (ULAE), other program expenses or a discount for anticipated investment income.

## DRAFT

### E. DATA PROVIDED FOR THE ANALYSIS

Overall, the data utilized in preparing this report appears to be accurate.

Comments and issues regarding the data are as follows:

- We have assumed that the program's self-funded retention will remain at \$2,000,000 per occurrence for the Trial Courts for 2015-16, 2016-17, 2017-18, and 2018-19 (See Appendix TC-J for the Trial Courts).
- We have assumed that the program has implemented a self-funded retention of \$2,000,000 per occurrence for the State Judiciary for 2015-16, and will remain at \$2,000,000 per occurrence for 2016-17, 2017-18, and 2018-19 (See Appendix J-J for the State Judiciary).
- We received loss data evaluated as of December 31, 2015 (See Appendix TC-K for the Trial Courts and Appendix J-K for the State Judiciary). We also utilized the data from the JBWCP's most recent actuarial study for our assessment of loss development.
- Historically TD payments on 4850 claims for the San Diego courts have not been included in the loss runs. We have estimated these to add about 1.0% to total projected payments. See Appendix TC-G, Page 5.

The data provided for the analysis appears to be reasonable for use in this actuarial valuation of liabilities and projection of loss costs.



### **III. ASSUMPTIONS AND LIMITATIONS**

Any quantitative analysis is developed within a very specific framework of assumptions about conditions in the outside world, and actuarial analysis is no exception. We believe that it is important to review the assumptions we have made in developing the estimates presented in this report. By doing so, we hope you will gain additional perspective on the nature of the uncertainties involved in maintaining a self-insurance program. Our assumptions, and some observations about them, are as follows:

- Our analysis is based on loss experience, exposure data, and other general and specific information provided to us by the Judicial Council. We have accepted all of this information without audit.
- We have also made use of loss statistics that have been developed from the information gathered and compiled from other California public entities.
- We have assumed that the future development of incurred and paid losses can be reasonably predicted on the basis of development of such losses in the recent past.
- We have made use of cost relationships for claims of various sizes derived from the most recent actuarial review of other California public entities with self-funded workers' compensation programs.
- We have assumed that there is a continuing relationship between past and future loss costs.
- It is not possible to predict future claim costs precisely. Most of the cost of workers' compensation claims arise from a small number of incidents involving serious injury. A relatively small number of such claims could generate enough loss dollars to significantly reduce, or even deplete, the self-insurance fund.
- We cannot predict and have not attempted to predict the impact of future law changes and court rulings on claims costs. This is one major reason why we believe our funding recommendations are reasonable now, but should not be extrapolated into the future.
- The changes in cost levels associated with benefit increases and administrative changes typically take place over a period of several years following their enactment, and these changes are very difficult to forecast in advance. We have based our benefit level factors on those produced by the Workers' Compensation Insurance Rating Bureau of California (WCIRB). See Appendix E for a display of the benefit level cost indices by fiscal year.
- We have assumed that the loss rate trend associated with claim costs decreases at 0.5% per year. We have assumed that claim severity increases at 2.5% per year, and that claim frequency decreases at 3.0% per year.

## DRAFT

- We have assumed that payroll and other inflation-sensitive exposure measures increase 2.5% annually due to inflation.
- The claims costs we have estimated include indemnity and medical payments, and all loss adjustment expenses. We have not included estimates for excess insurance contributions and other expenses associated with the program.
- Our funding recommendations do not include provisions for catastrophic events not in the JBWCP's history, such as earthquakes, flooding, mass civil disorder, or mass occupational disease.
- Our estimates assume that all excess insurance is valid and collectible. Further, our funding recommendations do not include a provision for losses greater than the JBWCP's excess coverage.

#### **IV. GLOSSARY OF ACTUARIAL TERMS**

**Accident Year** - Year during which the accidents that generate a group of claims occurs, regardless of when the claims are reported, payments are made, or reserves are established.

**Allocated Loss Adjustment Expenses (ALAE)** - Expense incurred in settling claims that can be directly attributed to specific individual claims (e.g., legal fees, investigative fees, court charges, etc.)

**Benefit Level Factor** - Factor used to adjust historical losses to the current level of workers' compensation benefits.

**Case Reserve** - The amount left to be paid on a claim, as estimated by the claims administrator.

**Claim Count Development Factor** - A factor that is applied to the number of claims reported in a particular accident period in order to estimate the number of claims that will ultimately be reported.

**Claim Frequency** - Number of claims per \$1 million of payroll.

**Confidence Level** - An estimated probability that a given level of funding will be adequate to pay actual claims costs. For example, the 85% confidence level refers to an estimate for which there is an 85% chance that the amount will be sufficient to pay loss costs.

**Discount Factor** - A factor to adjust estimated loss costs to reflect anticipated investment income from assets held prior to actual claim payout.

**Expected Losses** - The best estimate of the full, ultimate value of loss costs.

**Incurred but not Reported (IBNR) Losses** - Losses for which the accident has occurred but the claim has not yet been reported. This is the ultimate value of losses, less any amount that has been set up as reported losses by the claims adjuster. It includes both amounts for claims incurred but not yet received by the administrator and loss development on already reported claims.

**Loss Development Factor** - A factor applied to losses for a particular accident period to reflect the fact that reported and paid losses do not reflect final values until all claims are settled (see Section IV).

**Loss Rate** - Ultimate losses per \$100 of payroll.

## DRAFT

**Non-Claims Related Expenses** – Program expenses not directly associated with claims settlement and administration, such as excess insurance, safety program expenses, and general overhead. These exclude expenses associated with loss settlements (Indemnity/Medical, BI/PD), legal expenses associated with individual claims (ALAE), and claims administration (ULAE).

**Outstanding Losses** - Losses that have been incurred but not paid. This is the ultimate value of losses less any amount that has been paid.

**Paid Losses** - Losses actually paid on all reported claims.

**Program Losses** - Losses, including ALAE, limited to the self-funded retention for each occurrence.

**Reported Losses** - The total expected value of losses as estimated by the claims administrator. This is the sum of paid losses and case reserves.

**Self-Funded Retention** - The level at which an excess insurance policy is triggered to begin payments on a claim. Financially, this is similar to an insurance deductible.

**Severity** - Average claim cost.

**Ultimate Losses** - The value of claim costs at the time when all claims have been settled. This amount must be estimated until all claims are actually settled.

**Unallocated Loss Adjustment Expenses (ULAE)** – Claim settlement expenses that cannot be directly attributed to individual claims (e.g., claims adjusters' salaries, taxes, etc.)

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Guidelines for Outstanding Liabilities at  
December 31, 2015

(A) Estimated Ultimate Losses Incurred through 12/31/15: (From Appendix TC-G)	\$233,918,000
(B) Estimated Paid Losses through 12/31/15: (From Appendix TC-G)	165,570,000
(C) Estimated Liability for Claims Outstanding at 12/31/15: (From Appendix TC-G)	<u>\$68,348,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 12/31/15: (From Appendix TC-F)	5,287,000
(E) Total Outstanding Liability for Claims at 12/31/15: ((C) + (D))	<u>\$73,635,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%. (Not Included, Page 1, (G))	1.000
(G) Discounted Outstanding Liability for Claims at 12/31/15: ((E) x (F))	<u>\$73,635,000</u>

	<u>Marginally Acceptable</u>	<u>75%</u>	<u>Recommended</u>	<u>85%</u>	<u>Conservative</u>
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix TC-I)	1.079	1.109	1.145	1.189	1.247
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	5,817,000	8,026,000	10,677,000	13,917,000	18,188,000
(J) Total Required Available Funding at 12/31/15: ((G) + (I))	<u>\$79,452,000</u>	<u>\$81,661,000</u>	<u>\$84,312,000</u>	<u>\$87,552,000</u>	<u>\$91,823,000</u>

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Guidelines for Outstanding Liabilities at  
June 30, 2016

(A) Estimated Ultimate Losses Incurred through 6/30/16: (From Appendix TC-G)	\$241,258,000
(B) Estimated Paid Losses through 6/30/16: (From Appendix TC-G)	172,055,000
(C) Estimated Liability for Claims Outstanding at 6/30/16: (From Appendix TC-G)	<u>\$69,203,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/16: (From Appendix TC-F)	5,277,000
(E) Total Outstanding Liability for Claims at 6/30/16: ((C) + (D))	<u>\$74,480,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%. (Not Included, Page 1, (H))	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/16: ((E) x (F))	<u>\$74,480,000</u>

	<u>Marginally Acceptable</u>	<u>75%</u>	<u>Recommended</u>	<u>85%</u>	<u>Conservative</u>
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix TC-I)	1.079	1.109	1.145	1.189	1.247
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	5,884,000	8,118,000	10,800,000	14,077,000	18,397,000
(J) Total Required Available Funding at 6/30/16: ((G) + (I))	<u>\$80,364,000</u>	<u>\$82,598,000</u>	<u>\$85,280,000</u>	<u>\$88,557,000</u>	<u>\$92,877,000</u>

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Options for Program Year 2015-2016 (SIR = \$2,000,000)

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2015-2016: (From Appendix TC-G)	\$14,680,000	\$1.766			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2015-2016: (From Exhibit TC-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2015-2016: ((A) + (B))	<u>\$14,680,000</u>	<u>\$1.766</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2015-2016: ((C) x (D))	<u>\$14,680,000</u>	<u>\$1.766</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix TC-I)	1.103	1.144	1.192	1.251	1.329
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,512,000	2,114,000	2,819,000	3,685,000	4,830,000
(H) Recommended Funding in 2015-2016 for Claims Costs and Other Expenses ((E) + (G))	<u>\$16,192,000</u>	<u>\$16,794,000</u>	<u>\$17,499,000</u>	<u>\$18,365,000</u>	<u>\$19,510,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$8,312,682)	\$1.948	\$2.020	\$2.105	\$2.209	\$2.347

Payroll rates are per hundred dollars of 2015-2016 payroll of \$831,268,200.

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Options for Program Year 2016-2017 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2016-2017: (From Appendix TC-G)	\$15,296,000	\$1.804			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2016-2017: (From Exhibit TC-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2016-2017: ((A) + (B))	<u>\$15,296,000</u>	<u>\$1.804</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2016-2017: ((C) x (D))	<u>\$15,296,000</u>	<u>\$1.804</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix TC-I)	1.103	1.144	1.192	1.251	1.329
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,575,000	2,203,000	2,937,000	3,839,000	5,032,000
(H) Recommended Funding in 2016-2017 for Claims Costs and Other Expenses ((E) + (G))	<u>\$16,871,000</u>	<u>\$17,499,000</u>	<u>\$18,233,000</u>	<u>\$19,135,000</u>	<u>\$20,328,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$8,478,935)	\$1.990	\$2.064	\$2.150	\$2.257	\$2.397

Payroll rates are per hundred dollars of 2016-2017 payroll of \$847,893,500.



Judicial Branch Workers' Compensation Program - Trial Courts

Funding Options for Program Year 2017-2018 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2017-2018: (From Appendix TC-G)	\$15,835,000	\$1.831			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2017-2018: (From Exhibit TC-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2017-2018: ((A) + (B))	<u>\$15,835,000</u>	<u>\$1.831</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2017-2018: ((C) x (D))	<u>\$15,835,000</u>	<u>\$1.831</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix TC-I)	1.103	1.144	1.192	1.251	1.329
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,631,000	2,280,000	3,040,000	3,975,000	5,210,000
(H) Recommended Funding in 2017-2018 for Claims Costs and Other Expenses ((E) + (G))	<u>\$17,466,000</u>	<u>\$18,115,000</u>	<u>\$18,875,000</u>	<u>\$19,810,000</u>	<u>\$21,045,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$8,648,514)	\$2.020	\$2.095	\$2.182	\$2.291	\$2.433

Payroll rates are per hundred dollars of 2017-2018 payroll of \$864,851,400.

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Options for Program Year 2018-2019 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2018-2019: (From Appendix TC-G)	\$16,390,000	\$1.858			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2018-2019: (From Exhibit TC-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2018-2019: ((A) + (B))	<u>\$16,390,000</u>	<u>\$1.858</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2018-2019: ((C) x (D))	<u>\$16,390,000</u>	<u>\$1.858</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix TC-I)	1.103	1.144	1.192	1.251	1.329
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,688,000	2,360,000	3,147,000	4,114,000	5,392,000
(H) Recommended Funding in 2018-2019 for Claims Costs and Other Expenses ((E) + (G))	<u>\$18,078,000</u>	<u>\$18,750,000</u>	<u>\$19,537,000</u>	<u>\$20,504,000</u>	<u>\$21,782,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$8,821,484)	\$2.049	\$2.125	\$2.215	\$2.324	\$2.469

Payroll rates are per hundred dollars of 2018-2019 payroll of \$882,148,400.

## Judicial Branch Workers' Compensation Program - Trial Courts

## IBNR as of 6/30/16 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 12/31/15 (B)	Estimated IBNR as of 12/31/15 (C)	Estimated Percent of IBNR Reported Between 1/1/16 and 6/30/16 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 6/30/16 (F)
2000-2001	\$9,669,000	\$9,535,872	\$133,128	28.3%	\$38,000	\$95,128
2001-2002	14,148,000	13,884,528	263,472	15.5%	41,000	222,472
2002-2003	18,519,000	18,050,071	468,929	15.1%	71,000	397,929
2003-2004	20,271,000	19,547,704	723,296	15.7%	114,000	609,296
2004-2005	14,513,000	13,808,463	704,537	13.1%	92,000	612,537
2005-2006	14,711,000	13,725,065	985,935	12.3%	121,000	864,935
2006-2007	14,590,000	13,131,759	1,458,241	11.3%	165,000	1,293,241
2007-2008	14,516,000	12,749,442	1,766,558	10.3%	182,000	1,584,558
2008-2009	13,341,000	10,865,292	2,475,708	8.7%	215,000	2,260,708
2009-2010	17,521,000	14,871,315	2,649,685	8.3%	220,000	2,429,685
2010-2011	16,504,000	13,585,768	2,918,232	7.7%	225,000	2,693,232
2011-2012	14,785,000	11,644,413	3,140,587	7.3%	229,000	2,911,587
2012-2013	15,297,000	11,711,821	3,585,179	9.1%	326,000	3,259,179
2013-2014	14,193,000	8,970,733	5,222,267	15.2%	794,000	4,428,267
2014-2015	14,000,000	5,086,907	8,913,093	15.3%	1,364,000	7,549,093
2015-2016	14,680,000	1,841,257	5,499,000	19.7%	2,529,000	10,309,743
Totals	\$241,258,000	\$193,010,410	\$40,907,847		\$6,726,000	\$41,521,590

## Notes:

- (A) From Exhibit TC-4, Page 1.
- (B) Provided by the Judicial Council. These losses exclude amounts incurred above the Judicial Council's SIR for each year.
- (C) (A) - (B).
- (D) Percentage of incurred but not reported (IBNR) expected to be reported between 1/1/16 and 6/30/16. The percentage is based on the development pattern selected in Appendix TC-A.
- (E) ((A) - (B)) x (D).
- (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/16. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Judicial Branch Workers' Compensation Program - Trial Courts  
Ultimate Program Losses Adjusted For Expected Impact of Legislation

Accident Year	Pre-Ruling Selected Ultimate (A)	Paid Losses as of 12/31/15 (B)	Outstanding Losses as of 12/31/15 (C)	Percentage Impact From Legislation (D)	Post-Ruling Adjusted Ultimate (E)
2000-2001	\$9,669,000	\$9,230,609	\$438,391	0.00%	\$9,669,000
2001-2002	14,148,000	13,505,342	642,658	0.00%	14,148,000
2002-2003	18,519,000	16,897,570	1,621,430	0.00%	18,519,000
2003-2004	20,271,000	18,378,793	1,892,207	0.00%	20,271,000
2004-2005	14,513,000	13,067,694	1,445,306	0.00%	14,513,000
2005-2006	14,711,000	12,189,275	2,521,725	0.00%	14,711,000
2006-2007	14,590,000	11,931,014	2,658,986	0.00%	14,590,000
2007-2008	14,516,000	11,502,979	3,013,021	0.00%	14,516,000
2008-2009	13,341,000	9,946,908	3,394,092	0.00%	13,341,000
2009-2010	17,521,000	12,916,360	4,604,640	0.00%	17,521,000
2010-2011	16,504,000	10,762,466	5,741,534	0.00%	16,504,000
2011-2012	14,785,000	9,300,899	5,484,101	0.00%	14,785,000
2012-2013	15,297,000	7,910,587	7,386,413	0.00%	15,297,000
2013-2014	14,193,000	5,266,456	8,926,544	0.00%	14,193,000
2014-2015	14,000,000	2,346,387	11,653,613	0.00%	14,000,000
Totals	\$226,578,000	\$165,153,339	\$61,424,661		\$226,578,000
2015-2016	\$14,680,000	\$416,214	\$14,263,786	0.00%	\$14,680,000
2016-2017	15,296,000	0	15,296,000	0.00%	15,296,000
2017-2018	15,835,000	0	15,835,000	0.00%	15,835,000
2018-2019	16,390,000	0	16,390,000	0.00%	16,390,000

## Notes:

- (A) From Exhibit TC-4, Page 2.
- (B) Provided by the Judicial Council.
- (C) (A) - (B).
- (D) Based on WCIRB Estimated Impact of SB863, tempered for time since implementation. Trending includes the estimated impact of these rulings for forecast years.
- (E) (B) + (C) \* [1 + (D)].

## Judicial Branch Workers' Compensation Program - Trial Courts

## Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)	
2000-2001	\$9,669,374	\$10,024,441	\$9,676,598	\$10,024,708	\$10,052,420	\$9,669,000	
2001-2002	14,148,334	14,936,908	14,160,221	14,898,315	14,506,930	14,148,000	
2002-2003	18,519,373	19,060,459	18,522,337	19,032,210	18,894,667	18,519,000	
2003-2004	20,270,969	21,227,506	20,279,997	21,104,551	20,337,672	20,271,000	
2004-2005	14,512,695	15,419,879	14,535,779	15,338,702	14,839,793	14,513,000	
2005-2006	14,672,094	14,749,023	14,666,127	14,708,427	14,482,848	14,711,000	
2006-2007	14,313,617	14,866,043	14,214,400	14,500,656	13,046,200	14,590,000	
2007-2008	14,215,628	14,815,837	14,210,154	14,679,674	14,178,047	14,516,000	
2008-2009	12,419,029	13,428,326	12,461,150	13,253,525	12,963,152	13,341,000	
2009-2010	17,488,666	18,444,562	17,553,607	18,280,943	17,441,550	17,521,000	
2010-2011	16,520,294	16,488,098	16,501,664	16,446,825	16,289,658	16,504,000	
2011-2012	14,718,538	15,634,811	14,982,858	15,770,135	14,734,405	14,785,000	
2012-2013	15,740,687	15,655,052	15,451,626	15,141,850	14,655,348	15,297,000	
2013-2014	14,182,729	13,898,177	14,226,177	14,159,183	13,803,571	14,193,000	
2014-2015	10,824,938	10,903,660	12,715,510	13,645,356	13,999,296	14,000,000	
Totals						\$226,578,000	
						Projected Losses for the Year 2015-2016 (G)	\$14,680,000
						Projected Losses for the Year 2016-2017 (H)	\$15,296,000
						Projected Losses for the Year 2017-2018 (I)	\$15,835,000
						Projected Losses for the Year 2018-2019 (J)	\$16,390,000

## Notes:

- (A) From Appendix TC-A, Page 1, Column (G).
- (B) From Appendix TC-B, Page 1, Column (G).
- (C) From Appendix TC-C, Page 1, Column (G).
- (D) From Appendix TC-C, Page 2, Column (G).
- (E) From Appendix TC-D, Page 1, Column (C).
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Exhibit TC-5, Page 1, Line (K).
- (H) From Exhibit TC-5, Page 1, Line (K).
- (I) From Exhibit TC-5, Page 1, Line (K).
- (J) From Exhibit TC-5, Page 1, Line (K).

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Estimated Ultimate Limited Losses Capped at \$250,000 per Claim

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Ultimate Limited Losses (F)
2000-2001	\$9,252,789	\$9,404,433	\$9,253,374	\$9,400,724	\$9,252,852	\$9,253,000
2001-2002	13,292,351	13,656,576	13,293,444	13,638,074	13,291,740	13,292,000
2002-2003	17,265,702	17,489,933	17,267,398	17,475,602	17,266,161	17,266,000
2003-2004	18,444,758	18,980,661	18,447,414	18,947,750	18,445,053	18,445,000
2004-2005	13,401,859	13,772,505	13,404,886	13,740,908	13,401,742	13,402,000
2005-2006	13,011,853	12,933,469	13,016,400	12,946,157	13,012,096	13,012,000
2006-2007	11,660,514	12,170,726	11,655,314	12,110,233	11,660,550	11,661,000
2007-2008	12,604,413	13,128,935	12,605,183	13,060,785	12,603,942	12,604,000
2008-2009	11,101,476	11,868,876	11,108,836	11,769,879	11,461,568	11,462,000
2009-2010	15,325,784	16,108,374	15,340,678	16,027,270	15,332,744	15,333,000
2010-2011	13,800,728	14,142,703	13,843,062	14,191,234	14,235,045	13,822,000
2011-2012	12,851,607	13,518,664	12,952,000	13,638,642	12,799,255	12,902,000
2012-2013	13,633,315	13,519,193	13,486,410	13,146,115	12,655,128	13,108,000
2013-2014	12,122,418	11,923,256	12,169,144	12,121,646	11,842,348	12,134,000
2014-2015	9,237,823	9,296,385	10,596,839	11,525,517	11,936,448	11,936,000
Totals						\$199,632,000
						Projected Losses for the Year 2015-2016 (G)
						\$12,594,000
						Projected Losses for the Year 2016-2017 (H)
						\$13,041,000
						Projected Losses for the Year 2017-2018 (I)
						\$13,500,000
						Projected Losses for the Year 2018-2019 (J)
						\$13,974,000

## Notes:

- (A) From Appendix TC-A, Page 1, Column (D).
- (B) From Appendix TC-B, Page 1, Column (D).
- (C) Based on results in Appendix TC-C, Page 1.
- (D) Based on results in Appendix TC-C, Page 2.
- (E) Based on results in Appendix TC-D, Page 1.
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Exhibit TC-5, Page 1, Line (K) / Line (G).
- (H) From Exhibit TC-5, Page 1, Line (K) / Line (G).
- (I) From Exhibit TC-5, Page 1, Line (K) / Line (G).
- (J) From Exhibit TC-5, Page 1, Line (K) / Line (G).

This exhibit summarizes the results of the actuarial methods we have applied to estimate limited losses for each year. These results are used to select a limited loss rate for future years.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Group II Estimated Limited Outstanding Losses as of 6/30/16

Accident Year	SIR (A)	Group II Payroll (\$00) (B)	Group I Limited Rate Per \$100 of Payroll (C)	Factor to SIR (D)	Group II Estimated Ultimate Losses (E)	Group I Outstanding Loss Ratio (F)	Group II Estimated Outstanding Losses (G)
2000-2001	\$125,000	\$8,792	4.140	0.816	\$29,702	0.024	\$720
	250,000	0	4.140	1.000	0	0.024	0
	300,000	43,871	4.140	1.041	189,076	0.024	4,582
	500,000	0	4.140	1.136	0	0.024	0
	1,000,000	140,684	4.140	1.211	705,331	0.024	17,091
Total		\$193,347			\$924,108		\$22,392
2001-2002	\$125,000	\$24,058	2.752	0.811	\$53,690	0.032	\$1,703
	250,000	0	2.752	1.000	0	0.032	0
	300,000	3,405	2.752	1.043	9,774	0.032	310
	500,000	72,609	2.752	1.141	227,982	0.032	7,231
	1,000,000	307,807	2.752	1.222	1,035,079	0.032	32,831
Total		\$407,879			\$1,326,525		\$42,075
2002-2003	\$125,000	\$0	3.016	0.807	\$0	0.074	\$0
	250,000	47,592	3.016	1.000	143,545	0.074	10,598
	300,000	3,720	3.016	1.044	11,714	0.074	865
	500,000	0	3.016	1.147	0	0.074	0
	1,000,000	0	3.016	1.233	0	0.074	0
Total		\$51,313			\$155,260		\$11,463
Grand Total		\$652,538			\$2,405,894		\$75,930

## Notes:

- (B) Provided by the Judicial Council.
- (C) Based on Exhibit TC-4, Page 3.
- (D) Based on a Weibull distribution, a mathematical model of claim sizes.
- (E) (B) x (C) x (D).
- (F) Based on Exhibit TC-4, Page 1.
- (G) (E) x (F).

Because the loss data has not been provided for Group II courts, this exhibit calculates estimated limited outstanding losses by year for the Group II courts.

## Judicial Branch Workers' Compensation Program - Trial Courts

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

Accident Year	Ultimate Limited Losses (A)	Trend Factor (B)	Trended Limited Losses (C)	Trended Payroll (\$00) (D)	Trended Limited Loss Rate (E)
2000-2001	\$9,253,000	0.807	\$7,467,171	\$3,236,280	\$2.307
2001-2002	13,292,000	0.812	10,793,104	6,825,088	1.581
2002-2003	17,266,000	0.860	14,848,760	7,894,117	1.881
2003-2004	18,445,000	1.089	20,086,605	8,648,587	2.323
2004-2005	13,402,000	1.406	18,843,212	8,819,481	2.137
2005-2006	13,012,000	1.499	19,504,988	9,358,684	2.084
2006-2007	11,661,000	1.422	16,581,942	9,911,755	1.673
2007-2008	12,604,000	1.321	16,649,884	10,711,233	1.554
2008-2009	11,462,000	1.229	14,086,798	10,949,280	1.287
2009-2010	15,333,000	1.121	17,188,293	10,057,336	1.709
2010-2011	13,822,000	1.079	14,913,938	9,964,378	1.497
2011-2012	12,902,000	1.083	13,972,866	9,698,495	1.441
2012-2013	13,108,000	1.079	14,143,532	8,779,214	1.611
2013-2014	12,134,000	1.079	13,092,586	8,549,260	1.531
2014-2015	11,936,000	1.039	12,401,504	8,224,909	1.508
Totals	\$199,632,000		\$224,575,183	\$131,628,097	\$1.706
09/10-12/13	55,165,000		60,218,629	38,499,423	1.564
10/11-14/15	63,902,000		68,524,426	45,216,256	1.515
			Prior Selected Limited Rate:		\$1.630
			Selected Limited Rate (F1):		\$1.500
			San Diego TD Adjustment (F2):		1.010
			Selected Limited Rate (F3):		\$1.515
Program Year:		2015-2016	2016-2017	2017-2018	2018-2019
(G) Factor to SIR:		1.166	1.173	1.173	1.173
(H) Trend Factor:		1.000	1.015	1.030	1.046
(I) Program Rate:		\$1.766	\$1.804	\$1.831	\$1.858
(J) Trended Payroll (\$00):		\$8,312,682	\$8,478,935	\$8,648,514	\$8,821,484
(K) Projected Program Losses:		14,680,000	15,296,000	15,835,000	16,390,000
(L) Projected ULAE:		0	0	0	0
(M) Projected Loss and ULAE:		\$14,680,000	\$15,296,000	\$15,835,000	\$16,390,000



## Judicial Branch Workers' Compensation Program - Trial Courts

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

## Notes:

- (A) From Exhibit TC-4, Page 3, Column (F).  
For purposes of projecting future losses, losses are capped at \$250,000 per occurrence.
- (B) From Appendix TC-E, Column (B).
- (C)  $(A) \times (B)$ .
- (D) From Appendix TC-L, Column (C).
- (E)  $(C) / (D)$ .
- (F1) Selected based on (E).
- (F2) From Appendix TC-G, Page 5.
- (F3)  $(F1) \times (F2)$
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) From Appendix TC-E.  
(I)  $(F1) \times (G) \times (H)$ .
- (J) From Appendix TC-L, Column (C).
- (K)  $(I) \times (J)$ .
- (L) Based on an estimated claim closing pattern and the Judicial Council's historical claims administration expenses.
- (M)  $(K) + (L)$ .

This exhibit shows the calculation of future loss costs based on the past loss rates per \$100 of payroll. The projections will be accurate only to the extent that what has happened in the past is representative of what will happen in the future.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Reported Loss Development

Accident Year (A)	Limited Reported Losses as of 12/31/15 (B)	Reported Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Reported Losses of 12/31/15 (E)	Reported Loss Development Factor (F)	Ultimate Program Losses (G)
2000-2001	\$9,179,354	1.008	\$9,252,789	\$9,535,872	1.014	\$9,669,374
2001-2002	13,173,787	1.009	13,292,351	13,884,528	1.019	14,148,334
2002-2003	17,094,754	1.010	17,265,702	18,050,071	1.026	18,519,373
2003-2004	18,226,045	1.012	18,444,758	19,547,704	1.037	20,270,969
2004-2005	13,203,802	1.015	13,401,859	13,808,463	1.051	14,512,695
2005-2006	12,769,237	1.019	13,011,853	13,725,065	1.069	14,672,094
2006-2007	11,387,221	1.024	11,660,514	13,131,759	1.090	14,313,617
2007-2008	12,201,755	1.033	12,604,413	12,749,442	1.115	14,215,628
2008-2009	10,623,422	1.045	11,101,476	10,865,292	1.143	12,419,029
2009-2010	14,444,660	1.061	15,325,784	14,871,315	1.176	17,488,666
2010-2011	12,754,832	1.082	13,800,728	13,585,768	1.216	16,520,294
2011-2012	11,578,024	1.110	12,851,607	11,644,413	1.264	14,718,538
2012-2013	11,682,361	1.167	13,633,315	11,711,821	1.344	15,740,687
2013-2014	8,913,543	1.360	12,122,418	8,970,733	1.581	14,182,729
2014-2015	5,086,907	1.816	9,237,823	5,086,907	2.128	10,824,938
Totals	\$182,319,704		\$197,007,390	\$191,169,153		\$222,216,965

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council. These losses exclude amounts over \$250,000 per occurrence.
- (C) From Appendix TC-A, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$250,000 per occurrence.
- (E) Losses capped at the Judicial Council's SIR. Amounts are provided by the Judicial Council.
- (F) Derived from factors on Appendix TC-A, Page 4.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses and case reserves as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - Trial Courts  
Reported Loss Development

Limited Losses Reported as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
2000-2001									8,408,002	9,398,756	9,282,595
2001-2002								12,010,232	12,880,828	12,739,813	12,823,464
2002-2003							15,852,694	16,551,761	16,605,166	16,641,071	16,943,997
2003-2004						17,081,348	17,607,526	17,831,466	18,113,577	18,498,696	18,252,954
2004-2005					11,918,204	12,788,313	12,918,562	12,935,223	13,132,746	13,071,296	13,175,846
2005-2006				10,613,575	11,383,120	11,433,004	11,643,265	12,158,901	12,365,308	12,579,276	12,769,237
2006-2007			10,628,404	11,376,186	11,606,600	11,241,180	10,936,562	11,128,753	11,264,289	11,387,221	
2007-2008		6,840,751	9,248,340	10,435,853	11,169,718	11,718,268	12,210,055	12,233,366	12,201,755		
2008-2009	1,818,711	7,104,278	9,822,441	10,488,489	10,755,699	10,650,780	10,747,868	10,623,422			
2009-2010	1,608,680	8,414,296	11,653,395	13,062,279	13,775,458	14,205,608	14,444,660				
2010-2011	2,077,731	7,600,947	10,005,154	11,627,046	12,296,649	12,754,832					
2011-2012	2,062,750	7,094,966	9,204,118	10,747,063	11,578,024						
2012-2013	1,942,676	7,247,078	10,017,071	11,682,361							
2013-2014	1,883,261	6,621,326	8,913,543								
2014-2015	1,297,240	5,086,907									
2015-2016	1,841,257										

Reported Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
2000-2001									1.118	0.988	0.996
2001-2002								1.072	0.989	1.007	1.023
2002-2003							1.044	1.003	1.002	1.018	1.001
2003-2004						1.031	1.013	1.016	1.021	0.987	1.001
2004-2005					1.073	1.010	1.001	1.015	0.995	1.008	1.002
2005-2006				1.073	1.004	1.018	1.044	1.017	1.017	1.015	
2006-2007			1.070	1.020	0.969	0.973	1.018	1.012	1.011		
2007-2008		1.352	1.128	1.070	1.049	1.042	1.002	0.997			
2008-2009	3.906	1.383	1.068	1.025	0.990	1.009	0.988				
2009-2010	5.231	1.385	1.121	1.055	1.031	1.017					
2010-2011	3.658	1.316	1.162	1.058	1.037						
2011-2012	3.440	1.297	1.168	1.077							
2012-2013	3.730	1.382	1.166								
2013-2014	3.516	1.346									
2014-2015	3.921										

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages	3.915	1.352	1.126	1.054	1.022	1.014	1.016	1.019	1.022	1.004	1.005
3-yr	3.700	1.342	1.165	1.062	1.021	1.023	1.003	1.009	1.007	1.001	1.002
4-yr	3.625	1.335	1.153	1.054	1.028	1.011	1.013	1.010	1.012	1.006	1.006
Industry Factors	3.727	1.900	1.434	1.257	1.163	1.103	1.075	1.060	1.050	1.041	1.035
Prior	3.550	1.335	1.125	1.050	1.025	1.020	1.015	1.012	1.009	1.005	1.004
Selected	3.750	1.335	1.165	1.051	1.026	1.020	1.015	1.012	1.009	1.005	1.004
Cumulated	6.810	1.816	1.360	1.167	1.110	1.082	1.061	1.045	1.033	1.024	1.019

Judicial Branch Workers' Compensation Program - Trial Courts  
Reported Loss Development

Limited Losses Reported as of:

Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months
2000-2001	9,248,080	9,192,830	9,278,839	9,306,812	9,179,354
2001-2002	13,119,055	13,179,748	13,303,807	13,173,787	
2002-2003	16,966,022	17,005,514	17,094,754		
2003-2004	18,279,069	18,226,045			
2004-2005	13,203,802				
2005-2006					
2006-2007					
2007-2008					
2008-2009					
2009-2010					
2010-2011					
2011-2012					
2012-2013					
2013-2014					
2014-2015					
2015-2016					

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months
2000-2001	0.994	1.009	1.003	0.986	
2001-2002	1.005	1.009	0.990		
2002-2003	1.002	1.005			
2003-2004	0.997				
2004-2005					
2005-2006					
2006-2007					
2007-2008					
2008-2009					
2009-2010					
2010-2011					
2011-2012					
2012-2013					
2013-2014					
2014-2015					

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months
Average Dollar-weighted Averages	1.000	1.008	0.997	0.986	
3-yr	1.001	1.008			
4-yr	1.000				
Industry Factors	1.034	1.031	1.027	1.025	1.043
Prior	1.003	1.002	1.001	1.009	
Selected	1.003	1.002	1.001	1.001	1.008
Cumulated	1.015	1.012	1.010	1.009	1.008

Judicial Branch Workers' Compensation Program - Trial Courts  
Reported between \$250,000 and \$1,000,000 Loss Development

Losses Reported as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
2000-2001									1,142,634	1,120,134	1,166,939
2001-2002								769,497	1,043,994	1,656,599	1,815,730
2002-2003							310,285	307,317	543,487	1,046,732	1,265,186
2003-2004						304,210	406,710	892,235	1,034,586	936,797	980,589
2004-2005					23,232	278,625	226,993	416,019	434,789	505,507	540,094
2005-2006					41,061	344,639	466,942	511,059	501,109	529,607	955,828
2006-2007			21,038	280,954	435,397	533,449	1,034,629	1,232,300	1,375,282	1,744,538	
2007-2008		133,559				23,517	289,352	372,067	547,688		
2008-2009				24,584	345,494	235,365	247,797	241,870			
2009-2010			14,898	276,901	183,248	194,590	426,655				
2010-2011				55,242	273,550	830,937					
2011-2012					66,389						
2012-2013			941	29,460							
2013-2014			57,190								
2014-2015											
2015-2016											

Reported Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
2000-2001									0.980	1.042	0.982
2001-2002								1.357	1.587	1.096	1.020
2002-2003							0.990	1.768	1.926	1.209	1.064
2003-2004						1.337	2.194	1.160	0.905	1.047	1.155
2004-2005					11.993	0.815	1.833	1.045	1.163	1.068	1.120
2005-2006					8.393	1.355	1.094	0.981	1.057	1.805	
2006-2007			13.355	1.550	1.225	1.940	1.191	1.116	1.268		
2007-2008						12.304	1.286	1.472			
2008-2009				14.054	0.681	1.053	0.976				
2009-2010			18.587	0.662	1.062	2.193					
2010-2011				4.952	3.038						
2011-2012											
2012-2013			31.307								
2013-2014											
2014-2015											

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages			21.083	5.305	4.399	3.000	1.366	1.271	1.269	1.211	1.068
3-yr					1.572	2.125	1.175	1.146	1.203	1.256	1.107
4-yr						2.025	1.156	1.129	1.111	1.240	1.073
Industry	3.801	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
Factors	9.188	4.985	3.603	2.896	2.356	2.021	1.814	1.660	1.543	1.450	1.391
Prior	7.602	3.912	2.770	2.167	1.774	1.530	1.387	1.314	1.295	1.255	1.202
Selected	8.395	3.912	2.770	2.167	1.774	1.530	1.387	1.314	1.295	1.255	1.202
Cumulated	3,001.095	357.486	91.382	32.990	15.224	8.582	5.609	4.044	3.078	2.377	1.894

Judicial Branch Workers' Compensation Program - Trial Courts  
Reported between \$250,000 and \$1,000,000 Loss Development

Accident Year	<u>Losses Reported as of:</u>									
	138 Months	150 Months	162 Months	174 Months	186 Months	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months
2000-2001	1,146,497	1,127,258	1,151,406	1,151,406	1,113,665	0.983	1.021	1.000	0.967	
2001-2002	1,851,751	1,853,876	1,841,534	1,731,149		1.001	0.993	0.940		
2002-2003	1,346,228	1,367,884	1,405,829			1.016	1.028			
2003-2004	1,132,654	1,321,659				1.167				
2004-2005	604,660									
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										
2010-2011										
2011-2012										
2012-2013										
2013-2014										
2014-2015										
Average Dollar-weighted Averages						1.042	1.014	0.970	0.967	
3-yr						1.049	1.011			
4-yr						1.035				
Industry Factors						1.035	1.030	1.028	1.025	1.023
Prior						1.376	1.344	1.302	1.271	1.536
Selected						1.157	1.109	1.071	1.147	
Cumulated						1.157	1.109	1.071	1.050	1.092
						1.576	1.362	1.228	1.147	1.092

## Judicial Branch Workers' Compensation Program - Trial Courts

## Paid Loss Development

Accident Year (A)	Limited Paid Losses as of 12/31/15 (B)	Paid Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Paid Losses of 12/31/15 (E)	Paid Loss Development Factor (F)	Ultimate Program Losses (G)
2000-2001	\$8,956,603	1.050	\$9,404,433	\$9,230,609	1.086	\$10,024,441
2001-2002	12,920,129	1.057	13,656,576	13,505,342	1.106	14,936,908
2002-2003	16,422,472	1.065	17,489,933	16,897,570	1.128	19,060,459
2003-2004	17,656,429	1.075	18,980,661	18,378,793	1.155	21,227,506
2004-2005	12,681,865	1.086	13,772,505	13,067,694	1.180	15,419,879
2005-2006	11,736,360	1.102	12,933,469	12,189,275	1.210	14,749,023
2006-2007	10,828,048	1.124	12,170,726	11,931,014	1.246	14,866,043
2007-2008	11,396,645	1.152	13,128,935	11,502,979	1.288	14,815,837
2008-2009	9,907,242	1.198	11,868,876	9,946,908	1.350	13,428,326
2009-2010	12,804,749	1.258	16,108,374	12,916,360	1.428	18,444,562
2010-2011	10,554,256	1.340	14,142,703	10,762,466	1.532	16,488,098
2011-2012	9,253,021	1.461	13,518,664	9,300,899	1.681	15,634,811
2012-2013	7,910,587	1.709	13,519,193	7,910,587	1.979	15,655,052
2013-2014	5,266,456	2.264	11,923,256	5,266,456	2.639	13,898,177
2014-2015	2,346,387	3.962	9,296,385	2,346,387	4.647	10,903,660
Totals	\$160,641,249		\$201,914,689	\$165,153,339		\$229,552,782

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council. These losses exclude amounts over \$250,000 per occurrence.
- (C) From Appendix TC-B, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$250,000 per occurrence.
- (E) Losses capped at the Judicial Council's SIR. Amounts are provided by the Judicial Council.
- (F) Derived from factors on Appendix TC-B, Page 4.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - Trial Courts  
Paid Loss Development

Limited Losses Paid as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
2000-2001									7,820,858	8,242,969	8,518,254
2001-2002								11,209,342	11,965,583	12,259,437	12,444,418
2002-2003							13,895,219	14,639,844	15,008,317	15,436,250	15,909,865
2003-2004						14,244,193	15,135,240	15,795,943	16,385,329	16,825,676	17,134,379
2004-2005					9,312,103	10,263,766	10,959,900	11,554,070	11,929,327	12,193,453	12,517,980
2005-2006				7,518,738	8,522,029	9,388,958	9,984,912	10,554,943	11,055,421	11,377,246	11,736,360
2006-2007			5,604,484	7,197,283	8,310,895	9,190,933	9,737,594	10,218,829	10,549,323	10,828,048	
2007-2008		3,185,782	5,297,864	7,033,067	8,337,068	9,082,337	10,028,334	10,938,511	11,396,645		
2008-2009	454,230	3,499,847	5,966,402	7,711,858	8,680,674	9,236,108	9,599,782	9,907,242			
2009-2010	429,214	3,866,567	6,981,920	9,142,137	10,885,297	11,814,154	12,804,749				
2010-2011	434,154	3,507,731	6,028,970	8,016,256	9,451,632	10,554,256					
2011-2012	427,443	3,187,957	5,784,261	7,595,166	9,253,021						
2012-2013	389,782	3,201,349	5,892,691	7,910,587							
2013-2014	502,329	3,187,869	5,266,456								
2014-2015	227,098	2,346,387									
2015-2016	416,214										

Paid Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
2000-2001									1.054	1.033	1.022
2001-2002								1.067	1.025	1.015	1.012
2002-2003							1.054	1.025	1.029	1.031	1.012
2003-2004						1.063	1.044	1.037	1.027	1.018	1.017
2004-2005					1.102	1.068	1.054	1.032	1.022	1.027	1.013
2005-2006				1.133	1.102	1.063	1.057	1.047	1.029	1.032	
2006-2007			1.284	1.155	1.106	1.059	1.049	1.032	1.026		
2007-2008		1.663	1.328	1.185	1.089	1.104	1.091	1.042			
2008-2009	7.705	1.705	1.293	1.126	1.064	1.039	1.032				
2009-2010	9.008	1.806	1.309	1.191	1.085	1.084					
2010-2011	8.079	1.719	1.330	1.179	1.117						
2011-2012	7.458	1.814	1.313	1.218							
2012-2013	8.213	1.841	1.342								
2013-2014	6.346	1.652									
2014-2015	10.332										

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages	8.163	1.743	1.314	1.170	1.095	1.069	1.054	1.040	1.030	1.026	1.015
3-yr	7.805	1.769	1.328	1.195	1.089	1.076	1.058	1.041	1.026	1.025	1.014
4-yr	7.709	1.756	1.323	1.179	1.089	1.072	1.058	1.038	1.026	1.026	1.014
Industry Factors	8.188	3.119	1.941	1.506	1.295	1.184	1.136	1.112	1.095	1.081	1.070
Prior	7.500	1.750	1.300	1.165	1.090	1.065	1.050	1.040	1.025	1.020	1.015
Selected	7.750	1.750	1.325	1.170	1.090	1.065	1.050	1.040	1.025	1.020	1.015
Cumulated	30.706	3.962	2.264	1.709	1.461	1.340	1.258	1.198	1.152	1.124	1.102



Judicial Branch Workers' Compensation Program - Trial Courts  
Paid Loss Development

Limited Losses Paid as of:

Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months
2000-2001	8,709,346	8,739,440	8,802,602	8,895,256	8,956,603
2001-2002	12,598,952	12,736,441	12,895,071	12,920,129	
2002-2003	16,094,236	16,258,522	16,422,472		
2003-2004	17,420,152	17,656,429			
2004-2005	12,681,865				
2005-2006					
2006-2007					
2007-2008					
2008-2009					
2009-2010					
2010-2011					
2011-2012					
2012-2013					
2013-2014					
2014-2015					
2015-2016					

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months
2000-2001	1.003	1.007	1.011	1.007	
2001-2002	1.011	1.012	1.002		
2002-2003	1.010	1.010			
2003-2004	1.014				
2004-2005					
2005-2006					
2006-2007					
2007-2008					
2008-2009					
2009-2010					
2010-2011					
2011-2012					
2012-2013					
2013-2014					
2014-2015					

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months
Average Dollar-weighted Averages	1.010	1.010	1.007	1.007	
3-yr	1.012	1.010			
4-yr	1.010				
Industry Factors	1.062	1.056	1.051	1.047	1.096
Prior	1.010	1.005	1.005	1.055	
Selected	1.010	1.009	1.008	1.007	1.050
Cumulated	1.086	1.075	1.065	1.057	1.050

Judicial Branch Workers' Compensation Program - Trial Courts  
Paid between \$250,000 and \$1,000,000 Loss Development

Losses Paid as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
2000-2001									367,930	418,772	470,725
2001-2002								258,323	607,471	766,633	1,029,354
2002-2003							77,597	126,932	163,862	210,349	377,268
2003-2004							21,057	151,728	302,937	395,608	480,720
2004-2005						63,571	87,226	142,521	164,946	319,981	357,821
2005-2006							41,774	191,927	344,679	377,329	452,915
2006-2007				56,074	206,592	281,994	405,486	615,341	769,011	1,102,966	
2007-2008								45,884	106,333		
2008-2009						7,468	24,017	39,667			
2009-2010					10,328	97,117	111,611				
2010-2011				2,270	83,989	208,211					
2011-2012					47,878						
2012-2013											
2013-2014											
2014-2015											
2015-2016											

Paid Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
2000-2001									1.138	1.124	1.079
2001-2002								2.352	1.262	1.343	1.091
2002-2003							1.636	1.291	1.284	1.794	1.458
2003-2004							7.205	1.997	1.306	1.215	1.295
2004-2005						1.372	1.634	1.157	1.940	1.118	1.078
2005-2006							4.594	1.796	1.095	1.200	
2006-2007				3.684	1.365	1.438	1.518	1.250	1.434		
2007-2008								2.317			
2008-2009						3.216	1.652				
2009-2010					9.403	1.149					
2010-2011				37.000	2.479						
2011-2012											
2012-2013											
2013-2014											
2014-2015											

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages				20.342	4.416	1.794	3.040	1.737	1.351	1.299	1.200
3-yr								1.430	1.408	1.182	1.282
4-yr								1.391	1.388	1.280	1.194
Industry	5.004	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Factors	28.833	10.697	6.552	4.556	3.406	2.796	2.448	2.213	2.030	1.878	1.758
Prior	22.115	8.476	5.205	3.641	2.758	2.270	1.992	1.803	1.687	1.598	1.517
Selected	25.474	8.476	5.205	3.641	2.758	2.270	1.992	1.803	1.687	1.598	1.517
Cumulated	2,272,079.988	89,192.117	10,522.902	2,021.691	555.257	201.326	88.690	44.523	24.694	14.638	9.160

Judicial Branch Workers' Compensation Program - Trial Courts  
Paid between \$250,000 and \$1,000,000 Loss Development

<u>Losses Paid as of:</u>											
Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months						
2000-2001	507,948	541,963	574,009	600,925	632,731						
2001-2002	1,123,512	1,208,329	937,176	937,599							
2002-2003	549,918	662,012	800,533								
2003-2004	622,324	722,364									
2004-2005	385,829										
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months						
2000-2001	1.067	1.059	1.047	1.053							
2001-2002	1.075	0.776	1.000								
2002-2003	1.204	1.209									
2003-2004	1.161										
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months						
Average	1.127	1.015	1.024	1.053							
Dollar-weighted											
Averages											
3-yr	1.129	0.958									
4-yr	1.118										
Industry	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.047	1.236
Factors	1.681	1.622	1.565	1.515	2.333						
Prior	1.446	1.386	1.336	2.255							
Selected	1.446	1.386	1.336	1.250	1.804						
Cumulated	6.038	4.176	3.013	2.255	1.804						

## Judicial Branch Workers' Compensation Program - Trial Courts

Exposure and Development Method  
Based on Reported Losses

Accident Year	Trended Payroll (\$00) (A)	Reported Losses as of 12/31/15 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Reported (D)	Program Rate (E)	Incurred but not Reported (IBNR) (F)	Ultimate Program Losses (G)
2000-2001	\$3,236,280	\$9,535,872	1.014	0.014	\$3.106	\$140,726	\$9,676,598
2001-2002	6,825,088	13,884,528	1.019	0.019	2.126	275,693	14,160,221
2002-2003	7,894,117	18,050,071	1.026	0.025	2.393	472,266	18,522,337
2003-2004	8,648,587	19,547,704	1.037	0.036	2.352	732,293	20,279,997
2004-2005	8,819,481	13,808,463	1.051	0.049	1.683	727,316	14,535,779
2005-2006	9,358,684	13,725,065	1.069	0.065	1.547	941,062	14,666,127
2006-2007	9,911,755	13,131,759	1.090	0.083	1.316	1,082,641	14,214,400
2007-2008	10,711,233	12,749,442	1.115	0.103	1.324	1,460,712	14,210,154
2008-2009	10,949,280	10,865,292	1.143	0.125	1.166	1,595,858	12,461,150
2009-2010	10,057,336	14,871,315	1.176	0.150	1.778	2,682,292	17,553,607
2010-2011	9,964,378	13,585,768	1.216	0.178	1.644	2,915,896	16,501,664
2011-2012	9,698,495	11,644,413	1.264	0.209	1.647	3,338,445	14,982,858
2012-2013	8,779,214	11,711,821	1.344	0.256	1.664	3,739,805	15,451,626
2013-2014	8,549,260	8,970,733	1.581	0.367	1.675	5,255,444	14,226,177
2014-2015	8,224,909	5,086,907	2.128	0.530	1.750	7,628,603	12,715,510
Totals	\$131,628,097	\$191,169,153				\$32,989,052	\$224,158,205

## Notes:

- (A) From Appendix TC-L, Column (C).
- (B) Provided by the Judicial Council. These losses exclude amounts incurred above the Judicial Council's SIR for each year.
- (C) From Appendix TC-A, Page 1, Column (F).
- (D)  $1 - 1/(C)$ .
- (E) From Appendix TC-C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and payroll that changes in regular ways over time. The method relies on the premise that the losses that are currently unreported will cost what this relationship would suggest.

## Judicial Branch Workers' Compensation Program - Trial Courts

Exposure and Development Method  
Based on Paid Losses

Accident Year	Trended Payroll (\$00) (A)	Paid Losses as of 12/31/15 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Paid (D)	Program Rate (E)	Incurred but not Paid (F)	Ultimate Program Losses (G)
2000-2001	\$3,236,280	\$9,230,609	1.086	0.079	\$3.106	\$794,099	\$10,024,708
2001-2002	6,825,088	13,505,342	1.106	0.096	2.126	1,392,973	14,898,315
2002-2003	7,894,117	16,897,570	1.128	0.113	2.393	2,134,640	19,032,210
2003-2004	8,648,587	18,378,793	1.155	0.134	2.352	2,725,758	21,104,551
2004-2005	8,819,481	13,067,694	1.180	0.153	1.683	2,271,008	15,338,702
2005-2006	9,358,684	12,189,275	1.210	0.174	1.547	2,519,152	14,708,427
2006-2007	9,911,755	11,931,014	1.246	0.197	1.316	2,569,642	14,500,656
2007-2008	10,711,233	11,502,979	1.288	0.224	1.324	3,176,695	14,679,674
2008-2009	10,949,280	9,946,908	1.350	0.259	1.166	3,306,617	13,253,525
2009-2010	10,057,336	12,916,360	1.428	0.300	1.778	5,364,583	18,280,943
2010-2011	9,964,378	10,762,466	1.532	0.347	1.644	5,684,359	16,446,825
2011-2012	9,698,495	9,300,899	1.681	0.405	1.647	6,469,236	15,770,135
2012-2013	8,779,214	7,910,587	1.979	0.495	1.664	7,231,263	15,141,850
2013-2014	8,549,260	5,266,456	2.639	0.621	1.675	8,892,727	14,159,183
2014-2015	8,224,909	2,346,387	4.647	0.785	1.750	11,298,969	13,645,356
Totals	\$131,628,097	\$165,153,339				\$65,831,721	\$230,985,060

## Notes:

- (A) From Appendix TC-L, Column (C).
- (B) Provided by the Judicial Council. These losses exclude amounts paid above the Judicial Council's SIR for each year.
- (C) From Appendix TC-B, Page 1, Column (F).
- (D)  $1 - 1/(C)$ .
- (E) From Appendix TC-C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and payroll that changes in regular ways over time. The method relies on the premise that the losses that are currently unpaid will cost what this relationship would suggest.



## Judicial Branch Workers' Compensation Program - Trial Courts

## Frequency and Severity Method

Accident Year	Ultimate Program Severity (A)	Adjusted Ultimate Claims (B)	Ultimate Program Losses (C)
2000-2001	\$24,340	413	\$10,052,420
2001-2002	21,178	685	14,506,930
2002-2003	21,743	869	18,894,667
2003-2004	18,472	1,101	20,337,672
2004-2005	15,283	971	14,839,793
2005-2006	15,342	944	14,482,848
2006-2007	14,104	925	13,046,200
2007-2008	17,879	793	14,178,047
2008-2009	14,866	872	12,963,152
2009-2010	22,050	791	17,441,550
2010-2011	21,462	759	16,289,658
2011-2012	22,157	665	14,734,405
2012-2013	23,043	636	14,655,348
2013-2014	23,923	577	13,803,571
2014-2015	25,734	544	13,999,296
Total		11,545	\$224,225,557

## Notes:

- (A) From Appendix TC-D, Page 2, Column (H).
- (B) From Appendix TC-D, Page 2, Column (B).
- (C) (A) x (B).

This exhibit shows the calculation of the estimated ultimate losses for each year based on the observed average frequency and severity of claims.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Frequency and Severity Method

Accident Year	Ultimate Limited Losses (A)	Adjusted Ultimate Claims (B)	Ultimate Limited Severity (C)	Trend Factor (D)	Trended Limited Severity (E)	Limited Severity (F)	Factor to SIR (G)	Program Severity (H)
2000-2001	\$9,253,000	413	\$22,404	1.264	\$28,319	\$22,404	1.086	\$24,340
2001-2002	13,292,000	685	19,404	1.234	23,945	19,404	1.091	21,178
2002-2003	17,266,000	869	19,869	1.269	25,214	19,869	1.094	21,743
2003-2004	18,445,000	1,101	16,753	1.559	26,118	16,753	1.103	18,472
2004-2005	13,402,000	971	13,802	1.954	26,969	13,802	1.107	15,283
2005-2006	13,012,000	944	13,784	2.022	27,871	13,784	1.113	15,342
2006-2007	11,661,000	925	12,606	1.860	23,447	12,606	1.119	14,104
2007-2008	12,604,000	793	15,894	1.678	26,670	15,894	1.125	17,879
2008-2009	11,462,000	872	13,144	1.515	19,913	13,144	1.131	14,866
2009-2010	15,333,000	791	19,384	1.341	25,994	19,384	1.138	22,050
2010-2011	13,822,000	759	18,211	1.253	22,818	18,755	1.144	21,462
2011-2012	12,902,000	665	19,402	1.221	23,690	19,247	1.151	22,157
2012-2013	13,316,000	636	20,937	1.181	24,727	19,898	1.158	23,043
2013-2014	12,134,000	577	21,029	1.145	24,078	20,524	1.166	23,923
2014-2015	11,061,000	544	20,333	1.071	21,777	21,942	1.173	25,734

Average Limited Severity: \$24,770

Average 11/12-14/15 Limited Severity: \$23,568

Selected Limited Severity: \$23,500

Prior Selected Limited Severity: \$24,000

## Notes:

- (A) Selected average of results from Appendices A, B, and C.
- (B) Appendix TC-D, Page 3, Column (C).
- (C) (A) / (B).
- (D) From Appendix TC-E, Column (J).
- (E) (C) x (D).
- (F) Selected Limited Severity / (D).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

This exhibit shows the calculation of the historical average cost per claim, or severity. The observed average severity is used in the method shown on page 1 of this Appendix.



Judicial Branch Workers' Compensation Program - Trial Courts

Frequency and Severity Method  
Projection of Ultimate Claims

Accident Year	Reported Claim Development (A)	Closed Claim Development (B)	Selected Ultimate Claims (C)	Trended Payroll (\$000,000) (D)	Claim Frequency (E)	Trend Factor (F)	Trended Claim Frequency (G)
2000-2001	413	398	413	324	1.276	0.633	0.808
2001-2002	685	670	685	683	1.004	0.653	0.656
2002-2003	869	845	869	789	1.101	0.673	0.741
2003-2004	1,101	1,078	1,101	865	1.273	0.693	0.882
2004-2005	971	958	971	882	1.101	0.715	0.787
2005-2006	944	923	944	936	1.009	0.737	0.744
2006-2007	925	916	925	991	0.933	0.760	0.709
2007-2008	793	776	793	1,071	0.740	0.783	0.579
2008-2009	872	877	872	1,095	0.796	0.807	0.642
2009-2010	791	780	791	1,006	0.786	0.832	0.654
2010-2011	759	742	759	996	0.762	0.859	0.655
2011-2012	665	655	665	970	0.686	0.885	0.607
2012-2013	636	596	636	878	0.724	0.912	0.660
2013-2014	577	548	577	855	0.675	0.941	0.635
2014-2015	544	532	544	822	0.661	0.970	0.641
Total	11,545	11,294	11,545	13,162.810			0.686
					(H) Selected 2015-2016 Frequency:		0.700
					Prior Selected Frequency:		0.750
		Program Year:		2015-2016	2016-2017	2017-2018	2018-2019
		(I) Trend Factor:		1.000	0.970	0.941	0.913
		(J) Selected Frequency:		0.700	0.679	0.659	0.639
		(K) Estimated Payroll (\$000,000):		\$831	\$848	\$865	\$882
		(L) Ultimate Claims:		582	576	570	564

Notes:

- (A) From Appendix TC-D, Page 4, (C).
- (B) From Appendix TC-D, Page 5, (C).
- (C) Selected from (A) and (B).
- (D) From Appendix TC-L, Column (C) divided by 10,000.
- (E) (C) / (D).
- (F) From Appendix TC-E.
- (G) (E) x (F).
- (H) The selected frequency of .700 is based on (G).
- (I) From Appendix TC-E.
- (J) (H) x (I).
- (K) From Appendix TC-L, Column (C) divided by 10,000
- (L) (J) x (K).

This exhibit summarizes the estimated numbers of claims and shows the estimated frequencies per \$1,000,000 of trended payroll.

## Judicial Branch Workers' Compensation Program - Trial Courts

Frequency and Severity Method  
Reported Claim Count Development

Accident Year	Claims Reported as of 12/31/2015 (A)	Reported Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
2000-2001	413	1.000	413	0.808
2001-2002	685	1.000	685	0.655
2002-2003	869	1.000	869	0.741
2003-2004	1,101	1.000	1,101	0.882
2004-2005	971	1.000	971	0.787
2005-2006	944	1.000	944	0.743
2006-2007	925	1.000	925	0.709
2007-2008	793	1.000	793	0.580
2008-2009	872	1.000	872	0.643
2009-2010	791	1.000	791	0.654
2010-2011	759	1.000	759	0.654
2011-2012	664	1.001	665	0.607
2012-2013	633	1.004	636	0.661
2013-2014	572	1.009	577	0.635
2014-2015	529	1.028	544	0.642
Total	11,521		11,545	0.686

## Notes:

- (A) Provided by the Judicial Council.
- (B) From Appendix TC-D, Page 6.
- (C) (A) x (B).
- (D) (C) / [Appendix TC-D, Page 3, (D)] x [Appendix TC-D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on reported claims as provided by the Judicial Council. These numbers of claims tend to "develop" or change from period to period as more claims are filed. This development tends to follow quantifiable patterns over time.

## Judicial Branch Workers' Compensation Program - Trial Courts

Frequency and Severity Method  
Closed Claim Count Development

Accident Year	Claims Closed as of 12/31/2015 (A)	Closed Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
2000-2001	398	1.001	398	0.778
2001-2002	669	1.002	670	0.641
2002-2003	842	1.003	845	0.720
2003-2004	1,068	1.009	1,078	0.864
2004-2005	945	1.014	958	0.777
2005-2006	904	1.021	923	0.727
2006-2007	890	1.029	916	0.702
2007-2008	747	1.039	776	0.567
2008-2009	834	1.051	877	0.646
2009-2010	727	1.073	780	0.645
2010-2011	672	1.104	742	0.640
2011-2012	567	1.155	655	0.598
2012-2013	490	1.216	596	0.619
2013-2014	413	1.328	548	0.603
2014-2015	330	1.611	532	0.627
Total	10,496		11,294	0.670

## Notes:

- (A) Provided by the Judicial Council.
- (B) From Appendix TC-D, Page 7.
- (C) (A) x (B).
- (D) (C) / [Appendix TC-D, Page 3, (D)] x [Appendix TC-D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on closed claims as provided by the Judicial Council. These numbers of closed claims tend to "develop" or change from period to period as more claims are closed. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - Trial Courts  
Reported Claim Count Development

Number of Claims Reported as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
2000-2001									410	409	409	409	410	410
2001-2002								694	676	679	680	682	684	684
2002-2003							890	867	867	867	867	868	869	869
2003-2004						1,099	1,098	1,101	1,101	1,101	1,101	1,101	1,101	
2004-2005					971	972	970	969	969	969	969	971		
2005-2006				930	931	941	941	941	942	942	944			
2006-2007			929	923	923	918	919	921	922	925				
2007-2008		761	785	792	793	792	793	792	793					
2008-2009	413	857	866	868	870	871	872	872						
2009-2010	355	767	783	783	788	789	791							
2010-2011	328	730	749	753	757	759								
2011-2012	264	647	658	660	664									
2012-2013	283	625	635	633										
2013-2014	274	573	572											
2014-2015	246	529												
2015-2016	250													

Reported Claim Count Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months	138-150 Months	150-162 Months	162-174 Months
2000-2001									0.998	1.000	1.000	1.002	1.000	1.000
2001-2002								0.974	1.004	1.001	1.003	1.003	1.000	1.001
2002-2003							0.974	1.000	1.000	1.000	1.001	1.001	1.000	1.000
2003-2004						0.999	1.003	1.000	1.000	1.000	1.000	1.000		
2004-2005					1.001	0.998	0.999	1.000	1.000	1.000	1.002			
2005-2006				1.001	1.011	1.000	1.000	1.001	1.000	1.002				
2006-2007			0.994	1.000	0.995	1.001	1.002	1.001	1.003					
2007-2008		1.032	1.009	1.001	0.999	1.001	0.999	1.001						
2008-2009	2.075	1.011	1.002	1.002	1.001	1.001	1.000							
2009-2010	2.161	1.021	1.000	1.006	1.001	1.003								
2010-2011	2.226	1.026	1.005	1.005	1.003									
2011-2012	2.451	1.017	1.003	1.006										
2012-2013	2.208	1.016	0.997											
2013-2014	2.091	0.998												
2014-2015	2.150													
Average	2.195	1.017	1.001	1.003	1.002	1.000	0.997	0.997	1.001	1.001	1.001	1.002	1.000	1.001
Claim-weighted Averages														
3-yr	2.151	1.011	1.002	1.006	1.002	1.002	1.000	1.001	1.001	1.001	1.001	1.001	1.000	
4-yr	2.225	1.015	1.001	1.005	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001		
Industry														
Factors	2.494	1.052	1.005	1.004	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	2.250	1.020	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	2.244	1.019	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	2.307	1.028	1.009	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Judicial Branch Workers' Compensation Program - Trial Courts  
Closed Claim Development

Accident Year	Claims Closed as of:													
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
2000-2001									339	375	382	385	389	390
2001-2002								567	626	649	649	650	659	663
2002-2003							729	806	818	823	823	832	834	842
2003-2004						973	998	1,037	1,050	1,048	1,063	1,062	1,068	
2004-2005					841	872	898	911	920	935	938	945		
2005-2006				774	817	857	878	883	895	894	904			
2006-2007			640	729	767	835	862	871	876	890				
2007-2008		480	589	644	680	701	722	734	747					
2008-2009	94	588	690	753	786	816	823	834						
2009-2010	104	472	570	641	675	692	727							
2010-2011	123	475	564	604	642	672								
2011-2012	73	413	508	529	567									
2012-2013	72	385	446	490										
2013-2014	97	286	413											
2014-2015	18	330												
2015-2016	59													

Closed Claim Count Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months	138-150 Months	150-162 Months	162-174 Months
2000-2001									1.106	1.019	1.008	1.010	1.003	1.008
2001-2002								1.104	1.037	1.000	1.002	1.014	1.006	1.009
2002-2003							1.106	1.015	1.006	1.000	1.011	1.002	1.010	
2003-2004						1.026	1.039	1.013	0.998	1.014	0.999	1.006		
2004-2005					1.037	1.030	1.014	1.010	1.016	1.003	1.007			
2005-2006				1.056	1.049	1.025	1.006	1.014	0.999	1.011				
2006-2007			1.139	1.052	1.089	1.032	1.010	1.006	1.016					
2007-2008		1.227	1.093	1.056	1.031	1.030	1.017	1.018						
2008-2009	6.255	1.173	1.091	1.044	1.038	1.009	1.013							
2009-2010	4.538	1.208	1.125	1.053	1.025	1.051								
2010-2011	3.862	1.187	1.071	1.063	1.047									
2011-2012	5.658	1.230	1.041	1.072										
2012-2013	5.347	1.158	1.099											
2013-2014	2.948	1.444												
2014-2015	18.333													
<b>Average</b>	<b>6.706</b>	<b>1.232</b>	<b>1.094</b>	<b>1.057</b>	<b>1.045</b>	<b>1.029</b>	<b>1.029</b>	<b>1.026</b>	<b>1.025</b>	<b>1.008</b>	<b>1.005</b>	<b>1.008</b>	<b>1.006</b>	<b>1.009</b>
<b>Claim-weighted Averages</b>														
3-yr	5.353	1.261	1.069	1.062	1.037	1.029	1.013	1.012	1.010	1.010	1.005	1.007	1.007	
4-yr	5.438	1.239	1.084	1.057	1.035	1.030	1.011	1.011	1.007	1.008	1.005	1.007		
Industry														
Factors	2.887	1.280	1.065	1.040	1.027	1.020	1.013	1.009	1.006	1.005	1.003	1.003	1.001	1.001
Prior	5.150	1.205	1.095	1.052	1.049	1.029	1.021	1.012	1.010	1.008	1.007	1.005	1.005	1.001
Selected	5.222	1.213	1.092	1.053	1.046	1.029	1.021	1.012	1.010	1.008	1.007	1.005	1.006	1.001
Cumulated	8.413	1.611	1.328	1.216	1.155	1.104	1.073	1.051	1.039	1.029	1.021	1.014	1.009	1.003

## Judicial Branch Workers' Compensation Program - Trial Courts

## Loss Trend Factors

Accident Year	Benefit Level Factor (A)	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to
		2015-2016 Loss Rate Level (B)	2016-2017 Loss Rate Level (C)	2017-2018 Loss Rate Level (D)	2018-2019 Loss Rate Level (E)	2015-2016 Frequency Level (F)	2016-2017 Frequency Level (G)	2017-2018 Frequency Level (H)	2018-2019 Frequency Level (I)	2015-2016 Severity Level (J)
1994-1995	1.627	1.461	1.464	1.457	1.449	0.528	0.512	0.497	0.482	2.732
1995-1996	1.498	1.351	1.354	1.347	1.340	0.544	0.528	0.512	0.497	2.454
1996-1997	1.344	1.217	1.220	1.213	1.207	0.561	0.544	0.528	0.512	2.147
1997-1998	1.164	1.059	1.061	1.056	1.050	0.578	0.561	0.544	0.528	1.814
1998-1999	1.037	0.948	0.950	0.945	0.940	0.596	0.578	0.561	0.544	1.578
1999-2000	0.931	0.855	0.857	0.853	0.848	0.614	0.596	0.578	0.561	1.381
2000-2001	0.873	0.807	0.809	0.805	0.801	0.633	0.614	0.596	0.578	1.264
2001-2002	0.874	0.812	0.814	0.810	0.805	0.653	0.633	0.614	0.596	1.234
2002-2003	0.921	0.860	0.862	0.858	0.854	0.673	0.652	0.633	0.614	1.269
2003-2004	1.160	1.089	1.092	1.086	1.081	0.693	0.673	0.653	0.633	1.559
2004-2005	1.489	1.406	1.409	1.402	1.395	0.715	0.694	0.673	0.653	1.954
2005-2006	1.579	1.499	1.502	1.495	1.487	0.737	0.715	0.694	0.673	2.022
2006-2007	1.490	1.422	1.425	1.418	1.411	0.760	0.738	0.715	0.694	1.860
2007-2008	1.377	1.321	1.324	1.318	1.311	0.783	0.760	0.737	0.715	1.678
2008-2009	1.275	1.229	1.232	1.226	1.220	0.807	0.783	0.760	0.737	1.515
2009-2010	1.156	1.121	1.123	1.118	1.112	0.832	0.808	0.784	0.760	1.341
2010-2011	1.107	1.079	1.082	1.076	1.071	0.859	0.833	0.808	0.784	1.253
2011-2012	1.106	1.083	1.086	1.080	1.075	0.885	0.859	0.833	0.808	1.221
2012-2013	1.096	1.079	1.082	1.076	1.071	0.912	0.885	0.859	0.833	1.181
2013-2014	1.090	1.079	1.081	1.076	1.070	0.941	0.913	0.886	0.859	1.145
2014-2015	1.045	1.039	1.042	1.036	1.031	0.970	0.942	0.913	0.886	1.071
2015-2016	1.000	1.000	1.002	0.997	0.992	1.000	0.970	0.941	0.913	1.000
2016-2017	0.993	--	1.000	0.995	0.990	--	1.000	0.970	0.941	--
2017-2018	0.993	--	--	1.000	0.995	--	--	1.000	0.970	--
2018-2019	0.993	--	--	--	1.000	--	--	--	1.000	--

## Notes:

- (A) Based on WCIRB.
- (B) - (E) (A) adjusted for a -0.5% annual loss rate trend.
- (F) - (I) (A) adjusted for a -3.0% annual frequency trend.
- (J) (A) adjusted for a 2.5% annual severity trend.

This exhibit shows the calculation of the ways in which we expect claims costs to have changed over the past twenty years due to changes in statutory workers' compensation benefit levels and changes in actual claims costs in excess of changes in payroll. Changes in the ways in which claims are filed as a result of greater awareness of workers' compensation benefits are not generally reflected in the statutory benefit level factors shown above, but may be part of the reason for changes in actual claims costs in excess of payroll changes.

## Judicial Branch Workers' Compensation Program - Trial Courts

Outstanding Liability for  
Unallocated Loss Adjustment Expenses  
as of 6/30/15

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2015-2016	1,169.0	\$1,297	1.000	\$1,297	\$1,516,193
2016-2017	749.5	1,297	1.050	1,362	1,020,819
2017-2018	531.2	1,297	1.103	1,431	760,147
2018-2019	385.5	1,297	1.158	1,502	579,021
2019-2020	266.3	1,297	1.216	1,577	419,955
2020-2021	183.7	1,297	1.277	1,656	304,207
2021-2022	127.5	1,297	1.341	1,739	221,723
2022-2023	88.1	1,297	1.408	1,826	160,871
2023-2024	59.9	1,297	1.478	1,917	114,828
2024-2025	38.6	1,297	1.552	2,013	77,702
2025-2026	23.6	1,297	1.630	2,114	49,890
2026-2027	13.4	1,297	1.712	2,220	29,748
2027-2028	7.2	1,297	1.798	2,332	16,790
2028-2029	3.7	1,297	1.888	2,449	9,061
2029-2030	2.4	1,297	1.982	2,571	6,170
2030-2031	1.8	1,297	2.081	2,699	4,858
2031-2032	1.1	1,297	2.185	2,834	3,117
2032-2033	0.6	1,297	2.294	2,975	1,785
(G) Total ULAE Outstanding as of 6/30/15:					\$5,296,885
(H) Total ULAE Outstanding as of 12/31/15:					\$5,287,000

## Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Judicial Council.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).
- (H) (G) from this page and the next, interpolated to 12/31/15.

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

Judicial Branch Workers' Compensation Program - Trial Courts

Outstanding Liability for  
Unallocated Loss Adjustment Expenses  
as of 6/30/16

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2016-2017	1,105.4	\$1,297	1.050	\$1,362	\$1,505,555
2017-2018	709.7	1,297	1.103	1,431	1,015,581
2018-2019	508.6	1,297	1.158	1,502	763,917
2019-2020	357.4	1,297	1.216	1,577	563,620
2020-2021	250.4	1,297	1.277	1,656	414,662
2021-2022	174.7	1,297	1.341	1,739	303,803
2022-2023	122.2	1,297	1.408	1,826	223,137
2023-2024	85.1	1,297	1.478	1,917	163,137
2024-2025	57.9	1,297	1.552	2,013	116,553
2025-2026	37.9	1,297	1.630	2,114	80,121
2026-2027	23.2	1,297	1.712	2,220	51,504
2027-2028	13.6	1,297	1.798	2,332	31,715
2028-2029	7.2	1,297	1.888	2,449	17,633
2029-2030	3.6	1,297	1.982	2,571	9,256
2030-2031	2.4	1,297	2.081	2,699	6,478
2031-2032	1.7	1,297	2.185	2,834	4,818
2032-2033	1.2	1,297	2.294	2,975	3,570
2033-2034	0.6	1,297	2.409	3,124	1,874
(G) Total ULAE Outstanding as of 6/30/16:					\$5,276,934

Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Judicial Council.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.



## Judicial Branch Workers' Compensation Program - Trial Courts

## Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>12/31/2015</u>	<u>Calendar Period</u>			
		<u>1/1/2016</u> <u>to</u> <u>6/30/2016</u>	<u>7/1/2016</u> <u>to</u> <u>6/30/2017</u>	<u>7/1/2017</u> <u>to</u> <u>6/30/2018</u>	<u>7/1/2018</u> <u>to</u> <u>6/30/2019</u>
2000-2001					
Ultimate Loss	\$9,669,000	\$9,669,000	\$9,669,000	\$9,669,000	\$9,669,000
Paid in Calendar Period	-	95,569	342,822		
Paid to Date	9,230,609	9,326,178	9,669,000	9,669,000	9,669,000
Outstanding Liability	438,391	342,822			
2001-2002					
Ultimate Loss	\$14,148,000	\$14,148,000	\$14,148,000	\$14,148,000	\$14,148,000
Paid in Calendar Period	-	55,269	172,105	415,284	
Paid to Date	13,505,342	13,560,611	13,732,716	14,148,000	14,148,000
Outstanding Liability	642,658	587,389	415,284		
2002-2003					
Ultimate Loss	\$18,519,000	\$18,519,000	\$18,519,000	\$18,519,000	\$18,519,000
Paid in Calendar Period	-	124,850	245,439	366,584	884,557
Paid to Date	16,897,570	17,022,420	17,267,859	17,634,443	18,519,000
Outstanding Liability	1,621,430	1,496,580	1,251,141	884,557	
2003-2004					
Ultimate Loss	\$20,271,000	\$20,271,000	\$20,271,000	\$20,271,000	\$20,271,000
Paid in Calendar Period	-	149,484	264,894	242,364	361,991
Paid to Date	18,378,793	18,528,277	18,793,171	19,035,535	19,397,526
Outstanding Liability	1,892,207	1,742,723	1,477,829	1,235,465	873,474
2004-2005					
Ultimate Loss	\$14,513,000	\$14,513,000	\$14,513,000	\$14,513,000	\$14,513,000
Paid in Calendar Period	-	89,609	184,375	178,041	162,898
Paid to Date	13,067,694	13,157,303	13,341,678	13,519,719	13,682,617
Outstanding Liability	1,445,306	1,355,697	1,171,322	993,281	830,383
2005-2006					
Ultimate Loss	\$14,711,000	\$14,711,000	\$14,711,000	\$14,711,000	\$14,711,000
Paid in Calendar Period	-	151,304	291,562	282,725	273,012
Paid to Date	12,189,275	12,340,579	12,632,141	12,914,866	13,187,878
Outstanding Liability	2,521,725	2,370,421	2,078,859	1,796,134	1,523,122
2006-2007					
Ultimate Loss	\$14,590,000	\$14,590,000	\$14,590,000	\$14,590,000	\$14,590,000
Paid in Calendar Period	-	159,539	302,433	270,233	262,042
Paid to Date	11,931,014	12,090,553	12,392,986	12,663,219	12,925,261
Outstanding Liability	2,658,986	2,499,447	2,197,014	1,926,781	1,664,739

## Judicial Branch Workers' Compensation Program - Trial Courts

## Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>12/31/2015</u>	<u>Calendar Period</u>			
		<u>1/1/2016</u> <u>to</u> <u>6/30/2016</u>	<u>7/1/2016</u> <u>to</u> <u>6/30/2017</u>	<u>7/1/2017</u> <u>to</u> <u>6/30/2018</u>	<u>7/1/2018</u> <u>to</u> <u>6/30/2019</u>
2007-2008					
Ultimate Loss	\$14,516,000	\$14,516,000	\$14,516,000	\$14,516,000	\$14,516,000
Paid in Calendar Period	-	174,755	337,754	302,562	270,348
Paid to Date	11,502,979	11,677,734	12,015,488	12,318,050	12,588,398
Outstanding Liability	3,013,021	2,838,266	2,500,512	2,197,950	1,927,602
2008-2009					
Ultimate Loss	\$13,341,000	\$13,341,000	\$13,341,000	\$13,341,000	\$13,341,000
Paid in Calendar Period	-	234,192	401,307	328,273	294,069
Paid to Date	9,946,908	10,181,100	10,582,407	10,910,680	11,204,749
Outstanding Liability	3,394,092	3,159,900	2,758,593	2,430,320	2,136,251
2009-2010					
Ultimate Loss	\$17,521,000	\$17,521,000	\$17,521,000	\$17,521,000	\$17,521,000
Paid in Calendar Period	-	308,511	588,570	470,860	385,167
Paid to Date	12,916,360	13,224,871	13,813,441	14,284,301	14,669,468
Outstanding Liability	4,604,640	4,296,129	3,707,559	3,236,699	2,851,532
2010-2011					
Ultimate Loss	\$16,504,000	\$16,504,000	\$16,504,000	\$16,504,000	\$16,504,000
Paid in Calendar Period	-	396,166	726,970	632,721	506,181
Paid to Date	10,762,466	11,158,632	11,885,602	12,518,323	13,024,504
Outstanding Liability	5,741,534	5,345,368	4,618,398	3,985,677	3,479,496
2011-2012					
Ultimate Loss	\$14,785,000	\$14,785,000	\$14,785,000	\$14,785,000	\$14,785,000
Paid in Calendar Period	-	389,371	713,262	595,880	518,626
Paid to Date	9,300,899	9,690,270	10,403,532	10,999,412	11,518,038
Outstanding Liability	5,484,101	5,094,730	4,381,468	3,785,588	3,266,962
2012-2013					
Ultimate Loss	\$15,297,000	\$15,297,000	\$15,297,000	\$15,297,000	\$15,297,000
Paid in Calendar Period	-	664,777	1,102,348	786,700	657,232
Paid to Date	7,910,587	8,575,364	9,677,712	10,464,412	11,121,644
Outstanding Liability	7,386,413	6,721,636	5,619,288	4,832,588	4,175,356
2013-2014					
Ultimate Loss	\$14,193,000	\$14,193,000	\$14,193,000	\$14,193,000	\$14,193,000
Paid in Calendar Period	-	910,507	1,555,111	1,059,592	756,187
Paid to Date	5,266,456	6,176,963	7,732,074	8,791,666	9,547,853
Outstanding Liability	8,926,544	8,016,037	6,460,926	5,401,334	4,645,147

## Judicial Branch Workers' Compensation Program - Trial Courts

## Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>12/31/2015</u>	<u>Calendar Period</u>			
		<u>1/1/2016</u> <u>to</u> <u>6/30/2016</u>	<u>7/1/2016</u> <u>to</u> <u>6/30/2017</u>	<u>7/1/2017</u> <u>to</u> <u>6/30/2018</u>	<u>7/1/2018</u> <u>to</u> <u>6/30/2019</u>
<b>2014-2015</b>					
Ultimate Loss	\$14,000,000	\$14,000,000	\$14,000,000	\$14,000,000	\$14,000,000
Paid in Calendar Period	-	1,211,976	2,150,977	1,608,388	1,095,893
Paid to Date	2,346,387	3,558,363	5,709,340	7,317,728	8,413,621
Outstanding Liability	11,653,613	10,441,637	8,290,660	6,682,272	5,586,379
<b>2015-2016</b>					
Ultimate Loss	\$7,340,000	\$14,680,000	\$14,680,000	\$14,680,000	\$14,680,000
Paid in Calendar Period	-	1,369,323	2,578,893	2,125,007	1,588,969
Paid to Date	416,214	1,785,537	4,364,430	6,489,437	8,078,406
Outstanding Liability	6,923,786	12,894,463	10,315,570	8,190,563	6,601,594
<b>2016-2017</b>					
Ultimate Loss	-	-	\$15,296,000	\$15,296,000	\$15,296,000
Paid in Calendar Period	-	-	1,866,112	2,685,978	2,213,245
Paid to Date	-	-	1,866,112	4,552,090	6,765,335
Outstanding Liability	-	-	13,429,888	10,743,910	8,530,665
<b>2017-2018</b>					
Ultimate Loss	-	-	-	\$15,835,000	\$15,835,000
Paid in Calendar Period	-	-	-	1,931,870	2,780,626
Paid to Date	-	-	-	1,931,870	4,712,496
Outstanding Liability	-	-	-	13,903,130	11,122,504
<b>2018-2019</b>					
Ultimate Loss	-	-	-	-	\$16,390,000
Paid in Calendar Period	-	-	-	-	1,999,580
Paid to Date	-	-	-	-	1,999,580
Outstanding Liability	-	-	-	-	14,390,420
<b>Totals</b>					
Ultimate Loss	\$233,918,000	\$241,258,000	\$256,554,000	\$272,389,000	\$288,779,000
Paid in Calendar Period	-	6,485,202	13,824,934	14,283,062	15,010,623
Paid to Date	165,569,553	172,054,755	185,879,689	200,162,751	215,173,374
Outstanding Liability	68,348,447	69,203,245	70,674,311	72,226,249	73,605,626
Total Outstanding ULAE	5,287,000	5,276,934	5,323,340	5,415,174	5,538,898
Outstanding Liability plus ULAE	73,635,447	74,480,179	75,997,651	77,641,423	79,144,524

Notes appear on the next page.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2013-2014, \$910,507 is expected to be paid between 1/1/16 and 6/30/16, \$6,176,963 will have been paid by 6/30/16, and the reserve for remaining payments on these claims should be \$8,016,037.
- Ultimate Losses for each accident year are from Exhibit TC-4, Page 2.
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example,  $\$1,555,111 = \$8,016,037 \times 19.4\%$ .
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example,  $\$7,732,074 = \$1,555,111 + \$6,176,963$ .
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example,  $\$8,016,037 = \$14,193,000 - \$6,176,963$ .

This exhibit shows the calculation of the liability for outstanding claims as of the date of evaluation, the end of the current fiscal year, and the end of the coming fiscal year. It also shows the expected claims payout during the remainder of the current fiscal year and the coming fiscal year. Refer to the Totals at the end of the exhibit for the balance sheet information. The top parts of the exhibit show information for each program year.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Annual Payments (Historical and Projected)

## Trial Courts Total

	2009	2010	2011	2012	2013	2014	2015	Total
2000-2001	472,952	327,238	228,314	64,110	95,207	119,571	93,152	
2001-2002	1,105,388	453,017	447,701	248,693	222,305	-112,523	25,482	
2002-2003	793,960	405,402	474,420	640,534	357,021	276,380	302,471	
2003-2004	912,104	791,374	740,595	533,018	393,815	427,377	336,318	
2004-2005	1,015,234	719,789	649,464	397,683	419,160	362,368	191,893	
2005-2006	1,003,291	866,929	637,727	720,184	653,230	354,475	434,700	
2006-2007	1,648,873	1,264,130	955,440	670,153	691,091	484,163	612,680	
2007-2008	2,112,081	1,735,203	1,304,001	745,269	945,996	956,061	518,584	
2008-2009	3,045,617	2,466,555	1,745,456	968,816	562,903	380,223	323,109	
2009-2010	429,214	3,437,354	3,115,353	2,160,217	1,753,489	1,015,646	1,005,089	
2010-2011	0	434,154	3,073,577	2,521,239	1,989,556	1,517,095	1,226,845	
2011-2012	0	0	427,443	2,760,515	2,596,304	1,810,904	1,705,733	
2012-2013	0	0	0	389,782	2,811,567	2,691,342	2,017,896	
2013-2014	0	0	0	0	502,329	2,685,539	2,078,587	
2014-2015	0	0	0	0	0	227,098	2,119,289	
2015-2016	0	0	0	0	0	0	416,214	
Total	12,538,715	12,901,146	13,799,491	12,820,212	13,993,972	13,195,720	13,408,041	92,657,297

## San Diego TD

	2009	2010	2011	2012	2013	2014	2015	
Total	168,122	155,855	131,078	138,731	191,637	241,782	0	1,027,206

## San Diego TD Percent of Trial Courts Total Payments

	2009	2010	2011	2012	2013	2014	2015	
	1.3%	1.2%	0.9%	1.1%	1.4%	1.8%	0.0%	1.1%

Selected San Diego TD Load: 1.0%

## Judicial Branch Workers' Compensation Program - Trial Courts

## Short- and Long-Term Liabilities

<u>Liabilities as of 12/31/15:</u>		<u>Expected</u>	<u>Discounted</u>
<u>Current (Short Term)</u>	Loss and ALAE:	\$5,115,879	\$5,115,879
	ULAE:	1,516,193	1,516,193
	Short-Term Loss and LAE:	<u>\$6,632,072</u>	<u>\$6,632,072</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$63,232,568	\$63,232,568
	ULAE:	3,770,807	3,770,807
	Long-Term Loss and LAE:	<u>\$67,003,375</u>	<u>\$67,003,375</u>
<u>Total Liability</u>	Loss and ALAE:	\$68,348,447	\$68,348,447
	ULAE:	5,287,000	5,287,000
	Total Loss and LAE:	<u>\$73,635,447</u>	<u>\$73,635,447</u>
<u>Liabilities as of 6/30/16:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$11,958,822	\$11,958,822
	ULAE:	1,505,555	1,505,555
	Short-Term Loss and LAE:	<u>\$13,464,377</u>	<u>\$13,464,377</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$57,244,423	\$57,244,423
	ULAE:	3,771,379	3,771,379
	Long-Term Loss and LAE:	<u>\$61,015,802</u>	<u>\$61,015,802</u>
<u>Total Liability</u>	Loss and ALAE:	\$69,203,245	\$69,203,245
	ULAE:	5,276,934	5,276,934
	Total Loss and LAE:	<u>\$74,480,179</u>	<u>\$74,480,179</u>

		<u>Discounted with a Margin for Contingencies</u>				
		<u>70%</u>	<u>75%</u>	<u>80%</u>	<u>85%</u>	<u>90%</u>
		<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>
<u>Liabilities as of 12/31/15:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$5,520,033	\$5,673,510	\$5,857,681	\$6,082,780	\$6,379,501
	ULAE:	1,635,972	1,681,458	1,736,041	1,802,753	1,890,693
	Short-Term Loss and LAE:	<u>\$7,156,005</u>	<u>\$7,354,968</u>	<u>\$7,593,722</u>	<u>\$7,885,533</u>	<u>\$8,270,194</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$68,227,941	\$70,124,918	\$72,401,291	\$75,183,523	\$78,851,012
	ULAE:	4,068,701	4,181,825	4,317,574	4,483,490	4,702,196
	Long-Term Loss and LAE:	<u>\$72,296,642</u>	<u>\$74,306,743</u>	<u>\$76,718,865</u>	<u>\$79,667,013</u>	<u>\$83,553,208</u>
<u>Total Liability</u>	Loss and ALAE:	\$73,747,974	\$75,798,428	\$78,258,972	\$81,266,303	\$85,230,513
	ULAE:	5,704,673	5,863,283	6,053,615	6,286,243	6,592,889
	Total Loss and LAE:	<u>\$79,452,647</u>	<u>\$81,661,711</u>	<u>\$84,312,587</u>	<u>\$87,552,546</u>	<u>\$91,823,402</u>
<u>Liabilities as of 6/30/16:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$12,903,569	\$13,262,334	\$13,692,851	\$14,219,039	\$14,912,651
	ULAE:	1,624,494	1,669,660	1,723,860	1,790,105	1,877,427
	Short-Term Loss and LAE:	<u>\$14,528,063</u>	<u>\$14,931,994</u>	<u>\$15,416,711</u>	<u>\$16,009,144</u>	<u>\$16,790,078</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$61,766,732	\$63,484,065	\$65,544,865	\$68,063,619	\$71,383,796
	ULAE:	4,069,318	4,182,460	4,318,229	4,484,170	4,702,909
	Long-Term Loss and LAE:	<u>\$65,836,050</u>	<u>\$67,666,525</u>	<u>\$69,863,094</u>	<u>\$72,547,789</u>	<u>\$76,086,705</u>
<u>Total Liability</u>	Loss and ALAE:	\$74,670,301	\$76,746,399	\$79,237,716	\$82,282,658	\$86,296,447
	ULAE:	5,693,812	5,852,120	6,042,089	6,274,275	6,580,336
	Total Loss and LAE:	<u>\$80,364,113</u>	<u>\$82,598,519</u>	<u>\$85,279,805</u>	<u>\$88,556,933</u>	<u>\$92,876,783</u>

Note: Current (short term) liabilities are the portion of the total estimated liability shown on Appendix TC-G that is expected to be paid out within the coming year. Totals may vary from Exhibit TC-1, due to rounding.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Confidence Level Table

Probability	Projected Losses	Outstanding Losses
95%	1.456	1.339
90	1.329	1.247
85	1.251	1.189
80	1.192	1.145
75	1.144	1.109
70	1.103	1.079
65	1.066	1.050
60	1.032	1.025
55	1.000	1.002
50	0.970	0.979
45	0.941	0.957
40	0.912	0.935
35	0.883	0.913
30	0.854	0.891
25	0.823	0.867

To read table: For the above retention, there is a 90% chance that final loss settlements will be less than 1.329 times the average expected amount of losses.

This exhibit shows the loads that must be applied to bring estimated losses at the expected level to the various indicated confidence levels.

Judicial Branch Workers' Compensation Program - Trial Courts

Program History

Policy Year Start Date	Policy Year End Date	Policy Year	Self-Insured Retention	
			Per Occurrence	Aggregate
7/1/2000	6/30/2001	2000-2001	See Appendix TC-k	(none)
7/1/2001	6/30/2002	2001-2002	See Appendix TC-k	(none)
7/1/2002	6/30/2003	2002-2003	See Appendix TC-k	(none)
7/1/2003	6/30/2004	2003-2004	See Appendix TC-k	(none)
7/1/2004	6/30/2005	2004-2005	See Appendix TC-k	(none)
7/1/2005	6/30/2006	2005-2006	See Appendix TC-k	(none)
7/1/2006	6/30/2007	2006-2007	2,000,000	(none)
7/1/2007	6/30/2008	2007-2008	2,000,000	(none)
7/1/2008	6/30/2009	2008-2009	2,000,000	(none)
7/1/2009	6/30/2010	2009-2010	2,000,000	(none)
7/1/2010	6/30/2011	2010-2011	2,000,000	(none)
7/1/2011	6/30/2012	2011-2012	2,000,000	(none)
7/1/2012	6/30/2013	2012-2013	2,000,000	(none)
7/1/2013	6/30/2014	2013-2014	2,000,000	(none)
7/1/2014	6/30/2015	2014-2015	2,000,000	(none)
7/1/2015	6/30/2016	2015-2016	2,000,000	(none)
7/1/2016	6/30/2017	2016-2017	2,000,000	(none)

Third Party Claims Administrator	Begin Date	End Date
Corvel	7/1/2008	9/30/2014
AIMS	10/1/2014	Current

This exhibit summarizes some of the key facts about the history of the program.



## Judicial Branch Workers' Compensation Program - Trial Courts

Incurred Losses as of 12/31/15

Accident Year (A)	Unlimited Incurred (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Incurred (E)	Incurred Over SIR (F)	Incurred Over \$250,000 (G)	Incurred Capped at \$250,000 (H)	Incurred \$250,000 to SIR Layer (I)	Incurred Capped at SIR (J)	Incurred Capped at SIR & Aggregate (K)
1994-1995	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1995-1996	0	0	0	0	0	0	0	0	0	0
1996-1997	0	0	0	0	0	0	0	0	0	0
1997-1998	0	0	0	0	0	0	0	0	0	0
1998-1999	0	0	0	0	0	0	0	0	0	0
1999-2000	0	0	0	0	0	0	0	0	0	0
2000-2001	10,478,845	0	185,826	10,293,019	757,147	1,113,665	9,179,354	356,518	9,535,872	9,535,872
2001-2002	15,671,747	0	766,811	14,904,935	1,020,408	1,731,149	13,173,787	710,741	13,884,528	13,884,528
2002-2003	18,515,535	0	14,953	18,500,583	450,512	1,405,829	17,094,754	955,317	18,050,071	18,050,071
2003-2004	19,633,429	0	85,725	19,547,704	0	1,321,659	18,226,045	1,321,659	19,547,704	19,547,704
2004-2005	13,812,463	0	4,000	13,808,463	0	604,660	13,203,802	604,660	13,808,463	13,808,463
2005-2006	13,785,805	0	60,740	13,725,065	0	955,828	12,769,237	955,828	13,725,065	13,725,065
2006-2007	13,177,595	0	45,837	13,131,759	0	1,744,538	11,387,221	1,744,538	13,131,759	13,131,759
2007-2008	12,756,181	0	6,738	12,749,442	0	547,688	12,201,755	547,688	12,749,442	12,749,442
2008-2009	10,881,565	0	16,273	10,865,292	0	241,870	10,623,422	241,870	10,865,292	10,865,292
2009-2010	14,872,577	0	1,262	14,871,315	0	426,655	14,444,660	426,655	14,871,315	14,871,315
2010-2011	13,586,032	0	264	13,585,768	0	830,937	12,754,832	830,937	13,585,768	13,585,768
2011-2012	11,649,058	0	4,645	11,644,413	0	66,389	11,578,024	66,389	11,644,413	11,644,413
2012-2013	11,712,561	0	740	11,711,821	0	29,460	11,682,361	29,460	11,711,821	11,711,821
2013-2014	8,971,074	0	341	8,970,733	0	57,190	8,913,543	57,190	8,970,733	8,970,733
2014-2015	5,087,500	0	593	5,086,907	0	0	5,086,907	0	5,086,907	5,086,907
2015-2016	1,841,257	0	0	1,841,257	0	0	1,841,257	0	1,841,257	1,841,257
Total	\$196,433,224	\$0	\$1,194,748	\$195,238,476	\$2,228,067	\$11,077,517	\$184,160,959	\$8,849,450	\$193,010,409	\$193,010,409

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C)
- (D) Excess and Subro Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of incurred losses in excess of SIR.
- (G) Sum of incurred losses in excess of \$250,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix TC-J.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Paid Losses as of 12/31/15

Accident Year (A)	Unlimited Paid (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Paid (E)	Paid Over SIR (F)	Paid Over \$250,000 (G)	Paid Capped at \$250,000 (H)	Paid \$250,000 to SIR Layer (I)	Paid Capped at SIR (J)	Paid Capped at SIR & Aggregate (K)
1994-1995	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1995-1996	0	0	0	0	0	0	0	0	0	0
1996-1997	0	0	0	0	0	0	0	0	0	0
1997-1998	0	0	0	0	0	0	0	0	0	0
1998-1999	0	0	0	0	0	0	0	0	0	0
1999-2000	0	0	0	0	0	0	0	0	0	0
2000-2001	9,775,160	0	185,826	9,589,334	358,725	632,731	8,956,603	274,006	9,230,609	9,230,609
2001-2002	14,624,539	0	766,811	13,857,728	352,386	937,599	12,920,129	585,213	13,505,342	13,505,342
2002-2003	17,237,957	0	14,953	17,223,004	325,435	800,533	16,422,472	475,098	16,897,570	16,897,570
2003-2004	18,464,518	0	85,725	18,378,793	0	722,364	17,656,429	722,364	18,378,793	18,378,793
2004-2005	13,071,694	0	4,000	13,067,694	0	385,829	12,681,865	385,829	13,067,694	13,067,694
2005-2006	12,250,015	0	60,740	12,189,275	0	452,915	11,736,360	452,915	12,189,275	12,189,275
2006-2007	11,976,850	0	45,837	11,931,014	0	1,102,966	10,828,048	1,102,966	11,931,014	11,931,014
2007-2008	11,509,717	0	6,738	11,502,979	0	106,333	11,396,645	106,333	11,502,979	11,502,979
2008-2009	9,963,181	0	16,273	9,946,908	0	39,667	9,907,242	39,667	9,946,908	9,946,908
2009-2010	12,917,623	0	1,262	12,916,360	0	111,611	12,804,749	111,611	12,916,360	12,916,360
2010-2011	10,762,731	0	264	10,762,466	0	208,211	10,554,256	208,211	10,762,466	10,762,466
2011-2012	9,305,544	0	4,645	9,300,899	0	47,878	9,253,021	47,878	9,300,899	9,300,899
2012-2013	7,911,327	0	740	7,910,587	0	0	7,910,587	0	7,910,587	7,910,587
2013-2014	5,266,797	0	341	5,266,456	0	0	5,266,456	0	5,266,456	5,266,456
2014-2015	2,346,980	0	593	2,346,387	0	0	2,346,387	0	2,346,387	2,346,387
2015-2016	416,214	0	0	416,214	0	0	416,214	0	416,214	416,214
Total	\$167,800,847	\$0	\$1,194,748	\$166,606,098	\$1,036,545	\$5,548,637	\$161,057,461	\$4,512,092	\$165,569,553	\$165,569,553

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C)
- (D) Excess and Subro Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of paid losses in excess of SIR.
- (G) Sum of paid losses in excess of \$250,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix TC-J.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Case Reserves as of 12/31/15

Accident Year (A)	Unlimited Reserves (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Reserves (E)	Reserves Over SIR (F)	Reserves Over \$250,000 (G)	Reserves Capped at \$250,000 (H)	Reserves to SIR Layer \$250,000 (I)	Reserves Capped at SIR (J)	Reserves Capped at SIR & Aggregate (K)
1994-1995	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1995-1996	0	0	0	0	0	0	0	0	0	0
1996-1997	0	0	0	0	0	0	0	0	0	0
1997-1998	0	0	0	0	0	0	0	0	0	0
1998-1999	0	0	0	0	0	0	0	0	0	0
1999-2000	0	0	0	0	0	0	0	0	0	0
2000-2001	703,686	0	0	703,686	398,423	480,934	222,751	82,512	305,263	305,263
2001-2002	1,047,207	0	0	1,047,207	668,022	793,549	253,658	125,528	379,185	379,185
2002-2003	1,277,578	0	0	1,277,578	125,077	605,296	672,282	480,219	1,152,501	1,152,501
2003-2004	1,168,911	0	0	1,168,911	0	599,294	569,616	599,294	1,168,911	1,168,911
2004-2005	740,768	0	0	740,768	0	218,831	521,937	218,831	740,768	740,768
2005-2006	1,535,790	0	0	1,535,790	0	502,914	1,032,877	502,914	1,535,790	1,535,790
2006-2007	1,200,745	0	0	1,200,745	0	641,572	559,173	641,572	1,200,745	1,200,745
2007-2008	1,246,464	0	0	1,246,464	0	441,354	805,109	441,354	1,246,464	1,246,464
2008-2009	918,384	0	0	918,384	0	202,204	716,180	202,204	918,384	918,384
2009-2010	1,954,954	0	0	1,954,954	0	315,043	1,639,911	315,043	1,954,954	1,954,954
2010-2011	2,823,302	0	0	2,823,302	0	622,726	2,200,576	622,726	2,823,302	2,823,302
2011-2012	2,343,514	0	0	2,343,514	0	18,511	2,325,003	18,511	2,343,514	2,343,514
2012-2013	3,801,234	0	0	3,801,234	0	29,460	3,771,774	29,460	3,801,234	3,801,234
2013-2014	3,704,277	0	0	3,704,277	0	57,190	3,647,087	57,190	3,704,277	3,704,277
2014-2015	2,740,520	0	0	2,740,520	0	0	2,740,520	0	2,740,520	2,740,520
2015-2016	1,425,043	0	0	1,425,043	0	0	1,425,043	0	1,425,043	1,425,043
Total	\$28,632,377	\$0	\$0	\$28,632,377	\$1,191,522	\$5,528,880	\$23,103,498	\$4,337,358	\$27,440,856	\$27,440,856

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Appendix TC-K, Page 1, Column (B) - Appendix TC-K, Page 2, Column (B).
- (C) Appendix TC-K, Page 1, Column (C) - Appendix TC-K, Page 2, Column (C).
- (D) Appendix TC-K, Page 1, Column (D) - Appendix TC-K, Page 2, Column (D).
- (E) (B) + (C) - (D).
- (F) Sum of case reserves in excess of SIR.
- (G) Sum of case reserves in excess of \$250,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix TC-J.

## Judicial Branch Workers' Compensation Program - Trial Courts

Claim Counts as of 12/31/15

Accident Year (A)	Reported Claims (B)	Subtractions		Adjusted Reported Claims (E)	Closed Claims (F)	Subtractions		Adjusted Closed Claims (I)	Open Claims (J)	Adjusted Open Claims (K)
		to Reported Claims (C)	from Reported Claims (D)			to Closed Claims (G)	from Closed Claims (H)			
1994-1995	0	0	0	0	0	0	0	0	0	0
1995-1996	0	0	0	0	0	0	0	0	0	0
1996-1997	0	0	0	0	0	0	0	0	0	0
1997-1998	0	0	0	0	0	0	0	0	0	0
1998-1999	0	0	0	0	0	0	0	0	0	0
1999-2000	0	0	0	0	0	0	0	0	0	0
2000-2001	413	0	0	413	398	0	0	398	15	15
2001-2002	685	0	0	685	669	0	0	669	16	16
2002-2003	869	0	0	869	842	0	0	842	27	27
2003-2004	1,101	0	0	1,101	1,068	0	0	1,068	33	33
2004-2005	971	0	0	971	945	0	0	945	26	26
2005-2006	944	0	0	944	904	0	0	904	40	40
2006-2007	925	0	0	925	890	0	0	890	35	35
2007-2008	793	0	0	793	747	0	0	747	46	46
2008-2009	872	0	0	872	834	0	0	834	38	38
2009-2010	791	0	0	791	727	0	0	727	64	64
2010-2011	759	0	0	759	672	0	0	672	87	87
2011-2012	664	0	0	664	567	0	0	567	97	97
2012-2013	633	0	0	633	490	0	0	490	143	143
2013-2014	572	0	0	572	413	0	0	413	159	159
2014-2015	529	0	0	529	330	0	0	330	199	199
2015-2016	250	0	0	250	59	0	0	59	191	191
Total	11,771	0	0	11,771	10,555	0	0	10,555	1,216	1,216

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C) No adjustments were made.
- (D) No adjustments were made.
- (E) (B) + (C) - (D).
- (F) Provided by the Judicial Council.
- (G) No adjustments were made.
- (H) No adjustments were made.
- (I) (F) + (G) - (H).
- (J) (B) - (F).
- (K) (E) - (I).

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Alameda	2000-2001	\$300,000	\$17,277,912	43	42	\$1,039,384	\$7,379	\$1,046,763	\$0	\$1,039,384	\$7,379	\$1,046,763	I
	2001-2002	300,000	38,222,891	53	48	2,445,915	687,192	3,133,107	605,057	1,840,858	687,192	2,528,050	I
	2002-2003	2,000,000	42,384,129	88	85	2,042,779	56,579	2,099,358	0	2,042,779	56,579	2,099,358	I
	2003-2004	2,000,000	42,638,136	66	62	2,012,842	98,187	2,111,030	0	2,012,842	98,187	2,111,030	I
	2004-2005	2,000,000	46,548,301	73	70	906,324	19,392	925,716	0	906,324	19,392	925,716	I
	2005-2006	2,000,000	49,437,379	53	50	1,204,724	55,982	1,260,706	2,981	1,201,742	55,982	1,257,725	I
	2006-2007	2,000,000	51,615,120	55	53	698,570	14,709	713,280	4,516	694,054	14,709	708,763	I
	2007-2008	2,000,000	55,193,538	47	41	1,061,785	43,435	1,105,201	2,347	1,059,418	43,435	1,102,854	I
	2008-2009	2,000,000	57,339,109	46	46	518,552	0	518,552	0	518,552	0	518,552	I
	2009-2010	2,000,000	52,304,368	40	35	1,186,133	99,249	1,285,382	0	1,186,133	99,249	1,285,382	I
	2010-2011	2,000,000	53,446,261	36	30	914,009	207,661	1,121,670	0	914,009	207,661	1,121,670	I
	2011-2012	2,000,000	52,941,334	20	19	159,606	6,979	166,585	0	159,606	6,979	166,585	I
	2012-2013	2,000,000	49,655,539	29	19	671,100	265,885	936,985	122	670,979	265,885	936,985	I
	2013-2014	2,000,000	51,392,643	25	13	536,099	318,788	854,887	0	536,099	318,788	854,887	I
	2014-2015	2,000,000	50,533,291	20	12	59,537	51,146	110,682	0	59,537	51,146	110,682	I
	2015-2016	2,000,000	50,381,020	11	1	21,707	57,051	78,759	0	21,707	57,051	78,759	I
	2016-2017	2,000,000	51,388,640	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	52,416,413	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	53,464,741	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	54,534,036	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	55,624,717	0	0	0	0	0	0	0	0	0	I
	Total				705	626	\$15,479,047	\$1,989,617	\$17,468,663	\$615,023	\$14,864,024	\$1,989,617	\$16,853,641
Alpine	2000-2001	\$0	\$76,799	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	258,939	0	0	0	0	0	0	0	0	0	III
	2002-2003	500,000	255,684	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	288,258	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	274,493	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	270,808	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	287,149	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	312,739	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	311,543	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	358,083	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	294,657	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	248,333	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	193,967	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	175,765	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	254,102	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	220,714	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	225,129	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	229,631	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	234,224	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	238,908	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	243,686	0	0	0	0	0	0	0	0	0	I
	Total				0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amador	2000-2001	\$0	\$450,576	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,152,829	0	0	0	0	0	0	0	0	0	III
	2002-2003	125,000	1,439,409	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	1,436,445	4	4	11,114	0	11,114	0	11,114	0	11,114	I
	2004-2005	2,000,000	1,315,187	2	2	17,090	0	17,090	0	17,090	0	17,090	I
	2005-2006	2,000,000	1,545,806	1	1	82,706	0	82,706	0	82,706	0	82,706	I
	2006-2007	2,000,000	1,568,589	3	3	1,939	0	1,939	0	1,939	0	1,939	I
	2007-2008	2,000,000	1,650,027	3	3	7,594	0	7,594	0	7,594	0	7,594	I
	2008-2009	2,000,000	1,865,826	3	3	5,718	0	5,718	0	5,718	0	5,718	I
	2009-2010	2,000,000	1,648,631	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	1,675,732	2	1	129,171	111,761	240,932	0	129,171	111,761	240,932	I
	2011-2012	2,000,000	1,620,086	1	1	396	0	396	0	396	0	396	I
	2012-2013	2,000,000	1,549,721	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	1,471,884	4	4	28,295	0	28,295	0	28,295	0	28,295	I
	2014-2015	2,000,000	1,374,133	4	3	9,903	13,230	23,133	0	9,903	13,230	23,133	I
	2015-2016	2,000,000	1,434,139	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,462,821	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,492,078	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,521,919	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,552,358	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,583,405	0	0	0	0	0	0	0	0	0	I
	Total				27	25	\$293,928	\$124,990	\$418,918	\$0	\$293,928	\$124,990	\$418,918
Butte	2000-2001	\$0	\$1,819,498	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	4,239,712	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	4,595,089	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	4,763,150	10	10	18,901	0	18,901	0	18,901	0	18,901	I
	2004-2005	2,000,000	4,922,183	13	12	71,554	15,917	87,471	0	71,554	15,917	87,471	I
	2005-2006	2,000,000	5,143,492	16	16	183,131	0	183,131	0	183,131	0	183,131	I
	2006-2007	2,000,000	5,863,838	7	7	6,378	0	6,378	0	6,378	0	6,378	I
	2007-2008	2,000,000	5,857,563	11	11	103,002	0	103,002	0	103,002	0	103,002	I
	2008-2009	2,000,000	6,279,507	12	12	125,313	0	125,313	0	125,313	0	125,313	I
	2009-2010	2,000,000	5,900,514	5	5	70,830	0	70,830	0	70,830	0	70,830	I
	2010-2011	2,000,000	6,041,250	11	11	13,118	0	13,118	0	13,118	0	13,118	I
	2011-2012	2,000,000	6,317,202	8	8	2,814	0	2,814	0	2,814	0	2,814	I
	2012-2013	2,000,000	6,860,643	8	5	188,489	60,736	249,225	0	188,489	60,736	249,225	I
	2013-2014	2,000,000	5,361,954	1	1	375	0	375	0	375	0	375	I
	2014-2015	2,000,000	5,444,966	2	0	30,032	60,919	90,950	123	29,909	60,919	90,828	I
	2015-2016	2,000,000	5,518,866	1	0	3,076	16,507	19,582	0	3,076	16,507	19,582	I
	2016-2017	2,000,000	5,629,243	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	5,741,828	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	5,856,665	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	5,973,798	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	6,093,274	0	0	0	0	0	0	0	0	0	I
	Total				105	98	\$817,012	\$154,079	\$971,091	\$123	\$816,889	\$154,079	\$970,968

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Calaveras	2000-2001	\$0	\$357,371	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	966,890	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,080,630	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	1,129,747	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	1,198,263	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	1,284,305	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	1,370,732	1	1	848	0	848	0	848	0	848	I
	2007-2008	2,000,000	1,509,953	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	1,718,499	1	1	1,138	0	1,138	0	1,138	0	1,138	I
	2009-2010	2,000,000	1,691,591	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	1,675,165	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	1,676,368	2	2	815	0	815	0	815	0	815	I
	2012-2013	2,000,000	1,628,174	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	1,645,407	3	1	6,651	23,886	30,537	0	6,651	23,886	30,537	I
	2014-2015	2,000,000	1,507,034	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,469,307	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,498,694	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,528,667	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,559,241	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,590,426	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,622,234	0	0	0	0	0	0	0	0	0	I
	Total			7	5	\$9,452	\$23,886	\$33,338	\$0	\$9,452	\$23,886	\$33,338	
Colusa	2000-2001	\$0	\$184,971	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	422,209	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	418,240	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	462,852	2	2	15,038	0	15,038	0	15,038	0	15,038	I
	2004-2005	2,000,000	437,001	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	569,370	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	712,397	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	587,034	2	2	153,720	0	153,720	0	153,720	0	153,720	I
	2008-2009	2,000,000	640,110	1	1	8,276	0	8,276	0	8,276	0	8,276	I
	2009-2010	2,000,000	698,258	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	861,118	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	883,800	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	841,818	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	876,863	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	750,617	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	727,097	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	741,639	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	756,471	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	771,601	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	787,033	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	802,773	0	0	0	0	0	0	0	0	0	I
	Total			5	5	\$177,034	\$0	\$177,034	\$0	\$177,034	\$0	\$177,034	
Contra Costa	2000-2001	\$750,000	\$8,965,627	27	23	\$1,122,266	\$81,592	\$1,203,858	\$2,485	\$1,119,781	\$81,592	\$1,201,373	I
	2001-2002	750,000	19,087,934	46	46	809,622	0	809,622	4,409	805,214	0	805,214	I
	2002-2003	750,000	19,632,529	36	34	731,059	23,120	754,179	8,552	722,507	23,120	745,627	I
	2003-2004	2,000,000	19,747,551	52	47	975,204	125,696	1,100,899	0	975,204	125,696	1,100,899	I
	2004-2005	2,000,000	20,395,730	48	46	1,076,486	35,857	1,112,343	0	1,076,486	35,857	1,112,343	I
	2005-2006	2,000,000	21,084,778	38	34	1,057,585	178,457	1,236,041	7,500	1,050,085	178,457	1,228,541	I
	2006-2007	2,000,000	23,814,486	33	30	1,265,034	88,782	1,353,816	0	1,265,034	88,782	1,353,816	I
	2007-2008	2,000,000	26,956,470	31	30	319,461	16,822	336,282	0	319,461	16,822	336,282	I
	2008-2009	2,000,000	27,753,942	55	53	368,139	30,975	399,115	0	368,139	30,975	399,115	I
	2009-2010	2,000,000	26,708,088	39	34	744,185	111,861	856,046	0	744,185	111,861	856,046	I
	2010-2011	2,000,000	24,799,463	20	16	712,786	157,062	869,848	0	712,786	157,062	869,848	I
	2011-2012	2,000,000	24,833,848	28	20	511,441	200,125	711,567	0	511,441	200,125	711,567	I
	2012-2013	2,000,000	24,443,199	25	20	262,724	122,558	385,282	0	262,724	122,558	385,282	I
	2013-2014	2,000,000	22,827,248	26	19	299,028	167,174	466,202	0	299,028	167,174	466,202	I
	2014-2015	2,000,000	22,724,908	28	18	189,679	127,987	317,666	0	189,679	127,987	317,666	I
	2015-2016	2,000,000	23,222,861	7	3	27,325	15,084	42,408	0	27,325	15,084	42,408	I
	2016-2017	2,000,000	23,687,318	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	24,161,064	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	24,644,285	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	25,137,171	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	25,639,915	0	0	0	0	0	0	0	0	0	I
	Total			539	473	\$10,472,023	\$1,483,152	\$11,955,175	\$22,946	\$10,449,077	\$1,483,152	\$11,932,229	
Del Norte	2000-2001	\$0	\$341,747	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	857,716	0	0	0	0	0	0	0	0	0	III
	2002-2003	500,000 <sup>1</sup>	954,897 <sup>2</sup>	1	0	209,553	28,573	238,125	0	209,553	28,573	238,125	I
	2003-2004	2,000,000	1,048,249	1	1	17,258	0	17,258	0	17,258	0	17,258	I
	2004-2005	2,000,000	1,089,666	4	4	32,120	0	32,120	0	32,120	0	32,120	I
	2005-2006	2,000,000	1,038,266	3	2	184,617	90,374	274,991	12,500	172,117	90,374	262,491	I
	2006-2007	2,000,000	1,056,846	6	6	51,162	0	51,162	0	51,162	0	51,162	I
	2007-2008	2,000,000	1,167,740	3	3	38,600	0	38,600	0	38,600	0	38,600	I
	2008-2009	2,000,000	1,310,558	1	1	1,297	0	1,297	0	1,297	0	1,297	I
	2009-2010	2,000,000	1,405,424	1	1	233	0	233	0	233	0	233	I
	2010-2011	2,000,000	1,569,415	1	0	3,129	7,110	10,239	0	3,129	7,110	10,239	I
	2011-2012	2,000,000	1,536,762	2	2	5,123	0	5,123	0	5,123	0	5,123	I
	2012-2013	2,000,000	1,543,344	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	1,671,038	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	1,618,601	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,702,227	2	0	68	31,412	31,480	0	68	31,412	31,480	I
	2016-2017	2,000,000	1,736,272	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,770,997	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,806,417	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,842,546	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,879,397	0	0	0	0	0	0	0	0	0	I
	Total			25	20	\$543,159	\$157,469	\$700,628	\$12,500	\$530,659	\$157,469	\$688,128	

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
El Dorado	2000-2001	\$250,000	\$1,674,848	3	3	\$1,787	\$0	\$1,787	\$0	\$1,787	\$0	\$1,787	I
	2001-2002	300,000	3,710,242	8	8	135,869	0	135,869	0	135,869	0	135,869	I
	2002-2003	300,000	3,757,651	5	5	32,086	0	32,086	0	32,086	0	32,086	I
	2003-2004	2,000,000	3,660,198	9	9	66,828	0	66,828	0	66,828	0	66,828	I
	2004-2005	2,000,000	3,835,724	5	5	3,703	0	3,703	0	3,703	0	3,703	I
	2005-2006	2,000,000	4,374,683	8	8	40,699	0	40,699	0	40,699	0	40,699	I
	2006-2007	2,000,000	4,657,009	1	1	17,187	0	17,187	0	17,187	0	17,187	I
	2007-2008	2,000,000	4,886,711	4	3	189,696	44,648	234,345	0	189,696	44,648	234,345	I
	2008-2009	2,000,000	5,235,168	7	6	99,534	10,966	110,500	0	99,534	10,966	110,500	I
	2009-2010	2,000,000	4,867,138	7	7	265,777	0	265,777	0	265,777	0	265,777	I
	2010-2011	2,000,000	4,857,989	4	3	14,008	21,413	35,421	0	14,008	21,413	35,421	I
	2011-2012	2,000,000	4,968,583	5	4	18,490	11,591	30,081	0	18,490	11,591	30,081	I
	2012-2013	2,000,000	4,601,205	8	6	32,842	34,620	67,462	0	32,842	34,620	67,462	I
	2013-2014	2,000,000	4,086,446	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	4,367,975	4	3	27,185	22,080	49,265	0	27,185	22,080	49,265	I
	2015-2016	2,000,000	4,682,885	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	4,776,543	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	4,872,074	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	4,969,515	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	5,068,906	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	5,170,284	0	0	0	0	0	0	0	0	0	I
		Total			78	71	\$945,692	\$145,318	\$1,091,010	\$0	\$945,692	\$145,318	\$1,091,010
Fresno	2000-2001	\$500,000	\$8,683,991	22	22	\$394,866	\$0	\$394,866	\$0	\$394,866	\$0	\$394,866	I
	2001-2002	500,000	18,104,875	26	26	186,597	0	186,597	0	186,597	0	186,597	I
	2002-2003	500,000	19,440,351	38	35	588,636	39,198	627,834	15	588,621	39,198	627,819	I
	2003-2004	2,000,000	18,901,954	31	30	511,091	36,244	547,335	0	511,091	36,244	547,335	I
	2004-2005	2,000,000	19,920,279	38	37	629,566	24,992	654,558	0	629,566	24,992	654,558	I
	2005-2006	2,000,000	22,934,709	45	44	371,526	6,487	378,014	7,352	364,174	6,487	370,661	I
	2006-2007	2,000,000	24,290,952	54	52	295,001	21,782	316,783	0	295,001	21,782	316,783	I
	2007-2008	2,000,000	26,825,407	38	37	504,259	8,805	513,064	0	504,259	8,805	513,064	I
	2008-2009	2,000,000	28,221,206	50	46	567,378	92,116	659,494	0	567,378	92,116	659,494	I
	2009-2010	2,000,000	28,488,195	40	38	387,996	48,314	436,309	0	387,996	48,314	436,309	I
	2010-2011	2,000,000	28,129,323	49	44	277,629	63,747	341,377	0	277,629	63,747	341,377	I
	2011-2012	2,000,000	27,449,870	23	20	518,629	112,390	631,019	0	518,629	112,390	631,019	I
	2012-2013	2,000,000	23,220,885	37	34	298,163	55,424	353,586	0	298,163	55,424	353,586	I
	2013-2014	2,000,000	24,720,023	35	28	267,321	188,902	456,223	0	267,321	188,902	456,223	I
	2014-2015	2,000,000	23,986,710	24	14	139,040	205,826	344,866	0	139,040	205,826	344,866	I
	2015-2016	2,000,000	24,920,941	15	5	22,395	90,291	112,686	0	22,395	90,291	112,686	I
	2016-2017	2,000,000	25,419,360	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	25,927,747	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	26,446,302	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	26,975,228	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	27,514,733	0	0	0	0	0	0	0	0	0	I
		Total			565	512	\$5,960,092	\$994,519	\$6,954,612	\$7,367	\$5,952,725	\$994,519	\$6,947,244
Glenn	2000-2001	\$250,000	\$299,497	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	250,000	710,638	0	0	0	0	0	0	0	0	0	I
	2002-2003	250,000	804,576	0	0	0	0	0	0	0	0	0	I
	2003-2004	250,000	834,460	0	0	0	0	0	0	0	0	0	I
	2004-2005	500,000	731,222	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	818,170	1	1	3,296	0	3,296	0	3,296	0	3,296	I
	2006-2007	2,000,000	1,048,460	1	1	435	0	435	0	435	0	435	I
	2007-2008	2,000,000	1,347,096	2	2	42,924	0	42,924	0	42,924	0	42,924	I
	2008-2009	2,000,000	1,478,257	2	2	27,348	0	27,348	0	27,348	0	27,348	I
	2009-2010	2,000,000	1,231,875	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	1,027,542	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	1,080,958	1	0	24,878	14,991	39,870	0	24,878	14,991	39,870	I
	2012-2013	2,000,000	1,179,293	1	1	12,215	0	12,215	0	12,215	0	12,215	I
	2013-2014	2,000,000	1,204,445	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	1,277,574	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,271,866	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,297,304	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,323,250	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,349,715	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,376,709	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,404,243	0	0	0	0	0	0	0	0	0	I
		Total			8	7	\$111,096	\$14,991	\$126,087	\$0	\$111,096	\$14,991	\$126,087
Humboldt	2000-2001	\$0	\$1,243,541	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	2,790,441	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	2,905,036	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,990,490	12	12	45,093	0	45,093	0	45,093	0	45,093	I
	2004-2005	2,000,000	2,964,219	12	12	35,389	0	35,389	0	35,389	0	35,389	I
	2005-2006	2,000,000	3,130,965	4	4	906	0	906	0	906	0	906	I
	2006-2007	2,000,000	3,628,985	7	7	160,113	0	160,113	0	160,113	0	160,113	I
	2007-2008	2,000,000	4,018,299	6	5	81,022	14,902	95,924	0	81,022	14,902	95,924	I
	2008-2009	2,000,000	4,202,631	6	6	24,930	0	24,930	0	24,930	0	24,930	I
	2009-2010	2,000,000	4,018,810	5	4	41,720	9,736	51,456	0	41,720	9,736	51,456	I
	2010-2011	2,000,000	3,875,631	2	2	1,830	0	1,830	0	1,830	0	1,830	I
	2011-2012	2,000,000	3,626,881	5	4	83,496	24,726	108,222	0	83,496	24,726	108,222	I
	2012-2013	2,000,000	3,700,308	11	7	116,507	50,450	166,957	0	116,507	50,450	166,957	I
	2013-2014	2,000,000	4,074,323	5	4	23,241	42,438	65,679	0	23,241	42,438	65,679	I
	2014-2015	2,000,000	3,876,485	7	4	80,295	47,160	127,455	0	80,295	47,160	127,455	I
	2015-2016	2,000,000	4,143,098	3	0	19,118	25,450	44,568	0	19,118	25,450	44,568	I
	2016-2017	2,000,000	4,225,960	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	4,310,479	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	4,396,689	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	4,484,623	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	4,574,315	0	0	0	0	0	0	0	0	0	I
		Total			85	71	\$713,						

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Imperial	2000-2001	\$300,000	\$1,183,548	8	8	\$124,676	\$0	\$124,676	\$0	\$124,676	\$0	\$124,676	I
	2001-2002	300,000	3,094,296	14	13	139,988	55,370	195,359	0	139,988	55,370	195,359	I
	2002-2003	300,000	2,967,483	16	14	879,172	141,577	1,020,749	0	879,172	141,577	1,020,749	I
	2003-2004	2,000,000	3,456,698	20	18	287,582	52,029	339,611	0	287,582	52,029	339,611	I
	2004-2005	2,000,000	4,332,703	11	10	148,029	21,142	169,171	0	148,029	21,142	169,171	I
	2005-2006	2,000,000	4,232,499	8	8	42,885	0	42,885	0	42,885	0	42,885	I
	2006-2007	2,000,000	5,020,388	13	12	47,931	19,960	67,891	0	47,931	19,960	67,891	I
	2007-2008	2,000,000	5,862,073	9	9	123,532	0	123,532	0	123,532	0	123,532	I
	2008-2009	2,000,000	6,048,054	2	2	874	0	874	0	874	0	874	I
	2009-2010	2,000,000	5,708,906	11	9	319,081	41,806	360,888	0	319,081	41,806	360,888	I
	2010-2011	2,000,000	5,993,508	6	5	62,612	9,762	72,374	0	62,612	9,762	72,374	I
	2011-2012	2,000,000	6,335,229	17	17	84,284	0	84,284	0	84,284	0	84,284	I
	2012-2013	2,000,000	5,995,723	7	7	5,794	0	5,794	0	5,794	0	5,794	I
	2013-2014	2,000,000	6,123,601	7	7	14,803	0	14,803	0	14,803	0	14,803	I
	2014-2015	2,000,000	5,963,608	5	2	25,405	31,289	56,695	0	25,405	31,289	56,695	I
	2015-2016	2,000,000	6,639,783	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	6,772,579	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	6,908,031	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	7,046,191	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	7,187,115	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	7,330,857	0	0	0	0	0	0	0	0	0	I
	Total			154	141	\$2,306,649	\$372,936	\$2,679,584	\$0	\$2,306,649	\$372,936	\$2,679,584	
Inyo	2000-2001	\$0	\$367,223	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	752,806	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	771,626	0	0	0	0	0	0	0	0	0	III
	2003-2004	0	790,917	0	0	0	0	0	0	0	0	0	III
	2004-2005	0	746,984	0	0	0	0	0	0	0	0	0	III
	2005-2006	0	738,642	0	0	0	0	0	0	0	0	0	III
	2006-2007	0	871,396	0	0	0	0	0	0	0	0	0	III
	2007-2008	0	990,644	0	0	0	0	0	0	0	0	0	III
	2008-2009	2,000,000	996,261	1	1	17,333	0	17,333	0	17,333	0	17,333	I
	2009-2010	2,000,000	1,150,138	2	2	32,664	0	32,664	0	32,664	0	32,664	I
	2010-2011	2,000,000	1,120,494	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	1,219,647	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	1,134,299	3	2	16,775	7,004	23,780	0	16,775	7,004	23,780	I
	2013-2014	2,000,000	1,278,293	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	872,418	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	926,694	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	945,228	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	964,133	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	983,415	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,003,084	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,023,145	0	0	0	0	0	0	0	0	0	I
	Total			6	5	\$66,773	\$7,004	\$73,777	\$0	\$66,773	\$7,004	\$73,777	
Kern	2000-2001	\$400,000	\$7,192,406	17	15	\$1,214,269	\$477,981	\$1,692,251	\$906	\$1,213,363	\$477,981	\$1,691,344	I
	2001-2002	400,000	14,490,134	21	19	743,104	54,748	797,852	166	742,938	54,748	797,686	I
	2002-2003	1,000,000	15,044,074	27	26	879,859	90,756	970,615	0	879,859	90,756	970,615	I
	2003-2004	1,500,000	16,552,292	41	39	1,585,429	381,362	1,966,791	88	1,585,341	381,362	1,966,703	I
	2004-2005	2,000,000	17,329,596	27	27	792,370	0	792,370	0	792,370	0	792,370	I
	2005-2006	2,000,000	18,738,696	25	22	319,687	56,860	376,548	7,500	312,187	56,860	369,048	I
	2006-2007	2,000,000	20,635,832	39	38	394,888	27,093	421,982	27,500	367,388	27,093	394,482	I
	2007-2008	2,000,000	22,846,901	39	38	147,916	14,014	161,930	0	147,916	14,014	161,930	I
	2008-2009	2,000,000	25,171,770	38	37	235,142	10,877	246,020	1,261	233,881	10,877	244,759	I
	2009-2010	2,000,000	22,980,009	37	36	156,219	22,321	178,540	0	156,219	22,321	178,540	I
	2010-2011	2,000,000	26,099,668	37	31	480,350	214,727	695,077	0	480,350	214,727	695,077	I
	2011-2012	2,000,000	25,060,148	35	30	372,066	128,358	500,424	0	372,066	128,358	500,424	I
	2012-2013	2,000,000	21,817,926	28	23	222,030	150,358	372,388	0	222,030	150,358	372,388	I
	2013-2014	2,000,000	22,863,775	24	21	84,387	47,918	132,304	0	84,387	47,918	132,304	I
	2014-2015	2,000,000	24,182,904	17	15	15,748	2,884	18,632	0	15,748	2,884	18,632	I
	2015-2016	2,000,000	24,460,417	9	4	12,220	59,831	72,051	0	12,220	59,831	72,051	I
	2016-2017	2,000,000	24,949,625	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	25,448,617	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	25,957,590	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	26,476,742	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	27,006,276	0	0	0	0	0	0	0	0	0	I
	Total			461	421	\$7,655,685	\$1,740,089	\$9,395,773	\$37,422	\$7,618,263	\$1,740,089	\$9,358,352	
Kings	2000-2001	\$300,000	\$992,237	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	300,000	2,450,128	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	2,739,322	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	2,686,721	2	2	3,479	0	3,479	0	3,479	0	3,479	I
	2004-2005	2,000,000	2,979,202	5	5	8,566	0	8,566	0	8,566	0	8,566	I
	2005-2006	2,000,000	3,262,280	4	4	2,643	0	2,643	0	2,643	0	2,643	I
	2006-2007	2,000,000	3,768,204	8	7	99,630	62,894	162,524	0	99,630	62,894	162,524	I
	2007-2008	2,000,000	4,437,983	4	4	8,802	0	8,802	0	8,802	0	8,802	I
	2008-2009	2,000,000	4,834,316	4	3	53,500	16,674	70,174	0	53,500	16,674	70,174	I
	2009-2010	2,000,000	4,509,609	7	6	105,976	74,889	180,865	0	105,976	74,889	180,865	I
	2010-2011	2,000,000	4,549,209	5	4	118,994	22,747	141,741	0	118,994	22,747	141,741	I
	2011-2012	2,000,000	4,400,121	9	7	172,900	141,352	314,252	0	172,900	141,352	314,252	I
	2012-2013	2,000,000	4,111,328	3	3	6,141	0	6,141	0	6,141	0	6,141	I
	2013-2014	2,000,000	4,225,888	4	2	19,624	32,885	52,508	0	19,624	32,885	52,508	I
	2014-2015	2,000,000	4,174,358	5	1	46,176	104,519	150,694	0	46,176	104,519	150,694	I
	2015-2016	2,000,000	4,223,089	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	4,307,551	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	4,393,702	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	4,481,576	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	4,571,207	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	4,662,631	0	0	0	0	0	0	0	0	0	I
	Total			60	48	\$646,430	\$45						



Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Lake	2000-2001	\$0	\$636,503	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,355,358	0	0	0	0	0	0	0	0	0	III
	2002-2003	500,000	1,529,411 <sup>z</sup>	4	4	66,194	0	66,194	0	66,194	0	66,194	I
	2003-2004	2,000,000	1,547,895	3	3	46,281	0	46,281	0	46,281	0	46,281	I
	2004-2005	2,000,000	1,501,993	4	4	238	0	238	0	238	0	238	I
	2005-2006	2,000,000	1,767,937	7	7	109,048	0	109,048	0	109,048	0	109,048	I
	2006-2007	2,000,000	1,990,804	1	0	561,199	170,667	731,866	0	561,199	170,667	731,866	I
	2007-2008	2,000,000	2,132,148	5	5	10,411	0	10,411	0	10,411	0	10,411	I
	2008-2009	2,000,000	2,097,746	8	8	86,001	0	86,001	0	86,001	0	86,001	I
	2009-2010	2,000,000	1,961,598	1	1	8,551	0	8,551	0	8,551	0	8,551	I
	2010-2011	2,000,000	1,989,273	2	2	37,485	0	37,485	0	37,485	0	37,485	I
	2011-2012	2,000,000	2,029,880	4	4	4,571	0	4,571	0	4,571	0	4,571	I
	2012-2013	2,000,000	1,533,921	5	4	42,615	43,006	85,621	0	42,615	43,006	85,621	I
	2013-2014	2,000,000	1,617,288	3	1	32,004	90,112	122,115	0	32,004	90,112	122,115	I
	2014-2015	2,000,000	1,676,203	3	2	5,169	10,660	15,828	0	5,169	10,660	15,828	I
	2015-2016	2,000,000	1,731,919	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,766,557	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,801,889	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,837,926	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,874,685	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,912,179	0	0	0	0	0	0	0	0	0	I
		Total			50	45	\$1,009,765	\$314,444	\$1,324,210	\$0	\$1,009,765	\$314,444	\$1,324,210
Lassen	2000-2001	\$0	\$259,645	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	649,214	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	838,458	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	747,560	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	820,326	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	928,523	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	1,165,429	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	1,582,429	3	3	60,604	0	60,604	0	60,604	0	60,604	I
	2008-2009	2,000,000	1,796,655	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	1,866,202	1	1	283	0	283	0	283	0	283	I
	2010-2011	2,000,000	1,923,005	2	2	1,878	0	1,878	0	1,878	0	1,878	I
	2011-2012	2,000,000	1,824,791	1	1	79	0	79	0	79	0	79	I
	2012-2013	2,000,000	1,713,189	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	1,334,297	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	1,194,682	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,157,512	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,180,662	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,204,275	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,228,361	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,252,928	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,277,987	0	0	0	0	0	0	0	0	0	I
		Total			7	7	\$62,845	\$0	\$62,845	\$0	\$62,845	\$0	\$62,845
Madera	2000-2001	\$125,000	\$879,206	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	II
	2001-2002	125,000	2,405,754	0	0	0	0	0	0	0	0	0	II
	2002-2003	125,000	2,869,048	1	1	450	0	450	0	450	0	450	I
	2003-2004	2,000,000	3,074,644	4	4	1,620	0	1,620	0	1,620	0	1,620	I
	2004-2005	2,000,000	2,774,655	8	8	54,819	0	54,819	0	54,819	0	54,819	I
	2005-2006	2,000,000	3,892,068	4	4	13,591	0	13,591	0	13,591	0	13,591	I
	2006-2007	2,000,000	4,479,291	6	6	54,844	0	54,844	0	54,844	0	54,844	I
	2007-2008	2,000,000	5,213,384	3	1	291,150	98,908	390,058	0	291,150	98,908	390,058	I
	2008-2009	2,000,000	5,441,286	1	1	266	0	266	0	266	0	266	I
	2009-2010	2,000,000	5,372,457	9	9	5,844	0	5,844	0	5,844	0	5,844	I
	2010-2011	2,000,000	5,269,338	5	5	21,373	0	21,373	0	21,373	0	21,373	I
	2011-2012	2,000,000	5,341,744	9	6	456,978	64,568	521,546	0	456,978	64,568	521,546	I
	2012-2013	2,000,000	5,047,741	4	4	5,567	0	5,567	0	5,567	0	5,567	I
	2013-2014	2,000,000	4,967,640	2	1	57,847	38,894	96,742	0	57,847	38,894	96,742	I
	2014-2015	2,000,000	4,872,827	4	4	5,429	0	5,429	0	5,429	0	5,429	I
	2015-2016	2,000,000	4,740,818	4	0	6,763	36,142	42,905	0	6,763	36,142	42,905	I
	2016-2017	2,000,000	4,835,634	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	4,932,347	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	5,030,994	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	5,131,614	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	5,234,246	0	0	0	0	0	0	0	0	0	I
		Total			64	54	\$976,542	\$238,513	\$1,215,054	\$0	\$976,542	\$238,513	\$1,215,054
Marin	2000-2001	\$275,000	\$3,609,848	7	7	\$17,571	\$0	\$17,571	\$0	\$17,571	\$0	\$17,571	I
	2001-2002	300,000	8,090,514	9	9	57,488	0	57,488	0	57,488	0	57,488	I
	2002-2003	500,000	8,478,590	5	5	4,176	0	4,176	0	4,176	0	4,176	I
	2003-2004	2,000,000	8,748,287	10	10	21,070	0	21,070	0	21,070	0	21,070	I
	2004-2005	2,000,000	9,014,269	8	7	83,366	9,778	93,145	0	83,366	9,778	93,145	I
	2005-2006	2,000,000	9,621,635	7	7	165,616	0	165,616	7,500	158,116	0	158,116	I
	2006-2007	2,000,000	9,991,871	5	5	15,767	0	15,767	0	15,767	0	15,767	I
	2007-2008	2,000,000	10,889,590	5	5	7,489	0	7,489	0	7,489	0	7,489	I
	2008-2009	2,000,000	10,997,276	3	3	6,721	0	6,721	0	6,721	0	6,721	I
	2009-2010	2,000,000	10,167,701	3	3	141,321	0	141,321	0	141,321	0	141,321	I
	2010-2011	2,000,000	9,318,090	2	2	1,162	0	1,162	0	1,162	0	1,162	I
	2011-2012	2,000,000	9,059,145	7	7	129,618	0	129,618	0	129,618	0	129,618	I
	2012-2013	2,000,000	8,686,260	2	2	4,846	0	4,846	0	4,846	0	4,846	I
	2013-2014	2,000,000	8,460,909	2	1	5,435	24,464	29,900	0	5,435	24,464	29,900	I
	2014-2015	2,000,000	7,927,685	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	7,210,913	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	7,355,132	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	7,502,234	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	7,652,279	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	7,805,324	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	7,961,431	0	0	0	0	0	0	0	0	0	I
		Total			75	73	\$661,646	\$34,243	\$695,888	\$7,500	\$654,146	\$34,243	\$688,388

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Mariposa	2000-2001	\$300,000	\$149,871	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	II
	2001-2002	300,000	340,533	0	0	0	0	0	0	0	0	0	II
	2002-2003	300,000	372,023	0	0	0	0	0	0	0	0	0	II
	2003-2004	2,000,000	390,437	1	1	14,088	0	14,088	0	14,088	0	14,088	I
	2004-2005	2,000,000	387,198	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	374,355	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	442,330	1	1	1,180	0	1,180	0	1,180	0	1,180	I
	2007-2008	2,000,000	553,580	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	559,949	1	1	107	0	107	0	107	0	107	I
	2009-2010	2,000,000	570,845	1	1	49,310	0	49,310	0	49,310	0	49,310	I
	2010-2011	2,000,000	565,174	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	617,822	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	617,737	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	656,857	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	649,016	1	0	2,299	5,801	8,100	0	2,299	5,801	8,100	I
	2015-2016	2,000,000	700,446	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	714,454	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	728,744	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	743,318	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	758,185	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	773,349	0	0	0	0	0	0	0	0	0	I
	Total			5	4	\$66,984	\$5,801	\$72,785	\$0	\$66,984	\$5,801	\$72,785	
Mendocino	2000-2001	\$0	\$1,011,251	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	2,640,754	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	2,885,532	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,965,130	11	11	22,886	0	22,886	0	22,886	0	22,886	I
	2004-2005	2,000,000	3,033,653	3	3	31,036	0	31,036	0	31,036	0	31,036	I
	2005-2006	2,000,000	3,138,231	8	8	25,936	0	25,936	0	25,936	0	25,936	I
	2006-2007	2,000,000	3,702,507	6	6	80,513	0	80,513	0	80,513	0	80,513	I
	2007-2008	2,000,000	3,896,049	11	10	200,421	7,507	207,927	0	200,421	7,507	207,927	I
	2008-2009	2,000,000	4,097,059	10	10	79,373	0	79,373	0	79,373	0	79,373	I
	2009-2010	2,000,000	3,507,137	5	5	79,858	0	79,858	0	79,858	0	79,858	I
	2010-2011	2,000,000	3,431,138	10	10	40,124	0	40,124	0	40,124	0	40,124	I
	2011-2012	2,000,000	3,212,415	7	4	302,812	92,987	395,798	4,000	298,812	92,987	391,798	I
	2012-2013	2,000,000	2,999,889	4	3	17,894	17,173	35,068	0	17,894	17,173	35,068	I
	2013-2014	2,000,000	3,189,732	3	2	9,575	8,359	17,934	0	9,575	8,359	17,934	I
	2014-2015	2,000,000	3,024,928	4	3	5,505	8,657	14,161	0	5,505	8,657	14,161	I
	2015-2016	2,000,000	3,109,895	1	0	3,137	5,459	8,597	0	3,137	5,459	8,597	I
	2016-2017	2,000,000	3,172,093	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	3,235,535	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	3,300,246	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	3,366,251	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	3,433,576	0	0	0	0	0	0	0	0	0	I
	Total			83	75	\$899,068	\$140,142	\$1,039,211	\$4,000	\$895,068	\$140,142	\$1,035,211	
Merced	2000-2001	\$300,000	\$1,472,015	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	300,000	3,330,116	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	3,510,658	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	3,769,624	10	10	227,421	0	227,421	0	227,421	0	227,421	I
	2004-2005	2,000,000	4,236,701	7	7	49,799	0	49,799	0	49,799	0	49,799	I
	2005-2006	2,000,000	4,636,934	4	3	49,775	48,242	98,017	0	49,775	48,242	98,017	I
	2006-2007	2,000,000	5,223,499	7	6	153,875	164,831	318,705	0	153,875	164,831	318,705	I
	2007-2008	2,000,000	6,117,866	8	8	34,024	0	34,024	4,391	29,633	0	29,633	I
	2008-2009	2,000,000	6,668,036	7	7	41,625	0	41,625	0	41,625	0	41,625	I
	2009-2010	2,000,000	6,194,918	8	8	59,657	0	59,657	0	59,657	0	59,657	I
	2010-2011	2,000,000	6,401,492	3	3	5,354	0	5,354	0	5,354	0	5,354	I
	2011-2012	2,000,000	5,962,267	9	7	103,988	108,962	212,949	0	103,988	108,962	212,949	I
	2012-2013	2,000,000	5,799,760	6	6	17,787	0	17,787	0	17,787	0	17,787	I
	2013-2014	2,000,000	5,622,523	5	2	39,300	45,719	85,019	0	39,300	45,719	85,019	I
	2014-2015	2,000,000	5,899,998	3	3	3,064	0	3,064	0	3,064	0	3,064	I
	2015-2016	2,000,000	6,486,221	5	1	5,149	42,224	47,373	0	5,149	42,224	47,373	I
	2016-2017	2,000,000	6,615,945	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	6,748,264	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	6,883,229	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	7,020,894	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	7,161,312	0	0	0	0	0	0	0	0	0	I
	Total			82	71	\$790,818	\$409,976	\$1,200,794	\$4,391	\$786,427	\$409,976	\$1,196,403	
Modoc	2000-2001	\$0	\$114,696	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	257,025	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	262,072	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	294,257	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	293,758	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	330,297	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	421,477	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	527,523	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	588,156	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	562,904	4	4	3,186	0	3,186	0	3,186	0	3,186	I
	2010-2011	2,000,000	641,722	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	575,379	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	546,417	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	555,061	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	488,052	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	536,696	1	0	568	36,247	36,815	0	568	36,247	36,815	I
	2016-2017	2,000,000	547,430	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	558,379	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	569,546	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	580,937	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	592,556	0	0	0	0	0	0	0	0	0	I
	Total			5	4	\$3,754	\$36,247	\$40,001	\$0	\$3,754	\$36,247	\$40,001	

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Monterey	2000-2001	\$250,000	\$2,907,610	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	250,000	6,516,761	0	0	0	0	0	0	0	0	0	I
	2002-2003	400,000	6,986,400	7	7	111,348	0	111,348	0	111,348	0	111,348	I
	2003-2004	2,000,000	7,127,875	9	9	9,501	0	9,501	0	9,501	0	9,501	I
	2004-2005	2,000,000	7,320,478	9	9	156,030	0	156,030	0	156,030	0	156,030	I
	2005-2006	2,000,000	8,214,240	15	15	17,835	0	17,835	1,558	16,277	0	16,277	I
	2006-2007	2,000,000	9,179,167	72	72	243,914	0	243,914	0	243,914	0	243,914	I
	2007-2008	2,000,000	10,409,487	12	12	70,545	0	70,545	0	70,545	0	70,545	I
	2008-2009	2,000,000	11,349,184	9	9	9,934	0	9,934	0	9,934	0	9,934	I
	2009-2010	2,000,000	11,497,402	11	11	139,124	0	139,124	1	139,123	0	139,123	I
	2010-2011	2,000,000	11,787,927	14	13	94,684	14,116	108,801	0	94,684	14,116	108,801	I
	2011-2012	2,000,000	12,293,541	11	11	20,818	0	20,818	0	20,818	0	20,818	I
	2012-2013	2,000,000	11,068,298	12	9	172,912	80,488	253,400	0	172,912	80,488	253,400	I
	2013-2014	2,000,000	12,047,639	9	7	29,540	21,141	50,681	0	29,540	21,141	50,681	I
	2014-2015	2,000,000	10,872,756	11	9	38,368	24,295	62,663	0	38,368	24,295	62,663	I
	2015-2016	2,000,000	11,220,617	4	1	1,561	20,277	21,838	0	1,561	20,277	21,838	I
	2016-2017	2,000,000	11,445,029	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	11,673,930	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	11,907,408	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	12,145,556	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	12,388,468	0	0	0	0	0	0	0	0	0	I
	Total			205	194	\$1,116,115	\$160,318	\$1,276,432	\$1,559	\$1,114,555	\$160,318	\$1,274,873	
Mono	2000-2001	\$0	\$0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	0	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	0	0	0	0	0	0	0	0	0	0	III
	2003-2004	0	0	0	0	0	0	0	0	0	0	0	III
	2004-2005	0	0	0	0	0	0	0	0	0	0	0	III
	2005-2006	0	0	0	0	0	0	0	0	0	0	0	III
	2006-2007	0	0	0	0	0	0	0	0	0	0	0	III
	2007-2008	0	0	0	0	0	0	0	0	0	0	0	III
	2008-2009	0	813,759	0	0	0	0	0	0	0	0	0	III
	2009-2010	0	750,183	0	0	0	0	0	0	0	0	0	III
	2010-2011	0	801,156	0	0	0	0	0	0	0	0	0	III
	2011-2012	0	837,361	0	0	0	0	0	0	0	0	0	III
	2012-2013	0	827,414	0	0	0	0	0	0	0	0	0	III
	2013-2014	2,000,000 <sup>1</sup>	823,132 <sup>2</sup>	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	740,081	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	754,226	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	769,310	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	784,696	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	800,390	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	816,398	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	832,726	0	0	0	0	0	0	0	0	0	I
	Total			0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Napa	2000-2001	\$250,000	\$1,824,329	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	250,000	4,418,924	0	0	0	0	0	0	0	0	0	I
	2002-2003	250,000	4,759,228	0	0	0	0	0	0	0	0	0	II
	2003-2004	2,000,000	4,861,660	5	4	259,962	60,376	320,338	0	259,962	60,376	320,338	I
	2004-2005	2,000,000	5,017,110	7	6	134,246	7,110	141,356	0	134,246	7,110	141,356	I
	2005-2006	2,000,000	5,321,798	9	9	16,914	0	16,914	0	16,914	0	16,914	I
	2006-2007	2,000,000	5,222,225	4	4	21,599	0	21,599	0	21,599	0	21,599	I
	2007-2008	2,000,000	5,778,851	11	11	53,470	0	53,470	0	53,470	0	53,470	I
	2008-2009	2,000,000	6,128,530	5	4	54,568	38,014	92,582	0	54,568	38,014	92,582	I
	2009-2010	2,000,000	6,164,268	2	2	577	0	577	0	577	0	577	I
	2010-2011	2,000,000	5,871,432	2	2	2,947	0	2,947	0	2,947	0	2,947	I
	2011-2012	2,000,000	5,600,789	6	5	13,524	60	13,583	0	13,524	60	13,583	I
	2012-2013	2,000,000	4,980,101	2	2	4,591	0	4,591	0	4,591	0	4,591	I
	2013-2014	2,000,000	5,126,534	7	4	36,851	77,413	114,264	0	36,851	77,413	114,264	I
	2014-2015	2,000,000	4,845,416	4	4	4,432	0	4,432	0	4,432	0	4,432	I
	2015-2016	2,000,000	5,039,548	4	1	3,441	18,759	22,199	0	3,441	18,759	22,199	I
	2016-2017	2,000,000	5,140,339	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	5,243,146	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	5,348,009	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	5,454,969	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	5,564,069	0	0	0	0	0	0	0	0	0	I
	Total			68	58	\$607,121	\$201,732	\$808,853	\$0	\$607,121	\$201,732	\$808,853	
Nevada	2000-2001	\$0	\$1,009,579	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	2,303,029	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	2,649,936	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,757,783	2	2	28,360	0	28,360	0	28,360	0	28,360	I
	2004-2005	2,000,000	2,762,261	3	3	13,215	0	13,215	0	13,215	0	13,215	I
	2005-2006	2,000,000	3,016,646	4	4	3,336	0	3,336	0	3,336	0	3,336	I
	2006-2007	2,000,000	3,273,997	2	2	1,234	0	1,234	0	1,234	0	1,234	I
	2007-2008	2,000,000	3,712,490	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	3,880,801	1	1	9,357	0	9,357	0	9,357	0	9,357	I
	2009-2010	2,000,000	3,454,513	3	3	55,029	0	55,029	0	55,029	0	55,029	I
	2010-2011	2,000,000	3,570,313	4	4	28,448	0	28,448	0	28,448	0	28,448	I
	2011-2012	2,000,000	3,413,323	1	1	1,019	0	1,019	0	1,019	0	1,019	I
	2012-2013	2,000,000	3,258,549	2	1	67,834	82,091	149,925	0	67,834	82,091	149,925	I
	2013-2014	2,000,000	3,206,545	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	3,438,818	1	1	973	0	973	0	973	0	973	I
	2015-2016	2,000,000	3,569,187	1	1	1,434	0	1,434	0	1,434	0	1,434	I
	2016-2017	2,000,000	3,640,571	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	3,713,383	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	3,787,650	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	3,863,403	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	3,940,671	0	0	0	0	0	0	0	0	0	I
	Total			24	23	\$210,238	\$82,091	\$292,329	\$0	\$210,238	\$82,091	\$292,329	

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## Judicial Branch Workers' Compensation Program - Trial Courts

## Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Orange	2000-2001	\$5,000,000	\$34,942,745	38	37	\$677,305	\$7,202	\$684,507	\$15,380	\$661,925	\$7,202	\$669,127	I
	2001-2002	5,000,000	73,682,833	79	77	2,259,403	68,348	2,327,751	26,438	2,232,964	68,348	2,301,313	I
	2002-2003	2,000,000	76,748,139	74	68	2,282,180	434,233	2,716,413	0	2,282,180	434,233	2,716,413	I
	2003-2004	2,000,000	79,613,299	93	91	2,038,411	97,251	2,135,662	4,250	2,034,161	97,251	2,131,412	I
	2004-2005	2,000,000	81,479,304	92	89	2,025,704	127,922	2,153,626	2,000	2,023,704	127,922	2,151,626	I
	2005-2006	2,000,000	89,064,313	96	94	1,319,698	28,192	1,347,891	7,500	1,312,198	28,192	1,340,391	I
	2006-2007	2,000,000	97,409,967	69	66	948,970	43,239	992,209	1,481	947,489	43,239	990,728	I
	2007-2008	2,000,000	109,627,416	50	43	607,644	152,248	759,892	0	607,644	152,248	759,892	I
	2008-2009	2,000,000	113,464,849	59	57	721,701	224,832	946,533	0	721,701	224,832	946,533	I
	2009-2010	2,000,000	108,042,335	46	41	852,234	77,614	929,847	0	852,234	77,614	929,847	I
	2010-2011	2,000,000	113,609,518	59	55	411,925	86,295	498,221	0	411,925	86,295	498,221	I
	2011-2012	2,000,000	115,117,566	48	38	858,469	202,387	1,060,855	0	858,469	202,387	1,060,855	I
	2012-2013	2,000,000	108,702,345	36	29	618,313	180,085	798,398	178	618,135	180,085	798,220	I
	2013-2014	2,000,000	108,572,489	31	19	518,944	325,139	844,083	0	518,944	325,139	844,083	I
	2014-2015	2,000,000	102,754,102	33	21	92,607	87,420	180,027	0	92,607	87,420	180,027	I
	2015-2016	2,000,000	97,735,947	18	1	17,397	145,007	162,404	0	17,397	145,007	162,404	I
	2016-2017	2,000,000	99,690,666	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	101,684,479	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	103,718,169	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	105,792,532	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	107,908,383	0	0	0	0	0	0	0	0	0	I
		Total			921	826	\$16,250,904	\$2,287,414	\$18,538,318	\$57,227	\$16,193,677	\$2,287,414	\$18,481,091
Placer	2000-2001	\$125,000	\$1,938,241	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	125,000	5,605,630	0	0	0	0	0	0	0	0	0	I
	2002-2003	125,000	5,425,926	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	6,127,672	6	6	32,517	0	32,517	0	32,517	0	32,517	I
	2004-2005	2,000,000	6,166,571	5	4	20,429	62,144	82,573	0	20,429	62,144	82,573	I
	2005-2006	2,000,000	6,882,459	8	8	15,414	0	15,414	0	15,414	0	15,414	I
	2006-2007	2,000,000	8,336,003	8	8	27,936	0	27,936	0	27,936	0	27,936	I
	2007-2008	2,000,000	10,142,480	9	8	135,047	19,283	154,330	0	135,047	19,283	154,330	I
	2008-2009	2,000,000	10,860,049	14	14	238,508	0	238,508	0	238,508	0	238,508	I
	2009-2010	2,000,000	8,581,401	6	4	119,504	66,392	185,895	0	119,504	66,392	185,895	I
	2010-2011	2,000,000	8,961,526	13	12	133,876	29,010	162,886	0	133,876	29,010	162,886	I
	2011-2012	2,000,000	9,287,884	2	2	8,514	0	8,514	0	8,514	0	8,514	I
	2012-2013	2,000,000	8,385,338	6	5	29,338	4,810	34,148	0	29,338	4,810	34,148	I
	2013-2014	2,000,000	7,686,753	1	1	276	0	276	0	276	0	276	I
	2014-2015	2,000,000	7,722,600	7	2	39,120	176,040	215,160	0	39,120	176,040	215,160	I
	2015-2016	2,000,000	7,889,093	4	2	2,588	6,729	9,317	0	2,588	6,729	9,317	I
	2016-2017	2,000,000	8,046,875	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	8,207,813	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	8,371,969	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	8,539,408	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	8,710,196	0	0	0	0	0	0	0	0	0	I
		Total			89	76	\$803,066	\$364,408	\$1,167,474	\$0	\$803,066	\$364,408	\$1,167,474
Plumas	2000-2001	\$125,000	\$290,713	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	125,000	670,169	0	0	0	0	0	0	0	0	0	I
	2002-2003	125,000	669,663	0	0	0	0	0	0	0	0	0	I
	2003-2004	125,000	629,766	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	709,449	1	1	400	0	400	0	400	0	400	I
	2005-2006	2,000,000	773,508	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	813,142	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	804,704	1	1	229	0	229	0	229	0	229	I
	2008-2009	2,000,000	857,429	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	857,706	1	1	27,926	0	27,926	0	27,926	0	27,926	I
	2010-2011	2,000,000	877,216	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	792,290	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	723,835	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	898,577	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	655,502	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	641,325	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	654,152	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	667,235	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	680,579	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	694,191	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	708,075	0	0	0	0	0	0	0	0	0	I
		Total			3	3	\$28,555	\$0	\$28,555	\$0	\$28,555	\$0	\$28,555
Riverside	2000-2001	\$500,000	\$18,293,436	21	20	\$870,384	\$31,862	\$902,246	\$15,000	\$855,384	\$31,862	\$887,246	I
	2001-2002	500,000	33,605,581	54	54	1,154,984	0	1,154,984	0	1,154,984	0	1,154,984	I
	2002-2003	2,000,000	34,339,414	69	67	2,505,936	75,741	2,581,678	768	2,505,168	75,741	2,580,910	I
	2003-2004	2,000,000	34,578,823	89	88	1,509,448	14,518	1,523,966	15,000	1,494,448	14,518	1,508,966	I
	2004-2005	2,000,000	39,602,106	75	75	554,718	0	554,718	2,000	552,718	0	552,718	I
	2005-2006	2,000,000	42,798,800	67	64	630,452	66,878	697,330	0	630,452	66,878	697,330	I
	2006-2007	2,000,000	46,662,230	60	58	677,559	75,644	753,203	9,339	668,220	75,644	743,863	I
	2007-2008	2,000,000	54,872,422	43	41	421,011	21,356	442,367	0	421,011	21,356	442,367	I
	2008-2009	2,000,000	58,961,989	47	46	694,399	5,275	699,674	0	694,399	5,275	699,674	I
	2009-2010	2,000,000	60,412,108	43	41	417,980	45,924	463,904	0	417,980	45,924	463,904	I
	2010-2011	2,000,000	61,331,395	46	44	360,632	16,480	377,112	0	360,632	16,480	377,112	I
	2011-2012	2,000,000	64,019,578	42	37	746,652	129,314	875,966	0	746,652	129,314	875,966	I
	2012-2013	2,000,000	60,698,399	39	28	593,001	221,633	814,633	0	593,001	221,633	814,633	I
	2013-2014	2,000,000	60,444,097	45	33	386,840	261,088	647,927	7	386,832	261,088	647,920	I
	2014-2015	2,000,000	65,147,113	36	27	110,524	113,170	223,695	0	110,524	113,170	223,695	I
	2015-2016	2,000,000	74,294,918	13	3	17,390	87,375	104,764	0	17,390	87,375	104,764	I
	2016-2017	2,000,000	75,780,816	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	77,296,433	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	78,842,361	0									

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Sacramento	2000-2001	\$1,500,000	\$14,636,667	40	39	\$930,809	\$22,482	\$953,291	\$58,627	\$872,182	\$22,482	\$894,664	I
	2001-2002	1,500,000	31,463,591	58	56	956,639	103,597	1,060,236	106,788	849,851	103,597	953,448	I
	2002-2003	2,000,000	34,730,993	52	52	285,405	0	285,405	0	285,405	0	285,405	I
	2003-2004	2,000,000	35,726,133	69	68	658,697	1,672	660,369	21,279	637,417	1,672	639,089	I
	2004-2005	2,000,000	36,886,685	47	47	602,238	0	602,238	0	602,238	0	602,238	I
	2005-2006	2,000,000	41,068,229	50	49	514,936	96,540	611,476	2,500	512,436	96,540	608,976	I
	2006-2007	2,000,000	44,210,741	33	33	210,461	0	210,461	0	210,461	0	210,461	I
	2007-2008	2,000,000	49,685,736	34	33	452,969	36,123	489,093	0	452,969	36,123	489,093	I
	2008-2009	2,000,000	52,036,065	35	34	350,316	27,365	377,681	0	350,316	27,365	377,681	I
	2009-2010	2,000,000	47,458,496	39	34	742,837	179,602	922,439	0	742,837	179,602	922,439	I
	2010-2011	2,000,000	48,235,274	34	33	417,397	2,037	419,433	0	417,397	2,037	419,433	I
	2011-2012	2,000,000	49,746,329	16	16	165,198	0	165,198	39	165,159	0	165,159	I
	2012-2013	2,000,000	44,153,791	20	15	323,810	104,077	427,887	0	323,810	104,077	427,887	I
	2013-2014	2,000,000	45,249,453	19	14	106,912	111,331	218,242	0	106,912	111,331	218,242	I
	2014-2015	2,000,000	43,252,521	25	20	85,586	43,028	128,613	0	85,586	43,028	128,613	I
	2015-2016	2,000,000	45,543,803	11	2	22,717	40,816	63,532	0	22,717	40,816	63,532	I
	2016-2017	2,000,000	46,454,679	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	47,383,772	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	48,331,448	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	49,298,077	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	50,284,038	0	0	0	0	0	0	0	0	0	I
	Total			582	545	\$6,826,926	\$768,669	\$7,595,594	\$189,233	\$6,637,692	\$768,669	\$7,406,361	
San Benito	2000-2001	\$0	\$397,839	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	994,799	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,264,516	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	1,182,495	2	2	873	0	873	0	873	0	873	I
	2004-2005	2,000,000	1,313,973	1	1	1,084	0	1,084	0	1,084	0	1,084	I
	2005-2006	2,000,000	1,337,868	1	1	105	0	105	0	105	0	105	I
	2006-2007	2,000,000	1,433,403	2	2	8,469	0	8,469	0	8,469	0	8,469	I
	2007-2008	2,000,000	1,602,175	1	1	2,949	0	2,949	0	2,949	0	2,949	I
	2008-2009	2,000,000	1,748,101	2	2	2,394	0	2,394	0	2,394	0	2,394	I
	2009-2010	2,000,000	1,779,014	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	1,792,653	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	1,741,721	1	1	2,253	0	2,253	0	2,253	0	2,253	I
	2012-2013	2,000,000	1,763,213	2	2	8,825	0	8,825	0	8,825	0	8,825	I
	2013-2014	2,000,000	1,904,229	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	1,611,810	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,530,839	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,561,456	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,592,685	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,624,539	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,657,030	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,690,170	0	0	0	0	0	0	0	0	0	I
	Total			12	12	\$26,952	\$0	\$26,952	\$0	\$26,952	\$0	\$26,952	
San Bernardino	2000-2001	\$1,000,000	\$14,068,370	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	II
	2001-2002	1,000,000	30,780,682	0	0	0	0	0	0	0	0	0	II
	2002-2003	2,000,000	33,041,589	45	45	842,328	0	842,328	535	841,794	0	841,794	I
	2003-2004	2,000,000	35,534,747	69	67	1,576,157	33,995	1,610,152	27,245	1,548,912	33,995	1,582,907	I
	2004-2005	2,000,000	38,179,403	47	47	610,253	0	610,253	0	610,253	0	610,253	I
	2005-2006	2,000,000	42,972,967	41	41	642,841	0	642,841	0	642,841	0	642,841	I
	2006-2007	2,000,000	48,820,582	42	42	287,487	0	287,487	1,000	286,487	0	286,487	I
	2007-2008	2,000,000	52,557,770	31	30	569,851	13,760	583,611	0	569,851	13,760	583,611	I
	2008-2009	2,000,000	59,656,158	33	32	481,667	33,555	515,222	0	481,667	33,555	515,222	I
	2009-2010	2,000,000	51,815,443	39	37	648,109	133,233	781,342	0	648,109	133,233	781,342	I
	2010-2011	2,000,000	56,517,751	38	29	740,753	187,903	928,656	0	740,753	187,903	928,656	I
	2011-2012	2,000,000	56,019,666	29	22	603,226	209,526	812,751	0	603,226	209,526	812,751	I
	2012-2013	2,000,000	52,089,616	40	33	630,642	307,807	938,449	0	630,642	307,807	938,449	I
	2013-2014	2,000,000	51,644,432	26	20	334,273	210,719	544,992	0	334,273	210,719	544,992	I
	2014-2015	2,000,000	53,332,204	36	23	208,989	233,810	442,799	0	208,989	233,810	442,799	I
	2015-2016	2,000,000	57,064,606	20	10	48,429	84,619	133,048	0	48,429	84,619	133,048	I
	2016-2017	2,000,000	58,205,898	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	59,370,016	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	60,557,417	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	61,768,565	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	63,003,936	0	0	0	0	0	0	0	0	0	I
	Total			536	478	\$8,225,006	\$1,448,926	\$9,673,932	\$28,780	\$8,196,226	\$1,448,926	\$9,645,152	
San Diego	2000-2001	\$1,000,000	\$32,346,132	65	63	\$973,647	\$41,867	\$1,015,514	\$0	\$973,647	\$41,867	\$1,015,514	I
	2001-2002	1,000,000	71,399,038	95	92	1,894,176	72,004	1,966,180	5,000	1,889,176	72,004	1,961,180	I
	2002-2003	2,000,000	75,561,982	100	98	1,884,243	56,799	1,941,041	0	1,884,243	56,799	1,941,041	I
	2003-2004	2,000,000	78,314,361	127	123	1,695,674	52,005	1,747,679	0	1,695,674	52,005	1,747,679	I
	2004-2005	2,000,000	80,599,064	117	115	1,689,843	58,932	1,748,775	0	1,689,843	58,932	1,748,775	I
	2005-2006	2,000,000	87,063,087	124	119	1,097,084	506,589	1,603,673	2,198	1,094,886	506,589	1,601,475	I
	2006-2007	2,000,000	95,395,463	98	97	617,886	4,000	621,886	0	617,886	4,000	621,886	I
	2007-2008	2,000,000	100,727,738	106	101	1,235,812	90,659	1,326,472	0	1,235,812	90,659	1,326,472	I
	2008-2009	2,000,000	101,026,125	113	107	1,236,485	123,876	1,360,361	0	1,236,485	123,876	1,360,361	I
	2009-2010	2,000,000	96,954,327	88	84	750,955	94,666	845,621	1,261	749,694	94,666	844,360	I
	2010-2011	2,000,000	94,432,313	78	70	835,648	167,463	1,003,111	0	835,648	167,463	1,003,111	I
	2011-2012	2,000,000	95,624,137	65	52	787,339	253,257	1,040,596	0	787,339	253,257	1,040,596	I
	2012-2013	2,000,000	85,925,807	70	51	933,463	442,068	1,375,531	90	933,372	442,068	1,375,441	I
	2013-2014	2,000,000	80,709,371	81	60	389,854	290,254	680,108	0	389,854	290,254	680,108	I
	2014-2015	2,000,000	79,812,744	95	48	457,783	536,856	994,639	0	457,783	536,856	994,639	I
	2015-2016	2,000,000	82,878,861	39	8	91,168	232,490	323,658	0	91,168	232,490	323,658	I
	2016-2017	2,000,000	84,536,439	0	0	0	0	0					

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Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
San Francisco	2000-2001	Unlimited	\$16,504,040	15	15	\$501,164	\$0	\$501,164	\$877	\$500,287	\$0	\$500,287	I
	2001-2002	Unlimited	34,611,458	43	43	567,785	0	567,785	4,565	563,220	0	563,220	I
	2002-2003	Unlimited	34,653,782	60	60	1,044,443	0	1,044,443	2,562	1,041,881	0	1,041,881	I
	2003-2004	2,000,000	35,296,189	61	61	716,015	0	716,015	0	716,015	0	716,015	I
	2004-2005	2,000,000	37,164,401	49	46	931,150	72,020	1,003,169	0	931,150	72,020	1,003,169	I
	2005-2006	2,000,000	41,387,946	56	51	1,508,595	241,114	1,749,709	0	1,508,595	241,114	1,749,709	I
	2006-2007	2,000,000	38,915,301	62	60	1,163,141	141,929	1,305,071	0	1,163,141	141,929	1,305,071	I
	2007-2008	2,000,000	47,930,069	47	45	805,266	238,913	1,044,179	0	805,266	238,913	1,044,179	I
	2008-2009	2,000,000	50,162,009	56	50	778,231	119,527	897,758	0	778,231	119,527	897,758	I
	2009-2010	2,000,000	45,648,092	47	40	1,627,033	390,296	2,017,329	0	1,627,033	390,296	2,017,329	I
	2010-2011	2,000,000	44,065,703	44	40	1,916,562	936,508	2,853,070	264	1,916,298	936,508	2,852,806	I
	2011-2012	2,000,000	38,755,030	31	25	729,201	310,462	1,039,663	606	728,594	310,462	1,039,057	I
	2012-2013	2,000,000	37,490,945	34	29	226,111	140,577	366,688	0	226,111	140,577	366,688	I
	2013-2014	2,000,000	39,330,020	23	15	240,963	188,824	429,787	0	240,963	188,824	429,787	I
	2014-2015	2,000,000	38,756,484	23	14	65,200	124,292	189,492	0	65,200	124,292	189,492	I
	2015-2016	2,000,000	41,747,269	7	0	9,680	47,200	56,880	0	9,680	47,200	56,880	I
	2016-2017	2,000,000	42,582,214	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	43,433,858	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	44,302,535	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	45,188,586	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	46,092,358	0	0	0	0	0	0	0	0	0	I
		Total			667	598	\$12,830,539	\$2,951,663	\$15,782,202	\$8,874	\$12,821,666	\$2,951,663	\$15,773,329
San Joaquin	2000-2001	\$0	\$5,075,564	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	11,281,578	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	12,250,258	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	12,798,519	13	12	266,153	18,221	284,374	0	266,153	18,221	284,374	I
	2004-2005	2,000,000	12,848,142	10	8	153,014	75,802	228,816	0	153,014	75,802	228,816	I
	2005-2006	2,000,000	13,718,557	14	14	35,236	0	35,236	0	35,236	0	35,236	I
	2006-2007	2,000,000	14,946,836	11	10	279,861	28,098	307,959	0	279,861	28,098	307,959	I
	2007-2008	2,000,000	17,648,388	10	8	148,799	64,916	213,715	0	148,799	64,916	213,715	I
	2008-2009	2,000,000	19,209,252	15	15	222,374	0	222,374	0	222,374	0	222,374	I
	2009-2010	2,000,000	18,502,015	10	10	47,539	0	47,539	0	47,539	0	47,539	I
	2010-2011	2,000,000	18,944,056	9	7	128,388	60,623	189,011	0	128,388	60,623	189,011	I
	2011-2012	2,000,000	17,550,740	14	12	199,909	54,650	254,559	0	199,909	54,650	254,559	I
	2012-2013	2,000,000	15,678,398	12	7	282,049	157,090	439,139	252	281,798	157,090	438,888	I
	2013-2014	2,000,000	15,840,228	15	12	109,595	129,713	239,308	0	109,595	129,713	239,308	I
	2014-2015	2,000,000	17,551,540	9	7	39,947	31,615	71,562	0	39,947	31,615	71,562	I
	2015-2016	2,000,000	18,409,659	4	1	1,741	12,176	13,917	0	1,741	12,176	13,917	I
	2016-2017	2,000,000	18,777,853	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	19,153,410	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	19,536,478	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	19,927,207	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	20,325,751	0	0	0	0	0	0	0	0	0	I
		Total			146	123	\$1,914,607	\$632,904	\$2,547,511	\$252	\$1,914,355	\$632,904	\$2,547,259
San Luis Obispo	2000-2001	\$250,000	\$2,845,682	7	6	\$1,005,558	\$12,488	\$1,018,046	\$92,552	\$913,006	\$12,488	\$925,494	I
	2001-2002	250,000	6,269,721	11	11	642,746	0	642,746	13,176	629,570	0	629,570	I
	2002-2003	250,000	6,575,437	11	11	414,905	0	414,905	0	414,905	0	414,905	I
	2003-2004	250,000	6,298,635	6	6	93,006	0	93,006	0	93,006	0	93,006	I
	2004-2005	2,000,000	6,801,159	7	7	73,399	0	73,399	0	73,399	0	73,399	I
	2005-2006	2,000,000	7,454,978	18	18	109,284	0	109,284	0	109,284	0	109,284	I
	2006-2007	2,000,000	8,607,397	7	6	221,987	35,176	257,163	0	221,987	35,176	257,163	I
	2007-2008	2,000,000	8,824,186	4	4	83,912	0	83,912	0	83,912	0	83,912	I
	2008-2009	2,000,000	9,162,570	8	8	155,170	0	155,170	0	155,170	0	155,170	I
	2009-2010	2,000,000	9,207,324	4	4	35,222	0	35,222	0	35,222	0	35,222	I
	2010-2011	2,000,000	9,252,212	9	8	108,711	14,547	123,258	0	108,711	14,547	123,258	I
	2011-2012	2,000,000	8,834,564	4	3	134,128	35,151	169,279	0	134,128	35,151	169,279	I
	2012-2013	2,000,000	8,238,022	3	2	3,248	39,967	43,215	0	3,248	39,967	43,215	I
	2013-2014	2,000,000	9,055,874	3	2	50,958	44,956	95,914	0	50,958	44,956	95,914	I
	2014-2015	2,000,000	8,823,578	4	1	16,341	74,666	91,007	0	16,341	74,666	91,007	I
	2015-2016	2,000,000	8,541,003	1	0	2,545	19,346	21,891	0	2,545	19,346	21,891	I
	2016-2017	2,000,000	8,711,823	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	8,886,060	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	9,063,781	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	9,245,057	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	9,429,958	0	0	0	0	0	0	0	0	0	I
		Total			107	97	\$3,151,121	\$276,296	\$3,427,417	\$105,728	\$3,045,393	\$276,296	\$3,321,689
San Mateo	2000-2001	\$275,000	\$7,936,751	21	21	\$142,668	\$0	\$142,668	\$0	\$142,668	\$0	\$142,668	I
	2001-2002	350,000	17,412,445	23	23	491,744	0	491,744	0	491,744	0	491,744	I
	2002-2003	500,000	18,057,120	23	21	395,349	57,323	452,672	0	395,349	57,323	452,672	I
	2003-2004	2,000,000	19,740,244	16	16	242,052	0	242,052	0	242,052	0	242,052	I
	2004-2005	2,000,000	20,196,882	20	19	231,506	11,790	243,297	0	231,506	11,790	243,297	I
	2005-2006	2,000,000	21,484,834	12	8	772,052	61,500	833,553	0	772,052	61,500	833,553	I
	2006-2007	2,000,000	23,237,860	12	10	894,791	49,189	943,980	0	894,791	49,189	943,980	I
	2007-2008	2,000,000	24,779,758	18	17	440,728	9,317	450,045	0	440,728	9,317	450,045	I
	2008-2009	2,000,000	25,336,829	13	13	264,592	0	264,592	0	264,592	0	264,592	I
	2009-2010	2,000,000	22,831,890	14	12	333,399	59,209	392,608	0	333,399	59,209	392,608	I
	2010-2011	2,000,000	22,341,909	12	11	398,698	3,839	402,538	0	398,698	3,839	402,538	I
	2011-2012	2,000,000	22,023,835	22	21	469,939	13,113	483,051	0	469,939	13,113	483,051	I
	2012-2013	2,000,000	20,045,369	19	15	113,372	41,963	155,335	0	113,372	41,963	155,335	I
	2013-2014	2,000,000	19,048,416	20	10	611,743	208,431	820,174	0	611,743	208,431	820,174	I
	2014-2015	2,000,000	18,723,585	14	7	93,410	60,462	153,872	0	93,410	60,462	153,872	I
	2015-2016	2,000,000	19,313,499	8	1	8,077	39,8						

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Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Santa Barbara	2000-2001	\$300,000	\$5,325,480	15	14	\$184,819	\$16,475	\$201,295	\$0	\$184,819	\$16,475	\$201,295	I
	2001-2002	300,000	11,696,751	27	27	521,857	0	521,857	1,213	520,644	0	520,644	I
	2002-2003	300,000	12,646,658	20	20	189,532	0	189,532	0	189,532	0	189,532	I
	2003-2004	2,000,000	12,472,716	21	20	392,618	49,322	441,940	0	392,618	49,322	441,940	I
	2004-2005	2,000,000	13,325,208	6	6	10,282	0	10,282	0	10,282	0	10,282	I
	2005-2006	2,000,000	14,621,933	15	14	30,984	750	31,734	0	30,984	750	31,734	I
	2006-2007	2,000,000	16,163,876	14	12	85,815	6,883	92,698	0	85,815	6,883	92,698	I
	2007-2008	2,000,000	16,837,672	8	7	371,290	0	371,290	0	371,290	0	371,290	I
	2008-2009	2,000,000	17,695,106	14	13	144,634	3,866	148,500	333	144,301	3,866	148,167	I
	2009-2010	2,000,000	16,097,464	13	12	218,341	34,706	253,046	0	218,341	34,706	253,046	I
	2010-2011	2,000,000	16,704,919	11	9	200,259	89,487	289,746	0	200,259	89,487	289,746	I
	2011-2012	2,000,000	16,620,004	13	10	247,211	24,777	271,988	0	247,211	24,777	271,988	I
	2012-2013	2,000,000	16,359,422	9	7	125,368	52,595	177,963	0	125,368	52,595	177,963	I
	2013-2014	2,000,000	14,592,446	11	10	18,013	2,120	20,133	0	18,013	2,120	20,133	I
	2014-2015	2,000,000	13,322,210	10	8	26,454	38,246	64,700	0	26,454	38,246	64,700	I
	2015-2016	2,000,000	14,914,240	6	2	1,221	18,986	20,207	0	1,221	18,986	20,207	I
	2016-2017	2,000,000	15,212,525	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	15,516,775	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	15,827,111	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	16,143,653	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	16,466,526	0	0	0	0	0	0	0	0	0	I
		Total			213	191	\$2,768,698	\$338,213	\$3,106,911	\$1,546	\$2,767,152	\$338,213	\$3,105,365
Santa Clara	2000-2001	\$4,000,000	\$18,464,026	41	40	\$421,328	\$4,358	\$425,686	\$0	\$421,328	\$4,358	\$425,686	I
	2001-2002	4,000,000	41,529,415	93	92	1,257,729	5,947	1,263,676	0	1,257,729	5,947	1,263,676	I
	2002-2003	2,000,000	45,592,887	140	138	1,129,193	224,518	1,353,711	0	1,129,193	224,518	1,353,711	I
	2003-2004	4,000,000	45,338,558	96	92	1,790,550	43,589	1,834,139	5,000	1,785,550	43,589	1,829,139	I
	2004-2005	2,000,000	45,606,776	80	80	437,993	0	437,993	0	437,993	0	437,993	I
	2005-2006	2,000,000	50,365,546	59	57	486,972	14,315	501,287	0	486,972	14,315	501,287	I
	2006-2007	2,000,000	53,832,454	66	62	1,280,742	152,697	1,433,439	2,000	1,278,742	152,697	1,431,439	I
	2007-2008	2,000,000	58,016,389	52	48	1,007,160	98,041	1,105,200	0	1,007,160	98,041	1,105,200	I
	2008-2009	2,000,000	58,448,749	71	64	1,151,297	96,975	1,248,271	14,679	1,136,618	96,975	1,233,593	I
	2009-2010	2,000,000	54,385,656	64	57	1,028,343	67,799	1,096,142	0	1,028,343	67,799	1,096,142	I
	2010-2011	2,000,000	55,184,528	59	51	880,693	169,795	1,050,488	0	880,693	169,795	1,050,488	I
	2011-2012	2,000,000	54,735,641	48	45	523,992	18,944	542,936	0	523,992	18,944	542,936	I
	2012-2013	2,000,000	52,732,588	40	31	596,704	225,933	822,637	99	596,605	225,933	822,538	I
	2013-2014	2,000,000	51,119,967	38	28	195,384	202,226	397,610	0	195,384	202,226	397,610	I
	2014-2015	2,000,000	49,049,205	31	16	189,165	179,262	368,428	281	188,885	179,262	368,147	I
	2015-2016	2,000,000	51,487,134	20	2	39,096	123,501	162,597	0	39,096	123,501	162,597	I
	2016-2017	2,000,000	52,516,876	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	53,567,214	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	54,638,558	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	55,731,329	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	56,845,956	0	0	0	0	0	0	0	0	0	I
		Total			998	903	\$12,416,339	\$1,627,900	\$14,044,239	\$22,058	\$12,394,281	\$1,627,900	\$14,022,181
Santa Cruz	2000-2001	\$250,000	\$2,637,133	9	9	\$24,768	\$0	\$24,768	\$0	\$24,768	\$0	\$24,768	I
	2001-2002	250,000	5,928,080	15	15	150,184	0	150,184	0	150,184	0	150,184	I
	2002-2003	250,000	6,454,379	2	2	16,704	0	16,704	0	16,704	0	16,704	I
	2003-2004	2,000,000	6,598,154	11	11	190,368	0	190,368	863	189,506	0	189,506	I
	2004-2005	2,000,000	7,552,912	13	13	193,118	0	193,118	0	193,118	0	193,118	I
	2005-2006	2,000,000	8,027,778	9	9	91,096	0	91,096	0	91,096	0	91,096	I
	2006-2007	2,000,000	8,089,470	9	8	152,818	25,911	178,729	0	152,818	25,911	178,729	I
	2007-2008	2,000,000	9,227,456	5	5	66,180	0	66,180	0	66,180	0	66,180	I
	2008-2009	2,000,000	9,498,938	11	11	70,786	0	70,786	0	70,786	0	70,786	I
	2009-2010	2,000,000	8,356,743	5	5	26,264	0	26,264	0	26,264	0	26,264	I
	2010-2011	2,000,000	7,529,528	11	10	71,797	4,100	75,897	0	71,797	4,100	75,897	I
	2011-2012	2,000,000	8,182,488	5	5	27,151	0	27,151	0	27,151	0	27,151	I
	2012-2013	2,000,000	7,607,928	5	3	29,520	33,589	63,109	0	29,520	33,589	63,109	I
	2013-2014	2,000,000	8,649,932	6	5	48,253	23,249	71,502	0	48,253	23,249	71,502	I
	2014-2015	2,000,000	8,066,301	2	2	2,179	0	2,179	0	2,179	0	2,179	I
	2015-2016	2,000,000	8,338,264	1	0	119	4,881	5,000	0	119	4,881	5,000	I
	2016-2017	2,000,000	8,505,030	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	8,675,130	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	8,848,633	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	9,025,605	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	9,206,117	0	0	0	0	0	0	0	0	0	I
		Total			119	113	\$1,161,305	\$91,729	\$1,253,034	\$863	\$1,160,442	\$91,729	\$1,252,172
Shasta	2000-2001	\$250,000	\$2,278,987	14	14	\$127,892	\$0	\$127,892	\$0	\$127,892	\$0	\$127,892	I
	2001-2002	250,000	5,488,534	10	10	208,710	0	208,710	0	208,710	0	208,710	I
	2002-2003	250,000	6,656,129	40	40	182,537	0	182,537	0	182,537	0	182,537	I
	2003-2004	2,000,000	6,745,060	15	14	448,169	77,540	525,709	0	448,169	77,540	525,709	I
	2004-2005	2,000,000	6,920,681	20	20	170,480	0	170,480	0	170,480	0	170,480	I
	2005-2006	2,000,000	7,377,362	7	6	48,224	23,123	71,347	0	48,224	23,123	71,347	I
	2006-2007	2,000,000	7,911,366	3	2	133,303	16,931	150,234	0	133,303	16,931	150,234	I
	2007-2008	2,000,000	8,787,723	12	9	686,522	141,351	827,874	0	686,522	141,351	827,874	I
	2008-2009	2,000,000	8,873,500	11	10	180,209	77,761	257,971	0	180,209	77,761	257,971	I
	2009-2010	2,000,000	8,387,661	10	9	398,397	25,506	423,903	0	398,397	25,506	423,903	I
	2010-2011	2,000,000	8,872,098	8	7	274,126	22,647	296,773	0	274,126	22,647	296,773	I
	2011-2012	2,000,000	8,860,263	20	17	332,451	22,376	354,827	0	332,451	22,376	354,827	I
	2012-2013	2,000,000	8,803,769	3	1	68,803	42,571	111,374	0	68,803	42,571	111,374	I
	2013-2014	2,000,000	9,354,640	5	4	25,494	2,881	28,376	0	25,494	2,881	28,376	I
	2014-2015	2,000,000	8,803,224	4	2	28,809	66,659	95,468	0	28,809	66,659	95,468	I
	2015-2016	2,000,000											

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Sierra	2000-2001	\$0	\$137,595	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	236,358	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	277,667	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	286,589	1	1	306	0	306	0	306	0	306	I
	2004-2005	2,000,000	355,447	1	1	1,012	0	1,012	0	1,012	0	1,012	I
	2005-2006	2,000,000	413,535	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	362,203	1	1	16,276	0	16,276	0	16,276	0	16,276	I
	2007-2008	2,000,000	371,159	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	327,049	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	315,232	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	308,292	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	218,724	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	208,768	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	223,042	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	249,519	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	279,538	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	285,129	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	290,832	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	296,648	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	302,581	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	308,633	0	0	0	0	0	0	0	0	0	I
	Total			3	3	\$17,595	\$0	\$17,595	\$0	\$17,595	\$0	\$17,595	
Siskiyou	2000-2001	\$0	\$798,854	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,835,739	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	2,189,431	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,273,098	3	3	25,311	0	25,311	0	25,311	0	25,311	I
	2004-2005	2,000,000	2,215,975	3	3	1,573	0	1,573	0	1,573	0	1,573	I
	2005-2006	2,000,000	2,368,419	2	2	13,649	0	13,649	0	13,649	0	13,649	I
	2006-2007	2,000,000	2,471,308	4	4	37,646	0	37,646	0	37,646	0	37,646	I
	2007-2008	2,000,000	2,494,302	1	1	1,389	0	1,389	0	1,389	0	1,389	I
	2008-2009	2,000,000	2,700,219	3	3	14,569	0	14,569	0	14,569	0	14,569	I
	2009-2010	2,000,000	2,751,805	6	6	160,753	0	160,753	0	160,753	0	160,753	I
	2010-2011	2,000,000	2,902,205	4	3	113,685	34,159	147,844	0	113,685	34,159	147,844	I
	2011-2012	2,000,000	2,759,245	2	2	586	0	586	0	586	0	586	I
	2012-2013	2,000,000	2,499,489	3	2	23,359	30,794	54,154	0	23,359	30,794	54,154	I
	2013-2014	2,000,000	2,444,339	1	1	15,037	0	15,037	0	15,037	0	15,037	I
	2014-2015	2,000,000	2,140,102	1	1	590	0	590	0	590	0	590	I
	2015-2016	2,000,000	2,007,903	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	2,048,061	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	2,089,022	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	2,130,803	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	2,173,419	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	2,216,887	0	0	0	0	0	0	0	0	0	I
	Total			33	31	\$408,147	\$64,953	\$473,100	\$0	\$408,147	\$64,953	\$473,100	
Solano	2000-2001	\$0	\$4,532,498	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	10,262,122	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	10,404,524	1	0	19,230	65,224	84,454	0	19,230	65,224	84,454	III
	2003-2004	2,000,000	10,284,883	14	14	240,388	0	240,388	12,000	228,388	0	228,388	I
	2004-2005	2,000,000	10,991,215	14	14	176,499	0	176,499	0	176,499	0	176,499	I
	2005-2006	2,000,000	11,811,247	22	20	408,865	56,078	464,943	1,650	407,215	56,078	463,293	I
	2006-2007	2,000,000	13,518,926	24	23	267,647	0	267,647	0	267,647	0	267,647	I
	2007-2008	2,000,000	14,813,255	18	17	201,197	21,466	222,663	0	201,197	21,466	222,663	I
	2008-2009	2,000,000	15,228,939	31	29	391,680	5,729	397,409	0	391,680	5,729	397,409	I
	2009-2010	2,000,000	13,774,469	29	23	699,773	259,167	958,941	0	699,773	259,167	958,941	I
	2010-2011	2,000,000	14,531,351	20	15	222,889	101,562	324,452	0	222,889	101,562	324,452	I
	2011-2012	2,000,000	13,962,463	13	11	122,172	33,942	156,114	0	122,172	33,942	156,114	I
	2012-2013	2,000,000	11,653,483	28	18	515,625	314,616	830,240	0	515,625	314,616	830,240	I
	2013-2014	2,000,000	12,873,645	25	17	223,132	128,587	351,720	334	222,799	128,587	351,386	I
	2014-2015	2,000,000	11,988,635	14	5	71,858	87,483	159,340	189	71,668	87,483	159,151	I
	2015-2016	2,000,000	13,134,863	9	3	16,936	40,821	57,756	0	16,936	40,821	57,756	I
	2016-2017	2,000,000	13,397,560	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	13,665,511	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	13,938,821	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	14,217,598	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	14,501,950	0	0	0	0	0	0	0	0	0	I
	Total			262	209	\$3,577,891	\$1,114,675	\$4,692,566	\$14,173	\$3,563,719	\$1,114,675	\$4,678,393	
Sonoma	2000-2001	\$300,000	\$4,237,250	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	II
	2001-2002	300,000	9,829,378	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	10,738,723	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	11,425,985	27	27	102,193	0	102,193	0	102,193	0	102,193	I
	2004-2005	2,000,000	11,776,398	15	14	146,190	27,149	173,339	0	146,190	27,149	173,339	I
	2005-2006	2,000,000	12,214,413	16	16	142,690	0	142,690	0	142,690	0	142,690	I
	2006-2007	2,000,000	13,104,634	12	12	55,721	0	55,721	0	55,721	0	55,721	I
	2007-2008	2,000,000	13,896,668	13	13	273,571	0	273,571	0	273,571	0	273,571	I
	2008-2009	2,000,000	15,074,105	13	13	104,746	0	104,746	0	104,746	0	104,746	I
	2009-2010	2,000,000	14,388,581	15	14	77,182	9,221	86,403	0	77,182	9,221	86,403	I
	2010-2011	2,000,000	14,001,459	15	15	124,453	0	124,453	0	124,453	0	124,453	I
	2011-2012	2,000,000	13,445,565	8	8	13,469	0	13,469	0	13,469	0	13,469	I
	2012-2013	2,000,000	12,394,983	8	7	123,693	39,964	163,657	0	123,693	39,964	163,657	I
	2013-2014	2,000,000	12,243,891	9	7	16,709	25,754	42,463	0	16,709	25,754	42,463	I
	2014-2015	2,000,000	11,623,434	5	4	6,105	7,539	13,644	0	6,105	7,539	13,644	I
	2015-2016	2,000,000	12,009,948	1	1	1,475	0	1,475	0	1,475	0	1,475	I
	2016-2017	2,000,000	12,250,147	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	12,495,149	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	12,745,052	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	12,999,953	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	13,259,953	0	0	0	0	0	0	0	0	0	I
	Total			157	151	\$1,188,197	\$109,626	\$1,297,823	\$0	\$1,188,197	\$109,626	\$1,297,823	



Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Stanislaus	2000-2001	\$500,000	\$3,760,924	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	500,000	7,260,894	0	0	0	0	0	0	0	0	0	II
	2002-2003	500,000	8,329,303	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	8,299,944	12	12	23,022	0	23,022	0	23,022	0	23,022	I
	2004-2005	2,000,000	8,586,200	9	9	42,887	0	42,887	0	42,887	0	42,887	I
	2005-2006	2,000,000	10,040,235	4	4	6,371	0	6,371	0	6,371	0	6,371	I
	2006-2007	2,000,000	10,989,790	7	7	17,363	0	17,363	0	17,363	0	17,363	I
	2007-2008	2,000,000	12,775,759	12	12	23,638	0	23,638	0	23,638	0	23,638	I
	2008-2009	2,000,000	12,642,585	10	10	299,919	0	299,919	0	299,919	0	299,919	I
	2009-2010	2,000,000	12,863,420	9	9	76,022	0	76,022	0	76,022	0	76,022	I
	2010-2011	2,000,000	13,318,425	9	8	40,363	11,106	51,469	0	40,363	11,106	51,469	I
	2011-2012	2,000,000	13,142,867	18	13	106,725	64,323	171,047	0	106,725	64,323	171,047	I
	2012-2013	2,000,000	12,049,239	12	8	106,084	40,456	146,540	0	106,084	40,456	146,540	I
	2013-2014	2,000,000	11,111,956	10	9	18,670	24,579	43,248	0	18,670	24,579	43,248	I
	2014-2015	2,000,000	11,810,523	6	4	21,917	29,382	51,299	0	21,917	29,382	51,299	I
	2015-2016	2,000,000	12,609,353	5	2	1,405	0	1,405	0	1,405	0	1,405	I
	2016-2017	2,000,000	12,861,540	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	13,118,771	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	13,381,146	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	13,648,769	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	13,921,745	0	0	0	0	0	0	0	0	0	I
	Total			123	107	\$784,385	\$169,845	\$954,230	\$0	\$784,385	\$169,845	\$954,230	
Sutter	2000-2001	\$0	\$674,575	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,604,417	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,768,384	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,058,351	3	3	8,854	0	8,854	0	8,854	0	8,854	I
	2004-2005	2,000,000	2,187,478	7	7	3,387	0	3,387	0	3,387	0	3,387	I
	2005-2006	2,000,000	2,277,980	2	2	3,353	0	3,353	0	3,353	0	3,353	I
	2006-2007	2,000,000	2,655,340	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	2,960,388	3	3	3,870	0	3,870	0	3,870	0	3,870	I
	2008-2009	2,000,000	3,243,753	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	3,086,494	3	2	76,421	25,093	101,514	0	76,421	25,093	101,514	I
	2010-2011	2,000,000	3,233,962	8	7	107,183	27,873	135,055	0	107,183	27,873	135,055	I
	2011-2012	2,000,000	3,334,647	1	1	5,603	0	5,603	0	5,603	0	5,603	I
	2012-2013	2,000,000	2,784,136	1	1	162	0	162	0	162	0	162	I
	2013-2014	2,000,000	2,683,627	7	5	28,947	19,342	48,289	0	28,947	19,342	48,289	I
	2014-2015	2,000,000	2,801,801	4	2	13,841	30,636	44,477	0	13,841	30,636	44,477	I
	2015-2016	2,000,000	2,748,379	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	2,803,347	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	2,859,413	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	2,916,602	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	2,974,934	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	3,034,432	0	0	0	0	0	0	0	0	0	I
	Total			39	33	\$251,619	\$102,943	\$354,563	\$0	\$251,619	\$102,943	\$354,563	
Tehama	2000-2001	\$0	\$658,736	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,409,519	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,505,010	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	1,751,638	2	2	2,673	0	2,673	0	2,673	0	2,673	I
	2004-2005	2,000,000	1,779,740	2	2	85,040	0	85,040	0	85,040	0	85,040	I
	2005-2006	2,000,000	1,787,497	3	3	11,221	0	11,221	0	11,221	0	11,221	I
	2006-2007	2,000,000	2,015,438	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	2,212,992	3	3	1,938	0	1,938	0	1,938	0	1,938	I
	2008-2009	2,000,000	2,391,054	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	2,441,062	1	1	2,784	0	2,784	0	2,784	0	2,784	I
	2010-2011	2,000,000	2,483,621	1	1	38,161	0	38,161	0	38,161	0	38,161	I
	2011-2012	2,000,000	2,203,720	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	2,252,405	1	0	35,412	29,983	65,395	0	35,412	29,983	65,395	I
	2013-2014	2,000,000	2,170,782	1	1	972	0	972	0	972	0	972	I
	2014-2015	2,000,000	2,084,484	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	2,260,723	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	2,305,937	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	2,352,056	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	2,399,097	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	2,447,079	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	2,496,021	0	0	0	0	0	0	0	0	0	I
	Total			14	13	\$178,201	\$29,983	\$208,184	\$0	\$178,201	\$29,983	\$208,184	
Trinity	2000-2001	\$0	\$183,853	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	373,592	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	418,244	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	507,979	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	567,380	1	1	2,193	0	2,193	0	2,193	0	2,193	I
	2005-2006	2,000,000	558,480	1	1	11,383	0	11,383	0	11,383	0	11,383	I
	2006-2007	2,000,000	662,508	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	674,327	3	3	25,950	0	25,950	0	25,950	0	25,950	I
	2008-2009	2,000,000	784,198	1	1	1,832	0	1,832	0	1,832	0	1,832	I
	2009-2010	2,000,000	799,051	1	1	172	0	172	0	172	0	172	I
	2010-2011	2,000,000	755,214	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	749,583	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	816,855	2	1	112,844	168,307	281,151	0	112,844	168,307	281,151	I
	2013-2014	2,000,000	861,615	1	1	386	0	386	0	386	0	386	I
	2014-2015	2,000,000	802,217	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	879,345	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	896,932	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	914,871	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	933,168	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	951,832	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	970,868	0	0	0	0	0	0	0	0	0	I
	Total			10	9	\$154,759	\$168,307	\$323,065	\$0	\$154,759	\$168,307	\$323,065	

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Tulare	2000-2001	\$2,000,000	\$2,594,496	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	2,000,000	6,097,298	0	0	0	0	0	0	0	0	0	I
	2002-2003	2,000,000	7,626,477	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	8,267,889	22	22	78,880	0	78,880	0	78,880	0	78,880	I
	2004-2005	2,000,000	8,565,464	17	17	52,713	0	52,713	0	52,713	0	52,713	I
	2005-2006	2,000,000	9,562,978	22	21	91,502	4,308	95,810	0	91,502	4,308	95,810	I
	2006-2007	2,000,000	10,835,855	19	18	221,695	12,136	233,831	0	221,695	12,136	233,831	I
	2007-2008	2,000,000	11,694,587	24	24	41,981	0	41,981	0	41,981	0	41,981	I
	2008-2009	2,000,000	12,352,331	17	17	23,971	0	23,971	0	23,971	0	23,971	I
	2009-2010	2,000,000	11,342,998	24	24	56,611	0	56,611	0	56,611	0	56,611	I
	2010-2011	2,000,000	11,684,809	24	24	39,348	0	39,348	0	39,348	0	39,348	I
	2011-2012	2,000,000	11,607,049	21	21	33,826	0	33,826	0	33,826	0	33,826	I
	2012-2013	2,000,000	10,439,525	11	10	41,834	38,764	80,598	0	41,834	38,764	80,598	I
	2013-2014	2,000,000	11,076,669	9	7	143,863	44,524	188,387	0	143,863	44,524	188,387	I
	2014-2015	2,000,000	11,256,132	10	7	66,994	47,302	114,296	0	66,994	47,302	114,296	I
	2015-2016	2,000,000	11,945,671	2	0	370	19,658	20,028	0	370	19,658	20,028	I
	2016-2017	2,000,000	12,184,584	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	12,428,276	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	12,676,842	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	12,930,378	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	13,188,986	0	0	0	0	0	0	0	0	0	I
	Total			222	212	\$893,588	\$166,693	\$1,060,281	\$0	\$893,588	\$166,693	\$1,060,281	
Tuolumne	2000-2001	\$300,000	\$573,989	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	300,000	1,381,356	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	1,565,078	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	1,705,119	2	2	762	0	762	0	762	0	762	I
	2004-2005	2,000,000	1,823,138	1	1	568	0	568	0	568	0	568	I
	2005-2006	2,000,000	1,933,561	1	1	9,641	0	9,641	0	9,641	0	9,641	I
	2006-2007	2,000,000	2,167,324	2	2	393	0	393	0	393	0	393	I
	2007-2008	2,000,000	2,345,913	4	4	4,941	0	4,941	0	4,941	0	4,941	I
	2008-2009	2,000,000	2,361,923	3	3	16,940	0	16,940	0	16,940	0	16,940	I
	2009-2010	2,000,000	2,245,393	2	2	1,993	0	1,993	0	1,993	0	1,993	I
	2010-2011	2,000,000	2,257,307	2	1	26,772	22,390	49,162	0	26,772	22,390	49,162	I
	2011-2012	2,000,000	2,185,317	4	1	36,023	24,867	60,890	0	36,023	24,867	60,890	I
	2012-2013	2,000,000	2,193,229	2	1	11,713	15,483	27,196	0	11,713	15,483	27,196	I
	2013-2014	2,000,000	2,039,140	2	1	7,995	3,419	11,414	0	7,995	3,419	11,414	I
	2014-2015	2,000,000	1,942,675	2	2	4,754	0	4,754	0	4,754	0	4,754	I
	2015-2016	2,000,000	1,864,259	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,901,545	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,939,576	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,978,367	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	2,017,934	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	2,058,293	0	0	0	0	0	0	0	0	0	I
	Total			27	21	\$122,494	\$66,160	\$188,654	\$0	\$122,494	\$66,160	\$188,654	
Ventura	2000-2001	\$0	\$7,533,917	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	16,487,527	0	0	0	0	0	0	0	0	0	III
	2002-2003	1,500,000	17,501,399	5	4	519,893	49,161	569,053	2,521	517,371	49,161	566,532	I
	2003-2004	2,000,000	18,034,898	16	15	150,368	26,905	177,273	0	150,368	26,905	177,273	I
	2004-2005	2,000,000	18,251,953	16	14	428,408	53,974	482,382	0	428,408	53,974	482,382	I
	2005-2006	2,000,000	18,091,962	23	23	219,741	0	219,741	0	219,741	0	219,741	I
	2006-2007	2,000,000	20,261,742	19	18	190,000	38,195	228,195	0	190,000	38,195	228,195	I
	2007-2008	2,000,000	22,274,084	18	17	328,402	89,989	418,391	0	328,402	89,989	418,391	I
	2008-2009	2,000,000	23,691,702	17	17	73,483	0	73,483	0	73,483	0	73,483	I
	2009-2010	2,000,000	23,409,691	24	24	362,834	0	362,834	0	362,834	0	362,834	I
	2010-2011	2,000,000	23,875,855	15	15	173,014	0	173,014	0	173,014	0	173,014	I
	2011-2012	2,000,000	24,151,663	17	16	54,766	21,748	76,514	0	54,766	21,748	76,514	I
	2012-2013	2,000,000	21,682,357	25	21	181,213	158,309	339,522	0	181,213	158,309	339,522	I
	2013-2014	2,000,000	22,546,961	10	8	217,929	182,666	400,594	0	217,929	182,666	400,594	I
	2014-2015	2,000,000	22,050,310	9	7	14,699	56,202	70,901	0	14,699	56,202	70,901	I
	2015-2016	2,000,000	22,493,672	7	3	2,246	20,663	22,909	0	2,246	20,663	22,909	I
	2016-2017	2,000,000	22,943,545	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	23,402,416	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	23,870,464	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	24,347,874	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	24,834,831	0	0	0	0	0	0	0	0	0	I
	Total			221	202	\$2,916,996	\$697,810	\$3,614,806	\$2,521	\$2,914,475	\$697,810	\$3,612,285	
Yolo	2000-2001	\$300,000	\$2,046,719	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	300,000	4,122,376	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	3,985,123	0	0	0	0	0	0	0	0	0	I
	2003-2004	300,000	4,243,498	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	4,327,249	8	7	181,669	116,846	298,515	0	181,669	116,846	298,515	I
	2005-2006	2,000,000	4,577,871	7	7	132,171	0	132,171	0	132,171	0	132,171	I
	2006-2007	2,000,000	5,312,528	9	9	5,640	0	5,640	0	5,640	0	5,640	I
	2007-2008	2,000,000	5,831,698	6	6	57,064	0	57,064	0	57,064	0	57,064	I
	2008-2009	2,000,000	5,874,367	1	1	854	0	854	0	854	0	854	I
	2009-2010	2,000,000	5,286,310	6	5	275,444	78,350	353,795	0	275,444	78,350	353,795	I
	2010-2011	2,000,000	5,454,996	4	3	36,304	5,373	41,677	0	36,304	5,373	41,677	I
	2011-2012	2,000,000	5,544,346	7	6	105,707	17,589	123,296	0	105,707	17,589	123,296	I
	2012-2013	2,000,000	5,109,655	3	3	9,075	0	9,075	0	9,075	0	9,075	I
	2013-2014	2,000,000	5,096,011	3	2	40,324	68,850	109,174	0	40,324	68,850	109,174	I
	2014-2015	2,000,000	4,952,488	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	5,126,635	3	1	571	7,319	7,890	0	571	7,319	7,890	I
	2016-2017	2,000,000	5,229,167	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	5,333,751	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	5,440,426	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	5,549,234	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	5,660,219	0	0	0	0	0	0	0	0	0	I
	Total			57	50	\$844,823	\$294,328	\$1,					



Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Total Group III	2000-2001	Various	\$27,866,826	0	0	0	0	0	0	0	0	0	0
	2001-2002	Various	63,132,573	0	0	0	0	0	0	0	0	0	0
	2002-2003	Various	47,726,807	1	0	19,230	65,224	84,454	0	19,230	65,224	84,454	0
	2003-2004	Various	790,917	0	0	0	0	0	0	0	0	0	0
	2004-2005	Various	746,984	0	0	0	0	0	0	0	0	0	0
	2005-2006	2,000,000	738,642	0	0	0	0	0	0	0	0	0	0
	2006-2007	2,000,000	871,396	0	0	0	0	0	0	0	0	0	0
	2007-2008	2,000,000	990,644	0	0	0	0	0	0	0	0	0	0
	2008-2009	2,000,000	3,724,840	0	0	0	0	0	0	0	0	0	0
	2009-2010	2,000,000	3,675,231	0	0	0	0	0	0	0	0	0	0
	2010-2011	2,000,000	3,973,240	0	0	0	0	0	0	0	0	0	0
	2011-2012	2,000,000	837,361	0	0	0	0	0	0	0	0	0	0
	2012-2013	2,000,000	827,414	0	0	0	0	0	0	0	0	0	0
	2013-2014	2,000,000	411,566	0	0	0	0	0	0	0	0	0	0
	2014-2015	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2015-2016	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2016-2017	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2017-2018	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2018-2019	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2019-2020	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2020-2021	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	Total		\$156,314,441	1	0	\$19,230	\$65,224	\$84,454	\$0	\$19,230	\$65,224	\$84,454	

## Judicial Branch Workers' Compensation Program - Trial Courts

## Exposure Measures

Accident Year	Total Payroll (\$00) (A)	Inflation Trend Factor (B)	Trended Payroll (\$00) (C)
2000-2001	2,235,000	1.448	3,236,280
2001-2002	4,830,211	1.413	6,825,088
2002-2003	5,724,523	1.379	7,894,117
2003-2004	6,430,176	1.345	8,648,587
2004-2005	6,722,165	1.312	8,819,481
2005-2006	7,311,472	1.280	9,358,684
2006-2007	7,935,753	1.249	9,911,755
2007-2008	8,786,901	1.219	10,711,233
2008-2009	9,208,814	1.189	10,949,280
2009-2010	8,670,118	1.160	10,057,336
2010-2011	8,802,454	1.132	9,964,378
2011-2012	8,784,868	1.104	9,698,495
2012-2013	8,151,545	1.077	8,779,214
2013-2014	8,134,405	1.051	8,549,260
2014-2015	8,024,301	1.025	8,224,909
2015-2016	8,312,682	1.000	8,312,682
2016-2017	8,478,935	1.000	8,478,935
2017-2018	8,648,514	1.000	8,648,514
2018-2019	8,821,484	1.000	8,821,484

## Notes:

- (A) Provided by the Judicial Council.
- (B) Based on WCIRB.
- (C) (A) x (B).

Judicial Branch Workers' Compensation Program - State Judiciary

Funding Guidelines for Outstanding Liabilities at  
December 31, 2015

(A) Estimated Ultimate Losses Incurred through 12/31/15: (From Appendix J-G)	\$20,696,000
(B) Estimated Paid Losses through 12/31/15: (From Appendix J-G)	16,690,000
(C) Estimated Liability for Claims Outstanding at 12/31/15: (From Appendix J-G)	<u>\$4,006,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 12/31/15: (From Appendix J-F)	727,000
(E) Total Outstanding Liability for Claims at 12/31/15: ((C) + (D))	<u>\$4,733,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%. (Not Included, Page 1, (G))	1.000
(G) Discounted Outstanding Liability for Claims at 12/31/15: ((E) x (F))	<u>\$4,733,000</u>

	<u>Marginally Acceptable</u>	<u>75%</u>	<u>Recommended</u>	<u>85%</u>	<u>Conservative</u>
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix J-I)	1.131	1.190	1.259	1.344	1.458
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	620,000	899,000	1,226,000	1,628,000	2,168,000
(J) Total Required Available Funding at 12/31/15: ((G) + (I))	<u>\$5,353,000</u>	<u>\$5,632,000</u>	<u>\$5,959,000</u>	<u>\$6,361,000</u>	<u>\$6,901,000</u>

Judicial Branch Workers' Compensation Program - State Judiciary

Funding Guidelines for Outstanding Liabilities at  
June 30, 2016

(A) Estimated Ultimate Losses Incurred through 6/30/16: (From Appendix J-G)	\$21,042,000
(B) Estimated Paid Losses through 6/30/16: (From Appendix J-G)	16,979,000
(C) Estimated Liability for Claims Outstanding at 6/30/16: (From Appendix J-G)	<u>\$4,063,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/16: (From Appendix J-F)	767,000
(E) Total Outstanding Liability for Claims at 6/30/16: ((C) + (D))	<u>\$4,830,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%. (Not Included, Page 1, (H))	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/16: ((E) x (F))	<u>\$4,830,000</u>

	<u>Marginally Acceptable</u>	<u>75%</u>	<u>Recommended</u>	<u>85%</u>	<u>Conservative</u>
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix J-I)	1.131	1.190	1.259	1.344	1.458
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	633,000	918,000	1,251,000	1,662,000	2,212,000
(J) Total Required Available Funding at 6/30/16: ((G) + (I))	<u>\$5,463,000</u>	<u>\$5,748,000</u>	<u>\$6,081,000</u>	<u>\$6,492,000</u>	<u>\$7,042,000</u>

Judicial Branch Workers' Compensation Program - State Judiciary  
Funding Options for Program Year 2015-2016 (SIR = \$2,000,000)

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2015-2016: (From Appendix J-G)	\$693,000	\$0.140			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2015-2016: (From Exhibit J-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2015-2016: ((A) + (B))	<u>\$693,000</u>	<u>\$0.140</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2015-2016: ((C) x (D))	<u>\$693,000</u>	<u>\$0.140</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix J-I)	1.163	1.313	1.499	1.745	2.108
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	113,000	217,000	346,000	516,000	768,000
(H) Recommended Funding in 2015-2016 for Claims Costs and Other Expenses ((E) + (G))	<u>\$806,000</u>	<u>\$910,000</u>	<u>\$1,039,000</u>	<u>\$1,209,000</u>	<u>\$1,461,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$4,951,081)	\$0.163	\$0.184	\$0.210	\$0.244	\$0.295

Payroll rates are per hundred dollars of 2015-2016 payroll of \$495,108,100.



Judicial Branch Workers' Compensation Program - State Judiciary  
Funding Options for Program Year 2016-2017 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2016-2017: (From Appendix J-G)	\$725,000	\$0.144			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2016-2017: (From Exhibit J-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2016-2017: ((A) + (B))	<u>\$725,000</u>	<u>\$0.144</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2016-2017: ((C) x (D))	<u>\$725,000</u>	<u>\$0.144</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix J-I)	1.163	1.313	1.499	1.745	2.108
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	118,000	227,000	362,000	540,000	803,000
(H) Recommended Funding in 2016-2017 for Claims Costs and Other Expenses ((E) + (G))	<u>\$843,000</u>	<u>\$952,000</u>	<u>\$1,087,000</u>	<u>\$1,265,000</u>	<u>\$1,528,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$5,037,724)	\$0.167	\$0.189	\$0.216	\$0.251	\$0.303

Payroll rates are per hundred dollars of 2016-2017 payroll of \$503,772,400.

Judicial Branch Workers' Compensation Program - State Judiciary  
Funding Options for Program Year 2017-2018 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2017-2018: (From Appendix J-G)	\$748,000	\$0.146			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2017-2018: (From Exhibit J-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2017-2018: ((A) + (B))	\$748,000	\$0.146			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2017-2018: ((C) x (D))	\$748,000	\$0.146			
	Marginally Acceptable 70%	75%	Recommended		Conservative 90%
(F) Confidence Level Factor: (From Appendix J-I)	1.163	1.313	1.499	1.745	2.108
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	122,000	234,000	373,000	557,000	829,000
(H) Recommended Funding in 2017-2018 for Claims Costs and Other Expenses ((E) + (G))	\$870,000	\$982,000	\$1,121,000	\$1,305,000	\$1,577,000
(I) Rate per \$100 of Payroll: ((H) / \$5,125,885)	\$0.170	\$0.192	\$0.219	\$0.255	\$0.308

Payroll rates are per hundred dollars of 2017-2018 payroll of \$512,588,500.

Judicial Branch Workers' Compensation Program - State Judiciary  
Funding Options for Program Year 2018-2019 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2018-2019: (From Appendix J-G)	\$777,000	\$0.149			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2018-2019: (From Exhibit J-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2018-2019: ((A) + (B))	\$777,000	\$0.149			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2018-2019: ((C) x (D))	\$777,000	\$0.149			
	Marginally Acceptable		Recommended		Conservative
	70%		75%	80%	85%
	90%				
(F) Confidence Level Factor: (From Appendix J-I)	1.163		1.313	1.499	1.745
					2.108
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	127,000		243,000	388,000	579,000
					861,000
(H) Recommended Funding in 2018-2019 for Claims Costs and Other Expenses ((E) + (G))	\$904,000		\$1,020,000	\$1,165,000	\$1,356,000
					\$1,638,000
(I) Rate per \$100 of Payroll: ((H) / \$5,215,588)	\$0.173		\$0.196	\$0.223	\$0.260
					\$0.314

Payroll rates are per hundred dollars of 2018-2019 payroll of \$521,558,800.

## Judicial Branch Workers' Compensation Program - State Judiciary

## IBNR as of 6/30/16 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 12/31/15 (B)	Estimated IBNR as of 12/31/15 (C)	Estimated Percent of IBNR Reported Between 1/1/16 and 6/30/16 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 6/30/16 (F)
Prior	\$7,510,000	\$7,465,596	\$44,404	0.0%	\$0	\$44,404
1995-1996	1,373,000	1,363,030	9,970	14.2%	1,000	8,970
1996-1997	216,654	216,654	0	19.8%	0	0
1997-1998	438,096	438,096	0	15.2%	0	0
1998-1999	1,442,000	1,419,520	22,480	12.3%	3,000	19,480
1999-2000	699,000	684,307	14,693	13.4%	2,000	12,693
2000-2001	950,548	950,548	0	10.5%	0	0
2001-2002	949,000	915,878	33,122	10.8%	4,000	29,122
2002-2003	195,771	195,771	0	10.7%	0	0
2003-2004	331,000	313,119	17,881	10.2%	2,000	15,881
2004-2005	365,861	365,861	0	9.4%	0	0
2005-2006	226,861	226,861	0	9.5%	0	0
2006-2007	649,000	585,633	63,367	9.2%	6,000	57,367
2007-2008	292,000	257,090	34,910	8.6%	3,000	31,910
2008-2009	796,000	681,512	114,488	8.8%	10,000	104,488
2009-2010	854,000	706,054	147,946	8.4%	12,000	135,946
2010-2011	384,000	270,543	113,457	8.8%	10,000	103,457
2011-2012	812,000	615,618	196,382	10.1%	20,000	176,382
2012-2013	753,000	497,103	255,897	10.7%	27,000	228,897
2013-2014	458,000	101,267	356,733	10.3%	37,000	319,733
2014-2015	653,000	160,387	492,613	13.1%	65,000	427,613
2015-2016	693,000	61,797	285,000	16.5%	104,000	527,203
Totals	\$21,041,791	\$18,492,245	\$2,203,343		\$306,000	\$2,243,546

## Notes:

- (A) From Exhibit J-4, Page 1.  
 (B) Provided by the Judicial Council. These losses exclude amounts incurred above the Judicial Council's SIR for each year.  
 (C) (A) - (B).  
 (D) Percentage of incurred but not reported (IBNR) expected to be reported between 1/1/16 and 6/30/16. The percentage is based on the development pattern selected in Appendix J-A.  
 (E) ((A) - (B)) x (D).  
 (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/16. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Judicial Branch Workers' Compensation Program - State Judiciary  
Ultimate Program Losses Adjusted For Expected Impact of Legislation

Accident Year	Pre-Ruling Selected Ultimate (A)	Paid Losses as of 12/31/15 (B)	Outstanding Losses as of 12/31/15 (C)	Percentage Impact From Legislation (D)	Post-Ruling Adjusted Ultimate (E)
Prior	\$7,510,000	\$7,174,989	\$335,011	0.00%	\$7,510,000
1995-1996	1,373,000	994,831	378,169	0.00%	1,373,000
1996-1997	216,654	216,654		0.00%	216,654
1997-1998	438,096	438,096		0.00%	438,096
1998-1999	1,442,000	1,258,364	183,636	0.00%	1,442,000
1999-2000	699,000	619,926	79,074	0.00%	699,000
2000-2001	950,548	950,548		0.00%	950,548
2001-2002	949,000	779,032	169,968	0.00%	949,000
2002-2003	195,771	195,771		0.00%	195,771
2003-2004	331,000	288,633	42,367	0.00%	331,000
2004-2005	365,861	365,861		0.00%	365,861
2005-2006	226,861	226,861		0.00%	226,861
2006-2007	649,000	543,463	105,537	0.00%	649,000
2007-2008	292,000	159,251	132,749	0.00%	292,000
2008-2009	796,000	601,263	194,737	0.00%	796,000
2009-2010	854,000	646,000	208,000	0.00%	854,000
2010-2011	384,000	226,748	157,252	0.00%	384,000
2011-2012	812,000	492,412	319,588	0.00%	812,000
2012-2013	753,000	419,336	333,664	0.00%	753,000
2013-2014	458,000	38,936	419,064	0.00%	458,000
2014-2015	653,000	44,999	608,001	0.00%	653,000
Totals	\$20,348,791	\$16,681,974	\$3,666,817		\$20,348,791
2015-2016	\$693,000	\$8,026	\$684,974	0.00%	\$693,000
2016-2017	725,000	0	725,000	0.00%	725,000
2017-2018	748,000	0	748,000	0.00%	748,000
2018-2019	777,000	0	777,000	0.00%	777,000

## Notes:

- (A) From Exhibit J-4, Page 2.
- (B) Provided by the Judicial Council.
- (C) (A) - (B).
- (D) Based on WCIRB Estimated Impact of SB863.  
Trending includes the estimated impact of these rulings for forecast years.
- (E) (B) + (C) \* [1 + (D)].

## Judicial Branch Workers' Compensation Program - State Judiciary

## Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)
Prior	\$7,510,390	\$7,612,663	\$0	\$0	\$5,724,160	\$7,510,000
1995-1996	1,372,571	1,070,438			739,908	1,373,000
1996-1997	218,821	235,070			275,906	216,654
1997-1998	443,791	478,839			515,004	438,096
1998-1999	1,442,232	1,387,975			1,011,250	1,442,000
1999-2000	699,362	689,978			714,582	699,000
2000-2001	977,163	1,070,317	970,464	1,033,161	737,220	950,548
2001-2002	948,850	888,096	940,389	865,170	698,004	949,000
2002-2003	204,581	226,507	207,317	232,287	267,150	195,771
2003-2004	330,654	339,721	336,353	354,390	439,350	331,000
2004-2005	391,471	439,765	388,153	423,478	344,256	365,861
2005-2006	246,825	279,493	253,325	288,283	321,786	226,861
2006-2007	649,467	689,111	631,235	641,647	464,475	649,000
2007-2008	291,797	209,415	303,387	252,623	389,268	292,000
2008-2009	796,006	835,154	810,511	852,094	894,792	796,000
2009-2010	854,325	960,602	842,460	903,132	788,008	854,000
2010-2011	342,507	369,599	411,218	485,991	717,625	384,000
2011-2012	834,778	963,158	790,454	817,488	867,390	812,000
2012-2013	745,655	1,010,600	710,649	794,484	534,021	753,000
2013-2014	174,483	127,321	372,022	486,327	395,112	458,000
2014-2015	371,456	346,852	538,940	624,824	823,055	653,000
Totals						\$20,348,791
			Projected Losses for the Year 2015-2016 (G)			\$693,000
			Projected Losses for the Year 2016-2017 (H)			\$725,000
			Projected Losses for the Year 2017-2018 (I)			\$748,000
			Projected Losses for the Year 2018-2019 (J)			\$777,000

## Notes:

- (A) From Appendix J-A, Page 1, Column (G).
- (B) From Appendix J-B, Page 1, Column (G).
- (C) From Appendix J-C, Page 1, Column (G).
- (D) From Appendix J-C, Page 2, Column (G).
- (E) From Appendix J-D, Page 1, Column (C).
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Exhibit J-5, Page 1, Line (K).
- (H) From Exhibit J-5, Page 1, Line (K).
- (I) From Exhibit J-5, Page 1, Line (K).
- (J) From Exhibit J-5, Page 1, Line (K).

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Estimated Ultimate Limited Losses Capped at \$100,000 per Claim

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Ultimate Limited Losses (F)
Prior	\$4,721,052	\$4,783,484			\$4,720,896	\$4,721,000
1995-1996	587,450	602,048			586,989	587,000
1996-1997	218,171	223,587			216,659	216,654
1997-1998	403,340	413,344			400,148	400,139
1998-1999	776,675	795,918			777,000	777,000
1999-2000	543,248	557,232			542,997	543,000
2000-2001	559,775	575,278	559,777	574,732	553,680	553,684
2001-2002	517,664	533,522	517,752	532,799	518,004	518,000
2002-2003	198,512	205,168	198,520	204,802	195,780	195,771
2003-2004	318,442	304,219	318,510	304,806	318,014	318,000
2004-2005	251,136	260,975	251,144	260,013	245,984	245,971
2005-2006	232,759	242,514	232,591	241,758	226,854	226,861
2006-2007	323,336	338,061	323,309	336,857	323,004	323,000
2007-2008	267,117	173,584	267,228	181,393	266,992	267,000
2008-2009	605,092	555,414	605,241	560,532	604,992	605,000
2009-2010	525,342	534,565	525,159	533,243	524,992	525,000
2010-2011	293,810	272,551	305,403	300,881	470,875	300,000
2011-2012	624,486	675,986	603,768	608,110	560,512	613,000
2012-2013	426,850	463,668	424,282	442,732	339,711	434,000
2013-2014	127,293	82,194	183,337	250,548	247,332	234,000
2014-2015	251,968	218,470	309,661	371,511	506,805	356,000
Totals						\$12,960,080
			Projected Losses for the Year 2015-2016 (G)			\$465,000
			Projected Losses for the Year 2016-2017 (H)			\$480,000
			Projected Losses for the Year 2017-2018 (I)			\$495,000
			Projected Losses for the Year 2018-2019 (J)			\$514,000

## Notes:

- (A) From Appendix J-A, Page 1, Column (D).
- (B) From Appendix J-B, Page 1, Column (D).
- (C) Based on results in Appendix J-C, Page 1.
- (D) Based on results in Appendix J-C, Page 2.
- (E) Based on results in Appendix J-D, Page 1.
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Exhibit J-5, Page 1, Line (K) / Line (G).
- (H) From Exhibit J-5, Page 1, Line (K) / Line (G).
- (I) From Exhibit J-5, Page 1, Line (K) / Line (G).
- (J) From Exhibit J-5, Page 1, Line (K) / Line (G).

This exhibit summarizes the results of the actuarial methods we have applied to estimate limited losses for each year. These results are used to select a limited loss rate for future years.

## Judicial Branch Workers' Compensation Program - State Judiciary

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

Accident Year	Ultimate Limited Losses (A)	Trend Factor (B)	Trended Limited Losses (C)	Trended Payroll (\$00) (D)	Trended Limited Loss Rate (E)
2002-2003	195,771	0.860	168,363	2,887,130	0.058
2003-2004	318,000	1.089	346,302	4,663,622	0.074
2004-2005	245,971	1.406	345,835	4,830,423	0.072
2005-2006	226,861	1.499	340,065	4,876,306	0.070
2006-2007	323,000	1.422	459,306	5,287,792	0.087
2007-2008	267,000	1.321	352,707	5,557,842	0.063
2008-2009	605,000	1.229	743,545	5,495,858	0.135
2009-2010	525,000	1.121	588,525	5,332,926	0.110
2010-2011	300,000	1.079	323,700	5,316,502	0.061
2011-2012	613,000	1.083	663,879	5,193,574	0.128
2012-2013	434,000	1.079	468,286	4,932,919	0.095
2013-2014	234,000	1.079	252,486	4,847,035	0.052
2014-2015	356,000	1.039	369,884	4,726,709	0.078
Totals	\$5,715,287		\$6,290,322	\$69,485,803	\$0.091
10/11-13/14	1,581,000		1,708,351	20,290,030	0.084
11/12-14/15	1,637,000		1,754,535	19,700,237	0.089
			(F) Selected Limited Rate:		\$0.094
			Prior Selected Limited Rate:		\$0.100
Program Year:		2015-2016	2016-2017	2017-2018	2018-2019
(G) Factor to SIR:		1.492	1.511	1.511	1.511
(H) Trend Factor:		1.000	1.015	1.030	1.046
(I) Program Rate:		\$0.140	\$0.144	\$0.146	\$0.149
(J) Trended Payroll (\$00):		\$4,951,081	\$5,037,724	\$5,125,885	\$5,215,588
(K) Projected Program Losses:		693,000	725,000	748,000	777,000
(L) Projected ULAE:		0	0	0	0
(M) Projected Loss and ULAE:		\$693,000	\$725,000	\$748,000	\$777,000



## Judicial Branch Workers' Compensation Program - State Judiciary

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

## Notes:

- (A) From Exhibit J-4, Page 3, Column (F).  
For purposes of projecting future losses, losses are capped at \$100,000 per occurrence.
- (B) From Appendix J-E, Column (B).
- (C)  $(A) \times (B)$ .
- (D) From Appendix J-L, Column (C).
- (E)  $(C) / (D)$ .
- (F) Selected based on (E).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) From Appendix J-E.
  - (I)  $(F) \times (G) \times (H)$ .
- (J) From Appendix J-L, Column (C).
- (K)  $(I) \times (J)$ .
- (L) Based on an estimated claim closing pattern and the Judicial Council's historical claims administration expenses.
- (M)  $(K) + (L)$ .

This exhibit shows the calculation of future loss costs based on the past loss rates per \$100 of payroll. The projections will be accurate only to the extent that what has happened in the past is representative of what will happen in the future.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Reported Loss Development

Accident Year (A)	Limited Reported Losses as of 12/31/15 (B)	Reported Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Reported Losses of 12/31/15 (E)	Reported Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$4,697,564	1.005	\$4,721,052	\$7,465,596	1.006	\$7,510,390
1995-1996	583,946	1.006	587,450	1,363,030	1.007	1,372,571
1996-1997	216,654	1.007	218,171	216,654	1.010	218,821
1997-1998	400,139	1.008	403,340	438,096	1.013	443,791
1998-1999	769,747	1.009	776,675	1,419,520	1.016	1,442,232
1999-2000	537,869	1.010	543,248	684,307	1.022	699,362
2000-2001	553,684	1.011	559,775	950,548	1.028	977,163
2001-2002	511,526	1.012	517,664	915,878	1.036	948,850
2002-2003	195,771	1.014	198,512	195,771	1.045	204,581
2003-2004	313,119	1.017	318,442	313,119	1.056	330,654
2004-2005	245,971	1.021	251,136	365,861	1.070	391,471
2005-2006	226,861	1.026	232,759	226,861	1.088	246,825
2006-2007	313,310	1.032	323,336	585,633	1.109	649,467
2007-2008	257,090	1.039	267,117	257,090	1.135	291,797
2008-2009	576,827	1.049	605,092	681,512	1.168	796,006
2009-2010	493,279	1.065	525,342	706,054	1.210	854,325
2010-2011	270,543	1.086	293,810	270,543	1.266	342,507
2011-2012	558,075	1.119	624,486	615,618	1.356	834,778
2012-2013	363,277	1.175	426,850	497,103	1.500	745,655
2013-2014	101,267	1.257	127,293	101,267	1.723	174,483
2014-2015	160,387	1.571	251,968	160,387	2.316	371,456
Totals	\$12,346,906		\$12,773,518	\$18,430,448		\$19,847,185

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council. These losses exclude amounts over \$100,000 per occurrence.
- (C) From Appendix J-A, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the Judicial Council's SIR. Amounts are provided by the Judicial Council.
- (F) Derived from factors on Appendix J-A, Page 4.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses and case reserves as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - State Judiciary  
Reported Loss Development

Limited Losses Reported as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											815,537
1999-2000										505,354	485,048
2000-2001									556,233	598,506	598,168
2001-2002								540,859	532,190	506,663	516,290
2002-2003							224,031	194,858	203,345	208,396	208,266
2003-2004						286,269	301,363	314,579	286,077	286,077	313,119
2004-2005					161,421	273,277	242,702	259,116	244,498	244,620	244,620
2005-2006				206,938	291,994	278,945	251,887	239,738	274,233	275,012	226,861
2006-2007			311,045	352,592	300,539	327,830	310,413	315,826	313,310	313,310	
2007-2008		182,230	255,251	163,066	223,161	285,786	323,191	319,880	257,090		
2008-2009	72,893	227,884	390,648	494,307	490,959	558,429	567,221	576,827			
2009-2010	38,553	422,040	493,213	499,430	483,058	493,254	493,279				
2010-2011	36,770	148,198	217,390	238,726	261,768	270,543					
2011-2012	144,363	447,283	515,762	598,208	558,075						
2012-2013	149,222	407,603	399,291	363,277							
2013-2014	31,800	80,977	101,267								
2014-2015	59,415	160,387									
2015-2016	61,797										

Reported Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											1.000
1999-2000										0.960	1.099
2000-2001									1.076	0.999	0.926
2001-2002								0.984	0.952	1.019	1.014
2002-2003							0.870	1.044	1.025	0.999	0.983
2003-2004						1.053	1.044	0.909	1.000	1.095	1.000
2004-2005					1.693	0.888	1.068	0.944	1.000	1.000	1.006
2005-2006				1.411	0.955	0.903	0.952	1.144	1.003	0.825	
2006-2007			1.134	0.852	1.091	0.947	1.017	0.992	1.000		
2007-2008		1.401	0.639	1.369	1.281	1.131	0.990	0.804			
2008-2009	3.126	1.714	1.265	0.993	1.137	1.016	1.017				
2009-2010	10.947	1.169	1.013	0.967	1.021	1.000					
2010-2011	4.030	1.467	1.098	1.097	1.034						
2011-2012	3.098	1.153	1.160	0.933							
2012-2013	2.732	0.980	0.910								
2013-2014	2.546	1.251									
2014-2015	2.699										

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages	4.168	1.305	1.031	1.089	1.173	0.991	0.994	0.974	1.008	0.985	1.004
3-yr	2.699	1.086	1.060	0.975	1.070	1.035	1.010	0.965	1.001	0.974	0.997
4-yr	2.849	1.138	1.046	0.980	1.102	1.017	1.000	0.960	1.001	0.979	1.004
Industry Factors	2.765	1.262	1.070	1.020	1.013	1.010	1.009	1.009	1.008	1.006	1.006
Prior	3.250	1.300	1.080	1.050	1.040	1.020	1.015	1.010	1.007	1.006	1.005
Selected	3.000	1.250	1.070	1.050	1.030	1.020	1.015	1.010	1.007	1.006	1.005
Cumulated	4.713	1.571	1.257	1.175	1.119	1.086	1.065	1.049	1.039	1.032	1.026

Judicial Branch Workers' Compensation Program - State Judiciary  
Reported Loss Development

Limited Losses Reported as of:

Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months	258 Months
Prior					4,614,927	4,624,927	4,628,942	4,638,860	4,679,908	4,681,834	4,697,564
1995-1996			583,946	583,946	583,946	583,946	583,946	583,946	583,946	583,946	583,946
1996-1997		214,656	216,654	216,654	216,654	216,654	216,654	216,654	216,654		
1997-1998	440,902	441,223	400,139	400,139	400,139	400,139	400,139	400,139			
1998-1999	815,537	796,055	769,747	769,747	769,747	769,747	769,747				
1999-2000	532,978	533,335	533,130	535,230	437,869	537,869					
2000-2001	553,684	553,684	553,684	553,684	553,684						
2001-2002	523,770	551,920	547,115	511,526							
2002-2003	204,695	204,939	195,771								
2003-2004	313,119	313,119									
2004-2005	245,971										
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Prior					1.002	1.001	1.002	1.009	1.000	1.003	
1995-1996			1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1996-1997		1.009	1.000	1.000	1.000	1.000	1.000	1.000			
1997-1998	1.001	0.907	1.000	1.000	1.000	1.000	1.000				
1998-1999	0.976	0.967	1.000	1.000	1.000	1.000					
1999-2000	1.001	1.000	1.004	0.818	1.228						
2000-2001	1.000	1.000	1.000	1.000							
2001-2002	1.054	0.991	0.935								
2002-2003	1.001	0.955									
2003-2004	1.000										
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Average Dollar-weighted Averages	1.005	0.976	0.991	0.970	1.038	1.000	1.001	1.003	1.000	1.003	
3-yr	1.027	0.989	0.980	0.948	1.062	1.000	1.000	1.008			
4-yr	1.018	0.992	0.986	0.957	1.055	1.000	1.002				
Industry Factors	1.005	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.006
Prior	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.005
Selected	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.005
Cumulated	1.021	1.017	1.014	1.012	1.011	1.010	1.009	1.008	1.007	1.006	1.005

Judicial Branch Workers' Compensation Program - State Judiciary  
Reported between \$100,000 and \$500,000 Loss Development

Losses Reported as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											329,055
1999-2000										101,947	109,716
2000-2001									420,285	412,694	395,413
2001-2002								175,743	505,817	547,953	512,718
2002-2003											
2003-2004											
2004-2005						215,299	215,299	215,299	119,890	119,890	119,890
2005-2006					31,500				29,924	29,924	
2006-2007			24,768		48,987	50,405	112,853	178,973	285,617	272,323	
2007-2008											
2008-2009			42,100	119,768	119,768	101,528	101,791	104,685			
2009-2010		191,500	205,410	195,816	205,100	209,294	212,775				
2010-2011											
2011-2012			53,416	68,749	57,543						
2012-2013		197,315	136,141	133,826							
2013-2014											
2014-2015											
2015-2016											

Reported Loss Development Factors:

Accident Year	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											1.351
1999-2000										1.076	1.000
2000-2001									0.982	0.958	1.002
2001-2002								2.878	1.083	0.936	1.060
2002-2003											
2003-2004											
2004-2005						1.000	1.000	0.557	1.000	1.000	1.000
2005-2006									1.000		
2006-2007					1.029	2.239	1.586	1.596	0.953		
2007-2008											
2008-2009			2.845	1.000	0.848	1.003	1.028				
2009-2010		1.073	0.953	1.047	1.020	1.017					
2010-2011											
2011-2012			1.287	0.837							
2012-2013		0.690	0.983								
2013-2014											
2014-2015											

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages		0.882	1.517	0.961	0.966	1.315	1.205	1.677	1.004	0.993	1.083
3-yr									0.969		
4-yr											
Industry Factors	3.801	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
Prior	4.374	2.509	1.931	1.590	1.395	1.299	1.242	1.199	1.164	1.142	1.136
Selected	3.801	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
Cumulated	3.801	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
	36.657	9.644	4.534	2.908	2.210	1.854	1.664	1.528	1.421	1.338	1.271

Judicial Branch Workers' Compensation Program - State Judiciary  
Reported between \$100,000 and \$500,000 Loss Development

Accident Year	Losses Reported as of:										
	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months	258 Months
Prior				2,128,972	2,423,551	2,419,390	2,419,390	2,378,016	2,492,320	2,536,497	2,511,997
1995-1996			400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	
1996-1997											
1997-1998	44,769	42,008	37,957	37,957	37,957	37,957	37,957	37,957			
1998-1999	444,658	476,438	476,438	477,638	619,623	619,622	619,622				
1999-2000	109,716	109,716	109,716	114,191	114,191	146,439					
2000-2001	396,372	396,529	396,686	396,865	396,865						
2001-2002	543,370	543,370	543,938	404,352							
2002-2003											
2003-2004											
2004-2005	119,890										
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Prior				1.138	0.998	1.000	0.983	1.048	1.018	0.990	
1995-1996			1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1996-1997											
1997-1998	0.938	0.904	1.000	1.000	1.000	1.000	1.000				
1998-1999	1.071	1.000	1.003	1.297	1.000	1.000					
1999-2000	1.000	1.000	1.041	1.000	1.282						
2000-2001	1.000	1.000	1.000	1.000							
2001-2002	1.000	1.001	0.743								
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
Average Dollar-weighted Averages	1.002	0.981	0.965	1.073	1.056	1.000	0.994	1.024	1.009	0.990	
3-yr			0.872	1.144	1.042						
4-yr			0.912	1.138							
Industry Factors	1.035	1.030	1.028	1.025	1.023	1.017	1.013	1.010	1.006	1.003	1.010
Prior	1.125	1.109	1.098	1.081	1.063	1.039	1.017	1.010	1.006	1.003	1.010
Selected	1.035	1.030	1.028	1.025	1.023	1.017	1.013	1.010	1.006	1.003	1.010
Cumulated	1.217	1.176	1.142	1.111	1.084	1.060	1.042	1.029	1.019	1.013	1.010

## Judicial Branch Workers' Compensation Program - State Judiciary

## Paid Loss Development

Accident Year (A)	Limited Paid Losses as of 12/31/15 (B)	Paid Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Paid Losses of 12/31/15 (E)	Paid Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$4,644,159	1.030	\$4,783,484	\$7,174,989	1.061	\$7,612,663
1995-1996	583,946	1.031	602,048	994,831	1.076	1,070,438
1996-1997	216,654	1.032	223,587	216,654	1.085	235,070
1997-1998	400,139	1.033	413,344	438,096	1.093	478,839
1998-1999	769,747	1.034	795,918	1,258,364	1.103	1,387,975
1999-2000	537,869	1.036	557,232	619,926	1.113	689,978
2000-2001	553,684	1.039	575,278	950,548	1.126	1,070,317
2001-2002	511,526	1.043	533,522	779,032	1.140	888,096
2002-2003	195,771	1.048	205,168	195,771	1.157	226,507
2003-2004	288,633	1.054	304,219	288,633	1.177	339,721
2004-2005	245,971	1.061	260,975	365,861	1.202	439,765
2005-2006	226,861	1.069	242,514	226,861	1.232	279,493
2006-2007	313,310	1.079	338,061	543,463	1.268	689,111
2007-2008	159,251	1.090	173,584	159,251	1.315	209,415
2008-2009	499,473	1.112	555,414	601,263	1.389	835,154
2009-2010	466,869	1.145	534,565	646,000	1.487	960,602
2010-2011	226,748	1.202	272,551	226,748	1.630	369,599
2011-2012	489,136	1.382	675,986	492,412	1.956	963,158
2012-2013	285,510	1.624	463,668	419,336	2.410	1,010,600
2013-2014	38,936	2.111	82,194	38,936	3.270	127,321
2014-2015	44,999	4.855	218,470	44,999	7.708	346,852
Totals	\$11,699,192		\$12,811,782	\$16,681,974		\$20,230,674

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council. These losses exclude amounts over \$100,000 per occurrence.
- (C) From Appendix J-B, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the Judicial Council's SIR. Amounts are provided by the Judicial Council.
- (F) Derived from factors on Appendix J-B, Page 4.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - State Judiciary  
Paid Loss Development

Limited Losses Paid as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											762,327
1999-2000										473,486	485,048
2000-2001									545,482	548,626	551,968
2001-2002								470,017	477,343	480,710	495,337
2002-2003							182,670	186,742	188,794	195,263	195,428
2003-2004						277,725	278,063	283,963	286,077	286,077	287,998
2004-2005					115,310	149,544	172,436	234,840	244,498	244,620	244,620
2005-2006				105,402	126,995	208,376	215,200	220,746	224,651	226,776	226,861
2006-2007			107,952	173,399	242,590	285,331	290,371	301,928	313,310	313,310	
2007-2008		42,869	76,942	85,522	100,926	129,066	134,527	141,605	159,251		
2008-2009	14,270	155,054	269,155	371,169	425,671	449,069	477,417	499,473			
2009-2010	2,193	112,420	275,166	300,157	344,298	393,422	466,869				
2010-2011	4,096	43,931	79,332	134,773	178,164	226,748					
2011-2012	28,206	159,528	296,493	416,624	489,136						
2012-2013	17,823	53,096	222,714	285,510							
2013-2014	3,931	24,089	38,936								
2014-2015	1,980	44,999									
2015-2016	8,026										

Paid Loss Development Factors:

Accident Year	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											1.010
1999-2000										1.024	1.040
2000-2001									1.006	1.006	1.003
2001-2002								1.016	1.007	1.030	1.009
2002-2003							1.022	1.011	1.034	1.001	1.001
2003-2004						1.001	1.021	1.007	1.000	1.007	1.000
2004-2005					1.297	1.153	1.362	1.041	1.000	1.000	1.006
2005-2006				1.205	1.641	1.033	1.026	1.018	1.009	1.000	
2006-2007			1.606	1.399	1.176	1.018	1.040	1.038	1.000		
2007-2008		1.795	1.112	1.180	1.279	1.042	1.053	1.125			
2008-2009	10.866	1.736	1.379	1.147	1.055	1.063	1.046				
2009-2010	51.261	2.448	1.091	1.147	1.143	1.187					
2010-2011	10.725	1.806	1.699	1.322	1.273						
2011-2012	5.656	1.859	1.405	1.174							
2012-2013	2.979	4.195	1.282								
2013-2014	6.128	1.616									
2014-2015	22.727										

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages	15.763	2.208	1.368	1.225	1.266	1.071	1.081	1.037	1.008	1.010	1.010
3-yr	5.148	2.358	1.398	1.188	1.128	1.110	1.045	1.050	1.003	1.003	1.002
4-yr	5.424	2.271	1.301	1.175	1.142	1.089	1.041	1.047	1.002	1.002	1.005
Industry Factors	3.653	1.715	1.266	1.127	1.069	1.041	1.026	1.017	1.014	1.011	1.009
Prior	8.000	2.300	1.300	1.175	1.150	1.040	1.030	1.020	1.010	1.009	1.008
Selected	8.000	2.300	1.300	1.175	1.150	1.050	1.030	1.020	1.010	1.009	1.008
Cumulated	38.840	4.855	2.111	1.624	1.382	1.202	1.145	1.112	1.090	1.079	1.069



Judicial Branch Workers' Compensation Program - State Judiciary  
Paid Loss Development

Limited Losses Paid as of:

Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months	258 Months
Prior				4,587,089	4,588,487	4,602,623	4,605,984	4,610,568	4,620,369	4,625,374	4,644,159
1995-1996			583,946	583,946	583,946	583,946	583,946	583,946	583,946	583,946	
1996-1997		214,656	216,654	216,654	216,654	216,654	216,654	216,654	216,654		
1997-1998	391,618	399,978	400,139	400,139	400,139	400,139	400,139	400,139			
1998-1999	769,675	769,747	769,747	769,747	769,747	769,747	769,747				
1999-2000	504,417	508,985	511,376	515,305	437,869	537,869					
2000-2001	553,684	553,684	553,684	553,684	553,684						
2001-2002	499,831	501,748	509,628	511,526							
2002-2003	195,527	195,771									
2003-2004	288,006	288,633									
2004-2005	245,971										
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Prior				1.000	1.003	1.001	1.001	1.002	1.001	1.004	
1995-1996			1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1996-1997		1.009	1.000	1.000	1.000	1.000	1.000	1.000			
1997-1998	1.021	1.000	1.000	1.000	1.000	1.000	1.000				
1998-1999	1.000	1.000	1.000	1.000	1.000	1.000					
1999-2000	1.009	1.005	1.008	0.850	1.228						
2000-2001	1.000	1.000	1.000	1.000							
2001-2002	1.004	1.016	1.004								
2002-2003	1.001	1.000									
2003-2004	1.002										
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Average Dollar-weighted Averages	1.005	1.004	1.002	0.979	1.039	1.000	1.000	1.001	1.001	1.004	
3-yr	1.003	1.006	1.004	0.958	1.062	1.000	1.000	1.002			
4-yr	1.002	1.006	1.002	0.965	1.055	1.000	1.001				
Industry Factors	1.009	1.008	1.006	1.006	1.005	1.004	1.004	1.004	1.004	1.002	1.013
Prior	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.030
Selected	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.030
Cumulated	1.061	1.054	1.048	1.043	1.039	1.036	1.034	1.033	1.032	1.031	1.030

Judicial Branch Workers' Compensation Program - State Judiciary  
Paid between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Paid as of:</u>										
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											240,803
1999-2000										47,050	48,953
2000-2001									379,345	386,033	395,413
2001-2002								92,642	95,813	98,054	100,284
2002-2003											
2003-2004											
2004-2005								116,940	119,890	119,890	119,890
2005-2006											
2006-2007						2,690	37,861	82,818	133,884	230,153	
2007-2008											
2008-2009			5,000	27,875	34,876	101,528	101,791	101,791			
2009-2010				4,316	4,085	4,085	179,131				
2010-2011											
2011-2012				9,253	3,276						
2012-2013			133,826	133,826							
2013-2014											
2014-2015											
2015-2016											

Paid Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											1.107
1999-2000										1.040	1.057
2000-2001									1.018	1.024	1.002
2001-2002								1.034	1.023	1.023	1.196
2002-2003											
2003-2004											
2004-2005								1.025	1.000	1.000	1.000
2005-2006											
2006-2007						14.073	2.187	1.617	1.719		
2007-2008											
2008-2009			5.575	1.251	2.911	1.003	1.000				
2009-2010				0.946	1.000	43.851					
2010-2011											
2011-2012				0.354							
2012-2013			1.000								
2013-2014											
2014-2015											

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages			3.288	0.850	1.956	19.642	1.594	1.225	1.190	1.022	1.072
3-yr											
4-yr											
Industry	5.004	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Factors	7.975	4.140	2.745	2.046	1.696	1.535	1.446	1.378	1.321	1.277	1.248
Prior	5.004	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Selected	5.004	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Cumulated	662.550	132.404	40.367	15.701	8.089	5.084	3.684	2.896	2.395	2.112	1.939

Judicial Branch Workers' Compensation Program - State Judiciary  
Paid between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Paid as of:</u>										
	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months	258 Months
Prior				1,961,166	2,025,731	2,068,218	2,108,288	2,151,493	2,195,471	2,235,466	2,274,795
1995-1996			197,303	208,144	234,604	269,423	298,780	332,321	343,159	400,000	
1996-1997											
1997-1998	37,957	37,957	37,957	37,957	37,957	37,957	37,957	37,957			
1998-1999	266,531	318,330	344,825	367,098	415,343	444,026	488,617				
1999-2000	51,741	53,894	57,206	61,429	68,499	82,057					
2000-2001	396,372	396,529	396,686	396,865	396,865						
2001-2002	119,901	125,415	135,058	267,506							
2002-2003											
2003-2004											
2004-2005	119,890										
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Prior				1.033	1.021	1.019	1.020	1.020	1.018	1.018	
1995-1996			1.055	1.127	1.148	1.109	1.112	1.033	1.166		
1996-1997											
1997-1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1998-1999	1.194	1.083	1.065	1.131	1.069	1.100					
1999-2000	1.042	1.061	1.074	1.115	1.198						
2000-2001	1.000	1.000	1.000	1.000							
2001-2002	1.046	1.077	1.981								
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
Average Dollar-weighted Averages	1.056	1.044	1.196	1.068	1.087	1.057	1.044	1.027	1.092	1.018	
3-yr			1.232	1.067	1.081						
4-yr			1.170	1.064							
Industry Factors	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.047	1.236
Prior	1.226	1.205	1.187	1.164	1.142	1.106	1.043	1.010	1.010	1.005	1.020
Selected	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.047	1.236
Cumulated	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.047	1.236
	1.804	1.699	1.618	1.556	1.503	1.456	1.414	1.373	1.333	1.294	1.236

## Judicial Branch Workers' Compensation Program - State Judiciary

Exposure and Development Method  
Based on Reported Losses

Accident Year	Trended Payroll (\$00) (A)	Reported Losses as of 12/31/15 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Reported (D)	Program Rate (E)	Incurred but not Reported (IBNR) (F)	Ultimate Program Losses (G)
2002-2003	2,887,130	195,771	1.045	0.043	0.093	11,546	207,317
2003-2004	4,663,622	313,119	1.056	0.053	0.094	23,234	336,353
2004-2005	4,830,423	365,861	1.070	0.065	0.071	22,292	388,153
2005-2006	4,876,306	226,861	1.088	0.081	0.067	26,464	253,325
2006-2007	5,287,792	585,633	1.109	0.098	0.088	45,602	631,235
2007-2008	5,557,842	257,090	1.135	0.119	0.070	46,297	303,387
2008-2009	5,495,858	681,512	1.168	0.144	0.163	128,999	810,511
2009-2010	5,332,926	706,054	1.210	0.174	0.147	136,406	842,460
2010-2011	5,316,502	270,543	1.266	0.210	0.126	140,675	411,218
2011-2012	5,193,574	615,618	1.356	0.263	0.128	174,836	790,454
2012-2013	4,932,919	497,103	1.500	0.333	0.130	213,546	710,649
2013-2014	4,847,035	101,267	1.723	0.420	0.133	270,755	372,022
2014-2015	4,726,709	160,387	2.316	0.568	0.141	378,553	538,940
Totals	\$69,485,803	\$6,843,245				\$1,663,632	\$8,506,877

## Notes:

- (A) From Appendix J-L, Column (C).
- (B) Provided by the Judicial Council. These losses exclude amounts incurred above the Judicial Council's SIR for each year.
- (C) From Appendix J-A, Page 1, Column (F).
- (D)  $1 - 1/(C)$ .
- (E) From Appendix J-C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and payroll that changes in regular ways over time. The method relies on the premise that the losses that are currently unreported will cost what this relationship would suggest.

## Judicial Branch Workers' Compensation Program - State Judiciary

Exposure and Development Method  
Based on Paid Losses

Accident Year	Trended Payroll (\$00) (A)	Paid Losses as of 12/31/15 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Paid (D)	Program Rate (E)	Incurred but not Paid (F)	Ultimate Program Losses (G)
2002-2003	2,887,130	195,771	1.157	0.136	0.093	36,516	232,287
2003-2004	4,663,622	288,633	1.177	0.150	0.094	65,757	354,390
2004-2005	4,830,423	365,861	1.202	0.168	0.071	57,617	423,478
2005-2006	4,876,306	226,861	1.232	0.188	0.067	61,422	288,283
2006-2007	5,287,792	543,463	1.268	0.211	0.088	98,184	641,647
2007-2008	5,557,842	159,251	1.315	0.240	0.070	93,372	252,623
2008-2009	5,495,858	601,263	1.389	0.280	0.163	250,831	852,094
2009-2010	5,332,926	646,000	1.487	0.328	0.147	257,132	903,132
2010-2011	5,316,502	226,748	1.630	0.387	0.126	259,243	485,991
2011-2012	5,193,574	492,412	1.956	0.489	0.128	325,076	817,488
2012-2013	4,932,919	419,336	2.410	0.585	0.130	375,148	794,484
2013-2014	4,847,035	38,936	3.270	0.694	0.133	447,391	486,327
2014-2015	4,726,709	44,999	7.708	0.870	0.141	579,825	624,824
Totals	\$69,485,803	\$5,979,114				\$3,076,265	\$9,055,379

## Notes:

- (A) From Appendix J-L, Column (C).
- (B) Provided by the Judicial Council. These losses exclude amounts paid above the Judicial Council's SIR for each year.
- (C) From Appendix J-B, Page 1, Column (F).
- (D)  $1 - 1/(C)$ .
- (E) From Appendix J-C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and payroll that changes in regular ways over time. The method relies on the premise that the losses that are currently unpaid will cost what this relationship would suggest.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Exposure and Development Method

Accident Year	Trended Payroll (\$00) (A)	Ultimate Limited Losses (B)	Trend Factor (C)	Trended Limited Losses (D)	Trended Limited Loss Rate (E)	Limited Loss Rate (F)	Factor to SIR (G)	Program Loss Rate (H)
2002-2003	2,887,130	195,771	0.860	168,363	0.058	0.068	1.365	0.093
2003-2004	4,663,622	318,000	1.089	346,302	0.074	0.068	1.382	0.094
2004-2005	4,830,423	245,971	1.406	345,835	0.072	0.051	1.400	0.071
2005-2006	4,876,306	226,861	1.499	340,065	0.070	0.047	1.419	0.067
2006-2007	5,287,792	323,000	1.422	459,306	0.087	0.061	1.438	0.088
2007-2008	5,557,842	267,000	1.321	352,707	0.063	0.048	1.458	0.070
2008-2009	5,495,858	605,000	1.229	743,545	0.135	0.110	1.479	0.163
2009-2010	5,332,926	525,000	1.121	588,525	0.110	0.098	1.501	0.147
2010-2011	5,316,502	294,000	1.079	317,226	0.060	0.083	1.524	0.126
2011-2012	5,193,574	624,000	1.083	675,792	0.130	0.083	1.548	0.128
2012-2013	4,932,919	445,000	1.079	480,155	0.097	0.083	1.572	0.130
2013-2014	4,847,035	127,000	1.079	137,033	0.028	0.083	1.598	0.133
2014-2015	4,726,709	252,000	1.039	261,828	0.055	0.087	1.624	0.141
Total/Avg	\$69,485,803	\$5,520,287		\$6,084,121	\$0.088			
08/09-13/14	31,118,814	2,620,000		2,942,276	\$0.095			
09/10-14/15	30,349,665	2,267,000		2,460,559	\$0.081			

Selected Limited Rate: \$0.090  
Prior Selected Limited Rate: \$0.100

## Notes:

- (A) From Appendix J-L, Column (C).
- (B) Selected average of results from Appendices A and B.
- (C) From Appendix J-E, Column (B).
- (D) (B) x (C).
- (E) (D) / (A).
- (F) Selected Limited Rate / (C). For 2009-2010 and prior (B) / (A).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

This exhibit shows the calculation of the underlying historical relationship between losses and payroll that is needed to apply the estimation methods shown on pages 1 and 2 of this Appendix.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Frequency and Severity Method

Accident Year	Ultimate Program Severity (A)	Adjusted Ultimate Claims (B)	Ultimate Program Losses (C)
Prior	\$22,360	256	\$5,724,160
1995-1996	18,972	39	739,908
1996-1997	9,514	29	275,906
1997-1998	18,393	28	515,004
1998-1999	20,225	50	1,011,250
1999-2000	26,466	27	714,582
2000-2001	24,574	30	737,220
2001-2002	19,389	36	698,004
2002-2003	6,850	39	267,150
2003-2004	15,150	29	439,350
2004-2005	10,758	32	344,256
2005-2006	11,918	27	321,786
2006-2007	14,075	33	464,475
2007-2008	17,694	22	389,268
2008-2009	38,904	23	894,792
2009-2010	30,308	26	788,008
2010-2011	28,705	25	717,625
2011-2012	29,910	29	867,390
2012-2013	31,413	17	534,021
2013-2014	32,926	12	395,112
2014-2015	35,785	23	823,055
Total		832	\$17,662,322

## Notes:

- (A) From Appendix J-D, Page 2, Column (H).
- (B) From Appendix J-D, Page 2, Column (B).
- (C) (A) x (B).

This exhibit shows the calculation of the estimated ultimate losses for each year based on the observed average frequency and severity of claims.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Frequency and Severity Method

Accident Year	Ultimate Limited Losses (A)	Adjusted Ultimate Claims (B)	Ultimate Limited Severity (C)	Trend Factor (D)	Trended Limited Severity (E)	Limited Severity (F)	Factor to SIR (G)	Program Severity (H)
Prior	\$4,721,000	256	\$18,441	2.898	\$53,442	\$18,441	1.213	\$22,360
1995-1996	587,000	39	15,051	2.454	36,935	15,051	1.261	18,972
1996-1997	216,654	29	7,471	2.147	16,040	7,471	1.274	9,514
1997-1998	400,139	28	14,291	1.814	25,924	14,291	1.287	18,393
1998-1999	777,000	50	15,540	1.578	24,522	15,540	1.302	20,225
1999-2000	543,000	27	20,111	1.381	27,773	20,111	1.316	26,466
2000-2001	553,684	30	18,456	1.264	23,328	18,456	1.332	24,574
2001-2002	518,000	36	14,389	1.234	17,756	14,389	1.348	19,389
2002-2003	195,771	39	5,020	1.269	6,370	5,020	1.365	6,850
2003-2004	318,000	29	10,966	1.559	17,096	10,966	1.382	15,150
2004-2005	245,971	32	7,687	1.954	15,020	7,687	1.400	10,758
2005-2006	226,861	27	8,402	2.022	16,989	8,402	1.419	11,918
2006-2007	323,000	33	9,788	1.860	18,206	9,788	1.438	14,075
2007-2008	267,000	22	12,136	1.678	20,364	12,136	1.458	17,694
2008-2009	605,000	23	26,304	1.515	39,851	26,304	1.479	38,904
2009-2010	525,000	26	20,192	1.341	27,077	20,192	1.501	30,308
2010-2011	300,000	25	12,000	1.253	15,036	18,835	1.524	28,705
2011-2012	613,000	29	21,138	1.221	25,809	19,328	1.548	29,910
2012-2013	434,000	17	25,529	1.181	30,150	19,983	1.572	31,413
2013-2014	234,000	12	19,500	1.145	22,328	20,611	1.598	32,926
2014-2015	356,000	23	15,478	1.071	16,577	22,035	1.624	35,785

Average Limited Severity: \$23,647

Average 11/12-14/15 Limited Severity: \$23,716

Selected Limited Severity: \$23,600

Prior Selected Limited Severity: \$25,600

## Notes:

- (A) Selected average of results from Appendices A, B, and C.
- (B) Appendix J-D, Page 3, Column (C).
- (C) (A) / (B).
- (D) From Appendix J-E, Column (J).
- (E) (C) x (D).
- (F) Selected Limited Severity / (D).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

This exhibit shows the calculation of the historical average cost per claim, or severity. The observed average severity is used in the method shown on page 1 of this Appendix.



Judicial Branch Workers' Compensation Program - State Judiciary

Frequency and Severity Method  
Projection of Ultimate Claims

Accident Year	Reported Claim Development (A)	Closed Claim Development (B)	Selected Ultimate Claims (C)	Trended Payroll (\$000,000) (D)	Claim Frequency (E)	Trend Factor (F)	Trended Claim Frequency (G)
Prior	256	249	256	0		0.528	
1995-1996	39	38	39	0		0.544	
1996-1997	29	29	29	0		0.561	
1997-1998	28	28	28	0		0.578	
1998-1999	50	48	50	0		0.596	
1999-2000	27	25	27	0		0.614	
2000-2001	30	30	30	270	0.111	0.633	0.070
2001-2002	36	34	36	284	0.127	0.653	0.083
2002-2003	39	40	39	289	0.135	0.673	0.091
2003-2004	29	29	29	466	0.062	0.693	0.043
2004-2005	32	33	32	483	0.066	0.715	0.047
2005-2006	27	28	27	488	0.055	0.737	0.041
2006-2007	33	34	33	529	0.062	0.760	0.047
2007-2008	22	20	22	556	0.040	0.783	0.031
2008-2009	23	23	23	550	0.042	0.807	0.034
2009-2010	26	27	26	533	0.049	0.832	0.041
2010-2011	25	28	25	532	0.047	0.859	0.040
2011-2012	29	28	29	519	0.056	0.885	0.050
2012-2013	17	17	17	493	0.034	0.912	0.031
2013-2014	12	18	12	485	0.025	0.941	0.024
2014-2015	24	33	23	473	0.048	0.970	0.047
Total	833	839	832	6,948.580			0.045

(H) Selected 2015-2016 Frequency: 0.045  
Prior Selected Frequency: 0.048

Program Year:	2015-2016	2016-2017	2017-2018	2018-2019
(I) Trend Factor:	1.000	0.970	0.941	0.913
(J) Selected Frequency:	0.045	0.044	0.042	0.041
(K) Estimated Payroll (\$000,000):	\$495	\$504	\$513	\$522
(L) Ultimate Claims:	22	22	22	21

Notes:

- (A) From Appendix J-D, Page 4, (C).
- (B) From Appendix J-D, Page 5, (C).
- (C) Selected from (A) and (B).
- (D) From Appendix J-L, Column (C) divided by 10,000.
- (E) (C) / (D).
- (F) From Appendix J-E.
- (G) (E) x (F).
- (H) The selected frequency of .045 is based on (G).
- (I) From Appendix J-E.
- (J) (H) x (I).
- (K) From Appendix J-L, Column (C) divided by 10,000.
- (L) (J) x (K).

This exhibit summarizes the estimated numbers of claims and shows the estimated frequencies per \$1,000,000 of trended payroll.

## Judicial Branch Workers' Compensation Program - State Judiciary

Frequency and Severity Method  
Reported Claim Count Development

Accident Year	Claims Reported as of 12/31/2015 (A)	Reported Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	256	1.000	256	
1995-1996	39	1.000	39	
1996-1997	29	1.000	29	
1997-1998	28	1.000	28	
1998-1999	50	1.000	50	
1999-2000	27	1.000	27	
2000-2001	30	1.000	30	0.070
2001-2002	36	1.000	36	0.083
2002-2003	39	1.000	39	0.091
2003-2004	29	1.000	29	0.043
2004-2005	32	1.000	32	0.047
2005-2006	27	1.000	27	0.041
2006-2007	33	1.000	33	0.047
2007-2008	22	1.000	22	0.031
2008-2009	23	1.000	23	0.034
2009-2010	26	1.000	26	0.041
2010-2011	25	1.006	25	0.040
2011-2012	29	1.014	29	0.049
2012-2013	16	1.039	17	0.031
2013-2014	11	1.081	12	0.023
2014-2015	21	1.135	24	0.049
Total	828		833	0.045

## Notes:

- (A) Provided by the Judicial Council.
- (B) From Appendix J-D, Page 6.
- (C) (A) x (B).
- (D) (C) / [Appendix J-D, Page 3, (D)] x [Appendix J-D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on reported claims as provided by the Judicial Council. These numbers of claims tend to "develop" or change from period to period as more claims are filed. This development tends to follow quantifiable patterns over time.

## Judicial Branch Workers' Compensation Program - State Judiciary

Frequency and Severity Method  
Closed Claim Count Development

Accident Year	Claims Closed as of 12/31/2015 (A)	Closed Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	248	1.005	249	
1995-1996	38	1.006	38	
1996-1997	29	1.007	29	
1997-1998	28	1.008	28	
1998-1999	48	1.009	48	
1999-2000	25	1.010	25	
2000-2001	30	1.011	30	0.070
2001-2002	34	1.012	34	0.078
2002-2003	39	1.017	40	0.093
2003-2004	28	1.023	29	0.043
2004-2005	32	1.030	33	0.049
2005-2006	27	1.038	28	0.042
2006-2007	32	1.047	34	0.049
2007-2008	19	1.057	20	0.028
2008-2009	21	1.083	23	0.034
2009-2010	24	1.115	27	0.042
2010-2011	24	1.170	28	0.045
2011-2012	22	1.267	28	0.048
2012-2013	12	1.400	17	0.031
2013-2014	10	1.750	18	0.035
2014-2015	13	2.538	33	0.068
Total	783		839	0.047

## Notes:

- (A) Provided by the Judicial Council.
- (B) From Appendix J-D, Page 7.
- (C) (A) x (B).
- (D) (C) / [Appendix J-D, Page 3, (D)] x [Appendix J-D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on closed claims as provided by the Judicial Council. These numbers of closed claims tend to "develop" or change from period to period as more claims are closed. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - State Judiciary  
Reported Claim Count Development

Accident Year	Number of Claims Reported as of:													
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
Prior														
1995-1996														39
1996-1997													29	29
1997-1998												28	28	28
1998-1999											50	50	50	50
1999-2000										27	27	27	27	27
2000-2001									30	30	30	30	30	30
2001-2002								36	36	36	36	36	36	36
2002-2003							39	39	39	39	39	39	39	39
2003-2004						29	29	29	29	29	29	29	29	
2004-2005					32	32	32	32	32	32	32	32		
2005-2006				22	23	27	27	27	27	27	27			
2006-2007			34	33	33	33	33	33	33	33				
2007-2008		22	21	21	21	21	22	22	22					
2008-2009	5	17	20	21	23	23	23							
2009-2010	12	24	25	25	26	26	26							
2010-2011	8	24	23	25	25	25								
2011-2012	10	22	24	30	29									
2012-2013	7	15	15	16										
2013-2014	6	11	11											
2014-2015	9	21												
2015-2016	13													

Reported Claim Count Development Factors:

Prior	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174
	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months
1995-1996														1.000
1996-1997													1.000	1.000
1997-1998												1.000	1.000	1.000
1998-1999											1.000	1.000	1.000	1.000
1999-2000										1.000	1.000	1.000	1.000	1.000
2000-2001									1.000	1.000	1.000	1.000	1.000	1.000
2001-2002								1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002-2003							1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003-2004						1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004-2005					1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2005-2006				1.045	1.174	1.000	1.000	1.000	1.000	1.000				
2006-2007			0.971	1.000	1.000	1.000	1.000	1.000	1.000					
2007-2008		0.955	1.000	1.000	1.000	1.048	1.000	1.000						
2008-2009	3.400	1.176	1.050	1.095	1.000	1.000	1.000							
2009-2010	2.000	1.042	1.000	1.040	1.000	1.000								
2010-2011	3.000	0.958	1.087	1.000	1.000									
2011-2012	2.200	1.091	1.250	0.967										
2012-2013	2.143	1.000	1.067											
2013-2014	1.833	1.000												
2014-2015	2.333													
Average	2.416	1.032	1.061	1.021	1.025	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Claim-weighted Averages														
3-yr	2.136	1.042	1.145	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-yr	2.156	1.014	1.103	1.020	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Industry Factors	2.494	1.052	1.005	1.004	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	2.400	1.050	1.040	1.030	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	2.350	1.050	1.040	1.025	1.008	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	2.667	1.135	1.081	1.039	1.014	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Judicial Branch Workers' Compensation Program - State Judiciary  
Closed Claim Development

Accident Year	Claims Closed as of:													
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
Prior														
1995-1996														38
1996-1997													29	29
1997-1998												26	26	28
1998-1999											46	47	47	48
1999-2000										25	26	25	25	25
2000-2001									27	27	28	30	30	30
2001-2002								30	32	33	33	32	33	33
2002-2003							36	37	37	37	37	38	38	39
2003-2004						27	28	27	29	29	28	28	28	
2004-2005					27	28	30	30	32	32	32	32		
2005-2006				13	18	25	25	26	25	25	27			
2006-2007			21	25	29	29	30	31	32	32				
2007-2008		8	13	15	15	15	17	18	19					
2008-2009	3	10	13	15	17	20	21	21						
2009-2010	1	12	17	21	22	24	24							
2010-2011	4	12	15	18	22	24								
2011-2012	1	9	12	20	22									
2012-2013	1	6	10	12										
2013-2014	2	7	10											
2014-2015	1	13												
2015-2016	4													

Closed Claim Count Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months	138-150 Months	150-162 Months	162-174 Months
Prior														
1995-1996														1.000
1996-1997													1.000	1.000
1997-1998												1.000	1.077	1.000
1998-1999											1.022	1.000	1.021	1.000
1999-2000										1.040	0.962	1.000	1.000	1.000
2000-2001									1.000	1.037	1.071	1.000	1.000	1.000
2001-2002								1.067	1.031	1.000	0.970	1.031	1.000	1.030
2002-2003							1.028	1.000	1.000	1.000	1.027	1.000	1.026	
2003-2004						1.037	1.071	1.000	1.067	1.000	1.000	1.000		
2004-2005					1.385	1.389	1.000	1.040	0.962	1.000	1.080			
2005-2006			1.190	1.160	1.000	1.034	1.033	1.032	1.000					
2006-2007		1.625	1.154	1.000	1.000	1.133	1.059	1.056						
2007-2008	3.333	1.300	1.154	1.133	1.176	1.050	1.000							
2008-2009	12.000	1.417	1.235	1.048	1.091	1.000								
2009-2010	3.000	1.250	1.200	1.222	1.091									
2010-2011	9.000	1.333	1.667	1.100										
2011-2012	6.000	1.667	1.200											
2012-2013	3.500	1.429												
2013-2014	13.000													
2014-2015														
Average	7.119	1.432	1.257	1.150	1.112	1.046	1.018	1.037	1.004	1.018	1.007	1.004	1.018	1.004
Claim-weighted Averages														
3-yr	6.500	1.455	1.351	1.119	1.115	1.051	1.029	1.013	1.000	1.012	1.010	1.010	1.010	1.011
4-yr	7.000	1.382	1.315	1.122	1.092	1.045	1.032	1.029	1.000	1.008	1.000	1.008	1.008	1.007
Industry														
Factors	2.887	1.280	1.065	1.040	1.027	1.020	1.013	1.009	1.006	1.005	1.003	1.003	1.001	1.001
Prior	5.500	1.400	1.250	1.100	1.080	1.050	1.030	1.025	1.010	1.009	1.008	1.007	1.006	1.005
Selected	5.875	1.450	1.250	1.105	1.083	1.049	1.030	1.025	1.010	1.009	1.008	1.007	1.006	1.005
Cumulated	14.911	2.538	1.750	1.400	1.267	1.170	1.115	1.083	1.057	1.047	1.038	1.030	1.023	1.017

Judicial Branch Workers' Compensation Program - State Judiciary

Loss Trend Factors

Accident Year	Benefit Level Factor (A)	Factor to 2015-2016 Loss Rate Level (B)	Factor to 2016-2017 Loss Rate Level (C)	Factor to 2017-2018 Loss Rate Level (D)	Factor to 2018-2019 Loss Rate Level (E)	Factor to 2015-2016 Frequency Level (F)	Factor to 2016-2017 Frequency Level (G)	Factor to 2017-2018 Frequency Level (H)	Factor to 2018-2019 Frequency Level (I)	Factor to 2015-2016 Severity Level (J)
Prior	1.726	1.549	1.553	1.545	1.537	0.528	0.512	0.497	0.482	2.898
1995-1996	1.498	1.351	1.354	1.347	1.340	0.544	0.528	0.512	0.497	2.454
1996-1997	1.344	1.217	1.220	1.213	1.207	0.561	0.544	0.528	0.512	2.147
1997-1998	1.164	1.059	1.061	1.056	1.050	0.578	0.561	0.544	0.528	1.814
1998-1999	1.037	0.948	0.950	0.945	0.940	0.596	0.578	0.561	0.544	1.578
1999-2000	0.931	0.855	0.857	0.853	0.848	0.614	0.596	0.578	0.561	1.381
2000-2001	0.873	0.807	0.809	0.805	0.801	0.633	0.614	0.596	0.578	1.264
2001-2002	0.874	0.812	0.814	0.810	0.805	0.653	0.633	0.614	0.596	1.234
2002-2003	0.921	0.860	0.862	0.858	0.854	0.673	0.652	0.633	0.614	1.269
2003-2004	1.160	1.089	1.092	1.086	1.081	0.693	0.673	0.653	0.633	1.559
2004-2005	1.489	1.406	1.409	1.402	1.395	0.715	0.694	0.673	0.653	1.954
2005-2006	1.579	1.499	1.502	1.495	1.487	0.737	0.715	0.694	0.673	2.022
2006-2007	1.490	1.422	1.425	1.418	1.411	0.760	0.738	0.715	0.694	1.860
2007-2008	1.377	1.321	1.324	1.318	1.311	0.783	0.760	0.737	0.715	1.678
2008-2009	1.275	1.229	1.232	1.226	1.220	0.807	0.783	0.760	0.737	1.515
2009-2010	1.156	1.121	1.123	1.118	1.112	0.832	0.808	0.784	0.760	1.341
2010-2011	1.107	1.079	1.082	1.076	1.071	0.859	0.833	0.808	0.784	1.253
2011-2012	1.106	1.083	1.086	1.080	1.075	0.885	0.859	0.833	0.808	1.221
2012-2013	1.096	1.079	1.082	1.076	1.071	0.912	0.885	0.859	0.833	1.181
2013-2014	1.090	1.079	1.081	1.076	1.070	0.941	0.913	0.886	0.859	1.145
2014-2015	1.045	1.039	1.042	1.036	1.031	0.970	0.942	0.913	0.886	1.071
2015-2016	1.000	1.000	1.002	0.997	0.992	1.000	0.970	0.941	0.913	1.000
2016-2017	0.993	--	1.000	0.995	0.990	--	1.000	0.970	0.941	--
2017-2018	0.993	--	--	1.000	0.995	--	--	1.000	0.970	--
2018-2019	0.993	--	--	--	1.000	--	--	--	1.000	--

Notes:

- (A) Based on WCIRB.
- (B) - (E) (A) adjusted for a -0.5% annual loss rate trend.
- (F) - (I) (A) adjusted for a -3.0% annual frequency trend.
- (J) (A) adjusted for a 2.5% annual severity trend.

This exhibit shows the calculation of the ways in which we expect claims costs to have changed over the past twenty years due to changes in statutory workers' compensation benefit levels and changes in actual claims costs in excess of changes in payroll. Changes in the ways in which claims are filed as a result of greater awareness of workers' compensation benefits are not generally reflected in the statutory benefit level factors shown above, but may be part of the reason for changes in actual claims costs in excess of payroll changes.

## Judicial Branch Workers' Compensation Program - State Judiciary

Outstanding Liability for  
Unallocated Loss Adjustment Expenses  
as of 6/30/15

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2015-2016	42.0	\$3,755	1.000	\$3,755	\$157,710
2016-2017	31.8	3,755	1.050	3,943	125,387
2017-2018	22.7	3,755	1.103	4,142	94,023
2018-2019	15.7	3,755	1.158	4,348	68,264
2019-2020	11.9	3,755	1.216	4,566	54,335
2020-2021	8.0	3,755	1.277	4,795	38,360
2021-2022	6.1	3,755	1.341	5,035	30,714
2022-2023	4.5	3,755	1.408	5,287	23,792
2023-2024	3.7	3,755	1.478	5,550	20,535
2024-2025	3.0	3,755	1.552	5,828	17,484
2025-2026	2.4	3,755	1.630	6,121	14,690
2026-2027	1.7	3,755	1.712	6,429	10,929
2027-2028	1.3	3,755	1.798	6,751	8,776
2028-2029	1.0	3,755	1.888	7,089	7,089
2029-2030	0.8	3,755	1.982	7,442	5,954
2030-2031	0.5	3,755	2.081	7,814	3,907
2031-2032	0.3	3,755	2.185	8,205	2,462
2032-2033	0.2	3,755	2.294	8,614	1,723
(G) Total ULAE Outstanding as of 6/30/15:					\$686,134
(H) Total ULAE Outstanding as of 12/31/15:					\$727,000

## Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Judicial Council.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).
- (H) (G) from this page and the next, interpolated to 12/31/15.

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

## Judicial Branch Workers' Compensation Program - State Judiciary

Outstanding Liability for  
Unallocated Loss Adjustment Expenses  
as of 6/30/16

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2016-2017	46.7	\$3,755	1.050	\$3,943	\$184,138
2017-2018	33.0	3,755	1.103	4,142	136,686
2018-2019	23.4	3,755	1.158	4,348	101,743
2019-2020	17.1	3,755	1.216	4,566	78,079
2020-2021	11.7	3,755	1.277	4,795	56,102
2021-2022	8.7	3,755	1.341	5,035	43,805
2022-2023	6.4	3,755	1.408	5,287	33,837
2023-2024	5.1	3,755	1.478	5,550	28,305
2024-2025	4.1	3,755	1.552	5,828	23,895
2025-2026	3.3	3,755	1.630	6,121	20,199
2026-2027	2.4	3,755	1.712	6,429	15,430
2027-2028	1.8	3,755	1.798	6,751	12,152
2028-2029	1.4	3,755	1.888	7,089	9,925
2029-2030	1.1	3,755	1.982	7,442	8,186
2030-2031	0.7	3,755	2.081	7,814	5,470
2031-2032	0.5	3,755	2.185	8,205	4,103
2032-2033	0.4	3,755	2.294	8,614	3,446
2033-2034	0.2	3,755	2.409	9,046	1,809
(G) Total ULAE Outstanding as of 6/30/16:					\$767,310

## Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Judicial Council.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.



## Judicial Branch Workers' Compensation Program - State Judiciary

## Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>12/31/2015</u>	<u>Calendar Period</u>			
		<u>1/1/2016</u> <u>to</u> <u>6/30/2016</u>	<u>7/1/2016</u> <u>to</u> <u>6/30/2017</u>	<u>7/1/2017</u> <u>to</u> <u>6/30/2018</u>	<u>7/1/2018</u> <u>to</u> <u>6/30/2019</u>
Prior					
Ultimate Loss	\$10,979,750	\$10,979,750	\$10,979,750	\$10,979,750	\$10,979,750
Paid in Calendar Period	-	27,093	47,373	46,209	50,028
Paid to Date	10,082,934	10,110,027	10,157,400	10,203,609	10,253,637
Outstanding Liability	896,816	869,723	822,350	776,141	726,113
1999-2000					
Ultimate Loss	\$699,000	\$699,000	\$699,000	\$699,000	\$699,000
Paid in Calendar Period	-	3,163	6,377	5,841	5,987
Paid to Date	619,926	623,089	629,466	635,307	641,294
Outstanding Liability	79,074	75,911	69,534	63,693	57,706
2000-2001					
Ultimate Loss	\$950,548	\$950,548	\$950,548	\$950,548	\$950,548
Paid in Calendar Period	-	-	-	-	-
Paid to Date	950,548	950,548	950,548	950,548	950,548
Outstanding Liability	-	-	-	-	-
2001-2002					
Ultimate Loss	\$949,000	\$949,000	\$949,000	\$949,000	\$949,000
Paid in Calendar Period	-	7,479	15,274	12,219	11,340
Paid to Date	779,032	786,511	801,785	814,004	825,344
Outstanding Liability	169,968	162,489	147,215	134,996	123,656
2002-2003					
Ultimate Loss	\$195,771	\$195,771	\$195,771	\$195,771	\$195,771
Paid in Calendar Period	-	-	-	-	-
Paid to Date	195,771	195,771	195,771	195,771	195,771
Outstanding Liability	-	-	-	-	-
2003-2004					
Ultimate Loss	\$331,000	\$331,000	\$331,000	\$331,000	\$331,000
Paid in Calendar Period	-	2,034	3,993	3,234	3,112
Paid to Date	288,633	290,667	294,660	297,894	301,006
Outstanding Liability	42,367	40,333	36,340	33,106	29,994
2004-2005					
Ultimate Loss	\$365,861	\$365,861	\$365,861	\$365,861	\$365,861
Paid in Calendar Period	-	-	-	-	-
Paid to Date	365,861	365,861	365,861	365,861	365,861
Outstanding Liability	-	-	-	-	-

## Judicial Branch Workers' Compensation Program - State Judiciary

## Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>12/31/2015</u>	<u>Calendar Period</u>			
		<u>1/1/2016</u> <u>to</u> <u>6/30/2016</u>	<u>7/1/2016</u> <u>to</u> <u>6/30/2017</u>	<u>7/1/2017</u> <u>to</u> <u>6/30/2018</u>	<u>7/1/2018</u> <u>to</u> <u>6/30/2019</u>
2005-2006					
Ultimate Loss	\$226,861	\$226,861	\$226,861	\$226,861	\$226,861
Paid in Calendar Period	-				
Paid to Date	226,861	226,861	226,861	226,861	226,861
Outstanding Liability					
2006-2007					
Ultimate Loss	\$649,000	\$649,000	\$649,000	\$649,000	\$649,000
Paid in Calendar Period	-	5,699	10,783	9,707	7,935
Paid to Date	543,463	549,162	559,945	569,652	577,587
Outstanding Liability	105,537	99,838	89,055	79,348	71,413
2007-2008					
Ultimate Loss	\$292,000	\$292,000	\$292,000	\$292,000	\$292,000
Paid in Calendar Period	-	7,832	14,116	11,967	10,773
Paid to Date	159,251	167,083	181,199	193,166	203,939
Outstanding Liability	132,749	124,917	110,801	98,834	88,061
2008-2009					
Ultimate Loss	\$796,000	\$796,000	\$796,000	\$796,000	\$796,000
Paid in Calendar Period	-	14,021	23,855	17,725	15,027
Paid to Date	601,263	615,284	639,139	656,864	671,891
Outstanding Liability	194,737	180,716	156,861	139,136	124,109
2009-2010					
Ultimate Loss	\$854,000	\$854,000	\$854,000	\$854,000	\$854,000
Paid in Calendar Period	-	15,184	27,766	21,787	16,189
Paid to Date	646,000	661,184	688,950	710,737	726,926
Outstanding Liability	208,000	192,816	165,050	143,263	127,074
2010-2011					
Ultimate Loss	\$384,000	\$384,000	\$384,000	\$384,000	\$384,000
Paid in Calendar Period	-	12,108	21,626	17,787	13,956
Paid to Date	226,748	238,856	260,482	278,269	292,225
Outstanding Liability	157,252	145,144	123,518	105,731	91,775
2011-2012					
Ultimate Loss	\$812,000	\$812,000	\$812,000	\$812,000	\$812,000
Paid in Calendar Period	-	33,557	52,630	34,777	28,602
Paid to Date	492,412	525,969	578,599	613,376	641,978
Outstanding Liability	319,588	286,031	233,401	198,624	170,022

## Judicial Branch Workers' Compensation Program - State Judiciary

## Payment and Reserve Forecast

Accident Year	As of 12/31/2015	Calendar Period			
		1/1/2016 to 6/30/2016	7/1/2016 to 6/30/2017	7/1/2017 to 6/30/2018	7/1/2018 to 6/30/2019
<b>2012-2013</b>					
Ultimate Loss	\$753,000	\$753,000	\$753,000	\$753,000	\$753,000
Paid in Calendar Period	-	27,360	56,666	45,933	30,352
Paid to Date	419,336	446,696	503,362	549,295	579,647
Outstanding Liability	333,664	306,304	249,638	203,705	173,353
<b>2013-2014</b>					
Ultimate Loss	\$458,000	\$458,000	\$458,000	\$458,000	\$458,000
Paid in Calendar Period	-	33,106	62,139	59,907	48,560
Paid to Date	38,936	72,042	134,181	194,088	242,648
Outstanding Liability	419,064	385,958	323,819	263,912	215,352
<b>2014-2015</b>					
Ultimate Loss	\$653,000	\$653,000	\$653,000	\$653,000	\$653,000
Paid in Calendar Period	-	61,408	99,480	71,985	69,399
Paid to Date	44,999	106,407	205,887	277,872	347,271
Outstanding Liability	608,001	546,593	447,113	375,128	305,729
<b>2015-2016</b>					
Ultimate Loss	\$347,000	\$693,000	\$693,000	\$693,000	\$693,000
Paid in Calendar Period	-	39,044	100,119	99,338	71,882
Paid to Date	8,026	47,070	147,189	246,527	318,409
Outstanding Liability	338,974	645,930	545,811	446,473	374,591
<b>2016-2017</b>					
Ultimate Loss	-	-	\$725,000	\$725,000	\$725,000
Paid in Calendar Period	-	-	53,650	104,059	103,247
Paid to Date	-	-	53,650	157,709	260,956
Outstanding Liability	-	-	671,350	567,291	464,044
<b>2017-2018</b>					
Ultimate Loss	-	-	-	\$748,000	\$748,000
Paid in Calendar Period	-	-	-	55,352	107,360
Paid to Date	-	-	-	55,352	162,712
Outstanding Liability	-	-	-	692,648	585,288
<b>2018-2019</b>					
Ultimate Loss	-	-	-	-	\$777,000
Paid in Calendar Period	-	-	-	-	57,498
Paid to Date	-	-	-	-	57,498
Outstanding Liability	-	-	-	-	719,502
<b>Totals</b>					
Ultimate Loss	\$20,695,791	\$21,041,791	\$21,766,791	\$22,514,791	\$23,291,791
Paid in Calendar Period	-	289,088	595,847	617,827	651,247
Paid to Date	16,690,000	16,979,088	17,574,935	18,192,762	18,844,009
Outstanding Liability	4,005,791	4,062,703	4,191,856	4,322,029	4,447,782
Total Outstanding ULAE	727,000	767,310	834,025	899,019	948,818
Outstanding Liability plus ULAE	4,732,791	4,830,013	5,025,881	5,221,048	5,396,600

Notes appear on the next page.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2013-2014, \$33,106 is expected to be paid between 1/1/16 and 6/30/16, \$72,042 will have been paid by 6/30/16, and the reserve for remaining payments on these claims should be \$385,958.
- Ultimate Losses for each accident year are from Exhibit J-4, Page 2.
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example,  $\$62,139 = \$385,958 \times 16.1\%$ .
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example,  $\$134,181 = \$62,139 + \$72,042$ .
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example,  $\$385,958 = \$458,000 - \$72,042$ .

This exhibit shows the calculation of the liability for outstanding claims as of the date of evaluation, the end of the current fiscal year, and the end of the coming fiscal year. It also shows the expected claims payout during the remainder of the current fiscal year and the coming fiscal year. Refer to the Totals at the end of the exhibit for the balance sheet information. The top parts of the exhibit show information for each program year.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Short- and Long-Term Liabilities

<u>Liabilities as of 12/31/15:</u>		<u>Expected</u>	<u>Discounted</u>
<u>Current (Short Term)</u>	Loss and ALAE:	\$250,044	\$250,044
	ULAE:	157,710	157,710
	Short-Term Loss and LAE:	<u>\$407,754</u>	<u>\$407,754</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,755,747	\$3,755,747
	ULAE:	569,290	569,290
	Long-Term Loss and LAE:	<u>\$4,325,037</u>	<u>\$4,325,037</u>
<u>Total Liability</u>	Loss and ALAE:	\$4,005,791	\$4,005,791
	ULAE:	727,000	727,000
	Total Loss and LAE:	<u>\$4,732,791</u>	<u>\$4,732,791</u>

<u>Liabilities as of 6/30/16:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$542,197	\$542,197
	ULAE:	184,138	184,138
	Short-Term Loss and LAE:	<u>\$726,335</u>	<u>\$726,335</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,520,506	\$3,520,506
	ULAE:	583,172	583,172
	Long-Term Loss and LAE:	<u>\$4,103,678</u>	<u>\$4,103,678</u>
<u>Total Liability</u>	Loss and ALAE:	\$4,062,703	\$4,062,703
	ULAE:	767,310	767,310
	Total Loss and LAE:	<u>\$4,830,013</u>	<u>\$4,830,013</u>

		<u>Discounted with a Margin for Contingencies</u>				
		<u>70%</u>	<u>75%</u>	<u>80%</u>	<u>85%</u>	<u>90%</u>
		<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>
<u>Liabilities as of 12/31/15:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$282,800	\$297,552	\$314,805	\$336,059	\$364,564
	ULAE:	178,370	187,675	198,557	211,962	229,941
	Short-Term Loss and LAE:	<u>\$461,170</u>	<u>\$485,227</u>	<u>\$513,362</u>	<u>\$548,021</u>	<u>\$594,505</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$4,247,750	\$4,469,339	\$4,728,486	\$5,047,724	\$5,475,879
	ULAE:	643,867	677,455	716,736	765,126	830,025
	Long-Term Loss and LAE:	<u>\$4,891,617</u>	<u>\$5,146,794</u>	<u>\$5,445,222</u>	<u>\$5,812,850</u>	<u>\$6,305,904</u>
<u>Total Liability</u>	Loss and ALAE:	\$4,530,550	\$4,766,891	\$5,043,291	\$5,383,783	\$5,840,443
	ULAE:	822,237	865,130	915,293	977,088	1,059,966
	Total Loss and LAE:	<u>\$5,352,787</u>	<u>\$5,632,021</u>	<u>\$5,958,584</u>	<u>\$6,360,871</u>	<u>\$6,900,409</u>
<u>Liabilities as of 6/30/16:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$613,225	\$645,214	\$682,626	\$728,713	\$790,523
	ULAE:	208,260	219,124	231,830	247,481	268,473
	Short-Term Loss and LAE:	<u>\$821,485</u>	<u>\$864,338</u>	<u>\$914,456</u>	<u>\$976,194</u>	<u>\$1,058,996</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,981,692	\$4,189,403	\$4,432,317	\$4,731,560	\$5,132,898
	ULAE:	659,568	693,974	734,213	783,783	850,265
	Long-Term Loss and LAE:	<u>\$4,641,260</u>	<u>\$4,883,377</u>	<u>\$5,166,530</u>	<u>\$5,515,343</u>	<u>\$5,983,163</u>
<u>Total Liability</u>	Loss and ALAE:	\$4,594,917	\$4,834,617	\$5,114,943	\$5,460,273	\$5,923,421
	ULAE:	867,828	913,098	966,043	1,031,264	1,118,738
	Total Loss and LAE:	<u>\$5,462,745</u>	<u>\$5,747,715</u>	<u>\$6,080,986</u>	<u>\$6,491,537</u>	<u>\$7,042,159</u>

Note: Current (short term) liabilities are the portion of the total estimated liability shown on Appendix J-G that is expected to be paid out within the coming year. Totals may vary from Exhibit J-1, due to rounding.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Confidence Level Table

Probability	Projected Losses	Outstanding Losses
95%	2.752	1.647
90	2.108	1.458
85	1.745	1.344
80	1.499	1.259
75	1.313	1.190
70	1.163	1.131
65	1.038	1.079
60	0.930	1.032
55	0.834	0.989
50	0.749	0.947
45	0.670	0.908
40	0.598	0.869
35	0.530	0.831
30	0.465	0.792
25	0.402	0.751

To read table: For the above retention, there is a 90% chance that final loss settlements will be less than 2.108 times the average expected amount of losses.

This exhibit shows the loads that must be applied to bring estimated losses at the expected level to the various indicated confidence levels.

Judicial Branch Workers' Compensation Program - State Judiciary

Program History

Policy Year Start Date	Policy Year End Date	Policy Year	Self-Insured Retention	
			Per Occurrence	Aggregate
1/1/1969	6/30/1995	Prior	Unlimited	(none)
7/1/1995	6/30/1996	1995-1996	Unlimited	(none)
7/1/1996	6/30/1997	1996-1997	Unlimited	(none)
7/1/1997	6/30/1998	1997-1998	Unlimited	(none)
7/1/1998	6/30/1999	1998-1999	Unlimited	(none)
7/1/1999	6/30/2000	1999-2000	Unlimited	(none)
7/1/2000	6/30/2001	2000-2001	Unlimited	(none)
7/1/2001	6/30/2002	2001-2002	Unlimited	(none)
7/1/2002	6/30/2003	2002-2003	Unlimited	(none)
7/1/2003	6/30/2004	2003-2004	Unlimited	(none)
7/1/2004	6/30/2005	2004-2005	Unlimited	(none)
7/1/2005	6/30/2006	2005-2006	Unlimited	(none)
7/1/2006	6/30/2007	2006-2007	Unlimited	(none)
7/1/2007	6/30/2008	2007-2008	Unlimited	(none)
7/1/2008	6/30/2009	2008-2009	Unlimited	(none)
7/1/2009	6/30/2010	2009-2010	Unlimited	(none)
7/1/2010	6/30/2011	2010-2011	Unlimited	(none)
7/1/2011	6/30/2012	2011-2012	Unlimited	(none)
7/1/2012	6/30/2013	2012-2013	Unlimited	(none)
7/1/2013	6/30/2014	2013-2014	Unlimited	(none)
7/1/2014	6/30/2015	2014-2015	Unlimited	(none)
7/1/2015	6/30/2016	2015-2016	2,000,000	(none)
7/1/2016	6/30/2017	2016-2017	2,000,000	(none)
	Third Party Claims Administrator		Begin Date	End Date
	Corvel		7/1/2008	9/30/2014
	AIMS		10/1/2014	Current

This exhibit summarizes some of the key facts about the history of the program.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Incurred Losses as of 12/31/15

Accident Year (A)	Unlimited Incurred (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Incurred (E)	Incurred Over SIR (F)	Incurred Over \$100,000 (G)	Incurred Capped at \$100,000 (H)	Incurred to SIR Layer \$100,000 (I)	Incurred Capped at SIR (J)	Incurred Capped at SIR & Aggregate (K)
Prior	\$7,465,596	\$0	\$0	\$7,465,596	\$0	\$2,768,032	\$4,697,564	\$2,768,032	\$7,465,596	\$7,465,596
1995-1996	1,363,030	0	0	1,363,030	0	779,084	583,946	779,084	1,363,030	1,363,030
1996-1997	216,654	0	0	216,654	0	0	216,654	0	216,654	216,654
1997-1998	438,096	0	0	438,096	0	37,957	400,139	37,957	438,096	438,096
1998-1999	1,424,170	0	4,650	1,419,520	0	649,773	769,747	649,773	1,419,520	1,419,520
1999-2000	684,307	0	0	684,307	0	146,439	537,869	146,439	684,307	684,307
2000-2001	950,548	0	0	950,548	0	396,865	553,684	396,865	950,548	950,548
2001-2002	915,878	0	0	915,878	0	404,352	511,526	404,352	915,878	915,878
2002-2003	195,771	0	0	195,771	0	0	195,771	0	195,771	195,771
2003-2004	313,119	0	0	313,119	0	0	313,119	0	313,119	313,119
2004-2005	365,861	0	0	365,861	0	119,890	245,971	119,890	365,861	365,861
2005-2006	226,861	0	0	226,861	0	0	226,861	0	226,861	226,861
2006-2007	585,633	0	0	585,633	0	272,323	313,310	272,323	585,633	585,633
2007-2008	264,526	0	7,436	257,090	0	0	257,090	0	257,090	257,090
2008-2009	681,512	0	0	681,512	0	104,685	576,827	104,685	681,512	681,512
2009-2010	706,054	0	0	706,054	0	212,775	493,279	212,775	706,054	706,054
2010-2011	270,543	0	0	270,543	0	0	270,543	0	270,543	270,543
2011-2012	652,618	0	37,000	615,618	0	57,543	558,075	57,543	615,618	615,618
2012-2013	497,103	0	0	497,103	0	133,826	363,277	133,826	497,103	497,103
2013-2014	101,267	0	0	101,267	0	0	101,267	0	101,267	101,267
2014-2015	160,387	0	0	160,387	0	0	160,387	0	160,387	160,387
2015-2016	61,870	0	73	61,797	0	0	61,797	0	61,797	61,797
Total	\$18,541,405	\$0	\$49,158	\$18,492,247	\$0	\$6,083,543	\$12,408,703	\$6,083,543	\$18,492,247	\$18,492,247

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C)
- (D) Excess and Subro Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of incurred losses in excess of SIR.
- (G) Sum of incurred losses in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix J-J.



## Judicial Branch Workers' Compensation Program - State Judiciary

Paid Losses as of 12/31/15

Accident Year (A)	Unlimited Paid (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Paid (E)	Paid Over SIR (F)	Paid Over \$100,000 (G)	Paid Capped at \$100,000 (H)	Paid \$100,000 to SIR Layer (I)	Paid Capped at SIR (J)	Paid Capped at SIR & Aggregate (K)
Prior	\$7,174,989	\$0	\$0	\$7,174,989	\$0	\$2,530,831	\$4,644,159	\$2,530,831	\$7,174,989	\$7,174,989
1995-1996	994,831	0	0	994,831	0	410,885	583,946	410,885	994,831	994,831
1996-1997	216,654	0	0	216,654	0	0	216,654	0	216,654	216,654
1997-1998	438,096	0	0	438,096	0	37,957	400,139	37,957	438,096	438,096
1998-1999	1,263,014	0	4,650	1,258,364	0	488,617	769,747	488,617	1,258,364	1,258,364
1999-2000	619,926	0	0	619,926	0	82,057	537,869	82,057	619,926	619,926
2000-2001	950,548	0	0	950,548	0	396,865	553,684	396,865	950,548	950,548
2001-2002	779,032	0	0	779,032	0	267,506	511,526	267,506	779,032	779,032
2002-2003	195,771	0	0	195,771	0	0	195,771	0	195,771	195,771
2003-2004	288,633	0	0	288,633	0	0	288,633	0	288,633	288,633
2004-2005	365,861	0	0	365,861	0	119,890	245,971	119,890	365,861	365,861
2005-2006	226,861	0	0	226,861	0	0	226,861	0	226,861	226,861
2006-2007	543,463	0	0	543,463	0	230,153	313,310	230,153	543,463	543,463
2007-2008	166,686	0	7,436	159,251	0	0	159,251	0	159,251	159,251
2008-2009	601,263	0	0	601,263	0	101,791	499,473	101,791	601,263	601,263
2009-2010	646,000	0	0	646,000	0	179,131	466,869	179,131	646,000	646,000
2010-2011	226,748	0	0	226,748	0	0	226,748	0	226,748	226,748
2011-2012	529,412	0	37,000	492,412	0	3,276	489,136	3,276	492,412	492,412
2012-2013	419,336	0	0	419,336	0	133,826	285,510	133,826	419,336	419,336
2013-2014	38,936	0	0	38,936	0	0	38,936	0	38,936	38,936
2014-2015	44,999	0	0	44,999	0	0	44,999	0	44,999	44,999
2015-2016	8,098	0	73	8,026	0	0	8,026	0	8,026	8,026
Total	\$16,739,159	\$0	\$49,158	\$16,690,001	\$0	\$4,982,785	\$11,707,217	\$4,982,785	\$16,690,001	\$16,690,001

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C)
- (D) Excess and Subro Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of paid losses in excess of SIR.
- (G) Sum of paid losses in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix J-J.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Case Reserves as of 12/31/15

Accident Year (A)	Unlimited Reserves (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Reserves (E)	Reserves Over SIR (F)	Reserves Over \$100,000 (G)	Reserves Capped at \$100,000 (H)	Reserves \$100,000 to SIR Layer (I)	Reserves Capped at SIR (J)	Reserves Capped at SIR & Aggregate (K)
Prior	\$290,606	\$0	\$0	\$290,606	\$0	\$237,202	\$53,405	\$237,202	\$290,606	\$290,606
1995-1996	368,199	0	0	368,199	0	368,199	0	368,199	368,199	368,199
1996-1997	0	0	0	0	0	0	0	0	0	0
1997-1998	0	0	0	0	0	0	0	0	0	0
1998-1999	161,156	0	0	161,156	0	161,156	0	161,156	161,156	161,156
1999-2000	64,381	0	0	64,381	0	64,381	0	64,381	64,381	64,381
2000-2001	0	0	0	0	0	0	0	0	0	0
2001-2002	136,846	0	0	136,846	0	136,846	0	136,846	136,846	136,846
2002-2003	0	0	0	0	0	0	0	0	0	0
2003-2004	24,487	0	0	24,487	0	0	24,487	0	24,487	24,487
2004-2005	0	0	0	0	0	0	0	0	0	0
2005-2006	0	0	0	0	0	0	0	0	0	0
2006-2007	42,170	0	0	42,170	0	42,170	0	42,170	42,170	42,170
2007-2008	97,839	0	0	97,839	0	0	97,839	0	97,839	97,839
2008-2009	80,248	0	0	80,248	0	2,894	77,354	2,894	80,248	80,248
2009-2010	60,054	0	0	60,054	0	33,644	26,410	33,644	60,054	60,054
2010-2011	43,795	0	0	43,795	0	0	43,795	0	43,795	43,795
2011-2012	123,206	0	0	123,206	0	54,267	68,939	54,267	123,206	123,206
2012-2013	77,767	0	0	77,767	0	0	77,767	0	77,767	77,767
2013-2014	62,331	0	0	62,331	0	0	62,331	0	62,331	62,331
2014-2015	115,388	0	0	115,388	0	0	115,388	0	115,388	115,388
2015-2016	53,772	0	0	53,772	0	0	53,772	0	53,772	53,772
Total	\$1,802,245	\$0	\$0	\$1,802,245	\$0	\$1,100,759	\$701,487	\$1,100,759	\$1,802,245	\$1,802,245

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Appendix J-K, Page 1, Column (B) - Appendix J-K, Page 2, Column (B).
- (C) Appendix J-K, Page 1, Column (C) - Appendix J-K, Page 2, Column (C).
- (D) Appendix J-K, Page 1, Column (D) - Appendix J-K, Page 2, Column (D).
- (E) (B) + (C) - (D).
- (F) Sum of case reserves in excess of SIR.
- (G) Sum of case reserves in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix J-J.

## Judicial Branch Workers' Compensation Program - State Judiciary

Claim Counts as of 12/31/15

Accident Year (A)	Reported Claims (B)	Subtractions to Reported Claims (C)	Subtractions from Reported Claims (D)	Adjusted Reported Claims (E)	Closed Claims (F)	Subtractions to Closed Claims (G)	Subtractions from Closed Claims (H)	Adjusted Closed Claims (I)	Open Claims (J)	Adjusted Open Claims (K)
Prior	256	0	0	256	248	0	0	248	8	8
1995-1996	39	0	0	39	38	0	0	38	1	1
1996-1997	29	0	0	29	29	0	0	29	0	0
1997-1998	28	0	0	28	28	0	0	28	0	0
1998-1999	50	0	0	50	48	0	0	48	2	2
1999-2000	27	0	0	27	25	0	0	25	2	2
2000-2001	30	0	0	30	30	0	0	30	0	0
2001-2002	36	0	0	36	34	0	0	34	2	2
2002-2003	39	0	0	39	39	0	0	39	0	0
2003-2004	29	0	0	29	28	0	0	28	1	1
2004-2005	32	0	0	32	32	0	0	32	0	0
2005-2006	27	0	0	27	27	0	0	27	0	0
2006-2007	33	0	0	33	32	0	0	32	1	1
2007-2008	22	0	0	22	19	0	0	19	3	3
2008-2009	23	0	0	23	21	0	0	21	2	2
2009-2010	26	0	0	26	24	0	0	24	2	2
2010-2011	25	0	0	25	24	0	0	24	1	1
2011-2012	29	0	0	29	22	0	0	22	7	7
2012-2013	16	0	0	16	12	0	0	12	4	4
2013-2014	11	0	0	11	10	0	0	10	1	1
2014-2015	21	0	0	21	13	0	0	13	8	8
2015-2016	13	0	0	13	4	0	0	4	9	9
Total	841	0	0	841	787	0	0	787	54	54

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C)
- (D)
- (E) (B) + (C) - (D).
- (F) Provided by the Judicial Council.
- (G)
- (H)
- (I) (F) + (G) - (H).
- (J) (B) - (F).
- (K) (E) - (I).

## Judicial Branch Workers' Compensation Program - State Judiciary

## Exposure Measures

Accident Year	Total Payroll (\$00) (A)	Inflation Trend Factor (B)	Trended Payroll (\$00) (C)
2000-2001	1,865,950	1.448	2,701,896
2001-2002	2,006,560	1.413	2,835,269
2002-2003	2,093,640	1.379	2,887,130
2003-2004	3,467,377	1.345	4,663,622
2004-2005	3,681,725	1.312	4,830,423
2005-2006	3,809,614	1.280	4,876,306
2006-2007	4,233,621	1.249	5,287,792
2007-2008	4,559,345	1.219	5,557,842
2008-2009	4,622,252	1.189	5,495,858
2009-2010	4,597,350	1.160	5,332,926
2010-2011	4,696,557	1.132	5,316,502
2011-2012	4,704,324	1.104	5,193,574
2012-2013	4,580,240	1.077	4,932,919
2013-2014	4,611,832	1.051	4,847,035
2014-2015	4,611,423	1.025	4,726,709
2015-2016	4,951,081	1.000	4,951,081
2016-2017	5,037,724	1.000	5,037,724
2017-2018	5,125,885	1.000	5,125,885
2018-2019	5,215,588	1.000	5,215,588

## Notes:

- (A) Provided by the Judicial Council.
- (B) Based on WCIRB.
- (C) (A) x (B).



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

*\* Actuarial Analysis Report \**

*Outstanding Liabilities at June 30, 2016 and Forecast for 2016-17*

*Presented to*  
Judicial Council of California

March 4, 2016 (DRAFT)

DRAFT



Friday, March 4, 2016

Ms. Linda M. Cox  
Senior Human Resources Manager  
Human Resources Services Office  
Judicial and Court Administrative Services Division  
Judicial Council of California  
455 Golden Gate Avenue  
San Francisco, CA 94102-3688

Re: Actuarial Review of the Self-Funded Workers' Compensation Program

Dear Ms. Cox:

We have completed our review of the Judicial Council of California (the Judicial Council), Judicial Branch Workers' Compensation Program (JBWCP). Specifically, the scope of this review includes providing the following information for the program:

- Estimated outstanding liabilities for loss and allocated loss adjustment expenses (ALAE) as of June 30, 2016. Estimates are provided at the expected level, as well as various confidence levels.
- Projection of ultimate loss and ALAE for fiscal accident years 2015-16 through 2018-19. Estimates are provided at the expected level, as well as various confidence levels.
- Projection of loss and ALAE payments for fiscal years 2015-16 through 2018-19.

The JBWCP is analyzed in two parts: (1) Trial Courts and (2) State Judiciary (including Trial Court Judges).

The estimates contained in this report are based upon loss data valued as of December 31, 2015, as well as other information provided by the Judicial Council, including exposure and financial data. Our estimates include medical and indemnity benefits, allocated loss adjustment expenses (ALAE), unallocated loss adjustment expenses (ULAE), and benefit payments made under the provisions of labor code 4850. Our estimates exclude all other program expenses. Furthermore, the estimates in this report are not discounted for anticipated investment income.

ALAE is the direct cost associated with the defense of individual claims (e.g. legal fees, investigation fees, court charges). ULAE is the cost to administer all claims to final settlement, which may be years into the future (e.g. claims adjusters' salaries, taxes). Other program expenses may include excess insurance, brokerage, consulting, and administrative expenses.

## DRAFT

Our conclusions regarding the JBWCP's liability for unpaid loss and allocated loss adjustment expenses (ALAE) at June 30, 2016 are summarized in the table below at the expected level, as well as various confidence levels.

Judicial Branch Workers' Compensation Program  
Self-Funded Workers' Compensation Program  
Estimated Liability for Unpaid Loss and ALAE  
at June 30, 2016

Year	Trial Courts	State Judiciary	Total
Prior	\$342,822	\$945,634	\$1,288,456
2001-02	587,389	162,489	749,878
2002-03	1,496,580	0	1,496,580
2003-04	1,742,723	40,333	1,783,056
2004-05	1,355,697	0	1,355,697
2005-06	2,370,421	0	2,370,421
2006-07	2,499,447	99,838	2,599,285
2007-08	2,838,266	124,917	2,963,183
2008-09	3,159,900	180,716	3,340,616
2009-10	4,296,129	192,816	4,488,945
2010-11	5,345,368	145,144	5,490,512
2011-12	5,094,730	286,031	5,380,761
2012-13	6,721,636	306,304	7,027,940
2013-14	8,016,037	385,958	8,401,995
2014-15	10,441,637	546,593	10,988,230
2015-16	12,894,463	645,930	13,540,393
Loss and ALAE	\$69,203,245	\$4,062,703	\$73,265,948
ULAE	5,276,934	767,310	6,044,244
Total	\$74,480,179	\$4,830,013	\$79,310,192
70% CL	80,364,000	5,463,000	85,827,000
75% CL	82,598,000	5,748,000	88,346,000
85% CL	88,557,000	6,492,000	95,049,000
90% CL	92,877,000	7,042,000	99,919,000

The \$79,310,192 estimate is the minimum liability to be booked by the Judicial Council at June 30, 2016 for its workers' compensation program, in accordance with Governmental Accounting Standards Board (GASB) Statement #10. GASB #10 requires the Judicial Council to accrue a liability on its financial statements for the ultimate cost of claims and expenses associated with all reported and unreported claims, including ALAE and ULAE. GASB #10 does not prohibit the discounting of losses to recognize investment income. GASB #10 does not address an asset requirement for the program, but only speaks to the liability to be recorded on the Judicial Council's financial statements.

Because actuarial estimates of claims costs are subject to some uncertainty, we recommend that an amount in addition to the discounted expected loss costs be set

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aside as a margin for contingencies. Generally, the amount should be sufficient to bring funding to the 75% to 85% confidence level for primary programs. We consider funding to the 70% confidence level to be marginally acceptable and funding to the 90% confidence level to be conservative.

It should be noted that the Trial Courts have an additional contingent liability for claims occurring from January 1, 2001 through June 30, 2003. These are referred to as Trial Courts Group II claims. Because the claims data is not available, we estimated the liability for unpaid losses by using payroll and self-funded retention information for this period, and applying loss development and payments patterns for the Trial Courts Group I. For these claims, we estimate the expected liability for unpaid loss and allocated loss adjustment expenses (ALAE) at June 30, 2016 to be \$75,930.

The table below shows our estimates of projected ultimate loss and ALAE for the JBWCP for the 2015-16 through 2018-19 fiscal years.

Judicial Branch Workers' Compensation Program  
Self-Funded Workers' Compensation Program  
Projected Ultimate Loss and ALAE

Year	2015-16	2016-17	2017-18	2018-19
Trial Courts	\$14,680,000	\$15,296,000	\$15,835,000	\$16,390,000
State Judiciary	\$693,000	\$725,000	\$748,000	\$777,000
Total	\$15,373,000	\$16,021,000	\$16,583,000	\$17,167,000
70% Confidence	16,998,000	17,714,000	18,336,000	18,982,000
75% Confidence	17,704,000	18,451,000	19,097,000	19,770,000
85% Confidence	19,574,000	20,400,000	21,115,000	21,860,000
90% Confidence	20,971,000	21,856,000	22,622,000	23,420,000

Note: Self-Funded Retention = \$2M for Trial Courts, \$2M for State Judiciary

The estimates in the table above do not include any recognition of the existing funding margin. They are for loss, allocated loss adjustment expenses (ALAE), and payments for 4850 benefits. These amounts do not include unallocated loss adjustment expenses (ULAE), other program expenses, or a discount for anticipated investment income.

The table below shows our estimates of the expected loss and ALAE payments for the JBWCP for the 2015-16 through 2018-19 fiscal year.

Judicial Branch Workers' Compensation Program  
Self-Funded Workers' Compensation Program  
Expected Loss and ALAE Payments

Year	2015-16	2016-17	2017-18	2018-19
Trial Courts	\$6,485,000	\$13,825,000	\$14,283,000	\$15,011,000
State Judiciary	289,000	596,000	618,000	651,000
Total	\$6,774,000	\$14,421,000	\$14,901,000	\$15,662,000

Note: 2015-16 is for the period 1/1/16 to 6/30/16



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The loss projections in this report reflect the estimated impact of benefit legislation contained in AB749, AB227, SB228, SB899, SB863, and recent WCAB court decisions based upon information provided by the WCIRB.

The ultimate impact on loss costs of legislated benefit adjustments are generally difficult to forecast in advance because the changes typically take place over a period of several years following enactment. Furthermore, actuarially derived benefit level evaluations often underestimate actual future cost levels. The shortfalls result from a variety of circumstances, including: increases in utilization levels, unanticipated changes in administrative procedures, and cost shifting among benefit categories. Thus, actual cost increases could differ, perhaps substantially, from the WCIRB's estimates.

The report that follows outlines the scope of our study, its background, and our conclusions, recommendations, and assumptions. Judgments regarding the appropriateness of our conclusions and recommendations should be made only after studying the report in its entirety, including the graphs, attachments, exhibits and appendices. Our report has been developed for the Judicial Council's internal use. It is not intended for general circulation.

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

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### **I. BACKGROUND**

The Judicial Council of California the policymaking body of the California courts, the largest court system in the nation. Under the leadership of the Chief Justice and in accordance with the California Constitution, the Judicial Council is responsible for ensuring the consistent, independent, impartial, and accessible administration of justice. The Judicial Council's staff agency and is responsible for implementing council policies.

The Judicial Council self-funds its exposure for workers' compensation claims, with the program being administered by the Judicial Council. The self-funded workers' compensation program is referred to as the Judicial Branch Workers' Compensation Program. Claims administration services are provided by AIMS.

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) Judicial, which includes member coverage for the Trial Court Justices, Judges, and Retired Judges in the Assigned Judges Program, 2) Trial Court employees and volunteers, which includes the membership of 57 out of the 58 California Trial Courts, 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 for the Trial Court Judges and the State Judiciary, 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.

Beginning January 1, 2003, the JBWCP assumed liability for the Trial Court's workers' compensation claims for those members who joined the program retroactive to January 1, 2001. As of December 31, 2015, 57 of the 58 trial courts in California have joined the program; only Los Angeles does not participate in the program. The current self-funded retention for the Trial Courts is \$2,000,000 per occurrence. The State Judiciary does not purchase excess insurance, and therefore all losses are retained without limit.

The purpose of this review is to provide a guide to the Judicial Council to determine reasonable funding levels for its self-insurance program according to the funding policy the Judicial Council has adopted and to comply with Governmental Accounting Standards Board Statements #10 and #30. The specific objectives of the study are to estimate the JBWCP's liability for outstanding claims as of June 30, 2016, project ultimate loss costs for 2015-16, 2016-17, 2017-18, and 2018-19, and provide funding guidelines to meet these liabilities and future costs.

## **II. CONCLUSIONS AND RECOMMENDATIONS**

### **A. LIABILITY FOR OUTSTANDING CLAIMS**

Graph 1 on the following page summarizes our assessment of the JBWCP's funding position as of June 30, 2016. The dark-colored bars indicate our estimates of the program's liability for outstanding claims before recognition of the investment income that can be earned on the assets held before the claim payments come due.

Our best estimate of the full value of the JBWCP's liability for outstanding claims within its self-funded retention is \$79,310,192 as of June 30, 2016. This amount includes losses, allocated loss adjustment expenses (ALAE), unallocated loss adjustment expenses (ULAE), and payments for 4850 benefits. This amount excludes all other program expenses. Furthermore, the estimates in this report are not discounted for anticipated investment income.

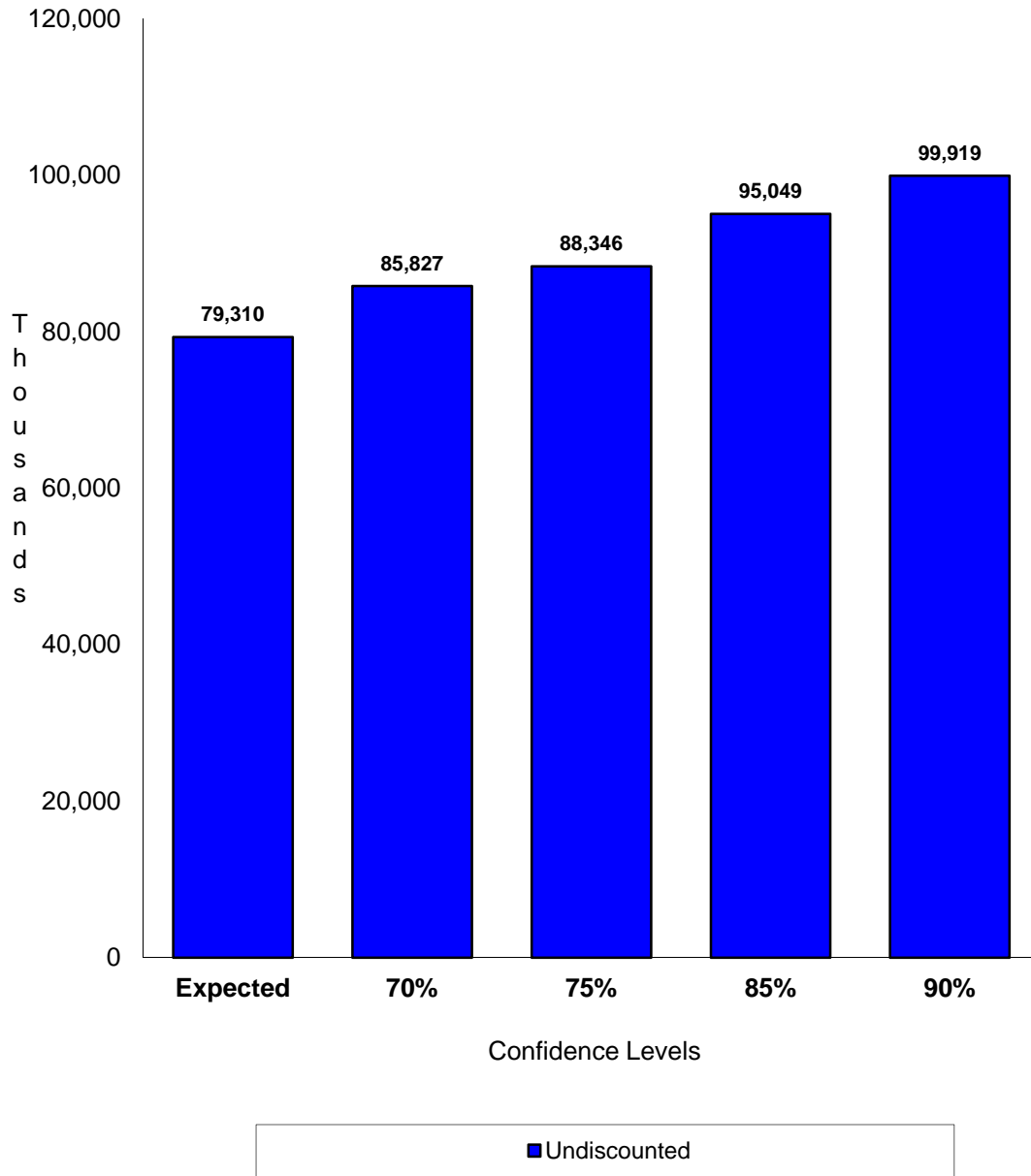
ALAE is the direct cost associated with the defense of individual claims (e.g. legal fees, investigation fees, court charges). ULAE is the cost to administer all claims to final settlement, which may be years into the future (e.g. claims adjusters' salaries, taxes). Other program expenses may include excess insurance, brokerage, consulting, and administrative expenses.

There is some uncertainty associated with our best estimate because of the random nature of much of the process that determines ultimate claims costs. For this reason, we generally recommend that a program such as this include some funding margin for the possibility that actual loss costs will be greater than the best estimate.

We generally measure the amount of this margin by thinking in terms of the probability distribution of actual possible results around our best estimate. As the margin grows, the probability that the corresponding funding amount will be sufficient to meet actual claim liabilities increases. We typically refer to this probability as the "confidence level" of funding.

Graph 1 shows the liabilities for outstanding claims at several confidence levels that are typically of interest to risk managers in formulating funding policies for self-insurance programs.

Judicial Branch Workers' Compensation Program  
Outstanding Liability (\$000's)  
at June 30, 2016



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The table below displays a breakdown of the program's outstanding loss and ALAE liabilities into case reserves and incurred but not reported (IBNR) reserves at June 30, 2016, before recognition of investment income.

**Judicial Branch Workers' Compensation Program  
Self-Funded Workers' Compensation Program  
Estimated Liability for Unpaid Loss and ALAE at June 30, 2016**

Year	Case Reserves	IBNR Reserves	Total Outstanding
Prior	\$309,033	\$44,404	\$353,437
1995-96	331,760	8,970	340,730
1996-97	0	0	0
1997-98	0	0	0
1998-99	156,076	19,480	175,556
1999-00	63,218	12,693	75,911
2000-01	247,694	95,128	342,822
2001-02	498,284	251,594	749,878
2002-03	1,098,651	397,929	1,496,580
2003-04	1,157,879	625,177	1,783,056
2004-05	743,160	612,537	1,355,697
2005-06	1,505,486	864,935	2,370,421
2006-07	1,248,677	1,350,608	2,599,285
2007-08	1,346,715	1,616,468	2,963,183
2008-09	975,420	2,365,196	3,340,616
2009-10	1,923,314	2,565,631	4,488,945
2010-11	2,693,823	2,796,689	5,490,512
2011-12	2,292,792	3,087,969	5,380,761
2012-13	3,539,864	3,488,076	7,027,940
2013-14	3,653,995	4,748,000	8,401,995
2014-15	3,011,524	7,976,706	10,988,230
2015-16	2,703,447	10,836,946	13,540,393
Loss and ALAE	\$29,500,812	\$43,765,136	\$73,265,948
ULAE		6,044,244	6,044,244
Total	\$29,500,812	\$49,809,380	\$79,310,192

The case reserve is the amount left to be paid on a claim, as estimated by the claims administrator. The IBNR reserve is the ultimate value of losses, less any amount that has been set up as reported losses by the claims adjuster. It includes both amounts for claims incurred but not yet received by the administrator and loss development on already reported claims.

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### **B. PROGRAM FUNDING: GOALS AND OBJECTIVES**

As self-insurance programs have proliferated among public entities, it has become apparent that there is a large measure of inconsistency in the way in which these programs recognize and account for their claims costs. This is the result of the fact that there have been several different sources of guidance available, none of which has been completely relevant to public entity self-insurance programs.

According to the Governmental Accounting Standards Board (GASB), the most relevant source of guidance on the subject is Financial Accounting Standards Board Statement #60. A liability for unpaid claim costs, including all loss adjustment expenses, should be accrued at the time the self-funded events occur. This liability should include an allowance for incurred but not reported claims. It may be discounted for investment income at an appropriate rate of return, provided the discounting is disclosed. The regulations detailing the way in which this must be done are outlined in GASB's statements #10 and #30. These regulations are required to be applied by the Judicial Council.

GASB #10 and #30 do not address funding requirements. They do, however, allow a range of funded amounts to be recognized for accounting purposes; specifically, GASB #10 and #30 which allow recognition of a funding margin for unexpectedly adverse loss experience. Thus, for accounting purposes, it is possible to formulate a funding policy from a range of alternatives. The uncertainty in any estimate of the program's liability for outstanding claims should be taken into consideration in determining funding policy, but it may be offset by recognizing anticipated investment income earnings. This usually means developing a funding program based on discounted claims costs with some margin for unexpected adverse loss experience.

The amount of the margin should be a question of long-term funding policy. We recommend that the margin be determined by thinking in terms of the probability that a given level of funding will prove to be adequate. For example, a reasonable goal might be to maintain a fund at the 85% confidence level.

A key factor to consider in determining funding policy is the degree to which stability is required in the level of contributions to the program from year to year. If you elect to fund at a low confidence level, the chances are much greater that future events will prove that additional contributions should have been made for current claims. The additional contributions for years by that time long past may be required at the same time that costs are increasing dramatically on then-current claims. The burden of funding increases on past years as well as on current years, may well be prohibitive.

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We generally recommend maintaining program funding at the 80% confidence level, after recognition of investment income, with a recommended range of the 75% to 85% confidence levels. We tend to think of the 70% confidence level as marginally acceptable and of the 90% confidence level as conservative. We recommend the 75% to 85% confidence level range because the probabilities are reasonably high that resulting funding will be sufficient to meet claim liabilities, yet the required margins are not so large that they will cause most self-funded entities to experience undue financial hardship. In addition, within this range, anticipated investment income generally offsets the required margin for the most part, which means that it is also reasonable to think of the liabilities as being stated on an undiscounted basis.

We also strongly believe, however, that the confidence level to which any future year is funded should be evaluated in light of the relative certainty of the assumptions underlying the actuarial analysis, the Judicial Council's other budgetary constraints, and the relative level of risk it is believed appropriate to assume. This means formulating both short and long-term funding goals, which may be the same in some years, but different in others.

In general, we recommend that you fund each year's claims costs in that year. When surpluses or deficiencies have developed on outstanding liabilities and funding adjustments are necessary, they should be clearly identified as such so that the habit of funding each year's claims costs that year is maintained. We also recommend that you reduce surplus funding more slowly than you would accumulate funding to make up a deficiency.

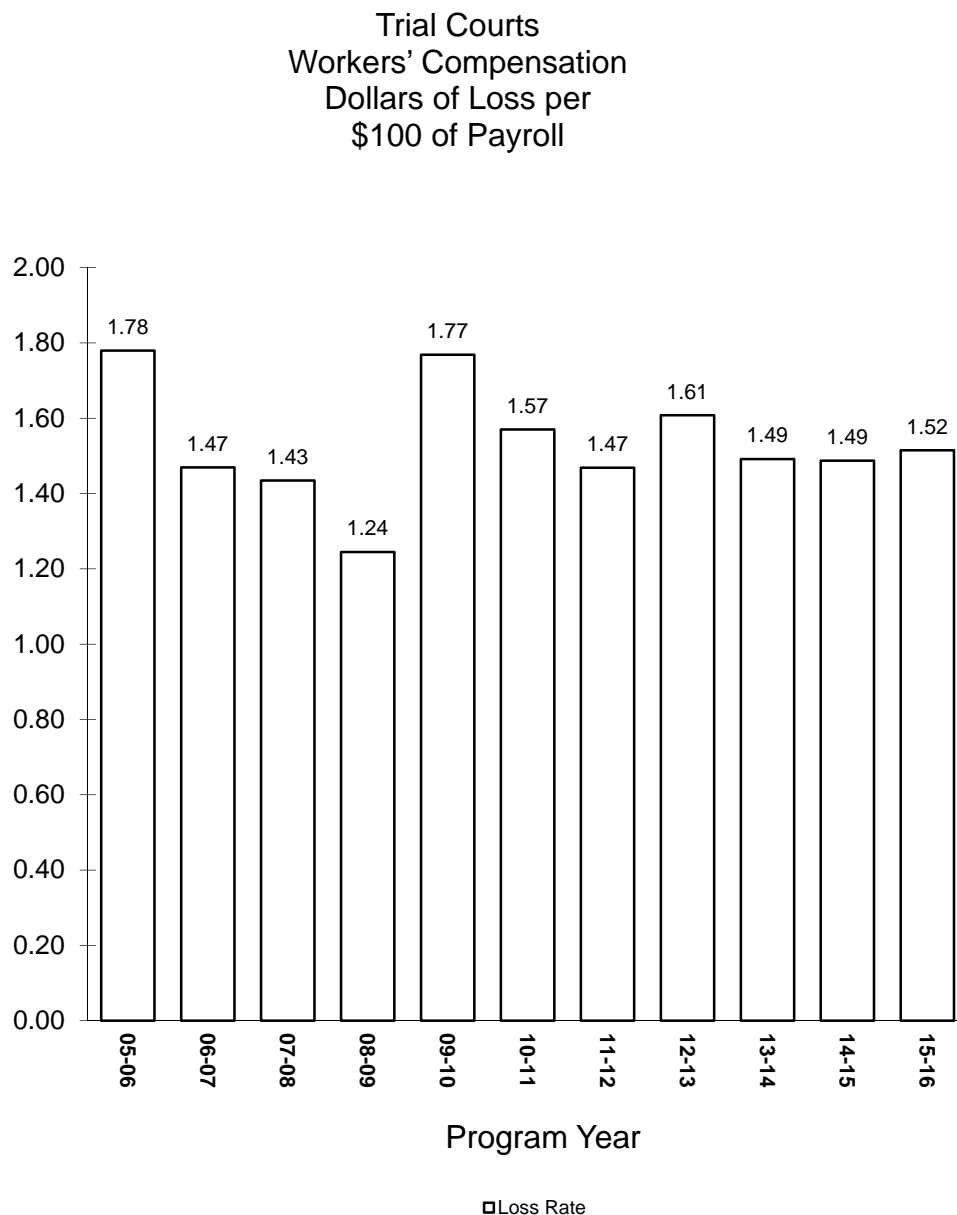


### C. HISTORICAL TRENDS IN THE SELF-INSURANCE PROGRAM

Graphs 2, 3 and 4 below delineate the average loss rate, severity and frequency, respectively for the Trial Courts. Note that for the purposes of these graphs, all individual losses have been limited to \$250,000.

The Trial Courts' loss rate (limited to \$250,000 per occurrence) has been relatively stable overall during the past nine years. The Trial Courts' loss rate averaged \$1.48 during the 2005-06 and 2008-09 program years and averaged \$1.57 per \$100 of payroll during 2009-10 through 2014-15. Our projected loss rate for 2015-16 is \$1.52 per \$100 of payroll. This selection is based on the Trial Courts' average for the most recent five years.

Graph 2

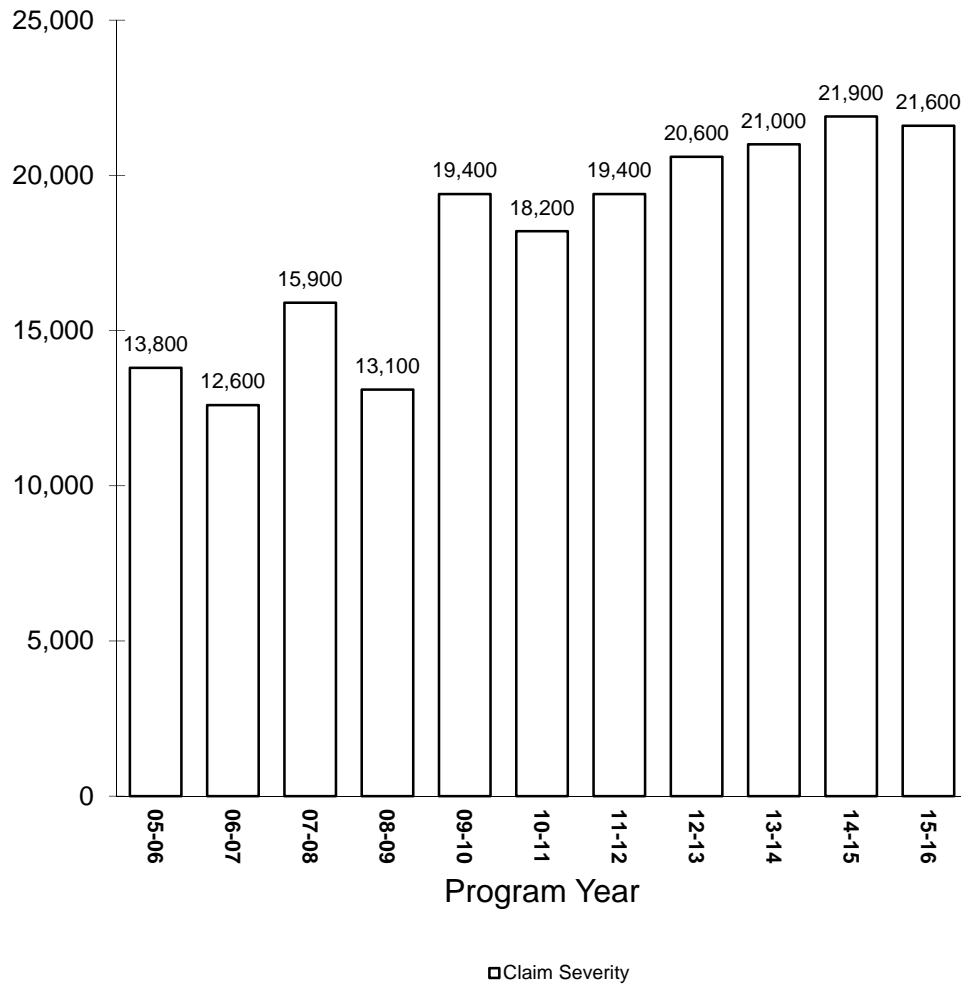


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The Trial Courts' claim severity, or cost per claim (limited to \$250,000 per occurrence), has been rising overall during the past nine years. The projected 2015-16 average cost per claim of \$21,600 is based on the recent increasing trend.

Graph 3

Trial Courts  
Workers' Compensation  
Dollars of Loss per Claim

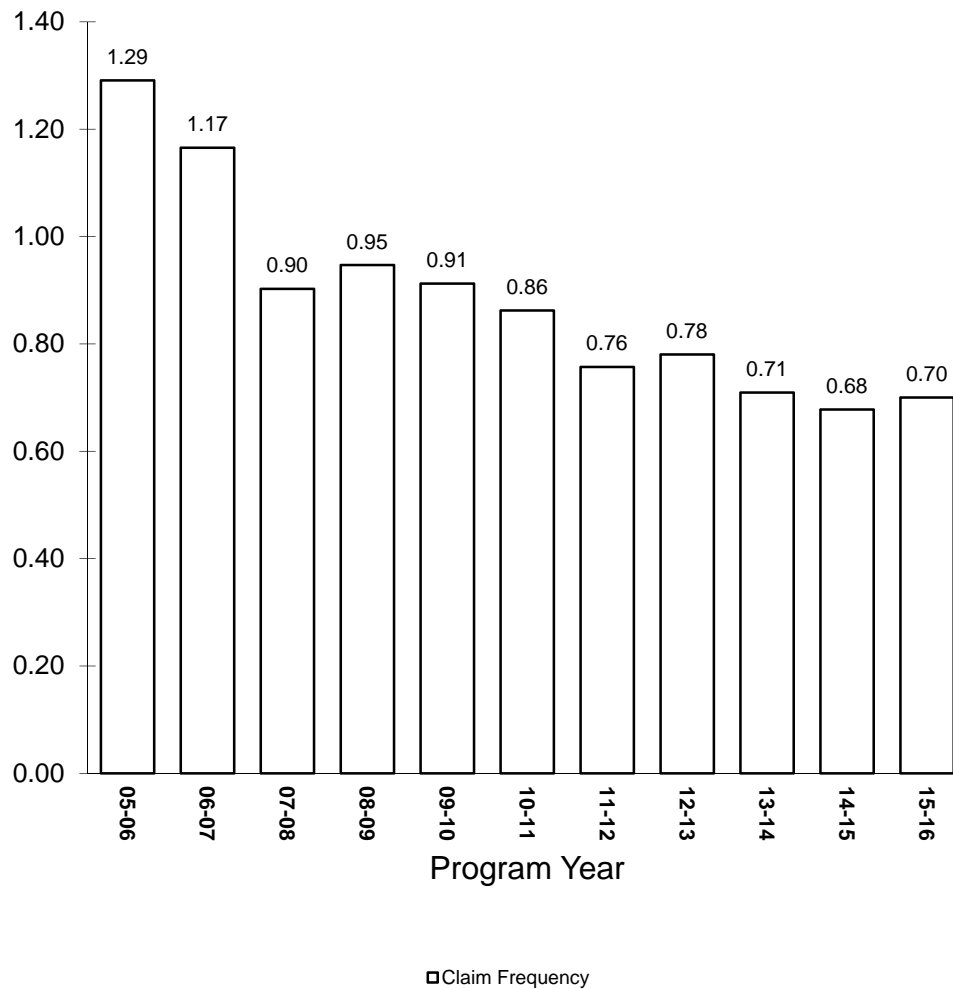


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The Trial Courts' claim frequency, or number of claims per \$1 million of payroll, had been generally decreasing since 2005-06, but seems to have leveled off during the most recent three program years. Our projected claims frequency of 0.70 for 2015-16 is similar to the average of the recent two years.

Graph 4

Trial Courts  
Workers' Compensation  
Number of Claims per  
\$1 Million of Payroll

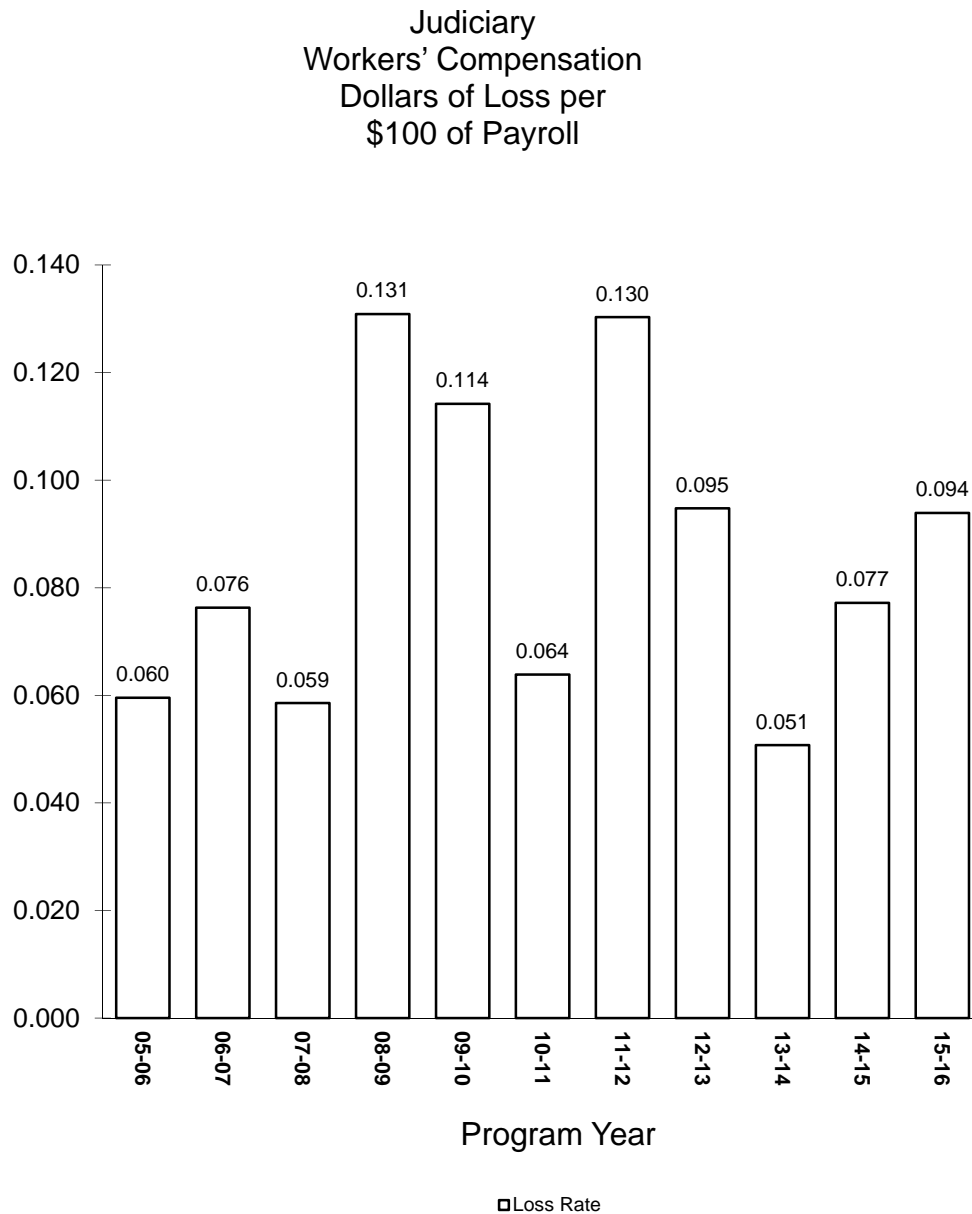


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Graphs 5, 6 and 7 below delineate the average loss rate, severity and frequency, respectively for the State Judiciary. Note that for the purposes of these graphs, all individual losses have been limited to \$100,000.

The State Judiciary's loss rate (limited to \$100,000 per occurrence) has been quite volatile over the past ten years. The State Judiciary's loss rate averaged \$0.065 from 2005-06 to 2007-08 and \$0.095 between 2008-09 and 2014-15. Our projected loss rate for 2015-16 is \$0.094 per \$100 of payroll, which is similar to the average of the last seven years.

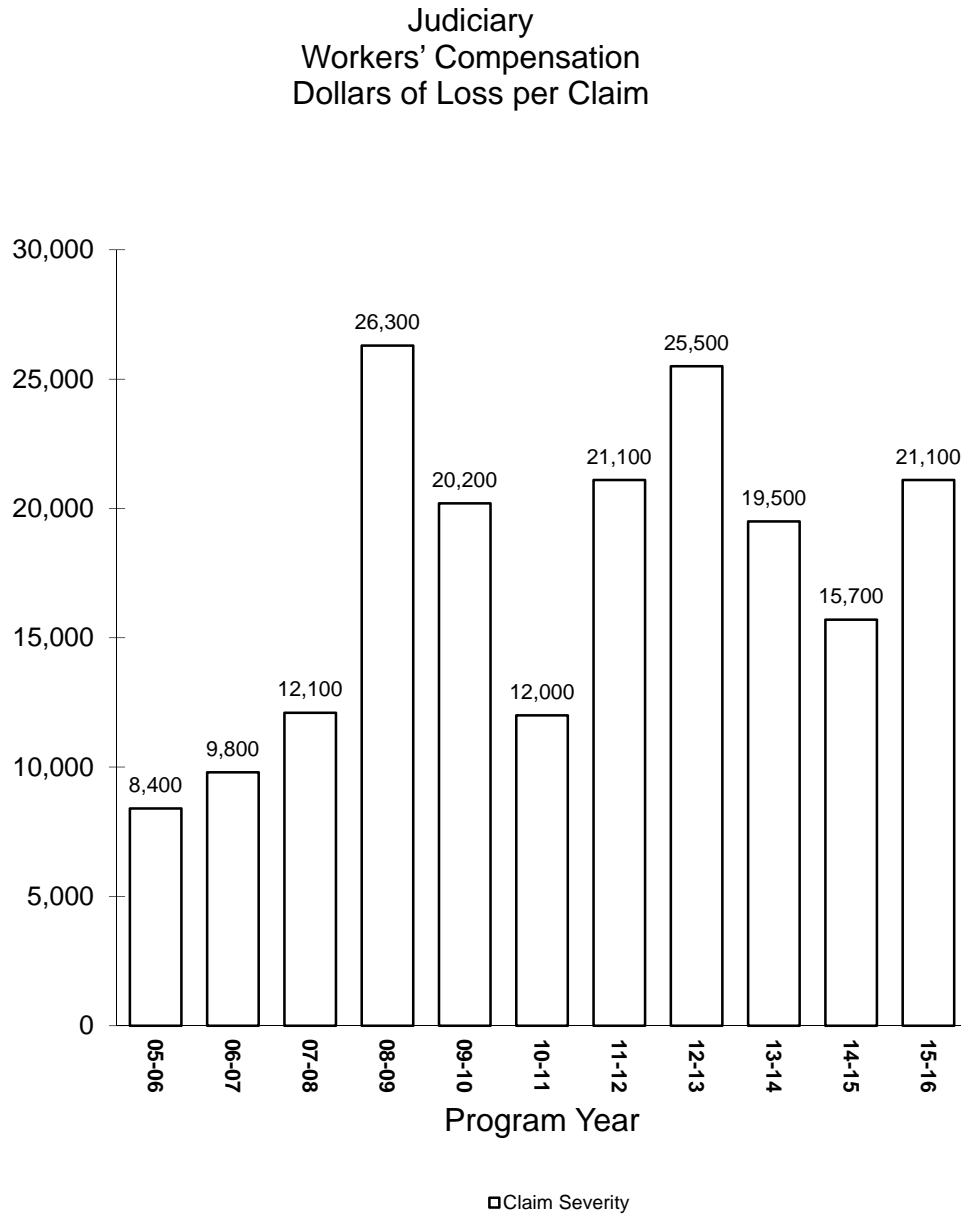
Graph 5



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The State Judiciary's claim severity, or cost per claim (limited to \$100,000 per occurrence), has been rising overall during the past ten years. The State Judiciary has averaged \$10,100 per claim for the years from 2005-06 through 2007-08 and \$20,100 per claim for the years from 2008-09 through 2014-15. Our projection of \$21,100 for 2015-16 is based on the most recent seven years.

Graph 6

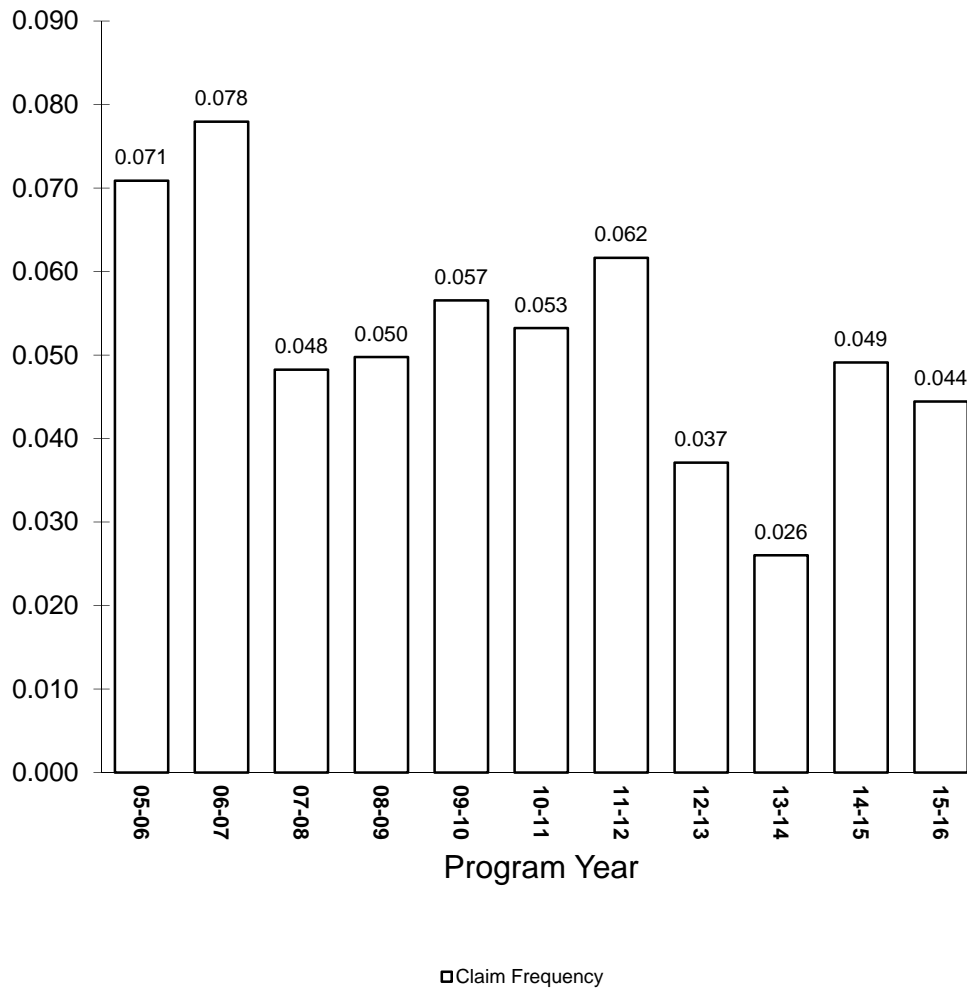


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The State Judiciary's claim frequency, or number of claims per \$1 million payroll, has generally decreased over the period shown below. The projected 2015-16 frequency is 0.044 claims per \$1 million of payroll, which reflects the apparent downward trend.

Graph 7

Judiciary  
Workers' Compensation  
Number of Claims per  
\$1 Million of Payroll



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**D. COMPARISON WITH PREVIOUS RESULTS**

The prior report for the Judicial Branch Workers' Compensation Program was dated March 31, 2015. In the following table, we display actual versus expected development of incurred losses and ALAE by accident year for the Trial Courts between the January 31, 2015 evaluation date of the prior report and the December 31, 2015 evaluation date of the current report.

**Trial Courts  
Actual Versus Expected Incurred Loss and ALAE Development**

Accident Year	Expected Incurred Development	Actual Incurred Development	Actual Minus Expected
2000-01	\$57,000	(\$45,000)	(\$102,000)
2001-02	82,000	(61,000)	(143,000)
2002-03	160,000	(133,000)	(293,000)
2003-04	261,000	191,000	(70,000)
2004-05	209,000	63,000	(146,000)
2005-06	246,000	544,000	298,000
2006-07	341,000	458,000	117,000
2007-08	278,000	(159,000)	(437,000)
2008-09	379,000	(114,000)	(493,000)
2009-10	433,000	289,000	(144,000)
2010-11	442,000	755,000	313,000
2011-12	620,000	483,000	(137,000)
2012-13	1,131,000	996,000	(135,000)
2013-14	2,243,000	1,361,000	(882,000)
2014-15	5,215,000	3,549,000	(1,666,000)
Total	\$12,097,000	\$8,177,000	(\$3,920,000)
00/01-08/09	\$2,013,000	\$744,000	(\$1,269,000)
09/10-14/15	\$10,084,000	\$7,433,000	(\$2,651,000)

As shown, actual incurred development was less than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that incurred losses would increase by \$12,097,000 between the two evaluation dates. However, actual development was approximately \$8,177,000; or about \$3,920,000 less than expected. Most accident years developed lower than expected. However, the 2005-06, 2006-07, and 2010-11 accident years are emerging higher than expected.

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In the table below we display actual versus expected development of paid losses and ALAE by accident year for the Trial Courts between the January 31, 2015 evaluation date of the prior report and the December 31, 2015 evaluation date of the current report.

**Trial Courts  
Actual Versus Expected Paid Loss and ALAE Development**

Accident Year	Expected Paid Development	Actual Paid Development	Actual Minus Expected
2000-01	\$163,000	\$58,000	(\$105,000)
2001-02	120,000	57,000	(63,000)
2002-03	218,000	74,000	(144,000)
2003-04	299,000	320,000	21,000
2004-05	211,000	174,000	(37,000)
2005-06	315,000	393,000	78,000
2006-07	340,000	587,000	247,000
2007-08	483,000	500,000	17,000
2008-09	489,000	302,000	(187,000)
2009-10	722,000	965,000	243,000
2010-11	878,000	1,164,000	286,000
2011-12	1,182,000	1,586,000	404,000
2012-13	1,716,000	1,842,000	126,000
2013-14	2,331,000	1,893,000	(438,000)
2014-15	2,816,000	2,026,000	(790,000)
Total	\$12,283,000	\$11,941,000	(\$342,000)
00/01-08/09	\$2,638,000	\$2,465,000	(\$173,000)
09/10-14/15	\$9,645,000	\$9,476,000	(\$169,000)

As shown, actual paid development was less than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that paid losses would increase by \$12,283,000 between the two evaluation dates. However, actual development was approximately \$11,941,000; or about \$342,000 less than expected.



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In the table below we display the change in the estimates of the program's ultimate losses and ALAE by accident year for the Trial Courts since our prior report.

**Trial Courts  
Change in Ultimate Loss and ALAE**

Accident Year	Prior Report	Current Report	Change In Ultimate
2000-01	\$9,754,000	\$9,669,000	(\$85,000)
2001-02	14,294,000	14,148,000	(146,000)
2002-03	18,820,000	18,519,000	(301,000)
2003-04	20,324,000	20,271,000	(53,000)
2004-05	14,667,000	14,513,000	(154,000)
2005-06	14,510,000	14,711,000	201,000
2006-07	14,406,000	14,590,000	184,000
2007-08	14,637,000	14,516,000	(121,000)
2008-09	13,526,000	13,341,000	(185,000)
2009-10	17,550,000	17,521,000	(29,000)
2010-11	16,102,000	16,504,000	402,000
2011-12	14,921,000	14,785,000	(136,000)
2012-13	15,550,000	15,297,000	(253,000)
2013-14	15,086,000	14,193,000	(893,000)
2014-15	15,708,000	14,000,000	(1,708,000)
Total	\$229,855,000	\$226,578,000	(\$3,277,000)
00/01-08/09	\$134,938,000	\$134,278,000	(\$660,000)
09/10-14/15	\$94,917,000	\$92,300,000	(\$2,617,000)

As shown, overall we have decreased the estimated ultimates by \$3,277,000 when compared to the ultimate losses calculated in the prior report. The changes in the estimates of ultimate losses generally track with actual versus expected loss development shown in the tables on the previous pages.

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In the following table, we display the State Judiciary's actual versus expected development of incurred losses and ALAE by accident year between the January 31, 2015 evaluation date of the prior report and the December 31, 2015 evaluation date of the current report.

**State Judiciary  
Actual Versus Expected Incurred Loss and ALAE Development**

Accident Year	Expected Incurred Development	Actual Incurred Development	Actual Minus Expected
Prior	\$6,000	(\$9,000)	(\$15,000)
1995-96	3,000	21,000	18,000
1996-97	0	0	0
1997-98	0	0	0
1998-99	5,000	0	(5,000)
1999-00	3,000	1,000	(2,000)
2000-01	0	0	0
2001-02	7,000	(179,000)	(186,000)
2002-03	2,000	(16,000)	(18,000)
2003-04	3,000	0	(3,000)
2004-05	0	1,000	1,000
2005-06	5,000	(57,000)	(62,000)
2006-07	11,000	(13,000)	(24,000)
2007-08	8,000	(63,000)	(71,000)
2008-09	20,000	13,000	(7,000)
2009-10	23,000	4,000	(19,000)
2010-11	24,000	9,000	(15,000)
2011-12	47,000	(21,000)	(68,000)
2012-13	51,000	(33,000)	(84,000)
2013-14	130,000	26,000	(104,000)
2014-15	232,000	103,000	(129,000)
Total	\$580,000	(\$213,000)	(\$793,000)

For the years shown, actual incurred development was lower than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that incurred losses would increase by \$580,000 between the two evaluation dates. However, actual development was a decrease of approximately \$213,000; or about \$793,000 less than expected. As shown, most accident years developed favorably.

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In the table below we display actual versus expected development of paid losses and ALAE by accident year between the January 31, 2015 evaluation date of the prior report and the December 31, 2015 evaluation date of the current report.

**State Judiciary  
Actual Versus Expected Paid Loss and ALAE Development**

Accident Year	Expected Paid Development	Actual Paid Development	Actual Minus Expected
Prior	\$57,000	\$0	(\$57,000)
1995-96	33,000	0	(33,000)
1996-97	0	0	0
1997-98	0	0	0
1998-99	18,000	0	(18,000)
1999-00	8,000	0	(8,000)
2000-01	0	0	0
2001-02	46,000	134,000	88,000
2002-03	2,000	0	(2,000)
2003-04	4,000	1,000	(3,000)
2004-05	0	1,000	1,000
2005-06	9,000	0	(9,000)
2006-07	24,000	90,000	66,000
2007-08	30,000	17,000	(13,000)
2008-09	29,000	22,000	(7,000)
2009-10	60,000	248,000	188,000
2010-11	43,000	46,000	3,000
2011-12	76,000	64,000	(12,000)
2012-13	68,000	61,000	(7,000)
2013-14	109,000	10,000	(99,000)
2014-15	95,000	36,000	(59,000)
Total	\$711,000	\$730,000	\$19,000

For the years shown, actual paid development was greater than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that paid losses would increase by \$711,000 between the two evaluation dates. However, actual development was approximately \$730,000; or about \$19,000 more than expected. As shown, most accident years developed favorably. This favorable development is offset by unfavorable development during the 2001-02, 2006-07, and 2009-10 accident years.

**DRAFT**

In the table below we display the change in our estimates of the program's ultimate losses and ALAE by accident year since our prior report.

**State Judiciary  
Change in Ultimate Loss and ALAE**

Accident Year	Prior Report	Current Report	Change In Ultimate
Prior	\$7,520,000	\$7,510,000	(\$10,000)
1995-96	1,354,000	1,373,000	19,000
1996-97	217,000	217,000	0
1997-98	438,000	438,000	0
1998-99	1,446,000	1,442,000	(4,000)
1999-00	700,000	699,000	(1,000)
2000-01	951,000	951,000	0
2001-02	1,136,000	949,000	(187,000)
2002-03	222,000	196,000	(26,000)
2003-04	332,000	331,000	(1,000)
2004-05	365,000	366,000	1,000
2005-06	310,000	227,000	(83,000)
2006-07	668,000	649,000	(19,000)
2007-08	366,000	292,000	(74,000)
2008-09	793,000	796,000	3,000
2009-10	842,000	854,000	12,000
2010-11	383,000	384,000	1,000
2011-12	876,000	812,000	(64,000)
2012-13	786,000	753,000	(33,000)
2013-14	566,000	458,000	(108,000)
2014-15	779,000	653,000	(126,000)
Total	\$21,050,000	\$20,350,000	(\$700,000)

For the years shown, overall we have decreased the estimated ultimates by \$700,000 since our prior report. The changes in the estimates of ultimate losses generally track with actual versus expected loss development shown in the tables on the previous pages.

## DRAFT

At the time of the prior report, the liability for outstanding claims at the expected level as of June 30, 2015 was estimated to be \$76,294,000 for the Trial Courts and \$5,865,000 for the State Judiciary for a total of \$82,159,000. Our current estimate as of June 30, 2016, is \$74,480,000 for the Trial Courts and \$4,830,000 for the State Judiciary for a total of \$79,310,000. These changes in the assessment of the JBWCP's outstanding liabilities for both the Trial Courts and State Judiciary are shown in the following tables:

### **Trial Courts Only Outstanding Claim Liabilities for Loss and LAE**

	Prior Report at June 30, 2015	Current Report at June 30, 2016	Change
(A) Case Reserves:	\$29,820,000	\$27,681,000	(\$2,139,000)
(B) IBNR Reserves:	41,128,000	41,522,000	394,000
(C) Claims Administration Reserves:	5,346,000	5,277,000	(69,000)
(D) Total Reserves:	\$76,294,000	\$74,480,000	(\$1,814,000)

### **State Judiciary Only Outstanding Claim Liabilities for Loss and LAE**

	Prior Report at June 30, 2015	Current Report at June 30, 2016	Change
(A) Case Reserves:	\$2,858,000	\$1,819,000	(\$1,039,000)
(B) IBNR Reserves:	2,136,000	2,244,000	108,000
(C) Claims Administration Reserves:	871,000	767,000	(104,000)
(D) Total Reserves:	\$5,865,000	\$4,830,000	(\$1,035,000)

### **Trial Courts and State Judiciary Combined Outstanding Claim Liabilities for Loss and LAE**

	Prior Report at June 30, 2015	Current Report at June 30, 2016	Change
(A) Case Reserves:	\$32,678,000	\$29,500,000	(\$3,178,000)
(B) IBNR Reserves:	43,264,000	43,766,000	502,000
(C) Claims Administration Reserves:	6,217,000	6,044,000	(173,000)
(D) Total Reserves:	\$82,159,000	\$79,310,000	(\$2,849,000)

As shown, the estimate of outstanding claims liabilities at the expected level has decreased between June 30, 2015 and June 30, 2016 as reflected in the prior report and current report respectively for both the Trial Courts and State Judiciary.

Since the prior evaluation, case reserves decreased significantly for the Trial Courts and the State Judiciary. These changes are partially offset by changes in the estimate of IBNR reserves. Reserves for future claims administration expenses have decreased. The overall change is a decrease of \$2,849,000 in the estimate of outstanding claim liabilities for loss and ALAE.

## DRAFT

At the time of the prior report, the 2015-16 ultimate loss and ALAE projections at the expected level were \$16,433,000 for the Trial Courts and \$808,000 for the State Judiciary, for a total of \$17,241,000. Our current projections for the 2016-17 year are \$15,296,000 for the Trial Courts and \$725,000 for the State Judiciary, for a total of \$16,021,000. The comparison is shown in the following table:

### Comparison of Projected Ultimate Loss and ALAE

	Prior Report 2015-16 Self-Funded Retention = \$2M	Current Report 2016-17 Self-Funded Retention = \$2M	Change
(A) Trial Courts:	\$16,433,000	\$15,296,000	(\$1,137,000)
(B) State Judiciary:	808,000	725,000	(83,000)
(C) Total:	\$17,241,000	\$16,021,000	(\$1,220,000)

As you can see, the projected ultimates for the Trial Courts and the State Judiciary have decreased between 2015-16 and 2016-17, as shown in the prior and current reports respectively.

At the time of the prior report, the 2015-16 expected loss and ALAE payments were \$14,368,000 for the Trial Courts and \$778,000 for the State Judiciary, for a total of \$15,146,000. Our current estimates for the 2016-17 year are \$13,825,000 for Trial Courts and \$596,000 for the State Judiciary for a total of \$14,421,000. The comparison is shown in the following table:

### Comparison of Expected Loss and ALAE Payments

	Prior Report 2015-16	Current Report 2016-17	Change
(A) Trial Courts:	\$14,368,000	\$13,825,000	(\$543,000)
(B) State Judiciary:	778,000	596,000	(182,000)
(C) Total:	\$15,146,000	\$14,421,000	(\$725,000)

As you can see, the expected payments for the Trial Courts and the State Judiciary have decreased between 2015-16 and 2016-17, as shown in the prior and current reports respectively.

The amounts shown above for both ultimates and payments include loss, allocated loss adjustment expenses (ALAE), and payments for 4850 benefits. These amounts do not include unallocated loss adjustment expenses (ULAE), other program expenses or a discount for anticipated investment income.

## DRAFT

### E. DATA PROVIDED FOR THE ANALYSIS

Overall, the data utilized in preparing this report appears to be accurate.

Comments and issues regarding the data are as follows:

- We have assumed that the program's self-funded retention will remain at \$2,000,000 per occurrence for the Trial Courts for 2015-16, 2016-17, 2017-18, and 2018-19 (See Appendix TC-J for the Trial Courts).
- We have assumed that the program has implemented a self-funded retention of \$2,000,000 per occurrence for the State Judiciary for 2015-16, and will remain at \$2,000,000 per occurrence for 2016-17, 2017-18, and 2018-19 (See Appendix J-J for the State Judiciary).
- We received loss data evaluated as of December 31, 2015 (See Appendix TC-K for the Trial Courts and Appendix J-K for the State Judiciary). We also utilized the data from the JBWCP's most recent actuarial study for our assessment of loss development.
- Historically TD payments on 4850 claims for the San Diego courts have not been included in the loss runs. We have estimated these to add about 1.0% to total projected payments. See Appendix TC-G, Page 5.

The data provided for the analysis appears to be reasonable for use in this actuarial valuation of liabilities and projection of loss costs.

### **III. ASSUMPTIONS AND LIMITATIONS**

Any quantitative analysis is developed within a very specific framework of assumptions about conditions in the outside world, and actuarial analysis is no exception. We believe that it is important to review the assumptions we have made in developing the estimates presented in this report. By doing so, we hope you will gain additional perspective on the nature of the uncertainties involved in maintaining a self-insurance program. Our assumptions, and some observations about them, are as follows:

- Our analysis is based on loss experience, exposure data, and other general and specific information provided to us by the Judicial Council. We have accepted all of this information without audit.
- We have also made use of loss statistics that have been developed from the information gathered and compiled from other California public entities.
- We have assumed that the future development of incurred and paid losses can be reasonably predicted on the basis of development of such losses in the recent past.
- We have made use of cost relationships for claims of various sizes derived from the most recent actuarial review of other California public entities with self-funded workers' compensation programs.
- We have assumed that there is a continuing relationship between past and future loss costs.
- It is not possible to predict future claim costs precisely. Most of the cost of workers' compensation claims arise from a small number of incidents involving serious injury. A relatively small number of such claims could generate enough loss dollars to significantly reduce, or even deplete, the self-insurance fund.
- We cannot predict and have not attempted to predict the impact of future law changes and court rulings on claims costs. This is one major reason why we believe our funding recommendations are reasonable now, but should not be extrapolated into the future.
- The changes in cost levels associated with benefit increases and administrative changes typically take place over a period of several years following their enactment, and these changes are very difficult to forecast in advance. We have based our benefit level factors on those produced by the Workers' Compensation Insurance Rating Bureau of California (WCIRB). See Appendix E for a display of the benefit level cost indices by fiscal year.
- We have assumed that the loss rate trend associated with claim costs decreases at 0.5% per year. We have assumed that claim severity increases at 2.5% per year, and that claim frequency decreases at 3.0% per year.



## DRAFT

- We have assumed that payroll and other inflation-sensitive exposure measures increase 2.5% annually due to inflation.
- The claims costs we have estimated include indemnity and medical payments, and all loss adjustment expenses. We have not included estimates for excess insurance contributions and other expenses associated with the program.
- Our funding recommendations do not include provisions for catastrophic events not in the JBWCP's history, such as earthquakes, flooding, mass civil disorder, or mass occupational disease.
- Our estimates assume that all excess insurance is valid and collectible. Further, our funding recommendations do not include a provision for losses greater than the JBWCP's excess coverage.

#### **IV. GLOSSARY OF ACTUARIAL TERMS**

**Accident Year** - Year during which the accidents that generate a group of claims occurs, regardless of when the claims are reported, payments are made, or reserves are established.

**Allocated Loss Adjustment Expenses (ALAE)** - Expense incurred in settling claims that can be directly attributed to specific individual claims (e.g., legal fees, investigative fees, court charges, etc.)

**Benefit Level Factor** - Factor used to adjust historical losses to the current level of workers' compensation benefits.

**Case Reserve** - The amount left to be paid on a claim, as estimated by the claims administrator.

**Claim Count Development Factor** - A factor that is applied to the number of claims reported in a particular accident period in order to estimate the number of claims that will ultimately be reported.

**Claim Frequency** - Number of claims per \$1 million of payroll.

**Confidence Level** - An estimated probability that a given level of funding will be adequate to pay actual claims costs. For example, the 85% confidence level refers to an estimate for which there is an 85% chance that the amount will be sufficient to pay loss costs.

**Discount Factor** - A factor to adjust estimated loss costs to reflect anticipated investment income from assets held prior to actual claim payout.

**Expected Losses** - The best estimate of the full, ultimate value of loss costs.

**Incurred but not Reported (IBNR) Losses** - Losses for which the accident has occurred but the claim has not yet been reported. This is the ultimate value of losses, less any amount that has been set up as reported losses by the claims adjuster. It includes both amounts for claims incurred but not yet received by the administrator and loss development on already reported claims.

**Loss Development Factor** - A factor applied to losses for a particular accident period to reflect the fact that reported and paid losses do not reflect final values until all claims are settled (see Section IV).

**Loss Rate** - Ultimate losses per \$100 of payroll.

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**Non-Claims Related Expenses** – Program expenses not directly associated with claims settlement and administration, such as excess insurance, safety program expenses, and general overhead. These exclude expenses associated with loss settlements (Indemnity/Medical, BI/PD), legal expenses associated with individual claims (ALAE), and claims administration (ULAE).

**Outstanding Losses** - Losses that have been incurred but not paid. This is the ultimate value of losses less any amount that has been paid.

**Paid Losses** - Losses actually paid on all reported claims.

**Program Losses** - Losses, including ALAE, limited to the self-funded retention for each occurrence.

**Reported Losses** - The total expected value of losses as estimated by the claims administrator. This is the sum of paid losses and case reserves.

**Self-Funded Retention** - The level at which an excess insurance policy is triggered to begin payments on a claim. Financially, this is similar to an insurance deductible.

**Severity** - Average claim cost.

**Ultimate Losses** - The value of claim costs at the time when all claims have been settled. This amount must be estimated until all claims are actually settled.

**Unallocated Loss Adjustment Expenses (ULAE)** – Claim settlement expenses that cannot be directly attributed to individual claims (e.g., claims adjusters' salaries, taxes, etc.)

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Guidelines for Outstanding Liabilities at  
December 31, 2015

(A) Estimated Ultimate Losses Incurred through 12/31/15: (From Appendix TC-G)	\$233,918,000
(B) Estimated Paid Losses through 12/31/15: (From Appendix TC-G)	165,570,000
(C) Estimated Liability for Claims Outstanding at 12/31/15: (From Appendix TC-G)	<u>\$68,348,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 12/31/15: (From Appendix TC-F)	5,287,000
(E) Total Outstanding Liability for Claims at 12/31/15: ((C) + (D))	<u>\$73,635,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%. (Not Included, Page 1, (G))	1.000
(G) Discounted Outstanding Liability for Claims at 12/31/15: ((E) x (F))	<u>\$73,635,000</u>

	Marginally Acceptable	75%	Recommended	85%	Conservative
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix TC-I)	1.079	1.109	1.145	1.189	1.247
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	5,817,000	8,026,000	10,677,000	13,917,000	18,188,000
(J) Total Required Available Funding at 12/31/15: ((G) + (I))	<u>\$79,452,000</u>	<u>\$81,661,000</u>	<u>\$84,312,000</u>	<u>\$87,552,000</u>	<u>\$91,823,000</u>

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Guidelines for Outstanding Liabilities at  
June 30, 2016

(A) Estimated Ultimate Losses Incurred through 6/30/16: (From Appendix TC-G)	\$241,258,000
(B) Estimated Paid Losses through 6/30/16: (From Appendix TC-G)	172,055,000
(C) Estimated Liability for Claims Outstanding at 6/30/16: (From Appendix TC-G)	<u>\$69,203,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/16: (From Appendix TC-F)	5,277,000
(E) Total Outstanding Liability for Claims at 6/30/16: ((C) + (D))	<u>\$74,480,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%. (Not Included, Page 1, (H))	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/16: ((E) x (F))	<u>\$74,480,000</u>

	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix TC-I)	1.079	1.109	1.145	1.189	1.247
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	5,884,000	8,118,000	10,800,000	14,077,000	18,397,000
(J) Total Required Available Funding at 6/30/16: ((G) + (I))	<u>\$80,364,000</u>	<u>\$82,598,000</u>	<u>\$85,280,000</u>	<u>\$88,557,000</u>	<u>\$92,877,000</u>

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Options for Program Year 2015-2016 (SIR = \$2,000,000)

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2015-2016: (From Appendix TC-G)	\$14,680,000	\$1.766			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2015-2016: (From Exhibit TC-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2015-2016: ((A) + (B))	<u>\$14,680,000</u>	<u>\$1.766</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2015-2016: ((C) x (D))	<u>\$14,680,000</u>	<u>\$1.766</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix TC-I)	1.103	1.144	1.192	1.251	1.329
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,512,000	2,114,000	2,819,000	3,685,000	4,830,000
(H) Recommended Funding in 2015-2016 for Claims Costs and Other Expenses ((E) + (G))	<u>\$16,192,000</u>	<u>\$16,794,000</u>	<u>\$17,499,000</u>	<u>\$18,365,000</u>	<u>\$19,510,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$8,312,682)	\$1.948	\$2.020	\$2.105	\$2.209	\$2.347

Payroll rates are per hundred dollars of 2015-2016 payroll of \$831,268,200.

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Options for Program Year 2016-2017 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2016-2017: (From Appendix TC-G)	\$15,296,000	\$1.804			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2016-2017: (From Exhibit TC-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2016-2017: ((A) + (B))	<u>\$15,296,000</u>	<u>\$1.804</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2016-2017: ((C) x (D))	<u>\$15,296,000</u>	<u>\$1.804</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix TC-I)	1.103	1.144	1.192	1.251	1.329
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,575,000	2,203,000	2,937,000	3,839,000	5,032,000
(H) Recommended Funding in 2016-2017 for Claims Costs and Other Expenses ((E) + (G))	<u>\$16,871,000</u>	<u>\$17,499,000</u>	<u>\$18,233,000</u>	<u>\$19,135,000</u>	<u>\$20,328,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$8,478,935)	\$1.990	\$2.064	\$2.150	\$2.257	\$2.397

Payroll rates are per hundred dollars of 2016-2017 payroll of \$847,893,500.

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Options for Program Year 2017-2018 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2017-2018: (From Appendix TC-G)	\$15,835,000	\$1.831			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2017-2018: (From Exhibit TC-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2017-2018: ((A) + (B))	<u>\$15,835,000</u>	<u>\$1.831</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2017-2018: ((C) x (D))	<u>\$15,835,000</u>	<u>\$1.831</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix TC-I)	1.103	1.144	1.192	1.251	1.329
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,631,000	2,280,000	3,040,000	3,975,000	5,210,000
(H) Recommended Funding in 2017-2018 for Claims Costs and Other Expenses ((E) + (G))	<u>\$17,466,000</u>	<u>\$18,115,000</u>	<u>\$18,875,000</u>	<u>\$19,810,000</u>	<u>\$21,045,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$8,648,514)	\$2.020	\$2.095	\$2.182	\$2.291	\$2.433

Payroll rates are per hundred dollars of 2017-2018 payroll of \$864,851,400.



Judicial Branch Workers' Compensation Program - Trial Courts

Funding Options for Program Year 2018-2019 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2018-2019: (From Appendix TC-G)	\$16,390,000	\$1.858			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2018-2019: (From Exhibit TC-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2018-2019: ((A) + (B))	<u>\$16,390,000</u>	<u>\$1.858</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2018-2019: ((C) x (D))	<u>\$16,390,000</u>	<u>\$1.858</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix TC-I)	1.103	1.144	1.192	1.251	1.329
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,688,000	2,360,000	3,147,000	4,114,000	5,392,000
(H) Recommended Funding in 2018-2019 for Claims Costs and Other Expenses ((E) + (G))	<u>\$18,078,000</u>	<u>\$18,750,000</u>	<u>\$19,537,000</u>	<u>\$20,504,000</u>	<u>\$21,782,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$8,821,484)	\$2.049	\$2.125	\$2.215	\$2.324	\$2.469

Payroll rates are per hundred dollars of 2018-2019 payroll of \$882,148,400.

## Judicial Branch Workers' Compensation Program - Trial Courts

## IBNR as of 6/30/16 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 12/31/15 (B)	Estimated IBNR as of 12/31/15 (C)	Estimated Percent of IBNR Reported Between 1/1/16 and 6/30/16 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 6/30/16 (F)
2000-2001	\$9,669,000	\$9,535,872	\$133,128	28.3%	\$38,000	\$95,128
2001-2002	14,148,000	13,884,528	263,472	15.5%	41,000	222,472
2002-2003	18,519,000	18,050,071	468,929	15.1%	71,000	397,929
2003-2004	20,271,000	19,547,704	723,296	15.7%	114,000	609,296
2004-2005	14,513,000	13,808,463	704,537	13.1%	92,000	612,537
2005-2006	14,711,000	13,725,065	985,935	12.3%	121,000	864,935
2006-2007	14,590,000	13,131,759	1,458,241	11.3%	165,000	1,293,241
2007-2008	14,516,000	12,749,442	1,766,558	10.3%	182,000	1,584,558
2008-2009	13,341,000	10,865,292	2,475,708	8.7%	215,000	2,260,708
2009-2010	17,521,000	14,871,315	2,649,685	8.3%	220,000	2,429,685
2010-2011	16,504,000	13,585,768	2,918,232	7.7%	225,000	2,693,232
2011-2012	14,785,000	11,644,413	3,140,587	7.3%	229,000	2,911,587
2012-2013	15,297,000	11,711,821	3,585,179	9.1%	326,000	3,259,179
2013-2014	14,193,000	8,970,733	5,222,267	15.2%	794,000	4,428,267
2014-2015	14,000,000	5,086,907	8,913,093	15.3%	1,364,000	7,549,093
2015-2016	14,680,000	1,841,257	5,499,000	19.7%	2,529,000	10,309,743
Totals	\$241,258,000	\$193,010,410	\$40,907,847		\$6,726,000	\$41,521,590

## Notes:

- (A) From Exhibit TC-4, Page 1.
- (B) Provided by the Judicial Council. These losses exclude amounts incurred above the Judicial Council's SIR for each year.
- (C) (A) - (B).
- (D) Percentage of incurred but not reported (IBNR) expected to be reported between 1/1/16 and 6/30/16. The percentage is based on the development pattern selected in Appendix TC-A.
- (E) ((A) - (B)) x (D).
- (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/16. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Judicial Branch Workers' Compensation Program - Trial Courts  
Ultimate Program Losses Adjusted For Expected Impact of Legislation

Accident Year	Pre-Ruling Selected Ultimate (A)	Paid Losses as of 12/31/15 (B)	Outstanding Losses as of 12/31/15 (C)	Percentage Impact From Legislation (D)	Post-Ruling Adjusted Ultimate (E)
2000-2001	\$9,669,000	\$9,230,609	\$438,391	0.00%	\$9,669,000
2001-2002	14,148,000	13,505,342	642,658	0.00%	14,148,000
2002-2003	18,519,000	16,897,570	1,621,430	0.00%	18,519,000
2003-2004	20,271,000	18,378,793	1,892,207	0.00%	20,271,000
2004-2005	14,513,000	13,067,694	1,445,306	0.00%	14,513,000
2005-2006	14,711,000	12,189,275	2,521,725	0.00%	14,711,000
2006-2007	14,590,000	11,931,014	2,658,986	0.00%	14,590,000
2007-2008	14,516,000	11,502,979	3,013,021	0.00%	14,516,000
2008-2009	13,341,000	9,946,908	3,394,092	0.00%	13,341,000
2009-2010	17,521,000	12,916,360	4,604,640	0.00%	17,521,000
2010-2011	16,504,000	10,762,466	5,741,534	0.00%	16,504,000
2011-2012	14,785,000	9,300,899	5,484,101	0.00%	14,785,000
2012-2013	15,297,000	7,910,587	7,386,413	0.00%	15,297,000
2013-2014	14,193,000	5,266,456	8,926,544	0.00%	14,193,000
2014-2015	14,000,000	2,346,387	11,653,613	0.00%	14,000,000
Totals	\$226,578,000	\$165,153,339	\$61,424,661		\$226,578,000
2015-2016	\$14,680,000	\$416,214	\$14,263,786	0.00%	\$14,680,000
2016-2017	15,296,000	0	15,296,000	0.00%	15,296,000
2017-2018	15,835,000	0	15,835,000	0.00%	15,835,000
2018-2019	16,390,000	0	16,390,000	0.00%	16,390,000

## Notes:

- (A) From Exhibit TC-4, Page 2.
- (B) Provided by the Judicial Council.
- (C) (A) - (B).
- (D) Based on WCIRB Estimated Impact of SB863, tempered for time since implementation. Trending includes the estimated impact of these rulings for forecast years.
- (E) (B) + (C) \* [1 + (D)].

## Judicial Branch Workers' Compensation Program - Trial Courts

## Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)	
2000-2001	\$9,669,374	\$10,024,441	\$9,676,598	\$10,024,708	\$10,052,420	\$9,669,000	
2001-2002	14,148,334	14,936,908	14,160,221	14,898,315	14,506,930	14,148,000	
2002-2003	18,519,373	19,060,459	18,522,337	19,032,210	18,894,667	18,519,000	
2003-2004	20,270,969	21,227,506	20,279,997	21,104,551	20,337,672	20,271,000	
2004-2005	14,512,695	15,419,879	14,535,779	15,338,702	14,839,793	14,513,000	
2005-2006	14,672,094	14,749,023	14,666,127	14,708,427	14,482,848	14,711,000	
2006-2007	14,313,617	14,866,043	14,214,400	14,500,656	13,046,200	14,590,000	
2007-2008	14,215,628	14,815,837	14,210,154	14,679,674	14,178,047	14,516,000	
2008-2009	12,419,029	13,428,326	12,461,150	13,253,525	12,963,152	13,341,000	
2009-2010	17,488,666	18,444,562	17,553,607	18,280,943	17,441,550	17,521,000	
2010-2011	16,520,294	16,488,098	16,501,664	16,446,825	16,289,658	16,504,000	
2011-2012	14,718,538	15,634,811	14,982,858	15,770,135	14,734,405	14,785,000	
2012-2013	15,740,687	15,655,052	15,451,626	15,141,850	14,655,348	15,297,000	
2013-2014	14,182,729	13,898,177	14,226,177	14,159,183	13,803,571	14,193,000	
2014-2015	10,824,938	10,903,660	12,715,510	13,645,356	13,999,296	14,000,000	
Totals						\$226,578,000	
						Projected Losses for the Year 2015-2016 (G)	\$14,680,000
						Projected Losses for the Year 2016-2017 (H)	\$15,296,000
						Projected Losses for the Year 2017-2018 (I)	\$15,835,000
						Projected Losses for the Year 2018-2019 (J)	\$16,390,000

## Notes:

- (A) From Appendix TC-A, Page 1, Column (G).
- (B) From Appendix TC-B, Page 1, Column (G).
- (C) From Appendix TC-C, Page 1, Column (G).
- (D) From Appendix TC-C, Page 2, Column (G).
- (E) From Appendix TC-D, Page 1, Column (C).
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Exhibit TC-5, Page 1, Line (K).
- (H) From Exhibit TC-5, Page 1, Line (K).
- (I) From Exhibit TC-5, Page 1, Line (K).
- (J) From Exhibit TC-5, Page 1, Line (K).

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Estimated Ultimate Limited Losses Capped at \$250,000 per Claim

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Ultimate Limited Losses (F)
2000-2001	\$9,252,789	\$9,404,433	\$9,253,374	\$9,400,724	\$9,252,852	\$9,253,000
2001-2002	13,292,351	13,656,576	13,293,444	13,638,074	13,291,740	13,292,000
2002-2003	17,265,702	17,489,933	17,267,398	17,475,602	17,266,161	17,266,000
2003-2004	18,444,758	18,980,661	18,447,414	18,947,750	18,445,053	18,445,000
2004-2005	13,401,859	13,772,505	13,404,886	13,740,908	13,401,742	13,402,000
2005-2006	13,011,853	12,933,469	13,016,400	12,946,157	13,012,096	13,012,000
2006-2007	11,660,514	12,170,726	11,655,314	12,110,233	11,660,550	11,661,000
2007-2008	12,604,413	13,128,935	12,605,183	13,060,785	12,603,942	12,604,000
2008-2009	11,101,476	11,868,876	11,108,836	11,769,879	11,461,568	11,462,000
2009-2010	15,325,784	16,108,374	15,340,678	16,027,270	15,332,744	15,333,000
2010-2011	13,800,728	14,142,703	13,843,062	14,191,234	14,235,045	13,822,000
2011-2012	12,851,607	13,518,664	12,952,000	13,638,642	12,799,255	12,902,000
2012-2013	13,633,315	13,519,193	13,486,410	13,146,115	12,655,128	13,108,000
2013-2014	12,122,418	11,923,256	12,169,144	12,121,646	11,842,348	12,134,000
2014-2015	9,237,823	9,296,385	10,596,839	11,525,517	11,936,448	11,936,000
Totals						\$199,632,000
						Projected Losses for the Year 2015-2016 (G)
						\$12,594,000
						Projected Losses for the Year 2016-2017 (H)
						\$13,041,000
						Projected Losses for the Year 2017-2018 (I)
						\$13,500,000
						Projected Losses for the Year 2018-2019 (J)
						\$13,974,000

## Notes:

- (A) From Appendix TC-A, Page 1, Column (D).
- (B) From Appendix TC-B, Page 1, Column (D).
- (C) Based on results in Appendix TC-C, Page 1.
- (D) Based on results in Appendix TC-C, Page 2.
- (E) Based on results in Appendix TC-D, Page 1.
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Exhibit TC-5, Page 1, Line (K) / Line (G).
- (H) From Exhibit TC-5, Page 1, Line (K) / Line (G).
- (I) From Exhibit TC-5, Page 1, Line (K) / Line (G).
- (J) From Exhibit TC-5, Page 1, Line (K) / Line (G).

This exhibit summarizes the results of the actuarial methods we have applied to estimate limited losses for each year. These results are used to select a limited loss rate for future years.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Group II Estimated Limited Outstanding Losses as of 6/30/16

Accident Year	SIR (A)	Group II Payroll (\$00) (B)	Group I Limited Rate Per \$100 of Payroll (C)	Factor to SIR (D)	Group II Estimated Ultimate Losses (E)	Group I Outstanding Loss Ratio (F)	Group II Estimated Outstanding Losses (G)
2000-2001	\$125,000	\$8,792	4.140	0.816	\$29,702	0.024	\$720
	250,000	0	4.140	1.000	0	0.024	0
	300,000	43,871	4.140	1.041	189,076	0.024	4,582
	500,000	0	4.140	1.136	0	0.024	0
	1,000,000	140,684	4.140	1.211	705,331	0.024	17,091
	Total	\$193,347			\$924,108		\$22,392
2001-2002	\$125,000	\$24,058	2.752	0.811	\$53,690	0.032	\$1,703
	250,000	0	2.752	1.000	0	0.032	0
	300,000	3,405	2.752	1.043	9,774	0.032	310
	500,000	72,609	2.752	1.141	227,982	0.032	7,231
	1,000,000	307,807	2.752	1.222	1,035,079	0.032	32,831
	Total	\$407,879			\$1,326,525		\$42,075
2002-2003	\$125,000	\$0	3.016	0.807	\$0	0.074	\$0
	250,000	47,592	3.016	1.000	143,545	0.074	10,598
	300,000	3,720	3.016	1.044	11,714	0.074	865
	500,000	0	3.016	1.147	0	0.074	0
	1,000,000	0	3.016	1.233	0	0.074	0
	Total	\$51,313			\$155,260		\$11,463
	Grand Total	\$652,538			\$2,405,894		\$75,930

## Notes:

- (B) Provided by the Judicial Council.
- (C) Based on Exhibit TC-4, Page 3.
- (D) Based on a Weibull distribution, a mathematical model of claim sizes.
- (E) (B) x (C) x (D).
- (F) Based on Exhibit TC-4, Page 1.
- (G) (E) x (F).

Because the loss data has not been provided for Group II courts, this exhibit calculates estimated limited outstanding losses by year for the Group II courts.

## Judicial Branch Workers' Compensation Program - Trial Courts

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

Accident Year	Ultimate Limited Losses (A)	Trend Factor (B)	Trended Limited Losses (C)	Trended Payroll (\$00) (D)	Trended Limited Loss Rate (E)
2000-2001	\$9,253,000	0.807	\$7,467,171	\$3,236,280	\$2.307
2001-2002	13,292,000	0.812	10,793,104	6,825,088	1.581
2002-2003	17,266,000	0.860	14,848,760	7,894,117	1.881
2003-2004	18,445,000	1.089	20,086,605	8,648,587	2.323
2004-2005	13,402,000	1.406	18,843,212	8,819,481	2.137
2005-2006	13,012,000	1.499	19,504,988	9,358,684	2.084
2006-2007	11,661,000	1.422	16,581,942	9,911,755	1.673
2007-2008	12,604,000	1.321	16,649,884	10,711,233	1.554
2008-2009	11,462,000	1.229	14,086,798	10,949,280	1.287
2009-2010	15,333,000	1.121	17,188,293	10,057,336	1.709
2010-2011	13,822,000	1.079	14,913,938	9,964,378	1.497
2011-2012	12,902,000	1.083	13,972,866	9,698,495	1.441
2012-2013	13,108,000	1.079	14,143,532	8,779,214	1.611
2013-2014	12,134,000	1.079	13,092,586	8,549,260	1.531
2014-2015	11,936,000	1.039	12,401,504	8,224,909	1.508
Totals	\$199,632,000		\$224,575,183	\$131,628,097	\$1.706
09/10-12/13	55,165,000		60,218,629	38,499,423	1.564
10/11-14/15	63,902,000		68,524,426	45,216,256	1.515
			Prior Selected Limited Rate:		\$1.630
			Selected Limited Rate (F1):		\$1.500
			San Diego TD Adjustment (F2):		1.010
			Selected Limited Rate (F3):		\$1.515
Program Year:		2015-2016	2016-2017	2017-2018	2018-2019
(G) Factor to SIR:		1.166	1.173	1.173	1.173
(H) Trend Factor:		1.000	1.015	1.030	1.046
(I) Program Rate:		\$1.766	\$1.804	\$1.831	\$1.858
(J) Trended Payroll (\$00):		\$8,312,682	\$8,478,935	\$8,648,514	\$8,821,484
(K) Projected Program Losses:		14,680,000	15,296,000	15,835,000	16,390,000
(L) Projected ULAE:		0	0	0	0
(M) Projected Loss and ULAE:		\$14,680,000	\$15,296,000	\$15,835,000	\$16,390,000

## Judicial Branch Workers' Compensation Program - Trial Courts

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

## Notes:

- (A) From Exhibit TC-4, Page 3, Column (F).  
For purposes of projecting future losses, losses are capped at \$250,000 per occurrence.
- (B) From Appendix TC-E, Column (B).
- (C)  $(A) \times (B)$ .
- (D) From Appendix TC-L, Column (C).
- (E)  $(C) / (D)$ .
- (F1) Selected based on (E).
- (F2) From Appendix TC-G, Page 5.
- (F3)  $(F1) \times (F2)$ .
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) From Appendix TC-E.  
(I)  $(F1) \times (G) \times (H)$ .
- (J) From Appendix TC-L, Column (C).
- (K)  $(I) \times (J)$ .
- (L) Based on an estimated claim closing pattern and the Judicial Council's historical claims administration expenses.
- (M)  $(K) + (L)$ .

This exhibit shows the calculation of future loss costs based on the past loss rates per \$100 of payroll. The projections will be accurate only to the extent that what has happened in the past is representative of what will happen in the future.



## Judicial Branch Workers' Compensation Program - Trial Courts

## Reported Loss Development

Accident Year (A)	Limited Reported Losses as of 12/31/15 (B)	Reported Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Reported Losses of 12/31/15 (E)	Reported Loss Development Factor (F)	Ultimate Program Losses (G)
2000-2001	\$9,179,354	1.008	\$9,252,789	\$9,535,872	1.014	\$9,669,374
2001-2002	13,173,787	1.009	13,292,351	13,884,528	1.019	14,148,334
2002-2003	17,094,754	1.010	17,265,702	18,050,071	1.026	18,519,373
2003-2004	18,226,045	1.012	18,444,758	19,547,704	1.037	20,270,969
2004-2005	13,203,802	1.015	13,401,859	13,808,463	1.051	14,512,695
2005-2006	12,769,237	1.019	13,011,853	13,725,065	1.069	14,672,094
2006-2007	11,387,221	1.024	11,660,514	13,131,759	1.090	14,313,617
2007-2008	12,201,755	1.033	12,604,413	12,749,442	1.115	14,215,628
2008-2009	10,623,422	1.045	11,101,476	10,865,292	1.143	12,419,029
2009-2010	14,444,660	1.061	15,325,784	14,871,315	1.176	17,488,666
2010-2011	12,754,832	1.082	13,800,728	13,585,768	1.216	16,520,294
2011-2012	11,578,024	1.110	12,851,607	11,644,413	1.264	14,718,538
2012-2013	11,682,361	1.167	13,633,315	11,711,821	1.344	15,740,687
2013-2014	8,913,543	1.360	12,122,418	8,970,733	1.581	14,182,729
2014-2015	5,086,907	1.816	9,237,823	5,086,907	2.128	10,824,938
Totals	\$182,319,704		\$197,007,390	\$191,169,153		\$222,216,965

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council. These losses exclude amounts over \$250,000 per occurrence.
- (C) From Appendix TC-A, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$250,000 per occurrence.
- (E) Losses capped at the Judicial Council's SIR. Amounts are provided by the Judicial Council.
- (F) Derived from factors on Appendix TC-A, Page 4.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses and case reserves as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - Trial Courts  
Reported Loss Development

Limited Losses Reported as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
2000-2001									8,408,002	9,398,756	9,282,595
2001-2002								12,010,232	12,880,828	12,739,813	12,823,464
2002-2003							15,852,694	16,551,761	16,605,166	16,641,071	16,943,997
2003-2004						17,081,348	17,607,526	17,831,466	18,113,577	18,498,696	18,252,954
2004-2005					11,918,204	12,788,313	12,918,562	12,935,223	13,132,746	13,071,296	13,175,846
2005-2006				10,613,575	11,383,120	11,433,004	11,643,265	12,158,901	12,365,308	12,579,276	12,769,237
2006-2007			10,628,404	11,376,186	11,606,600	11,241,180	10,936,562	11,128,753	11,264,289	11,387,221	
2007-2008		6,840,751	9,248,340	10,435,853	11,169,718	11,718,268	12,210,055	12,233,366	12,201,755		
2008-2009	1,818,711	7,104,278	9,822,441	10,488,489	10,755,699	10,650,780	10,747,868	10,623,422			
2009-2010	1,608,680	8,414,296	11,653,395	13,062,279	13,775,458	14,205,608	14,444,660				
2010-2011	2,077,731	7,600,947	10,005,154	11,627,046	12,296,649	12,754,832					
2011-2012	2,062,750	7,094,966	9,204,118	10,747,063	11,578,024						
2012-2013	1,942,676	7,247,078	10,017,071	11,682,361							
2013-2014	1,883,261	6,621,326	8,913,543								
2014-2015	1,297,240	5,086,907									
2015-2016	1,841,257										

Reported Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
2000-2001									1.118	0.988	0.996
2001-2002								1.072	0.989	1.007	1.023
2002-2003							1.044	1.003	1.002	1.018	1.001
2003-2004						1.031	1.013	1.016	1.021	0.987	1.001
2004-2005					1.073	1.010	1.001	1.015	0.995	1.008	1.002
2005-2006				1.073	1.004	1.018	1.044	1.017	1.017	1.015	
2006-2007			1.070	1.020	0.969	0.973	1.018	1.012	1.011		
2007-2008		1.352	1.128	1.070	1.049	1.042	1.002	0.997			
2008-2009	3.906	1.383	1.068	1.025	0.990	1.009	0.988				
2009-2010	5.231	1.385	1.121	1.055	1.031	1.017					
2010-2011	3.658	1.316	1.162	1.058	1.037						
2011-2012	3.440	1.297	1.168	1.077							
2012-2013	3.730	1.382	1.166								
2013-2014	3.516	1.346									
2014-2015	3.921										

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages	3.915	1.352	1.126	1.054	1.022	1.014	1.016	1.019	1.022	1.004	1.005
3-yr	3.700	1.342	1.165	1.062	1.021	1.023	1.003	1.009	1.007	1.001	1.002
4-yr	3.625	1.335	1.153	1.054	1.028	1.011	1.013	1.010	1.012	1.006	1.006
Industry Factors	3.727	1.900	1.434	1.257	1.163	1.103	1.075	1.060	1.050	1.041	1.035
Prior	3.550	1.335	1.125	1.050	1.025	1.020	1.015	1.012	1.009	1.005	1.004
Selected	3.750	1.335	1.165	1.051	1.026	1.020	1.015	1.012	1.009	1.005	1.004
Cumulated	6.810	1.816	1.360	1.167	1.110	1.082	1.061	1.045	1.033	1.024	1.019

Judicial Branch Workers' Compensation Program - Trial Courts  
Reported Loss Development

Limited Losses Reported as of:

Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months
2000-2001	9,248,080	9,192,830	9,278,839	9,306,812	9,179,354
2001-2002	13,119,055	13,179,748	13,303,807	13,173,787	
2002-2003	16,966,022	17,005,514	17,094,754		
2003-2004	18,279,069	18,226,045			
2004-2005	13,203,802				
2005-2006					
2006-2007					
2007-2008					
2008-2009					
2009-2010					
2010-2011					
2011-2012					
2012-2013					
2013-2014					
2014-2015					
2015-2016					

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months
2000-2001	0.994	1.009	1.003	0.986	
2001-2002	1.005	1.009	0.990		
2002-2003	1.002	1.005			
2003-2004	0.997				
2004-2005					
2005-2006					
2006-2007					
2007-2008					
2008-2009					
2009-2010					
2010-2011					
2011-2012					
2012-2013					
2013-2014					
2014-2015					

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months
Average Dollar-weighted Averages	1.000	1.008	0.997	0.986	
3-yr	1.001	1.008			
4-yr	1.000				
Industry Factors	1.034	1.031	1.027	1.025	1.043
Prior	1.003	1.002	1.001	1.009	
Selected	1.003	1.002	1.001	1.001	1.008
Cumulated	1.015	1.012	1.010	1.009	1.008

Judicial Branch Workers' Compensation Program - Trial Courts  
Reported between \$250,000 and \$1,000,000 Loss Development

Losses Reported as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
2000-2001									1,142,634	1,120,134	1,166,939
2001-2002								769,497	1,043,994	1,656,599	1,815,730
2002-2003							310,285	307,317	543,487	1,046,732	1,265,186
2003-2004						304,210	406,710	892,235	1,034,586	936,797	980,589
2004-2005					23,232	278,625	226,993	416,019	434,789	505,507	540,094
2005-2006					41,061	344,639	466,942	511,059	501,109	529,607	955,828
2006-2007			21,038	280,954	435,397	533,449	1,034,629	1,232,300	1,375,282	1,744,538	
2007-2008		133,559				23,517	289,352	372,067	547,688		
2008-2009				24,584	345,494	235,365	247,797	241,870			
2009-2010			14,898	276,901	183,248	194,590	426,655				
2010-2011				55,242	273,550	830,937					
2011-2012					66,389						
2012-2013			941	29,460							
2013-2014			57,190								
2014-2015											
2015-2016											

Reported Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
2000-2001									0.980	1.042	0.982
2001-2002								1.357	1.587	1.096	1.020
2002-2003							0.990	1.768	1.926	1.209	1.064
2003-2004						1.337	2.194	1.160	0.905	1.047	1.155
2004-2005					11.993	0.815	1.833	1.045	1.163	1.068	1.120
2005-2006					8.393	1.355	1.094	0.981	1.057	1.805	
2006-2007			13.355	1.550	1.225	1.940	1.191	1.116	1.268		
2007-2008						12.304	1.286	1.472			
2008-2009				14.054	0.681	1.053	0.976				
2009-2010			18.587	0.662	1.062	2.193					
2010-2011				4.952	3.038						
2011-2012											
2012-2013			31.307								
2013-2014											
2014-2015											

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages			21.083	5.305	4.399	3.000	1.366	1.271	1.269	1.211	1.068
3-yr					1.572	2.125	1.175	1.146	1.203	1.256	1.107
4-yr						2.025	1.156	1.129	1.111	1.240	1.073
Industry	3.801	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
Factors	9.188	4.985	3.603	2.896	2.356	2.021	1.814	1.660	1.543	1.450	1.391
Prior	7.602	3.912	2.770	2.167	1.774	1.530	1.387	1.314	1.295	1.255	1.202
Selected	8.395	3.912	2.770	2.167	1.774	1.530	1.387	1.314	1.295	1.255	1.202
Cumulated	3,001.095	357.486	91.382	32.990	15.224	8.582	5.609	4.044	3.078	2.377	1.894

Judicial Branch Workers' Compensation Program - Trial Courts  
Reported between \$250,000 and \$1,000,000 Loss Development

Accident Year	<u>Losses Reported as of:</u>									
	138 Months	150 Months	162 Months	174 Months	186 Months	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months
2000-2001	1,146,497	1,127,258	1,151,406	1,151,406	1,113,665	0.983	1.021	1.000	0.967	
2001-2002	1,851,751	1,853,876	1,841,534	1,731,149		1.001	0.993	0.940		
2002-2003	1,346,228	1,367,884	1,405,829			1.016	1.028			
2003-2004	1,132,654	1,321,659				1.167				
2004-2005	604,660									
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										
2010-2011										
2011-2012										
2012-2013										
2013-2014										
2014-2015										
Average Dollar-weighted Averages						1.042	1.014	0.970	0.967	
3-yr						1.049	1.011			
4-yr						1.035				
Industry Factors						1.035	1.030	1.028	1.025	1.023
Prior						1.376	1.344	1.302	1.271	1.536
Selected						1.157	1.109	1.071	1.147	
Cumulated						1.157	1.109	1.071	1.050	1.092
						1.576	1.362	1.228	1.147	1.092

## Judicial Branch Workers' Compensation Program - Trial Courts

## Paid Loss Development

Accident Year (A)	Limited Paid Losses as of 12/31/15 (B)	Paid Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Paid Losses of 12/31/15 (E)	Paid Loss Development Factor (F)	Ultimate Program Losses (G)
2000-2001	\$8,956,603	1.050	\$9,404,433	\$9,230,609	1.086	\$10,024,441
2001-2002	12,920,129	1.057	13,656,576	13,505,342	1.106	14,936,908
2002-2003	16,422,472	1.065	17,489,933	16,897,570	1.128	19,060,459
2003-2004	17,656,429	1.075	18,980,661	18,378,793	1.155	21,227,506
2004-2005	12,681,865	1.086	13,772,505	13,067,694	1.180	15,419,879
2005-2006	11,736,360	1.102	12,933,469	12,189,275	1.210	14,749,023
2006-2007	10,828,048	1.124	12,170,726	11,931,014	1.246	14,866,043
2007-2008	11,396,645	1.152	13,128,935	11,502,979	1.288	14,815,837
2008-2009	9,907,242	1.198	11,868,876	9,946,908	1.350	13,428,326
2009-2010	12,804,749	1.258	16,108,374	12,916,360	1.428	18,444,562
2010-2011	10,554,256	1.340	14,142,703	10,762,466	1.532	16,488,098
2011-2012	9,253,021	1.461	13,518,664	9,300,899	1.681	15,634,811
2012-2013	7,910,587	1.709	13,519,193	7,910,587	1.979	15,655,052
2013-2014	5,266,456	2.264	11,923,256	5,266,456	2.639	13,898,177
2014-2015	2,346,387	3.962	9,296,385	2,346,387	4.647	10,903,660
Totals	\$160,641,249		\$201,914,689	\$165,153,339		\$229,552,782

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council. These losses exclude amounts over \$250,000 per occurrence.
- (C) From Appendix TC-B, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$250,000 per occurrence.
- (E) Losses capped at the Judicial Council's SIR. Amounts are provided by the Judicial Council.
- (F) Derived from factors on Appendix TC-B, Page 4.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - Trial Courts  
Paid Loss Development

Limited Losses Paid as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
2000-2001									7,820,858	8,242,969	8,518,254
2001-2002								11,209,342	11,965,583	12,259,437	12,444,418
2002-2003							13,895,219	14,639,844	15,008,317	15,436,250	15,909,865
2003-2004						14,244,193	15,135,240	15,795,943	16,385,329	16,825,676	17,134,379
2004-2005					9,312,103	10,263,766	10,959,900	11,554,070	11,929,327	12,193,453	12,517,980
2005-2006				7,518,738	8,522,029	9,388,958	9,984,912	10,554,943	11,055,421	11,377,246	11,736,360
2006-2007			5,604,484	7,197,283	8,310,895	9,190,933	9,737,594	10,218,829	10,549,323	10,828,048	
2007-2008		3,185,782	5,297,864	7,033,067	8,337,068	9,082,337	10,028,334	10,938,511	11,396,645		
2008-2009	454,230	3,499,847	5,966,402	7,711,858	8,680,674	9,236,108	9,599,782	9,907,242			
2009-2010	429,214	3,866,567	6,981,920	9,142,137	10,885,297	11,814,154	12,804,749				
2010-2011	434,154	3,507,731	6,028,970	8,016,256	9,451,632	10,554,256					
2011-2012	427,443	3,187,957	5,784,261	7,595,166	9,253,021						
2012-2013	389,782	3,201,349	5,892,691	7,910,587							
2013-2014	502,329	3,187,869	5,266,456								
2014-2015	227,098	2,346,387									
2015-2016	416,214										

Paid Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
2000-2001									1.054	1.033	1.022
2001-2002								1.067	1.025	1.015	1.012
2002-2003							1.054	1.025	1.029	1.031	1.012
2003-2004						1.063	1.044	1.037	1.027	1.018	1.017
2004-2005					1.102	1.068	1.054	1.032	1.022	1.027	1.013
2005-2006				1.133	1.102	1.063	1.057	1.047	1.029	1.032	
2006-2007			1.284	1.155	1.106	1.059	1.049	1.032	1.026		
2007-2008		1.663	1.328	1.185	1.089	1.104	1.091	1.042			
2008-2009	7.705	1.705	1.293	1.126	1.064	1.039	1.032				
2009-2010	9.008	1.806	1.309	1.191	1.085	1.084					
2010-2011	8.079	1.719	1.330	1.179	1.117						
2011-2012	7.458	1.814	1.313	1.218							
2012-2013	8.213	1.841	1.342								
2013-2014	6.346	1.652									
2014-2015	10.332										

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages	8.163	1.743	1.314	1.170	1.095	1.069	1.054	1.040	1.030	1.026	1.015
3-yr	7.805	1.769	1.328	1.195	1.089	1.076	1.058	1.041	1.026	1.025	1.014
4-yr	7.709	1.756	1.323	1.179	1.089	1.072	1.058	1.038	1.026	1.026	1.014
Industry Factors	8.188	3.119	1.941	1.506	1.295	1.184	1.136	1.112	1.095	1.081	1.070
Prior	7.500	1.750	1.300	1.165	1.090	1.065	1.050	1.040	1.025	1.020	1.015
Selected	7.750	1.750	1.325	1.170	1.090	1.065	1.050	1.040	1.025	1.020	1.015
Cumulated	30.706	3.962	2.264	1.709	1.461	1.340	1.258	1.198	1.152	1.124	1.102

Judicial Branch Workers' Compensation Program - Trial Courts  
Paid Loss Development

Limited Losses Paid as of:

Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months
2000-2001	8,709,346	8,739,440	8,802,602	8,895,256	8,956,603
2001-2002	12,598,952	12,736,441	12,895,071	12,920,129	
2002-2003	16,094,236	16,258,522	16,422,472		
2003-2004	17,420,152	17,656,429			
2004-2005	12,681,865				
2005-2006					
2006-2007					
2007-2008					
2008-2009					
2009-2010					
2010-2011					
2011-2012					
2012-2013					
2013-2014					
2014-2015					
2015-2016					

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months
2000-2001	1.003	1.007	1.011	1.007	
2001-2002	1.011	1.012	1.002		
2002-2003	1.010	1.010			
2003-2004	1.014				
2004-2005					
2005-2006					
2006-2007					
2007-2008					
2008-2009					
2009-2010					
2010-2011					
2011-2012					
2012-2013					
2013-2014					
2014-2015					

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months
Average Dollar-weighted Averages	1.010	1.010	1.007	1.007	
3-yr	1.012	1.010			
4-yr	1.010				
Industry Factors	1.062	1.056	1.051	1.047	1.096
Prior	1.010	1.005	1.005	1.055	
Selected	1.010	1.009	1.008	1.007	1.050
Cumulated	1.086	1.075	1.065	1.057	1.050



Judicial Branch Workers' Compensation Program - Trial Courts  
Paid between \$250,000 and \$1,000,000 Loss Development

Losses Paid as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
2000-2001									367,930	418,772	470,725
2001-2002								258,323	607,471	766,633	1,029,354
2002-2003							77,597	126,932	163,862	210,349	377,268
2003-2004							21,057	151,728	302,937	395,608	480,720
2004-2005						63,571	87,226	142,521	164,946	319,981	357,821
2005-2006							41,774	191,927	344,679	377,329	452,915
2006-2007				56,074	206,592	281,994	405,486	615,341	769,011	1,102,966	
2007-2008								45,884	106,333		
2008-2009						7,468	24,017	39,667			
2009-2010					10,328	97,117	111,611				
2010-2011				2,270	83,989	208,211					
2011-2012					47,878						
2012-2013											
2013-2014											
2014-2015											
2015-2016											

Paid Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
2000-2001									1.138	1.124	1.079
2001-2002								2.352	1.262	1.343	1.091
2002-2003							1.636	1.291	1.284	1.794	1.458
2003-2004							7.205	1.997	1.306	1.215	1.295
2004-2005						1.372	1.634	1.157	1.940	1.118	1.078
2005-2006							4.594	1.796	1.095	1.200	
2006-2007				3.684	1.365	1.438	1.518	1.250	1.434		
2007-2008								2.317			
2008-2009						3.216	1.652				
2009-2010					9.403	1.149					
2010-2011				37.000	2.479						
2011-2012											
2012-2013											
2013-2014											
2014-2015											

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages				20.342	4.416	1.794	3.040	1.737	1.351	1.299	1.200
3-yr								1.430	1.408	1.182	1.282
4-yr								1.391	1.388	1.280	1.194
Industry	5.004	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Factors	28.833	10.697	6.552	4.556	3.406	2.796	2.448	2.213	2.030	1.878	1.758
Prior	22.115	8.476	5.205	3.641	2.758	2.270	1.992	1.803	1.687	1.598	1.517
Selected	25.474	8.476	5.205	3.641	2.758	2.270	1.992	1.803	1.687	1.598	1.517
Cumulated	2,272,079.988	89,192.117	10,522.902	2,021.691	555.257	201.326	88.690	44.523	24.694	14.638	9.160

Judicial Branch Workers' Compensation Program - Trial Courts  
Paid between \$250,000 and \$1,000,000 Loss Development

<u>Losses Paid as of:</u>											
Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months						
2000-2001	507,948	541,963	574,009	600,925	632,731						
2001-2002	1,123,512	1,208,329	937,176	937,599							
2002-2003	549,918	662,012	800,533								
2003-2004	622,324	722,364									
2004-2005	385,829										
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months						
2000-2001	1.067	1.059	1.047	1.053							
2001-2002	1.075	0.776	1.000								
2002-2003	1.204	1.209									
2003-2004	1.161										
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-Ult. Months						
Average	1.127	1.015	1.024	1.053							
Dollar-weighted											
Averages											
3-yr	1.129	0.958									
4-yr	1.118										
Industry	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.047	1.236
Factors	1.681	1.622	1.565	1.515	2.333						
Prior	1.446	1.386	1.336	2.255							
Selected	1.446	1.386	1.336	1.250	1.804						
Cumulated	6.038	4.176	3.013	2.255	1.804						

## Judicial Branch Workers' Compensation Program - Trial Courts

Exposure and Development Method  
Based on Reported Losses

Accident Year	Trended Payroll (\$00) (A)	Reported Losses as of 12/31/15 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Reported (D)	Program Rate (E)	Incurred but not Reported (IBNR) (F)	Ultimate Program Losses (G)
2000-2001	\$3,236,280	\$9,535,872	1.014	0.014	\$3.106	\$140,726	\$9,676,598
2001-2002	6,825,088	13,884,528	1.019	0.019	2.126	275,693	14,160,221
2002-2003	7,894,117	18,050,071	1.026	0.025	2.393	472,266	18,522,337
2003-2004	8,648,587	19,547,704	1.037	0.036	2.352	732,293	20,279,997
2004-2005	8,819,481	13,808,463	1.051	0.049	1.683	727,316	14,535,779
2005-2006	9,358,684	13,725,065	1.069	0.065	1.547	941,062	14,666,127
2006-2007	9,911,755	13,131,759	1.090	0.083	1.316	1,082,641	14,214,400
2007-2008	10,711,233	12,749,442	1.115	0.103	1.324	1,460,712	14,210,154
2008-2009	10,949,280	10,865,292	1.143	0.125	1.166	1,595,858	12,461,150
2009-2010	10,057,336	14,871,315	1.176	0.150	1.778	2,682,292	17,553,607
2010-2011	9,964,378	13,585,768	1.216	0.178	1.644	2,915,896	16,501,664
2011-2012	9,698,495	11,644,413	1.264	0.209	1.647	3,338,445	14,982,858
2012-2013	8,779,214	11,711,821	1.344	0.256	1.664	3,739,805	15,451,626
2013-2014	8,549,260	8,970,733	1.581	0.367	1.675	5,255,444	14,226,177
2014-2015	8,224,909	5,086,907	2.128	0.530	1.750	7,628,603	12,715,510
Totals	\$131,628,097	\$191,169,153				\$32,989,052	\$224,158,205

## Notes:

- (A) From Appendix TC-L, Column (C).
- (B) Provided by the Judicial Council. These losses exclude amounts incurred above the Judicial Council's SIR for each year.
- (C) From Appendix TC-A, Page 1, Column (F).
- (D)  $1 - 1/(C)$ .
- (E) From Appendix TC-C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and payroll that changes in regular ways over time. The method relies on the premise that the losses that are currently unreported will cost what this relationship would suggest.

## Judicial Branch Workers' Compensation Program - Trial Courts

Exposure and Development Method  
Based on Paid Losses

Accident Year	Trended Payroll (\$00) (A)	Paid Losses as of 12/31/15 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Paid (D)	Program Rate (E)	Incurred but not Paid (F)	Ultimate Program Losses (G)
2000-2001	\$3,236,280	\$9,230,609	1.086	0.079	\$3.106	\$794,099	\$10,024,708
2001-2002	6,825,088	13,505,342	1.106	0.096	2.126	1,392,973	14,898,315
2002-2003	7,894,117	16,897,570	1.128	0.113	2.393	2,134,640	19,032,210
2003-2004	8,648,587	18,378,793	1.155	0.134	2.352	2,725,758	21,104,551
2004-2005	8,819,481	13,067,694	1.180	0.153	1.683	2,271,008	15,338,702
2005-2006	9,358,684	12,189,275	1.210	0.174	1.547	2,519,152	14,708,427
2006-2007	9,911,755	11,931,014	1.246	0.197	1.316	2,569,642	14,500,656
2007-2008	10,711,233	11,502,979	1.288	0.224	1.324	3,176,695	14,679,674
2008-2009	10,949,280	9,946,908	1.350	0.259	1.166	3,306,617	13,253,525
2009-2010	10,057,336	12,916,360	1.428	0.300	1.778	5,364,583	18,280,943
2010-2011	9,964,378	10,762,466	1.532	0.347	1.644	5,684,359	16,446,825
2011-2012	9,698,495	9,300,899	1.681	0.405	1.647	6,469,236	15,770,135
2012-2013	8,779,214	7,910,587	1.979	0.495	1.664	7,231,263	15,141,850
2013-2014	8,549,260	5,266,456	2.639	0.621	1.675	8,892,727	14,159,183
2014-2015	8,224,909	2,346,387	4.647	0.785	1.750	11,298,969	13,645,356
Totals	\$131,628,097	\$165,153,339				\$65,831,721	\$230,985,060

## Notes:

- (A) From Appendix TC-L, Column (C).
- (B) Provided by the Judicial Council. These losses exclude amounts paid above the Judicial Council's SIR for each year.
- (C) From Appendix TC-B, Page 1, Column (F).
- (D)  $1 - 1/(C)$ .
- (E) From Appendix TC-C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and payroll that changes in regular ways over time. The method relies on the premise that the losses that are currently unpaid will cost what this relationship would suggest.



## Judicial Branch Workers' Compensation Program - Trial Courts

## Frequency and Severity Method

Accident Year	Ultimate Program Severity (A)	Adjusted Ultimate Claims (B)	Ultimate Program Losses (C)
2000-2001	\$24,340	413	\$10,052,420
2001-2002	21,178	685	14,506,930
2002-2003	21,743	869	18,894,667
2003-2004	18,472	1,101	20,337,672
2004-2005	15,283	971	14,839,793
2005-2006	15,342	944	14,482,848
2006-2007	14,104	925	13,046,200
2007-2008	17,879	793	14,178,047
2008-2009	14,866	872	12,963,152
2009-2010	22,050	791	17,441,550
2010-2011	21,462	759	16,289,658
2011-2012	22,157	665	14,734,405
2012-2013	23,043	636	14,655,348
2013-2014	23,923	577	13,803,571
2014-2015	25,734	544	13,999,296
Total		11,545	\$224,225,557

## Notes:

- (A) From Appendix TC-D, Page 2, Column (H).
- (B) From Appendix TC-D, Page 2, Column (B).
- (C) (A) x (B).

This exhibit shows the calculation of the estimated ultimate losses for each year based on the observed average frequency and severity of claims.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Frequency and Severity Method

Accident Year	Ultimate Limited Losses (A)	Adjusted Ultimate Claims (B)	Ultimate Limited Severity (C)	Trend Factor (D)	Trended Limited Severity (E)	Limited Severity (F)	Factor to SIR (G)	Program Severity (H)
2000-2001	\$9,253,000	413	\$22,404	1.264	\$28,319	\$22,404	1.086	\$24,340
2001-2002	13,292,000	685	19,404	1.234	23,945	19,404	1.091	21,178
2002-2003	17,266,000	869	19,869	1.269	25,214	19,869	1.094	21,743
2003-2004	18,445,000	1,101	16,753	1.559	26,118	16,753	1.103	18,472
2004-2005	13,402,000	971	13,802	1.954	26,969	13,802	1.107	15,283
2005-2006	13,012,000	944	13,784	2.022	27,871	13,784	1.113	15,342
2006-2007	11,661,000	925	12,606	1.860	23,447	12,606	1.119	14,104
2007-2008	12,604,000	793	15,894	1.678	26,670	15,894	1.125	17,879
2008-2009	11,462,000	872	13,144	1.515	19,913	13,144	1.131	14,866
2009-2010	15,333,000	791	19,384	1.341	25,994	19,384	1.138	22,050
2010-2011	13,822,000	759	18,211	1.253	22,818	18,755	1.144	21,462
2011-2012	12,902,000	665	19,402	1.221	23,690	19,247	1.151	22,157
2012-2013	13,316,000	636	20,937	1.181	24,727	19,898	1.158	23,043
2013-2014	12,134,000	577	21,029	1.145	24,078	20,524	1.166	23,923
2014-2015	11,061,000	544	20,333	1.071	21,777	21,942	1.173	25,734

Average Limited Severity: \$24,770

Average 11/12-14/15 Limited Severity: \$23,568

Selected Limited Severity: \$23,500

Prior Selected Limited Severity: \$24,000

## Notes:

- (A) Selected average of results from Appendices A, B, and C.
- (B) Appendix TC-D, Page 3, Column (C).
- (C) (A) / (B).
- (D) From Appendix TC-E, Column (J).
- (E) (C) x (D).
- (F) Selected Limited Severity / (D).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

This exhibit shows the calculation of the historical average cost per claim, or severity. The observed average severity is used in the method shown on page 1 of this Appendix.

Judicial Branch Workers' Compensation Program - Trial Courts

Frequency and Severity Method  
Projection of Ultimate Claims

Accident Year	Reported Claim Development (A)	Closed Claim Development (B)	Selected Ultimate Claims (C)	Trended Payroll (\$000,000) (D)	Claim Frequency (E)	Trend Factor (F)	Trended Claim Frequency (G)
2000-2001	413	398	413	324	1.276	0.633	0.808
2001-2002	685	670	685	683	1.004	0.653	0.656
2002-2003	869	845	869	789	1.101	0.673	0.741
2003-2004	1,101	1,078	1,101	865	1.273	0.693	0.882
2004-2005	971	958	971	882	1.101	0.715	0.787
2005-2006	944	923	944	936	1.009	0.737	0.744
2006-2007	925	916	925	991	0.933	0.760	0.709
2007-2008	793	776	793	1,071	0.740	0.783	0.579
2008-2009	872	877	872	1,095	0.796	0.807	0.642
2009-2010	791	780	791	1,006	0.786	0.832	0.654
2010-2011	759	742	759	996	0.762	0.859	0.655
2011-2012	665	655	665	970	0.686	0.885	0.607
2012-2013	636	596	636	878	0.724	0.912	0.660
2013-2014	577	548	577	855	0.675	0.941	0.635
2014-2015	544	532	544	822	0.661	0.970	0.641
Total	11,545	11,294	11,545	13,162.810			0.686
					(H) Selected 2015-2016 Frequency:		0.700
					Prior Selected Frequency:		0.750
	Program Year:			2015-2016	2016-2017	2017-2018	2018-2019
	(I) Trend Factor:			1.000	0.970	0.941	0.913
	(J) Selected Frequency:			0.700	0.679	0.659	0.639
	(K) Estimated Payroll (\$000,000):			\$831	\$848	\$865	\$882
	(L) Ultimate Claims:			582	576	570	564

Notes:

- (A) From Appendix TC-D, Page 4, (C).
- (B) From Appendix TC-D, Page 5, (C).
- (C) Selected from (A) and (B).
- (D) From Appendix TC-L, Column (C) divided by 10,000.
- (E) (C) / (D).
- (F) From Appendix TC-E.
- (G) (E) x (F).
- (H) The selected frequency of .700 is based on (G).
- (I) From Appendix TC-E.
- (J) (H) x (I).
- (K) From Appendix TC-L, Column (C) divided by 10,000
- (L) (J) x (K).

This exhibit summarizes the estimated numbers of claims and shows the estimated frequencies per \$1,000,000 of trended payroll.



## Judicial Branch Workers' Compensation Program - Trial Courts

Frequency and Severity Method  
Reported Claim Count Development

Accident Year	Claims Reported as of 12/31/2015 (A)	Reported Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
2000-2001	413	1.000	413	0.808
2001-2002	685	1.000	685	0.655
2002-2003	869	1.000	869	0.741
2003-2004	1,101	1.000	1,101	0.882
2004-2005	971	1.000	971	0.787
2005-2006	944	1.000	944	0.743
2006-2007	925	1.000	925	0.709
2007-2008	793	1.000	793	0.580
2008-2009	872	1.000	872	0.643
2009-2010	791	1.000	791	0.654
2010-2011	759	1.000	759	0.654
2011-2012	664	1.001	665	0.607
2012-2013	633	1.004	636	0.661
2013-2014	572	1.009	577	0.635
2014-2015	529	1.028	544	0.642
Total	11,521		11,545	0.686

## Notes:

- (A) Provided by the Judicial Council.
- (B) From Appendix TC-D, Page 6.
- (C) (A) x (B).
- (D) (C) / [Appendix TC-D, Page 3, (D)] x [Appendix TC-D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on reported claims as provided by the Judicial Council. These numbers of claims tend to "develop" or change from period to period as more claims are filed. This development tends to follow quantifiable patterns over time.

## Judicial Branch Workers' Compensation Program - Trial Courts

Frequency and Severity Method  
Closed Claim Count Development

Accident Year	Claims Closed as of 12/31/2015 (A)	Closed Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
2000-2001	398	1.001	398	0.778
2001-2002	669	1.002	670	0.641
2002-2003	842	1.003	845	0.720
2003-2004	1,068	1.009	1,078	0.864
2004-2005	945	1.014	958	0.777
2005-2006	904	1.021	923	0.727
2006-2007	890	1.029	916	0.702
2007-2008	747	1.039	776	0.567
2008-2009	834	1.051	877	0.646
2009-2010	727	1.073	780	0.645
2010-2011	672	1.104	742	0.640
2011-2012	567	1.155	655	0.598
2012-2013	490	1.216	596	0.619
2013-2014	413	1.328	548	0.603
2014-2015	330	1.611	532	0.627
Total	10,496		11,294	0.670

## Notes:

- (A) Provided by the Judicial Council.
- (B) From Appendix TC-D, Page 7.
- (C) (A) x (B).
- (D) (C) / [Appendix TC-D, Page 3, (D)] x [Appendix TC-D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on closed claims as provided by the Judicial Council. These numbers of closed claims tend to "develop" or change from period to period as more claims are closed. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - Trial Courts  
Reported Claim Count Development

Number of Claims Reported as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
2000-2001									410	409	409	409	410	410
2001-2002								694	676	679	680	682	684	684
2002-2003							890	867	867	867	867	868	869	869
2003-2004						1,099	1,098	1,101	1,101	1,101	1,101	1,101	1,101	
2004-2005					971	972	970	969	969	969	969	971		
2005-2006				930	931	941	941	941	942	942	944			
2006-2007			929	923	923	918	919	921	922	925				
2007-2008		761	785	792	793	792	793	792	793					
2008-2009	413	857	866	868	870	871	872	872						
2009-2010	355	767	783	783	788	789	791							
2010-2011	328	730	749	753	757	759								
2011-2012	264	647	658	660	664									
2012-2013	283	625	635	633										
2013-2014	274	573	572											
2014-2015	246	529												
2015-2016	250													

Reported Claim Count Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months	138-150 Months	150-162 Months	162-174 Months
2000-2001									0.998	1.000	1.000	1.002	1.000	1.000
2001-2002								0.974	1.004	1.001	1.003	1.003	1.000	1.001
2002-2003							0.974	1.000	1.000	1.000	1.001	1.001	1.000	1.000
2003-2004						0.999	1.003	1.000	1.000	1.000	1.000	1.000		
2004-2005					1.001	0.998	0.999	1.000	1.000	1.000	1.002			
2005-2006				1.001	1.011	1.000	1.000	1.001	1.000	1.002				
2006-2007			0.994	1.000	0.995	1.001	1.002	1.001	1.003					
2007-2008		1.032	1.009	1.001	0.999	1.001	0.999	1.001						
2008-2009	2.075	1.011	1.002	1.002	1.001	1.001	1.000							
2009-2010	2.161	1.021	1.000	1.006	1.001	1.003								
2010-2011	2.226	1.026	1.005	1.005	1.003									
2011-2012	2.451	1.017	1.003	1.006										
2012-2013	2.208	1.016	0.997											
2013-2014	2.091	0.998												
2014-2015	2.150													
Average	2.195	1.017	1.001	1.003	1.002	1.000	0.997	0.997	1.001	1.001	1.001	1.002	1.000	1.001
Claim-weighted Averages														
3-yr	2.151	1.011	1.002	1.006	1.002	1.002	1.000	1.001	1.001	1.001	1.001	1.001	1.000	
4-yr	2.225	1.015	1.001	1.005	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001		
Industry														
Factors	2.494	1.052	1.005	1.004	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	2.250	1.020	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	2.244	1.019	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	2.307	1.028	1.009	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Judicial Branch Workers' Compensation Program - Trial Courts  
Closed Claim Development

Accident Year	Claims Closed as of:													
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
2000-2001									339	375	382	385	389	390
2001-2002								567	626	649	649	650	659	663
2002-2003							729	806	818	823	823	832	834	842
2003-2004						973	998	1,037	1,050	1,048	1,063	1,062	1,068	
2004-2005					841	872	898	911	920	935	938	945		
2005-2006				774	817	857	878	883	895	894	904			
2006-2007			640	729	767	835	862	871	876	890				
2007-2008		480	589	644	680	701	722	734	747					
2008-2009	94	588	690	753	786	816	823	834						
2009-2010	104	472	570	641	675	692	727							
2010-2011	123	475	564	604	642	672								
2011-2012	73	413	508	529	567									
2012-2013	72	385	446	490										
2013-2014	97	286	413											
2014-2015	18	330												
2015-2016	59													

Closed Claim Count Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months	138-150 Months	150-162 Months	162-174 Months
	2000-2001									1.106	1.019	1.008	1.010	1.003
2001-2002								1.104	1.037	1.000	1.002	1.014	1.006	1.009
2002-2003							1.106	1.015	1.006	1.000	1.011	1.002	1.010	
2003-2004						1.026	1.039	1.013	0.998	1.014	0.999	1.006		
2004-2005					1.037	1.030	1.014	1.010	1.016	1.003	1.007			
2005-2006				1.056	1.049	1.025	1.006	1.014	0.999	1.011				
2006-2007			1.139	1.052	1.089	1.032	1.010	1.006	1.016					
2007-2008		1.227	1.093	1.056	1.031	1.030	1.017	1.018						
2008-2009	6.255	1.173	1.091	1.044	1.038	1.009	1.013							
2009-2010	4.538	1.208	1.125	1.053	1.025	1.051								
2010-2011	3.862	1.187	1.071	1.063	1.047									
2011-2012	5.658	1.230	1.041	1.072										
2012-2013	5.347	1.158	1.099											
2013-2014	2.948	1.444												
2014-2015	18.333													
<b>Average</b>	<b>6.706</b>	<b>1.232</b>	<b>1.094</b>	<b>1.057</b>	<b>1.045</b>	<b>1.029</b>	<b>1.029</b>	<b>1.026</b>	<b>1.025</b>	<b>1.008</b>	<b>1.005</b>	<b>1.008</b>	<b>1.006</b>	<b>1.009</b>
<b>Claim-weighted Averages</b>														
3-yr	5.353	1.261	1.069	1.062	1.037	1.029	1.013	1.012	1.010	1.010	1.005	1.007	1.007	
4-yr	5.438	1.239	1.084	1.057	1.035	1.030	1.011	1.011	1.007	1.008	1.005	1.007		
Industry														
Factors	2.887	1.280	1.065	1.040	1.027	1.020	1.013	1.009	1.006	1.005	1.003	1.003	1.001	1.001
Prior	5.150	1.205	1.095	1.052	1.049	1.029	1.021	1.012	1.010	1.008	1.007	1.005	1.005	1.001
Selected	5.222	1.213	1.092	1.053	1.046	1.029	1.021	1.012	1.010	1.008	1.007	1.005	1.006	1.001
Cumulated	8.413	1.611	1.328	1.216	1.155	1.104	1.073	1.051	1.039	1.029	1.021	1.014	1.009	1.003

## Judicial Branch Workers' Compensation Program - Trial Courts

## Loss Trend Factors

Accident Year	Benefit Level Factor (A)	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to
		2015-2016 Loss Rate Level (B)	2016-2017 Loss Rate Level (C)	2017-2018 Loss Rate Level (D)	2018-2019 Loss Rate Level (E)	2015-2016 Frequency Level (F)	2016-2017 Frequency Level (G)	2017-2018 Frequency Level (H)	2018-2019 Frequency Level (I)	2015-2016 Severity Level (J)
1994-1995	1.627	1.461	1.464	1.457	1.449	0.528	0.512	0.497	0.482	2.732
1995-1996	1.498	1.351	1.354	1.347	1.340	0.544	0.528	0.512	0.497	2.454
1996-1997	1.344	1.217	1.220	1.213	1.207	0.561	0.544	0.528	0.512	2.147
1997-1998	1.164	1.059	1.061	1.056	1.050	0.578	0.561	0.544	0.528	1.814
1998-1999	1.037	0.948	0.950	0.945	0.940	0.596	0.578	0.561	0.544	1.578
1999-2000	0.931	0.855	0.857	0.853	0.848	0.614	0.596	0.578	0.561	1.381
2000-2001	0.873	0.807	0.809	0.805	0.801	0.633	0.614	0.596	0.578	1.264
2001-2002	0.874	0.812	0.814	0.810	0.805	0.653	0.633	0.614	0.596	1.234
2002-2003	0.921	0.860	0.862	0.858	0.854	0.673	0.652	0.633	0.614	1.269
2003-2004	1.160	1.089	1.092	1.086	1.081	0.693	0.673	0.653	0.633	1.559
2004-2005	1.489	1.406	1.409	1.402	1.395	0.715	0.694	0.673	0.653	1.954
2005-2006	1.579	1.499	1.502	1.495	1.487	0.737	0.715	0.694	0.673	2.022
2006-2007	1.490	1.422	1.425	1.418	1.411	0.760	0.738	0.715	0.694	1.860
2007-2008	1.377	1.321	1.324	1.318	1.311	0.783	0.760	0.737	0.715	1.678
2008-2009	1.275	1.229	1.232	1.226	1.220	0.807	0.783	0.760	0.737	1.515
2009-2010	1.156	1.121	1.123	1.118	1.112	0.832	0.808	0.784	0.760	1.341
2010-2011	1.107	1.079	1.082	1.076	1.071	0.859	0.833	0.808	0.784	1.253
2011-2012	1.106	1.083	1.086	1.080	1.075	0.885	0.859	0.833	0.808	1.221
2012-2013	1.096	1.079	1.082	1.076	1.071	0.912	0.885	0.859	0.833	1.181
2013-2014	1.090	1.079	1.081	1.076	1.070	0.941	0.913	0.886	0.859	1.145
2014-2015	1.045	1.039	1.042	1.036	1.031	0.970	0.942	0.913	0.886	1.071
2015-2016	1.000	1.000	1.002	0.997	0.992	1.000	0.970	0.941	0.913	1.000
2016-2017	0.993	--	1.000	0.995	0.990	--	1.000	0.970	0.941	--
2017-2018	0.993	--	--	1.000	0.995	--	--	1.000	0.970	--
2018-2019	0.993	--	--	--	1.000	--	--	--	1.000	--

## Notes:

- (A) Based on WCIRB.
- (B) - (E) (A) adjusted for a -0.5% annual loss rate trend.
- (F) - (I) (A) adjusted for a -3.0% annual frequency trend.
- (J) (A) adjusted for a 2.5% annual severity trend.

This exhibit shows the calculation of the ways in which we expect claims costs to have changed over the past twenty years due to changes in statutory workers' compensation benefit levels and changes in actual claims costs in excess of changes in payroll. Changes in the ways in which claims are filed as a result of greater awareness of workers' compensation benefits are not generally reflected in the statutory benefit level factors shown above, but may be part of the reason for changes in actual claims costs in excess of payroll changes.

## Judicial Branch Workers' Compensation Program - Trial Courts

Outstanding Liability for  
Unallocated Loss Adjustment Expenses  
as of 6/30/15

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2015-2016	1,169.0	\$1,297	1.000	\$1,297	\$1,516,193
2016-2017	749.5	1,297	1.050	1,362	1,020,819
2017-2018	531.2	1,297	1.103	1,431	760,147
2018-2019	385.5	1,297	1.158	1,502	579,021
2019-2020	266.3	1,297	1.216	1,577	419,955
2020-2021	183.7	1,297	1.277	1,656	304,207
2021-2022	127.5	1,297	1.341	1,739	221,723
2022-2023	88.1	1,297	1.408	1,826	160,871
2023-2024	59.9	1,297	1.478	1,917	114,828
2024-2025	38.6	1,297	1.552	2,013	77,702
2025-2026	23.6	1,297	1.630	2,114	49,890
2026-2027	13.4	1,297	1.712	2,220	29,748
2027-2028	7.2	1,297	1.798	2,332	16,790
2028-2029	3.7	1,297	1.888	2,449	9,061
2029-2030	2.4	1,297	1.982	2,571	6,170
2030-2031	1.8	1,297	2.081	2,699	4,858
2031-2032	1.1	1,297	2.185	2,834	3,117
2032-2033	0.6	1,297	2.294	2,975	1,785
(G) Total ULAE Outstanding as of 6/30/15:					\$5,296,885
(H) Total ULAE Outstanding as of 12/31/15:					\$5,287,000

## Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Judicial Council.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).
- (H) (G) from this page and the next, interpolated to 12/31/15.

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

Judicial Branch Workers' Compensation Program - Trial Courts

Outstanding Liability for  
Unallocated Loss Adjustment Expenses  
as of 6/30/16

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2016-2017	1,105.4	\$1,297	1.050	\$1,362	\$1,505,555
2017-2018	709.7	1,297	1.103	1,431	1,015,581
2018-2019	508.6	1,297	1.158	1,502	763,917
2019-2020	357.4	1,297	1.216	1,577	563,620
2020-2021	250.4	1,297	1.277	1,656	414,662
2021-2022	174.7	1,297	1.341	1,739	303,803
2022-2023	122.2	1,297	1.408	1,826	223,137
2023-2024	85.1	1,297	1.478	1,917	163,137
2024-2025	57.9	1,297	1.552	2,013	116,553
2025-2026	37.9	1,297	1.630	2,114	80,121
2026-2027	23.2	1,297	1.712	2,220	51,504
2027-2028	13.6	1,297	1.798	2,332	31,715
2028-2029	7.2	1,297	1.888	2,449	17,633
2029-2030	3.6	1,297	1.982	2,571	9,256
2030-2031	2.4	1,297	2.081	2,699	6,478
2031-2032	1.7	1,297	2.185	2,834	4,818
2032-2033	1.2	1,297	2.294	2,975	3,570
2033-2034	0.6	1,297	2.409	3,124	1,874
(G) Total ULAE Outstanding as of 6/30/16:					\$5,276,934

Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Judicial Council.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>12/31/2015</u>	<u>Calendar Period</u>			
		<u>1/1/2016</u> <u>to</u> <u>6/30/2016</u>	<u>7/1/2016</u> <u>to</u> <u>6/30/2017</u>	<u>7/1/2017</u> <u>to</u> <u>6/30/2018</u>	<u>7/1/2018</u> <u>to</u> <u>6/30/2019</u>
2000-2001					
Ultimate Loss	\$9,669,000	\$9,669,000	\$9,669,000	\$9,669,000	\$9,669,000
Paid in Calendar Period	-	95,569	342,822		
Paid to Date	9,230,609	9,326,178	9,669,000	9,669,000	9,669,000
Outstanding Liability	438,391	342,822			
2001-2002					
Ultimate Loss	\$14,148,000	\$14,148,000	\$14,148,000	\$14,148,000	\$14,148,000
Paid in Calendar Period	-	55,269	172,105	415,284	
Paid to Date	13,505,342	13,560,611	13,732,716	14,148,000	14,148,000
Outstanding Liability	642,658	587,389	415,284		
2002-2003					
Ultimate Loss	\$18,519,000	\$18,519,000	\$18,519,000	\$18,519,000	\$18,519,000
Paid in Calendar Period	-	124,850	245,439	366,584	884,557
Paid to Date	16,897,570	17,022,420	17,267,859	17,634,443	18,519,000
Outstanding Liability	1,621,430	1,496,580	1,251,141	884,557	
2003-2004					
Ultimate Loss	\$20,271,000	\$20,271,000	\$20,271,000	\$20,271,000	\$20,271,000
Paid in Calendar Period	-	149,484	264,894	242,364	361,991
Paid to Date	18,378,793	18,528,277	18,793,171	19,035,535	19,397,526
Outstanding Liability	1,892,207	1,742,723	1,477,829	1,235,465	873,474
2004-2005					
Ultimate Loss	\$14,513,000	\$14,513,000	\$14,513,000	\$14,513,000	\$14,513,000
Paid in Calendar Period	-	89,609	184,375	178,041	162,898
Paid to Date	13,067,694	13,157,303	13,341,678	13,519,719	13,682,617
Outstanding Liability	1,445,306	1,355,697	1,171,322	993,281	830,383
2005-2006					
Ultimate Loss	\$14,711,000	\$14,711,000	\$14,711,000	\$14,711,000	\$14,711,000
Paid in Calendar Period	-	151,304	291,562	282,725	273,012
Paid to Date	12,189,275	12,340,579	12,632,141	12,914,866	13,187,878
Outstanding Liability	2,521,725	2,370,421	2,078,859	1,796,134	1,523,122
2006-2007					
Ultimate Loss	\$14,590,000	\$14,590,000	\$14,590,000	\$14,590,000	\$14,590,000
Paid in Calendar Period	-	159,539	302,433	270,233	262,042
Paid to Date	11,931,014	12,090,553	12,392,986	12,663,219	12,925,261
Outstanding Liability	2,658,986	2,499,447	2,197,014	1,926,781	1,664,739



## Judicial Branch Workers' Compensation Program - Trial Courts

## Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> 12/31/2015	<u>Calendar Period</u>			
		1/1/2016 to 6/30/2016	7/1/2016 to 6/30/2017	7/1/2017 to 6/30/2018	7/1/2018 to 6/30/2019
2007-2008					
Ultimate Loss	\$14,516,000	\$14,516,000	\$14,516,000	\$14,516,000	\$14,516,000
Paid in Calendar Period	-	174,755	337,754	302,562	270,348
Paid to Date	11,502,979	11,677,734	12,015,488	12,318,050	12,588,398
Outstanding Liability	3,013,021	2,838,266	2,500,512	2,197,950	1,927,602
2008-2009					
Ultimate Loss	\$13,341,000	\$13,341,000	\$13,341,000	\$13,341,000	\$13,341,000
Paid in Calendar Period	-	234,192	401,307	328,273	294,069
Paid to Date	9,946,908	10,181,100	10,582,407	10,910,680	11,204,749
Outstanding Liability	3,394,092	3,159,900	2,758,593	2,430,320	2,136,251
2009-2010					
Ultimate Loss	\$17,521,000	\$17,521,000	\$17,521,000	\$17,521,000	\$17,521,000
Paid in Calendar Period	-	308,511	588,570	470,860	385,167
Paid to Date	12,916,360	13,224,871	13,813,441	14,284,301	14,669,468
Outstanding Liability	4,604,640	4,296,129	3,707,559	3,236,699	2,851,532
2010-2011					
Ultimate Loss	\$16,504,000	\$16,504,000	\$16,504,000	\$16,504,000	\$16,504,000
Paid in Calendar Period	-	396,166	726,970	632,721	506,181
Paid to Date	10,762,466	11,158,632	11,885,602	12,518,323	13,024,504
Outstanding Liability	5,741,534	5,345,368	4,618,398	3,985,677	3,479,496
2011-2012					
Ultimate Loss	\$14,785,000	\$14,785,000	\$14,785,000	\$14,785,000	\$14,785,000
Paid in Calendar Period	-	389,371	713,262	595,880	518,626
Paid to Date	9,300,899	9,690,270	10,403,532	10,999,412	11,518,038
Outstanding Liability	5,484,101	5,094,730	4,381,468	3,785,588	3,266,962
2012-2013					
Ultimate Loss	\$15,297,000	\$15,297,000	\$15,297,000	\$15,297,000	\$15,297,000
Paid in Calendar Period	-	664,777	1,102,348	786,700	657,232
Paid to Date	7,910,587	8,575,364	9,677,712	10,464,412	11,121,644
Outstanding Liability	7,386,413	6,721,636	5,619,288	4,832,588	4,175,356
2013-2014					
Ultimate Loss	\$14,193,000	\$14,193,000	\$14,193,000	\$14,193,000	\$14,193,000
Paid in Calendar Period	-	910,507	1,555,111	1,059,592	756,187
Paid to Date	5,266,456	6,176,963	7,732,074	8,791,666	9,547,853
Outstanding Liability	8,926,544	8,016,037	6,460,926	5,401,334	4,645,147

## Judicial Branch Workers' Compensation Program - Trial Courts

## Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>12/31/2015</u>	<u>Calendar Period</u>			
		<u>1/1/2016</u> <u>to</u> <u>6/30/2016</u>	<u>7/1/2016</u> <u>to</u> <u>6/30/2017</u>	<u>7/1/2017</u> <u>to</u> <u>6/30/2018</u>	<u>7/1/2018</u> <u>to</u> <u>6/30/2019</u>
<b>2014-2015</b>					
Ultimate Loss	\$14,000,000	\$14,000,000	\$14,000,000	\$14,000,000	\$14,000,000
Paid in Calendar Period	-	1,211,976	2,150,977	1,608,388	1,095,893
Paid to Date	2,346,387	3,558,363	5,709,340	7,317,728	8,413,621
Outstanding Liability	11,653,613	10,441,637	8,290,660	6,682,272	5,586,379
<b>2015-2016</b>					
Ultimate Loss	\$7,340,000	\$14,680,000	\$14,680,000	\$14,680,000	\$14,680,000
Paid in Calendar Period	-	1,369,323	2,578,893	2,125,007	1,588,969
Paid to Date	416,214	1,785,537	4,364,430	6,489,437	8,078,406
Outstanding Liability	6,923,786	12,894,463	10,315,570	8,190,563	6,601,594
<b>2016-2017</b>					
Ultimate Loss	-	-	\$15,296,000	\$15,296,000	\$15,296,000
Paid in Calendar Period	-	-	1,866,112	2,685,978	2,213,245
Paid to Date	-	-	1,866,112	4,552,090	6,765,335
Outstanding Liability	-	-	13,429,888	10,743,910	8,530,665
<b>2017-2018</b>					
Ultimate Loss	-	-	-	\$15,835,000	\$15,835,000
Paid in Calendar Period	-	-	-	1,931,870	2,780,626
Paid to Date	-	-	-	1,931,870	4,712,496
Outstanding Liability	-	-	-	13,903,130	11,122,504
<b>2018-2019</b>					
Ultimate Loss	-	-	-	-	\$16,390,000
Paid in Calendar Period	-	-	-	-	1,999,580
Paid to Date	-	-	-	-	1,999,580
Outstanding Liability	-	-	-	-	14,390,420
<b>Totals</b>					
Ultimate Loss	\$233,918,000	\$241,258,000	\$256,554,000	\$272,389,000	\$288,779,000
Paid in Calendar Period	-	6,485,202	13,824,934	14,283,062	15,010,623
Paid to Date	165,569,553	172,054,755	185,879,689	200,162,751	215,173,374
Outstanding Liability	68,348,447	69,203,245	70,674,311	72,226,249	73,605,626
Total Outstanding ULAE	5,287,000	5,276,934	5,323,340	5,415,174	5,538,898
Outstanding Liability plus ULAE	73,635,447	74,480,179	75,997,651	77,641,423	79,144,524

Notes appear on the next page.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2013-2014, \$910,507 is expected to be paid between 1/1/16 and 6/30/16, \$6,176,963 will have been paid by 6/30/16, and the reserve for remaining payments on these claims should be \$8,016,037.
- Ultimate Losses for each accident year are from Exhibit TC-4, Page 2.
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example,  $\$1,555,111 = \$8,016,037 \times 19.4\%$ .
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example,  $\$7,732,074 = \$1,555,111 + \$6,176,963$ .
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example,  $\$8,016,037 = \$14,193,000 - \$6,176,963$ .

This exhibit shows the calculation of the liability for outstanding claims as of the date of evaluation, the end of the current fiscal year, and the end of the coming fiscal year. It also shows the expected claims payout during the remainder of the current fiscal year and the coming fiscal year. Refer to the Totals at the end of the exhibit for the balance sheet information. The top parts of the exhibit show information for each program year.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Annual Payments (Historical and Projected)

## Trial Courts Total

	2009	2010	2011	2012	2013	2014	2015	Total
2000-2001	472,952	327,238	228,314	64,110	95,207	119,571	93,152	
2001-2002	1,105,388	453,017	447,701	248,693	222,305	-112,523	25,482	
2002-2003	793,960	405,402	474,420	640,534	357,021	276,380	302,471	
2003-2004	912,104	791,374	740,595	533,018	393,815	427,377	336,318	
2004-2005	1,015,234	719,789	649,464	397,683	419,160	362,368	191,893	
2005-2006	1,003,291	866,929	637,727	720,184	653,230	354,475	434,700	
2006-2007	1,648,873	1,264,130	955,440	670,153	691,091	484,163	612,680	
2007-2008	2,112,081	1,735,203	1,304,001	745,269	945,996	956,061	518,584	
2008-2009	3,045,617	2,466,555	1,745,456	968,816	562,903	380,223	323,109	
2009-2010	429,214	3,437,354	3,115,353	2,160,217	1,753,489	1,015,646	1,005,089	
2010-2011	0	434,154	3,073,577	2,521,239	1,989,556	1,517,095	1,226,845	
2011-2012	0	0	427,443	2,760,515	2,596,304	1,810,904	1,705,733	
2012-2013	0	0	0	389,782	2,811,567	2,691,342	2,017,896	
2013-2014	0	0	0	0	502,329	2,685,539	2,078,587	
2014-2015	0	0	0	0	0	227,098	2,119,289	
2015-2016	0	0	0	0	0	0	416,214	
<b>Total</b>	<b>12,538,715</b>	<b>12,901,146</b>	<b>13,799,491</b>	<b>12,820,212</b>	<b>13,993,972</b>	<b>13,195,720</b>	<b>13,408,041</b>	<b>92,657,297</b>

## San Diego TD

	2009	2010	2011	2012	2013	2014	2015	
<b>Total</b>	<b>168,122</b>	<b>155,855</b>	<b>131,078</b>	<b>138,731</b>	<b>191,637</b>	<b>241,782</b>	<b>0</b>	<b>1,027,206</b>

## San Diego TD Percent of Trial Courts Total Payments

	2009	2010	2011	2012	2013	2014	2015	
	1.3%	1.2%	0.9%	1.1%	1.4%	1.8%	0.0%	1.1%

Selected San Diego TD Load: 1.0%

## Judicial Branch Workers' Compensation Program - Trial Courts

## Short- and Long-Term Liabilities

<u>Liabilities as of 12/31/15:</u>		<u>Expected</u>	<u>Discounted</u>
<u>Current (Short Term)</u>	Loss and ALAE:	\$5,115,879	\$5,115,879
	ULAE:	1,516,193	1,516,193
	Short-Term Loss and LAE:	<u>\$6,632,072</u>	<u>\$6,632,072</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$63,232,568	\$63,232,568
	ULAE:	3,770,807	3,770,807
	Long-Term Loss and LAE:	<u>\$67,003,375</u>	<u>\$67,003,375</u>
<u>Total Liability</u>	Loss and ALAE:	\$68,348,447	\$68,348,447
	ULAE:	5,287,000	5,287,000
	Total Loss and LAE:	<u>\$73,635,447</u>	<u>\$73,635,447</u>
<u>Liabilities as of 6/30/16:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$11,958,822	\$11,958,822
	ULAE:	1,505,555	1,505,555
	Short-Term Loss and LAE:	<u>\$13,464,377</u>	<u>\$13,464,377</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$57,244,423	\$57,244,423
	ULAE:	3,771,379	3,771,379
	Long-Term Loss and LAE:	<u>\$61,015,802</u>	<u>\$61,015,802</u>
<u>Total Liability</u>	Loss and ALAE:	\$69,203,245	\$69,203,245
	ULAE:	5,276,934	5,276,934
	Total Loss and LAE:	<u>\$74,480,179</u>	<u>\$74,480,179</u>

		<u>Discounted with a Margin for Contingencies</u>				
		<u>70%</u>	<u>75%</u>	<u>80%</u>	<u>85%</u>	<u>90%</u>
		<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>
<u>Liabilities as of 12/31/15:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$5,520,033	\$5,673,510	\$5,857,681	\$6,082,780	\$6,379,501
	ULAE:	1,635,972	1,681,458	1,736,041	1,802,753	1,890,693
	Short-Term Loss and LAE:	<u>\$7,156,005</u>	<u>\$7,354,968</u>	<u>\$7,593,722</u>	<u>\$7,885,533</u>	<u>\$8,270,194</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$68,227,941	\$70,124,918	\$72,401,291	\$75,183,523	\$78,851,012
	ULAE:	4,068,701	4,181,825	4,317,574	4,483,490	4,702,196
	Long-Term Loss and LAE:	<u>\$72,296,642</u>	<u>\$74,306,743</u>	<u>\$76,718,865</u>	<u>\$79,667,013</u>	<u>\$83,553,208</u>
<u>Total Liability</u>	Loss and ALAE:	\$73,747,974	\$75,798,428	\$78,258,972	\$81,266,303	\$85,230,513
	ULAE:	5,704,673	5,863,283	6,053,615	6,286,243	6,592,889
	Total Loss and LAE:	<u>\$79,452,647</u>	<u>\$81,661,711</u>	<u>\$84,312,587</u>	<u>\$87,552,546</u>	<u>\$91,823,402</u>
<u>Liabilities as of 6/30/16:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$12,903,569	\$13,262,334	\$13,692,851	\$14,219,039	\$14,912,651
	ULAE:	1,624,494	1,669,660	1,723,860	1,790,105	1,877,427
	Short-Term Loss and LAE:	<u>\$14,528,063</u>	<u>\$14,931,994</u>	<u>\$15,416,711</u>	<u>\$16,009,144</u>	<u>\$16,790,078</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$61,766,732	\$63,484,065	\$65,544,865	\$68,063,619	\$71,383,796
	ULAE:	4,069,318	4,182,460	4,318,229	4,484,170	4,702,909
	Long-Term Loss and LAE:	<u>\$65,836,050</u>	<u>\$67,666,525</u>	<u>\$69,863,094</u>	<u>\$72,547,789</u>	<u>\$76,086,705</u>
<u>Total Liability</u>	Loss and ALAE:	\$74,670,301	\$76,746,399	\$79,237,716	\$82,282,658	\$86,296,447
	ULAE:	5,693,812	5,852,120	6,042,089	6,274,275	6,580,336
	Total Loss and LAE:	<u>\$80,364,113</u>	<u>\$82,598,519</u>	<u>\$85,279,805</u>	<u>\$88,556,933</u>	<u>\$92,876,783</u>

Note: Current (short term) liabilities are the portion of the total estimated liability shown on Appendix TC-G that is expected to be paid out within the coming year. Totals may vary from Exhibit TC-1, due to rounding.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Confidence Level Table

Probability	Projected Losses	Outstanding Losses
95%	1.456	1.339
90	1.329	1.247
85	1.251	1.189
80	1.192	1.145
75	1.144	1.109
70	1.103	1.079
65	1.066	1.050
60	1.032	1.025
55	1.000	1.002
50	0.970	0.979
45	0.941	0.957
40	0.912	0.935
35	0.883	0.913
30	0.854	0.891
25	0.823	0.867

To read table: For the above retention, there is a 90% chance that final loss settlements will be less than 1.329 times the average expected amount of losses.

This exhibit shows the loads that must be applied to bring estimated losses at the expected level to the various indicated confidence levels.

Judicial Branch Workers' Compensation Program - Trial Courts

Program History

Policy Year Start Date	Policy Year End Date	Policy Year	Self-Insured Retention	
			Per Occurrence	Aggregate
7/1/2000	6/30/2001	2000-2001	See Appendix TC-k	(none)
7/1/2001	6/30/2002	2001-2002	See Appendix TC-k	(none)
7/1/2002	6/30/2003	2002-2003	See Appendix TC-k	(none)
7/1/2003	6/30/2004	2003-2004	See Appendix TC-k	(none)
7/1/2004	6/30/2005	2004-2005	See Appendix TC-k	(none)
7/1/2005	6/30/2006	2005-2006	See Appendix TC-k	(none)
7/1/2006	6/30/2007	2006-2007	2,000,000	(none)
7/1/2007	6/30/2008	2007-2008	2,000,000	(none)
7/1/2008	6/30/2009	2008-2009	2,000,000	(none)
7/1/2009	6/30/2010	2009-2010	2,000,000	(none)
7/1/2010	6/30/2011	2010-2011	2,000,000	(none)
7/1/2011	6/30/2012	2011-2012	2,000,000	(none)
7/1/2012	6/30/2013	2012-2013	2,000,000	(none)
7/1/2013	6/30/2014	2013-2014	2,000,000	(none)
7/1/2014	6/30/2015	2014-2015	2,000,000	(none)
7/1/2015	6/30/2016	2015-2016	2,000,000	(none)
7/1/2016	6/30/2017	2016-2017	2,000,000	(none)

Third Party Claims Administrator	Begin Date	End Date
Corvel	7/1/2008	9/30/2014
AIMS	10/1/2014	Current

This exhibit summarizes some of the key facts about the history of the program.

## Judicial Branch Workers' Compensation Program - Trial Courts

Incurred Losses as of 12/31/15

Accident Year (A)	Unlimited Incurred (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Incurred (E)	Incurred Over SIR (F)	Incurred Over \$250,000 (G)	Incurred Capped at \$250,000 (H)	Incurred \$250,000 to SIR Layer (I)	Incurred Capped at SIR (J)	Incurred Capped at SIR & Aggregate (K)
1994-1995	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1995-1996	0	0	0	0	0	0	0	0	0	0
1996-1997	0	0	0	0	0	0	0	0	0	0
1997-1998	0	0	0	0	0	0	0	0	0	0
1998-1999	0	0	0	0	0	0	0	0	0	0
1999-2000	0	0	0	0	0	0	0	0	0	0
2000-2001	10,478,845	0	185,826	10,293,019	757,147	1,113,665	9,179,354	356,518	9,535,872	9,535,872
2001-2002	15,671,747	0	766,811	14,904,935	1,020,408	1,731,149	13,173,787	710,741	13,884,528	13,884,528
2002-2003	18,515,535	0	14,953	18,500,583	450,512	1,405,829	17,094,754	955,317	18,050,071	18,050,071
2003-2004	19,633,429	0	85,725	19,547,704	0	1,321,659	18,226,045	1,321,659	19,547,704	19,547,704
2004-2005	13,812,463	0	4,000	13,808,463	0	604,660	13,203,802	604,660	13,808,463	13,808,463
2005-2006	13,785,805	0	60,740	13,725,065	0	955,828	12,769,237	955,828	13,725,065	13,725,065
2006-2007	13,177,595	0	45,837	13,131,759	0	1,744,538	11,387,221	1,744,538	13,131,759	13,131,759
2007-2008	12,756,181	0	6,738	12,749,442	0	547,688	12,201,755	547,688	12,749,442	12,749,442
2008-2009	10,881,565	0	16,273	10,865,292	0	241,870	10,623,422	241,870	10,865,292	10,865,292
2009-2010	14,872,577	0	1,262	14,871,315	0	426,655	14,444,660	426,655	14,871,315	14,871,315
2010-2011	13,586,032	0	264	13,585,768	0	830,937	12,754,832	830,937	13,585,768	13,585,768
2011-2012	11,649,058	0	4,645	11,644,413	0	66,389	11,578,024	66,389	11,644,413	11,644,413
2012-2013	11,712,561	0	740	11,711,821	0	29,460	11,682,361	29,460	11,711,821	11,711,821
2013-2014	8,971,074	0	341	8,970,733	0	57,190	8,913,543	57,190	8,970,733	8,970,733
2014-2015	5,087,500	0	593	5,086,907	0	0	5,086,907	0	5,086,907	5,086,907
2015-2016	1,841,257	0	0	1,841,257	0	0	1,841,257	0	1,841,257	1,841,257
Total	\$196,433,224	\$0	\$1,194,748	\$195,238,476	\$2,228,067	\$11,077,517	\$184,160,959	\$8,849,450	\$193,010,409	\$193,010,409

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C)
- (D) Excess and Subro Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of incurred losses in excess of SIR.
- (G) Sum of incurred losses in excess of \$250,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix TC-J.



## Judicial Branch Workers' Compensation Program - Trial Courts

## Paid Losses as of 12/31/15

Accident Year (A)	Unlimited Paid (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Paid (E)	Paid Over SIR (F)	Paid Over \$250,000 (G)	Paid Capped at \$250,000 (H)	Paid \$250,000 to SIR Layer (I)	Paid Capped at SIR (J)	Paid Capped at SIR & Aggregate (K)
1994-1995	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1995-1996	0	0	0	0	0	0	0	0	0	0
1996-1997	0	0	0	0	0	0	0	0	0	0
1997-1998	0	0	0	0	0	0	0	0	0	0
1998-1999	0	0	0	0	0	0	0	0	0	0
1999-2000	0	0	0	0	0	0	0	0	0	0
2000-2001	9,775,160	0	185,826	9,589,334	358,725	632,731	8,956,603	274,006	9,230,609	9,230,609
2001-2002	14,624,539	0	766,811	13,857,728	352,386	937,599	12,920,129	585,213	13,505,342	13,505,342
2002-2003	17,237,957	0	14,953	17,223,004	325,435	800,533	16,422,472	475,098	16,897,570	16,897,570
2003-2004	18,464,518	0	85,725	18,378,793	0	722,364	17,656,429	722,364	18,378,793	18,378,793
2004-2005	13,071,694	0	4,000	13,067,694	0	385,829	12,681,865	385,829	13,067,694	13,067,694
2005-2006	12,250,015	0	60,740	12,189,275	0	452,915	11,736,360	452,915	12,189,275	12,189,275
2006-2007	11,976,850	0	45,837	11,931,014	0	1,102,966	10,828,048	1,102,966	11,931,014	11,931,014
2007-2008	11,509,717	0	6,738	11,502,979	0	106,333	11,396,645	106,333	11,502,979	11,502,979
2008-2009	9,963,181	0	16,273	9,946,908	0	39,667	9,907,242	39,667	9,946,908	9,946,908
2009-2010	12,917,623	0	1,262	12,916,360	0	111,611	12,804,749	111,611	12,916,360	12,916,360
2010-2011	10,762,731	0	264	10,762,466	0	208,211	10,554,256	208,211	10,762,466	10,762,466
2011-2012	9,305,544	0	4,645	9,300,899	0	47,878	9,253,021	47,878	9,300,899	9,300,899
2012-2013	7,911,327	0	740	7,910,587	0	0	7,910,587	0	7,910,587	7,910,587
2013-2014	5,266,797	0	341	5,266,456	0	0	5,266,456	0	5,266,456	5,266,456
2014-2015	2,346,980	0	593	2,346,387	0	0	2,346,387	0	2,346,387	2,346,387
2015-2016	416,214	0	0	416,214	0	0	416,214	0	416,214	416,214
Total	\$167,800,847	\$0	\$1,194,748	\$166,606,098	\$1,036,545	\$5,548,637	\$161,057,461	\$4,512,092	\$165,569,553	\$165,569,553

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C)
- (D) Excess and Subro Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of paid losses in excess of SIR.
- (G) Sum of paid losses in excess of \$250,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix TC-J.

## Judicial Branch Workers' Compensation Program - Trial Courts

## Case Reserves as of 12/31/15

Accident Year (A)	Unlimited Reserves (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Reserves (E)	Reserves Over SIR (F)	Reserves Over \$250,000 (G)	Reserves Capped at \$250,000 (H)	Reserves to SIR Layer \$250,000 (I)	Reserves Capped at SIR (J)	Reserves Capped at SIR & Aggregate (K)
1994-1995	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1995-1996	0	0	0	0	0	0	0	0	0	0
1996-1997	0	0	0	0	0	0	0	0	0	0
1997-1998	0	0	0	0	0	0	0	0	0	0
1998-1999	0	0	0	0	0	0	0	0	0	0
1999-2000	0	0	0	0	0	0	0	0	0	0
2000-2001	703,686	0	0	703,686	398,423	480,934	222,751	82,512	305,263	305,263
2001-2002	1,047,207	0	0	1,047,207	668,022	793,549	253,658	125,528	379,185	379,185
2002-2003	1,277,578	0	0	1,277,578	125,077	605,296	672,282	480,219	1,152,501	1,152,501
2003-2004	1,168,911	0	0	1,168,911	0	599,294	569,616	599,294	1,168,911	1,168,911
2004-2005	740,768	0	0	740,768	0	218,831	521,937	218,831	740,768	740,768
2005-2006	1,535,790	0	0	1,535,790	0	502,914	1,032,877	502,914	1,535,790	1,535,790
2006-2007	1,200,745	0	0	1,200,745	0	641,572	559,173	641,572	1,200,745	1,200,745
2007-2008	1,246,464	0	0	1,246,464	0	441,354	805,109	441,354	1,246,464	1,246,464
2008-2009	918,384	0	0	918,384	0	202,204	716,180	202,204	918,384	918,384
2009-2010	1,954,954	0	0	1,954,954	0	315,043	1,639,911	315,043	1,954,954	1,954,954
2010-2011	2,823,302	0	0	2,823,302	0	622,726	2,200,576	622,726	2,823,302	2,823,302
2011-2012	2,343,514	0	0	2,343,514	0	18,511	2,325,003	18,511	2,343,514	2,343,514
2012-2013	3,801,234	0	0	3,801,234	0	29,460	3,771,774	29,460	3,801,234	3,801,234
2013-2014	3,704,277	0	0	3,704,277	0	57,190	3,647,087	57,190	3,704,277	3,704,277
2014-2015	2,740,520	0	0	2,740,520	0	0	2,740,520	0	2,740,520	2,740,520
2015-2016	1,425,043	0	0	1,425,043	0	0	1,425,043	0	1,425,043	1,425,043
Total	\$28,632,377	\$0	\$0	\$28,632,377	\$1,191,522	\$5,528,880	\$23,103,498	\$4,337,358	\$27,440,856	\$27,440,856

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Appendix TC-K, Page 1, Column (B) - Appendix TC-K, Page 2, Column (B).
- (C) Appendix TC-K, Page 1, Column (C) - Appendix TC-K, Page 2, Column (C).
- (D) Appendix TC-K, Page 1, Column (D) - Appendix TC-K, Page 2, Column (D).
- (E) (B) + (C) - (D).
- (F) Sum of case reserves in excess of SIR.
- (G) Sum of case reserves in excess of \$250,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix TC-J.

## Judicial Branch Workers' Compensation Program - Trial Courts

Claim Counts as of 12/31/15

Accident Year (A)	Reported Claims (B)	Subtractions		Adjusted Reported Claims (E)	Closed Claims (F)	Subtractions		Adjusted Closed Claims (I)	Open Claims (J)	Adjusted Open Claims (K)
		to Reported Claims (C)	from Reported Claims (D)			to Closed Claims (G)	from Closed Claims (H)			
1994-1995	0	0	0	0	0	0	0	0	0	0
1995-1996	0	0	0	0	0	0	0	0	0	0
1996-1997	0	0	0	0	0	0	0	0	0	0
1997-1998	0	0	0	0	0	0	0	0	0	0
1998-1999	0	0	0	0	0	0	0	0	0	0
1999-2000	0	0	0	0	0	0	0	0	0	0
2000-2001	413	0	0	413	398	0	0	398	15	15
2001-2002	685	0	0	685	669	0	0	669	16	16
2002-2003	869	0	0	869	842	0	0	842	27	27
2003-2004	1,101	0	0	1,101	1,068	0	0	1,068	33	33
2004-2005	971	0	0	971	945	0	0	945	26	26
2005-2006	944	0	0	944	904	0	0	904	40	40
2006-2007	925	0	0	925	890	0	0	890	35	35
2007-2008	793	0	0	793	747	0	0	747	46	46
2008-2009	872	0	0	872	834	0	0	834	38	38
2009-2010	791	0	0	791	727	0	0	727	64	64
2010-2011	759	0	0	759	672	0	0	672	87	87
2011-2012	664	0	0	664	567	0	0	567	97	97
2012-2013	633	0	0	633	490	0	0	490	143	143
2013-2014	572	0	0	572	413	0	0	413	159	159
2014-2015	529	0	0	529	330	0	0	330	199	199
2015-2016	250	0	0	250	59	0	0	59	191	191
Total	11,771	0	0	11,771	10,555	0	0	10,555	1,216	1,216

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C) No adjustments were made.
- (D) No adjustments were made.
- (E) (B) + (C) - (D).
- (F) Provided by the Judicial Council.
- (G) No adjustments were made.
- (H) No adjustments were made.
- (I) (F) + (G) - (H).
- (J) (B) - (F).
- (K) (E) - (I).

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Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Alameda	2000-2001	\$300,000	\$17,277,912	43	42	\$1,039,384	\$7,379	\$1,046,763	\$0	\$1,039,384	\$7,379	\$1,046,763	I
	2001-2002	300,000	38,222,891	53	48	2,445,915	687,192	3,133,107	605,057	1,840,858	687,192	2,528,050	I
	2002-2003	2,000,000	42,384,129	88	85	2,042,779	56,579	2,099,358	0	2,042,779	56,579	2,099,358	I
	2003-2004	2,000,000	42,638,136	66	62	2,012,842	98,187	2,111,030	0	2,012,842	98,187	2,111,030	I
	2004-2005	2,000,000	46,548,301	73	70	906,324	19,392	925,716	0	906,324	19,392	925,716	I
	2005-2006	2,000,000	49,437,379	53	50	1,204,724	55,982	1,260,706	2,981	1,201,742	55,982	1,257,725	I
	2006-2007	2,000,000	51,615,120	55	53	698,570	14,709	713,280	4,516	694,054	14,709	708,763	I
	2007-2008	2,000,000	55,193,538	47	41	1,061,785	43,435	1,105,201	2,347	1,059,418	43,435	1,102,854	I
	2008-2009	2,000,000	57,339,109	46	46	518,552	0	518,552	0	518,552	0	518,552	I
	2009-2010	2,000,000	52,304,368	40	35	1,186,133	99,249	1,285,382	0	1,186,133	99,249	1,285,382	I
	2010-2011	2,000,000	53,446,261	36	30	914,009	207,661	1,121,670	0	914,009	207,661	1,121,670	I
	2011-2012	2,000,000	52,941,334	20	19	159,606	6,979	166,585	0	159,606	6,979	166,585	I
	2012-2013	2,000,000	49,655,539	29	19	671,100	265,885	936,985	122	670,979	265,885	936,985	I
	2013-2014	2,000,000	51,392,643	25	13	536,099	318,788	854,887	0	536,099	318,788	854,887	I
	2014-2015	2,000,000	50,533,291	20	12	59,537	51,146	110,682	0	59,537	51,146	110,682	I
	2015-2016	2,000,000	50,381,020	11	1	21,707	57,051	78,759	0	21,707	57,051	78,759	I
	2016-2017	2,000,000	51,388,640	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	52,416,413	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	53,464,741	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	54,534,036	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	55,624,717	0	0	0	0	0	0	0	0	0	I
	Total			705	626	\$15,479,047	\$1,989,617	\$17,468,663	\$615,023	\$14,864,024	\$1,989,617	\$16,853,641	
Alpine	2000-2001	\$0	\$76,799	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	258,939	0	0	0	0	0	0	0	0	0	III
	2002-2003	500,000	255,684	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	288,258	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	274,493	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	270,808	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	287,149	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	312,739	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	311,543	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	358,083	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	294,657	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	248,333	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	193,967	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	175,765	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	254,102	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	220,714	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	225,129	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	229,631	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	234,224	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	238,908	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	243,686	0	0	0	0	0	0	0	0	0	I
	Total			0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amador	2000-2001	\$0	\$450,576	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,152,829	0	0	0	0	0	0	0	0	0	III
	2002-2003	125,000	1,439,409	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	1,436,445	4	4	11,114	0	11,114	0	11,114	0	11,114	I
	2004-2005	2,000,000	1,315,187	2	2	17,090	0	17,090	0	17,090	0	17,090	I
	2005-2006	2,000,000	1,545,806	1	1	82,706	0	82,706	0	82,706	0	82,706	I
	2006-2007	2,000,000	1,568,589	3	3	1,939	0	1,939	0	1,939	0	1,939	I
	2007-2008	2,000,000	1,650,027	3	3	7,594	0	7,594	0	7,594	0	7,594	I
	2008-2009	2,000,000	1,865,826	3	3	5,718	0	5,718	0	5,718	0	5,718	I
	2009-2010	2,000,000	1,648,631	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	1,675,732	2	1	129,171	111,761	240,932	0	129,171	111,761	240,932	I
	2011-2012	2,000,000	1,620,086	1	1	396	0	396	0	396	0	396	I
	2012-2013	2,000,000	1,549,721	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	1,471,884	4	4	28,295	0	28,295	0	28,295	0	28,295	I
	2014-2015	2,000,000	1,374,133	4	3	9,903	13,230	23,133	0	9,903	13,230	23,133	I
	2015-2016	2,000,000	1,434,139	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,462,821	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,492,078	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,521,919	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,552,358	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,583,405	0	0	0	0	0	0	0	0	0	I
	Total			27	25	\$293,928	\$124,990	\$418,918	\$0	\$293,928	\$124,990	\$418,918	
Butte	2000-2001	\$0	\$1,819,498	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	4,239,712	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	4,595,089	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	4,763,150	10	10	18,901	0	18,901	0	18,901	0	18,901	I
	2004-2005	2,000,000	4,922,183	13	12	71,554	15,917	87,471	0	71,554	15,917	87,471	I
	2005-2006	2,000,000	5,143,492	16	16	183,131	0	183,131	0	183,131	0	183,131	I
	2006-2007	2,000,000	5,863,838	7	7	6,378	0	6,378	0	6,378	0	6,378	I
	2007-2008	2,000,000	5,857,563	11	11	103,002	0	103,002	0	103,002	0	103,002	I
	2008-2009	2,000,000	6,279,507	12	12	125,313	0	125,313	0	125,313	0	125,313	I
	2009-2010	2,000,000	5,900,514	5	5	70,830	0	70,830	0	70,830	0	70,830	I
	2010-2011	2,000,000	6,041,250	11	11	13,118	0	13,118	0	13,118	0	13,118	I
	2011-2012	2,000,000	6,317,202	8	8	2,814	0	2,814	0	2,814	0	2,814	I
	2012-2013	2,000,000	6,860,643	8	5	188,489	60,736	249,225	0	188,489	60,736	249,225	I
	2013-2014	2,000,000	5,361,954	1	1	375	0	375	0	375	0	375	I
	2014-2015	2,000,000	5,444,966	2	0	30,032	60,919	90,950	123	29,909	60,919	90,828	I
	2015-2016	2,000,000	5,518,866	1	0	3,076	16,507	19,582	0	3,076	16,507	19,582	I
	2016-2017	2,000,000	5,629,243	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	5,741,828	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	5,856,665	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	5,973,798	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	6,093,274	0	0	0	0	0	0	0	0	0	I
	Total			105	98	\$817,012	\$154,079	\$971,091	\$123	\$816,889	\$154,079	\$970,968	

## Judicial Branch Workers' Compensation Program - Trial Courts

## Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Calaveras	2000-2001	\$0	\$357,371	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	966,890	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,080,630	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	1,129,747	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	1,198,263	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	1,284,305	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	1,370,732	1	1	848	0	848	0	848	0	848	I
	2007-2008	2,000,000	1,509,953	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	1,718,499	1	1	1,138	0	1,138	0	1,138	0	1,138	I
	2009-2010	2,000,000	1,691,591	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	1,675,165	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	1,676,368	2	2	815	0	815	0	815	0	815	I
	2012-2013	2,000,000	1,628,174	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	1,645,407	3	1	6,651	23,886	30,537	0	6,651	23,886	30,537	I
	2014-2015	2,000,000	1,507,034	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,469,307	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,498,694	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,528,667	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,559,241	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,590,426	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,622,234	0	0	0	0	0	0	0	0	0	I
		Total			7	5	\$9,452	\$23,886	\$33,338	\$0	\$9,452	\$23,886	\$33,338
Colusa	2000-2001	\$0	\$184,971	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	422,209	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	418,240	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	462,852	2	2	15,038	0	15,038	0	15,038	0	15,038	I
	2004-2005	2,000,000	437,001	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	569,370	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	712,397	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	587,034	2	2	153,720	0	153,720	0	153,720	0	153,720	I
	2008-2009	2,000,000	640,110	1	1	8,276	0	8,276	0	8,276	0	8,276	I
	2009-2010	2,000,000	698,258	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	861,118	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	883,800	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	841,818	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	876,863	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	750,617	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	727,097	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	741,639	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	756,471	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	771,601	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	787,033	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	802,773	0	0	0	0	0	0	0	0	0	I
		Total			5	5	\$177,034	\$0	\$177,034	\$0	\$177,034	\$0	\$177,034
Contra Costa	2000-2001	\$750,000	\$8,965,627	27	23	\$1,122,266	\$81,592	\$1,203,858	\$2,485	\$1,119,781	\$81,592	\$1,201,373	I
	2001-2002	750,000	19,087,934	46	46	809,622	0	809,622	4,409	805,214	0	805,214	I
	2002-2003	750,000	19,632,529	36	34	731,059	23,120	754,179	8,552	722,507	23,120	745,627	I
	2003-2004	2,000,000	19,747,551	52	47	975,204	125,696	1,100,899	0	975,204	125,696	1,100,899	I
	2004-2005	2,000,000	20,395,730	48	46	1,076,486	35,857	1,112,343	0	1,076,486	35,857	1,112,343	I
	2005-2006	2,000,000	21,084,778	38	34	1,057,585	178,457	1,236,041	7,500	1,050,085	178,457	1,228,541	I
	2006-2007	2,000,000	23,814,486	33	30	1,265,034	88,782	1,353,816	0	1,265,034	88,782	1,353,816	I
	2007-2008	2,000,000	26,956,470	31	30	319,461	16,822	336,282	0	319,461	16,822	336,282	I
	2008-2009	2,000,000	27,753,942	55	53	368,139	30,975	399,115	0	368,139	30,975	399,115	I
	2009-2010	2,000,000	26,708,088	39	34	744,185	111,861	856,046	0	744,185	111,861	856,046	I
	2010-2011	2,000,000	24,799,463	20	16	712,786	157,062	869,848	0	712,786	157,062	869,848	I
	2011-2012	2,000,000	24,833,848	28	20	511,441	200,125	711,567	0	511,441	200,125	711,567	I
	2012-2013	2,000,000	24,443,199	25	20	262,724	122,558	385,282	0	262,724	122,558	385,282	I
	2013-2014	2,000,000	22,827,248	26	19	299,028	167,174	466,202	0	299,028	167,174	466,202	I
	2014-2015	2,000,000	22,724,908	28	18	189,679	127,987	317,666	0	189,679	127,987	317,666	I
	2015-2016	2,000,000	23,222,861	7	3	27,325	15,084	42,408	0	27,325	15,084	42,408	I
	2016-2017	2,000,000	23,687,318	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	24,161,064	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	24,644,285	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	25,137,171	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	25,639,915	0	0	0	0	0	0	0	0	0	I
		Total			539	473	\$10,472,023	\$1,483,152	\$11,955,175	\$22,946	\$10,449,077	\$1,483,152	\$11,932,229
Del Norte	2000-2001	\$0	\$341,747	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	857,716	0	0	0	0	0	0	0	0	0	III
	2002-2003	500,000 <sup>1</sup>	954,897 <sup>2</sup>	1	0	209,553	28,573	238,125	0	209,553	28,573	238,125	I
	2003-2004	2,000,000	1,048,249	1	1	17,258	0	17,258	0	17,258	0	17,258	I
	2004-2005	2,000,000	1,089,666	4	4	32,120	0	32,120	0	32,120	0	32,120	I
	2005-2006	2,000,000	1,038,266	3	2	184,617	90,374	274,991	12,500	172,117	90,374	262,491	I
	2006-2007	2,000,000	1,056,846	6	6	51,162	0	51,162	0	51,162	0	51,162	I
	2007-2008	2,000,000	1,167,740	3	3	38,600	0	38,600	0	38,600	0	38,600	I
	2008-2009	2,000,000	1,310,558	1	1	1,297	0	1,297	0	1,297	0	1,297	I
	2009-2010	2,000,000	1,405,424	1	1	233	0	233	0	233	0	233	I
	2010-2011	2,000,000	1,569,415	1	0	3,129	7,110	10,239	0	3,129	7,110	10,239	I
	2011-2012	2,000,000	1,536,762	2	2	5,123	0	5,123	0	5,123	0	5,123	I
	2012-2013	2,000,000	1,543,344	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	1,671,038	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	1,618,601	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,702,227	2	0	68	31,412	31,480	0	68	31,412	31,480	I
	2016-2017	2,000,000	1,736,272	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,770,997	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,806,417	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,842,546	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,879,397	0	0	0	0	0	0	0	0	0	I
		Total			25	20	\$543,159	\$157,469	\$700,628	\$12,500	\$530,659	\$157,469	\$688,128

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
El Dorado	2000-2001	\$250,000	\$1,674,848	3	3	\$1,787	\$0	\$1,787	\$0	\$1,787	\$0	\$1,787	I
	2001-2002	300,000	3,710,242	8	8	135,869	0	135,869	0	135,869	0	135,869	I
	2002-2003	300,000	3,757,651	5	5	32,086	0	32,086	0	32,086	0	32,086	I
	2003-2004	2,000,000	3,660,198	9	9	66,828	0	66,828	0	66,828	0	66,828	I
	2004-2005	2,000,000	3,835,724	5	5	3,703	0	3,703	0	3,703	0	3,703	I
	2005-2006	2,000,000	4,374,683	8	8	40,699	0	40,699	0	40,699	0	40,699	I
	2006-2007	2,000,000	4,657,009	1	1	17,187	0	17,187	0	17,187	0	17,187	I
	2007-2008	2,000,000	4,886,711	4	3	189,696	44,648	234,345	0	189,696	44,648	234,345	I
	2008-2009	2,000,000	5,235,168	7	6	99,534	10,966	110,500	0	99,534	10,966	110,500	I
	2009-2010	2,000,000	4,867,138	7	7	265,777	0	265,777	0	265,777	0	265,777	I
	2010-2011	2,000,000	4,857,989	4	3	14,008	21,413	35,421	0	14,008	21,413	35,421	I
	2011-2012	2,000,000	4,968,583	5	4	18,490	11,591	30,081	0	18,490	11,591	30,081	I
	2012-2013	2,000,000	4,601,205	8	6	32,842	34,620	67,462	0	32,842	34,620	67,462	I
	2013-2014	2,000,000	4,086,446	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	4,367,975	4	3	27,185	22,080	49,265	0	27,185	22,080	49,265	I
	2015-2016	2,000,000	4,682,885	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	4,776,543	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	4,872,074	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	4,969,515	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	5,068,906	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	5,170,284	0	0	0	0	0	0	0	0	0	I
	Total			78	71	\$945,692	\$145,318	\$1,091,010	\$0	\$945,692	\$145,318	\$1,091,010	
Fresno	2000-2001	\$500,000	\$8,683,991	22	22	\$394,866	\$0	\$394,866	\$0	\$394,866	\$0	\$394,866	I
	2001-2002	500,000	18,104,875	26	26	186,597	0	186,597	0	186,597	0	186,597	I
	2002-2003	500,000	19,440,351	38	35	588,636	39,198	627,834	15	588,621	39,198	627,819	I
	2003-2004	2,000,000	18,901,954	31	30	511,091	36,244	547,335	0	511,091	36,244	547,335	I
	2004-2005	2,000,000	19,920,279	38	37	629,566	24,992	654,558	0	629,566	24,992	654,558	I
	2005-2006	2,000,000	22,934,709	45	44	371,526	6,487	378,014	7,352	364,174	6,487	370,661	I
	2006-2007	2,000,000	24,290,952	54	52	295,001	21,782	316,783	0	295,001	21,782	316,783	I
	2007-2008	2,000,000	26,825,407	38	37	504,259	8,805	513,064	0	504,259	8,805	513,064	I
	2008-2009	2,000,000	28,221,206	50	46	567,378	92,116	659,494	0	567,378	92,116	659,494	I
	2009-2010	2,000,000	28,488,195	40	38	387,996	48,314	436,309	0	387,996	48,314	436,309	I
	2010-2011	2,000,000	28,129,323	49	44	277,629	63,747	341,377	0	277,629	63,747	341,377	I
	2011-2012	2,000,000	27,449,870	23	20	518,629	112,390	631,019	0	518,629	112,390	631,019	I
	2012-2013	2,000,000	23,220,885	37	34	298,163	55,424	353,586	0	298,163	55,424	353,586	I
	2013-2014	2,000,000	24,720,023	35	28	267,321	188,902	456,223	0	267,321	188,902	456,223	I
	2014-2015	2,000,000	23,986,710	24	14	139,040	205,826	344,866	0	139,040	205,826	344,866	I
	2015-2016	2,000,000	24,920,941	15	5	22,395	90,291	112,686	0	22,395	90,291	112,686	I
	2016-2017	2,000,000	25,419,360	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	25,927,747	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	26,446,302	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	26,975,228	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	27,514,733	0	0	0	0	0	0	0	0	0	I
	Total			565	512	\$5,960,092	\$994,519	\$6,954,612	\$7,367	\$5,952,725	\$994,519	\$6,947,244	
Glenn	2000-2001	\$250,000	\$299,497	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	250,000	710,638	0	0	0	0	0	0	0	0	0	I
	2002-2003	250,000	804,576	0	0	0	0	0	0	0	0	0	I
	2003-2004	250,000	834,460	0	0	0	0	0	0	0	0	0	I
	2004-2005	500,000	731,222	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	818,170	1	1	3,296	0	3,296	0	3,296	0	3,296	I
	2006-2007	2,000,000	1,048,460	1	1	435	0	435	0	435	0	435	I
	2007-2008	2,000,000	1,347,096	2	2	42,924	0	42,924	0	42,924	0	42,924	I
	2008-2009	2,000,000	1,478,257	2	2	27,348	0	27,348	0	27,348	0	27,348	I
	2009-2010	2,000,000	1,231,875	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	1,027,542	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	1,080,958	1	0	24,878	14,991	39,870	0	24,878	14,991	39,870	I
	2012-2013	2,000,000	1,179,293	1	1	12,215	0	12,215	0	12,215	0	12,215	I
	2013-2014	2,000,000	1,204,445	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	1,277,574	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,271,866	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,297,304	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,323,250	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,349,715	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,376,709	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,404,243	0	0	0	0	0	0	0	0	0	I
	Total			8	7	\$111,096	\$14,991	\$126,087	\$0	\$111,096	\$14,991	\$126,087	
Humboldt	2000-2001	\$0	\$1,243,541	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	2,790,441	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	2,905,036	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,990,490	12	12	45,093	0	45,093	0	45,093	0	45,093	I
	2004-2005	2,000,000	2,964,219	12	12	35,389	0	35,389	0	35,389	0	35,389	I
	2005-2006	2,000,000	3,130,965	4	4	906	0	906	0	906	0	906	I
	2006-2007	2,000,000	3,628,985	7	7	160,113	0	160,113	0	160,113	0	160,113	I
	2007-2008	2,000,000	4,018,299	6	5	81,022	14,902	95,924	0	81,022	14,902	95,924	I
	2008-2009	2,000,000	4,202,631	6	6	24,930	0	24,930	0	24,930	0	24,930	I
	2009-2010	2,000,000	4,018,810	5	4	41,720	9,736	51,456	0	41,720	9,736	51,456	I
	2010-2011	2,000,000	3,875,631	2	2	1,830	0	1,830	0	1,830	0	1,830	I
	2011-2012	2,000,000	3,626,881	5	4	83,496	24,726	108,222	0	83,496	24,726	108,222	I
	2012-2013	2,000,000	3,700,308	11	7	116,507	50,450	166,957	0	116,507	50,450	166,957	I
	2013-2014	2,000,000	4,074,323	5	4	23,241	42,438	65,679	0	23,241	42,438	65,679	I
	2014-2015	2,000,000	3,876,485	7	4	80,295	47,160	127,455	0	80,295	47,160	127,455	I
	2015-2016	2,000,000	4,143,098	3	0	19,118	25,450	44,568	0	19,118	25,450	44,568	I
	2016-2017	2,000,000	4,225,960	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	4,310,479	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	4,396,689	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	4,484,623	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	4,574,315	0	0	0	0	0	0	0	0	0	I
	Total			85	71	\$713,							



Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)	
Lake	2000-2001	\$0	\$636,503	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III	
	2001-2002	0	1,355,358	0	0	0	0	0	0	0	0	0	III	
	2002-2003	500,000	1,529,411 <sup>z</sup>	4	4	66,194	0	66,194	0	66,194	0	66,194	I	
	2003-2004	2,000,000	1,547,895	3	3	46,281	0	46,281	0	46,281	0	46,281	I	
	2004-2005	2,000,000	1,501,993	4	4	238	0	238	0	238	0	238	I	
	2005-2006	2,000,000	1,767,937	7	7	109,048	0	109,048	0	109,048	0	109,048	I	
	2006-2007	2,000,000	1,990,804	1	0	561,199	170,667	731,866	0	561,199	170,667	731,866	I	
	2007-2008	2,000,000	2,132,148	5	5	10,411	0	10,411	0	10,411	0	10,411	I	
	2008-2009	2,000,000	2,097,746	8	8	86,001	0	86,001	0	86,001	0	86,001	I	
	2009-2010	2,000,000	1,961,598	1	1	8,551	0	8,551	0	8,551	0	8,551	I	
	2010-2011	2,000,000	1,989,273	2	2	37,485	0	37,485	0	37,485	0	37,485	I	
	2011-2012	2,000,000	2,029,880	4	4	4,571	0	4,571	0	4,571	0	4,571	I	
	2012-2013	2,000,000	1,533,921	5	4	42,615	43,006	85,621	0	42,615	43,006	85,621	I	
	2013-2014	2,000,000	1,617,288	3	1	32,004	90,112	122,115	0	32,004	90,112	122,115	I	
	2014-2015	2,000,000	1,676,203	3	2	5,169	10,660	15,828	0	5,169	10,660	15,828	I	
	2015-2016	2,000,000	1,731,919	0	0	0	0	0	0	0	0	0	I	
	2016-2017	2,000,000	1,766,557	0	0	0	0	0	0	0	0	0	I	
	2017-2018	2,000,000	1,801,889	0	0	0	0	0	0	0	0	0	I	
	2018-2019	2,000,000	1,837,926	0	0	0	0	0	0	0	0	0	I	
	2019-2020	2,000,000	1,874,685	0	0	0	0	0	0	0	0	0	I	
	2020-2021	2,000,000	1,912,179	0	0	0	0	0	0	0	0	0	I	
	Total				50	45	\$1,009,765	\$314,444	\$1,324,210	\$0	\$1,009,765	\$314,444	\$1,324,210	
	Lassen	2000-2001	\$0	\$259,645	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
2001-2002		0	649,214	0	0	0	0	0	0	0	0	0	III	
2002-2003		0	838,458	0	0	0	0	0	0	0	0	0	III	
2003-2004		2,000,000	747,560	0	0	0	0	0	0	0	0	0	I	
2004-2005		2,000,000	820,326	0	0	0	0	0	0	0	0	0	I	
2005-2006		2,000,000	928,523	0	0	0	0	0	0	0	0	0	I	
2006-2007		2,000,000	1,165,429	0	0	0	0	0	0	0	0	0	I	
2007-2008		2,000,000	1,582,429	3	3	60,604	0	60,604	0	60,604	0	60,604	I	
2008-2009		2,000,000	1,796,655	0	0	0	0	0	0	0	0	0	I	
2009-2010		2,000,000	1,866,202	1	1	283	0	283	0	283	0	283	I	
2010-2011		2,000,000	1,923,005	2	2	1,878	0	1,878	0	1,878	0	1,878	I	
2011-2012		2,000,000	1,824,791	1	1	79	0	79	0	79	0	79	I	
2012-2013		2,000,000	1,713,189	0	0	0	0	0	0	0	0	0	I	
2013-2014		2,000,000	1,334,297	0	0	0	0	0	0	0	0	0	I	
2014-2015		2,000,000	1,194,682	0	0	0	0	0	0	0	0	0	I	
2015-2016		2,000,000	1,157,512	0	0	0	0	0	0	0	0	0	I	
2016-2017		2,000,000	1,180,662	0	0	0	0	0	0	0	0	0	I	
2017-2018		2,000,000	1,204,275	0	0	0	0	0	0	0	0	0	I	
2018-2019		2,000,000	1,228,361	0	0	0	0	0	0	0	0	0	I	
2019-2020		2,000,000	1,252,928	0	0	0	0	0	0	0	0	0	I	
2020-2021		2,000,000	1,277,987	0	0	0	0	0	0	0	0	0	I	
Total				7	7	\$62,845	\$0	\$62,845	\$0	\$62,845	\$0	\$62,845		
Madera		2000-2001	\$125,000	\$879,206	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	II
	2001-2002	125,000	2,405,754	0	0	0	0	0	0	0	0	0	II	
	2002-2003	125,000	2,869,048	1	1	450	0	450	0	450	0	450	I	
	2003-2004	2,000,000	3,074,644	4	4	1,620	0	1,620	0	1,620	0	1,620	I	
	2004-2005	2,000,000	2,774,655	8	8	54,819	0	54,819	0	54,819	0	54,819	I	
	2005-2006	2,000,000	3,892,068	4	4	13,591	0	13,591	0	13,591	0	13,591	I	
	2006-2007	2,000,000	4,479,291	6	6	54,844	0	54,844	0	54,844	0	54,844	I	
	2007-2008	2,000,000	5,213,384	3	1	291,150	98,908	390,058	0	291,150	98,908	390,058	I	
	2008-2009	2,000,000	5,441,286	1	1	266	0	266	0	266	0	266	I	
	2009-2010	2,000,000	5,372,457	9	9	5,844	0	5,844	0	5,844	0	5,844	I	
	2010-2011	2,000,000	5,269,338	5	5	21,373	0	21,373	0	21,373	0	21,373	I	
	2011-2012	2,000,000	5,341,744	9	6	456,978	64,568	521,546	0	456,978	64,568	521,546	I	
	2012-2013	2,000,000	5,047,741	4	4	5,567	0	5,567	0	5,567	0	5,567	I	
	2013-2014	2,000,000	4,967,640	2	1	57,847	38,894	96,742	0	57,847	38,894	96,742	I	
	2014-2015	2,000,000	4,872,827	4	4	5,429	0	5,429	0	5,429	0	5,429	I	
	2015-2016	2,000,000	4,740,818	4	0	6,763	36,142	42,905	0	6,763	36,142	42,905	I	
	2016-2017	2,000,000	4,835,634	0	0	0	0	0	0	0	0	0	I	
	2017-2018	2,000,000	4,932,347	0	0	0	0	0	0	0	0	0	I	
	2018-2019	2,000,000	5,030,994	0	0	0	0	0	0	0	0	0	I	
	2019-2020	2,000,000	5,131,614	0	0	0	0	0	0	0	0	0	I	
	2020-2021	2,000,000	5,234,246	0	0	0	0	0	0	0	0	0	I	
	Total				64	54	\$976,542	\$238,513	\$1,215,054	\$0	\$976,542	\$238,513	\$1,215,054	
	Marin	2000-2001	\$275,000	\$3,609,848	7	7	\$17,571	\$0	\$17,571	\$0	\$17,571	\$0	\$17,571	I
2001-2002		300,000	8,090,514	9	9	57,488	0	57,488	0	57,488	0	57,488	I	
2002-2003		500,000	8,478,590	5	5	4,176	0	4,176	0	4,176	0	4,176	I	
2003-2004		2,000,000	8,748,287	10	10	21,070	0	21,070	0	21,070	0	21,070	I	
2004-2005		2,000,000	9,014,269	8	7	83,366	9,778	93,145	0	83,366	9,778	93,145	I	
2005-2006		2,000,000	9,621,635	7	7	165,616	0	165,616	7,500	158,116	0	158,116	I	
2006-2007		2,000,000	9,991,871	5	5	15,767	0	15,767	0	15,767	0	15,767	I	
2007-2008		2,000,000	10,889,590	5	5	7,489	0	7,489	0	7,489	0	7,489	I	
2008-2009		2,000,000	10,997,276	3	3	6,721	0	6,721	0	6,721	0	6,721	I	
2009-2010		2,000,000	10,167,701	3	3	141,321	0	141,321	0	141,321	0	141,321	I	
2010-2011		2,000,000	9,318,090	2	2	1,162	0	1,162	0	1,162	0	1,162	I	
2011-2012		2,000,000	9,059,145	7	7	129,618	0	129,618	0	129,618	0	129,618	I	
2012-2013		2,000,000	8,686,260	2	2	4,846	0	4,846	0	4,846	0	4,846	I	
2013-2014		2,000,000	8,460,909	2	1	5,435	24,464	29,900	0	5,435	24,464	29,900	I	
2014-2015		2,000,000	7,927,685	0	0	0	0	0	0	0	0	0	I	
2015-2016		2,000,000	7,210,913	0	0	0	0	0	0	0	0	0	I	
2016-2017		2,000,000	7,355,132	0	0	0	0	0	0	0	0	0	I	
2017-2018		2,000,000	7,502,234	0	0	0	0	0	0	0	0	0	I	
2018-2019		2,000,000	7,652,279	0	0	0	0	0	0	0	0	0	I	
2019-2020		2,000,000	7,805,324	0	0	0	0	0	0	0	0	0	I	
2020-2021		2,000,000	7,961,431	0	0	0	0	0	0	0	0	0	I	
Total				75	73	\$661,646	\$34,243	\$695,888	\$7,500	\$654,146	\$34,243	\$688,388		



Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Mariposa	2000-2001	\$300,000	\$149,871	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	II
	2001-2002	300,000	340,533	0	0	0	0	0	0	0	0	0	II
	2002-2003	300,000	372,023	0	0	0	0	0	0	0	0	0	II
	2003-2004	2,000,000	390,437	1	1	14,088	0	14,088	0	14,088	0	14,088	I
	2004-2005	2,000,000	387,198	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	374,355	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	442,330	1	1	1,180	0	1,180	0	1,180	0	1,180	I
	2007-2008	2,000,000	553,580	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	559,949	1	1	107	0	107	0	107	0	107	I
	2009-2010	2,000,000	570,845	1	1	49,310	0	49,310	0	49,310	0	49,310	I
	2010-2011	2,000,000	565,174	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	617,822	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	617,737	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	656,857	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	649,016	1	0	2,299	5,801	8,100	0	2,299	5,801	8,100	I
	2015-2016	2,000,000	700,446	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	714,454	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	728,744	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	743,318	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	758,185	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	773,349	0	0	0	0	0	0	0	0	0	I
	Total			5	4	\$66,984	\$5,801	\$72,785	\$0	\$66,984	\$5,801	\$72,785	
Mendocino	2000-2001	\$0	\$1,011,251	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	2,640,754	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	2,885,532	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,965,130	11	11	22,886	0	22,886	0	22,886	0	22,886	I
	2004-2005	2,000,000	3,033,653	3	3	31,036	0	31,036	0	31,036	0	31,036	I
	2005-2006	2,000,000	3,138,231	8	8	25,936	0	25,936	0	25,936	0	25,936	I
	2006-2007	2,000,000	3,702,507	6	6	80,513	0	80,513	0	80,513	0	80,513	I
	2007-2008	2,000,000	3,896,049	11	10	200,421	7,507	207,927	0	200,421	7,507	207,927	I
	2008-2009	2,000,000	4,097,059	10	10	79,373	0	79,373	0	79,373	0	79,373	I
	2009-2010	2,000,000	3,507,137	5	5	79,858	0	79,858	0	79,858	0	79,858	I
	2010-2011	2,000,000	3,431,138	10	10	40,124	0	40,124	0	40,124	0	40,124	I
	2011-2012	2,000,000	3,212,415	7	4	302,812	92,987	395,798	4,000	298,812	92,987	391,798	I
	2012-2013	2,000,000	2,999,889	4	3	17,894	17,173	35,068	0	17,894	17,173	35,068	I
	2013-2014	2,000,000	3,189,732	3	2	9,575	8,359	17,934	0	9,575	8,359	17,934	I
	2014-2015	2,000,000	3,024,928	4	3	5,505	8,657	14,161	0	5,505	8,657	14,161	I
	2015-2016	2,000,000	3,109,895	1	0	3,137	5,459	8,597	0	3,137	5,459	8,597	I
	2016-2017	2,000,000	3,172,093	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	3,235,535	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	3,300,246	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	3,366,251	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	3,433,576	0	0	0	0	0	0	0	0	0	I
	Total			83	75	\$899,068	\$140,142	\$1,039,211	\$4,000	\$895,068	\$140,142	\$1,035,211	
Merced	2000-2001	\$300,000	\$1,472,015	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	300,000	3,330,116	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	3,510,658	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	3,769,624	10	10	227,421	0	227,421	0	227,421	0	227,421	I
	2004-2005	2,000,000	4,236,701	7	7	49,799	0	49,799	0	49,799	0	49,799	I
	2005-2006	2,000,000	4,636,934	4	3	49,775	48,242	98,017	0	49,775	48,242	98,017	I
	2006-2007	2,000,000	5,223,499	7	6	153,875	164,831	318,705	0	153,875	164,831	318,705	I
	2007-2008	2,000,000	6,117,866	8	8	34,024	0	34,024	4,391	29,633	0	29,633	I
	2008-2009	2,000,000	6,668,036	7	7	41,625	0	41,625	0	41,625	0	41,625	I
	2009-2010	2,000,000	6,194,918	8	8	59,657	0	59,657	0	59,657	0	59,657	I
	2010-2011	2,000,000	6,401,492	3	3	5,354	0	5,354	0	5,354	0	5,354	I
	2011-2012	2,000,000	5,962,267	9	7	103,988	108,962	212,949	0	103,988	108,962	212,949	I
	2012-2013	2,000,000	5,799,760	6	6	17,787	0	17,787	0	17,787	0	17,787	I
	2013-2014	2,000,000	5,622,523	5	2	39,300	45,719	85,019	0	39,300	45,719	85,019	I
	2014-2015	2,000,000	5,899,998	3	3	3,064	0	3,064	0	3,064	0	3,064	I
	2015-2016	2,000,000	6,486,221	5	1	5,149	42,224	47,373	0	5,149	42,224	47,373	I
	2016-2017	2,000,000	6,615,945	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	6,748,264	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	6,883,229	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	7,020,894	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	7,161,312	0	0	0	0	0	0	0	0	0	I
	Total			82	71	\$790,818	\$409,976	\$1,200,794	\$4,391	\$786,427	\$409,976	\$1,196,403	
Modoc	2000-2001	\$0	\$114,696	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	257,025	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	262,072	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	294,257	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	293,758	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	330,297	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	421,477	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	527,523	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	588,156	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	562,904	4	4	3,186	0	3,186	0	3,186	0	3,186	I
	2010-2011	2,000,000	641,722	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	575,379	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	546,417	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	555,061	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	488,052	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	536,696	1	0	568	36,247	36,815	0	568	36,247	36,815	I
	2016-2017	2,000,000	547,430	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	558,379	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	569,546	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	580,937	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	592,556	0	0	0	0	0	0	0	0	0	I
	Total			5	4	\$3,754	\$36,247	\$40,001	\$0	\$3,754	\$36,247	\$40,001	

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Monterey	2000-2001	\$250,000	\$2,907,610	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	250,000	6,516,761	0	0	0	0	0	0	0	0	0	I
	2002-2003	400,000	6,986,400	7	7	111,348	0	111,348	0	111,348	0	111,348	I
	2003-2004	2,000,000	7,127,875	9	9	9,501	0	9,501	0	9,501	0	9,501	I
	2004-2005	2,000,000	7,320,478	9	9	156,030	0	156,030	0	156,030	0	156,030	I
	2005-2006	2,000,000	8,214,240	15	15	17,835	0	17,835	1,558	16,277	0	16,277	I
	2006-2007	2,000,000	9,179,167	72	72	243,914	0	243,914	0	243,914	0	243,914	I
	2007-2008	2,000,000	10,409,487	12	12	70,545	0	70,545	0	70,545	0	70,545	I
	2008-2009	2,000,000	11,349,184	9	9	9,934	0	9,934	0	9,934	0	9,934	I
	2009-2010	2,000,000	11,497,402	11	11	139,124	0	139,124	1	139,123	0	139,123	I
	2010-2011	2,000,000	11,787,927	14	13	94,684	14,116	108,801	0	94,684	14,116	108,801	I
	2011-2012	2,000,000	12,293,541	11	11	20,818	0	20,818	0	20,818	0	20,818	I
	2012-2013	2,000,000	11,068,298	12	9	172,912	80,488	253,400	0	172,912	80,488	253,400	I
	2013-2014	2,000,000	12,047,639	9	7	29,540	21,141	50,681	0	29,540	21,141	50,681	I
	2014-2015	2,000,000	10,872,756	11	9	38,368	24,295	62,663	0	38,368	24,295	62,663	I
	2015-2016	2,000,000	11,220,617	4	1	1,561	20,277	21,838	0	1,561	20,277	21,838	I
	2016-2017	2,000,000	11,445,029	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	11,673,930	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	11,907,408	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	12,145,556	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	12,388,468	0	0	0	0	0	0	0	0	0	I
	Total			205	194	\$1,116,115	\$160,318	\$1,276,432	\$1,559	\$1,114,555	\$160,318	\$1,274,873	
Mono	2000-2001	\$0	\$0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	0	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	0	0	0	0	0	0	0	0	0	0	III
	2003-2004	0	0	0	0	0	0	0	0	0	0	0	III
	2004-2005	0	0	0	0	0	0	0	0	0	0	0	III
	2005-2006	0	0	0	0	0	0	0	0	0	0	0	III
	2006-2007	0	0	0	0	0	0	0	0	0	0	0	III
	2007-2008	0	0	0	0	0	0	0	0	0	0	0	III
	2008-2009	0	813,759	0	0	0	0	0	0	0	0	0	III
	2009-2010	0	750,183	0	0	0	0	0	0	0	0	0	III
	2010-2011	0	801,156	0	0	0	0	0	0	0	0	0	III
	2011-2012	0	837,361	0	0	0	0	0	0	0	0	0	III
	2012-2013	0	827,414	0	0	0	0	0	0	0	0	0	III
	2013-2014	2,000,000 <sup>1</sup>	823,132 <sup>2</sup>	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	740,081	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	754,226	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	769,310	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	784,696	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	800,390	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	816,398	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	832,726	0	0	0	0	0	0	0	0	0	I
	Total			0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Napa	2000-2001	\$250,000	\$1,824,329	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	250,000	4,418,924	0	0	0	0	0	0	0	0	0	I
	2002-2003	250,000	4,759,228	0	0	0	0	0	0	0	0	0	II
	2003-2004	2,000,000	4,861,660	5	4	259,962	60,376	320,338	0	259,962	60,376	320,338	I
	2004-2005	2,000,000	5,017,110	7	6	134,246	7,110	141,356	0	134,246	7,110	141,356	I
	2005-2006	2,000,000	5,321,798	9	9	16,914	0	16,914	0	16,914	0	16,914	I
	2006-2007	2,000,000	5,222,225	4	4	21,599	0	21,599	0	21,599	0	21,599	I
	2007-2008	2,000,000	5,778,851	11	11	53,470	0	53,470	0	53,470	0	53,470	I
	2008-2009	2,000,000	6,128,530	5	4	54,568	38,014	92,582	0	54,568	38,014	92,582	I
	2009-2010	2,000,000	6,164,268	2	2	577	0	577	0	577	0	577	I
	2010-2011	2,000,000	5,871,432	2	2	2,947	0	2,947	0	2,947	0	2,947	I
	2011-2012	2,000,000	5,600,789	6	5	13,524	60	13,583	0	13,524	60	13,583	I
	2012-2013	2,000,000	4,980,101	2	2	4,591	0	4,591	0	4,591	0	4,591	I
	2013-2014	2,000,000	5,126,534	7	4	36,851	77,413	114,264	0	36,851	77,413	114,264	I
	2014-2015	2,000,000	4,845,416	4	4	4,432	0	4,432	0	4,432	0	4,432	I
	2015-2016	2,000,000	5,039,548	4	1	3,441	18,759	22,199	0	3,441	18,759	22,199	I
	2016-2017	2,000,000	5,140,339	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	5,243,146	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	5,348,009	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	5,454,969	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	5,564,069	0	0	0	0	0	0	0	0	0	I
	Total			68	58	\$607,121	\$201,732	\$808,853	\$0	\$607,121	\$201,732	\$808,853	
Nevada	2000-2001	\$0	\$1,009,579	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	2,303,029	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	2,649,936	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,757,783	2	2	28,360	0	28,360	0	28,360	0	28,360	I
	2004-2005	2,000,000	2,762,261	3	3	13,215	0	13,215	0	13,215	0	13,215	I
	2005-2006	2,000,000	3,016,646	4	4	3,336	0	3,336	0	3,336	0	3,336	I
	2006-2007	2,000,000	3,273,997	2	2	1,234	0	1,234	0	1,234	0	1,234	I
	2007-2008	2,000,000	3,712,490	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	3,880,801	1	1	9,357	0	9,357	0	9,357	0	9,357	I
	2009-2010	2,000,000	3,454,513	3	3	55,029	0	55,029	0	55,029	0	55,029	I
	2010-2011	2,000,000	3,570,313	4	4	28,448	0	28,448	0	28,448	0	28,448	I
	2011-2012	2,000,000	3,413,323	1	1	1,019	0	1,019	0	1,019	0	1,019	I
	2012-2013	2,000,000	3,258,549	2	1	67,834	82,091	149,925	0	67,834	82,091	149,925	I
	2013-2014	2,000,000	3,206,545	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	3,438,818	1	1	973	0	973	0	973	0	973	I
	2015-2016	2,000,000	3,569,187	1	1	1,434	0	1,434	0	1,434	0	1,434	I
	2016-2017	2,000,000	3,640,571	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	3,713,383	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	3,787,650	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	3,863,403	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	3,940,671	0	0	0	0	0	0	0	0	0	I
	Total			24	23	\$210,238	\$82,091	\$292,329	\$0	\$210,238	\$82,091	\$292,329	



Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Sacramento	2000-2001	\$1,500,000	\$14,636,667	40	39	\$930,809	\$22,482	\$953,291	\$58,627	\$872,182	\$22,482	\$894,664	I
	2001-2002	1,500,000	31,463,591	58	56	956,639	103,597	1,060,236	106,788	849,851	103,597	953,448	I
	2002-2003	2,000,000	34,730,993	52	52	285,405	0	285,405	0	285,405	0	285,405	I
	2003-2004	2,000,000	35,726,133	69	68	658,697	1,672	660,369	21,279	637,417	1,672	639,089	I
	2004-2005	2,000,000	36,886,685	47	47	602,238	0	602,238	0	602,238	0	602,238	I
	2005-2006	2,000,000	41,068,229	50	49	514,936	96,540	611,476	2,500	512,436	96,540	608,976	I
	2006-2007	2,000,000	44,210,741	33	33	210,461	0	210,461	0	210,461	0	210,461	I
	2007-2008	2,000,000	49,685,736	34	33	452,969	36,123	489,093	0	452,969	36,123	489,093	I
	2008-2009	2,000,000	52,036,065	35	34	350,316	27,365	377,681	0	350,316	27,365	377,681	I
	2009-2010	2,000,000	47,458,496	39	34	742,837	179,602	922,439	0	742,837	179,602	922,439	I
	2010-2011	2,000,000	48,235,274	34	33	417,397	2,037	419,433	0	417,397	2,037	419,433	I
	2011-2012	2,000,000	49,746,329	16	16	165,198	0	165,198	39	165,159	0	165,159	I
	2012-2013	2,000,000	44,153,791	20	15	323,810	104,077	427,887	0	323,810	104,077	427,887	I
	2013-2014	2,000,000	45,249,453	19	14	106,912	111,331	218,242	0	106,912	111,331	218,242	I
	2014-2015	2,000,000	43,252,521	25	20	85,586	43,028	128,613	0	85,586	43,028	128,613	I
	2015-2016	2,000,000	45,543,803	11	2	22,717	40,816	63,532	0	22,717	40,816	63,532	I
	2016-2017	2,000,000	46,454,679	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	47,383,772	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	48,331,448	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	49,298,077	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	50,284,038	0	0	0	0	0	0	0	0	0	I
Total				582	545	\$6,826,926	\$768,669	\$7,595,594	\$189,233	\$6,637,692	\$768,669	\$7,406,361	
San Benito	2000-2001	\$0	\$397,839	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	994,799	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,264,516	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	1,182,495	2	2	873	0	873	0	873	0	873	I
	2004-2005	2,000,000	1,313,973	1	1	1,084	0	1,084	0	1,084	0	1,084	I
	2005-2006	2,000,000	1,337,868	1	1	105	0	105	0	105	0	105	I
	2006-2007	2,000,000	1,433,403	2	2	8,469	0	8,469	0	8,469	0	8,469	I
	2007-2008	2,000,000	1,602,175	1	1	2,949	0	2,949	0	2,949	0	2,949	I
	2008-2009	2,000,000	1,748,101	2	2	2,394	0	2,394	0	2,394	0	2,394	I
	2009-2010	2,000,000	1,779,014	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	1,792,653	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	1,741,721	1	1	2,253	0	2,253	0	2,253	0	2,253	I
	2012-2013	2,000,000	1,763,213	2	2	8,825	0	8,825	0	8,825	0	8,825	I
	2013-2014	2,000,000	1,904,229	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	1,611,810	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,530,839	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,561,456	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,592,685	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,624,539	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,657,030	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,690,170	0	0	0	0	0	0	0	0	0	I
Total				12	12	\$26,952	\$0	\$26,952	\$0	\$26,952	\$0	\$26,952	
San Bernardino	2000-2001	\$1,000,000	\$14,068,370	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	II
	2001-2002	1,000,000	30,780,682	0	0	0	0	0	0	0	0	0	II
	2002-2003	2,000,000	33,041,589	45	45	842,328	0	842,328	535	841,794	0	841,794	I
	2003-2004	2,000,000	35,534,747	69	67	1,576,157	33,995	1,610,152	27,245	1,548,912	33,995	1,582,907	I
	2004-2005	2,000,000	38,179,403	47	47	610,253	0	610,253	0	610,253	0	610,253	I
	2005-2006	2,000,000	42,972,967	41	41	642,841	0	642,841	0	642,841	0	642,841	I
	2006-2007	2,000,000	48,820,582	42	42	287,487	0	287,487	1,000	286,487	0	286,487	I
	2007-2008	2,000,000	52,557,770	31	30	569,851	13,760	583,611	0	569,851	13,760	583,611	I
	2008-2009	2,000,000	59,656,158	33	32	481,667	33,555	515,222	0	481,667	33,555	515,222	I
	2009-2010	2,000,000	51,815,443	39	37	648,109	133,233	781,342	0	648,109	133,233	781,342	I
	2010-2011	2,000,000	56,517,751	38	29	740,753	187,903	928,656	0	740,753	187,903	928,656	I
	2011-2012	2,000,000	56,019,666	29	22	603,226	209,526	812,751	0	603,226	209,526	812,751	I
	2012-2013	2,000,000	52,089,616	40	33	630,642	307,807	938,449	0	630,642	307,807	938,449	I
	2013-2014	2,000,000	51,644,432	26	20	334,273	210,719	544,992	0	334,273	210,719	544,992	I
	2014-2015	2,000,000	53,332,204	36	23	208,989	233,810	442,799	0	208,989	233,810	442,799	I
	2015-2016	2,000,000	57,064,606	20	10	48,429	84,619	133,048	0	48,429	84,619	133,048	I
	2016-2017	2,000,000	58,205,898	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	59,370,016	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	60,557,417	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	61,768,565	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	63,003,936	0	0	0	0	0	0	0	0	0	I
Total				536	478	\$8,225,006	\$1,448,926	\$9,673,932	\$28,780	\$8,196,226	\$1,448,926	\$9,645,152	
San Diego	2000-2001	\$1,000,000	\$32,346,132	65	63	\$973,647	\$41,867	\$1,015,514	\$0	\$973,647	\$41,867	\$1,015,514	I
	2001-2002	1,000,000	71,399,038	95	92	1,894,176	72,004	1,966,180	5,000	1,889,176	72,004	1,961,180	I
	2002-2003	2,000,000	75,561,982	100	98	1,884,243	56,799	1,941,041	0	1,884,243	56,799	1,941,041	I
	2003-2004	2,000,000	78,314,361	127	123	1,695,674	52,005	1,747,679	0	1,695,674	52,005	1,747,679	I
	2004-2005	2,000,000	80,599,064	117	115	1,689,843	58,932	1,748,775	0	1,689,843	58,932	1,748,775	I
	2005-2006	2,000,000	87,063,087	124	119	1,097,084	506,589	1,603,673	2,198	1,094,886	506,589	1,601,475	I
	2006-2007	2,000,000	95,395,463	98	97	617,886	4,000	621,886	0	617,886	4,000	621,886	I
	2007-2008	2,000,000	100,727,738	106	101	1,235,812	90,659	1,326,472	0	1,235,812	90,659	1,326,472	I
	2008-2009	2,000,000	101,026,125	113	107	1,236,485	123,876	1,360,361	0	1,236,485	123,876	1,360,361	I
	2009-2010	2,000,000	96,954,327	88	84	750,955	94,666	845,621	1,261	749,694	94,666	844,360	I
	2010-2011	2,000,000	94,432,313	78	70	835,648	167,463	1,003,111	0	835,648	167,463	1,003,111	I
	2011-2012	2,000,000	95,624,137	65	52	787,339	253,257	1,040,596	0	787,339	253,257	1,040,596	I
	2012-2013	2,000,000	85,925,807	70	51	933,463	442,068	1,375,531	90	933,372	442,068	1,375,441	I
	2013-2014	2,000,000	80,709,371	81	60	389,854	290,254	680,108	0	389,854	290,254	680,108	I
	2014-2015	2,000,000	79,812,744	95	48	457,783	536,856	994,639	0	457,783	536,856	994,639	I
	2015-2016	2,000,000	82,878,861	39	8	91,168	232,490	323,658	0	91,168	232,490	323,658	I
	2016-2017	2,000,000	84,536,439	0	0	0	0	0					

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Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
San Francisco	2000-2001	Unlimited	\$16,504,040	15	15	\$501,164	\$0	\$501,164	\$877	\$500,287	\$0	\$500,287	I
	2001-2002	Unlimited	34,611,458	43	43	567,785	0	567,785	4,565	563,220	0	563,220	I
	2002-2003	Unlimited	34,653,782	60	60	1,044,443	0	1,044,443	2,562	1,041,881	0	1,041,881	I
	2003-2004	2,000,000	35,296,189	61	61	716,015	0	716,015	0	716,015	0	716,015	I
	2004-2005	2,000,000	37,164,401	49	46	931,150	72,020	1,003,169	0	931,150	72,020	1,003,169	I
	2005-2006	2,000,000	41,387,946	56	51	1,508,595	241,114	1,749,709	0	1,508,595	241,114	1,749,709	I
	2006-2007	2,000,000	38,915,301	62	60	1,163,141	141,929	1,305,071	0	1,163,141	141,929	1,305,071	I
	2007-2008	2,000,000	47,930,069	47	45	805,266	238,913	1,044,179	0	805,266	238,913	1,044,179	I
	2008-2009	2,000,000	50,162,009	56	50	778,231	119,527	897,758	0	778,231	119,527	897,758	I
	2009-2010	2,000,000	45,648,092	47	40	1,627,033	390,296	2,017,329	0	1,627,033	390,296	2,017,329	I
	2010-2011	2,000,000	44,065,703	53	44	1,916,562	936,508	2,853,070	264	1,916,298	936,508	2,852,806	I
	2011-2012	2,000,000	38,755,030	31	25	729,201	310,462	1,039,663	606	728,594	310,462	1,039,057	I
	2012-2013	2,000,000	37,490,945	34	29	226,111	140,577	366,688	0	226,111	140,577	366,688	I
	2013-2014	2,000,000	39,330,020	23	15	240,963	188,824	429,787	0	240,963	188,824	429,787	I
	2014-2015	2,000,000	38,756,484	23	14	65,200	124,292	189,492	0	65,200	124,292	189,492	I
	2015-2016	2,000,000	41,747,269	7	0	9,680	47,200	56,880	0	9,680	47,200	56,880	I
	2016-2017	2,000,000	42,582,214	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	43,433,858	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	44,302,535	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	45,188,586	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	46,092,358	0	0	0	0	0	0	0	0	0	I
	Total			667	598	\$12,830,539	\$2,951,663	\$15,782,202	\$8,874	\$12,821,666	\$2,951,663	\$15,773,329	
San Joaquin	2000-2001	\$0	\$5,075,564	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	11,281,578	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	12,250,258	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	12,798,519	13	12	266,153	18,221	284,374	0	266,153	18,221	284,374	I
	2004-2005	2,000,000	12,848,142	10	8	153,014	75,802	228,816	0	153,014	75,802	228,816	I
	2005-2006	2,000,000	13,718,557	14	14	35,236	0	35,236	0	35,236	0	35,236	I
	2006-2007	2,000,000	14,946,836	11	10	279,861	28,098	307,959	0	279,861	28,098	307,959	I
	2007-2008	2,000,000	17,648,388	10	8	148,799	64,916	213,715	0	148,799	64,916	213,715	I
	2008-2009	2,000,000	19,209,252	15	15	222,374	0	222,374	0	222,374	0	222,374	I
	2009-2010	2,000,000	18,502,015	10	10	47,539	0	47,539	0	47,539	0	47,539	I
	2010-2011	2,000,000	18,944,056	9	7	128,388	60,623	189,011	0	128,388	60,623	189,011	I
	2011-2012	2,000,000	17,550,740	14	12	199,909	54,650	254,559	0	199,909	54,650	254,559	I
	2012-2013	2,000,000	15,678,398	12	7	282,049	157,090	439,139	252	281,798	157,090	438,888	I
	2013-2014	2,000,000	15,840,228	15	12	109,595	129,713	239,308	0	109,595	129,713	239,308	I
	2014-2015	2,000,000	17,551,540	9	7	39,947	31,615	71,562	0	39,947	31,615	71,562	I
	2015-2016	2,000,000	18,409,659	4	1	1,741	12,176	13,917	0	1,741	12,176	13,917	I
	2016-2017	2,000,000	18,777,853	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	19,153,410	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	19,536,478	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	19,927,207	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	20,325,751	0	0	0	0	0	0	0	0	0	I
	Total			146	123	\$1,914,607	\$632,904	\$2,547,511	\$252	\$1,914,355	\$632,904	\$2,547,259	
San Luis Obispo	2000-2001	\$250,000	\$2,845,682	7	6	\$1,005,558	\$12,488	\$1,018,046	\$92,552	\$913,006	\$12,488	\$925,494	I
	2001-2002	250,000	6,269,721	11	11	642,746	0	642,746	13,176	629,570	0	629,570	I
	2002-2003	250,000	6,575,437	11	11	414,905	0	414,905	0	414,905	0	414,905	I
	2003-2004	250,000	6,298,635	6	6	93,006	0	93,006	0	93,006	0	93,006	I
	2004-2005	2,000,000	6,801,159	7	7	73,399	0	73,399	0	73,399	0	73,399	I
	2005-2006	2,000,000	7,454,978	18	18	109,284	0	109,284	0	109,284	0	109,284	I
	2006-2007	2,000,000	8,607,397	7	6	221,987	35,176	257,163	0	221,987	35,176	257,163	I
	2007-2008	2,000,000	8,824,186	4	4	83,912	0	83,912	0	83,912	0	83,912	I
	2008-2009	2,000,000	9,162,570	8	8	155,170	0	155,170	0	155,170	0	155,170	I
	2009-2010	2,000,000	9,207,324	4	4	35,222	0	35,222	0	35,222	0	35,222	I
	2010-2011	2,000,000	9,252,212	9	8	108,711	14,547	123,258	0	108,711	14,547	123,258	I
	2011-2012	2,000,000	8,834,564	4	3	134,128	35,151	169,279	0	134,128	35,151	169,279	I
	2012-2013	2,000,000	8,238,022	3	2	3,248	39,967	43,215	0	3,248	39,967	43,215	I
	2013-2014	2,000,000	9,055,874	3	2	50,958	44,956	95,914	0	50,958	44,956	95,914	I
	2014-2015	2,000,000	8,823,578	4	1	16,341	74,666	91,007	0	16,341	74,666	91,007	I
	2015-2016	2,000,000	8,541,003	1	0	2,545	19,346	21,891	0	2,545	19,346	21,891	I
	2016-2017	2,000,000	8,711,823	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	8,886,060	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	9,063,781	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	9,245,057	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	9,429,958	0	0	0	0	0	0	0	0	0	I
	Total			107	97	\$3,151,121	\$276,296	\$3,427,417	\$105,728	\$3,045,393	\$276,296	\$3,321,689	
San Mateo	2000-2001	\$275,000	\$7,936,751	21	21	\$142,668	\$0	\$142,668	\$0	\$142,668	\$0	\$142,668	I
	2001-2002	350,000	17,412,445	23	23	491,744	0	491,744	0	491,744	0	491,744	I
	2002-2003	500,000	18,057,120	23	21	395,349	57,323	452,672	0	395,349	57,323	452,672	I
	2003-2004	2,000,000	19,740,244	16	16	242,052	0	242,052	0	242,052	0	242,052	I
	2004-2005	2,000,000	20,196,882	20	19	231,506	11,790	243,297	0	231,506	11,790	243,297	I
	2005-2006	2,000,000	21,484,834	12	8	772,052	61,500	833,553	0	772,052	61,500	833,553	I
	2006-2007	2,000,000	23,237,860	12	10	894,791	49,189	943,980	0	894,791	49,189	943,980	I
	2007-2008	2,000,000	24,779,758	18	17	440,728	9,317	450,045	0	440,728	9,317	450,045	I
	2008-2009	2,000,000	25,336,829	13	13	264,592	0	264,592	0	264,592	0	264,592	I
	2009-2010	2,000,000	22,831,890	14	12	333,399	59,209	392,608	0	333,399	59,209	392,608	I
	2010-2011	2,000,000	22,341,909	12	11	398,698	3,839	402,538	0	398,698	3,839	402,538	I
	2011-2012	2,000,000	22,023,835	22	21	469,939	13,113	483,051	0	469,939	13,113	483,051	I
	2012-2013	2,000,000	20,045,369	19	15	113,372	41,963	155,335	0	113,372	41,963	155,335	I
	2013-2014	2,000,000	19,048,416	20	10	611,743	208,431	820,174	0	611,743	208,431	820,174	I
	2014-2015	2,000,000	18,723,585	14	7	93,410	60,462	153,872	0	93,410	60,462	153,872	I
	2015-2016	2,000,000	19,313,499	8	1	8,077	39,8						

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Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Santa Barbara	2000-2001	\$300,000	\$5,325,480	15	14	\$184,819	\$16,475	\$201,295	\$0	\$184,819	\$16,475	\$201,295	I
	2001-2002	300,000	11,696,751	27	27	521,857	0	521,857	1,213	520,644	0	520,644	I
	2002-2003	300,000	12,646,658	20	20	189,532	0	189,532	0	189,532	0	189,532	I
	2003-2004	2,000,000	12,472,716	21	20	392,618	49,322	441,940	0	392,618	49,322	441,940	I
	2004-2005	2,000,000	13,325,208	6	6	10,282	0	10,282	0	10,282	0	10,282	I
	2005-2006	2,000,000	14,621,933	15	14	30,984	750	31,734	0	30,984	750	31,734	I
	2006-2007	2,000,000	16,163,876	14	12	85,815	6,883	92,698	0	85,815	6,883	92,698	I
	2007-2008	2,000,000	16,837,672	8	7	371,290	0	371,290	0	371,290	0	371,290	I
	2008-2009	2,000,000	17,695,106	14	13	144,634	3,866	148,500	333	144,301	3,866	148,167	I
	2009-2010	2,000,000	16,097,464	13	12	218,341	34,706	253,046	0	218,341	34,706	253,046	I
	2010-2011	2,000,000	16,704,919	11	9	200,259	89,487	289,746	0	200,259	89,487	289,746	I
	2011-2012	2,000,000	16,620,004	13	10	247,211	24,777	271,988	0	247,211	24,777	271,988	I
	2012-2013	2,000,000	16,359,422	9	7	125,368	52,595	177,963	0	125,368	52,595	177,963	I
	2013-2014	2,000,000	14,592,446	11	10	18,013	2,120	20,133	0	18,013	2,120	20,133	I
	2014-2015	2,000,000	13,322,210	10	8	26,454	38,246	64,700	0	26,454	38,246	64,700	I
	2015-2016	2,000,000	14,914,240	6	2	1,221	18,986	20,207	0	1,221	18,986	20,207	I
	2016-2017	2,000,000	15,212,525	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	15,516,775	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	15,827,111	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	16,143,653	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	16,466,526	0	0	0	0	0	0	0	0	0	I
		<b>Total</b>			<b>213</b>	<b>191</b>	<b>\$2,768,698</b>	<b>\$338,213</b>	<b>\$3,106,911</b>	<b>\$1,546</b>	<b>\$2,767,152</b>	<b>\$338,213</b>	<b>\$3,105,365</b>
Santa Clara	2000-2001	\$4,000,000	\$18,464,026	41	40	\$421,328	\$4,358	\$425,686	\$0	\$421,328	\$4,358	\$425,686	I
	2001-2002	4,000,000	41,529,415	93	92	1,257,729	5,947	1,263,676	0	1,257,729	5,947	1,263,676	I
	2002-2003	2,000,000	45,592,887	140	138	1,129,193	224,518	1,353,711	0	1,129,193	224,518	1,353,711	I
	2003-2004	4,000,000	45,338,558	96	92	1,790,550	43,589	1,834,139	5,000	1,785,550	43,589	1,829,139	I
	2004-2005	2,000,000	45,606,776	80	80	437,993	0	437,993	0	437,993	0	437,993	I
	2005-2006	2,000,000	50,365,546	59	57	486,972	14,315	501,287	0	486,972	14,315	501,287	I
	2006-2007	2,000,000	53,832,454	66	62	1,280,742	152,697	1,433,439	2,000	1,278,742	152,697	1,431,439	I
	2007-2008	2,000,000	58,016,389	52	48	1,007,160	98,041	1,105,200	0	1,007,160	98,041	1,105,200	I
	2008-2009	2,000,000	58,448,749	71	64	1,151,297	96,975	1,248,271	14,679	1,136,618	96,975	1,233,593	I
	2009-2010	2,000,000	54,385,656	64	57	1,028,343	67,799	1,096,142	0	1,028,343	67,799	1,096,142	I
	2010-2011	2,000,000	55,184,528	59	51	880,693	169,795	1,050,488	0	880,693	169,795	1,050,488	I
	2011-2012	2,000,000	54,735,641	48	45	523,992	18,944	542,936	0	523,992	18,944	542,936	I
	2012-2013	2,000,000	52,732,588	40	31	596,704	225,933	822,637	99	596,605	225,933	822,538	I
	2013-2014	2,000,000	51,119,967	38	28	195,384	202,226	397,610	0	195,384	202,226	397,610	I
	2014-2015	2,000,000	49,049,205	31	16	189,165	179,262	368,428	281	188,885	179,262	368,147	I
	2015-2016	2,000,000	51,487,134	20	2	39,096	123,501	162,597	0	39,096	123,501	162,597	I
	2016-2017	2,000,000	52,516,876	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	53,567,214	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	54,638,558	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	55,731,329	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	56,845,956	0	0	0	0	0	0	0	0	0	I
		<b>Total</b>			<b>998</b>	<b>903</b>	<b>\$12,416,339</b>	<b>\$1,627,900</b>	<b>\$14,044,239</b>	<b>\$22,058</b>	<b>\$12,394,281</b>	<b>\$1,627,900</b>	<b>\$14,022,181</b>
Santa Cruz	2000-2001	\$250,000	\$2,637,133	9	9	\$24,768	\$0	\$24,768	\$0	\$24,768	\$0	\$24,768	I
	2001-2002	250,000	5,928,080	15	15	150,184	0	150,184	0	150,184	0	150,184	I
	2002-2003	250,000	6,454,379	2	2	16,704	0	16,704	0	16,704	0	16,704	I
	2003-2004	2,000,000	6,598,154	11	11	190,368	0	190,368	863	189,506	0	189,506	I
	2004-2005	2,000,000	7,552,912	13	13	193,118	0	193,118	0	193,118	0	193,118	I
	2005-2006	2,000,000	8,027,778	9	9	91,096	0	91,096	0	91,096	0	91,096	I
	2006-2007	2,000,000	8,089,470	9	8	152,818	25,911	178,729	0	152,818	25,911	178,729	I
	2007-2008	2,000,000	9,227,456	5	5	66,180	0	66,180	0	66,180	0	66,180	I
	2008-2009	2,000,000	9,498,938	11	11	70,786	0	70,786	0	70,786	0	70,786	I
	2009-2010	2,000,000	8,356,743	5	5	26,264	0	26,264	0	26,264	0	26,264	I
	2010-2011	2,000,000	7,529,528	11	10	71,797	4,100	75,897	0	71,797	4,100	75,897	I
	2011-2012	2,000,000	8,182,488	5	5	27,151	0	27,151	0	27,151	0	27,151	I
	2012-2013	2,000,000	7,607,928	5	3	29,520	33,589	63,109	0	29,520	33,589	63,109	I
	2013-2014	2,000,000	8,649,932	6	5	48,253	23,249	71,502	0	48,253	23,249	71,502	I
	2014-2015	2,000,000	8,066,301	2	2	2,179	0	2,179	0	2,179	0	2,179	I
	2015-2016	2,000,000	8,338,264	1	0	119	4,881	5,000	0	119	4,881	5,000	I
	2016-2017	2,000,000	8,505,030	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	8,675,130	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	8,848,633	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	9,025,605	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	9,206,117	0	0	0	0	0	0	0	0	0	I
		<b>Total</b>			<b>119</b>	<b>113</b>	<b>\$1,161,305</b>	<b>\$91,729</b>	<b>\$1,253,034</b>	<b>\$863</b>	<b>\$1,160,442</b>	<b>\$91,729</b>	<b>\$1,252,172</b>
Shasta	2000-2001	\$250,000	\$2,278,987	14	14	\$127,892	\$0	\$127,892	\$0	\$127,892	\$0	\$127,892	I
	2001-2002	250,000	5,488,534	10	10	208,710	0	208,710	0	208,710	0	208,710	I
	2002-2003	250,000	6,656,129	40	40	182,537	0	182,537	0	182,537	0	182,537	I
	2003-2004	2,000,000	6,745,060	15	14	448,169	77,540	525,709	0	448,169	77,540	525,709	I
	2004-2005	2,000,000	6,920,681	20	20	170,480	0	170,480	0	170,480	0	170,480	I
	2005-2006	2,000,000	7,377,362	7	6	48,224	23,123	71,347	0	48,224	23,123	71,347	I
	2006-2007	2,000,000	7,911,366	3	2	133,303	16,931	150,234	0	133,303	16,931	150,234	I
	2007-2008	2,000,000	8,787,723	12	9	686,522	141,351	827,874	0	686,522	141,351	827,874	I
	2008-2009	2,000,000	8,873,500	11	10	180,209	77,761	257,971	0	180,209	77,761	257,971	I
	2009-2010	2,000,000	8,387,661	10	9	398,397	25,506	423,903	0	398,397	25,506	423,903	I
	2010-2011	2,000,000	8,872,098	8	7	274,126	22,647	296,773	0	274,126	22,647	296,773	I
	2011-2012	2,000,000	8,860,263	20	17	332,451	22,376	354,827	0	332,451	22,376	354,827	I
	2012-2013	2,000,000	8,803,769	3	1	68,803	42,571	111,374	0	68,803	42,571	111,374	I
	2013-2014	2,000,000	9,354,640	5	4	25,494	2,881	28,376	0	25,494	2,881	28,376	I
	2014-2015	2,000,000	8,803,224	4	2	28							

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Sierra	2000-2001	\$0	\$137,595	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	236,358	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	277,667	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	286,589	1	1	306	0	306	0	306	0	306	I
	2004-2005	2,000,000	355,447	1	1	1,012	0	1,012	0	1,012	0	1,012	I
	2005-2006	2,000,000	413,535	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	362,203	1	1	16,276	0	16,276	0	16,276	0	16,276	I
	2007-2008	2,000,000	371,159	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	327,049	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	315,232	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	308,292	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	218,724	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	208,768	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	223,042	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	249,519	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	279,538	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	285,129	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	290,832	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	296,648	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	302,581	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	308,633	0	0	0	0	0	0	0	0	0	I
	Total			3	3	\$17,595	\$0	\$17,595	\$0	\$17,595	\$0	\$17,595	
Siskiyou	2000-2001	\$0	\$798,854	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,835,739	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	2,189,431	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,273,098	3	3	25,311	0	25,311	0	25,311	0	25,311	I
	2004-2005	2,000,000	2,215,975	3	3	1,573	0	1,573	0	1,573	0	1,573	I
	2005-2006	2,000,000	2,368,419	2	2	13,649	0	13,649	0	13,649	0	13,649	I
	2006-2007	2,000,000	2,471,308	4	4	37,646	0	37,646	0	37,646	0	37,646	I
	2007-2008	2,000,000	2,494,302	1	1	1,389	0	1,389	0	1,389	0	1,389	I
	2008-2009	2,000,000	2,700,219	3	3	14,569	0	14,569	0	14,569	0	14,569	I
	2009-2010	2,000,000	2,751,805	6	6	160,753	0	160,753	0	160,753	0	160,753	I
	2010-2011	2,000,000	2,902,205	4	3	113,685	34,159	147,844	0	113,685	34,159	147,844	I
	2011-2012	2,000,000	2,759,245	2	2	586	0	586	0	586	0	586	I
	2012-2013	2,000,000	2,499,489	3	2	23,359	30,794	54,154	0	23,359	30,794	54,154	I
	2013-2014	2,000,000	2,444,339	1	1	15,037	0	15,037	0	15,037	0	15,037	I
	2014-2015	2,000,000	2,140,102	1	1	590	0	590	0	590	0	590	I
	2015-2016	2,000,000	2,007,903	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	2,048,061	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	2,089,022	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	2,130,803	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	2,173,419	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	2,216,887	0	0	0	0	0	0	0	0	0	I
	Total			33	31	\$408,147	\$64,953	\$473,100	\$0	\$408,147	\$64,953	\$473,100	
Solano	2000-2001	\$0	\$4,532,498	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	10,262,122	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	10,404,524	1	0	19,230	65,224	84,454	0	19,230	65,224	84,454	III
	2003-2004	2,000,000	10,284,883	14	14	240,388	0	240,388	12,000	228,388	0	228,388	I
	2004-2005	2,000,000	10,991,215	14	14	176,499	0	176,499	0	176,499	0	176,499	I
	2005-2006	2,000,000	11,811,247	22	20	408,865	56,078	464,943	1,650	407,215	56,078	463,293	I
	2006-2007	2,000,000	13,518,926	24	23	267,647	0	267,647	0	267,647	0	267,647	I
	2007-2008	2,000,000	14,813,255	18	17	201,197	21,466	222,663	0	201,197	21,466	222,663	I
	2008-2009	2,000,000	15,228,939	31	29	391,680	5,729	397,409	0	391,680	5,729	397,409	I
	2009-2010	2,000,000	13,774,469	29	23	699,773	259,167	958,941	0	699,773	259,167	958,941	I
	2010-2011	2,000,000	14,531,351	20	15	222,889	101,562	324,452	0	222,889	101,562	324,452	I
	2011-2012	2,000,000	13,962,463	13	11	122,172	33,942	156,114	0	122,172	33,942	156,114	I
	2012-2013	2,000,000	11,653,483	28	18	515,625	314,616	830,240	0	515,625	314,616	830,240	I
	2013-2014	2,000,000	12,873,645	25	17	223,132	128,587	351,720	334	222,799	128,587	351,386	I
	2014-2015	2,000,000	11,988,635	14	5	71,858	87,483	159,340	189	71,668	87,483	159,151	I
	2015-2016	2,000,000	13,134,863	9	3	16,936	40,821	57,756	0	16,936	40,821	57,756	I
	2016-2017	2,000,000	13,397,560	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	13,665,511	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	13,938,821	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	14,217,598	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	14,501,950	0	0	0	0	0	0	0	0	0	I
	Total			262	209	\$3,577,891	\$1,114,675	\$4,692,566	\$14,173	\$3,563,719	\$1,114,675	\$4,678,393	
Sonoma	2000-2001	\$300,000	\$4,237,250	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	II
	2001-2002	300,000	9,829,378	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	10,738,723	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	11,425,985	27	27	102,193	0	102,193	0	102,193	0	102,193	I
	2004-2005	2,000,000	11,776,398	15	14	146,190	27,149	173,339	0	146,190	27,149	173,339	I
	2005-2006	2,000,000	12,214,413	16	16	142,690	0	142,690	0	142,690	0	142,690	I
	2006-2007	2,000,000	13,104,634	12	12	55,721	0	55,721	0	55,721	0	55,721	I
	2007-2008	2,000,000	13,896,668	13	13	273,571	0	273,571	0	273,571	0	273,571	I
	2008-2009	2,000,000	15,074,105	13	13	104,746	0	104,746	0	104,746	0	104,746	I
	2009-2010	2,000,000	14,388,581	15	14	77,182	9,221	86,403	0	77,182	9,221	86,403	I
	2010-2011	2,000,000	14,001,459	15	15	124,453	0	124,453	0	124,453	0	124,453	I
	2011-2012	2,000,000	13,445,565	8	8	13,469	0	13,469	0	13,469	0	13,469	I
	2012-2013	2,000,000	12,394,983	8	7	123,693	39,964	163,657	0	123,693	39,964	163,657	I
	2013-2014	2,000,000	12,243,891	9	7	16,709	25,754	42,463	0	16,709	25,754	42,463	I
	2014-2015	2,000,000	11,623,434	5	4	6,105	7,539	13,644	0	6,105	7,539	13,644	I
	2015-2016	2,000,000	12,009,948	1	1	1,475	0	1,475	0	1,475	0	1,475	I
	2016-2017	2,000,000	12,250,147	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	12,495,149	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	12,745,052	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	12,999,953	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	13,259,953	0	0	0	0	0	0	0	0	0	I
	Total			157	151	\$1,188,197	\$109,626	\$1,297,823	\$0	\$1,188,197	\$109,626	\$1,297,823	

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Stanislaus	2000-2001	\$500,000	\$3,760,924	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	500,000	7,260,894	0	0	0	0	0	0	0	0	0	II
	2002-2003	500,000	8,329,303	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	8,299,944	12	12	23,022	0	23,022	0	23,022	0	23,022	I
	2004-2005	2,000,000	8,586,200	9	9	42,887	0	42,887	0	42,887	0	42,887	I
	2005-2006	2,000,000	10,040,235	4	4	6,371	0	6,371	0	6,371	0	6,371	I
	2006-2007	2,000,000	10,989,790	7	7	17,363	0	17,363	0	17,363	0	17,363	I
	2007-2008	2,000,000	12,775,759	12	12	23,638	0	23,638	0	23,638	0	23,638	I
	2008-2009	2,000,000	12,642,585	10	10	299,919	0	299,919	0	299,919	0	299,919	I
	2009-2010	2,000,000	12,863,420	9	9	76,022	0	76,022	0	76,022	0	76,022	I
	2010-2011	2,000,000	13,318,425	9	8	40,363	11,106	51,469	0	40,363	11,106	51,469	I
	2011-2012	2,000,000	13,142,867	18	13	106,725	64,323	171,047	0	106,725	64,323	171,047	I
	2012-2013	2,000,000	12,049,239	12	8	106,084	40,456	146,540	0	106,084	40,456	146,540	I
	2013-2014	2,000,000	11,111,956	10	9	18,670	24,579	43,248	0	18,670	24,579	43,248	I
	2014-2015	2,000,000	11,810,523	6	4	21,917	29,382	51,299	0	21,917	29,382	51,299	I
	2015-2016	2,000,000	12,609,353	5	2	1,405	0	1,405	0	1,405	0	1,405	I
	2016-2017	2,000,000	12,861,540	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	13,118,771	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	13,381,146	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	13,648,769	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	13,921,745	0	0	0	0	0	0	0	0	0	I
	Total			123	107	\$784,385	\$169,845	\$954,230	\$0	\$784,385	\$169,845	\$954,230	
Sutter	2000-2001	\$0	\$674,575	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,604,417	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,768,384	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,058,351	3	3	8,854	0	8,854	0	8,854	0	8,854	I
	2004-2005	2,000,000	2,187,478	7	7	3,387	0	3,387	0	3,387	0	3,387	I
	2005-2006	2,000,000	2,277,980	2	2	3,353	0	3,353	0	3,353	0	3,353	I
	2006-2007	2,000,000	2,655,340	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	2,960,388	3	3	3,870	0	3,870	0	3,870	0	3,870	I
	2008-2009	2,000,000	3,243,753	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	3,086,494	3	2	76,421	25,093	101,514	0	76,421	25,093	101,514	I
	2010-2011	2,000,000	3,233,962	8	7	107,183	27,873	135,055	0	107,183	27,873	135,055	I
	2011-2012	2,000,000	3,334,647	1	1	5,603	0	5,603	0	5,603	0	5,603	I
	2012-2013	2,000,000	2,784,136	1	1	162	0	162	0	162	0	162	I
	2013-2014	2,000,000	2,683,627	7	5	28,947	19,342	48,289	0	28,947	19,342	48,289	I
	2014-2015	2,000,000	2,801,801	4	2	13,841	30,636	44,477	0	13,841	30,636	44,477	I
	2015-2016	2,000,000	2,748,379	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	2,803,347	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	2,859,413	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	2,916,602	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	2,974,934	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	3,034,432	0	0	0	0	0	0	0	0	0	I
	Total			39	33	\$251,619	\$102,943	\$354,563	\$0	\$251,619	\$102,943	\$354,563	
Tehama	2000-2001	\$0	\$658,736	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,409,519	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,505,010	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	1,751,638	2	2	2,673	0	2,673	0	2,673	0	2,673	I
	2004-2005	2,000,000	1,779,740	2	2	85,040	0	85,040	0	85,040	0	85,040	I
	2005-2006	2,000,000	1,787,497	3	3	11,221	0	11,221	0	11,221	0	11,221	I
	2006-2007	2,000,000	2,015,438	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	2,212,992	3	3	1,938	0	1,938	0	1,938	0	1,938	I
	2008-2009	2,000,000	2,391,054	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	2,441,062	1	1	2,784	0	2,784	0	2,784	0	2,784	I
	2010-2011	2,000,000	2,483,621	1	1	38,161	0	38,161	0	38,161	0	38,161	I
	2011-2012	2,000,000	2,203,720	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	2,252,405	1	0	35,412	29,983	65,395	0	35,412	29,983	65,395	I
	2013-2014	2,000,000	2,170,782	1	1	972	0	972	0	972	0	972	I
	2014-2015	2,000,000	2,084,484	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	2,260,723	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	2,305,937	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	2,352,056	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	2,399,097	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	2,447,079	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	2,496,021	0	0	0	0	0	0	0	0	0	I
	Total			14	13	\$178,201	\$29,983	\$208,184	\$0	\$178,201	\$29,983	\$208,184	
Trinity	2000-2001	\$0	\$183,853	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	373,592	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	418,244	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	507,979	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	567,380	1	1	2,193	0	2,193	0	2,193	0	2,193	I
	2005-2006	2,000,000	558,480	1	1	11,383	0	11,383	0	11,383	0	11,383	I
	2006-2007	2,000,000	662,508	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	674,327	3	3	25,950	0	25,950	0	25,950	0	25,950	I
	2008-2009	2,000,000	784,198	1	1	1,832	0	1,832	0	1,832	0	1,832	I
	2009-2010	2,000,000	799,051	1	1	172	0	172	0	172	0	172	I
	2010-2011	2,000,000	755,214	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	749,583	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	816,855	2	1	112,844	168,307	281,151	0	112,844	168,307	281,151	I
	2013-2014	2,000,000	861,615	1	1	386	0	386	0	386	0	386	I
	2014-2015	2,000,000	802,217	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	879,345	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	896,932	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	914,871	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	933,168	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	951,832	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	970,868	0	0	0	0	0	0	0	0	0	I
	Total			10	9	\$154,759	\$168,307	\$323,065	\$0	\$154,759	\$168,307	\$323,065	



Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Tulare	2000-2001	\$2,000,000	\$2,594,496	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	2,000,000	6,097,298	0	0	0	0	0	0	0	0	0	I
	2002-2003	2,000,000	7,626,477	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	8,267,889	22	22	78,880	0	78,880	0	78,880	0	78,880	I
	2004-2005	2,000,000	8,565,464	17	17	52,713	0	52,713	0	52,713	0	52,713	I
	2005-2006	2,000,000	9,562,978	22	21	91,502	4,308	95,810	0	91,502	4,308	95,810	I
	2006-2007	2,000,000	10,835,855	19	18	221,695	12,136	233,831	0	221,695	12,136	233,831	I
	2007-2008	2,000,000	11,694,587	24	24	41,981	0	41,981	0	41,981	0	41,981	I
	2008-2009	2,000,000	12,352,331	17	17	23,971	0	23,971	0	23,971	0	23,971	I
	2009-2010	2,000,000	11,342,998	24	24	56,611	0	56,611	0	56,611	0	56,611	I
	2010-2011	2,000,000	11,684,809	24	24	39,348	0	39,348	0	39,348	0	39,348	I
	2011-2012	2,000,000	11,607,049	21	21	33,826	0	33,826	0	33,826	0	33,826	I
	2012-2013	2,000,000	10,439,525	11	10	41,834	38,764	80,598	0	41,834	38,764	80,598	I
	2013-2014	2,000,000	11,076,669	9	7	143,863	44,524	188,387	0	143,863	44,524	188,387	I
	2014-2015	2,000,000	11,256,132	10	7	66,994	47,302	114,296	0	66,994	47,302	114,296	I
	2015-2016	2,000,000	11,945,671	2	0	370	19,658	20,028	0	370	19,658	20,028	I
	2016-2017	2,000,000	12,184,584	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	12,428,276	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	12,676,842	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	12,930,378	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	13,188,986	0	0	0	0	0	0	0	0	0	I
	Total			222	212	\$893,588	\$166,693	\$1,060,281	\$0	\$893,588	\$166,693	\$1,060,281	
Tuolumne	2000-2001	\$300,000	\$573,989	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	300,000	1,381,356	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	1,565,078	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	1,705,119	2	2	762	0	762	0	762	0	762	I
	2004-2005	2,000,000	1,823,138	1	1	568	0	568	0	568	0	568	I
	2005-2006	2,000,000	1,933,561	1	1	9,641	0	9,641	0	9,641	0	9,641	I
	2006-2007	2,000,000	2,167,324	2	2	393	0	393	0	393	0	393	I
	2007-2008	2,000,000	2,345,913	4	4	4,941	0	4,941	0	4,941	0	4,941	I
	2008-2009	2,000,000	2,361,923	3	3	16,940	0	16,940	0	16,940	0	16,940	I
	2009-2010	2,000,000	2,245,393	2	2	1,993	0	1,993	0	1,993	0	1,993	I
	2010-2011	2,000,000	2,257,307	2	1	26,772	22,390	49,162	0	26,772	22,390	49,162	I
	2011-2012	2,000,000	2,185,317	4	1	36,023	24,867	60,890	0	36,023	24,867	60,890	I
	2012-2013	2,000,000	2,193,229	2	1	11,713	15,483	27,196	0	11,713	15,483	27,196	I
	2013-2014	2,000,000	2,039,140	2	1	7,995	3,419	11,414	0	7,995	3,419	11,414	I
	2014-2015	2,000,000	1,942,675	2	2	4,754	0	4,754	0	4,754	0	4,754	I
	2015-2016	2,000,000	1,864,259	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,901,545	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,939,576	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,978,367	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	2,017,934	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	2,058,293	0	0	0	0	0	0	0	0	0	I
	Total			27	21	\$122,494	\$66,160	\$188,654	\$0	\$122,494	\$66,160	\$188,654	
Ventura	2000-2001	\$0	\$7,533,917	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	16,487,527	0	0	0	0	0	0	0	0	0	III
	2002-2003	1,500,000	17,501,399	5	4	519,893	49,161	569,053	2,521	517,371	49,161	566,532	I
	2003-2004	2,000,000	18,034,898	16	15	150,368	26,905	177,273	0	150,368	26,905	177,273	I
	2004-2005	2,000,000	18,251,953	16	14	428,408	53,974	482,382	0	428,408	53,974	482,382	I
	2005-2006	2,000,000	18,091,962	23	23	219,741	0	219,741	0	219,741	0	219,741	I
	2006-2007	2,000,000	20,261,742	19	18	190,000	38,195	228,195	0	190,000	38,195	228,195	I
	2007-2008	2,000,000	22,274,084	18	17	328,402	89,989	418,391	0	328,402	89,989	418,391	I
	2008-2009	2,000,000	23,691,702	17	17	73,483	0	73,483	0	73,483	0	73,483	I
	2009-2010	2,000,000	23,409,691	24	24	362,834	0	362,834	0	362,834	0	362,834	I
	2010-2011	2,000,000	23,875,855	15	15	173,014	0	173,014	0	173,014	0	173,014	I
	2011-2012	2,000,000	24,151,663	17	16	54,766	21,748	76,514	0	54,766	21,748	76,514	I
	2012-2013	2,000,000	21,682,357	25	21	181,213	158,309	339,522	0	181,213	158,309	339,522	I
	2013-2014	2,000,000	22,546,961	10	8	217,929	182,666	400,594	0	217,929	182,666	400,594	I
	2014-2015	2,000,000	22,050,310	9	7	14,699	56,202	70,901	0	14,699	56,202	70,901	I
	2015-2016	2,000,000	22,493,672	7	3	2,246	20,663	22,909	0	2,246	20,663	22,909	I
	2016-2017	2,000,000	22,943,545	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	23,402,416	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	23,870,464	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	24,347,874	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	24,834,831	0	0	0	0	0	0	0	0	0	I
	Total			221	202	\$2,916,996	\$697,810	\$3,614,806	\$2,521	\$2,914,475	\$697,810	\$3,612,285	
Yolo	2000-2001	\$300,000	\$2,046,719	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	300,000	4,122,376	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	3,985,123	0	0	0	0	0	0	0	0	0	I
	2003-2004	300,000	4,243,498	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	4,327,249	8	7	181,669	116,846	298,515	0	181,669	116,846	298,515	I
	2005-2006	2,000,000	4,577,871	7	7	132,171	0	132,171	0	132,171	0	132,171	I
	2006-2007	2,000,000	5,312,528	9	9	5,640	0	5,640	0	5,640	0	5,640	I
	2007-2008	2,000,000	5,831,698	6	6	57,064	0	57,064	0	57,064	0	57,064	I
	2008-2009	2,000,000	5,874,367	1	1	854	0	854	0	854	0	854	I
	2009-2010	2,000,000	5,286,310	6	5	275,444	78,350	353,795	0	275,444	78,350	353,795	I
	2010-2011	2,000,000	5,454,996	4	3	36,304	5,373	41,677	0	36,304	5,373	41,677	I
	2011-2012	2,000,000	5,544,346	7	6	105,707	17,589	123,296	0	105,707	17,589	123,296	I
	2012-2013	2,000,000	5,109,655	3	3	9,075	0	9,075	0	9,075	0	9,075	I
	2013-2014	2,000,000	5,096,011	3	2	40,324	68,850	109,174	0	40,324	68,850	109,174	I
	2014-2015	2,000,000	4,952,488	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	5,126,635	3	1	571	7,319	7,890	0	571	7,319	7,890	I
	2016-2017	2,000,000	5,229,167	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	5,333,751	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	5,440,426	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	5,549,234	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	5,660,219	0	0	0	0	0	0	0	0	0	I
	Total			57	50	\$844,823	\$294,328	\$1,					



Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/15

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Total Group III	2000-2001	Various	\$27,866,826	0	0	0	0	0	0	0	0	0	0
	2001-2002	Various	63,132,573	0	0	0	0	0	0	0	0	0	0
	2002-2003	Various	47,726,807	1	0	19,230	65,224	84,454	0	19,230	65,224	84,454	0
	2003-2004	Various	790,917	0	0	0	0	0	0	0	0	0	0
	2004-2005	Various	746,984	0	0	0	0	0	0	0	0	0	0
	2005-2006	2,000,000	738,642	0	0	0	0	0	0	0	0	0	0
	2006-2007	2,000,000	871,396	0	0	0	0	0	0	0	0	0	0
	2007-2008	2,000,000	990,644	0	0	0	0	0	0	0	0	0	0
	2008-2009	2,000,000	3,724,840	0	0	0	0	0	0	0	0	0	0
	2009-2010	2,000,000	3,675,231	0	0	0	0	0	0	0	0	0	0
	2010-2011	2,000,000	3,973,240	0	0	0	0	0	0	0	0	0	0
	2011-2012	2,000,000	837,361	0	0	0	0	0	0	0	0	0	0
	2012-2013	2,000,000	827,414	0	0	0	0	0	0	0	0	0	0
	2013-2014	2,000,000	411,566	0	0	0	0	0	0	0	0	0	0
	2014-2015	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2015-2016	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2016-2017	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2017-2018	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2018-2019	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2019-2020	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2020-2021	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	Total		\$156,314,441	1	0	\$19,230	\$65,224	\$84,454	\$0	\$19,230	\$65,224	\$84,454	

## Judicial Branch Workers' Compensation Program - Trial Courts

## Exposure Measures

Accident Year	Total Payroll (\$00) (A)	Inflation Trend Factor (B)	Trended Payroll (\$00) (C)
2000-2001	2,235,000	1.448	3,236,280
2001-2002	4,830,211	1.413	6,825,088
2002-2003	5,724,523	1.379	7,894,117
2003-2004	6,430,176	1.345	8,648,587
2004-2005	6,722,165	1.312	8,819,481
2005-2006	7,311,472	1.280	9,358,684
2006-2007	7,935,753	1.249	9,911,755
2007-2008	8,786,901	1.219	10,711,233
2008-2009	9,208,814	1.189	10,949,280
2009-2010	8,670,118	1.160	10,057,336
2010-2011	8,802,454	1.132	9,964,378
2011-2012	8,784,868	1.104	9,698,495
2012-2013	8,151,545	1.077	8,779,214
2013-2014	8,134,405	1.051	8,549,260
2014-2015	8,024,301	1.025	8,224,909
2015-2016	8,312,682	1.000	8,312,682
2016-2017	8,478,935	1.000	8,478,935
2017-2018	8,648,514	1.000	8,648,514
2018-2019	8,821,484	1.000	8,821,484

## Notes:

- (A) Provided by the Judicial Council.
- (B) Based on WCIRB.
- (C) (A) x (B).

Judicial Branch Workers' Compensation Program - State Judiciary

Funding Guidelines for Outstanding Liabilities at  
December 31, 2015

(A) Estimated Ultimate Losses Incurred through 12/31/15: (From Appendix J-G)	\$20,696,000
(B) Estimated Paid Losses through 12/31/15: (From Appendix J-G)	16,690,000
(C) Estimated Liability for Claims Outstanding at 12/31/15: (From Appendix J-G)	<u>\$4,006,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 12/31/15: (From Appendix J-F)	727,000
(E) Total Outstanding Liability for Claims at 12/31/15: ((C) + (D))	<u>\$4,733,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%. (Not Included, Page 1, (G))	1.000
(G) Discounted Outstanding Liability for Claims at 12/31/15: ((E) x (F))	<u>\$4,733,000</u>

	<u>Marginally Acceptable</u>	<u>75%</u>	<u>Recommended</u>	<u>85%</u>	<u>Conservative</u>
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix J-I)	1.131	1.190	1.259	1.344	1.458
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	620,000	899,000	1,226,000	1,628,000	2,168,000
(J) Total Required Available Funding at 12/31/15: ((G) + (I))	<u>\$5,353,000</u>	<u>\$5,632,000</u>	<u>\$5,959,000</u>	<u>\$6,361,000</u>	<u>\$6,901,000</u>

Judicial Branch Workers' Compensation Program - State Judiciary

Funding Guidelines for Outstanding Liabilities at  
June 30, 2016

(A) Estimated Ultimate Losses Incurred through 6/30/16: (From Appendix J-G)	\$21,042,000
(B) Estimated Paid Losses through 6/30/16: (From Appendix J-G)	16,979,000
(C) Estimated Liability for Claims Outstanding at 6/30/16: (From Appendix J-G)	<u>\$4,063,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/16: (From Appendix J-F)	767,000
(E) Total Outstanding Liability for Claims at 6/30/16: ((C) + (D))	<u>\$4,830,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%. (Not Included, Page 1, (H))	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/16: ((E) x (F))	<u>\$4,830,000</u>

	<u>Marginally Acceptable</u>	<u>75%</u>	<u>Recommended</u>	<u>85%</u>	<u>Conservative</u>
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix J-I)	1.131	1.190	1.259	1.344	1.458
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	633,000	918,000	1,251,000	1,662,000	2,212,000
(J) Total Required Available Funding at 6/30/16: ((G) + (I))	<u>\$5,463,000</u>	<u>\$5,748,000</u>	<u>\$6,081,000</u>	<u>\$6,492,000</u>	<u>\$7,042,000</u>

Judicial Branch Workers' Compensation Program - State Judiciary  
Funding Options for Program Year 2015-2016 (SIR = \$2,000,000)

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2015-2016: (From Appendix J-G)	\$693,000	\$0.140			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2015-2016: (From Exhibit J-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2015-2016: ((A) + (B))	<u>\$693,000</u>	<u>\$0.140</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2015-2016: ((C) x (D))	<u>\$693,000</u>	<u>\$0.140</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix J-I)	1.163	1.313	1.499	1.745	2.108
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	113,000	217,000	346,000	516,000	768,000
(H) Recommended Funding in 2015-2016 for Claims Costs and Other Expenses ((E) + (G))	<u>\$806,000</u>	<u>\$910,000</u>	<u>\$1,039,000</u>	<u>\$1,209,000</u>	<u>\$1,461,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$4,951,081)	\$0.163	\$0.184	\$0.210	\$0.244	\$0.295

Payroll rates are per hundred dollars of 2015-2016 payroll of \$495,108,100.

Judicial Branch Workers' Compensation Program - State Judiciary  
Funding Options for Program Year 2016-2017 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2016-2017: (From Appendix J-G)	\$725,000	\$0.144			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2016-2017: (From Exhibit J-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2016-2017: ((A) + (B))	<u>\$725,000</u>	<u>\$0.144</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2016-2017: ((C) x (D))	<u>\$725,000</u>	<u>\$0.144</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix J-I)	1.163	1.313	1.499	1.745	2.108
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	118,000	227,000	362,000	540,000	803,000
(H) Recommended Funding in 2016-2017 for Claims Costs and Other Expenses ((E) + (G))	<u>\$843,000</u>	<u>\$952,000</u>	<u>\$1,087,000</u>	<u>\$1,265,000</u>	<u>\$1,528,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$5,037,724)	\$0.167	\$0.189	\$0.216	\$0.251	\$0.303

Payroll rates are per hundred dollars of 2016-2017 payroll of \$503,772,400.



Judicial Branch Workers' Compensation Program - State Judiciary  
Funding Options for Program Year 2017-2018 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2017-2018: (From Appendix J-G)	\$748,000	\$0.146			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2017-2018: (From Exhibit J-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2017-2018: ((A) + (B))	<u>\$748,000</u>	<u>\$0.146</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2017-2018: ((C) x (D))	<u>\$748,000</u>	<u>\$0.146</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix J-I)	1.163	1.313	1.499	1.745	2.108
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	122,000	234,000	373,000	557,000	829,000
(H) Recommended Funding in 2017-2018 for Claims Costs and Other Expenses ((E) + (G))	<u>\$870,000</u>	<u>\$982,000</u>	<u>\$1,121,000</u>	<u>\$1,305,000</u>	<u>\$1,577,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$5,125,885)	\$0.170	\$0.192	\$0.219	\$0.255	\$0.308

Payroll rates are per hundred dollars of 2017-2018 payroll of \$512,588,500.

Judicial Branch Workers' Compensation Program - State Judiciary  
Funding Options for Program Year 2018-2019 (SIR = \$2,000,000)  
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2018-2019: (From Appendix J-G)	\$777,000	\$0.149			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2018-2019: (From Exhibit J-5, Page 1, item (L))	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2018-2019: ((A) + (B))	\$777,000	\$0.149			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.) (Not Included, Page 2, (F))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2018-2019: ((C) x (D))	\$777,000	\$0.149			
	Marginally Acceptable		Recommended		Conservative
	70%		75%	80%	85%
(F) Confidence Level Factor: (From Appendix J-I)	1.163		1.313	1.499	1.745
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	127,000		243,000	388,000	579,000
(H) Recommended Funding in 2018-2019 for Claims Costs and Other Expenses ((E) + (G))	\$904,000		\$1,020,000	\$1,165,000	\$1,356,000
(I) Rate per \$100 of Payroll: ((H) / \$5,215,588)	\$0.173		\$0.196	\$0.223	\$0.260
				\$0.260	\$0.314

Payroll rates are per hundred dollars of 2018-2019 payroll of \$521,558,800.

## Judicial Branch Workers' Compensation Program - State Judiciary

## IBNR as of 6/30/16 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 12/31/15 (B)	Estimated IBNR as of 12/31/15 (C)	Estimated Percent of IBNR Reported Between 1/1/16 and 6/30/16 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 6/30/16 (F)
Prior	\$7,510,000	\$7,465,596	\$44,404	0.0%	\$0	\$44,404
1995-1996	1,373,000	1,363,030	9,970	14.2%	1,000	8,970
1996-1997	216,654	216,654	0	19.8%	0	0
1997-1998	438,096	438,096	0	15.2%	0	0
1998-1999	1,442,000	1,419,520	22,480	12.3%	3,000	19,480
1999-2000	699,000	684,307	14,693	13.4%	2,000	12,693
2000-2001	950,548	950,548	0	10.5%	0	0
2001-2002	949,000	915,878	33,122	10.8%	4,000	29,122
2002-2003	195,771	195,771	0	10.7%	0	0
2003-2004	331,000	313,119	17,881	10.2%	2,000	15,881
2004-2005	365,861	365,861	0	9.4%	0	0
2005-2006	226,861	226,861	0	9.5%	0	0
2006-2007	649,000	585,633	63,367	9.2%	6,000	57,367
2007-2008	292,000	257,090	34,910	8.6%	3,000	31,910
2008-2009	796,000	681,512	114,488	8.8%	10,000	104,488
2009-2010	854,000	706,054	147,946	8.4%	12,000	135,946
2010-2011	384,000	270,543	113,457	8.8%	10,000	103,457
2011-2012	812,000	615,618	196,382	10.1%	20,000	176,382
2012-2013	753,000	497,103	255,897	10.7%	27,000	228,897
2013-2014	458,000	101,267	356,733	10.3%	37,000	319,733
2014-2015	653,000	160,387	492,613	13.1%	65,000	427,613
2015-2016	693,000	61,797	285,000	16.5%	104,000	527,203
Totals	\$21,041,791	\$18,492,245	\$2,203,343		\$306,000	\$2,243,546

## Notes:

- (A) From Exhibit J-4, Page 1.
- (B) Provided by the Judicial Council. These losses exclude amounts incurred above the Judicial Council's SIR for each year.
- (C) (A) - (B).
- (D) Percentage of incurred but not reported (IBNR) expected to be reported between 1/1/16 and 6/30/16. The percentage is based on the development pattern selected in Appendix J-A.
- (E) ((A) - (B)) x (D).
- (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/16. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Judicial Branch Workers' Compensation Program - State Judiciary  
Ultimate Program Losses Adjusted For Expected Impact of Legislation

Accident Year	Pre-Ruling Selected Ultimate (A)	Paid Losses as of 12/31/15 (B)	Outstanding Losses as of 12/31/15 (C)	Percentage Impact From Legislation (D)	Post-Ruling Adjusted Ultimate (E)
Prior	\$7,510,000	\$7,174,989	\$335,011	0.00%	\$7,510,000
1995-1996	1,373,000	994,831	378,169	0.00%	1,373,000
1996-1997	216,654	216,654		0.00%	216,654
1997-1998	438,096	438,096		0.00%	438,096
1998-1999	1,442,000	1,258,364	183,636	0.00%	1,442,000
1999-2000	699,000	619,926	79,074	0.00%	699,000
2000-2001	950,548	950,548		0.00%	950,548
2001-2002	949,000	779,032	169,968	0.00%	949,000
2002-2003	195,771	195,771		0.00%	195,771
2003-2004	331,000	288,633	42,367	0.00%	331,000
2004-2005	365,861	365,861		0.00%	365,861
2005-2006	226,861	226,861		0.00%	226,861
2006-2007	649,000	543,463	105,537	0.00%	649,000
2007-2008	292,000	159,251	132,749	0.00%	292,000
2008-2009	796,000	601,263	194,737	0.00%	796,000
2009-2010	854,000	646,000	208,000	0.00%	854,000
2010-2011	384,000	226,748	157,252	0.00%	384,000
2011-2012	812,000	492,412	319,588	0.00%	812,000
2012-2013	753,000	419,336	333,664	0.00%	753,000
2013-2014	458,000	38,936	419,064	0.00%	458,000
2014-2015	653,000	44,999	608,001	0.00%	653,000
Totals	\$20,348,791	\$16,681,974	\$3,666,817		\$20,348,791
2015-2016	\$693,000	\$8,026	\$684,974	0.00%	\$693,000
2016-2017	725,000	0	725,000	0.00%	725,000
2017-2018	748,000	0	748,000	0.00%	748,000
2018-2019	777,000	0	777,000	0.00%	777,000

## Notes:

- (A) From Exhibit J-4, Page 2.
- (B) Provided by the Judicial Council.
- (C) (A) - (B).
- (D) Based on WCIRB Estimated Impact of SB863.  
Trending includes the estimated impact of these rulings for forecast years.
- (E) (B) + (C) \* [1 + (D)].

## Judicial Branch Workers' Compensation Program - State Judiciary

## Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)
Prior	\$7,510,390	\$7,612,663	\$0	\$0	\$5,724,160	\$7,510,000
1995-1996	1,372,571	1,070,438			739,908	1,373,000
1996-1997	218,821	235,070			275,906	216,654
1997-1998	443,791	478,839			515,004	438,096
1998-1999	1,442,232	1,387,975			1,011,250	1,442,000
1999-2000	699,362	689,978			714,582	699,000
2000-2001	977,163	1,070,317	970,464	1,033,161	737,220	950,548
2001-2002	948,850	888,096	940,389	865,170	698,004	949,000
2002-2003	204,581	226,507	207,317	232,287	267,150	195,771
2003-2004	330,654	339,721	336,353	354,390	439,350	331,000
2004-2005	391,471	439,765	388,153	423,478	344,256	365,861
2005-2006	246,825	279,493	253,325	288,283	321,786	226,861
2006-2007	649,467	689,111	631,235	641,647	464,475	649,000
2007-2008	291,797	209,415	303,387	252,623	389,268	292,000
2008-2009	796,006	835,154	810,511	852,094	894,792	796,000
2009-2010	854,325	960,602	842,460	903,132	788,008	854,000
2010-2011	342,507	369,599	411,218	485,991	717,625	384,000
2011-2012	834,778	963,158	790,454	817,488	867,390	812,000
2012-2013	745,655	1,010,600	710,649	794,484	534,021	753,000
2013-2014	174,483	127,321	372,022	486,327	395,112	458,000
2014-2015	371,456	346,852	538,940	624,824	823,055	653,000
Totals						\$20,348,791
			Projected Losses for the Year 2015-2016 (G)			\$693,000
			Projected Losses for the Year 2016-2017 (H)			\$725,000
			Projected Losses for the Year 2017-2018 (I)			\$748,000
			Projected Losses for the Year 2018-2019 (J)			\$777,000

## Notes:

- (A) From Appendix J-A, Page 1, Column (G).
- (B) From Appendix J-B, Page 1, Column (G).
- (C) From Appendix J-C, Page 1, Column (G).
- (D) From Appendix J-C, Page 2, Column (G).
- (E) From Appendix J-D, Page 1, Column (C).
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Exhibit J-5, Page 1, Line (K).
- (H) From Exhibit J-5, Page 1, Line (K).
- (I) From Exhibit J-5, Page 1, Line (K).
- (J) From Exhibit J-5, Page 1, Line (K).

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Estimated Ultimate Limited Losses Capped at \$100,000 per Claim

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Ultimate Limited Losses (F)
Prior	\$4,721,052	\$4,783,484			\$4,720,896	\$4,721,000
1995-1996	587,450	602,048			586,989	587,000
1996-1997	218,171	223,587			216,659	216,654
1997-1998	403,340	413,344			400,148	400,139
1998-1999	776,675	795,918			777,000	777,000
1999-2000	543,248	557,232			542,997	543,000
2000-2001	559,775	575,278	559,777	574,732	553,680	553,684
2001-2002	517,664	533,522	517,752	532,799	518,004	518,000
2002-2003	198,512	205,168	198,520	204,802	195,780	195,771
2003-2004	318,442	304,219	318,510	304,806	318,014	318,000
2004-2005	251,136	260,975	251,144	260,013	245,984	245,971
2005-2006	232,759	242,514	232,591	241,758	226,854	226,861
2006-2007	323,336	338,061	323,309	336,857	323,004	323,000
2007-2008	267,117	173,584	267,228	181,393	266,992	267,000
2008-2009	605,092	555,414	605,241	560,532	604,992	605,000
2009-2010	525,342	534,565	525,159	533,243	524,992	525,000
2010-2011	293,810	272,551	305,403	300,881	470,875	300,000
2011-2012	624,486	675,986	603,768	608,110	560,512	613,000
2012-2013	426,850	463,668	424,282	442,732	339,711	434,000
2013-2014	127,293	82,194	183,337	250,548	247,332	234,000
2014-2015	251,968	218,470	309,661	371,511	506,805	356,000
Totals						\$12,960,080
			Projected Losses for the Year 2015-2016 (G)			\$465,000
			Projected Losses for the Year 2016-2017 (H)			\$480,000
			Projected Losses for the Year 2017-2018 (I)			\$495,000
			Projected Losses for the Year 2018-2019 (J)			\$514,000

## Notes:

- (A) From Appendix J-A, Page 1, Column (D).
- (B) From Appendix J-B, Page 1, Column (D).
- (C) Based on results in Appendix J-C, Page 1.
- (D) Based on results in Appendix J-C, Page 2.
- (E) Based on results in Appendix J-D, Page 1.
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Exhibit J-5, Page 1, Line (K) / Line (G).
- (H) From Exhibit J-5, Page 1, Line (K) / Line (G).
- (I) From Exhibit J-5, Page 1, Line (K) / Line (G).
- (J) From Exhibit J-5, Page 1, Line (K) / Line (G).

This exhibit summarizes the results of the actuarial methods we have applied to estimate limited losses for each year. These results are used to select a limited loss rate for future years.

## Judicial Branch Workers' Compensation Program - State Judiciary

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

Accident Year	Ultimate Limited Losses (A)	Trend Factor (B)	Trended Limited Losses (C)	Trended Payroll (\$00) (D)	Trended Limited Loss Rate (E)
2002-2003	195,771	0.860	168,363	2,887,130	0.058
2003-2004	318,000	1.089	346,302	4,663,622	0.074
2004-2005	245,971	1.406	345,835	4,830,423	0.072
2005-2006	226,861	1.499	340,065	4,876,306	0.070
2006-2007	323,000	1.422	459,306	5,287,792	0.087
2007-2008	267,000	1.321	352,707	5,557,842	0.063
2008-2009	605,000	1.229	743,545	5,495,858	0.135
2009-2010	525,000	1.121	588,525	5,332,926	0.110
2010-2011	300,000	1.079	323,700	5,316,502	0.061
2011-2012	613,000	1.083	663,879	5,193,574	0.128
2012-2013	434,000	1.079	468,286	4,932,919	0.095
2013-2014	234,000	1.079	252,486	4,847,035	0.052
2014-2015	356,000	1.039	369,884	4,726,709	0.078
Totals	\$5,715,287		\$6,290,322	\$69,485,803	\$0.091
10/11-13/14	1,581,000		1,708,351	20,290,030	0.084
11/12-14/15	1,637,000		1,754,535	19,700,237	0.089
			(F) Selected Limited Rate:		\$0.094
			Prior Selected Limited Rate:		\$0.100
Program Year:	2015-2016	2016-2017	2017-2018	2018-2019	
(G) Factor to SIR:	1.492	1.511	1.511	1.511	
(H) Trend Factor:	1.000	1.015	1.030	1.046	
(I) Program Rate:	\$0.140	\$0.144	\$0.146	\$0.149	
(J) Trended Payroll (\$00):	\$4,951,081	\$5,037,724	\$5,125,885	\$5,215,588	
(K) Projected Program Losses:	693,000	725,000	748,000	777,000	
(L) Projected ULAE:	0	0	0	0	
(M) Projected Loss and ULAE:	\$693,000	\$725,000	\$748,000	\$777,000	

## Judicial Branch Workers' Compensation Program - State Judiciary

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

## Notes:

- (A) From Exhibit J-4, Page 3, Column (F).  
For purposes of projecting future losses, losses are capped at \$100,000 per occurrence.
- (B) From Appendix J-E, Column (B).
- (C)  $(A) \times (B)$ .
- (D) From Appendix J-L, Column (C).
- (E)  $(C) / (D)$ .
- (F) Selected based on (E).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) From Appendix J-E.
  - (I)  $(F) \times (G) \times (H)$ .
- (J) From Appendix J-L, Column (C).
- (K)  $(I) \times (J)$ .
- (L) Based on an estimated claim closing pattern and the Judicial Council's historical claims administration expenses.
- (M)  $(K) + (L)$ .

This exhibit shows the calculation of future loss costs based on the past loss rates per \$100 of payroll. The projections will be accurate only to the extent that what has happened in the past is representative of what will happen in the future.



## Judicial Branch Workers' Compensation Program - State Judiciary

## Reported Loss Development

Accident Year (A)	Limited Reported Losses as of 12/31/15 (B)	Reported Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Reported Losses of 12/31/15 (E)	Reported Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$4,697,564	1.005	\$4,721,052	\$7,465,596	1.006	\$7,510,390
1995-1996	583,946	1.006	587,450	1,363,030	1.007	1,372,571
1996-1997	216,654	1.007	218,171	216,654	1.010	218,821
1997-1998	400,139	1.008	403,340	438,096	1.013	443,791
1998-1999	769,747	1.009	776,675	1,419,520	1.016	1,442,232
1999-2000	537,869	1.010	543,248	684,307	1.022	699,362
2000-2001	553,684	1.011	559,775	950,548	1.028	977,163
2001-2002	511,526	1.012	517,664	915,878	1.036	948,850
2002-2003	195,771	1.014	198,512	195,771	1.045	204,581
2003-2004	313,119	1.017	318,442	313,119	1.056	330,654
2004-2005	245,971	1.021	251,136	365,861	1.070	391,471
2005-2006	226,861	1.026	232,759	226,861	1.088	246,825
2006-2007	313,310	1.032	323,336	585,633	1.109	649,467
2007-2008	257,090	1.039	267,117	257,090	1.135	291,797
2008-2009	576,827	1.049	605,092	681,512	1.168	796,006
2009-2010	493,279	1.065	525,342	706,054	1.210	854,325
2010-2011	270,543	1.086	293,810	270,543	1.266	342,507
2011-2012	558,075	1.119	624,486	615,618	1.356	834,778
2012-2013	363,277	1.175	426,850	497,103	1.500	745,655
2013-2014	101,267	1.257	127,293	101,267	1.723	174,483
2014-2015	160,387	1.571	251,968	160,387	2.316	371,456
Totals	\$12,346,906		\$12,773,518	\$18,430,448		\$19,847,185

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council. These losses exclude amounts over \$100,000 per occurrence.
- (C) From Appendix J-A, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the Judicial Council's SIR. Amounts are provided by the Judicial Council.
- (F) Derived from factors on Appendix J-A, Page 4.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses and case reserves as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - State Judiciary  
Reported Loss Development

Limited Losses Reported as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											815,537
1999-2000										505,354	485,048
2000-2001									556,233	598,506	598,168
2001-2002								540,859	532,190	506,663	516,290
2002-2003							224,031	194,858	203,345	208,396	208,266
2003-2004						286,269	301,363	314,579	286,077	286,077	313,119
2004-2005					161,421	273,277	242,702	259,116	244,498	244,620	244,620
2005-2006				206,938	291,994	278,945	251,887	239,738	274,233	275,012	226,861
2006-2007			311,045	352,592	300,539	327,830	310,413	315,826	313,310	313,310	
2007-2008		182,230	255,251	163,066	223,161	285,786	323,191	319,880	257,090		
2008-2009	72,893	227,884	390,648	494,307	490,959	558,429	567,221	576,827			
2009-2010	38,553	422,040	493,213	499,430	483,058	493,254	493,279				
2010-2011	36,770	148,198	217,390	238,726	261,768	270,543					
2011-2012	144,363	447,283	515,762	598,208	558,075						
2012-2013	149,222	407,603	399,291	363,277							
2013-2014	31,800	80,977	101,267								
2014-2015	59,415	160,387									
2015-2016	61,797										

Reported Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											1.000
1999-2000										0.960	1.099
2000-2001									1.076	0.999	0.926
2001-2002								0.984	0.952	1.019	1.014
2002-2003							0.870	1.044	1.025	0.999	0.983
2003-2004						1.053	1.044	0.909	1.000	1.095	1.000
2004-2005					1.693	0.888	1.068	0.944	1.000	1.000	1.006
2005-2006				1.411	0.955	0.903	0.952	1.144	1.003	0.825	
2006-2007			1.134	0.852	1.091	0.947	1.017	0.992	1.000		
2007-2008		1.401	0.639	1.369	1.281	1.131	0.990	0.804			
2008-2009	3.126	1.714	1.265	0.993	1.137	1.016	1.017				
2009-2010	10.947	1.169	1.013	0.967	1.021	1.000					
2010-2011	4.030	1.467	1.098	1.097	1.034						
2011-2012	3.098	1.153	1.160	0.933							
2012-2013	2.732	0.980	0.910								
2013-2014	2.546	1.251									
2014-2015	2.699										

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages	4.168	1.305	1.031	1.089	1.173	0.991	0.994	0.974	1.008	0.985	1.004
3-yr	2.699	1.086	1.060	0.975	1.070	1.035	1.010	0.965	1.001	0.974	0.997
4-yr	2.849	1.138	1.046	0.980	1.102	1.017	1.000	0.960	1.001	0.979	1.004
Industry Factors	2.765	1.262	1.070	1.020	1.013	1.010	1.009	1.009	1.008	1.006	1.006
Prior	3.250	1.300	1.080	1.050	1.040	1.020	1.015	1.010	1.007	1.006	1.005
Selected	3.000	1.250	1.070	1.050	1.030	1.020	1.015	1.010	1.007	1.006	1.005
Cumulated	4.713	1.571	1.257	1.175	1.119	1.086	1.065	1.049	1.039	1.032	1.026

Judicial Branch Workers' Compensation Program - State Judiciary  
Reported Loss Development

Limited Losses Reported as of:

Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months	258 Months
Prior					4,614,927	4,624,927	4,628,942	4,638,860	4,679,908	4,681,834	4,697,564
1995-1996			583,946	583,946	583,946	583,946	583,946	583,946	583,946	583,946	583,946
1996-1997		214,656	216,654	216,654	216,654	216,654	216,654	216,654	216,654		
1997-1998	440,902	441,223	400,139	400,139	400,139	400,139	400,139	400,139			
1998-1999	815,537	796,055	769,747	769,747	769,747	769,747	769,747				
1999-2000	532,978	533,335	533,130	535,230	437,869	537,869					
2000-2001	553,684	553,684	553,684	553,684	553,684						
2001-2002	523,770	551,920	547,115	511,526							
2002-2003	204,695	204,939	195,771								
2003-2004	313,119	313,119									
2004-2005	245,971										
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Prior					1.002	1.001	1.002	1.009	1.000	1.003	
1995-1996			1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1996-1997		1.009	1.000	1.000	1.000	1.000	1.000	1.000			
1997-1998	1.001	0.907	1.000	1.000	1.000	1.000	1.000				
1998-1999	0.976	0.967	1.000	1.000	1.000	1.000					
1999-2000	1.001	1.000	1.004	0.818	1.228						
2000-2001	1.000	1.000	1.000	1.000							
2001-2002	1.054	0.991	0.935								
2002-2003	1.001	0.955									
2003-2004	1.000										
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Average Dollar-weighted Averages	1.005	0.976	0.991	0.970	1.038	1.000	1.001	1.003	1.000	1.003	
3-yr	1.027	0.989	0.980	0.948	1.062	1.000	1.000	1.008			
4-yr	1.018	0.992	0.986	0.957	1.055	1.000	1.002				
Industry Factors	1.005	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.006
Prior	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.005
Selected	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.005
Cumulated	1.021	1.017	1.014	1.012	1.011	1.010	1.009	1.008	1.007	1.006	1.005

Judicial Branch Workers' Compensation Program - State Judiciary  
Reported between \$100,000 and \$500,000 Loss Development

Losses Reported as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											329,055
1999-2000										101,947	109,716
2000-2001									420,285	412,694	395,413
2001-2002								175,743	505,817	547,953	512,718
2002-2003											
2003-2004											
2004-2005						215,299	215,299	215,299	119,890	119,890	119,890
2005-2006					31,500				29,924	29,924	
2006-2007			24,768		48,987	50,405	112,853	178,973	285,617	272,323	
2007-2008											
2008-2009			42,100	119,768	119,768	101,528	101,791	104,685			
2009-2010		191,500	205,410	195,816	205,100	209,294	212,775				
2010-2011											
2011-2012			53,416	68,749	57,543						
2012-2013		197,315	136,141	133,826							
2013-2014											
2014-2015											
2015-2016											

Reported Loss Development Factors:

Accident Year	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											1.351
1999-2000										1.076	1.000
2000-2001									0.982	0.958	1.002
2001-2002								2.878	1.083	0.936	1.060
2002-2003											
2003-2004											
2004-2005						1.000	1.000	0.557	1.000	1.000	1.000
2005-2006									1.000		
2006-2007					1.029	2.239	1.586	1.596	0.953		
2007-2008											
2008-2009			2.845	1.000	0.848	1.003	1.028				
2009-2010		1.073	0.953	1.047	1.020	1.017					
2010-2011											
2011-2012			1.287	0.837							
2012-2013		0.690	0.983								
2013-2014											
2014-2015											

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages		0.882	1.517	0.961	0.966	1.315	1.205	1.677	1.004	0.993	1.083
3-yr									0.969		
4-yr											
Industry Factors	3.801	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
Prior	4.374	2.509	1.931	1.590	1.395	1.299	1.242	1.199	1.164	1.142	1.136
Selected	3.801	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
Cumulated	3.801	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
	36.657	9.644	4.534	2.908	2.210	1.854	1.664	1.528	1.421	1.338	1.271

Judicial Branch Workers' Compensation Program - State Judiciary  
Reported between \$100,000 and \$500,000 Loss Development

Accident Year	Losses Reported as of:										
	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months	258 Months
Prior				2,128,972	2,423,551	2,419,390	2,419,390	2,378,016	2,492,320	2,536,497	2,511,997
1995-1996			400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	
1996-1997											
1997-1998	44,769	42,008	37,957	37,957	37,957	37,957	37,957	37,957			
1998-1999	444,658	476,438	476,438	477,638	619,623	619,622	619,622				
1999-2000	109,716	109,716	109,716	114,191	114,191	146,439					
2000-2001	396,372	396,529	396,686	396,865	396,865						
2001-2002	543,370	543,370	543,938	404,352							
2002-2003											
2003-2004											
2004-2005	119,890										
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Prior				1.138	0.998	1.000	0.983	1.048	1.018	0.990	
1995-1996			1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1996-1997											
1997-1998	0.938	0.904	1.000	1.000	1.000	1.000	1.000				
1998-1999	1.071	1.000	1.003	1.297	1.000	1.000					
1999-2000	1.000	1.000	1.041	1.000	1.282						
2000-2001	1.000	1.000	1.000	1.000							
2001-2002	1.000	1.001	0.743								
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
Average Dollar-weighted Averages	1.002	0.981	0.965	1.073	1.056	1.000	0.994	1.024	1.009	0.990	
3-yr			0.872	1.144	1.042						
4-yr			0.912	1.138							
Industry	1.035	1.030	1.028	1.025	1.023	1.017	1.013	1.010	1.006	1.003	1.010
Factors	1.125	1.109	1.098	1.081	1.063	1.039	1.017	1.010	1.006	1.003	1.010
Prior	1.035	1.030	1.028	1.025	1.023	1.017	1.013	1.010	1.006	1.003	1.010
Selected	1.035	1.030	1.028	1.025	1.023	1.017	1.013	1.010	1.006	1.003	1.010
Cumulated	1.217	1.176	1.142	1.111	1.084	1.060	1.042	1.029	1.019	1.013	1.010

## Judicial Branch Workers' Compensation Program - State Judiciary

## Paid Loss Development

Accident Year (A)	Limited Paid Losses as of 12/31/15 (B)	Paid Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Paid Losses of 12/31/15 (E)	Paid Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$4,644,159	1.030	\$4,783,484	\$7,174,989	1.061	\$7,612,663
1995-1996	583,946	1.031	602,048	994,831	1.076	1,070,438
1996-1997	216,654	1.032	223,587	216,654	1.085	235,070
1997-1998	400,139	1.033	413,344	438,096	1.093	478,839
1998-1999	769,747	1.034	795,918	1,258,364	1.103	1,387,975
1999-2000	537,869	1.036	557,232	619,926	1.113	689,978
2000-2001	553,684	1.039	575,278	950,548	1.126	1,070,317
2001-2002	511,526	1.043	533,522	779,032	1.140	888,096
2002-2003	195,771	1.048	205,168	195,771	1.157	226,507
2003-2004	288,633	1.054	304,219	288,633	1.177	339,721
2004-2005	245,971	1.061	260,975	365,861	1.202	439,765
2005-2006	226,861	1.069	242,514	226,861	1.232	279,493
2006-2007	313,310	1.079	338,061	543,463	1.268	689,111
2007-2008	159,251	1.090	173,584	159,251	1.315	209,415
2008-2009	499,473	1.112	555,414	601,263	1.389	835,154
2009-2010	466,869	1.145	534,565	646,000	1.487	960,602
2010-2011	226,748	1.202	272,551	226,748	1.630	369,599
2011-2012	489,136	1.382	675,986	492,412	1.956	963,158
2012-2013	285,510	1.624	463,668	419,336	2.410	1,010,600
2013-2014	38,936	2.111	82,194	38,936	3.270	127,321
2014-2015	44,999	4.855	218,470	44,999	7.708	346,852
Totals	\$11,699,192		\$12,811,782	\$16,681,974		\$20,230,674

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council. These losses exclude amounts over \$100,000 per occurrence.
- (C) From Appendix J-B, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the Judicial Council's SIR. Amounts are provided by the Judicial Council.
- (F) Derived from factors on Appendix J-B, Page 4.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - State Judiciary  
Paid Loss Development

Limited Losses Paid as of:

Accident Year	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											762,327
1999-2000										473,486	485,048
2000-2001									545,482	548,626	551,968
2001-2002								470,017	477,343	480,710	495,337
2002-2003							182,670	186,742	188,794	195,263	195,428
2003-2004						277,725	278,063	283,963	286,077	286,077	287,998
2004-2005					115,310	149,544	172,436	234,840	244,498	244,620	244,620
2005-2006				105,402	126,995	208,376	215,200	220,746	224,651	226,776	226,861
2006-2007			107,952	173,399	242,590	285,331	290,371	301,928	313,310	313,310	
2007-2008		42,869	76,942	85,522	100,926	129,066	134,527	141,605	159,251		
2008-2009	14,270	155,054	269,155	371,169	425,671	449,069	477,417	499,473			
2009-2010	2,193	112,420	275,166	300,157	344,298	393,422	466,869				
2010-2011	4,096	43,931	79,332	134,773	178,164	226,748					
2011-2012	28,206	159,528	296,493	416,624	489,136						
2012-2013	17,823	53,096	222,714	285,510							
2013-2014	3,931	24,089	38,936								
2014-2015	1,980	44,999									
2015-2016	8,026										

Paid Loss Development Factors:

Accident Year	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											1.010
1999-2000										1.024	1.040
2000-2001									1.006	1.006	1.003
2001-2002								1.016	1.007	1.030	1.009
2002-2003							1.022	1.011	1.034	1.001	1.001
2003-2004						1.001	1.021	1.007	1.000	1.007	1.000
2004-2005					1.297	1.153	1.362	1.041	1.000	1.000	1.006
2005-2006				1.205	1.641	1.033	1.026	1.018	1.009	1.000	
2006-2007			1.606	1.399	1.176	1.018	1.040	1.038	1.000		
2007-2008		1.795	1.112	1.180	1.279	1.042	1.053	1.125			
2008-2009	10.866	1.736	1.379	1.147	1.055	1.063	1.046				
2009-2010	51.261	2.448	1.091	1.147	1.143	1.187					
2010-2011	10.725	1.806	1.699	1.322	1.273						
2011-2012	5.656	1.859	1.405	1.174							
2012-2013	2.979	4.195	1.282								
2013-2014	6.128	1.616									
2014-2015	22.727										

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages	15.763	2.208	1.368	1.225	1.266	1.071	1.081	1.037	1.008	1.010	1.010
3-yr	5.148	2.358	1.398	1.188	1.128	1.110	1.045	1.050	1.003	1.003	1.002
4-yr	5.424	2.271	1.301	1.175	1.142	1.089	1.041	1.047	1.002	1.002	1.005
Industry Factors	3.653	1.715	1.266	1.127	1.069	1.041	1.026	1.017	1.014	1.011	1.009
Prior	8.000	2.300	1.300	1.175	1.150	1.040	1.030	1.020	1.010	1.009	1.008
Selected	8.000	2.300	1.300	1.175	1.150	1.050	1.030	1.020	1.010	1.009	1.008
Cumulated	38.840	4.855	2.111	1.624	1.382	1.202	1.145	1.112	1.090	1.079	1.069

Judicial Branch Workers' Compensation Program - State Judiciary  
Paid Loss Development

Limited Losses Paid as of:

Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months	258 Months
Prior				4,587,089	4,588,487	4,602,623	4,605,984	4,610,568	4,620,369	4,625,374	4,644,159
1995-1996			583,946	583,946	583,946	583,946	583,946	583,946	583,946	583,946	
1996-1997		214,656	216,654	216,654	216,654	216,654	216,654	216,654	216,654		
1997-1998	391,618	399,978	400,139	400,139	400,139	400,139	400,139	400,139			
1998-1999	769,675	769,747	769,747	769,747	769,747	769,747	769,747				
1999-2000	504,417	508,985	511,376	515,305	437,869	537,869					
2000-2001	553,684	553,684	553,684	553,684	553,684						
2001-2002	499,831	501,748	509,628	511,526							
2002-2003	195,527	195,771									
2003-2004	288,006	288,633									
2004-2005	245,971										
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Prior				1.000	1.003	1.001	1.001	1.002	1.001	1.004	
1995-1996			1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1996-1997		1.009	1.000	1.000	1.000	1.000	1.000	1.000			
1997-1998	1.021	1.000	1.000	1.000	1.000	1.000	1.000				
1998-1999	1.000	1.000	1.000	1.000	1.000	1.000					
1999-2000	1.009	1.005	1.008	0.850	1.228						
2000-2001	1.000	1.000	1.000	1.000							
2001-2002	1.004	1.016	1.004								
2002-2003	1.001	1.000									
2003-2004	1.002										
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Average Dollar-weighted Averages	1.005	1.004	1.002	0.979	1.039	1.000	1.000	1.001	1.001	1.004	
3-yr	1.003	1.006	1.004	0.958	1.062	1.000	1.000	1.002			
4-yr	1.002	1.006	1.002	0.965	1.055	1.000	1.001				
Industry Factors	1.009	1.008	1.006	1.006	1.005	1.004	1.004	1.004	1.004	1.002	1.013
Prior	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.030
Selected	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.030
Cumulated	1.061	1.054	1.048	1.043	1.039	1.036	1.034	1.033	1.032	1.031	1.030



Judicial Branch Workers' Compensation Program - State Judiciary  
Paid between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Paid as of:</u>										
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											240,803
1999-2000										47,050	48,953
2000-2001									379,345	386,033	395,413
2001-2002								92,642	95,813	98,054	100,284
2002-2003											
2003-2004											
2004-2005								116,940	119,890	119,890	119,890
2005-2006											
2006-2007						2,690	37,861	82,818	133,884	230,153	
2007-2008											
2008-2009			5,000	27,875	34,876	101,528	101,791	101,791			
2009-2010				4,316	4,085	4,085	179,131				
2010-2011											
2011-2012				9,253	3,276						
2012-2013			133,826	133,826							
2013-2014											
2014-2015											
2015-2016											

Paid Loss Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Prior											
1995-1996											
1996-1997											
1997-1998											
1998-1999											1.107
1999-2000										1.040	1.057
2000-2001									1.018	1.024	1.002
2001-2002								1.034	1.023	1.023	1.196
2002-2003											
2003-2004											
2004-2005								1.025	1.000	1.000	1.000
2005-2006											
2006-2007						14.073	2.187	1.617	1.719		
2007-2008											
2008-2009			5.575	1.251	2.911	1.003	1.000				
2009-2010				0.946	1.000	43.851					
2010-2011											
2011-2012				0.354							
2012-2013			1.000								
2013-2014											
2014-2015											

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages			3.288	0.850	1.956	19.642	1.594	1.225	1.190	1.022	1.072
3-yr											
4-yr											
Industry	5.004	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Factors	7.975	4.140	2.745	2.046	1.696	1.535	1.446	1.378	1.321	1.277	1.248
Prior	5.004	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Selected	5.004	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Cumulated	662.550	132.404	40.367	15.701	8.089	5.084	3.684	2.896	2.395	2.112	1.939

Judicial Branch Workers' Compensation Program - State Judiciary  
Paid between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Paid as of:</u>										
	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months	258 Months
Prior				1,961,166	2,025,731	2,068,218	2,108,288	2,151,493	2,195,471	2,235,466	2,274,795
1995-1996			197,303	208,144	234,604	269,423	298,780	332,321	343,159	400,000	
1996-1997											
1997-1998	37,957	37,957	37,957	37,957	37,957	37,957	37,957	37,957			
1998-1999	266,531	318,330	344,825	367,098	415,343	444,026	488,617				
1999-2000	51,741	53,894	57,206	61,429	68,499	82,057					
2000-2001	396,372	396,529	396,686	396,865	396,865						
2001-2002	119,901	125,415	135,058	267,506							
2002-2003											
2003-2004											
2004-2005	119,890										
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Prior				1.033	1.021	1.019	1.020	1.020	1.018	1.018	
1995-1996			1.055	1.127	1.148	1.109	1.112	1.033	1.166		
1996-1997											
1997-1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1998-1999	1.194	1.083	1.065	1.131	1.069	1.100					
1999-2000	1.042	1.061	1.074	1.115	1.198						
2000-2001	1.000	1.000	1.000	1.000							
2001-2002	1.046	1.077	1.981								
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
Average Dollar-weighted Averages	1.056	1.044	1.196	1.068	1.087	1.057	1.044	1.027	1.092	1.018	
3-yr			1.232	1.067	1.081						
4-yr			1.170	1.064							
Industry Factors	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.047	1.236
Prior	1.226	1.205	1.187	1.164	1.142	1.106	1.043	1.010	1.010	1.005	1.020
Selected	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.047	1.236
Cumulated	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.047	1.236
Cumulated	1.804	1.699	1.618	1.556	1.503	1.456	1.414	1.373	1.333	1.294	1.236

## Judicial Branch Workers' Compensation Program - State Judiciary

Exposure and Development Method  
Based on Reported Losses

Accident Year	Trended Payroll (\$00) (A)	Reported Losses as of 12/31/15 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Reported (D)	Program Rate (E)	Incurred but not Reported (IBNR) (F)	Ultimate Program Losses (G)
2002-2003	2,887,130	195,771	1.045	0.043	0.093	11,546	207,317
2003-2004	4,663,622	313,119	1.056	0.053	0.094	23,234	336,353
2004-2005	4,830,423	365,861	1.070	0.065	0.071	22,292	388,153
2005-2006	4,876,306	226,861	1.088	0.081	0.067	26,464	253,325
2006-2007	5,287,792	585,633	1.109	0.098	0.088	45,602	631,235
2007-2008	5,557,842	257,090	1.135	0.119	0.070	46,297	303,387
2008-2009	5,495,858	681,512	1.168	0.144	0.163	128,999	810,511
2009-2010	5,332,926	706,054	1.210	0.174	0.147	136,406	842,460
2010-2011	5,316,502	270,543	1.266	0.210	0.126	140,675	411,218
2011-2012	5,193,574	615,618	1.356	0.263	0.128	174,836	790,454
2012-2013	4,932,919	497,103	1.500	0.333	0.130	213,546	710,649
2013-2014	4,847,035	101,267	1.723	0.420	0.133	270,755	372,022
2014-2015	4,726,709	160,387	2.316	0.568	0.141	378,553	538,940
Totals	\$69,485,803	\$6,843,245				\$1,663,632	\$8,506,877

## Notes:

- (A) From Appendix J-L, Column (C).
- (B) Provided by the Judicial Council. These losses exclude amounts incurred above the Judicial Council's SIR for each year.
- (C) From Appendix J-A, Page 1, Column (F).
- (D)  $1 - 1/(C)$ .
- (E) From Appendix J-C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and payroll that changes in regular ways over time. The method relies on the premise that the losses that are currently unreported will cost what this relationship would suggest.

## Judicial Branch Workers' Compensation Program - State Judiciary

Exposure and Development Method  
Based on Paid Losses

Accident Year	Trended Payroll (\$00) (A)	Paid Losses as of 12/31/15 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Paid (D)	Program Rate (E)	Incurred but not Paid (F)	Ultimate Program Losses (G)
2002-2003	2,887,130	195,771	1.157	0.136	0.093	36,516	232,287
2003-2004	4,663,622	288,633	1.177	0.150	0.094	65,757	354,390
2004-2005	4,830,423	365,861	1.202	0.168	0.071	57,617	423,478
2005-2006	4,876,306	226,861	1.232	0.188	0.067	61,422	288,283
2006-2007	5,287,792	543,463	1.268	0.211	0.088	98,184	641,647
2007-2008	5,557,842	159,251	1.315	0.240	0.070	93,372	252,623
2008-2009	5,495,858	601,263	1.389	0.280	0.163	250,831	852,094
2009-2010	5,332,926	646,000	1.487	0.328	0.147	257,132	903,132
2010-2011	5,316,502	226,748	1.630	0.387	0.126	259,243	485,991
2011-2012	5,193,574	492,412	1.956	0.489	0.128	325,076	817,488
2012-2013	4,932,919	419,336	2.410	0.585	0.130	375,148	794,484
2013-2014	4,847,035	38,936	3.270	0.694	0.133	447,391	486,327
2014-2015	4,726,709	44,999	7.708	0.870	0.141	579,825	624,824
Totals	\$69,485,803	\$5,979,114				\$3,076,265	\$9,055,379

## Notes:

- (A) From Appendix J-L, Column (C).
- (B) Provided by the Judicial Council. These losses exclude amounts paid above the Judicial Council's SIR for each year.
- (C) From Appendix J-B, Page 1, Column (F).
- (D)  $1 - 1/(C)$ .
- (E) From Appendix J-C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and payroll that changes in regular ways over time. The method relies on the premise that the losses that are currently unpaid will cost what this relationship would suggest.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Exposure and Development Method

Accident Year	Trended Payroll (\$00) (A)	Ultimate Limited Losses (B)	Trend Factor (C)	Trended Limited Losses (D)	Trended Limited Loss Rate (E)	Limited Loss Rate (F)	Factor to SIR (G)	Program Loss Rate (H)
2002-2003	2,887,130	195,771	0.860	168,363	0.058	0.068	1.365	0.093
2003-2004	4,663,622	318,000	1.089	346,302	0.074	0.068	1.382	0.094
2004-2005	4,830,423	245,971	1.406	345,835	0.072	0.051	1.400	0.071
2005-2006	4,876,306	226,861	1.499	340,065	0.070	0.047	1.419	0.067
2006-2007	5,287,792	323,000	1.422	459,306	0.087	0.061	1.438	0.088
2007-2008	5,557,842	267,000	1.321	352,707	0.063	0.048	1.458	0.070
2008-2009	5,495,858	605,000	1.229	743,545	0.135	0.110	1.479	0.163
2009-2010	5,332,926	525,000	1.121	588,525	0.110	0.098	1.501	0.147
2010-2011	5,316,502	294,000	1.079	317,226	0.060	0.083	1.524	0.126
2011-2012	5,193,574	624,000	1.083	675,792	0.130	0.083	1.548	0.128
2012-2013	4,932,919	445,000	1.079	480,155	0.097	0.083	1.572	0.130
2013-2014	4,847,035	127,000	1.079	137,033	0.028	0.083	1.598	0.133
2014-2015	4,726,709	252,000	1.039	261,828	0.055	0.087	1.624	0.141
Total/Avg	\$69,485,803	\$5,520,287		\$6,084,121	\$0.088			
08/09-13/14	31,118,814	2,620,000		2,942,276	\$0.095			
09/10-14/15	30,349,665	2,267,000		2,460,559	\$0.081			

Selected Limited Rate: \$0.090  
Prior Selected Limited Rate: \$0.100

## Notes:

- (A) From Appendix J-L, Column (C).
- (B) Selected average of results from Appendices A and B.
- (C) From Appendix J-E, Column (B).
- (D) (B) x (C).
- (E) (D) / (A).
- (F) Selected Limited Rate / (C). For 2009-2010 and prior (B) / (A).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

This exhibit shows the calculation of the underlying historical relationship between losses and payroll that is needed to apply the estimation methods shown on pages 1 and 2 of this Appendix.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Frequency and Severity Method

Accident Year	Ultimate Program Severity (A)	Adjusted Ultimate Claims (B)	Ultimate Program Losses (C)
Prior	\$22,360	256	\$5,724,160
1995-1996	18,972	39	739,908
1996-1997	9,514	29	275,906
1997-1998	18,393	28	515,004
1998-1999	20,225	50	1,011,250
1999-2000	26,466	27	714,582
2000-2001	24,574	30	737,220
2001-2002	19,389	36	698,004
2002-2003	6,850	39	267,150
2003-2004	15,150	29	439,350
2004-2005	10,758	32	344,256
2005-2006	11,918	27	321,786
2006-2007	14,075	33	464,475
2007-2008	17,694	22	389,268
2008-2009	38,904	23	894,792
2009-2010	30,308	26	788,008
2010-2011	28,705	25	717,625
2011-2012	29,910	29	867,390
2012-2013	31,413	17	534,021
2013-2014	32,926	12	395,112
2014-2015	35,785	23	823,055
Total		832	\$17,662,322

## Notes:

- (A) From Appendix J-D, Page 2, Column (H).
- (B) From Appendix J-D, Page 2, Column (B).
- (C) (A) x (B).

This exhibit shows the calculation of the estimated ultimate losses for each year based on the observed average frequency and severity of claims.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Frequency and Severity Method

Accident Year	Ultimate Limited Losses (A)	Adjusted Ultimate Claims (B)	Ultimate Limited Severity (C)	Trend Factor (D)	Trended Limited Severity (E)	Limited Severity (F)	Factor to SIR (G)	Program Severity (H)
Prior	\$4,721,000	256	\$18,441	2.898	\$53,442	\$18,441	1.213	\$22,360
1995-1996	587,000	39	15,051	2.454	36,935	15,051	1.261	18,972
1996-1997	216,654	29	7,471	2.147	16,040	7,471	1.274	9,514
1997-1998	400,139	28	14,291	1.814	25,924	14,291	1.287	18,393
1998-1999	777,000	50	15,540	1.578	24,522	15,540	1.302	20,225
1999-2000	543,000	27	20,111	1.381	27,773	20,111	1.316	26,466
2000-2001	553,684	30	18,456	1.264	23,328	18,456	1.332	24,574
2001-2002	518,000	36	14,389	1.234	17,756	14,389	1.348	19,389
2002-2003	195,771	39	5,020	1.269	6,370	5,020	1.365	6,850
2003-2004	318,000	29	10,966	1.559	17,096	10,966	1.382	15,150
2004-2005	245,971	32	7,687	1.954	15,020	7,687	1.400	10,758
2005-2006	226,861	27	8,402	2.022	16,989	8,402	1.419	11,918
2006-2007	323,000	33	9,788	1.860	18,206	9,788	1.438	14,075
2007-2008	267,000	22	12,136	1.678	20,364	12,136	1.458	17,694
2008-2009	605,000	23	26,304	1.515	39,851	26,304	1.479	38,904
2009-2010	525,000	26	20,192	1.341	27,077	20,192	1.501	30,308
2010-2011	300,000	25	12,000	1.253	15,036	18,835	1.524	28,705
2011-2012	613,000	29	21,138	1.221	25,809	19,328	1.548	29,910
2012-2013	434,000	17	25,529	1.181	30,150	19,983	1.572	31,413
2013-2014	234,000	12	19,500	1.145	22,328	20,611	1.598	32,926
2014-2015	356,000	23	15,478	1.071	16,577	22,035	1.624	35,785

Average Limited Severity: \$23,647

Average 11/12-14/15 Limited Severity: \$23,716

Selected Limited Severity: \$23,600

Prior Selected Limited Severity: \$25,600

## Notes:

- (A) Selected average of results from Appendices A, B, and C.
- (B) Appendix J-D, Page 3, Column (C).
- (C) (A) / (B).
- (D) From Appendix J-E, Column (J).
- (E) (C) x (D).
- (F) Selected Limited Severity / (D).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

This exhibit shows the calculation of the historical average cost per claim, or severity. The observed average severity is used in the method shown on page 1 of this Appendix.

Judicial Branch Workers' Compensation Program - State Judiciary

Frequency and Severity Method  
Projection of Ultimate Claims

Accident Year	Reported Claim Development (A)	Closed Claim Development (B)	Selected Ultimate Claims (C)	Trended Payroll (\$000,000) (D)	Claim Frequency (E)	Trend Factor (F)	Trended Claim Frequency (G)
Prior	256	249	256	0		0.528	
1995-1996	39	38	39	0		0.544	
1996-1997	29	29	29	0		0.561	
1997-1998	28	28	28	0		0.578	
1998-1999	50	48	50	0		0.596	
1999-2000	27	25	27	0		0.614	
2000-2001	30	30	30	270	0.111	0.633	0.070
2001-2002	36	34	36	284	0.127	0.653	0.083
2002-2003	39	40	39	289	0.135	0.673	0.091
2003-2004	29	29	29	466	0.062	0.693	0.043
2004-2005	32	33	32	483	0.066	0.715	0.047
2005-2006	27	28	27	488	0.055	0.737	0.041
2006-2007	33	34	33	529	0.062	0.760	0.047
2007-2008	22	20	22	556	0.040	0.783	0.031
2008-2009	23	23	23	550	0.042	0.807	0.034
2009-2010	26	27	26	533	0.049	0.832	0.041
2010-2011	25	28	25	532	0.047	0.859	0.040
2011-2012	29	28	29	519	0.056	0.885	0.050
2012-2013	17	17	17	493	0.034	0.912	0.031
2013-2014	12	18	12	485	0.025	0.941	0.024
2014-2015	24	33	23	473	0.048	0.970	0.047
Total	833	839	832	6,948.580			0.045

(H) Selected 2015-2016 Frequency: 0.045  
Prior Selected Frequency: 0.048

Program Year:	2015-2016	2016-2017	2017-2018	2018-2019
(I) Trend Factor:	1.000	0.970	0.941	0.913
(J) Selected Frequency:	0.045	0.044	0.042	0.041
(K) Estimated Payroll (\$000,000):	\$495	\$504	\$513	\$522
(L) Ultimate Claims:	22	22	22	21

Notes:

- (A) From Appendix J-D, Page 4, (C).
- (B) From Appendix J-D, Page 5, (C).
- (C) Selected from (A) and (B).
- (D) From Appendix J-L, Column (C) divided by 10,000.
- (E) (C) / (D).
- (F) From Appendix J-E.
- (G) (E) x (F).
- (H) The selected frequency of .045 is based on (G).
- (I) From Appendix J-E.
- (J) (H) x (I).
- (K) From Appendix J-L, Column (C) divided by 10,000.
- (L) (J) x (K).

This exhibit summarizes the estimated numbers of claims and shows the estimated frequencies per \$1,000,000 of trended payroll.



## Judicial Branch Workers' Compensation Program - State Judiciary

Frequency and Severity Method  
Reported Claim Count Development

Accident Year	Claims Reported as of 12/31/2015 (A)	Reported Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	256	1.000	256	
1995-1996	39	1.000	39	
1996-1997	29	1.000	29	
1997-1998	28	1.000	28	
1998-1999	50	1.000	50	
1999-2000	27	1.000	27	
2000-2001	30	1.000	30	0.070
2001-2002	36	1.000	36	0.083
2002-2003	39	1.000	39	0.091
2003-2004	29	1.000	29	0.043
2004-2005	32	1.000	32	0.047
2005-2006	27	1.000	27	0.041
2006-2007	33	1.000	33	0.047
2007-2008	22	1.000	22	0.031
2008-2009	23	1.000	23	0.034
2009-2010	26	1.000	26	0.041
2010-2011	25	1.006	25	0.040
2011-2012	29	1.014	29	0.049
2012-2013	16	1.039	17	0.031
2013-2014	11	1.081	12	0.023
2014-2015	21	1.135	24	0.049
Total	828		833	0.045

## Notes:

- (A) Provided by the Judicial Council.
- (B) From Appendix J-D, Page 6.
- (C) (A) x (B).
- (D) (C) / [Appendix J-D, Page 3, (D)] x [Appendix J-D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on reported claims as provided by the Judicial Council. These numbers of claims tend to "develop" or change from period to period as more claims are filed. This development tends to follow quantifiable patterns over time.

## Judicial Branch Workers' Compensation Program - State Judiciary

Frequency and Severity Method  
Closed Claim Count Development

Accident Year	Claims Closed as of 12/31/2015 (A)	Closed Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	248	1.005	249	
1995-1996	38	1.006	38	
1996-1997	29	1.007	29	
1997-1998	28	1.008	28	
1998-1999	48	1.009	48	
1999-2000	25	1.010	25	
2000-2001	30	1.011	30	0.070
2001-2002	34	1.012	34	0.078
2002-2003	39	1.017	40	0.093
2003-2004	28	1.023	29	0.043
2004-2005	32	1.030	33	0.049
2005-2006	27	1.038	28	0.042
2006-2007	32	1.047	34	0.049
2007-2008	19	1.057	20	0.028
2008-2009	21	1.083	23	0.034
2009-2010	24	1.115	27	0.042
2010-2011	24	1.170	28	0.045
2011-2012	22	1.267	28	0.048
2012-2013	12	1.400	17	0.031
2013-2014	10	1.750	18	0.035
2014-2015	13	2.538	33	0.068
Total	783		839	0.047

## Notes:

- (A) Provided by the Judicial Council.
- (B) From Appendix J-D, Page 7.
- (C) (A) x (B).
- (D) (C) / [Appendix J-D, Page 3, (D)] x [Appendix J-D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on closed claims as provided by the Judicial Council. These numbers of closed claims tend to "develop" or change from period to period as more claims are closed. This development tends to follow quantifiable patterns over time.

Judicial Branch Workers' Compensation Program - State Judiciary  
Reported Claim Count Development

Accident Year	Number of Claims Reported as of:													
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
Prior														
1995-1996														39
1996-1997													29	29
1997-1998												28	28	28
1998-1999											50	50	50	50
1999-2000										27	27	27	27	27
2000-2001									30	30	30	30	30	30
2001-2002								36	36	36	36	36	36	36
2002-2003							39	39	39	39	39	39	39	39
2003-2004						29	29	29	29	29	29	29	29	
2004-2005					32	32	32	32	32	32	32	32		
2005-2006				22	23	27	27	27	27	27	27			
2006-2007			34	33	33	33	33	33	33	33				
2007-2008		22	21	21	21	21	22	22	22					
2008-2009	5	17	20	21	23	23	23							
2009-2010	12	24	25	25	26	26	26							
2010-2011	8	24	23	25	25	25								
2011-2012	10	22	24	30	29									
2012-2013	7	15	15	16										
2013-2014	6	11	11											
2014-2015	9	21												
2015-2016	13													

Reported Claim Count Development Factors:

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174
	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months
Prior														
1995-1996														1.000
1996-1997													1.000	1.000
1997-1998												1.000	1.000	1.000
1998-1999											1.000	1.000	1.000	1.000
1999-2000										1.000	1.000	1.000	1.000	1.000
2000-2001									1.000	1.000	1.000	1.000	1.000	1.000
2001-2002								1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002-2003							1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003-2004						1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004-2005					1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2005-2006				1.045	1.174	1.000	1.000	1.000	1.000	1.000				
2006-2007			0.971	1.000	1.000	1.000	1.000	1.000	1.000					
2007-2008		0.955	1.000	1.000	1.000	1.048	1.000	1.000						
2008-2009	3.400	1.176	1.050	1.095	1.000	1.000	1.000							
2009-2010	2.000	1.042	1.000	1.040	1.000	1.000								
2010-2011	3.000	0.958	1.087	1.000	1.000									
2011-2012	2.200	1.091	1.250	0.967										
2012-2013	2.143	1.000	1.067											
2013-2014	1.833	1.000												
2014-2015	2.333													
Average	2.416	1.032	1.061	1.021	1.025	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Claim-weighted Averages														
3-yr	2.136	1.042	1.145	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-yr	2.156	1.014	1.103	1.020	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Industry Factors	2.494	1.052	1.005	1.004	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	2.400	1.050	1.040	1.030	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	2.350	1.050	1.040	1.025	1.008	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	2.667	1.135	1.081	1.039	1.014	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Judicial Branch Workers' Compensation Program - State Judiciary  
Closed Claim Development

Accident Year	Claims Closed as of:													
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
Prior														
1995-1996														38
1996-1997													29	29
1997-1998												26	26	28
1998-1999											46	47	47	48
1999-2000										25	26	25	25	25
2000-2001									27	27	28	30	30	30
2001-2002								30	32	33	33	32	33	33
2002-2003							36	37	37	37	37	38	38	39
2003-2004						27	28	27	29	29	28	28	28	
2004-2005					27	28	30	30	32	32	32	32		
2005-2006				13	18	25	25	26	25	25	27			
2006-2007			21	25	29	29	30	31	32	32				
2007-2008		8	13	15	15	15	17	18	19					
2008-2009	3	10	13	15	17	20	21	21						
2009-2010	1	12	17	21	22	24	24							
2010-2011	4	12	15	18	22	24								
2011-2012	1	9	12	20	22									
2012-2013	1	6	10	12										
2013-2014	2	7	10											
2014-2015	1	13												
2015-2016	4													

Closed Claim Count Development Factors:

	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months	138-150 Months	150-162 Months	162-174 Months
Prior														
1995-1996														1.000
1996-1997													1.000	1.000
1997-1998												1.000	1.077	1.000
1998-1999											1.022	1.000	1.021	1.000
1999-2000										1.040	0.962	1.000	1.000	1.000
2000-2001									1.000	1.037	1.071	1.000	1.000	1.000
2001-2002								1.067	1.031	1.000	0.970	1.031	1.000	1.030
2002-2003							1.028	1.000	1.000	1.000	1.027	1.000	1.026	
2003-2004						1.037	1.071	1.000	1.067	1.000	1.000	1.000		
2004-2005					1.385	1.389	1.000	1.040	0.962	1.000	1.080			
2005-2006			1.190	1.160	1.000	1.034	1.033	1.032	1.000					
2006-2007		1.625	1.154	1.000	1.000	1.133	1.059	1.056						
2007-2008	3.333	1.300	1.154	1.133	1.176	1.050	1.000							
2008-2009	12.000	1.417	1.235	1.048	1.091	1.000								
2009-2010	3.000	1.250	1.200	1.222	1.091									
2010-2011	9.000	1.333	1.667	1.100										
2011-2012	6.000	1.667	1.200											
2012-2013	3.500	1.429												
2013-2014	13.000													
2014-2015														
Average	7.119	1.432	1.257	1.150	1.112	1.046	1.018	1.037	1.004	1.018	1.007	1.004	1.018	1.004
Claim-weighted Averages														
3-yr	6.500	1.455	1.351	1.119	1.115	1.051	1.029	1.013	1.000	1.012	1.010	1.010	1.010	1.011
4-yr	7.000	1.382	1.315	1.122	1.092	1.045	1.032	1.029	1.000	1.008	1.000	1.008	1.008	1.007
Industry Factors	2.887	1.280	1.065	1.040	1.027	1.020	1.013	1.009	1.006	1.005	1.003	1.003	1.001	1.001
Prior	5.500	1.400	1.250	1.100	1.080	1.050	1.030	1.025	1.010	1.009	1.008	1.007	1.006	1.005
Selected	5.875	1.450	1.250	1.105	1.083	1.049	1.030	1.025	1.010	1.009	1.008	1.007	1.006	1.005
Cumulated	14.911	2.538	1.750	1.400	1.267	1.170	1.115	1.083	1.057	1.047	1.038	1.030	1.023	1.017

Judicial Branch Workers' Compensation Program - State Judiciary

Loss Trend Factors

Accident Year	Benefit Level Factor (A)	Factor to 2015-2016 Loss Rate Level (B)	Factor to 2016-2017 Loss Rate Level (C)	Factor to 2017-2018 Loss Rate Level (D)	Factor to 2018-2019 Loss Rate Level (E)	Factor to 2015-2016 Frequency Level (F)	Factor to 2016-2017 Frequency Level (G)	Factor to 2017-2018 Frequency Level (H)	Factor to 2018-2019 Frequency Level (I)	Factor to 2015-2016 Severity Level (J)
Prior	1.726	1.549	1.553	1.545	1.537	0.528	0.512	0.497	0.482	2.898
1995-1996	1.498	1.351	1.354	1.347	1.340	0.544	0.528	0.512	0.497	2.454
1996-1997	1.344	1.217	1.220	1.213	1.207	0.561	0.544	0.528	0.512	2.147
1997-1998	1.164	1.059	1.061	1.056	1.050	0.578	0.561	0.544	0.528	1.814
1998-1999	1.037	0.948	0.950	0.945	0.940	0.596	0.578	0.561	0.544	1.578
1999-2000	0.931	0.855	0.857	0.853	0.848	0.614	0.596	0.578	0.561	1.381
2000-2001	0.873	0.807	0.809	0.805	0.801	0.633	0.614	0.596	0.578	1.264
2001-2002	0.874	0.812	0.814	0.810	0.805	0.653	0.633	0.614	0.596	1.234
2002-2003	0.921	0.860	0.862	0.858	0.854	0.673	0.652	0.633	0.614	1.269
2003-2004	1.160	1.089	1.092	1.086	1.081	0.693	0.673	0.653	0.633	1.559
2004-2005	1.489	1.406	1.409	1.402	1.395	0.715	0.694	0.673	0.653	1.954
2005-2006	1.579	1.499	1.502	1.495	1.487	0.737	0.715	0.694	0.673	2.022
2006-2007	1.490	1.422	1.425	1.418	1.411	0.760	0.738	0.715	0.694	1.860
2007-2008	1.377	1.321	1.324	1.318	1.311	0.783	0.760	0.737	0.715	1.678
2008-2009	1.275	1.229	1.232	1.226	1.220	0.807	0.783	0.760	0.737	1.515
2009-2010	1.156	1.121	1.123	1.118	1.112	0.832	0.808	0.784	0.760	1.341
2010-2011	1.107	1.079	1.082	1.076	1.071	0.859	0.833	0.808	0.784	1.253
2011-2012	1.106	1.083	1.086	1.080	1.075	0.885	0.859	0.833	0.808	1.221
2012-2013	1.096	1.079	1.082	1.076	1.071	0.912	0.885	0.859	0.833	1.181
2013-2014	1.090	1.079	1.081	1.076	1.070	0.941	0.913	0.886	0.859	1.145
2014-2015	1.045	1.039	1.042	1.036	1.031	0.970	0.942	0.913	0.886	1.071
2015-2016	1.000	1.000	1.002	0.997	0.992	1.000	0.970	0.941	0.913	1.000
2016-2017	0.993	--	1.000	0.995	0.990	--	1.000	0.970	0.941	--
2017-2018	0.993	--	--	1.000	0.995	--	--	1.000	0.970	--
2018-2019	0.993	--	--	--	1.000	--	--	--	1.000	--

Notes:

- (A) Based on WCIRB.
- (B) - (E) (A) adjusted for a -0.5% annual loss rate trend.
- (F) - (I) (A) adjusted for a -3.0% annual frequency trend.
- (J) (A) adjusted for a 2.5% annual severity trend.

This exhibit shows the calculation of the ways in which we expect claims costs to have changed over the past twenty years due to changes in statutory workers' compensation benefit levels and changes in actual claims costs in excess of changes in payroll. Changes in the ways in which claims are filed as a result of greater awareness of workers' compensation benefits are not generally reflected in the statutory benefit level factors shown above, but may be part of the reason for changes in actual claims costs in excess of payroll changes.

## Judicial Branch Workers' Compensation Program - State Judiciary

Outstanding Liability for  
Unallocated Loss Adjustment Expenses  
as of 6/30/15

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2015-2016	42.0	\$3,755	1.000	\$3,755	\$157,710
2016-2017	31.8	3,755	1.050	3,943	125,387
2017-2018	22.7	3,755	1.103	4,142	94,023
2018-2019	15.7	3,755	1.158	4,348	68,264
2019-2020	11.9	3,755	1.216	4,566	54,335
2020-2021	8.0	3,755	1.277	4,795	38,360
2021-2022	6.1	3,755	1.341	5,035	30,714
2022-2023	4.5	3,755	1.408	5,287	23,792
2023-2024	3.7	3,755	1.478	5,550	20,535
2024-2025	3.0	3,755	1.552	5,828	17,484
2025-2026	2.4	3,755	1.630	6,121	14,690
2026-2027	1.7	3,755	1.712	6,429	10,929
2027-2028	1.3	3,755	1.798	6,751	8,776
2028-2029	1.0	3,755	1.888	7,089	7,089
2029-2030	0.8	3,755	1.982	7,442	5,954
2030-2031	0.5	3,755	2.081	7,814	3,907
2031-2032	0.3	3,755	2.185	8,205	2,462
2032-2033	0.2	3,755	2.294	8,614	1,723
(G) Total ULAE Outstanding as of 6/30/15:					\$686,134
(H) Total ULAE Outstanding as of 12/31/15:					\$727,000

## Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Judicial Council.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).
- (H) (G) from this page and the next, interpolated to 12/31/15.

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

## Judicial Branch Workers' Compensation Program - State Judiciary

Outstanding Liability for  
Unallocated Loss Adjustment Expenses  
as of 6/30/16

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2016-2017	46.7	\$3,755	1.050	\$3,943	\$184,138
2017-2018	33.0	3,755	1.103	4,142	136,686
2018-2019	23.4	3,755	1.158	4,348	101,743
2019-2020	17.1	3,755	1.216	4,566	78,079
2020-2021	11.7	3,755	1.277	4,795	56,102
2021-2022	8.7	3,755	1.341	5,035	43,805
2022-2023	6.4	3,755	1.408	5,287	33,837
2023-2024	5.1	3,755	1.478	5,550	28,305
2024-2025	4.1	3,755	1.552	5,828	23,895
2025-2026	3.3	3,755	1.630	6,121	20,199
2026-2027	2.4	3,755	1.712	6,429	15,430
2027-2028	1.8	3,755	1.798	6,751	12,152
2028-2029	1.4	3,755	1.888	7,089	9,925
2029-2030	1.1	3,755	1.982	7,442	8,186
2030-2031	0.7	3,755	2.081	7,814	5,470
2031-2032	0.5	3,755	2.185	8,205	4,103
2032-2033	0.4	3,755	2.294	8,614	3,446
2033-2034	0.2	3,755	2.409	9,046	1,809
(G) Total ULAE Outstanding as of 6/30/16:					\$767,310

## Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Judicial Council.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>12/31/2015</u>	<u>Calendar Period</u>			
		<u>1/1/2016</u> <u>to</u> <u>6/30/2016</u>	<u>7/1/2016</u> <u>to</u> <u>6/30/2017</u>	<u>7/1/2017</u> <u>to</u> <u>6/30/2018</u>	<u>7/1/2018</u> <u>to</u> <u>6/30/2019</u>
Prior					
Ultimate Loss	\$10,979,750	\$10,979,750	\$10,979,750	\$10,979,750	\$10,979,750
Paid in Calendar Period	-	27,093	47,373	46,209	50,028
Paid to Date	10,082,934	10,110,027	10,157,400	10,203,609	10,253,637
Outstanding Liability	896,816	869,723	822,350	776,141	726,113
1999-2000					
Ultimate Loss	\$699,000	\$699,000	\$699,000	\$699,000	\$699,000
Paid in Calendar Period	-	3,163	6,377	5,841	5,987
Paid to Date	619,926	623,089	629,466	635,307	641,294
Outstanding Liability	79,074	75,911	69,534	63,693	57,706
2000-2001					
Ultimate Loss	\$950,548	\$950,548	\$950,548	\$950,548	\$950,548
Paid in Calendar Period	-	-	-	-	-
Paid to Date	950,548	950,548	950,548	950,548	950,548
Outstanding Liability	-	-	-	-	-
2001-2002					
Ultimate Loss	\$949,000	\$949,000	\$949,000	\$949,000	\$949,000
Paid in Calendar Period	-	7,479	15,274	12,219	11,340
Paid to Date	779,032	786,511	801,785	814,004	825,344
Outstanding Liability	169,968	162,489	147,215	134,996	123,656
2002-2003					
Ultimate Loss	\$195,771	\$195,771	\$195,771	\$195,771	\$195,771
Paid in Calendar Period	-	-	-	-	-
Paid to Date	195,771	195,771	195,771	195,771	195,771
Outstanding Liability	-	-	-	-	-
2003-2004					
Ultimate Loss	\$331,000	\$331,000	\$331,000	\$331,000	\$331,000
Paid in Calendar Period	-	2,034	3,993	3,234	3,112
Paid to Date	288,633	290,667	294,660	297,894	301,006
Outstanding Liability	42,367	40,333	36,340	33,106	29,994
2004-2005					
Ultimate Loss	\$365,861	\$365,861	\$365,861	\$365,861	\$365,861
Paid in Calendar Period	-	-	-	-	-
Paid to Date	365,861	365,861	365,861	365,861	365,861
Outstanding Liability	-	-	-	-	-



## Judicial Branch Workers' Compensation Program - State Judiciary

## Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>12/31/2015</u>	<u>Calendar Period</u>			
		<u>1/1/2016</u> <u>to</u> <u>6/30/2016</u>	<u>7/1/2016</u> <u>to</u> <u>6/30/2017</u>	<u>7/1/2017</u> <u>to</u> <u>6/30/2018</u>	<u>7/1/2018</u> <u>to</u> <u>6/30/2019</u>
2005-2006					
Ultimate Loss	\$226,861	\$226,861	\$226,861	\$226,861	\$226,861
Paid in Calendar Period	-				
Paid to Date	226,861	226,861	226,861	226,861	226,861
Outstanding Liability					
2006-2007					
Ultimate Loss	\$649,000	\$649,000	\$649,000	\$649,000	\$649,000
Paid in Calendar Period	-	5,699	10,783	9,707	7,935
Paid to Date	543,463	549,162	559,945	569,652	577,587
Outstanding Liability	105,537	99,838	89,055	79,348	71,413
2007-2008					
Ultimate Loss	\$292,000	\$292,000	\$292,000	\$292,000	\$292,000
Paid in Calendar Period	-	7,832	14,116	11,967	10,773
Paid to Date	159,251	167,083	181,199	193,166	203,939
Outstanding Liability	132,749	124,917	110,801	98,834	88,061
2008-2009					
Ultimate Loss	\$796,000	\$796,000	\$796,000	\$796,000	\$796,000
Paid in Calendar Period	-	14,021	23,855	17,725	15,027
Paid to Date	601,263	615,284	639,139	656,864	671,891
Outstanding Liability	194,737	180,716	156,861	139,136	124,109
2009-2010					
Ultimate Loss	\$854,000	\$854,000	\$854,000	\$854,000	\$854,000
Paid in Calendar Period	-	15,184	27,766	21,787	16,189
Paid to Date	646,000	661,184	688,950	710,737	726,926
Outstanding Liability	208,000	192,816	165,050	143,263	127,074
2010-2011					
Ultimate Loss	\$384,000	\$384,000	\$384,000	\$384,000	\$384,000
Paid in Calendar Period	-	12,108	21,626	17,787	13,956
Paid to Date	226,748	238,856	260,482	278,269	292,225
Outstanding Liability	157,252	145,144	123,518	105,731	91,775
2011-2012					
Ultimate Loss	\$812,000	\$812,000	\$812,000	\$812,000	\$812,000
Paid in Calendar Period	-	33,557	52,630	34,777	28,602
Paid to Date	492,412	525,969	578,599	613,376	641,978
Outstanding Liability	319,588	286,031	233,401	198,624	170,022

## Judicial Branch Workers' Compensation Program - State Judiciary

## Payment and Reserve Forecast

Accident Year	As of 12/31/2015	Calendar Period			
		1/1/2016 to 6/30/2016	7/1/2016 to 6/30/2017	7/1/2017 to 6/30/2018	7/1/2018 to 6/30/2019
<b>2012-2013</b>					
Ultimate Loss	\$753,000	\$753,000	\$753,000	\$753,000	\$753,000
Paid in Calendar Period	-	27,360	56,666	45,933	30,352
Paid to Date	419,336	446,696	503,362	549,295	579,647
Outstanding Liability	333,664	306,304	249,638	203,705	173,353
<b>2013-2014</b>					
Ultimate Loss	\$458,000	\$458,000	\$458,000	\$458,000	\$458,000
Paid in Calendar Period	-	33,106	62,139	59,907	48,560
Paid to Date	38,936	72,042	134,181	194,088	242,648
Outstanding Liability	419,064	385,958	323,819	263,912	215,352
<b>2014-2015</b>					
Ultimate Loss	\$653,000	\$653,000	\$653,000	\$653,000	\$653,000
Paid in Calendar Period	-	61,408	99,480	71,985	69,399
Paid to Date	44,999	106,407	205,887	277,872	347,271
Outstanding Liability	608,001	546,593	447,113	375,128	305,729
<b>2015-2016</b>					
Ultimate Loss	\$347,000	\$693,000	\$693,000	\$693,000	\$693,000
Paid in Calendar Period	-	39,044	100,119	99,338	71,882
Paid to Date	8,026	47,070	147,189	246,527	318,409
Outstanding Liability	338,974	645,930	545,811	446,473	374,591
<b>2016-2017</b>					
Ultimate Loss	-	-	\$725,000	\$725,000	\$725,000
Paid in Calendar Period	-	-	53,650	104,059	103,247
Paid to Date	-	-	53,650	157,709	260,956
Outstanding Liability	-	-	671,350	567,291	464,044
<b>2017-2018</b>					
Ultimate Loss	-	-	-	\$748,000	\$748,000
Paid in Calendar Period	-	-	-	55,352	107,360
Paid to Date	-	-	-	55,352	162,712
Outstanding Liability	-	-	-	692,648	585,288
<b>2018-2019</b>					
Ultimate Loss	-	-	-	-	\$777,000
Paid in Calendar Period	-	-	-	-	57,498
Paid to Date	-	-	-	-	57,498
Outstanding Liability	-	-	-	-	719,502
<b>Totals</b>					
Ultimate Loss	\$20,695,791	\$21,041,791	\$21,766,791	\$22,514,791	\$23,291,791
Paid in Calendar Period	-	289,088	595,847	617,827	651,247
Paid to Date	16,690,000	16,979,088	17,574,935	18,192,762	18,844,009
Outstanding Liability	4,005,791	4,062,703	4,191,856	4,322,029	4,447,782
Total Outstanding ULAE	727,000	767,310	834,025	899,019	948,818
Outstanding Liability plus ULAE	4,732,791	4,830,013	5,025,881	5,221,048	5,396,600

Notes appear on the next page.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2013-2014, \$33,106 is expected to be paid between 1/1/16 and 6/30/16, \$72,042 will have been paid by 6/30/16, and the reserve for remaining payments on these claims should be \$385,958.
- Ultimate Losses for each accident year are from Exhibit J-4, Page 2.
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example,  $\$62,139 = \$385,958 \times 16.1\%$ .
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example,  $\$134,181 = \$62,139 + \$72,042$ .
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example,  $\$385,958 = \$458,000 - \$72,042$ .

This exhibit shows the calculation of the liability for outstanding claims as of the date of evaluation, the end of the current fiscal year, and the end of the coming fiscal year. It also shows the expected claims payout during the remainder of the current fiscal year and the coming fiscal year. Refer to the Totals at the end of the exhibit for the balance sheet information. The top parts of the exhibit show information for each program year.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Short- and Long-Term Liabilities

<u>Liabilities as of 12/31/15:</u>		<u>Expected</u>	<u>Discounted</u>
<u>Current (Short Term)</u>	Loss and ALAE:	\$250,044	\$250,044
	ULAE:	157,710	157,710
	Short-Term Loss and LAE:	<u>\$407,754</u>	<u>\$407,754</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,755,747	\$3,755,747
	ULAE:	569,290	569,290
	Long-Term Loss and LAE:	<u>\$4,325,037</u>	<u>\$4,325,037</u>
<u>Total Liability</u>	Loss and ALAE:	\$4,005,791	\$4,005,791
	ULAE:	727,000	727,000
	Total Loss and LAE:	<u>\$4,732,791</u>	<u>\$4,732,791</u>

<u>Liabilities as of 6/30/16:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$542,197	\$542,197
	ULAE:	184,138	184,138
	Short-Term Loss and LAE:	<u>\$726,335</u>	<u>\$726,335</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,520,506	\$3,520,506
	ULAE:	583,172	583,172
	Long-Term Loss and LAE:	<u>\$4,103,678</u>	<u>\$4,103,678</u>
<u>Total Liability</u>	Loss and ALAE:	\$4,062,703	\$4,062,703
	ULAE:	767,310	767,310
	Total Loss and LAE:	<u>\$4,830,013</u>	<u>\$4,830,013</u>

		<u>Discounted with a Margin for Contingencies</u>				
		<u>70%</u>	<u>75%</u>	<u>80%</u>	<u>85%</u>	<u>90%</u>
		<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>
<u>Liabilities as of 12/31/15:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$282,800	\$297,552	\$314,805	\$336,059	\$364,564
	ULAE:	178,370	187,675	198,557	211,962	229,941
	Short-Term Loss and LAE:	<u>\$461,170</u>	<u>\$485,227</u>	<u>\$513,362</u>	<u>\$548,021</u>	<u>\$594,505</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$4,247,750	\$4,469,339	\$4,728,486	\$5,047,724	\$5,475,879
	ULAE:	643,867	677,455	716,736	765,126	830,025
	Long-Term Loss and LAE:	<u>\$4,891,617</u>	<u>\$5,146,794</u>	<u>\$5,445,222</u>	<u>\$5,812,850</u>	<u>\$6,305,904</u>
<u>Total Liability</u>	Loss and ALAE:	\$4,530,550	\$4,766,891	\$5,043,291	\$5,383,783	\$5,840,443
	ULAE:	822,237	865,130	915,293	977,088	1,059,966
	Total Loss and LAE:	<u>\$5,352,787</u>	<u>\$5,632,021</u>	<u>\$5,958,584</u>	<u>\$6,360,871</u>	<u>\$6,900,409</u>
<u>Liabilities as of 6/30/16:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$613,225	\$645,214	\$682,626	\$728,713	\$790,523
	ULAE:	208,260	219,124	231,830	247,481	268,473
	Short-Term Loss and LAE:	<u>\$821,485</u>	<u>\$864,338</u>	<u>\$914,456</u>	<u>\$976,194</u>	<u>\$1,058,996</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,981,692	\$4,189,403	\$4,432,317	\$4,731,560	\$5,132,898
	ULAE:	659,568	693,974	734,213	783,783	850,265
	Long-Term Loss and LAE:	<u>\$4,641,260</u>	<u>\$4,883,377</u>	<u>\$5,166,530</u>	<u>\$5,515,343</u>	<u>\$5,983,163</u>
<u>Total Liability</u>	Loss and ALAE:	\$4,594,917	\$4,834,617	\$5,114,943	\$5,460,273	\$5,923,421
	ULAE:	867,828	913,098	966,043	1,031,264	1,118,738
	Total Loss and LAE:	<u>\$5,462,745</u>	<u>\$5,747,715</u>	<u>\$6,080,986</u>	<u>\$6,491,537</u>	<u>\$7,042,159</u>

Note: Current (short term) liabilities are the portion of the total estimated liability shown on Appendix J-G that is expected to be paid out within the coming year. Totals may vary from Exhibit J-1, due to rounding.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Confidence Level Table

Probability	Projected Losses	Outstanding Losses
95%	2.752	1.647
90	2.108	1.458
85	1.745	1.344
80	1.499	1.259
75	1.313	1.190
70	1.163	1.131
65	1.038	1.079
60	0.930	1.032
55	0.834	0.989
50	0.749	0.947
45	0.670	0.908
40	0.598	0.869
35	0.530	0.831
30	0.465	0.792
25	0.402	0.751

To read table: For the above retention, there is a 90% chance that final loss settlements will be less than 2.108 times the average expected amount of losses.

This exhibit shows the loads that must be applied to bring estimated losses at the expected level to the various indicated confidence levels.

Judicial Branch Workers' Compensation Program - State Judiciary

Program History

Policy Year Start Date	Policy Year End Date	Policy Year	Self-Insured Retention	
			Per Occurrence	Aggregate
1/1/1969	6/30/1995	Prior	Unlimited	(none)
7/1/1995	6/30/1996	1995-1996	Unlimited	(none)
7/1/1996	6/30/1997	1996-1997	Unlimited	(none)
7/1/1997	6/30/1998	1997-1998	Unlimited	(none)
7/1/1998	6/30/1999	1998-1999	Unlimited	(none)
7/1/1999	6/30/2000	1999-2000	Unlimited	(none)
7/1/2000	6/30/2001	2000-2001	Unlimited	(none)
7/1/2001	6/30/2002	2001-2002	Unlimited	(none)
7/1/2002	6/30/2003	2002-2003	Unlimited	(none)
7/1/2003	6/30/2004	2003-2004	Unlimited	(none)
7/1/2004	6/30/2005	2004-2005	Unlimited	(none)
7/1/2005	6/30/2006	2005-2006	Unlimited	(none)
7/1/2006	6/30/2007	2006-2007	Unlimited	(none)
7/1/2007	6/30/2008	2007-2008	Unlimited	(none)
7/1/2008	6/30/2009	2008-2009	Unlimited	(none)
7/1/2009	6/30/2010	2009-2010	Unlimited	(none)
7/1/2010	6/30/2011	2010-2011	Unlimited	(none)
7/1/2011	6/30/2012	2011-2012	Unlimited	(none)
7/1/2012	6/30/2013	2012-2013	Unlimited	(none)
7/1/2013	6/30/2014	2013-2014	Unlimited	(none)
7/1/2014	6/30/2015	2014-2015	Unlimited	(none)
7/1/2015	6/30/2016	2015-2016	2,000,000	(none)
7/1/2016	6/30/2017	2016-2017	2,000,000	(none)
	Third Party Claims Administrator		Begin Date	End Date
	Corvel		7/1/2008	9/30/2014
	AIMS		10/1/2014	Current

This exhibit summarizes some of the key facts about the history of the program.

## Judicial Branch Workers' Compensation Program - State Judiciary

## Incurred Losses as of 12/31/15

Accident Year (A)	Unlimited Incurred (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Incurred (E)	Incurred Over SIR (F)	Incurred Over \$100,000 (G)	Incurred Capped at \$100,000 (H)	Incurred to SIR Layer \$100,000 (I)	Incurred Capped at SIR (J)	Incurred Capped at SIR & Aggregate (K)
Prior	\$7,465,596	\$0	\$0	\$7,465,596	\$0	\$2,768,032	\$4,697,564	\$2,768,032	\$7,465,596	\$7,465,596
1995-1996	1,363,030	0	0	1,363,030	0	779,084	583,946	779,084	1,363,030	1,363,030
1996-1997	216,654	0	0	216,654	0	0	216,654	0	216,654	216,654
1997-1998	438,096	0	0	438,096	0	37,957	400,139	37,957	438,096	438,096
1998-1999	1,424,170	0	4,650	1,419,520	0	649,773	769,747	649,773	1,419,520	1,419,520
1999-2000	684,307	0	0	684,307	0	146,439	537,869	146,439	684,307	684,307
2000-2001	950,548	0	0	950,548	0	396,865	553,684	396,865	950,548	950,548
2001-2002	915,878	0	0	915,878	0	404,352	511,526	404,352	915,878	915,878
2002-2003	195,771	0	0	195,771	0	0	195,771	0	195,771	195,771
2003-2004	313,119	0	0	313,119	0	0	313,119	0	313,119	313,119
2004-2005	365,861	0	0	365,861	0	119,890	245,971	119,890	365,861	365,861
2005-2006	226,861	0	0	226,861	0	0	226,861	0	226,861	226,861
2006-2007	585,633	0	0	585,633	0	272,323	313,310	272,323	585,633	585,633
2007-2008	264,526	0	7,436	257,090	0	0	257,090	0	257,090	257,090
2008-2009	681,512	0	0	681,512	0	104,685	576,827	104,685	681,512	681,512
2009-2010	706,054	0	0	706,054	0	212,775	493,279	212,775	706,054	706,054
2010-2011	270,543	0	0	270,543	0	0	270,543	0	270,543	270,543
2011-2012	652,618	0	37,000	615,618	0	57,543	558,075	57,543	615,618	615,618
2012-2013	497,103	0	0	497,103	0	133,826	363,277	133,826	497,103	497,103
2013-2014	101,267	0	0	101,267	0	0	101,267	0	101,267	101,267
2014-2015	160,387	0	0	160,387	0	0	160,387	0	160,387	160,387
2015-2016	61,870	0	73	61,797	0	0	61,797	0	61,797	61,797
Total	\$18,541,405	\$0	\$49,158	\$18,492,247	\$0	\$6,083,543	\$12,408,703	\$6,083,543	\$18,492,247	\$18,492,247

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C)
- (D) Excess and Subro Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of incurred losses in excess of SIR.
- (G) Sum of incurred losses in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix J-J.

## Judicial Branch Workers' Compensation Program - State Judiciary

Paid Losses as of 12/31/15

Accident Year (A)	Unlimited Paid (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Paid (E)	Paid Over SIR (F)	Paid Over \$100,000 (G)	Paid Capped at \$100,000 (H)	Paid \$100,000 to SIR Layer (I)	Paid Capped at SIR (J)	Paid Capped at SIR & Aggregate (K)
Prior	\$7,174,989	\$0	\$0	\$7,174,989	\$0	\$2,530,831	\$4,644,159	\$2,530,831	\$7,174,989	\$7,174,989
1995-1996	994,831	0	0	994,831	0	410,885	583,946	410,885	994,831	994,831
1996-1997	216,654	0	0	216,654	0	0	216,654	0	216,654	216,654
1997-1998	438,096	0	0	438,096	0	37,957	400,139	37,957	438,096	438,096
1998-1999	1,263,014	0	4,650	1,258,364	0	488,617	769,747	488,617	1,258,364	1,258,364
1999-2000	619,926	0	0	619,926	0	82,057	537,869	82,057	619,926	619,926
2000-2001	950,548	0	0	950,548	0	396,865	553,684	396,865	950,548	950,548
2001-2002	779,032	0	0	779,032	0	267,506	511,526	267,506	779,032	779,032
2002-2003	195,771	0	0	195,771	0	0	195,771	0	195,771	195,771
2003-2004	288,633	0	0	288,633	0	0	288,633	0	288,633	288,633
2004-2005	365,861	0	0	365,861	0	119,890	245,971	119,890	365,861	365,861
2005-2006	226,861	0	0	226,861	0	0	226,861	0	226,861	226,861
2006-2007	543,463	0	0	543,463	0	230,153	313,310	230,153	543,463	543,463
2007-2008	166,686	0	7,436	159,251	0	0	159,251	0	159,251	159,251
2008-2009	601,263	0	0	601,263	0	101,791	499,473	101,791	601,263	601,263
2009-2010	646,000	0	0	646,000	0	179,131	466,869	179,131	646,000	646,000
2010-2011	226,748	0	0	226,748	0	0	226,748	0	226,748	226,748
2011-2012	529,412	0	37,000	492,412	0	3,276	489,136	3,276	492,412	492,412
2012-2013	419,336	0	0	419,336	0	133,826	285,510	133,826	419,336	419,336
2013-2014	38,936	0	0	38,936	0	0	38,936	0	38,936	38,936
2014-2015	44,999	0	0	44,999	0	0	44,999	0	44,999	44,999
2015-2016	8,098	0	73	8,026	0	0	8,026	0	8,026	8,026
Total	\$16,739,159	\$0	\$49,158	\$16,690,001	\$0	\$4,982,785	\$11,707,217	\$4,982,785	\$16,690,001	\$16,690,001

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C)
- (D) Excess and Subro Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of paid losses in excess of SIR.
- (G) Sum of paid losses in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix J-J.



## Judicial Branch Workers' Compensation Program - State Judiciary

## Case Reserves as of 12/31/15

Accident Year (A)	Unlimited Reserves (B)	Subtractions to Losses (C)	Subtractions from Losses (D)	Adjusted Reserves (E)	Reserves Over SIR (F)	Reserves Over \$100,000 (G)	Reserves Capped at \$100,000 (H)	Reserves \$100,000 to SIR Layer (I)	Reserves Capped at SIR (J)	Reserves Capped at SIR & Aggregate (K)
Prior	\$290,606	\$0	\$0	\$290,606	\$0	\$237,202	\$53,405	\$237,202	\$290,606	\$290,606
1995-1996	368,199	0	0	368,199	0	368,199	0	368,199	368,199	368,199
1996-1997	0	0	0	0	0	0	0	0	0	0
1997-1998	0	0	0	0	0	0	0	0	0	0
1998-1999	161,156	0	0	161,156	0	161,156	0	161,156	161,156	161,156
1999-2000	64,381	0	0	64,381	0	64,381	0	64,381	64,381	64,381
2000-2001	0	0	0	0	0	0	0	0	0	0
2001-2002	136,846	0	0	136,846	0	136,846	0	136,846	136,846	136,846
2002-2003	0	0	0	0	0	0	0	0	0	0
2003-2004	24,487	0	0	24,487	0	0	24,487	0	24,487	24,487
2004-2005	0	0	0	0	0	0	0	0	0	0
2005-2006	0	0	0	0	0	0	0	0	0	0
2006-2007	42,170	0	0	42,170	0	42,170	0	42,170	42,170	42,170
2007-2008	97,839	0	0	97,839	0	0	97,839	0	97,839	97,839
2008-2009	80,248	0	0	80,248	0	2,894	77,354	2,894	80,248	80,248
2009-2010	60,054	0	0	60,054	0	33,644	26,410	33,644	60,054	60,054
2010-2011	43,795	0	0	43,795	0	0	43,795	0	43,795	43,795
2011-2012	123,206	0	0	123,206	0	54,267	68,939	54,267	123,206	123,206
2012-2013	77,767	0	0	77,767	0	0	77,767	0	77,767	77,767
2013-2014	62,331	0	0	62,331	0	0	62,331	0	62,331	62,331
2014-2015	115,388	0	0	115,388	0	0	115,388	0	115,388	115,388
2015-2016	53,772	0	0	53,772	0	0	53,772	0	53,772	53,772
Total	\$1,802,245	\$0	\$0	\$1,802,245	\$0	\$1,100,759	\$701,487	\$1,100,759	\$1,802,245	\$1,802,245

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Appendix J-K, Page 1, Column (B) - Appendix J-K, Page 2, Column (B).
- (C) Appendix J-K, Page 1, Column (C) - Appendix J-K, Page 2, Column (C).
- (D) Appendix J-K, Page 1, Column (D) - Appendix J-K, Page 2, Column (D).
- (E) (B) + (C) - (D).
- (F) Sum of case reserves in excess of SIR.
- (G) Sum of case reserves in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix J-J.

## Judicial Branch Workers' Compensation Program - State Judiciary

Claim Counts as of 12/31/15

Accident Year (A)	Reported Claims (B)	Subtractions to Reported Claims (C)	Subtractions from Reported Claims (D)	Adjusted Reported Claims (E)	Closed Claims (F)	Subtractions to Closed Claims (G)	Subtractions from Closed Claims (H)	Adjusted Closed Claims (I)	Open Claims (J)	Adjusted Open Claims (K)
Prior	256	0	0	256	248	0	0	248	8	8
1995-1996	39	0	0	39	38	0	0	38	1	1
1996-1997	29	0	0	29	29	0	0	29	0	0
1997-1998	28	0	0	28	28	0	0	28	0	0
1998-1999	50	0	0	50	48	0	0	48	2	2
1999-2000	27	0	0	27	25	0	0	25	2	2
2000-2001	30	0	0	30	30	0	0	30	0	0
2001-2002	36	0	0	36	34	0	0	34	2	2
2002-2003	39	0	0	39	39	0	0	39	0	0
2003-2004	29	0	0	29	28	0	0	28	1	1
2004-2005	32	0	0	32	32	0	0	32	0	0
2005-2006	27	0	0	27	27	0	0	27	0	0
2006-2007	33	0	0	33	32	0	0	32	1	1
2007-2008	22	0	0	22	19	0	0	19	3	3
2008-2009	23	0	0	23	21	0	0	21	2	2
2009-2010	26	0	0	26	24	0	0	24	2	2
2010-2011	25	0	0	25	24	0	0	24	1	1
2011-2012	29	0	0	29	22	0	0	22	7	7
2012-2013	16	0	0	16	12	0	0	12	4	4
2013-2014	11	0	0	11	10	0	0	10	1	1
2014-2015	21	0	0	21	13	0	0	13	8	8
2015-2016	13	0	0	13	4	0	0	4	9	9
Total	841	0	0	841	787	0	0	787	54	54

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C)
- (D)
- (E) (B) + (C) - (D).
- (F) Provided by the Judicial Council.
- (G)
- (H)
- (I) (F) + (G) - (H).
- (J) (B) - (F).
- (K) (E) - (I).

## Judicial Branch Workers' Compensation Program - State Judiciary

## Exposure Measures

Accident Year	Total Payroll (\$00) (A)	Inflation Trend Factor (B)	Trended Payroll (\$00) (C)
2000-2001	1,865,950	1.448	2,701,896
2001-2002	2,006,560	1.413	2,835,269
2002-2003	2,093,640	1.379	2,887,130
2003-2004	3,467,377	1.345	4,663,622
2004-2005	3,681,725	1.312	4,830,423
2005-2006	3,809,614	1.280	4,876,306
2006-2007	4,233,621	1.249	5,287,792
2007-2008	4,559,345	1.219	5,557,842
2008-2009	4,622,252	1.189	5,495,858
2009-2010	4,597,350	1.160	5,332,926
2010-2011	4,696,557	1.132	5,316,502
2011-2012	4,704,324	1.104	5,193,574
2012-2013	4,580,240	1.077	4,932,919
2013-2014	4,611,832	1.051	4,847,035
2014-2015	4,611,423	1.025	4,726,709
2015-2016	4,951,081	1.000	4,951,081
2016-2017	5,037,724	1.000	5,037,724
2017-2018	5,125,885	1.000	5,125,885
2018-2019	5,215,588	1.000	5,215,588

## Notes:

- (A) Provided by the Judicial Council.
- (B) Based on WCIRB.
- (C) (A) x (B).



# Judicial Branch Workers' Compensation Program

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ADVISORY COMMITTEE REPORT

DEFICIT REDUCTION OPTIONS

AUTHOR: GREGORY TROUT,  
BICKMORE

MARCH 2016



JUDICIAL COUNCIL  
OF CALIFORNIA

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JUDICIAL BRANCH WORKERS'  
COMPENSATION PROGRAM  
ADVISORY COMMITTEE

## Background

Risk pools for public entities first began in the 1970's. There are approximately 90 such risk pools which cover the workers' compensation costs of their members in California. Nearly all were formed as joint exercise of powers authorities (JPAs). Some are regional, some statewide, and others are within a limited geographical area (counties). These JPAs are permissibly "self-insured," are assessed and provide an annual claims report to the State Office of Self Insurance Plan.

The Judicial Branch Workers' Compensation Program (JBWCP) was formed January 1, 2003 in response to the reorganization of the California court system. Court employees, formerly employees of each county, became employees each independent Superior Court of California, (trial courts). With this change, legislation and later rule of court 10.350 directed the Judicial Council of California to develop a risk sharing program (pool) covering the workers' compensation risks of employees of the trial courts. The Judicial Branch (Supreme and Appellate courts), and the Judicial Council joined the program in later years. To date the JBWCP provides workers' compensation coverage for all Judicial Branch employees, excluding only, the employees of the Superior Court of Los Angeles County. Participation in the JBWCP is voluntary and the Superior Court of Los Angeles continues to have their own viable workers' compensation program and chooses not to participate in the JBWCP. The JBWCP pooled program is categorized as a permissibly uninsured program, carrying the same status as the State of California itself. This program is funded through premium contributions from all members that participate in the program.

## Annual Funding Practices and Overall Financial Position

It is our understanding that from Fiscal Year 2003/04 until Fiscal Year 2014/15, annual contributions from the members were made based upon the expected annual cash payments of the program. These expected expenditures were for claims payments, allocated and unallocated claims expense, excess insurance, and very limited operational expenses (consulting, claims audits, actuarial services). The Judicial Council has not charged for their services in administering the program.

At the April 22, 2014, meeting of the JBWCP committee, Bickmore noted in its actuarial report that ultimate incurred claims costs were exceeding annual contributions and recommended the practice of "cash flow" funding be re-examined. Bickmore's concern was that the asset base which had been initially created and funded since program inception was being eroded. Further study was conducted during the year which confirmed this reduction in the overall funding position of the program.

In April of 2015 the newly created JBWCP Advisory Committee approved a change from the "cash flow" annual contributions to an "ultimate cost" basis. This resulted in an overall increase in total member contributions for Fiscal Year 2015/16 of slightly over \$2,000,000.

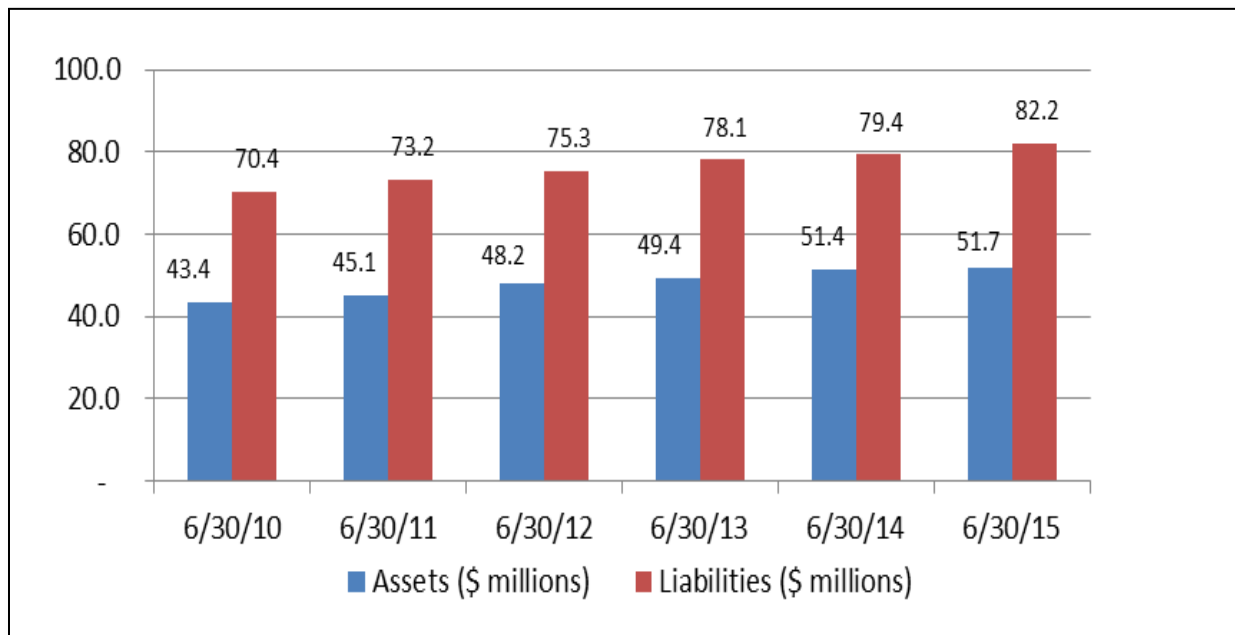
The reasons for the change were:

1. To prevent the further erosion of the overall financial position of the program;
2. To bring the JBWCP into conformity with the financial practices of all the other public entity risk pools in California which also base their annual contribution amounts on an “ultimate cost” basis; and
3. To bring the program into compliance with generally accepted accounting principles as detailed by the Governmental Accounting Standards Board (GASB 10 and 45).

### Overall Financial Deficit

In conjunction with the annual funding methodology change, Bickmore worked with Judicial Council staff to identify the overall financial position of the program in accordance with GASB statements and general risk pooling best practices. Based upon the actuarial projections at June 30, 2015, it was projected that a \$30.5 million shortfall existed. This deficit was discussed with the Advisory Committee at its November 2015 meeting.

**JBWCP Financial Position at Fiscal Year End**



**Note: Includes both the Trial Courts and the Judiciary**

Bickmore reported that in spite of the structural deficit the JBWCP was financially sound and had sufficient assets to meet its claims and program expenses for many years, especially since the program was now funding its annual costs going forward on an “ultimate cost” basis (thereby not reducing the asset base further). Bickmore further indicated that many other

public entity risk pools had experienced deficits over the last 35 years, since risk pooling started in California. Most developed deficit reduction plans which were implemented over extended periods of time (generally five to ten years, but in some case longer).

Based upon the most recent actuarial projections, it appears the deficit will have been reduced by nearly \$4 million at June 30, 2016. This result is due to lower than anticipated loss development in prior years. This projected result will be discussed in detail at the March 17, 2016, Advisory Committee meeting.

## **Deficit Reduction Options**

One of the primary goals of any risk pool is to contain the workers' compensation costs of its members. Before implementing an assessment plan, the JBWCP should consider adopting aggressive cost containment programs that could result in reducing both the frequency and cost of future claims and the ultimate cost of claims which have already occurred. Programs have been successfully implemented by other risk pools throughout California and could be adopted by the JBWCP. These are described below. Success in any of these areas could result in lowering future annual contribution levels and reducing the overall outstanding ultimate liabilities of the programs (currently at \$80 million) of past claims.

### **Risk Control and Safety Services**

The JBWCP currently provides training to the courts through webinars, on-site training sessions, videos, and resource materials. There may be additional areas which warrant more aggressive pre-loss, safety services for the program members such as loss prevention activities directly focused on reducing ergonomic claims, one of the highest loss cost areas. Such a program could include:

- Providing training to Court employees for the purpose of certifying them to conduct ergonomic assessments;
- Providing ergonomic assessments and training for specific job classifications which have high rates of injuries such as court reporters, courtroom clerks, legal processing specialists, judges, and justices;
- Development of guidelines for purchase of ergonomic equipment;
- Development of guidelines for assignment of ergo vendors; and
- Establishment of ergo vendor expectations.

## Claims Cost Reduction Initiatives

Claims cost reduction initiatives could be directed in four primary areas: (1) prompt reporting and resolution; (2) early return to work programs; (3) litigation management; and (4) claims closures.

### Prompt Reporting and Early Resolution

The JBWCP should continue its efforts with AIMS and Bickmore to educate members in the workers' compensation process, emphasizing the need for early reporting and medical intervention when appropriate. This could include requiring participation in training modules and understanding the need to meet the various statutory deadlines.

In addition, the JBWCP should develop a formal settlement policy. The policy would define the various settlement authority levels so all parties understand the process and value of early resolution of claims in order to reduce future costs to the program and the members. The policy would also **establish an appeals process for members when there are disagreements about the claims resolution decisions.**

### Early Return to Work/Modified Duty Programs

Many counties, cities, and special districts have developed and implement early return to work/modified duty programs (RTW). These programs reduce the cost of existing claims by returning workers to work and reducing the indemnity costs and duration of claims. Such programs require:

- Development of job descriptions;
- Identification of potential modified duties (job bank);
- Education of treating physicians regarding the availability of modified duty;
- Establishment of RTW time limits; and
- Determination of a maximum number of days an individual can participate.

### Litigation Management

Litigated claims cost substantially more than non-litigated claims. Hence, efforts should be made to keep claims out of litigation (see prompt reporting and early resolution above). In addition, most public sector risk pools have adopted uniform litigation policies for their underlying members. This policy would identify qualified and approved defense attorneys and describe the process for deviations from the list. It would also include guidelines for the assignment of defense attorneys, defense attorney expectations (such as legal budgets and reporting timelines), and defense attorney score cards. In addition it would:



- Identify staff with the authority to settle claims;
- Establish settlement authority level Limit authority levels by the amount of the settlement;
- Limit authority levels by settlement type (Stipulated Award or Compromise and Release); and
- Establish the settlement authority process and expectations for underlying members and TPA/JBWCP staff.

### Claims Closure Initiative

The JBWCP currently has over 1200 open claims, with outstanding ultimate unpaid claims liabilities of \$82.2 million. Many of these claims are over five years old. The table below has been summarized by Bickmore from the AIMS claims database. The data evaluation was performed as of February 29, 2016.

The data shows that twenty-eight percent of open claims (358) are over five years old, with some (138) over ten years old. The claims in excess of ten years old account for nearly \$28 million in future liabilities to the program. If even 10% of these claims could be settled the program would see significant financial benefit, and potentially, a reduction in the deficit.

### **JBWCP Open Claims (At February 29, 2016)**

	<b>Current Year</b> <i>(Partial Yr)</i>	<b>1 to 2 Years</b> <i>(FY 2013-14 &amp; FY 2014-15)</i>	<b>2 to 5 Years</b> <i>(FY 2010-11 thru FY 2012-13)</i>	<b>5 to 10 Years</b> <i>(FY 2005-06 thru FY 2009-10)</i>	<b>10-15 Years</b> <i>(FY 2000-01 thru FY 2004-05)</i>	<b>Over 15 Years</b>	<b>Total Open Beginning with FY 2013-14</b>	<b>Grand Total Open All Years</b>
<b>TRIAL COURTS</b>								
<b># Claims</b>	<b>229</b>	<b>339</b>	<b>305</b>	<b>212</b>	<b>120</b>	<b>2</b>	<b>639</b>	<b>1,207</b>
<b>Paid</b>	537,093	6,411,876	16,902,117	19,713,134	18,147,180	65,101	54,827,532	61,776,502
<b>Incurred</b>	2,235,395	12,887,421	25,701,907	26,356,091	23,054,477	95,418	75,207,893	90,330,709
<b>JUDICIARY</b>								
<b># Claims</b>	<b>9</b>	<b>10</b>	<b>10</b>	<b>8</b>	<b>3</b>	<b>13</b>	<b>34</b>	<b>53</b>
<b>Paid</b>	10,563	125,935	437,730	831,709	503,642	3,046,559	4,819,639	4,956,138
<b>Incurred</b>	92,942	332,404	672,423	1,076,596	663,859	3,908,216	6,321,095	6,746,441
<b>COMBINED</b>								
<b># Claims</b>	<b>238</b>	<b>349</b>	<b>315</b>	<b>220</b>	<b>123</b>	<b>15</b>	<b>673</b>	<b>1,260</b>
<b>Paid</b>	547,656	6,537,811	17,339,847	20,544,843	18,650,822	3,111,660	59,647,172	66,732,639
<b>Incurred</b>	2,328,338	13,219,825	26,374,331	27,432,687	23,718,336	4,003,634	81,528,987	97,077,150

A claims closure initiative would involve AIMS, Bickmore, and JBWCP staff. The team would examine the open claims inventory; specifically those claims with no financial activity in the last 90 days, to determine which ones might be candidates for closure.

Bickmore has prepared a "Closure Project" work plan outline which has been submitted to the JBWCP and is attached to this report.

### **Assessment Plan**

Assessments are generally a last resort and are implemented when other measures have failed and the program deficit continues to grow. Assessment plans are normally developed by the consultants and actuaries and presented to the pools for consideration. Normally multiple options are presented, with the objectives of reaching fully-funded status over a period of years, with five years typically being the shortest and twenty years being the longest. The longer the plan, the lower the assessment amount each year. The specific basis for the annual assessments and each member's share would be shown. Normally, the development and implementation of an assessment plan takes approximately six months.

**Advisory Body Name**  
**Annual Agenda—2016**

**Approved by E&P/RUPRO/JCTC (select one): (Revised March 14, 2016)**

**I. ADVISORY BODY INFORMATION**

<b>Chair:</b>	Tania Ugrin-Capobianco, Court Executive Officer, Superior Court of California, El Dorado County
<b>Staff:</b>	Linda Cox, Principal Manager, Judicial Council of California
<b>Advisory Body's Charge:</b>	
<b>Rule 10.67. Judicial Branch Workers' Compensation Advisory Committee (JBWCP)</b>	
<b>(a) Area of focus</b>	
The committee makes recommendations to the council for improving the statewide administration of the Judicial Branch Workers' Compensation Program and on allocations to and from the Judicial Branch Workers' Compensation Fund established under Government Code section 68114.10.	
<b>(b) Additional duties</b>	
In addition to the duties specified in rule 10.34, the committee must review:	
<ol style="list-style-type: none"><li>(1) The progress of the Judicial Branch Workers' Compensation Program;</li><li>(2) The annual actuarial report; and</li><li>(3) The annual allocation, including any changes to existing methodologies for allocating workers' compensation costs.</li></ol>	
The Judicial Branch Workers' Compensation Program is administered by the Judicial Council staff under rule 10.350	

**Advisory Body’s Membership:** The advisory committee is a 16-member advisory committee is comprised of appellate court clerk/administrators, court executive officers, trial court human resources directors, and human resources senior staff involved in workers’ compensation administration. Members may serve a one, two or three year team.

- **Ms. Tania Ugrin-Capobianco, Chair**, Court Executive Officer, Superior Court of California, County of El Dorado
- **Ms. Jeanine Bean**, Human Resources Director, Superior Court of California, County of Stanislaus
- **Ms. Colette Bruggman**, Assistant Clerk/Administrator, Court of Appeal, Third Appellate District
- **Ms. Heather Capps**, Benefits and Disability Programs Officer, Superior Court of California, County of Orange
- **Hon. Wynne Carvill**, Judge, Superior Court of California, County of Alameda
- **Ms. Stephanie Cvitkovich**, Human Resources Analyst, Superior Court of California, County of San Diego
- **Mr. Kevin Harrigan**, Court Executive Officer, Superior Court of California, County of Glenn
- **Ms. Tammy Grimm**, Court Executive Officer, Superior Court of California, County of Imperial
- **Ms. Cindia Martinez**, Deputy Court Executive Officer, Superior Court of California, County of Sonoma
- **Mr. James Owen**, Director of Finance and Human Resources, Superior Court of California, County of Santa Cruz
- **Ms. Michele Ramos**, Human Resources Director, Superior Court of California, County of Fresno
- **Ms. Shannon Stone**, Human Resources Director, Superior Court of California, County of Contra Costa
- **Mr. Brian Taylor**, Court Executive Officer, Superior Court of California, County of Solano
- **Ms. Christine Volkens**, Court Executive Officer, Superior Court of California, County of San Bernardino
- **Mr. David H. Yamasaki**, Court Executive Officer, Superior Court of California, County of Santa Clara
- **Mr. T. Michael Yuen**, Court Executive Officer, Superior Court of California, County of San Francisco

**Judicial Council Staff Liaison**

**Ms. Linda M. Cox**, Lead Staff, Senior Manager, Human Resources, Judicial Council of California

**Subgroups/Working Groups:** None at this time.

**Advisory Body’s Key Objectives for 2016:**

It is the key objective of the JBWCP Advisory Committee is to protect the interests of the program participants and eligible injured workers. Participants of the program include the following judicial branch entities:

**State Judicial Branch**

- Supreme Court of California
- Courts of Appeal
- Habeas Corpus Resource Center
- Commission on Judicial Performance
- Judicial Council of California

**Trial Courts**

- Superior Courts of California, excluding Los Angeles

**Judicial Officers**

- Superior Court judges

DRAFT

## II. ADVISORY BODY PROJECTS

#	Project <sup>1</sup>	Priority <sup>2</sup>	Specifications	Completion Date/Status	Describe End Product/ Outcome of Activity
1.	<p><i>Review and present to the Judicial Council, the program actuarial evaluation.</i></p> <p><i>Review and recommend approval of the annual membership premium allocation which is based on the program actuarial evaluation.</i></p> <p><i>Each year the advisory committee reviews and considers the actuarial value of the program's assets and liabilities and compares it with the performance of the State of California workers' compensation trends. The annual actuarial report is the baseline for the annual premium allocation for members.</i></p>	1	<p>Judicial Council Direction: <i>Duties established in CRC 10.67</i></p> <p>Origin of Project: <i>Judicial Branch Workers' Compensation Program Advisory Committee</i></p> <p>Key Objective Supported: <i>This project is a key objective.</i></p> <p>Resources: <i>Judicial Council staff, Program Consultant, program third party administrator.</i></p>	June 23, 2016 Judicial Council Meeting	<i>Judicial Council adoption of the annual premium allocation for the coming fiscal year.</i>
2.	<p><i>Research other state-wide pooled programs and consider options for standardized settlement authority protocol and policy and recommend to the Judicial council for adoption.</i></p>	2	<p>Judicial Council Direction: <i>Duties established in CRC 10.67</i></p> <p>Origin of Project: <i>Judicial Branch Workers' Compensation Program Advisory Committee</i></p>	December 2017	<i>Judicial Council adoption of settlement authority protocol and policy that define levels of authority for settlement approval.</i>

<sup>1</sup> All proposed projects for the year must be included on the Annual Agenda. If a project implements policy or is a program, identify it as *implementation* or a *program* in the project description and attach the Judicial Council authorization/assignment or prior approved Annual Agenda to this Annual Agenda.

<sup>2</sup> For non-rules and forms projects, select priority level 1 (must be done) or 2 (should be done). For rules and forms proposals, select one of the following priority levels: 1(a) Urgently needed to conform to the law; 1(b) Urgently needed to respond to a recent change in the law; 1(c) Adoption or amendment of rules or forms by a specified date required by statute or council decision; 1(d) Provides significant cost savings and efficiencies, generates significant revenue, or avoids a significant loss of revenue; 1(e) Urgently needed to remedy a problem that is causing significant cost or inconvenience to the courts or the public; 1(f) Otherwise urgent and necessary, such as a proposal that would mitigate exposure to immediate or severe financial or legal risk; 2(a) Useful, but not necessary, to implement statutory changes; 2(b) Helpful in otherwise advancing Judicial Council goals and objectives.

#	Project <sup>1</sup>	Priority <sup>2</sup>	Specifications	Completion Date/Status	Describe End Product/ Outcome of Activity
	<p><i>The JBWCP program is a permissibly uninsured self-funded program. The program members share in the cost of the program based on each member's claims experience and exposure. As a pooled program each member shares in the overall cost of the program branch-wide. It is recognized throughout pooled programs across the state that, having established settlement authority policies in place will allow for consistency, stability, and equity of the shared fund for a pooled program.</i></p>		<p>Key Objective Supported: <i>This project is a key objective.</i></p> <p>Resources: <i>Judicial Council staff, Program Consultant, program third party administrator.</i></p>		
3.	<p><i>Research and consider alternate deficit reduction measures that do not incur increased premium allocations to members to recommend to the Judicial council for adoption.</i></p> <p><i>The JBWCP workers' compensation reserve fund is not fully funded to meet the total liability obligations of the program. Last year the Council approved a funding methodology that will minimize the increase to the fund deficit. Additional non-monetary measures are proposed to be considered for additional deficit reduction strategies.</i></p>	2	<p>Judicial Council Direction: <i>Duties established in CRC 10.67</i></p> <p>Origin of Project: <i>Judicial Branch Workers' Compensation Program Advisory Committee</i></p> <p>Key Objective Supported: <i>This project is a key objective.</i></p> <p>Resources: <i>Judicial Council staff, Program Consultant, program third party administrator.</i></p>	Ongoing	<i>Judicial Council adoption of mandatory, alternative deficit reduction methods.</i>

#	Project <sup>1</sup>	Priority <sup>2</sup>	Specifications	Completion Date/Status	Describe End Product/ Outcome of Activity
			<p><i>that will minimize the increase to the fund deficit. Additional non-monetary measures are proposed to be considered for additional deficit reduction strategies.</i></p> <p><i>Key Objective Supported: Review and develop policy on non-monetary deficit reduction measures such as , risk prevention strategies, mandatory return to work programs and early return to work methods</i></p> <p><i>Resources: Judicial Council staff, Program Consultant, program third party administrator, advisory committee working group</i></p>		



## BEST'S FINANCIAL STRENGTH RATING GUIDE

A Best's Financial Strength Rating (FSR) is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. An FSR is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. An FSR is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser.

### Best's Financial Strength Rating (FSR) Scale

Rating Categories	Rating Symbols	Rating Notches*	Category Definitions
Superior	A+	A++	Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
Excellent	A	A-	Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
Good	B+	B++	Assigned to insurance companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Fair	B	B-	Assigned to insurance companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Marginal	C+	C++	Assigned to insurance companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Weak	C	C-	Assigned to insurance companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
Poor	D	-	Assigned to insurance companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.

\*Each Best's Financial Strength Rating Category from "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus "+" or a minus "-".

### FSR Non-Rating Designations

Designation Symbols	Designation Definitions
E	Status assigned to insurance companies that are publicly placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal ongoing insurance operations; an impaired insurer.
F	Status assigned to insurance companies that are publicly placed in liquidation by a court of law or by a forced liquidation; an impaired insurer.
S	Status assigned to rated insurance companies to suspend the outstanding FSR when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information; or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements.
NR	Status assigned to insurance companies that are not rated; may include previously rated insurance companies or insurance companies that have never been rated by AMB.

### Rating Disclosure: Use and Limitations

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Class	Adj. PHS (\$ Millions)	Class	Adj. PHS (\$ Millions)
I	Less than 1	IX	250 to 500
II	1 to 2	X	500 to 750
III	2 to 5	XI	750 to 1,000
IV	5 to 10	XII	1,000 to 1,250
V	10 to 25	XIII	1,250 to 1,500
VI	25 to 50	XIV	1,500 to 2,000
VII	50 to 100	XV	2,000 or greater
VIII	100 to 250		

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**Bickmore**





December 21, 2015

Ms. Linda Cox  
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455 Golden Gate Avenue  
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E-mail: [Linda.Cox@jud.ca.gov](mailto:Linda.Cox@jud.ca.gov)

**RE: 2015 Claims Technical Administration and Managed Care Audit**

Dear Ms. Cox:

Please find enclosed our report of audit findings pursuant to our proposal of March 22, 2013, and subsequent discussions.

Bickmore appreciates the opportunity to provide claims auditing services and the assistance received from the personnel of the Judicial Branch Workers' Compensation Program (JBWCP) and staff at the third party administrator (TPA), Acclamation Insurance Management Services, Inc. (AIMS).

Bickmore stands ready to answer any questions. Please feel free to contact me at:

Bickmore  
1100 Town and Country Road, Suite 1550  
Orange, CA 92868  
Phone: (714) 426-8509  
E-mail: [jwood@bickmore.net](mailto:jwood@bickmore.net)

It has been a pleasure to provide services for this important project.

Respectfully submitted,

A handwritten signature in blue ink that reads "Jo Ann Wood".

Jo Ann Wood, CPCU, AIC, RPLU, ARM  
Manager, Claims Consulting Solutions

cc: Patrick Fuleihan [PFuleihan@AIMS4Claims.com](mailto:PFuleihan@AIMS4Claims.com)  
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## I. Executive Summary

The Judicial Branch Workers' Compensation Program (JBWCP) is permissibly uninsured for workers' compensation claims. Third party administrator (TPA) Acclamation Insurance Management Services (AIMS) administers claims and managed care services are provided by Allied Managed Care (AMC), an AIMS subsidiary. Both technical claims administration (technical) and managed care services are provided at locations in Sacramento.

To assist the JBWCP in assessing the performance of contracted workers' compensation technical and managed care services, we:

1. Solicited and analyzed claims data, considering the prior audit report to assess performance of AIMS and AMC, as well as performance of CorVel (the prior TPA) through October, 1, 2014. We selected a cross section of claims and examiners related to courts with sufficient claims in sampling to represent overall performance;
2. Examined and scored a sample of 112 claims for administrative services, 100 utilization review (UR) samples, and 100 nurse case management samples during the period July 13, 2015, through July 22, 2015, with Jo Ann Wood and Dennis Mitchell on-site at AIMS the first five days;
3. Examined and scored a sample of 100 claims for utilization review off-site during the period July 13, 2015 through July 24, 2015, with Lester Sacks, M.D. providing subject matter expertise for the performance analysis and interviews of AMC staff;
3. Interviewed AIMS and AMC staff about procedures administered by workers' compensation claims personnel, bill review personnel, utilization review personnel, and nurse case management personnel; and
4. Communicated with the JBWCP, AIMS, and AMC personnel to validate audit results through August 7, 2015.

**We score AIMS's overall compliance with the JBWCP – AIMS Service Guidelines by claims technical administration component as shown in Exhibit I-1, with comparison of AIMS to CorVel and performance targets.**

Scoring of CorVel performance is for the purpose of establishing a benchmark and is used as a point of reference in detailed discussions by component in the following chapters. Exhibit I-2, "Scoring Summary by Adjuster and TPA" illustrates technical performance for AIMS Adjusters and CorVel, along with NCM and UR performance assessment for AMC and CorVel.

To arrive at our performance assessment we graded each claim included in Appendix A, "Audit Sample Lists." Scoring is organized by TPA and service type: technical; utilization review (UR); and nurse case management (NCM) in Appendices B - G, "... Scoring by Criteria with Exceptions." The list of exceptions provides criteria or question number, claim number, and

abbreviated claimant name for criteria criticized. Worksheets were provided to AIMS, AMC, and the JBWCP for review of findings and use in providing audit feedback prior to the draft report. To maintain confidentiality Appendix I, "Scoring by Claim" is redacted from this report and available to authorized readers upon request.

Figures II-1 through II-3 provide "Summary Scoring" graphs for each service type, reflecting the findings by TPA. Figure II-4 provides the "AMC Report Card for Managed Care Savings" illustrating savings totaling \$11,575,606.45.

Table II-1 provides "Recommended Reserve Changes" showing our recommended *net reserve change* for the claims sample reviewed program wide as \$3,100. The program wide recommended increase is a variance of less than 1% from the \$3,764,095 reserved program wide for the AIMS claims sample. Our actuaries advise us variances less than 10% have an insignificant impact on actuarial studies.

**Opportunities for improvement are identified for AIMS and AMC where actual scores at the criteria level (see Appendices B - D) are below target scores of 95%.** We provide recommendations to improve performance in Table I-1.

**Table I-1  
 Recommendations to Improve Performance**

Component	Actual Score	Target Score	Recommendations
<b>Technical Recommendations</b>			
Initial Contacts	83%	95%	We recommend the JBWCP request AIMS to improve performance for initial contacts by providing additional training and management to ensure performance improvement for: <ul style="list-style-type: none"> <li>• Members to submit first notice of injury to AIMS within five days of knowledge;</li> <li>• Claims personnel to set up claims within one working day of receipt;</li> <li>• Examiners to complete initial contacts within 24 hours and where unsuccessful, follow up for successful contacts within 4 days; and</li> <li>• Supervisors to complete initial evaluation of claims within seven days of claim entry and fourteen days of claim receipt.</li> </ul>

Component	Actual Score	Target Score	Recommendations
Control of Claims	91%	95%	<p>We recommend the JBWCP request AIMS to increase supervision to monitor for consistency in:</p> <ul style="list-style-type: none"> <li>• Litigation Management, including assigning defense attorney strategically, communicating evaluation and purpose to defense counsel, and establishing and monitoring litigation budget; and</li> <li>• Statutory compliance, including meeting state statutory requirements by obtaining wage statements to support average weekly wage calculation and federal statutory requirements by protecting the secondary payer position of the Centers for Medicare Services (CMS).</li> </ul>
<b>Technical Recommendations</b>			
File Organization/ Documentation	82%	95%	<p>We recommend the JBWCP request AIMS to provide examiners additional training and supervision to improve performance for:</p> <ul style="list-style-type: none"> <li>• Document maintenance by referencing documents for ease of access;</li> <li>• Use of information by updating disposition plan for information received;</li> <li>• Disposition plan by planning active steps for implementation, scheduling activities, and setting new target completion date as necessary; and</li> <li>• Communication by advising the Program Manager of claims severity factors upon notice and keeping parties to claim informed about progress in completion of disposition activities.</li> </ul>
Claim Investigation	51%	95%	<p>We recommend the JBWCP request AIMS to improve performance for:</p> <ul style="list-style-type: none"> <li>• Use of outside investigation services, including the Insurance Services Office (ISO) Bodily Index (BI) inquiry service, outside experts, and investigators with updates to disposition plan for information developed.</li> </ul>
Claim Resolution	89%	95%	<p>We recommend the JBWCP request AIMS to improve performance for:</p> <ul style="list-style-type: none"> <li>• Pre-litigation resolution assessment by recognizing opportunities for pre-litigation resolution and appropriately assessing resolution value.</li> </ul>
Reserving	94%	95%	<p>We recommend the JBWCP request AIMS to improve:</p> <ul style="list-style-type: none"> <li>• Consistency for balancing reserves against payments and expected payments;</li> <li>• Recognition of reserves requiring adjustment and making the adjustment timely and appropriately; and</li> <li>• Accuracy of reserves for indemnity, medical and legal payments necessary to resolve the claim.</li> </ul>



Component	Actual Score	Target Score	Recommendations
<b>Technical Recommendations</b>			
Subrogation	50%	95%	<p>We recommend the JBWCP request AIMS to increase supervision to improve:</p> <ul style="list-style-type: none"> <li>• Recognition of subrogation and risk transfer opportunities;</li> <li>• Pursuit of subrogation or risk transfer by: <ul style="list-style-type: none"> <li>— Notifying parties within ten days of realizing the opportunity;</li> <li>— Pursuing subrogation recovery, depositing the recovery, and posting the recovery to the claim record;</li> <li>— Identifying and pursuing acceptance of risk transfer; and</li> <li>— Work with defense counsel to preserve statutory rights and coordinate recovery within an appropriate budget.</li> </ul> </li> </ul>
Administrative Effectiveness	73%	95%	<p>We recommend the JBWCP request AIMS to:</p> <ul style="list-style-type: none"> <li>• Maintain supervisory oversight reviews at intervals per account instructions;</li> <li>• Ensure supervisory reviews provide examiners with appropriate guidance; and</li> <li>• Ensure adjuster follow up on claims handling guidance received from supervisor.</li> </ul>
Cost Containment	97%	95%	<ul style="list-style-type: none"> <li>• Although overall performance exceeds expectations, we recommend the JBWCP request AIMS to improve performance for criteria – 09.01, scoring 83% by improving adjuster recognition of cases requiring nurse case management and timely assigning those cases.</li> </ul>
Reporting to Excess Carriers	50%	95%	<p>We recommend the JBWCP request AIMS to:</p> <ul style="list-style-type: none"> <li>• Improve training of employees for identification of claims for compliance with reporting required by excess carriers, and</li> <li>• Supervise examiner performance for compliance with initial and subsequent reporting requirements.</li> </ul>

Component	Actual Score	Target Score	Recommendations
<b>NCM Recommendations</b>			
Initial Contact/ Evaluation	76%	95%	<p>We recommend the JBWCP request AMC to improve performance for:</p> <ul style="list-style-type: none"> <li>• Contacts by improving:                             <ul style="list-style-type: none"> <li>— Reevaluation of cases to identify injured workers likely to benefit from telephonic or field (TNCM or FNCM) nurse case management and to make assignments timely and appropriately – guided by and in coordination with the adjuster and management; and</li> <li>— Consistency of timely contact with the injured worker by the NCM completing contact within two business days of assignment – the adjuster is to direct contact ensuring the injured worker is prepared for a call from the NCM.</li> </ul> </li> <li>• Communication by consistently contacting the injured worker’s supervisor through the employer within two business days of the assignment –realizing where the courts allow no communication with the employee’s supervisor, Human Resources (HR) staff and the adjuster set the stage for the NCM to talk with the employee’s supervisor..</li> </ul>
Medical Management	47%	95%	<p>We recommend the JBWCP request AMC to improve performance for:</p> <ul style="list-style-type: none"> <li>• Communication by improving:                             <ul style="list-style-type: none"> <li>— Timeliness and appropriateness of documentation of initial assessment and action plan within five business days of case assignment;</li> <li>— Consistency of ongoing communication with the injured worker or representative; and</li> <li>— Consistency of ongoing communication with the treating physician and pertinent providers to ensure the plan is implemented.</li> </ul> </li> <li>• Control of file by improving:                             <ul style="list-style-type: none"> <li>— NCM collaboration with the Examiner to discuss issues; and</li> <li>— NCM understands of guideline for the Examiner to maintain control of the claim and allowance for this control by the Examiner.</li> </ul> </li> <li>• Assignment administration by improving:                             <ul style="list-style-type: none"> <li>— Recognition of injury characteristics best addressed by FNCM versus TNCM; and</li> <li>— Documentation of rationale for assignment for FNCM versus TNCM.</li> </ul> </li> <li>• Quality of case assessments by completing documentation in accordance with guidelines.</li> </ul>

Component	Actual Score	Target Score	Recommendations
<b>NCM Recommendations</b>			
Disability Management	25%	95%	<p>We recommend the JBWCP request AMC to improve performance for:</p> <ul style="list-style-type: none"> <li>• Return-to-work (RTW) goals by: <ul style="list-style-type: none"> <li>— Updating assessments and action plans every 30 days or when there is significant status change; and</li> <li>— Establishing goals based upon disability duration guidelines.</li> </ul> </li> <li>• Addressing extended disability by: <ul style="list-style-type: none"> <li>— Having the NCM actively pursue adequate functional capacity statements from the treating physician in a timely manner. expressing urgency for obtaining a response; and</li> <li>— Having the NCM request justification for excessive disability days from the treating physician, or recommend/pursue an alternative opinion to evaluate work capacity or obtain a work release.</li> </ul> </li> </ul>
Supervision/NCM Impact	43%	95%	<p>We recommend the JBWCP request AMC to improve performance for:</p> <ul style="list-style-type: none"> <li>• Supervisory reviews by evidencing reviews within 45 days of the NCM assignment and subsequently at 90-day intervals;</li> <li>• Nurse Case Management closure by evidencing a collaborative process between employer, examiner, and NCM when budget of \$3,000 and any subsequent \$3,000 threshold is reached; and</li> <li>• Effectiveness by: <ul style="list-style-type: none"> <li>— Closing cases in accordance with closing criteria; and</li> <li>— Determining to what extent the NCM is effective in containing medical costs, treatment and/or disability duration on the claim(s).</li> </ul> </li> </ul>
<b>UR Recommendations</b>			
Utilization Review	99%	95%	<p>Although UR performance is assessed as exceeding expectations, we recommend:</p> <ul style="list-style-type: none"> <li>• Considering the injured worker's treatment program and the treatment guidelines per Policy and Procedures in the UR process; and</li> <li>• Using the Peer Review Physician for determining medical necessity given information on previous medical history and current opinions on medical status to make well informed medical recommendations.</li> </ul>

Appendix J includes the Audit Response of September 30, 2015 executed by the VP Corporate Compliance – Workers Compensation for AIMS and AMC. Although the Audit Response shows

copies to the Director of Client Services, AMC and Sr. VP Operations, AIMS, the e-mail providing us with the response is copied to Patrick Fuleihan, AIMS / AMC Program Manager for the JBWCP. We find Patrick Fuleihan is actively involved in day-to-day program activities and actively participated in the audit process as well as the Audit Response preparation. AIMS / AMC policy is to provide an Audit Response through its senior level management demonstrating their commitment to ensure the day-to-day Program Manager has adequate support to fulfill the contract commitments. We alert the JBWCP management team to variances between recommendations and audit response in Chapter II "Audit Analysis" following our recommendations to further performance communication with the AIMS / AMC Program Manager for the JBWCP.

**We recommend our report be read in its entirety.**

Exhibit I-1

Scores by Component with Comparisons

Claims Technical Administration Components	AIMS	CorVel	Compare (AIMS to CorVel)	Performance Target	Compare (AIMS to Target)
01 Intake Process	83%	87%	-4%	95%	-12%
02 Control of Claims	91%	91%	0%	95%	-4%
03 File Organization/Documentation	82%	84%	-2%	95%	-13%
04 Claim Investigation	51%	55%	-4%	95%	-44%
05 Claim Resolution	89%	77%	12%	95%	-6%
06 Reserving	94%	97%	-3%	95%	-1%
07 Subrogation	50%	57%	-7%	95%	-45%
08 Administrator Effectiveness	73%	2%	71%	95%	-22%
09 Cost Containment	97%	97%	0%	95%	-2%
10 Reporting to Excess Carriers	50%	33%	17%	95%	-45%
<b>Technical Overall Score</b>	<b>86%</b>	<b>85%</b>	<b>1%</b>	<b>95%</b>	<b>-9%</b>
<b>Technical Overall Score<sup>1</sup></b>	<b>87%</b>	<b>85%</b>	<b>2%</b>	<b>95%</b>	<b>-8%</b>

AIMS Technical Overall Score<sup>1</sup> excludes criteria: member reporting score and document ease of access score to recognize factors outside adjuster control. Component scores net of these criteria (01.01 and 03.02) are: 01 – 82% and 03 – 88%.

Exhibit I-2

Scores Summary by Adjuster, Performance Type and TPA

Adjuster Initials	Claims in Sample	Yes <sup>1</sup>	No <sup>2</sup>	N/A <sup>3</sup>	Actual Weighted	Possible Weighted	Score
DS	12	280	29	447	280	309	91%
JV	14	258	47	577	258	305	85%
KB	13	186	23	610	186	209	89%
KJ	12	293	46	417	293	339	86%
LP	12	176	25	555	176	201	88%
MP	12	201	59	496	201	260	77%
RW	11	212	40	441	212	252	84%
TA	13	239	37	543	239	276	87%
US	13	260	48	511	260	308	84%
<b>Acclamation Insurance Management Services (AIMS)</b>	112	2,105	354	4,597	2,105	2,459	86%
<b>CorVel</b>	79	1,182	216	3,579	1,182	1,398	85%
<b>Technical Totals:</b>	191	3,287	570	8,176	3,287	3,857	85%
<b>NCM/Allied Managed Care</b>	77	105	39	1,858	105	144	73%
<b>NCM/CorVel</b>	23	24	1	182	24	25	96%
<b>NCM Totals:</b>	100	129	40	2,040	129	169	76%
<b>UR/Allied Managed Care</b>	80	1,119	13	468	1,119	1,132	99%
<b>UR/CorVel</b>	20	349	9	42	349	358	97%
<b>UR Totals:</b>	100	1,468	22	510	1,468	1,490	99%

<sup>1</sup>Performance meets requirement, <sup>2</sup>Performance needs improvement to meet requirement, and <sup>3</sup>Performance not required during audit period or for current case development

## II. Audit Analysis

AIMS initiated third party claims administration services and AMC initiated managed care services for the state-wide JBWCP on October 1, 2014, consolidating claims previously handled by CorVel's northern and southern California locations into AIMS' Sacramento offices. Nine examiners are dedicated to the account, with one supervisor providing oversight and two claims representatives providing assistance. To keep caseloads at the contracted claims count of 130 per examiner, adding one examiner and an additional supervisor is being considered.

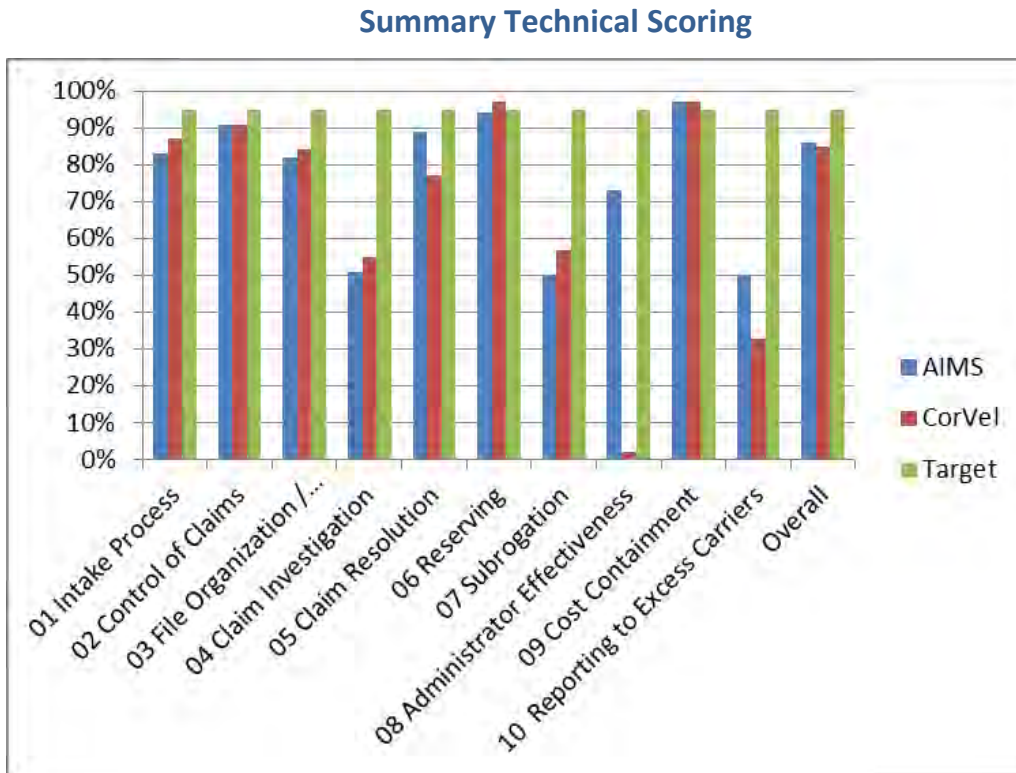
The JBWCP management staff work closely with the AIMS Account Program Manager, AMC Director of Client Services, Director of Nursing Services, and Bill Review Manager to develop approaches to implement the *JBWCP – AIMS Service Guidelines*, including technical and managed care service requirements. Our audit used the guidelines to develop the audit criteria detailed in Appendices B - G.

### A. Claims Technical Administration

Score: 86%

Figure II-1, "Summary Technical Scoring" provides a graphic illustration of performance scores comparing AIMS performance to CorVel's performance during the period since the audit of 2013 through September 30, 2014, and the 95% performance target. In ten months, AIMS has exceeded CorVel's performance by 1%. Details of findings are provided in Appendix B "AIMS Technical Scoring by Criteria with Exceptions" for each component shown in Figure II-1.

Figure II-1



We find AIMS meets contract requirements for appropriate staff and procedures. The updates to staffing are expected to enhance capacity for improving performance as discussed in Table I-1. Below we discuss our recommendations and the audit response along with recommendations for resolving any variances.

**1. Intake Process** **Score: 83%**

We recommend the JBWCP request AIMS to improve performance for initial contacts by providing additional training and management to ensure performance improvement for:

- Members to submit first notice of injury to AIMS within five days of knowledge;
- Claims personnel to set up claims within one working day of receipt;
- Examiners to complete initial contacts within 24 hours and where unsuccessful, follow up for successful contacts within four days; and
- Supervisors to complete initial evaluation of claims within seven days of claim entry and fourteen days of claim receipt.

Per Appendix J, the Audit Response addresses recommendations for intake process performance improvement well, with the exception of two variances:

- **Timely reports by members.** AIMS and the JBWCP management team realize this recommendation is related to the performance of members. There is currently a program in place to identify members who consistently report late. AIMS provides a Reporting Lag Time summary monthly to the JBWCP Program Manager. Discussions are underway to provide members who appear in the Reporting Lag Time summary encouragement to report timely. We recommend follow up on these discussions.
- **Supervisory initial evaluation.** AIMS commits to an initial supervisory review at 10 days of claim receipt. Although the standard is seven to fourteen days, we recommend amending the commitment to seven days to ensure the majority of reviews are timely.

**2. Control of Claims** **Score: 91%**

We recommend the JBWCP request AIMS to increase supervision to monitor for consistency in:

- Litigation Management, including assigning defense attorney strategically, communicating evaluation and purpose to defense counsel, and establishing and monitoring litigation budget; and



- Statutory compliance, including meeting state statutory requirements by obtaining wage statements to support average weekly wage calculation and federal statutory requirements by protecting the secondary payer position of the Centers for Medicare Services (CMS).

Per Appendix J, the Audit Response addresses recommendations for control of claims performance improvement well. To clarify understanding of litigation management expectations and statutory compliance for Medicare Set-Aside agreement usage, our auditing team and administrative team agrees to provide a separate management letter to assist in suggested revisions to these segments of the *JBWCP – AIMS Service Guidelines*.

### 3. File Organization/Documentation

Score: 82%

We recommend the JBWCP request AIMS to provide examiners additional training and supervision to improve performance for:

- Document maintenance by referencing documents for ease of access;
- Use of information by updating disposition plan for information received;
- Disposition plan by planning active steps for implementation, scheduling activities, and setting new target completion date as necessary; and
- Communication by advising the Program Manager of claims severity factors upon notice and keeping parties to claim informed about progress in completion of disposition activities.

Per Appendix J, the Audit Response addresses recommendations for file organization/documentation performance improvement well with the exception of one variance.

- **Document Maintenance for Ease of Access.** The AIMS claims information system provides examiners and non-employees different view of documents attached to the system. Examiners are provided greater detail for document identification. To provide auditors and contract performance monitors the ability to quickly locate documents required to assess performance, a document naming methodology is needed. We recommend the JBWCP Program Manager and the AIMS Account Program Manager develop a methodology to improve document maintenance to enable auditors and performance monitors to see documents stored similar to the examiner's view.

**4. Claim Investigation** **Score: 51%**

We recommend the JBWCP request AIMS to improve performance for:

- Use of outside investigation services, including the Insurance Services Office (ISO) Bodily Index (BI) inquiry service, outside experts, and investigators with updates to disposition plan for information developed.

Per Appendix J, the Audit Response addresses recommendations for claim investigation performance improvement well.

**5. Claim Resolution** **Score: 89%**

We recommend the JBWCP request AIMS to improve performance for:

- Pre-litigation resolution assessment by recognizing opportunities for pre-litigation resolution and appropriately assessing resolution value.

Per Appendix J, the Audit Response addresses recommendations for claim resolution performance improvement well.

**6. Reserving** **Score: 94%**

Although AIMS has a 3% point drop in the reserve score compared to CorVel, it was necessary to recommend CorVel increase reserves by \$1,144,571.

In Table II-2 below we make reserve recommendations for AIMS to increase reserves by \$3,100. This finding shows AIMS' grasp of the JBWCP – AIMS Service Guidelines for setting and adjusting reserves.

**Table II-1  
Reserve Recommendations**

Claim Number	Injury Date	Reserve	Recommended Reserve	Comments
140000161JUD-A	12/5/2014	\$5,476	\$8,149	Claimant elected IDL. We recommend the WC portion of IDL be recorded on the claim file as a voucher payment to the member to properly record benefits. Recommendation based on TTD and PTD periods.
150000240JUD-A	12/23/2014	\$32,594	\$37,214	Given age of claimant, extended TTD and attorney representation, recommend PD reserve of 5% - 10%.
JC05000234-A	1/1/2005	\$31,561	\$0	Recommend this claim be closed. No treatment in over one year. All activity appears to be on claimant's other claim.

Claim Number	Injury Date	Reserve	Recommended Reserve	Comments
JC08000317-A	3/22/2007	\$108,885	\$118,885	Recommend increasing legal reserve. Reevaluate once AME report and legal budget update are received.
JC10000682-A	2/1/2010	\$24,578	\$29,578	Recommend increasing legal reserve to cover litigation plan through approval of Compromise and Release. Reevaluate once updated budget is received from DA.
JC12020765-A	5/31/2012	\$8,636	\$1,600	Claim denied, dismissal requested but AA refused absent a C&R. Case on target for dismissal in 8/2015 requiring counsel to motion at hearing. Reserve recommendation based on limited defense work required until conclusion as claim does not warrant maintaining reserve of almost \$9,000.
JC12020766-A	2/1/2012	\$40,613	\$49,053	Balance reserves would assist tracking IDL payments which are recorded as reserves, but not payments. PTP found IW 5% MMI in 1/2015. This was likely an error but should be considered in reserves. TTD rate used to estimate reserve is incorrect by almost \$200 weekly. Recommendation is based on eight weeks TTD and 10% PD.
JC13020704-A	6/28/2013	\$149,718	\$161,182	Intent to request SAR for 57% stipulation, recommend increasing PD reserve to support recommendation. Minimal bill review and UR fees warrant consideration of reserve reduction for Other reserve. Recommend considering Legal reserve adjustment upon receipt of counsel's budget. Recommendation includes adjustment to PD and Other reserves.
JC13020732-A	6/11/2013	\$24,545	\$39,545	Recommending increasing legal reserve by \$15,000, requesting counsel to submit a budget to support the resolution strategy on this claim, and adjust the legal reserve either up or down.
JC14020563-A	4/15/2014	\$17,000	\$1,500	Recommend reducing reserves to \$500 per feature to keep claim open for planned dismissal.
Total:		\$443,606	\$446,706	
Recommended Change + or (-):			\$3,100	

We recommend the JBWCP request AIMS to improve:

- Consistency for balancing reserves against payments and expected payments;
- Recognition of reserves requiring adjustment and making the adjustment timely and appropriately; and

- Accuracy of reserves for indemnity, medical, and legal payments necessary to resolve the claim.

Per Appendix J, the Audit Response addresses recommendations for reserving performance improvement well.

## 7. Subrogation

Score: 50%

We recommend the JBWCP request AIMS to increase supervision to improve:

- Recognition of subrogation and risk transfer opportunities;
- Pursuit of subrogation or risk transfer by
  - Notifying parties within ten days of realizing the opportunity;
  - Pursuing subrogation recovery, depositing the recovery, and posting the recovery to the claim record;
  - Identifying and pursuing acceptance of risk transfer; and
- Preservation of statutory rights by working with defense counsel and the JBWCP to coordinate recovery within an appropriate budget.

Per Appendix J, the Audit Response addresses recommendations for subrogation performance improvement well with the exception of one variance.

- **Subrogation notice to parties.** We recommend the JBWCP request AIMS to add the timeframe standard of 10 days to the plan to contact the responsible party once identified.

## 8. Administrator Effectiveness

Score: 73%

We recommend the JBWCP request AIMS to:

- Maintain supervisory oversight reviews at intervals per account instructions;
- Ensure supervisory reviews provide examiners with appropriate guidance; and
- Ensure adjuster follow up on claims handling guidance received from supervisor.

Per Appendix J, the Audit Response addresses recommendations for administrative effectiveness performance improvement well.

## 9. Cost Containment

Score: 97%

We attribute the high scoring cost containment performance to ergonomic, utilization review and bill review activities providing adjusters with tools to steer cases toward positive outcomes with control of costs.

However, we recommend the JBWCP request AIMS to improve performance for assigning nurse case management timely and appropriately. This recommendation includes having adjusters recognize cases to assign and assigning the cases timely to improve performance for criteria - 09.01, scored at 83%.

Per Appendix J, the Audit Response addresses recommendations for cost containment performance improvement well, as noted in the section for administrative effectiveness.

## 10. Reporting to Excess Carriers

Score: 50%

We recommend the JBWCP request AIMS to:

- Improve training of employees for identification of claims for compliance with reporting required by excess carriers, and
- Supervise examiner performance for compliance with initial and subsequent reporting requirements.

Per Appendix J, the Audit Response addresses recommendations for excess reporting performance improvement well, as labeled as risk transfer in the subrogation section. We recommend the JBWCP follow up with AIMS to ensure training is implemented for reporting to excess carriers in a separate training and performance monitoring approach.

## B. Nurse Case Management (NCM)

Score: 73%

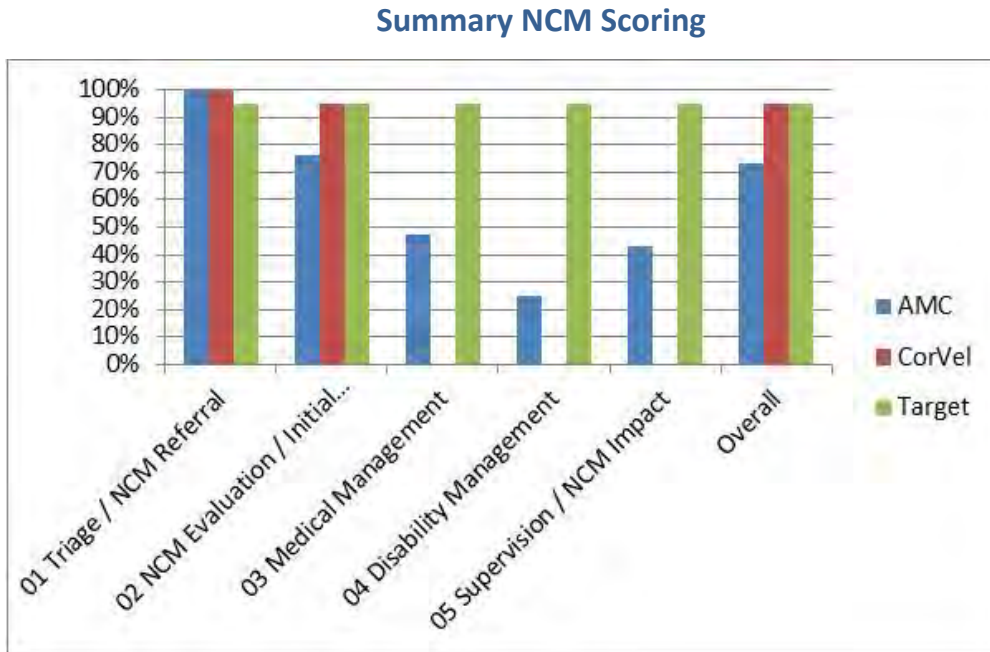
AIMS and AMC have primarily implemented the Triage portion of the Nurse Case Management procedures to meet the JBWCP – AIMS Service Guidelines. Obstacles for implementing NCM include:

- Perception by Member Liaisons of the prior TPA, CorVel, overusing NCM rather than having examiners perform routine checks on injured worker medical status;
- Examiner lack of understanding for the NCM use triggers contained in the JBWCP – AIMS Service Guidelines;
- Applicant attorney's refusal to allow contact by NCM with represented injured workers; and

- Broad territory covered by the JBWCP.

AIMS and AMC have procedures to meet the JBWCP's requirements for NCM and plans to staff cases to develop strategies for overcoming the obstacles and implementing recommendations per Table I-1. Figure II-2 illustrates performance findings detailed in Appendix C "NCM Scoring by Criteria with Exceptions." This illustration mirrors the perception of the Member Liaisons and AIMS/AMC staff is committed to complete careful planning and budgeting of NCM services to change the perception.

Figure II-2



Below we discuss recommendations for components followed by analysis of the audit response at the end of the five components.

**1. Triage/NCM Referral Score: 100%**

As performance for triage/NCM referral performance exceeds target performance, recommendations and response are unnecessary.

**2. NCM Evaluation/Initial Contacts Score: 76%**

We recommend the JBWCP request AMC to improve performance for:

- Contacts by improving:
  - Reevaluation of cases to identify injured workers likely to benefit from telephonic or field nurse case management (TNCM or FNCM) to make assignments timely and appropriately – guided by and in coordination with the claims adjuster and management to make assignments timely and appropriately; and
  - Consistency of timely contact with the injured worker by the NCM completing contact within two business days of assignment – the adjuster is to direct the contact ensuring the injured worker is staged for receipt of a call from the NCM.
- Communication by consistently contacting the injured worker's supervisor through the employer within two business days of the assignment – realizing where courts allow no communication with the employee's Supervisor, Human Resource (HR) staff and the Adjuster set the stage for the NCM to talk to the employee's Supervisor.

### 3. Medical Management

**Score: 47%**

We recommend the JBWCP request AMC to improve performance for:

- Communication by improving:
  - Timeliness and appropriateness of documentation of initial assessment and action plan within five business days of case assignment;
  - Consistency of ongoing communication with the injured worker or representative; and
  - Consistency of ongoing communication with the treating physician and pertinent providers to ensure the plan is implemented.
- Control of file by improving:
  - NCM collaboration with the Examiner to discuss issues; and
  - NCM's understanding of guideline for the Examiner to maintain control of the claim and allowance for this control by the Examiner.
- Consistency of assignment administration by improving:
  - Recognition of injury characteristics best addressed by FNCM versus TNCM; and
  - Documentation of rationale for assignment to field versus telephonic management.

- Quality of case assessments by completing documentation in accordance with guidelines.

#### **4. Disability Management**

**Score: 25%**

We recommend the JBWCP request AMC to improve performance for:

- Return-to-work (RTW) goals by:
  - Updating assessments and action plans every 30-days or when there is significant status change; and
  - Establishing goals based upon disability duration guidelines.
- Addressing extended disability by:
  - Having the NCM actively pursue adequate functional capacity statements from the treating physician in a timely manner expressing urgency for obtaining a response; and
  - Having the NCM request justification for excessive disability days from the treating physician, or recommend/pursue an alternative opinion to evaluate work capacity or obtain a work release.

#### **5. Supervision/NCM Impact**

**Score: 43%**

We recommend the JBWCP request AMC to improve performance for:

- Supervisory reviews by evidencing reviews within 45 days of the NCM assignment and subsequently at 90-day intervals;
- Nurse Case Management closure by evidencing a collaborative process between employer, examiner, and NCM when budget of \$3,000 and any subsequent \$3,000 threshold is reached; and
- Effectiveness by:
  - Closing cases in accordance with closing criteria; and
  - Determining to what extent the NCM is effective in containing medical costs, treatment and/or disability duration on the claim(s).



Per Appendix J, the Audit Response addresses recommendations for nurse case management performance improvement well with the exception of one variance:

- **Rationale for use of FNCM or TNCM.** We recommend the JBWCP request training for AIMS examiners on the protocols for FNCM or TNCM use and supervise performance for consistency in documenting the rationale consistent with protocols included in the *JBWCP – AIMS Service Guidelines*.

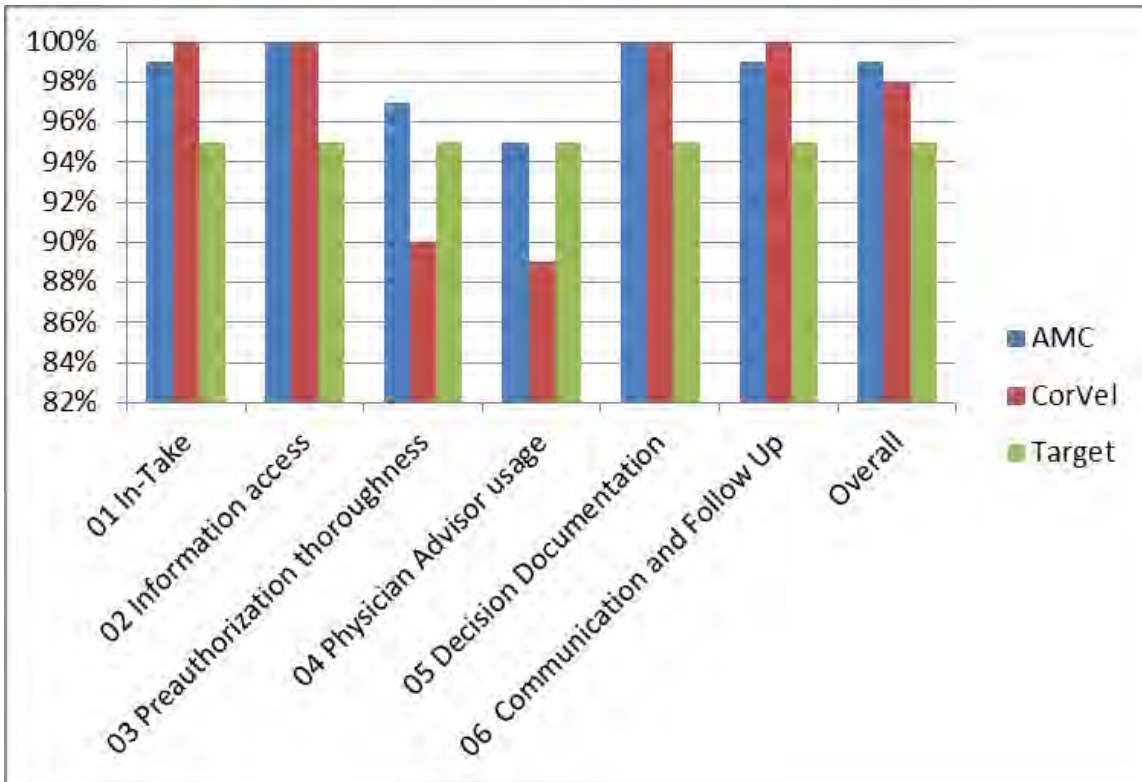
**C. Utilization Review**

**Score: 99%**

AIMS and AMC work together closely to ensure compliance with regulations, JBWCP – AIMS Service Agreement and industry best practices for utilization review. AIMS/AMC teamwork results in expectations being met or exceeded as illustrated in Figure II-3.

**Figure II-3**

**Summary Utilization Review Scoring**



Although UR performance is assessed as exceeding expectations, we recommend:

- Considering the injured worker's treatment program and the treatment guidelines per Policy and Procedures in the UR process; and
- Using the Peer Review Physician for determining medical necessity given information on

previous medical history and current opinions on medical status to make well informed medical recommendations.

As performance meets or exceeds performance target, no response is required.

**D. Managed Care Savings**

**Savings: \$11,575,606**


AMC tracks the managed care services provided to the JBWCP in a Report Card format illustrated in Figure II-4. Our audit sample includes none of the claims included in the Report Card for field nurse case management. However, we are able to validate savings from our review of sample claims and encounters for the "Triage" telephonic nurse case management. For instance, where Ergonomics and Triage are successful in keeping an employee at work after an overuse wrist injury, the incurred reserve stays at \$3,500 rather than being increased to \$35,000 for out of work, permanent disability and surgical benefit costs.

We observed many instances of bill review savings with no medical providers seeking Independent Bill Review in protest of bill review reductions.

By improving NCM services as recommended in Section B above, we expect managed care savings will remain strong and possibly increase.

Figure II-4

AMC Report Card for Managed Care Savings

 <b>MANAGED CARE INCORPORATED</b>					
<b>JBWCP</b>					
Report Card 10/1/14 to 6/30/15					
<b>BILLS Reviewed</b>	<b>Amount Billed</b>	<b>Amount Saved</b>	<b>Total Fees</b>	<b>%Net Savings</b>	<b>Net Savings</b>
24996	\$16,797,904.67	\$10,497,245.84	\$397,893.56	60.12%	\$10,099,352.28
Case Management files worked during this period					
<b>Triage</b>	<b>TCM/Re open</b>	<b>FCM</b>	<b>Total CM</b>	<b>Total Fees</b>	<b>Ave. Cost Per Case</b>
191	126/4	19	340	\$43,041.90	\$126.59
Case Management files closed during this period					
<b>Triage</b>	<b>TCM</b>	<b>FCM</b>	<b>Total Closed</b>	<b>Total Savings</b>	<b>Net Savings</b>
191	105/3	17	316	\$461,071.07	\$418,029.17
<b>Utilization Review</b>	<b>Estimated Am't Billed</b>	<b>Amount Saved</b>	<b>Total Fees</b>	<b>Net Savings</b>	
1423	\$3,744,922.00	\$1,282,595.00	\$224,370.00	\$1,058,225.00	
<b>Requests Not Referrals</b>	<b>Non-Certified</b>	<b>Modified</b>	<b>Withdrawn</b>	<b>Incomplete</b>	<b>Total requests</b>
Certified 979	571	153	8	221	1932
<b>TOTAL SAVINGS</b>					<b>\$11,575,606.45</b>

## **Appendix A**

### **Sample Audit Lists**

Item #	Claim Number (A is scored for AIMS, and C is scored for CorVel)	Occurrence Date	Claim Type	AIMS Adjuster Initials/ CorVel	Reserves
1.	JC94000036-A	1/6/1994	Indemnity	BM	\$0
2.	JC94000036-C	1/6/1994	Indemnity	CorVel	\$0
3.	JC020020218-A	3/6/2002	Indemnity	KJ	\$55,370
4.	JC020020218-C	3/6/2002	Indemnity	CorVel	\$55,370
5.	JC02000316-A	3/6/2002	Indemnity	RW	\$652,624
6.	JC02000316-C	3/6/2002	Indemnity	CorVel	\$995,986
7.	JC030020232-A	4/23/2003	Indemnity	KJ	\$108,267
8.	JC030020232-C	4/23/2003	Indemnity	CorVel	\$108,267
9.	JC05000779-A	1/7/2004	FM Minor permanent partial 24.999% or <	MP	\$62,004
10.	JC05000779-C	1/7/2004	FM Minor permanent partial 24.999% or <	CorVel	\$62,004
11.	JC05000160-A	7/7/2004	Indemnity	TA	\$0
12.	JC05000160-C	7/7/2004	Indemnity	CorVel	\$0
13.	JC05000234-A	1/1/2005	FM Major permanent partial 25% or >	TA	\$31,561
14.	JC05000234-C	1/1/2005	FM Major permanent partial 25% or >	CorVel	\$27,561
15.	150000443JUD-A	1/31/2005	Indemnity	LP	\$23,542
16.	JC05000603-A	2/1/2005	FM Minor permanent partial 24.999% or <	BM	\$27,310
17.	JC05000603-C	2/1/2005	FM Minor permanent partial 24.999% or <	CorVel	\$27,310
18.	JC06000658-A	3/10/2005	FM Minor permanent partial 24.999% or <	LP	\$9,887
19.	JC06000658-C	3/10/2005	FM Minor permanent partial 24.999% or <	CorVel	\$9,887
20.	JC06000181-A	8/24/2005	FM Major permanent partial 25% or >	LP	\$97,629
21.	JC06000181-C	8/24/2005	FM Major permanent partial 25% or >	CorVel	\$89,829
22.	JC06000524-A	2/6/2006	Medical Only	BM	\$0
23.	JC06000524-C	2/6/2006	Medical Only	CorVel	\$0
24.	JC07000001-A	4/14/2006	Indemnity	BM	\$0
25.	JC07000001-C	4/14/2006	Indemnity	CorVel	\$0
26.	JC06000631-A	5/1/2006	FM Major permanent partial 25% or >	MP	\$9,673
27.	JC06000631-C	5/1/2006	FM Major permanent partial 25% or >	CorVel	\$9,724
28.	JC07000629-A	1/2/2007	Indemnity	LP	\$176,085
29.	JC07000629-C	1/2/2007	Indemnity	CorVel	\$176,744
30.	JC08000264-A	2/1/2007	FM Major permanent partial 25% or >	TA	\$165,072

Item #	Claim Number (A is scored for AIMS, and C is scored for CorVel)	Occurrence Date	Claim Type	AIMS Adjuster Initials/ CorVel	Reserves
31.	JC08000264-C	2/1/2007	FM Major permanent partial 25% or >	CorVel	\$147,938
32.	JC08000586-A	2/13/2007	FM Minor permanent partial 24.999% or <	RW	\$1,407
33.	JC08000586-C	2/13/2007	FM Minor permanent partial 24.999% or <	CorVel	\$0
34.	JC08000317-A	3/22/2007	FM Major permanent partial 25% or >	BM	\$108,885
35.	JC08000317-C	3/22/2007	FM Major permanent partial 25% or >	CorVel	\$123,799
36.	JC08000457-A	4/23/2007	FM Major permanent partial 25% or >	RW	\$12,041
37.	JC08000457-C	4/23/2007	FM Major permanent partial 25% or >	CorVel	\$12,041
38.	JC08000518-A	4/26/2007	FM Minor permanent partial 24.999% or <	BM	\$28,142
39.	JC08000518-C	4/26/2007	FM Minor permanent partial 24.999% or <	CorVel	\$28,732
40.	JC08000469-A	5/9/2007	Indemnity	KJ	\$90,590
41.	JC08000469-C	5/9/2007	Indemnity	CorVel	\$91,579
42.	JC08000054-A	11/14/2007	Indemnity	LP	\$0
43.	JC08000054-C	11/14/2007	Indemnity	CorVel	\$0
44.	JC09000040-A	2/28/2008	Indemnity	KJ	\$32,710
45.	JC09000040-C	2/28/2008	Indemnity	CorVel	\$32,710
46.	JC09000016-A	3/13/2008	Indemnity	TA	\$16,031
47.	JC09000016-C	3/13/2008	Indemnity	CorVel	\$16,031
48.	JC08000081-A	5/5/2008	FM Major permanent partial 25% or >	KJ	\$35,080
49.	JC08000081-C	5/5/2008	FM Major permanent partial 25% or >	CorVel	\$35,080
50.	JC09020743-A	4/27/2009	FM Major permanent partial 25% or >	US	\$18,102
51.	JC09020743-C	4/27/2009	FM Major permanent partial 25% or >	CorVel	\$18,102
52.	JC10000262-A	10/10/2009	Indemnity	BM	\$0
53.	JC10000262-C	10/10/2009	Indemnity	CorVel	\$0
54.	JC11000468-A	1/25/2010	Indemnity	US	\$0
55.	JC11000468-C	1/25/2010	Indemnity	CorVel	\$0
56.	JC10000682-A	2/1/2010	FM Minor permanent partial 24.999% or <	RW	\$24,578
57.	JC10000682-C	2/1/2010	FM Minor permanent partial 24.999% or <	CorVel	\$19,419
58.	JC10000533-A	2/3/2010	Indemnity	KJ	\$61,679
59.	JC10000533-C	2/3/2010	Indemnity	CorVel	\$61,679
60.	JC10000491-A	2/4/2010	Indemnity	BM	\$0
61.	JC10000491-C	2/4/2010	Indemnity	CorVel	\$0

Item #	Claim Number (A is scored for AIMS, and C is scored for CorVel)	Occurrence Date	Claim Type	AIMS Adjuster Initials/ CorVel	Reserves
62.	JC10000502-A	2/18/2010	FM Major permanent partial 25% or >	MP	\$30,108
63.	JC10000502-C	2/18/2010	FM Major permanent partial 25% or >	CorVel	\$30,286
64.	JC10000902-A	5/1/2010	Indemnity	CR	\$25,384
65.	JC10000902-C	5/1/2010	Indemnity	CorVel	\$25,520
66.	JC11000392-A	7/1/2010	FM Minor permanent partial 24.999% or <	US	\$0
67.	JC11000392-C	7/1/2010	FM Minor permanent partial 24.999% or <	CorVel	\$8,543
68.	JC11000872-A	8/24/2010	Indemnity	RW	\$164,717
69.	JC11000872-C	8/24/2010	Indemnity	CorVel	\$2,100
70.	JC11000239-A	9/1/2010	Indemnity	MP	\$12,267
71.	JC11000239-C	9/1/2010	Indemnity	CorVel	\$12,267
72.	JC11000586-A	1/25/2011	FM Minor permanent partial 24.999% or <	BM	\$10,265
73.	JC11000586-C	1/25/2011	FM Minor permanent partial 24.999% or <	CorVel	\$10,265
74.	JC12020176-A	9/8/2011	Indemnity	LP	\$14,991
75.	JC12020176-C	9/8/2011	Indemnity	CorVel	\$14,991
76.	JC12020164-A	10/6/2011	FM Minor permanent partial 24.999% or <	CR	\$4,681
77.	JC12020164-C	10/6/2011	FM Minor permanent partial 24.999% or <	CorVel	\$4,857
78.	JC12020766-A	2/1/2012	Indemnity	BM	\$40,613
79.	JC12020766-C	2/1/2012	Indemnity	CorVel	\$40,955
80.	JC12020412-A	2/28/2012	Indemnity	BM	\$8,067
81.	JC12020412-C	2/28/2012	Indemnity	CorVel	\$8,067
82.	JC12020706-A	5/1/2012	Indemnity	BM	\$0
83.	JC12020706-C	5/1/2012	Indemnity	CorVel	\$0
84.	JC12020765-A	5/31/2012	Indemnity	BM	\$8,636
85.	JC12020765-C	5/31/2012	Indemnity	CorVel	\$8,636
86.	JC09020991-A	9/1/2012	Indemnity	BM	\$37,649
87.	JC09020991-C	9/1/2012	Indemnity	CorVel	\$37,649
88.	JC13020160-A	9/24/2012	Indemnity	CR	\$18,050
89.	JC13020160-C	9/24/2012	Indemnity	CorVel	\$18,371
90.	JC13020198-A	10/22/2012	Indemnity	BM	\$17,862
91.	JC13020198-C	10/22/2012	Indemnity	CorVel	\$18,582
92.	JC13020238-A	11/9/2012	Indemnity	KJ	\$37,692
93.	JC13020238-C	11/9/2012	Indemnity	CorVel	\$38,755
94.	JC13020301-A	12/4/2012	Medical Only	LP	\$0
95.	JC13020301-C	12/4/2012	Medical Only	CorVel	\$0

Item #	Claim Number (A is scored for AIMS, and C is scored for CorVel)	Occurrence Date	Claim Type	AIMS Adjuster Initials/ CorVel	Reserves
96.	JC13020555-A	1/7/2013	FM Major permanent partial 25% or >	AW	\$7,903
97.	JC13020555-C	1/7/2013	FM Major permanent partial 25% or >	CorVel	\$7,903
98.	JC13020428-A	2/1/2013	FM Major permanent partial 25% or >	AW	\$15,382
99.	JC13020428-C	2/1/2013	FM Major permanent partial 25% or >	CorVel	\$15,509
100.	JC13020717-A	2/22/2013	Indemnity	TA	\$662
101.	JC13020717-C	2/22/2013	Indemnity	CorVel	\$662
102.	JC13020461-A	2/28/2013	Indemnity	TA	\$19,140
103.	JC13020461-C	2/28/2013	Indemnity	CorVel	\$22,981
104.	JC13020571-A	3/5/2013	Indemnity	MP	\$92,020
105.	JC13020571-C	3/5/2013	Indemnity	CorVel	\$92,020
106.	JC13020625-A	4/22/2013	Indemnity	LP	\$10,204
107.	JC13020625-C	4/22/2013	Indemnity	CorVel	\$10,204
108.	JC13020732-A	6/11/2013	Indemnity	US	\$24,545
109.	JC13020732-C	6/11/2013	Indemnity	CorVel	\$26,485
110.	JC13020704-A	6/28/2013	Indemnity	BM	\$149,718
111.	JC13020704-C	6/28/2013	Indemnity	CorVel	\$151,325
112.	JC14020073-A	8/1/2013	Indemnity	KJ	\$33,057
113.	JC14020073-C	8/1/2013	Indemnity	CorVel	\$33,683
114.	JC13020735-A	9/1/2013	Indemnity	TA	\$11,985
115.	JC13020735-C	9/1/2013	Indemnity	CorVel	\$11,985
116.	JC14020175-A	9/3/2013	Indemnity	CR	\$80,498
117.	JC14020175-C	9/3/2013	Indemnity	CorVel	\$80,498
118.	JC14020124-A	9/5/2013	Indemnity	CR	\$9,032
119.	JC14020124-C	9/5/2013	Indemnity	CorVel	\$9,032
120.	JC14020136-A	9/13/2013	Indemnity	BM	\$15,751
121.	JC14020136-C	9/13/2013	Indemnity	CorVel	\$15,751
122.	JC14020192-A	10/7/2013	Indemnity	MP	\$48,072
123.	JC14020192-C	10/7/2013	Indemnity	CorVel	\$48,072
124.	JC14020460-A	3/4/2014	Indemnity	LP	\$24,464
125.	JC14020460-C	3/4/2014	Indemnity	CorVel	\$24,464
126.	JC14020442-A	3/11/2014	Indemnity	TA	\$8,121
127.	JC14020442-C	3/11/2014	Indemnity	CorVel	\$8,216
128.	JC14020643-A	4/1/2014	Indemnity	BM	\$12,079
129.	JC14020643-C	4/1/2014	Indemnity	CorVel	\$12,079
130.	JC14020563-A	4/15/2014	Indemnity	LP	\$17,000
131.	JC14020563-C	4/15/2014	Indemnity	CorVel	\$15,844



Item #	Claim Number (A is scored for AIMS, and C is scored for CorVel)	Occurrence Date	Claim Type	AIMS Adjuster Initials/ CorVel	Reserves
132.	JC14020531-A	5/6/2014	Indemnity	LP	\$14,387
133.	JC14020531-C	5/6/2014	Indemnity	CorVel	\$14,387
134.	JC14020553-A	5/13/2014	Indemnity	BM	\$5,120
135.	JC14020553-C	5/13/2014	Indemnity	CorVel	\$5,120
136.	JC14020547-A	5/19/2014	Indemnity	LP	\$57,387
137.	JC14020547-C	5/19/2014	Indemnity	CorVel	\$57,584
138.	JC14020557-A	5/22/2014	Indemnity	TA	\$72,599
139.	JC14020557-C	5/22/2014	Indemnity	CorVel	\$72,599
140.	150000500JUD-A	5/31/2014	Indemnity	CR	\$14,236
141.	150000500JUD-C	5/31/2014	Indemnity	CorVel	\$14,236
142.	JC14020591-A	6/11/2014	Indemnity	MP	\$27,828
143.	JC14020591-C	6/11/2014	Indemnity	CorVel	\$28,898
144.	0000144JUD-A	6/13/2014	Indemnity	TA	\$12,849
145.	JC15020027-A	7/24/2014	Indemnity	TA	\$21,091
146.	JC15020027-C	7/24/2014	Indemnity	CorVel	\$21,091
147.	JC15020045-A	8/1/2014	Indemnity	RW	\$36,692
148.	JC15020045-C	8/1/2014	Indemnity	CorVel	\$39,665
149.	JC15020066-A	8/19/2014	Indemnity	BM	\$20,453
150.	JC15020066-C	8/19/2014	Indemnity	CorVel	\$1,965
151.	0000006JUD-A	8/20/2014	Indemnity	TA	\$6,577
152.	0000006JUD-C	8/20/2014	Indemnity	CorVel	\$0
153.	JC15020070-A	8/26/2014	Indemnity	MP	\$33,677
154.	JC15020070-C	8/26/2014	Indemnity	CorVel	\$0
155.	0000038JUD-A	8/27/2014	Indemnity	US	\$34,673
156.	150000481JUD-A	8/29/2014	Indemnity	BM	\$9,000
157.	JC15020108-A	9/2/2014	Indemnity	TA	\$35,810
158.	JC15020108-C	9/2/2014	Indemnity	CorVel	\$0
159.	JC15020100-A	9/11/2014	Indemnity	BM	\$2,032
160.	JC15020100-C	9/11/2014	Indemnity	CorVel	\$0
161.	150000364JUD-A	9/16/2014	Medical Only	TA	\$35,801
162.	150000364JUD-C	9/16/2014	Medical Only	CorVel	\$0
163.	0000004JUD-A	10/1/2014	Indemnity	LP	\$20,643
164.	0000030JUD-A	10/1/2014	Indemnity	BM	\$0
165.	0000052JUD-A	10/3/2014	Indemnity	BM	\$27,621
166.	150000390JUD-A	10/6/2014	Indemnity	KJ	\$11,939
167.	0000046JUD-A	10/15/2014	Indemnity	BM	\$33,741
168.	0000045JUD-A	10/20/2014	Indemnity	LP	\$19,934
169.	0000109JUD-A	11/3/2014	Indemnity	CR	\$31,043
170.	0000097JUD-A	11/3/2014	Indemnity	TA	\$26,380

Item #	Claim Number (A is scored for AIMS, and C is scored for CorVel)	Occurrence Date	Claim Type	AIMS Adjuster Initials/ CorVel	Reserves
171.	0000104JUD-A	11/5/2014	Indemnity	US	\$22,433
172.	0000118JUD-A	11/7/2014	Medical Only	JT	\$8,323
173.	140000157JUD-A	11/26/2014	Medical Only	AW	\$32,845
174.	140000153JUD-A	12/4/2014	Medical Only	JT	\$2,464
175.	140000161JUD-A	12/5/2014	Indemnity	BM	\$5,476
176.	140000201JUD-A	12/18/2014	Indemnity	BM	\$8,612
177.	150000240JUD-A	12/23/2014	Indemnity	RW	\$32,594
178.	140000215JUD-A	12/26/2014	Indemnity	CR	\$0
179.	150000231JUD-A	1/2/2015	Indemnity	US	\$17,397
180.	150000267JUD-A	1/20/2015	Indemnity	CR	\$30,074
181.	150000396JUD-A	1/27/2015	Indemnity	US	\$0
182.	150000333JUD-A	2/5/2015	Indemnity	KJ	\$5,278
183.	150000332JUD-A	2/9/2015	Indemnity	LP	\$9,357
184.	150000363JUD-A	2/26/2015	Indemnity	TA	\$17,422
185.	150000399JUD-A	2/27/2015	Indemnity	LP	\$9,696
186.	150000448JUD-A	4/6/2015	Indemnity	TA	\$12,947
187.	150000478JUD-A	4/13/2015	Indemnity	BM	\$11,914
188.	150000463JUD-A	4/17/2015	Indemnity	BM	\$18,046
189.	150000475JUD-A	4/21/2015	Indemnity	RW	\$13,045
190.	150000488JUD-A	4/30/2015	Indemnity	LP	\$17,080
191.	150000519JUD-A	5/1/2015	Indemnity	LP	\$18,691
Total for AIMS Sample:					\$3,764,095

Item #	Claim Number (A is scored for AIMS, and C is scored for CorVel)	Occurrence Date	TPA	Status	Reserves
1.	JC02000722-A	11/19/2001	Allied Managed Care (AMC)	Non-Litigated	\$47,998.62
2.	JC02000316-A	3/6/2002	Allied Managed Care (AMC)	Litigated	\$995,986.30
3.	JC03000261-A	3/6/2003	Allied Managed Care (AMC)	Litigated	\$20,058.39
4.	JC030020205-A	3/14/2003	Allied Managed Care (AMC)	Litigated	\$11,361.40
5.	JC04000736-A	8/20/2003	Allied Managed Care (AMC)	Non-Litigated	\$26,514.75
6.	JC04000193-A	12/29/2003	Allied Managed Care (AMC)	Non-Litigated	\$11,210.03
7.	JC05000779-A	1/7/2004	Allied Managed Care (AMC)	Litigated	\$62,003.80
8.	JC04001062-A	3/5/2004	Allied Managed Care (AMC)	Litigated	\$24,652.41
9.	JC05001081-A	3/24/2004	Allied Managed Care (AMC)	Litigated	\$79,685.82
10.	JC05000167-A	8/24/2004	Allied Managed Care (AMC)	Litigated	\$19,244.67
11.	JC06000833-A	5/31/2005	Allied Managed Care (AMC)	Litigated	\$0.00
12.	JC06000280-A	7/15/2005	Allied Managed Care (AMC)	Litigated	\$17,738.05
13.	JC06000181-A	8/24/2005	Allied Managed Care (AMC)	Litigated	\$89,828.78
14.	JC06000743-A	12/9/2005	Allied Managed Care (AMC)	Non-Litigated	\$23,123.02
15.	JC02000554-A	12/13/2005	Allied Managed Care (AMC)	Litigated	\$71,408.80
16.	JC06000823-A	12/16/2005	Allied Managed Care (AMC)	Litigated	\$15,939.47
17.	JC07000446-A	4/18/2006	Allied Managed Care (AMC)	Non-Litigated	\$0.00
18.	JC07000433-A	6/9/2006	Allied Managed Care (AMC)	Litigated	\$14,589.25
19.	JC07020010-A	10/1/2006	Allied Managed Care (AMC)	Non-Litigated	\$39,586.39
20.	JC07000539-A	10/13/2006	Allied Managed Care (AMC)	Litigated	\$41,052.90
21.	JC08000140-A	1/29/2007	Allied Managed Care (AMC)	Litigated	\$34,206.38
22.	JC08000253-A	2/28/2007	Allied Managed Care (AMC)	Non-Litigated	\$87,856.54
23.	JC08000317-A	3/22/2007	Allied Managed Care (AMC)	Litigated	\$123,798.67
24.	JC08010019-A	6/4/2008	Allied Managed Care (AMC)	Non-Litigated	\$22,636.83
25.	JC09020560-A	2/26/2009	Allied Managed Care (AMC)	Litigated	\$6,930.48
26.	JC10000181-A	8/14/2009	Allied Managed Care (AMC)	Non-Litigated	\$77,346.46
27.	JC10000877-A	2/8/2010	Allied Managed Care (AMC)	Litigated	\$13,570.06
28.	JC10000721-A	4/13/2010	Allied Managed Care (AMC)	Litigated	\$55,885.85
29.	JC11000001-A	7/1/2010	Allied Managed Care (AMC)	Non-Litigated	\$19,840.13
30.	JC11000076-A	8/2/2010	Allied Managed Care (AMC)	Litigated	\$25,609.15

Item #	Claim Number (A is scored for AIMS, and C is scored for CorVel)	Occurrence Date	TPA	Status	Reserves
31.	JC07020001-A	9/15/2010	Allied Managed Care (AMC)	Litigated	\$194,841.35
32.	JC11000185-A	9/16/2010	Allied Managed Care (AMC)	Non-Litigated	\$8,042.19
33.	JC11000304-A	10/26/2010	Allied Managed Care (AMC)	Litigated	\$14,154.90
34.	JC11000838-A	1/1/2011	Allied Managed Care (AMC)	Litigated	\$31,440.85
35.	JC12020768-C	7/13/2011	CorVel	Litigated	\$66,922.44
36.	JC12020235-A	11/9/2011	Allied Managed Care (AMC)	Litigated	\$37,669.46
37.	JC12020575-A	4/24/2012	Allied Managed Care (AMC)	Litigated	\$24,346.96
38.	JC12020671-A	6/5/2012	Allied Managed Care (AMC)	Litigated	\$41,445.66
39.	JC12020682-A	6/22/2012	Allied Managed Care (AMC)	Litigated	\$39,051.81
40.	JC13020112-A	8/14/2012	Allied Managed Care (AMC)	Litigated	\$24,835.07
41.	JC13020120-A	9/5/2012	Allied Managed Care (AMC)	Non-Litigated	\$3,826.63
42.	JC13020147-A	9/25/2012	Allied Managed Care (AMC)	Litigated	\$19,846.14
43.	JC13020198-A	10/22/2012	Allied Managed Care (AMC)	Litigated	\$18,581.81
44.	JC13020310-A	12/11/2012	Allied Managed Care (AMC)	Non-Litigated	\$42,108.67
45.	JC13020497-A	1/1/2013	Allied Managed Care (AMC)	Non-Litigated	\$29,467.06
46.	JC13020341-A	1/4/2013	Allied Managed Care (AMC)	Non-Litigated	\$15,319.15
47.	JC13020413-A	1/22/2013	Allied Managed Care (AMC)	Non-Litigated	\$47,690.33
48.	JC13020484-A	3/7/2013	Allied Managed Care (AMC)	Litigated	\$7,326.33
49.	JC13020691-A	6/1/2013	Allied Managed Care (AMC)	Non-Litigated	\$5,306.66
50.	JC14020008-A	7/3/2013	Allied Managed Care (AMC)	Litigated	\$17,111.47
51.	JC14020222-A	8/1/2013	Allied Managed Care (AMC)	Non-Litigated	\$51,558.89
52.	JC14020134-A	8/8/2013	Allied Managed Care (AMC)	Litigated	\$24,144.37
53.	JC14020492-A	10/1/2013	Allied Managed Care (AMC)	Non-Litigated	\$4,589.34
54.	JC14020533-A	11/4/2013	Allied Managed Care (AMC)	Litigated	\$5,642.92
55.	JC14020311-A	11/18/2013	Allied Managed Care (AMC)	Non-Litigated	\$6,532.67
56.	JC14020488-A	12/1/2013	Allied Managed Care (AMC)	Non-Litigated	\$27,497.09
57.	JC14020508-A	12/2/2013	Allied Managed Care (AMC)	Non-Litigated	\$39,401.04
58.	JC14020322-A	12/31/2013	Allied Managed Care (AMC)	Non-Litigated	\$35,671.99
59.	JC14020603-C	1/1/2014	CorVel	Litigated	\$15,783.16
60.	JC14020576-C	1/1/2014	CorVel	Litigated	\$21,754.75
61.	JC14020333-A	1/7/2014	Allied Managed Care (AMC)	Litigated	\$165,299.62

Item #	Claim Number (A is scored for AIMS, and C is scored for CorVel)	Occurrence Date	TPA	Status	Reserves
62.	140000163JUD-A	1/28/2014	Allied Managed Care (AMC)	Non-Litigated	\$39,097.92
63.	JC14020402-A	2/7/2014	Allied Managed Care (AMC)	Litigated	\$38,285.94
64.	JC14020396-A	2/7/2014	Allied Managed Care (AMC)	Litigated	\$16,614.68
65.	JC86020001-C	2/19/2014	CorVel	Litigated	\$33,682.07
66.	JC14020428-A	2/28/2014	Allied Managed Care (AMC)	Non-Litigated	\$11,626.44
67.	JC14020485-A	3/10/2014	Allied Managed Care (AMC)	Non-Litigated	\$26,166.11
68.	JC14020442-A	3/11/2014	Allied Managed Care (AMC)	Non-Litigated	\$8,216.03
69.	JC14020477-A	3/20/2014	Allied Managed Care (AMC)	Non-Litigated	\$56,804.12
70.	JC14020465-A	3/24/2014	Allied Managed Care (AMC)	Non-Litigated	\$0.00
71.	JC14020643-C	4/1/2014	CorVel	Non-Litigated	\$12,079.40
72.	JC14020510-A	4/7/2014	Allied Managed Care (AMC)	Non-Litigated	\$1,541.21
73.	JC14020489-A	4/7/2014	Allied Managed Care (AMC)	Non-Litigated	\$25,697.00
74.	JC14020516-A	4/29/2014	Allied Managed Care (AMC)	Non-Litigated	\$8,512.18
75.	JC14020548-C	5/14/2014	CorVel	Non-Litigated	\$6,189.87
76.	JC14020600-C	5/28/2014	CorVel	Non-Litigated	\$5,000.00
77.	JC14020640-C	6/5/2014	CorVel	Litigated	\$14,910.94
78.	JC14020589-C	6/12/2014	CorVel	Litigated	\$28,370.35
79.	JC14020618-C	6/25/2014	CorVel	Non-Litigated	\$52,018.23
80.	JC14020628-C	6/26/2014	CorVel	Non-Litigated	\$13,084.16
81.	JC15020003-C	7/2/2014	CorVel	Non-Litigated	\$11,514.34
82.	JC15020012-C	7/7/2014	CorVel	Non-Litigated	\$28,521.26
83.	JC15020006-C	7/8/2014	CorVel	Non-Litigated	\$8,651.24
84.	JC15020008-C	7/10/2014	CorVel	Non-Litigated	\$40,612.25
85.	JC15020031-C	7/21/2014	CorVel	Non-Litigated	\$10,345.90
86.	JC15020025-C	7/21/2014	CorVel	Non-Litigated	\$23,276.53
87.	JC15020039-C	7/28/2014	CorVel	Non-Litigated	\$3,497.38
88.	JC15020053-C	8/13/2014	CorVel	Non-Litigated	\$4,878.94
89.	JC15020058-C	8/15/2014	CorVel	Non-Litigated	\$10,215.99
90.	JC15020070-C	8/26/2014	CorVel	Non-Litigated	\$33,149.19
91.	JC15020072-C	8/26/2014	CorVel	Non-Litigated	\$0.00

Item #	Claim Number (A is scored for AIMS, and C is scored for CorVel)	Occurrence Date	TPA	Status	Reserves
92.	0000038JUD-A	8/27/2014	Allied Managed Care (AMC)	Litigated	\$34,672.71
93.	JC15020098-C	9/9/2014	CorVel	Non-Litigated	\$6,684.08
94.	0000021JUD-A	9/25/2014	Allied Managed Care (AMC)	Non-Litigated	\$0.00
95.	0000023JUD-A	10/7/2014	Allied Managed Care (AMC)	Non-Litigated	\$14,047.31
96.	0000089JUD-A	10/9/2014	Allied Managed Care (AMC)	Non-Litigated	\$2,798.42
97.	0000041JUD-A	10/14/2014	Allied Managed Care (AMC)	Non-Litigated	\$44,392.67
98.	0000045JUD-A	10/20/2014	Allied Managed Care (AMC)	Non-Litigated	\$19,934.27
99.	140000221JUD-A	12/24/2014	Allied Managed Care (AMC)	Non-Litigated	\$0.00
100.	150000231JUD-A	1/2/2015	Allied Managed Care (AMC)	Litigated	\$17,397.44

Item #	Encounter #/Claim #	Control #	Provider	RFA Type
1.	001-JC020020017	4911195-CM13-0059177	Sanjay Chauhan	DME
2.	002-JC13020413	4914908-CM14-0039185	Gary Wisner, MD	PT
3.	003-JC10000721	4915693-CM14-0163155	Carl Shin, MD	RX
4.	004-JC14020192	4976268-CM14-0159853	Daniel Birkbeck, MD	SX
5.	005-JC14020402	4920440-CM14-0047341	Brendan Morley, MD	Psyche Consult and therapy
6.	006-JC08010019	4924670-CM14-0025418	John Massey, MD	RX Analgesic Patches
7.	007-JC10000181	4976158-CM14-0116091	Michael Amster, MD	PT
8.	008-JC030020232	4939726-CM14-157018	Paul Murphy, MD	DX
9.	009-JC12020671	4959286-CM14-0097920	Jeffrey Yung, MD	RX
10.	010-JC12020671	4959287-CM14-0097920	Jeffrey Yung, MD	DME
11.	011-JC13020691	4931294-CM14-0124901	John Casey, MD	PT
12.	012-JC13020484	4952433-CM14-0097432	James Sweeney, MD	Accupuncture
13.	013-JC02000554	4945259-CM13-0050409	Bobby Tay, MD	DME/Home PT
14.	014-JC14020311	4925382-CM14-0083607	Charlene Nilzawa, MD	PT/DME/DX
15.	015-JC12020235	4978568-CM14-0071551	David Wood, MD	DX Block
16.	016-JC08020009	4924409-CM14-0052577	Sanjay Chauhaun	RX
17.	017-JC10000721	5201896-CM14-0163116	Carl Shin, MD	Acu PT
18.	018-JC04000736	4980776-CM14-0076094	Matthew Johnson, MD	RX
19.	019-JC02000316	4998674-CM14-0176770	Brendan Morley, MD	RX
20.	020-JC14020134	4997498-CM14-0092135	Daniel Kharrazi, MD	Topical NSAID and PT
21.	021-JC11000838	109761-14C391-UR	David M Kupfer, MD	Surgery
22.	022-0000023JUD	110860-14A6C1-UR	Tri-Valley Orthopedic Specialists, Inc.	Surgery
23.	023-0000038JUD	109461-14A6P1-UR	David Wren, Jr	Surgery
24.	024-0000041JUD	109402-14A7F1-UR	Matthew S Brown/Kaiser	Surgery
25.	025-140000163JUD	109884-1532N1-UR	Kenneth Fryer, MD/ CCOMG	Surgery
26.	026-0000021JUD	102707-14A6M1-UR	Dana Johnson, MD/ Kaiser	Other - APM
27.	027-0000045JUD	"106382-14B0P1- UR106769-14B0P1-UR"	William F Sima, MD	DME

Item #	Encounter #/Claim #	Control #	Provider	RFA Type
28.	028-0000089JUD	110800-14B1H1-UR	Kent Marangi, MD	DME
29.	029-140000163JUD	109884-1532N1-UR	Kenneth Fryer, MD	Surgery
30.	030-140000221JUD	105274-14CB71-UR	Gerald I West, MD/ Kaiser	DME
31.	031-150000231JUD	107302-1520G1-UR	Shaheen Zakaria, MD	Other - DX, PMC
32.	032-150000231JUD	110183-1520G1-UR	Raafat Mattar, MD	Other - LESI
33.	033-JC02000722	105253-14A5N1-UR	Thomas Jacques, MD	Other - ESI
34.	034-JC03000261	109353-152BF1-UR	Fred Blackwell, MD	Surgery
35.	035-JC04000193	107918-14A8L1-UR	Jonathan Wang, MD	Other - HH
36.	036-JC04001062	110637-14C7Z1-UR	Marshall Lewis, MD	DME, Other - PMC
37.	037-JC05000167	111461-153B91-UR	Ernest Cheng, DO	Other - ESI
38.	038-JC05000779	100551-14ABD1-UR	Alexis Rockwell, MD	Surgery
39.	039-JC06000181	108300-1525Z1-UR	Martin Kemberg, MD	Other - ESI, RX
40.	040-JC06000280	103183-14C0Y1-UR	Donald Pang, MD	Other - ESI
41.	041-JC06000743	105338-1510T1-UR	Clayton Reinhardt, DO/ ROMC	Other - Inj, PMC
42.	042-JC06000833	108730-1527X1-UR	Richard Scheinberg, MD	Other - DME, PsyC, RX
43.	043-JC07000433	107393-14ADA1-UR	Jules Steimnitz, MD	Other - Inj
44.	044-JC07000446	110421-1535M1-UR	Christopher Flemming, MD	PT, Other - Ergo, PMC
45.	045-JC07000539	111269-153301-UR	Farid Kia, MD	Other - ESI, RX
46.	046-JC07020001	101220-14A4F1-UR	Masami Hattori, MD	Other - ESI, RX
47.	047-JC07020010	110154-14A461-UR	John Schwartz, MD	DME
48.	048-JC07020010	99356-14A461-UR	Kenneth Roth, MD/ Webster ORS	Other - DX, Inj
49.	049-JC08000140	106551-14AAT1-UR	James Kelly, MD	Surgery; DME; Other - DX; IP
50.	050-JC08000253	107880-14C8V1-UR	Chistopher Summa, MD	IP; Surgery; Other - DX
51.	051-JC08000317	103143-14C0R1-UR	Norman Kane, MD	Other - ESI
52.	052-JC08010019	110030-1533I1-UR	John Massey, MD	DME, Other - RX
53.	053-JC09020560	102203-14B741-UR	Khalid Ahmed, MD	Surgery, DME
54.	054-JC10000877	110389-1535A1-UR	Thomas Jacques, MD	Other - Inj, RX



Item #	Encounter #/Claim #	Control #	Provider	RFA Type
55.	055-JC11000001	110873-14B5U1-UR	Ronald Glousman, MD	DME
56.	056-JC11000076	105761-14B7W1-UR	Hieu Ball, MD	Other - ESI
57.	057-JC11000185	106318-151671-UR	Alfred Luppi II, MD	Other - PMC
58.	058-JC11000185	111670-151671-UR	Kenneth Romero, MD	Other - ESI
59.	059-JC11000304	111365-153AA1-UR	Darien Beravan, DO	"DME; Other - RX"
60.	060-JC11000838	109761-14C391-UR	David Kupfer, MD	"Other - RX OT"
61.	061-JC12020682	108128-14A9M1-UR	Dominic Signorelli, MD	Surgery; DME
62.	062-JC13020112	100957-14ABY1-UR	Michael B. Krinsky, MD	"Surgery; PT"
63.	063-JC13020147	102152-14B061-UR	Richard Paicius, MD	Other - ESI
64.	064-JC13020198	103151-14C0T1-UR	Daniel Capen, MD	Other - PMC; PMC; Gym
65.	065-JC13020310	105040-14CAV1-UR	Peter G Elsissy, MD	"Surgery;URN: Certification DME; Other - RX"
66.	066-JC13020497	111635-151391-UR	Kristopher Downing, MD	DME
67.	067-JC14020008	111523-14A631-UR	Dinesh Sharma, MD	Other - PMC: injection
68.	068-JC14020222	99443-14A4T1-UR	Connor Larose, MD	"Surgery; DME; and PT"
69.	069-JC14020322	102806-14A0X1-UR	Soheil Payvandi, DO	"Surgery; Other - DX and RX; PT"
70.	070-JC14020322	106913-14A0X1-UR	Rajpreet Dhesi, MD	Other - PMC and ERGO
71.	071-JC14020396	108002-14A5Q1-UR	Paul Eliot Hughes, MD	"Surgery; PT; Other - RX"
72.	072-JC14020428	103568-14C3J1-UR	Teodoro Nissen, MD	PT
73.	073-JC14020442	106684-1517Y1-UR	Donald Solus, MD	"PT; Other - DX"
74.	074-JC14020465	103078-14C061-UR	Max Tenenbaum, MD	PT
75.	075-JC14020477	105725-14C501-UR	Scott Goldman	PT and Other
76.	076-JC14020477	109454-14C501-UR	Scott Goldman	PT
77.	077-JC14020477	109753-14C501-UR	Scott Goldman	"PT; Other - PMC"
78.	078-JC14020485	102382-14B7Z1-UR	Ben J Childers, MD	PT
79.	079-JC14020488	101392-14B2O1-UR	Lesley Anderson, MD	PT

Item #	Encounter #/Claim #	Control #	Provider	RFA Type
80.	080-JC14020508	111736-152291-UR	John Tomasin, MD	DME
81.	081-JC14020510	100454-14AAQ1-UR	William Holland, MD	PT
82.	082-JC14020516	100047-14A8F1-UR	Victor Prieto, MD	"PT; Other - PC"
83.	083-JC14020548	106232-1515S1-UR	Frederic Butler, MD	PT
84.	084-JC14020589	101911-14B3F1-UR	Bret Powers, DO	PT
85.	085-JC14020603	102266-14A131-UR	Chris S. Pallia, MD	"Other - DX; PT and Other - RX and DX"
86.	086-JC14020618	108693-1510R1-UR	Angalee Swaney NP/ Eric Watson, DO	"Other - DC; PT and Other - Inj"
87.	087-JC14020643	106286-151611-UR	Rajpreet S. Dhesi, MD	PT
88.	088-JC15020003	100935-14A0Z1-UR	Scott Kantor, MD	PT
89.	089-JC15020006	99413-14A4H1-UR	Alex Torres, MD	PT
90.	090-JC15020008	108000-14A4E1-UR	Darren Bergey, MD	"DME; Other - RX"
91.	091-JC15020008	111653-14A4E1-UR	Theodore Gregorlus, MD	"Surgery; DME; and Other - RX and DX"
92.	092-JC15020012	110422-14C7C1-UR	Leslie Kim, MD	PT
93.	093-JC15020053	110949-14AA31-UR	Stephen Hankins, MD	"DME; PT"
94.	094-JC15020058	98968-14A2S1-UR	Lawrence Pohl, MD	"Other - Accu and DX; PT; Other - TOC"
95.	095-JC15020070	111272-1539Z1-UR	Daniel Birkbeck, MD	"PT; Surgery; Other - SI"
96.	096-JC15020098	109763-152341-UR	Sonny Young, MD	DME
97.	097-JC12020575	107372-1520V1-UR	Kenneth Grabow, MD	Other - ESI; Transportation
98.	098-JC05001081	101912-14B511-UR	A. Tahernia, MD	"Surgery; IP"
99.	099-JC05001081	102874-14B511-UR	A. Tahernia, MD	"Surgery; IP"
100.	100-JC14020333	101187-14A8Z1-UR	Jason K Hofer, MD	"Surgery"

## **Appendix B**

### **AIMS Technical Scoring by Criteria with Exceptions**

### Acclamation Insurance Management Services (AIMS)

Components and Subcomponent		Number of Responses			Weighted		Score
<b>01 Intake Process</b>							
<b>1 Initial report and set up</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
01.01	Did member report claim within 5 days of knowledge?	28	5	79	28	33	85%
01.02	Does examiner appropriately address member coverage and injured worker employment?	35	0	77	35	35	100%
01.03	Is claim assigned to examiner and set up within one working day of receipt?	30	5	77	30	35	86%
Subcomponent Total		93	10	233	93	103	90%
<b>2 Initial contacts</b>							
		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
01.04	Is initial contact made with claimant timely (within one day) and appropriately?	22	10	80	22	32	69%
01.05	Is initial contact made with member timely (within one day) and appropriately?	32	3	77	32	35	91%
01.06	Is initial contact made with triage nurse timely (within one day) and appropriately?	16	12	84	16	28	57%
01.07	Is initial contact made through Court Liaison with employee's supervisor timely (within one day) and appropriately?	13	0	99	13	13	100%
Subcomponent Total		83	25	340	83	108	77%
<b>3 Initial investigation</b>							
		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
01.08	Where information developed in initial contacts is insufficient for decision making, is additional investigation planned?	10	0	102	10	10	100%
01.09	Is field investigator assigned timely (within 3 working days of claim receipt) and appropriately (with client authorization, to a professional specializing in workers compensation from the client's approved vendor list, and using written assignment)?	5	0	107	5	5	100%
Subcomponent Total		15	0	209	15	15	100%
<b>4 Initial evaluation by supervisor</b>							
		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
01.10	Does supervisor complete an initial claim review (within 7 - 14 days of claim receipt) to assess claim compensability decisions, claim severity and subrogation Issues?	25	10	77	25	35	71%
Subcomponent Total		25	10	77	25	35	71%

# Claims Audit

## Technical Scoring by Criteria with Exceptions

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>01 Intake Process</b>	<b>216</b>	<b>45</b>	<b>859</b>	<b>216</b>	<b>261</b>	<b>83%</b>
(95% target)						

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	01.01	150000475JUD-A	And, B
2	01.04	150000475JUD-A	And, B
3	01.10	150000475JUD-A	And, B
4	01.04	0000030JUD-A	Bel, C
5	01.06	0000030JUD-A	Bel, C
6	01.10	0000030JUD-A	Bel, C
7	01.01	0000052JUD-A	Ben, H
8	01.03	0000052JUD-A	Ben, H
9	01.10	0000052JUD-A	Ben, H
10	01.04	0000097JUD-A	Cha, D
11	01.10	0000097JUD-A	Cha, D
12	01.04	150000478JUD-A	Cue, S
13	01.04	0000109JUD-A	Dug, N
14	01.06	150000363JUD-A	Gar, E
15	01.06	140000161JUD-A	Gon, B
16	01.04	140000201JUD-A	Hen, M
17	01.05	140000201JUD-A	Hen, M
18	01.06	140000201JUD-A	Hen, M
19	01.01	150000396JUD-A	Joh, T
20	01.03	150000396JUD-A	Joh, T
21	01.06	150000519JUD-A	McI, H
22	01.04	0000118JUD-A	Mil, C
23	01.06	0000118JUD-A	Mil, C
24	01.01	150000240JUD-A	Moc, K
25	01.06	150000240JUD-A	Moc, K
26	01.03	140000157JUD-A	Mor, E
27	01.04	140000157JUD-A	Mor, E
28	01.05	140000157JUD-A	Mor, E
29	01.06	140000157JUD-A	Mor, E
30	01.10	140000157JUD-A	Mor, E
31	01.06	0000045JUD-A	Par, H
32	01.10	0000045JUD-A	Par, H
33	01.06	0000038JUD-A	Riv, M
34	01.10	0000038JUD-A	Riv, M
35	01.03	0000004JUD-A	Saf, N
36	01.04	0000004JUD-A	Saf, N
37	01.05	0000004JUD-A	Saf, N
38	01.06	0000004JUD-A	Saf, N
39	01.10	0000004JUD-A	Saf, N
40	01.01	150000481JUD-A	Tho, K
41	01.03	0000046JUD-A	Wag, C
42	01.04	0000046JUD-A	Wag, C
43	01.10	0000046JUD-A	Wag, C
44	01.10	JC06000658-A	Wai, P
45	01.06	150000463JUD-A	Wal, J

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 02 Control of Claims

<b>1 Litigation management</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.01	Is defense attorney referral made to an approved attorney, or exception explained?	31	1	80	31	32	97%
02.02	Is defense attorney assignment timely (not automatically upon receipt of claimant's notice of litigation, but when defense counsel advise and guidance is required)?	28	2	82	28	30	93%
02.03	Does assignment to defense attorney communicate evaluation and purpose?	29	2	81	29	31	94%
02.04	Is defense attorney's litigation plan and updates obtained timely and examiner's interception implemented, with search link copied to client representative and / or e-mail of legal correspondence provided?	24	1	87	24	25	96%
02.05	Is litigation budget established and monitored?	7	17	88	7	24	29%
Subcomponent Total		119	23	418	119	142	84%
<b>2 Payments</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.06	Is reason for payment documented (vendors required to include claimant name and claim number on invoice; all PDAs are approved by supervisor and settlement authority is documented as approved)?	79	3	30	79	82	96%
02.07	Is payment timely and where payment is disputed, is dispute resolution addressed timely and appropriately?	83	2	27	83	85	98%
02.08	Are Program Manager and Consultant notified of: payments >\$25k; overpayments and approach to recover overpayment; any stale dated checks and process to resolve stale dated status; and any penalties and self-imposed benefit increases with plan to reimburse by 20th day after the quarter ends?	0	0	112	0	0	N/A
Subcomponent Total		162	5	169	162	167	97%
<b>3 Statutory compliance</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.09	Are state statutory requirements met?	90	10	12	90	100	90%
02.10	Are federal statutory requirements met?	9	2	101	9	11	82%
02.11	Are decisions to delay and or deny claims discussed with the member prior to issuing the notice?	17	1	94	17	18	94%
Subcomponent Total		116	13	207	116	129	90%

# Claims Audit

## Technical Scoring by Criteria with Exceptions

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>02 Control of Claims</b> (95% target)	<b>397</b>	<b>41</b>	<b>794</b>	<b>397</b>	<b>438</b>	<b>91%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	02.05	JC12020765-A	Ada, E
2	02.03	0000030JUD-A	Bel, C
3	02.05	0000030JUD-A	Bel, C
4	02.05	JC020020218-A	Bir, J
5	02.09	JC12020766-A	Cal, I
6	02.09	150000448JUD-A	Coo, S
7	02.05	JC13020238-A	Cox, B
8	02.07	JC13020238-A	Cox, B
9	02.09	JC13020238-A	Cox, B
10	02.05	JC10000902-A	Cro, G
11	02.05	150000390JUD-A	Dal, P
12	02.04	JC13020732-A	Dil, N
13	02.05	JC13020732-A	Dil, N
14	02.09	150000363JUD-A	Gar, E
15	02.06	140000161JUD-A	Gon, B
16	02.09	140000161JUD-A	Gon, B
17	02.05	JC13020704-A	Gra, J
18	02.09	JC14020442-A	Hic, L
19	02.05	JC14020591-A	Hun, M
20	02.02	JC15020045-A	Jac, A
21	02.05	JC15020045-A	Jac, A
22	02.09	JC15020045-A	Jac, A
23	02.05	150000519JUD-A	McI, H
24	02.06	JC10000502-A	Men, A
25	02.07	JC10000502-A	Men, A
26	02.09	150000240JUD-A	Moc, K
27	02.02	150000231JUD-A	Mon, K
28	02.03	150000231JUD-A	Mon, K
29	02.05	0000144JUD-A	Pin, A
30	02.05	JC10000533-A	Pom, R
31	02.09	0000038JUD-A	Riv, M
32	02.05	JC10000682-A	Rob, E
33	02.01	150000443JUD-A	Rog, C
34	02.09	JC14020136-A	Ron, S
35	02.11	JC14020136-A	Ron, S
36	02.05	0000004JUD-A	Saf, N
37	02.06	0000004JUD-A	Saf, N
38	02.10	JC030020232-A	Sil, S
39	02.10	JC09020991-A	Ste, B
40	02.05	JC14020643-A	Tor, D
41	02.05	JC08000317-A	Wri, J

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 03 File Organization / Documentation

<b>1 Document maintenance</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
03.01	Are documents maintained in a chronological order?	112	0	0	112	112	100%
03.02	Are documents referenced for ease of access?	59	53	0	59	112	53%
Subcomponent Total		171	53	0	171	224	76%
<b>2 Use of Information</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
03.03	Is information received used in disposition planning?	93	5	14	93	98	95%
03.04	Is disposition plan updated based upon information received?	88	9	15	88	97	91%
Subcomponent Total		181	14	29	181	195	93%
<b>3 Disposition Plan</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
03.05	Does examiner plan activities to implement disposition plan updates at 30-day intervals and update plan of action at 45-day intervals for medical only and indemnity claims or 180-day intervals for future medical claims?	74	19	19	74	93	80%
03.06	Does examiner schedule planned activities for timely completion?	79	16	17	79	95	83%
03.07	If planned activities are not completed as scheduled, is a new target completion date established?	16	10	86	16	26	62%
Subcomponent Total		169	45	122	169	214	79%
<b>4 Communication</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
03.08	Does examiner advise client, member and pertinent parties about away from desk status of 24 - 48 hours with contact information for back up by voicemail and e-mail?	1	0	111	1	1	100%
03.09	Does examiner advise Program Manager and Consultant of all catastrophic, death, potentially fraudulent, potential and filed 132a or Serious and Willful claims and WCAB hearings upon notice of such information?	1	0	111	1	1	100%
03.10	Does examiner keep claimant, client, member and pertinent parties informed about progress in disposition activities and when activity completion is delayed, provide an updated timeframe for completion?	46	9	57	46	55	84%
Subcomponent Total		48	9	279	48	57	84%



# Claims Audit

## Technical Scoring by Criteria with Exceptions

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>03 File Organization / Documentation</b> (95% target)	<b>569</b>	<b>121</b>	<b>430</b>	<b>569</b>	<b>690</b>	<b>82%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	03.02	JC12020765-A	Ada, E
2	03.02	150000475JUD-A	And, B
3	03.05	150000475JUD-A	And, B
4	03.02	JC13020428-A	Ban, A
5	03.05	JC13020428-A	Ban, A
6	03.02	0000030JUD-A	Bel, C
7	03.02	0000052JUD-A	Ben, H
8	03.02	JC020020218-A	Bir, J
9	03.02	JC15020066-A	Bor, D
10	03.02	JC15020100-A	Bue, R
11	03.02	JC12020766-A	Cal, I
12	03.04	JC12020766-A	Cal, I
13	03.05	JC12020766-A	Cal, I
14	03.02	JC08000586-A	Car, K
15	03.05	JC08000586-A	Car, K
16	03.06	JC08000586-A	Car, K
17	03.02	0000097JUD-A	Cha, D
18	03.02	JC06000524-A	Chu, J
19	03.02	150000448JUD-A	Coo, S
20	03.02	JC13020238-A	Cox, B
21	03.02	JC10000902-A	Cro, G
22	03.05	JC10000902-A	Cro, G
23	03.06	JC10000902-A	Cro, G
24	03.02	JC08000264-A	Cum, S
25	03.04	JC08000264-A	Cum, S
26	03.05	JC08000264-A	Cum, S
27	03.06	JC08000264-A	Cum, S
28	03.02	150000390JUD-A	Dal, P
29	03.02	JC11000392-A	Dav, W
30	03.05	JC11000392-A	Dav, W
31	03.02	JC13020198-A	Die, K
32	03.05	JC13020198-A	Die, K
33	03.02	JC13020732-A	Dil, N
34	03.05	JC13020732-A	Dil, N
35	03.06	JC13020732-A	Dil, N
36	03.02	JC11000468-A	Dou, E
37	03.02	0000109JUD-A	Dug, N
38	03.02	JC13020625-A	Dur, S
39	03.02	140000153JUD-A	Fon, Y
40	03.04	140000153JUD-A	Fon, Y
41	03.02	150000363JUD-A	Gar, E
42	03.02	140000161JUD-A	Gon, B
43	03.02	JC13020301-A	Gor, P
44	03.02	JC13020704-A	Gra, J
45	03.10	JC13020704-A	Gra, J
46	03.02	JC06000181-A	Har, M

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## Technical Scoring by Criteria with Exceptions

47	03.02	140000201JUD-A	Hen, M
48	03.02	JC14020442-A	Hic, L
49	03.07	JC14020442-A	Hic, L
50	03.10	JC14020442-A	Hic, L
51	03.02	JC12020164-A	How, K
52	03.03	JC12020164-A	How, K
53	03.04	JC12020164-A	How, K
54	03.05	JC12020164-A	How, K
55	03.06	JC12020164-A	How, K
56	03.02	JC14020591-A	Hun, M
57	03.04	JC14020591-A	Hun, M
58	03.05	JC14020591-A	Hun, M
59	03.07	JC14020591-A	Hun, M
60	03.02	JC15020045-A	Jac, A
61	03.06	JC15020045-A	Jac, A
62	03.02	JC05000234-A	Knu, K
63	03.03	JC05000234-A	Knu, K
64	03.04	JC05000234-A	Knu, K
65	03.05	JC05000234-A	Knu, K
66	03.06	JC05000234-A	Knu, K
67	03.02	JC12020176-A	Lea, J
68	03.05	JC12020176-A	Lea, J
69	03.06	JC12020176-A	Lea, J
70	03.07	JC12020176-A	Lea, J
71	03.02	JC02000316-A	Loz, S
72	03.04	JC02000316-A	Loz, S
73	03.06	JC02000316-A	Loz, S
74	03.02	JC14020547-A	Luk, L
75	03.10	JC14020547-A	Luk, L
76	03.02	JC11000872-A	Man, B
77	03.07	JC11000872-A	Man, B
78	03.02	JC07000629-A	Mcl, B
79	03.07	JC13020555-A	Mel, L
80	03.02	JC10000502-A	Men, A
81	03.03	JC10000502-A	Men, A
82	03.04	JC10000502-A	Men, A
83	03.05	JC10000502-A	Men, A
84	03.02	JC13020461-A	Men, E
85	03.05	JC13020461-A	Men, E
86	03.07	JC13020461-A	Men, E
87	03.02	0000118JUD-A	Mil, C
88	03.02	JC15020070-A	Mir, K
89	03.04	JC15020070-A	Mir, K
90	03.05	JC15020070-A	Mir, K
91	03.10	JC15020070-A	Mir, K
92	03.02	150000240JUD-A	Moc, K
93	03.03	150000231JUD-A	Mon, K
94	03.06	150000231JUD-A	Mon, K
95	03.10	150000231JUD-A	Mon, K
96	03.03	140000157JUD-A	Mor, E
97	03.02	JC08000469-A	Mun, N
98	03.06	JC13020160-A	Nun, Y
99	03.07	JC13020160-A	Nun, Y

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## Technical Scoring by Criteria with Exceptions

100	03.02	JC05000779-A	Par, G
101	03.05	JC05000779-A	Par, G
102	03.06	JC05000779-A	Par, G
103	03.10	0000144JUD-A	Pin, A
104	03.02	JC10000533-A	Pom, R
105	03.07	JC10000533-A	Pom, R
106	03.06	JC14020124-A	Rec, C
107	03.07	JC14020124-A	Rec, C
108	03.06	JC05000603-A	Ris, J
109	03.02	0000038JUD-A	Riv, M
110	03.05	0000038JUD-A	Riv, M
111	03.07	150000443JUD-A	Rog, C
112	03.10	150000443JUD-A	Rog, C
113	03.06	JC14020136-A	Ron, S
114	03.10	JC14020136-A	Ron, S
115	03.02	JC11000239-A	Row, P
116	03.02	0000004JUD-A	Saf, N
117	03.02	JC09000016-A	Shu, L
118	03.02	JC030020232-A	Sil, S
119	03.10	JC030020232-A	Sil, S
120	03.05	JC08000081-A	Voo, M
121	03.06	JC08000317-A	Wri, J

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 04 Claim Investigation

<b>1 Use of outside investigation services</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
04.01	Is ISO Bodily Injury inquiry used timely and appropriately?	21	32	59	21	53	40%
04.02	Are experts / outside investigators used in evaluation timely and appropriately?	9	1	102	9	10	90%
04.03	Is information obtained from ISO Bodily Injury inquiry and experts / outside investigators used appropriately in disposition plan?	5	0	107	5	5	100%
Subcomponent Total		35	33	268	35	68	51%
<b>04 Claim Investigation</b> (95% target)		<b>35</b>	<b>33</b>	<b>268</b>	<b>35</b>	<b>68</b>	<b>51%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	04.01	150000475JUD-A	And, B
2	04.01	0000030JUD-A	Bel, C
3	04.01	0000052JUD-A	Ben, H
4	04.01	150000448JUD-A	Coo, S
5	04.01	0000109JUD-A	Dug, N
6	04.01	140000153JUD-A	Fon, Y
7	04.01	140000161JUD-A	Gon, B
8	04.01	140000201JUD-A	Hen, M
9	04.01	JC14020591-A	Hun, M
10	04.01	140000215JUD-A	LaR, C
11	04.01	JC14020547-A	Luk, L
12	04.01	JC10000502-A	Men, A
13	04.01	150000240JUD-A	Moc, K
14	04.01	150000231JUD-A	Mon, K
15	04.01	140000157JUD-A	Mor, E
16	04.01	JC12020412-A	Och, T
17	04.01	0000144JUD-A	Pin, A
18	04.01	0000006JUD-A	Ram, C
19	04.01	150000332JUD-A	Ray, C
20	04.01	JC05000603-A	Ris, J
21	04.01	0000038JUD-A	Riv, M
22	04.01	JC08000457-A	Rui, A
23	04.01	JC14020073-A	Rya, C
24	04.01	JC14020553-A	Sal, K
25	04.01	JC13020571-A	Sco, S
26	04.01	JC15020108-A	Sev, R
27	04.01	JC09020991-A	Ste, B
28	04.01	JC14020557-A	Tal, A
29	04.01	150000364JUD-A	Tho, S
30	04.01	JC14020643-A	Tor, D
31	04.01	JC14020175-A	Val, B
32	04.01	JC08000317-A	Wri, J
33	04.02	JC08000317-A	Wri, J

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 05 Claim Resolution

#### 1 Pre-Litigation resolution assessment

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
05.01 Is opportunity for pre-litigation resolution recognized?	17	1	94	17	18	94%
05.02 Is resolution value appropriately assessed?	34	2	76	34	36	94%
Subcomponent Total	51	3	170	51	54	94%

#### 2 Resolution authority

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
05.04 Does examiner use client SAR form to make authority request appropriately documenting rationale for recommending settlement approach and value?	9	4	99	9	13	69%
05.05 Is authority request timely and appropriately considered and approved or disapproved with rationale provided?	8	1	103	8	9	89%
05.06 Does examiner provide excess carrier timely and appropriate authority request where resolution value is expected to exceed the SIR?	0	0	112	0	0	N/A
Subcomponent Total	17	5	314	17	22	77%

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>05 Claim Resolution</b> (95% target)	<b>68</b>	<b>8</b>	<b>484</b>	<b>68</b>	<b>76</b>	<b>89%</b>

#### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	05.02	JC06000631-A	Ant, J
2	05.04	0000030JUD-A	Bel, C
3	05.01	JC13020238-A	Cox, B
4	05.02	JC13020238-A	Cox, B
5	05.04	JC10000902-A	Cro, G
6	05.04	JC13020704-A	Gra, J
7	05.04	JC11000872-A	Man, B
8	05.05	JC14020124-A	Rec, C

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 06 Reserving

#### 1 Reserve balancing

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
06.01 Is reserve balanced against payments and expected payments at appropriate intervals (within 5 business days of claim receipt; at 45 days from claim receipt; at 90 day intervals thereafter?)	105	7	0	105	112	94%

Subcomponent Total

105 7 0 105 112 94%

#### 2 Review of reserves for adjustment

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
06.02 Does reserve calculation documentation support initial reserve and reviews for reserve adjustment, as needed (within 10 days of information indicating reserve adjustment is needed)?	72	13	27	72	85	85%

Subcomponent Total

72 13 27 72 85 85%

#### 3 Reserve accuracy

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
06.03 Is indemnity reserve adequate for expected payments?	63	4	45	63	67	94%
06.04 Is rehabilitation / restoration reserve adequate for adequate for expected payments?	6	0	106	6	6	100%
06.05 Is medical reserve adequate for expected payments [Life Expectancy (LE) reserving or treatment duration reserving is to be realistically documented]?	102	1	9	102	103	99%
06.06 Is expense reserve adequate for expected payments?	94	2	16	94	96	98%
06.07 Is legal reserve adequate for expected payments and calculation documented separately from other expenses?	35	5	72	35	40	88%
Subcomponent Total	300	12	248	300	312	96%

# Claims Audit

## Technical Scoring by Criteria with Exceptions

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>06 Reserving</b> (95% target)	<b>477</b>	<b>32</b>	<b>275</b>	<b>477</b>	<b>509</b>	<b>94%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	06.02	JC12020765-A	Ada, E
2	06.07	JC12020765-A	Ada, E
3	06.02	150000475JUD-A	And, B
4	06.01	JC12020766-A	Cal, I
5	06.02	JC12020766-A	Cal, I
6	06.03	JC12020766-A	Cal, I
7	06.02	0000097JUD-A	Cha, D
8	06.01	JC13020238-A	Cox, B
9	06.02	JC08000264-A	Cum, S
10	06.07	JC08000264-A	Cum, S
11	06.01	JC11000392-A	Dav, W
12	06.05	JC13020198-A	Die, K
13	06.07	JC13020732-A	Dil, N
14	06.02	0000109JUD-A	Dug, N
15	06.02	JC08000518-A	Fin, G
16	06.02	140000161JUD-A	Gon, B
17	06.03	140000161JUD-A	Gon, B
18	06.02	JC13020704-A	Gra, J
19	06.03	JC13020704-A	Gra, J
20	06.06	JC13020704-A	Gra, J
21	06.01	JC14020591-A	Hun, M
22	06.02	JC14020591-A	Hun, M
23	06.02	JC05000234-A	Knu, K
24	06.03	150000240JUD-A	Moc, K
25	06.06	150000231JUD-A	Mon, K
26	06.01	0000104JUD-A	Nak, L
27	06.02	150000332JUD-A	Ray, C
28	06.01	JC14020124-A	Rec, C
29	06.07	JC10000682-A	Rob, E
30	06.01	JC14020563-A	Rum, J
31	06.02	JC14020563-A	Rum, J
32	06.07	JC08000317-A	Wri, J

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 07 Subrogation

#### 1 Subrogation recognition

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
07.01 Is criteria considered to identify subrogation or risk transfer opportunities used appropriately?	3	3	106	3	6	50%
Subcomponent Total	3	3	106	3	6	50%

#### 2 Subrogation pursuit

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
07.02 Are the third party and their carrier (if any) initially contacted within 10 days of opportunity identification?	2	0	110	2	2	100%
07.03 Are the third party and their carrier (if any) periodically contacted to provide notice of the amount of estimated recovery to which the member will be entitled?	1	1	110	1	2	50%
07.04 Is subrogation recovery appropriately pursued, obtained and credited to the claim or asserted toward future payments in the amount of the claimant's net recovery?	0	1	111	0	1	0%
07.05 Is potential for risk transfer recovery identified and appropriately pursued?	2	2	108	2	4	50%
07.06 Did examiner recognize need to assign legal counsel for pursuit of recovery through intervention in suit filed by claimant or by filing suit on behalf of member?	1	0	111	1	1	100%
07.07 Did examiner work with legal counsel to coordinate the recovery effort within an appropriate budget?	0	2	110	0	2	0%
Subcomponent Total	6	6	660	6	12	50%

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>07 Subrogation</b> (95% target)	<b>9</b>	<b>9</b>	<b>766</b>	<b>9</b>	<b>18</b>	<b>50%</b>

#### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	07.01	150000475JUD-A	And, B
2	07.01	0000052JUD-A	Ben, H
3	07.05	0000052JUD-A	Ben, H
4	07.01	JC15020100-A	Bue, R
5	07.05	JC15020100-A	Bue, R
6	07.07	JC13020704-A	Gra, J
7	07.03	150000231JUD-A	Mon, K
8	07.04	150000231JUD-A	Mon, K
9	07.07	150000231JUD-A	Mon, K



# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 08 Administrator Effectiveness

#### 1 Quality Control

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
08.01 Does supervisor provide oversight at appropriate intervals (at 90 days of claim receipt; at 90 day intervals for active indemnity cases incurred > \$50k; at 180-day intervals for active indemnity cases < \$50k and for future medical cases)?	50	49	13	50	99	51%
08.02 Does supervisor provide appropriate claims handling guidance?	61	6	45	61	67	91%
08.03 Does adjuster follow up on claims handling guidance received from supervisor?	48	3	61	48	51	94%
Subcomponent Total	159	58	119	159	217	73%

# Claims Audit

## Technical Scoring by Criteria with Exceptions

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>08 Administrator Effectiveness</b> (95% target)	<b>159</b>	<b>58</b>	<b>119</b>	<b>159</b>	<b>217</b>	<b>73%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	08.01	JC12020765-A	Ada, E
2	08.01	150000475JUD-A	And, B
3	08.01	0000052JUD-A	Ben, H
4	08.02	JC020020218-A	Bir, J
5	08.01	JC15020100-A	Bue, R
6	08.02	JC15020100-A	Bue, R
7	08.01	JC12020766-A	Cal, I
8	08.02	JC12020766-A	Cal, I
9	08.01	JC08000586-A	Car, K
10	08.01	JC06000524-A	Chu, J
11	08.01	JC13020238-A	Cox, B
12	08.01	JC10000902-A	Cro, G
13	08.01	JC08000264-A	Cum, S
14	08.01	JC11000392-A	Dav, W
15	08.01	JC13020198-A	Die, K
16	08.01	JC08000054-A	Fau, S
17	08.01	JC08000518-A	Fin, G
18	08.01	140000161JUD-A	Gon, B
19	08.01	JC13020704-A	Gra, J
20	08.01	JC06000181-A	Har, M
21	08.01	140000201JUD-A	Hen, M
22	08.01	JC14020442-A	Hic, L
23	08.01	JC12020164-A	How, K
24	08.01	JC14020591-A	Hun, M
25	08.03	JC14020591-A	Hun, M
26	08.01	JC15020045-A	Jac, A
27	08.01	JC05000234-A	Knu, K
28	08.01	JC12020176-A	Lea, J
29	08.01	JC02000316-A	Loz, S
30	08.01	JC14020547-A	Luk, L
31	08.01	JC07000629-A	Mcl, B
32	08.01	JC13020555-A	Mel, L
33	08.01	JC10000502-A	Men, A
34	08.02	JC10000502-A	Men, A
35	08.01	JC13020461-A	Men, E
36	08.02	JC13020461-A	Men, E
37	08.01	0000118JUD-A	Mil, C
38	08.03	0000118JUD-A	Mil, C
39	08.01	JC15020070-A	Mir, K
40	08.02	150000231JUD-A	Mon, K
41	08.01	0000104JUD-A	Nak, L
42	08.01	JC12020412-A	Och, T
43	08.01	JC10000533-A	Pom, R
44	08.01	0000006JUD-A	Ram, C
45	08.03	JC14020124-A	Rec, C
46	08.01	JC05000603-A	Ris, J

# Claims Audit

## Technical Scoring by Criteria with Exceptions

47	08.01	JC14020531-A	Rob, J
48	08.01	JC14020136-A	Ron, S
49	08.01	JC08000457-A	Rui, A
50	08.01	JC14020563-A	Rum, J
51	08.01	JC14020073-A	Rya, C
52	08.01	0000004JUD-A	Saf, N
53	08.01	JC14020553-A	Sal, K
54	08.01	JC13020571-A	Sco, S
55	08.01	JC11000586-A	Smi, J
56	08.01	JC06000658-A	Wai, P
57	08.01	150000463JUD-A	Wal, J
58	08.01	JC09000040-A	Whi, M

### 09 Cost Containment

<b>1 Nurse case manager / Ergonomic evaluation usage</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
09.01	Is nurse case management used timely and appropriately?	26	3	83	26	29	90%
09.02	Is Ergonomic evaluation used timely (upon request from the PTP or PQME or AME) and appropriately (upon discussion with member, using consultant from client's approved vendor list, and providing instructions and assignment completion oversight)?	3	1	108	3	4	75%
Subcomponent Total		29	4	191	29	33	88%
<b>2 Utilization review usage</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
09.03	Is utilization review used timely and appropriately?	62	1	49	62	63	98%
Subcomponent Total		62	1	49	62	63	98%
<b>3 Bill review usage</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
09.04	Is bill review used timely and appropriately?	82	0	30	82	82	100%
Subcomponent Total		82	0	30	82	82	100%
<b>09 Cost Containment</b> (95% target)		<b>173</b>	<b>5</b>	<b>270</b>	<b>173</b>	<b>178</b>	<b>97%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	09.01	JC14020547-A	Luk, L
2	09.03	JC15020070-A	Mir, K
3	09.01	150000240JUD-A	Moc, K
4	09.02	150000500JUD-A	Mor, S
5	09.01	150000364JUD-A	Tho, S

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 10 Reporting to Excess Carriers

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>1 Initial report to excess carrier</b>							
10.01	Is initial report to excess carrier timely (within 6 days of realizing reporting criteria is met - 50% of SIR or severity criteria) and appropriately (assessed for thoroughness by supervisory)?	1	0	111	1	1	100%
Subcomponent Total		1	0	111	1	1	100%
<b>2 Subsequent report to excess carrier</b>							
10.02	Are subsequent reports sent to excess carrier timely and appropriately (assessed for thoroughness by supervisory)?	0	2	110	0	2	0%
Subcomponent Total		0	2	110	0	2	0%
<b>3 Excess recoveries</b>							
10.03	Are excess reimbursements credited to the claim file and file is updated for amount of recovery due, additional recovery still owed and efforts undertaken to seek such recovery?	1	0	111	1	1	100%
Subcomponent Total		1	0	111	1	1	100%
<b>10 Reporting to Excess Carriers</b>		<b>2</b>	<b>2</b>	<b>332</b>	<b>2</b>	<b>4</b>	<b>50%</b>
(95% target)							

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	10.02	JC02000316-A	Loz, S
2	10.02	JC030020232-A	Sil, S

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>Administrator Overall</b>	<b>2,105</b>	<b>354</b>	<b>4,597</b>	<b>2,105</b>	<b>2,459</b>	<b>86%</b>
(95% target)						
<b>JBWCP Overall</b>	<b>3,287</b>	<b>570</b>	<b>8,176</b>	<b>3,287</b>	<b>3,857</b>	<b>85%</b>
(95% target)						

## **Appendix C**

### **AMC NCM Scoring by Criteria with Exceptions**

# Claims Audit

## NCM Scoring by Criteria with Exceptions

### Allied Managed Care (AMC)

Components and Subcomponent		Number of Responses			Weighted		Score
<b>01 Triage / Nurse Case Management Referral</b>							
<b>1 Triage Account Instructions</b>							
01.01	Was case reviewed by Triage Nurse according to account instructions?	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
		9	0	68	9	9	100%
Subcomponent Total		9	0	68	9	9	100%
<b>2 Assignment Per Criteria</b>							
01.02	Was the rationale for case assignment to a NCM according to criteria?	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
		9	0	68	9	9	100%
Subcomponent Total		9	0	68	9	9	100%
<b>3 Assignment Rational</b>							
01.03	Is assignment rational documented?	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
		9	0	68	9	9	100%
Subcomponent Total		9	0	68	9	9	100%
<b>01 Triage / Nurse Case Management Referral</b>		<b>27</b>	<b>0</b>	<b>204</b>	<b>27</b>	<b>27</b>	<b>100%</b>
(95% target)							

**Exceptions** (Scored below 100%)

# Claims Audit

## NCM Scoring by Criteria with Exceptions

### 02 NCM Evaluation / Initial Contacts

<b>1 Contacts</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.01	Did Examiner reassess need for NCM assignment after ruled out at Triage, as treatment plan develops and document rationale?	57	18	2	57	75	76%
02.02	Did the NCM make contact or reasonable attempts to contact the injured worker within 2 business days of case assignment?	1	1	75	1	2	50%
02.03	Did the NCM make contact or reasonable attempts to contact the treating physician or performing review of available medical records within 2 business days of case assignment?	2	0	75	2	2	100%
02.04	Did the NCM make contact or reasonable attempts to contact the employer within 2 business days of case assignment?	2	0	75	2	2	100%
Subcomponent Total		62	19	227	62	81	77%
<b>2 Communication</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.05	Did the NCM make contact or reasonable attempts to contact the injured worker's supervisor through the employer within 2 business days of case assignment?	1	1	75	1	2	50%
Subcomponent Total		1	1	75	1	2	50%
<b>3 Assessment</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.06	Is there evidence the NCM communicated with the examiner within 48 hours or 2 business days of case assignment?	2	0	75	2	2	100%
Subcomponent Total		2	0	75	2	2	100%
<b>02 NCM Evaluation / Initial Contacts</b>		<b>65</b>	<b>20</b>	<b>377</b>	<b>65</b>	<b>85</b>	<b>76%</b>
(95% target)							

### Exceptions (Scored below 100%)

QUESTION	CLAIM NUMBER
1	02.01 JC11000001-A Alc, M
2	02.01 JC07000433-A All, L
3	02.01 JC11000838-A Ari, I
4	02.01 JC11000185-A Bel, T
5	02.02 JC14020008-A Bel, T
6	02.05 JC14020008-A Bel, T
7	02.01 JC13020112-A Blu, P
8	02.01 JC12020682-A Bor, M
9	02.01 JC13020147-A Cag, K
10	02.01 JC13020413-A Cas, E
11	02.01 JC10000181-A Chr, S
12	02.01 JC07020001-A Gar, L
13	02.01 JC06000181-A Har, M
14	02.01 JC05001081-A Her, A
15	02.01 JC02000316-A Loz, S
16	02.01 JC02000722-A Mar, B
17	02.01 JC08000253-A Ort, Y
18	02.01 JC05000779-A Par, G
19	02.01 JC14020333-A Rog, C

# Claims Audit

## NCM Scoring by Criteria with Exceptions

20 02.01 JC08000317-A Wri, J

### 03 Medical Management

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>1 Communication</b>							
03.01	Did the NCM clearly document an initial assessment and action plan within 5 business days of case assignment?	1	1	75	1	2	50%
03.02	Were disability duration and clinical treatment guidelines referenced / documented?	2	0	75	2	2	100%
03.03	Did the NCM maintain ongoing communication with the injured worker or representative?	0	2	75	0	2	0%
03.04	Did the NCM maintain ongoing communication with the treating physician and pertinent providers?	0	2	75	0	2	0%
Subcomponent Total		3	5	300	3	8	38%
<b>2 Control of File</b>							
03.05	Did the NCM maintain ongoing communications with the Examiner to collaborate on issues?	1	1	75	1	2	50%
03.06	Did the NCM promote the Examiner's control of the file?	1	1	75	1	2	50%
Subcomponent Total		2	2	150	2	4	50%
<b>3 Assignment</b>							
03.07	Did the NCM assist the examiner and employer to realize injury characteristics best addressed by FNCM versus TNCM and gain agreement for appropriate and timely field and or telephonic management?	1	1	75	1	2	50%
03.08	Did the NCM document rationale for managing case through field versus telephonic approach in accordance with referral guidelines?	2	0	75	2	2	100%
Subcomponent Total		3	1	150	3	4	75%
<b>4 Assessments Documentation</b>							
03.09	Does NCM complete assessment documentation in accordance with guidelines?	0	1	76	0	1	0%
Subcomponent Total		0	1	76	0	1	0%
<b>03 Medical Management</b>		<b>8</b>	<b>9</b>	<b>676</b>	<b>8</b>	<b>17</b>	<b>47%</b>
(95% target)							

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	03.01	JC14020008-A	Bel, T
2	03.03	JC14020008-A	Bel, T
3	03.04	JC14020008-A	Bel, T
4	03.03	0000041JUD-A	Ber, J
5	03.04	0000041JUD-A	Ber, J
6	03.05	0000041JUD-A	Ber, J
7	03.06	0000041JUD-A	Ber, J
8	03.07	0000041JUD-A	Ber, J
9	03.09	0000041JUD-A	Ber, J



# Claims Audit

## NCM Scoring by Criteria with Exceptions

### 04 Disability Management

#### 1 RTW Goals

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
04.01 Did the NCM clearly document and update assessments and action plans at least every 30 days or when there was significant status changes?	1	1	75	1	2	50%
04.02 Did the NCM establish RTW goals based upon disability duration guidelines?	1	1	75	1	2	50%
Subcomponent Total	2	2	150	2	4	50%

#### 2 Addressing Extended Disability

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
04.03 Did the NCM actively pursue adequate functional capacity statements from the treating physician in a timely manner expressing the urgency of obtaining a response?	0	2	75	0	2	0%
04.04 Did the NCM request justification for excessive disability days or recommend / pursue an alternative opinion to evaluate work capacity or obtain a work release?	0	2	75	0	2	0%
Subcomponent Total	0	4	150	0	4	0%

**04 Disability Management**  
(95% target)

<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>2</b>	<b>6</b>	<b>300</b>	<b>2</b>	<b>8</b>	<b>25%</b>

**Exceptions** (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	04.02	JC14020008-A	Bel, T
2	04.03	JC14020008-A	Bel, T
3	04.04	JC14020008-A	Bel, T
4	04.01	0000041JUD-A	Ber, J
5	04.03	0000041JUD-A	Ber, J
6	04.04	0000041JUD-A	Ber, J

# Claims Audit

## NCM Scoring by Criteria with Exceptions

### 05 Supervision and NCM Impact

<b>1 Supervisory Reviews</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
05.01	Is there evidence of supervisory review within 45 days of NCM assignment and subsequent reviews every 90 days?	0	2	75	0	2	0%
Subcomponent Total		0	2	75	0	2	0%
<b>2 NCM Closure</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
05.02	Does Supervisor evidence a collaborative process between employer examiner and NCM when budget of \$3,000 and any subsequent \$3,000 threshold is reached?	0	0	77	0	0	N/A
Subcomponent Total		0	0	77	0	0	N/A
<b>3 Effectiveness</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
05.03	Was the case closed according to closure criteria?	2	1	74	2	3	67%
05.04	Was the case manager effective in containing medical costs, treatment duration and / or disability duration on this claims?	1	1	75	1	2	50%
Subcomponent Total		3	2	149	3	5	60%
<b>05 Supervision and NCM Impact</b> (95% target)		<b>3</b>	<b>4</b>	<b>301</b>	<b>3</b>	<b>7</b>	<b>43%</b>

#### Exceptions (Scored below 100%)

QUESTION	CLAIM NUMBER	
1	05.01	JC14020008-A Bel, T
2	05.01	0000041JUD-A Ber, J
3	05.03	0000041JUD-A Ber, J
4	05.04	0000041JUD-A Ber, J
		<i>Yes</i> <i>No</i> <i>N/A</i> <i>Actual</i> <i>Possible</i> <i>Pct</i>
<b>Administrator Overall</b> (95% target)		<b>105    39    1,858    105    144    73%</b>

## **Appendix D**

### **AMC UR Scoring by Criteria with Exceptions**

Allied Managed Care (AMC)

Components and Subcomponent		Number of Responses			Weighted		Score
<b>01 Utilization Review</b>							
<b>1 In-Take</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
01.01	Is receipt of DWC Form RFA or accepted request for authorization documented same day as received?	80	0	0	80	80	100%
01.02	Is data recorded accurately for review by the Nurse(s)?	80	0	0	80	80	100%
01.03	Is logging and tracking diary established to ensure 5 business day requirement of LCS 9792.9.1 for additional information request?	80	0	0	80	80	100%
01.04	Is in-take process appropriate, i.e.: adjuster review, if outside desk protocols referral to nurse; If outside nurse protocols referral to physician?	76	4	0	76	80	95%
Subcomponent Total		316	4	0	316	320	99%
<b>2 Information access</b>							
		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.01	Is utilization review delivered to Nurse in a time frame to allow for accurate review for medical necessity?	69	0	11	69	69	100%
02.02	Is access to information on claims, compensable diagnoses, and prior medical procedures and opinions related to the injured worker's claim utilized ?	69	0	11	69	69	100%
Subcomponent Total		138	0	22	138	138	100%
<b>3 Preauthorization thoroughness</b>							
		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
03.01	Is utilization review information sent to the Adjuster to facilitate accurate explanations of claim issues with the overall objective of authorizing the necessary medical care?	69	0	11	69	69	100%
03.02	The injured worker's treatment program and the treatment guidelines per Policy and Procedures were considered in the utilization review process?	65	4	11	65	69	94%
Subcomponent Total		134	4	22	134	138	97%
<b>4 Physician Advisor usage</b>							
		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
04.01	If there was an adverse determination the Physician Advisor gave every opportunity to the treating provider to discuss this determination?	25	1	54	25	26	96%
04.02	Was the Peer Review Physician utilized appropriately for determining medical necessity given information on previous medical procedures, treating doctor reports and opinions, peer, RME reports, and any other medical information as appropriate to make a well informed medical recommendations?	34	3	43	34	37	92%
04.03	Follow up is completed where notification of incomplete treatment authorization has been returned with request for additional information within 14 days or within 30 days for retrospective reviews?	11	0	69	11	11	100%
Subcomponent Total		70	4	166	70	74	95%
<b>5 Decision documentation</b>							
		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
05.01	Are utilization review notes thorough and detailed?	69	0	11	69	69	100%

# Claims Audit

## UR Scoring by Criteria with Exceptions

05.02	Letters of approval/denial are included for any and all utilization review decisions?	68	0	12	68	68	100%
Subcomponent Total		137	0	23	137	137	100%
<b>6 Communication and follow up</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
06.01	When a denial is protested, is appropriate information provided for IMR and IMR decision tracked and reflected in the claim file?	22	0	58	22	22	100%
06.02	Where IMR results in overturn or modification of UR decision, is PTP contacted to initiate newly authorized treatment plan within 5 days?	6	0	74	6	6	100%
06.03	Are utilization review documents and medical received forwarded to claim file timely?	68	0	12	68	68	100%
06.04	If a dispute or issue exists on this claim, does the approval/denial letter comply with DWC requirements?	12	0	68	12	12	100%
06.05	Is the notification of approval or denial sent to appropriate parties and locations?	69	0	11	69	69	100%
06.06	Is process in-place to pass the utilization review activity to reflect in the claim file?	69	0	11	69	69	100%
06.07	In the Auditor's opinion is the utilization review processed expeditiously and within time frame required?	78	1	1	78	79	99%
Subcomponent Total		324	1	235	324	325	99%
<b>Administrator Utilization Review Overall</b> (95% target)		<b>1,119</b>	<b>13</b>	<b>468</b>	<b>1,119</b>	<b>1,132</b>	<b>99%</b>

### Exceptions (Scored below 100%)

1	Criteria	Claim #
1	01.04	053-JC09020560
2	01.04	054-JC10000877
3	01.04	041-JC06000743
4	01.04	024-0000041JUD
5	03.02	053-JC09020560
6	03.02	054-JC10000877
7	03.02	041-JC06000743
8	03.02	024-0000041JUD
9	04.01	100-JC14020333
10	04.02	054-JC10000877
11	04.02	041-JC06000743
12	04.02	024-0000041JUD
13	06.07	100-JC14020333

<b>JBWCP Overall</b> (95% target)	<b>1,468</b>	<b>22</b>	<b>510</b>	<b>1,468</b>	<b>1,490</b>	<b>99%</b>
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## **Appendix E**

### **CorVel Technical Scoring by Criteria with Exceptions**

# Claims Audit

## Technical Scoring by Criteria with Exceptions

CorVel

Components and Subcomponent		Number of Responses			Weighted		Score
<b>01 Intake Process</b>							
<b>1 Initial report and set up</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
01.01	Did member report claim within 5 days of knowledge?	18	0	61	18	18	100%
01.02	Does examiner appropriately address member coverage and injured worker employment?	19	0	60	19	19	100%
01.03	Is claim assigned to examiner and set up within one working day of receipt?	20	0	59	20	20	100%
Subcomponent Total		57	0	180	57	57	100%
<b>2 Initial contacts</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
01.04	Is initial contact made with claimant timely (within one day) and appropriately?	15	1	63	15	16	94%
01.05	Is initial contact made with member timely (within one day) and appropriately?	21	0	58	21	21	100%
01.06	Is initial contact made with triage nurse timely (within one day) and appropriately?	13	4	62	13	17	76%
01.07	Is initial contact made through Court Liaison with employee's supervisor timely (within one day) and appropriately?	10	0	69	10	10	100%
Subcomponent Total		59	5	252	59	64	92%
<b>3 Initial investigation</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
01.08	Where information developed in initial contacts is insufficient for decision making, is additional investigation planned?	3	0	76	3	3	100%
01.09	Is field investigator assigned timely (within 3 working days of claim receipt) and appropriately (with client authorization, to a professional specializing in workers compensation from the client's approved vendor list, and using written assignment)?	0	1	78	0	1	0%
Subcomponent Total		3	1	154	3	4	75%
<b>4 Initial evaluation by supervisor</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
01.10	Does supervisor complete an initial claim review (within 7 - 14 days of claim receipt) to assess claim compensability decisions, claim severity and subrogation Issues?	3	13	63	3	16	19%
Subcomponent Total		3	13	63	3	16	19%

# Claims Audit

## Technical Scoring by Criteria with Exceptions

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>01 Intake Process</b> (95% target)	<b>122</b>	<b>19</b>	<b>649</b>	<b>122</b>	<b>141</b>	<b>87%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	01.09	JC15020066-C	Bor, D
2	01.10	JC15020066-C	Bor, D
3	01.10	JC15020100-C	Bue, R
4	01.10	JC14020442-C	Hic, L
5	01.04	JC15020045-C	Jac, A
6	01.10	JC14020531-C	Rob, J
7	01.06	JC15020108-C	Sev, R
8	01.10	JC15020108-C	Sev, R
9	01.10	JC14020460-C	She, C
10	01.10	JC14020557-C	Tal, A
11	01.10	150000364JUD-C	Tho, S
12	01.10	JC15020027-C	Tho, T
13	01.06	JC14020643-C	Tor, D
14	01.10	JC14020643-C	Tor, D
15	01.10	JC14020175-C	Val, B
16	01.06	JC13020735-C	Val, M
17	01.06	JC13020717-C	Val, M
18	01.10	JC13020717-C	Val, M
19	01.10	JC13020735-C	Val, M



# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 02 Control of Claims

<b>1 Litigation management</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.01	Is defense attorney referral made to an approved attorney, or exception explained?	15	0	64	15	15	100%
02.02	Is defense attorney assignment timely (not automatically upon receipt of claimant's notice of litigation, but when defense counsel advise and guidance is required)?	15	1	63	15	16	94%
02.03	Does assignment to defense attorney communicate evaluation and purpose?	16	0	63	16	16	100%
02.04	Is defense attorney's litigation plan and updates obtained timely and examiner's interception implemented, with search link copied to client representative and / or e-mail of legal correspondence provided?	13	1	65	13	14	93%
02.05	Is litigation budget established and monitored?	5	8	66	5	13	38%
Subcomponent Total		64	10	321	64	74	86%
<b>2 Payments</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.06	Is reason for payment documented (vendors required to include claimant name and claim number on invoice; all PDAs are approved by supervisor and settlement authority is documented as approved)?	37	4	38	37	41	90%
02.07	Is payment timely and where payment is disputed, is dispute resolution addressed timely and appropriately?	38	3	38	38	41	93%
02.08	Are Program Manager and Consultant notified of: payments >\$25k; overpayments and approach to recover overpayment; any stale dated checks and process to resolve stale dated status; and any penalties and self-imposed benefit increases with plan to reimburse by 20th day after the quarter ends?	0	0	79	0	0	N/A
Subcomponent Total		75	7	155	75	82	91%
<b>3 Statutory compliance</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.09	Are state statutory requirements met?	54	1	24	54	55	98%
02.10	Are federal statutory requirements met?	3	0	76	3	3	100%
02.11	Are decisions to delay and or deny claims discussed with the member prior to issuing the notice?	21	4	54	21	25	84%
Subcomponent Total		78	5	154	78	83	94%

# Claims Audit

## Technical Scoring by Criteria with Exceptions

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>02 Control of Claims</b> (95% target)	<b>217</b>	<b>22</b>	<b>630</b>	<b>217</b>	<b>239</b>	<b>91%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	02.05	JC12020765-C	Ada, E
2	02.11	JC15020066-C	Bor, D
3	02.05	JC08000264-C	Cum, S
4	02.07	JC11000468-C	Dou, E
5	02.05	JC13020704-C	Gra, J
6	02.02	JC12020164-C	How, K
7	02.05	JC08000469-C	Mun, N
8	02.05	JC10000533-C	Pom, R
9	02.06	JC14020124-C	Rec, C
10	02.05	JC10000682-C	Rob, E
11	02.07	JC10000682-C	Rob, E
12	02.09	JC10000682-C	Rob, E
13	02.11	JC15020108-C	Sev, R
14	02.04	JC030020232-C	Sil, S
15	02.05	JC030020232-C	Sil, S
16	02.06	JC030020232-C	Sil, S
17	02.07	JC030020232-C	Sil, S
18	02.06	JC13020735-C	Val, M
19	02.06	JC13020717-C	Val, M
20	02.11	JC13020735-C	Val, M
21	02.11	JC13020717-C	Val, M
22	02.05	JC08000317-C	Wri, J

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 03 File Organization / Documentation

<b>1 Document maintenance</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
03.01	Are documents maintained in a chronological order?	79	0	0	79	79	100%
03.02	Are documents referenced for ease of access?	73	6	0	73	79	92%
Subcomponent Total		152	6	0	152	158	96%
<b>2 Use of Information</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
03.03	Is information received used in disposition planning?	60	0	19	60	60	100%
03.04	Is disposition plan updated based upon information received?	51	4	24	51	55	93%
Subcomponent Total		111	4	43	111	115	97%
<b>3 Disposition Plan</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
03.05	Does examiner plan activities to implement disposition plan updates at 30-day intervals and update plan of action at 45-day intervals for medical only and indemnity claims or 180-day intervals for future medical claims?	34	20	25	34	54	63%
03.06	Does examiner schedule planned activities for timely completion?	36	22	21	36	58	62%
03.07	If planned activities are not completed as scheduled, is a new target completion date established?	6	6	67	6	12	50%
Subcomponent Total		76	48	113	76	124	61%
<b>4 Communication</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
03.08	Does examiner advise client, member and pertinent parties about away from desk status of 24 - 48 hours with contact information for back up by voicemail and e-mail?	2	0	77	2	2	100%
03.09	Does examiner advise Program Manager and Consultant of all catastrophic, death, potentially fraudulent, potential and filed 132a or Serious and Willful claims and WCAB hearings upon notice of such information?	1	1	77	1	2	50%
03.10	Does examiner keep claimant, client, member and pertinent parties informed about progress in disposition activities and when activity completion is delayed, provide an updated timeframe for completion?	27	10	42	27	37	73%
Subcomponent Total		30	11	196	30	41	73%

# Claims Audit

## Technical Scoring by Criteria with Exceptions

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>03 File Organization / Documentation</b> (95% target)	<b>369</b>	<b>69</b>	<b>352</b>	<b>369</b>	<b>438</b>	<b>84%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	03.05	JC020020218-C	Bir, J
2	03.06	JC020020218-C	Bir, J
3	03.05	JC15020066-C	Bor, D
4	03.06	JC15020066-C	Bor, D
5	03.05	JC08000586-C	Car, K
6	03.06	JC08000586-C	Car, K
7	03.07	JC08000586-C	Car, K
8	03.02	JC06000524-C	Chu, J
9	03.04	JC08000264-C	Cum, S
10	03.05	JC08000264-C	Cum, S
11	03.02	JC11000392-C	Dav, W
12	03.10	JC11000392-C	Dav, W
13	03.05	JC13020198-C	Die, K
14	03.05	JC13020625-C	Dur, S
15	03.06	JC13020625-C	Dur, S
16	03.04	JC08000518-C	Fin, G
17	03.05	JC08000518-C	Fin, G
18	03.06	JC08000518-C	Fin, G
19	03.02	JC13020301-C	Gor, P
20	03.05	JC14020442-C	Hic, L
21	03.06	JC14020442-C	Hic, L
22	03.05	JC12020164-C	How, K
23	03.10	JC12020164-C	How, K
24	03.02	JC15020045-C	Jac, A
25	03.06	JC15020045-C	Jac, A
26	03.02	JC05000234-C	Knu, K
27	03.05	JC05000234-C	Knu, K
28	03.06	JC05000234-C	Knu, K
29	03.05	JC12020176-C	Lea, J
30	03.06	JC12020176-C	Lea, J
31	03.07	JC12020176-C	Lea, J
32	03.04	JC02000316-C	Loz, S
33	03.05	JC02000316-C	Loz, S
34	03.06	JC02000316-C	Loz, S
35	03.07	JC11000872-C	Man, B
36	03.09	JC11000872-C	Man, B
37	03.05	JC13020461-C	Men, E
38	03.06	JC13020461-C	Men, E
39	03.10	JC08000469-C	Mun, N
40	03.05	JC13020160-C	Nun, Y
41	03.06	JC13020160-C	Nun, Y
42	03.05	JC12020412-C	Och, T
43	03.06	JC12020412-C	Och, T
44	03.10	JC12020412-C	Och, T
45	03.06	JC14020192-C	Par, G
46	03.07	JC10000533-C	Pom, R

# Claims Audit

## Technical Scoring by Criteria with Exceptions

47	03.10	JC14020124-C	Rec, C
48	03.05	JC05000603-C	Ris, J
49	03.10	JC05000603-C	Ris, J
50	03.05	JC10000682-C	Rob, E
51	03.06	JC10000682-C	Rob, E
52	03.05	JC14020531-C	Rob, J
53	03.06	JC14020531-C	Rob, J
54	03.10	JC14020531-C	Rob, J
55	03.06	JC14020136-C	Ron, S
56	03.10	JC14020136-C	Ron, S
57	03.02	JC11000239-C	Row, P
58	03.06	JC11000239-C	Row, P
59	03.07	JC11000239-C	Row, P
60	03.06	JC09000016-C	Shu, L
61	03.06	JC030020232-C	Sil, S
62	03.07	JC030020232-C	Sil, S
63	03.10	JC030020232-C	Sil, S
64	03.05	JC14020175-C	Val, B
65	03.06	JC14020175-C	Val, B
66	03.10	JC14020175-C	Val, B
67	03.04	JC08000317-C	Wri, J
68	03.05	JC08000317-C	Wri, J
69	03.06	JC08000317-C	Wri, J

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 04 Claim Investigation

<b>1 Use of outside investigation services</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
04.01	Is ISO Bodily Injury inquiry used timely and appropriately?	20	17	42	20	37	54%
04.02	Are experts / outside investigators used in evaluation timely and appropriately?	1	1	77	1	2	50%
04.03	Is information obtained from ISO Bodily Injury inquiry and experts / outside investigators used appropriately in disposition plan?	1	0	78	1	1	100%
Subcomponent Total		22	18	197	22	40	55%
<b>04 Claim Investigation</b> (95% target)		<b>22</b>	<b>18</b>	<b>197</b>	<b>22</b>	<b>40</b>	<b>55%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	04.01	JC15020066-C	Bor, D
2	04.01	JC08000469-C	Mun, N
3	04.01	JC12020412-C	Och, T
4	04.01	JC05000603-C	Ris, J
5	04.01	JC10000682-C	Rob, E
6	04.01	JC14020531-C	Rob, J
7	04.01	JC08000457-C	Rui, A
8	04.01	JC14020073-C	Rya, C
9	04.01	JC14020553-C	Sal, K
10	04.01	JC13020571-C	Sco, S
11	04.01	JC15020108-C	Sev, R
12	04.01	JC030020232-C	Sil, S
13	04.01	JC09020991-C	Ste, B
14	04.01	JC14020557-C	Tal, A
15	04.01	JC14020643-C	Tor, D
16	04.01	JC14020175-C	Val, B
17	04.01	JC08000317-C	Wri, J
18	04.02	JC08000317-C	Wri, J

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 05 Claim Resolution

<b>1 Pre-Litigation resolution assessment</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
05.01	Is opportunity for pre-litigation resolution recognized?	4	1	74	4	5	80%
05.02	Is resolution value appropriately assessed?	15	2	62	15	17	88%
Subcomponent Total		19	3	136	19	22	86%
<b>2 Resolution authority</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
05.04	Does examiner use client SAR form to make authority request appropriately documenting rationale for recommending settlement approach and value?	2	4	73	2	6	33%
05.05	Is authority request timely and appropriately considered and approved or disapproved with rationale provided?	3	0	76	3	3	100%
05.06	Does examiner provide excess carrier timely and appropriate authority request where resolution value is expected to exceed the SIR?	0	0	79	0	0	N/A
Subcomponent Total		5	4	228	5	9	56%
<b>05 Claim Resolution</b>		<b>24</b>	<b>7</b>	<b>364</b>	<b>24</b>	<b>31</b>	<b>77%</b>
(95% target)							

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	05.04	JC12020164-C	How, K
2	05.04	JC11000872-C	Man, B
3	05.01	JC11000239-C	Row, P
4	05.04	JC11000239-C	Row, P
5	05.02	JC030020232-C	Sil, S
6	05.04	JC030020232-C	Sil, S
7	05.02	JC06000658-C	Wai, P

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 06 Reserving

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>1 Reserve balancing</b>							
06.01	Is reserve balanced against payments and expected payments at appropriate intervals (within 5 business days of claim receipt; at 45 days from claim receipt; at 90 day intervals thereafter)?	78	1	0	78	79	99%
Subcomponent Total		78	1	0	78	79	99%
<b>2 Review of reserves for adjustment</b>							
06.02	Does reserve calculation documentation support initial reserve and reviews for reserve adjustment, as needed (within 10 days of information indicating reserve adjustment is needed)?	49	2	28	49	51	96%
Subcomponent Total		49	2	28	49	51	96%
<b>3 Reserve accuracy</b>							
06.03	Is indemnity reserve adequate for expected payments?	36	1	42	36	37	97%
06.04	Is rehabilitation / restoration reserve adequate for adequate for expected payments?	4	0	75	4	4	100%
06.05	Is medical reserve adequate for expected payments [Life Expectancy (LE) reserving or treatment duration reserving is to be realistically documented]?	59	1	19	59	60	98%
06.06	Is expense reserve adequate for expected payments?	56	1	22	56	57	98%
06.07	Is legal reserve adequate for expected payments and calculation documented separately from other expenses?	26	2	51	26	28	93%
Subcomponent Total		181	5	209	181	186	97%
		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>06 Reserving</b> (95% target)		<b>308</b>	<b>8</b>	<b>237</b>	<b>308</b>	<b>316</b>	<b>97%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	06.07	JC08000264-C	Cum, S
2	06.05	JC13020198-C	Die, K
3	06.02	JC08000518-C	Fin, G
4	06.01	JC13020704-C	Gra, J
5	06.02	JC13020704-C	Gra, J
6	06.03	JC13020704-C	Gra, J
7	06.06	JC13020704-C	Gra, J
8	06.07	JC13020735-C	Val, M



# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 07 Subrogation

#### 1 Subrogation recognition

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
07.01 Is criteria considered to identify subrogation or risk transfer opportunities used appropriately?	1	1	77	1	2	50%
Subcomponent Total	1	1	77	1	2	50%

#### 2 Subrogation pursuit

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
07.02 Are the third party and their carrier (if any) initially contacted within 10 days of opportunity identification?	1	0	78	1	1	100%
07.03 Are the third party and their carrier (if any) periodically contacted to provide notice of the amount of estimated recovery to which the member will be entitled?	1	0	78	1	1	100%
07.04 Is subrogation recovery appropriately pursued, obtained and credited to the claim or asserted toward future payments in the amount of the claimant's net recovery?	0	0	79	0	0	N/A
07.05 Is potential for risk transfer recovery identified and appropriately pursued?	0	2	77	0	2	0%
07.06 Did examiner recognize need to assign legal counsel for pursuit of recovery through intervention in suit filed by claimant or by filing suit on behalf of member?	1	0	78	1	1	100%
07.07 Did examiner work with legal counsel to coordinate the recovery effort within an appropriate budget?	0	0	79	0	0	N/A
Subcomponent Total	3	2	469	3	5	60%

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>07 Subrogation</b> (95% target)	<b>4</b>	<b>3</b>	<b>546</b>	<b>4</b>	<b>7</b>	<b>57%</b>

#### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	07.01	JC15020100-C	Bue, R
2	07.05	JC15020100-C	Bue, R
3	07.05	JC13020704-C	Gra, J

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 08 Administrator Effectiveness

#### 1 Quality Control

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
08.01 Does supervisor provide oversight at appropriate intervals (at 90 days of claim receipt; at 90 day intervals for active indemnity cases incurred > \$50k; at 180-day intervals for active indemnity cases < \$50k and for future medical cases)?	1	54	24	1	55	2%
08.02 Does supervisor provide appropriate claims handling guidance?	0	10	69	0	10	0%
08.03 Does adjuster follow up on claims handling guidance received from supervisor?	0	0	79	0	0	N/A
Subcomponent Total	1	64	172	1	65	2%

# Claims Audit

## Technical Scoring by Criteria with Exceptions

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>08 Administrator Effectiveness</b> (95% target)	<b>1</b>	<b>64</b>	<b>172</b>	<b>1</b>	<b>65</b>	<b>2%</b>

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	08.01	JC12020765-C	Ada, E
2	08.02	JC12020765-C	Ada, E
3	08.01	JC06000631-C	Ant, J
4	08.02	JC06000631-C	Ant, J
5	08.01	JC13020428-C	Ban, A
6	08.02	JC020020218-C	Bir, J
7	08.01	JC15020066-C	Bor, D
8	08.02	JC15020066-C	Bor, D
9	08.01	JC15020100-C	Bue, R
10	08.01	JC12020766-C	Cal, I
11	08.02	JC12020766-C	Cal, I
12	08.01	JC08000586-C	Car, K
13	08.02	JC08000586-C	Car, K
14	08.01	JC06000524-C	Chu, J
15	08.01	JC10000902-C	Cro, G
16	08.02	JC10000902-C	Cro, G
17	08.01	JC08000264-C	Cum, S
18	08.02	JC08000264-C	Cum, S
19	08.01	JC11000392-C	Dav, W
20	08.01	JC13020198-C	Die, K
21	08.02	JC13020198-C	Die, K
22	08.01	JC11000468-C	Dou, E
23	08.01	JC13020625-C	Dur, S
24	08.01	JC08000518-C	Fin, G
25	08.01	JC13020704-C	Gra, J
26	08.01	JC06000181-C	Har, M
27	08.01	JC14020442-C	Hic, L
28	08.01	JC12020164-C	How, K
29	08.01	JC15020045-C	Jac, A
30	08.01	JC12020176-C	Lea, J
31	08.01	JC02000316-C	Loz, S
32	08.01	JC14020547-C	Luk, L
33	08.01	JC08000469-C	Mun, N
34	08.01	JC13020160-C	Nun, Y
35	08.01	JC12020412-C	Och, T
36	08.01	JC05000779-C	Par, G
37	08.01	JC14020192-C	Par, G
38	08.01	JC10000533-C	Pom, R
39	08.01	JC14020124-C	Rec, C
40	08.01	JC05000603-C	Ris, J
41	08.01	JC10000682-C	Rob, E
42	08.02	JC10000682-C	Rob, E
43	08.01	JC14020531-C	Rob, J
44	08.01	JC14020136-C	Ron, S
45	08.01	JC11000239-C	Row, P
46	08.01	JC08000457-C	Rui, A

# Claims Audit

## Technical Scoring by Criteria with Exceptions

47	08.01	JC14020563-C	Rum, J
48	08.01	JC14020073-C	Rya, C
49	08.01	JC14020553-C	Sal, K
50	08.01	JC13020571-C	Sco, S
51	08.01	JC15020108-C	Sev, R
52	08.01	JC09000016-C	Shu, L
53	08.01	JC030020232-C	Sil, S
54	08.01	JC11000586-C	Smi, J
55	08.01	JC14020557-C	Tal, A
56	08.01	JC15020027-C	Tho, T
57	08.01	JC14020643-C	Tor, D
58	08.01	JC14020175-C	Val, B
59	08.01	JC13020735-C	Val, M
60	08.01	JC13020717-C	Val, M
61	08.01	JC06000658-C	Wai, P
62	08.01	JC09000040-C	Whi, M
63	08.01	JC09020743-C	Wil, G
64	08.01	JC08000317-C	Wri, J

### 09 Cost Containment

<b>1 Nurse case manager / Ergonomic evaluation usage</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
09.01	Is nurse case management used timely and appropriately?	19	4	56	19	23	83%
09.02	Is Ergonomic evaluation used timely (upon request from the PTP or PQME or AME) and appropriately (upon discussion with member, using consultant from client's approved vendor list, and providing instructions and assignment completion oversight)?	2	0	77	2	2	100%
Subcomponent Total		21	4	133	21	25	84%
<b>2 Utilization review usage</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
09.03	Is utilization review used timely and appropriately?	43	0	36	43	43	100%
Subcomponent Total		43	0	36	43	43	100%
<b>3 Bill review usage</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
09.04	Is bill review used timely and appropriately?	50	0	29	50	50	100%
Subcomponent Total		50	0	29	50	50	100%
<b>09 Cost Containment</b>		<b>114</b>	<b>4</b>	<b>198</b>	<b>114</b>	<b>118</b>	<b>97%</b>
(95% target)							

#### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	09.01	JC14020547-C	Luk, L
2	09.01	JC14020124-C	Rec, C
3	09.01	JC14020557-C	Tal, A
4	09.01	JC08000317-C	Wri, J

# Claims Audit

## Technical Scoring by Criteria with Exceptions

### 10 Reporting to Excess Carriers

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>1 Initial report to excess carrier</b>							
10.01	Is initial report to excess carrier timely (within 6 days of realizing reporting criteria is met - 50% of SIR or severity criteria) and appropriately (assessed for thoroughness by supervisory)?	0	0	79	0	0	N/A
Subcomponent Total		0	0	79	0	0	100%
<b>2 Subsequent report to excess carrier</b>							
10.02	Are subsequent reports sent to excess carrier timely and appropriately (assessed for thoroughness by supervisory)?	1	1	77	1	2	50%
Subcomponent Total		1	1	77	1	2	50%
<b>3 Excess recoveries</b>							
10.03	Are excess reimbursements credited to the claim file and file is updated for amount of recovery due, additional recovery still owed and efforts undertaken to seek such recovery?	0	1	78	0	1	0%
Subcomponent Total		0	1	78	0	1	0%
<b>10 Reporting to Excess Carriers</b>		<b>1</b>	<b>2</b>	<b>234</b>	<b>1</b>	<b>3</b>	<b>33%</b>
(95% target)							

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	10.02	JC02000316-C	Loz, S
2	10.03	JC02000316-C	Loz, S

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>Administrator Overall</b>		<b>1,182</b>	<b>216</b>	<b>3,579</b>	<b>1,182</b>	<b>1,398</b>	<b>85%</b>
(95% target)							

## **Appendix F**

### **CorVel NCM Scoring by Criteria with Exceptions**

# Claims Audit

## NCM Scoring by Criteria with Exceptions

CorVel

Components and Subcomponent		Number of Responses			Weighted		Score
<b>01 Triage / Nurse Case Management Referral</b>							
<b>1 Triage Account Instructions</b>							
01.01	Was case reviewed by Triage Nurse according to account instructions?	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
		1	0	22	1	1	100%
Subcomponent Total		1	0	22	1	1	100%
<b>2 Assignment Per Criteria</b>							
01.02	Was the rationale for case assignment to a NCM according to criteria?	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
		1	0	22	1	1	100%
Subcomponent Total		1	0	22	1	1	100%
<b>3 Assignment Rational</b>							
01.03	Is assignment rational documented?	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
		1	0	22	1	1	100%
Subcomponent Total		1	0	22	1	1	100%
<b>01 Triage / Nurse Case Management Referral</b>		<b>3</b>	<b>0</b>	<b>66</b>	<b>3</b>	<b>3</b>	<b>100%</b>
(95% target)							

**Exceptions** (Scored below 100%)

# Claims Audit

## NCM Scoring by Criteria with Exceptions

### 02 NCM Evaluation / Initial Contacts

<b>1 Contacts</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.01	Did Examiner reassess need for NCM assignment after ruled out at Triage, as treatment plan develops and document rationale?	21	1	1	21	22	95%
02.02	Did the NCM make contact or reasonable attempts to contact the injured worker within 2 business days of case assignment?	0	0	23	0	0	N/A
02.03	Did the NCM make contact or reasonable attempts to contact the treating physician or performing review of available medical records within 2 business days of case assignment?	0	0	23	0	0	N/A
02.04	Did the NCM make contact or reasonable attempts to contact the employer within 2 business days of case assignment?	0	0	23	0	0	N/A
Subcomponent Total		21	1	70	21	22	95%
<b>2 Communication</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.05	Did the NCM make contact or reasonable attempts to contact the injured worker's supervisor through the employer within 2 business days of case assignment?	0	0	23	0	0	N/A
Subcomponent Total		0	0	23	0	0	N/A
<b>3 Assessment</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
02.06	Is there evidence the NCM communicated with the examiner within 48 hours or 2 business days of case assignment?	0	0	23	0	0	N/A
Subcomponent Total		0	0	23	0	0	N/A
<b>02 NCM Evaluation / Initial Contacts</b>		<b>21</b>	<b>1</b>	<b>116</b>	<b>21</b>	<b>22</b>	<b>95%</b>
(95% target)							

### Exceptions (Scored below 100%)

	QUESTION	CLAIM NUMBER	
1	02.01	JC12020768-C	Ran, P



# Claims Audit

## NCM Scoring by Criteria with Exceptions

### 03 Medical Management

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>1 Communication</b>							
03.01	Did the NCM clearly document an initial assessment and action plan within 5 business days of case assignment?	0	0	23	0	0	N/A
03.02	Were disability duration and clinical treatment guidelines referenced / documented?	0	0	23	0	0	N/A
03.03	Did the NCM maintain ongoing communication with the injured worker or representative?	0	0	23	0	0	N/A
03.04	Did the NCM maintain ongoing communication with the treating physician and pertinent providers?	0	0	23	0	0	N/A
Subcomponent Total		0	0	92	0	0	N/A
<b>2 Control of File</b>							
03.05	Did the NCM maintain ongoing communications with the Examiner to collaborate on issues?	0	0	23	0	0	N/A
03.06	Did the NCM promote the Examiner's control of the file?	0	0	23	0	0	N/A
Subcomponent Total		0	0	46	0	0	N/A
<b>3 Assignment</b>							
03.07	Did the NCM assist the examiner and employer to realize injury characteristics best addressed by FNCM versus TNCM and gain agreement for appropriate and timely field and or telephonic management?	0	0	23	0	0	N/A
03.08	Did the NCM document rationale for managing case through field versus telephonic approach in accordance with referral guidelines?	0	0	23	0	0	N/A
Subcomponent Total		0	0	46	0	0	N/A
<b>4 Assessments Documentation</b>							
03.09	Does NCM complete assessment documentation in accordance with guidelines?	0	0	23	0	0	N/A
Subcomponent Total		0	0	23	0	0	N/A
<b>03 Medical Management</b>		<b>0</b>	<b>0</b>	<b>207</b>	<b>0</b>	<b>0</b>	<b>N/A</b>
(95% target)							

**Exceptions** (Scored below 100%)

# Claims Audit

## NCM Scoring by Criteria with Exceptions

### 04 Disability Management

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>1 RTW Goals</b>							
04.01	Did the NCM clearly document and update assessments and action plans at least every 30 days or when there was significant status changes?	0	0	23	0	0	N/A
04.02	Did the NCM establish RTW goals based upon disability duration guidelines?	0	0	23	0	0	N/A
Subcomponent Total		0	0	46	0	0	N/A
<b>2 Addressing Extended Disability</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
04.03	Did the NCM actively pursue adequate functional capacity statements from the treating physician in a timely manner expressing the urgency of obtaining a response?	0	0	23	0	0	N/A
04.04	Did the NCM request justification for excessive disability days or recommend / pursue an alternative opinion to evaluate work capacity or obtain a work release?	0	0	23	0	0	N/A
Subcomponent Total		0	0	46	0	0	N/A
<b>04 Disability Management</b>		<b>0</b>	<b>0</b>	<b>92</b>	<b>0</b>	<b>0</b>	<b>N/A</b>
(95% target)							

**Exceptions** (Scored below 100%)

### 05 Supervision and NCM Impact

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>1 Supervisory Reviews</b>							
05.01	Is there evidence of supervisory review within 45 days of NCM assignment and subsequent reviews every 90 days?	0	0	23	0	0	N/A
Subcomponent Total		0	0	23	0	0	N/A
<b>2 NCM Closure</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
05.02	Does Supervisor evidence a collaborative process between employer examiner and NCM when budget of \$3,000 and any subsequent \$3,000 threshold is reached?	0	0	23	0	0	N/A
Subcomponent Total		0	0	23	0	0	N/A
<b>3 Effectiveness</b>		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
05.03	Was the case closed according to closure criteria?	0	0	23	0	0	N/A
05.04	Was the case manager effective in containing medical costs, treatment duration and / or disability duration on this claims?	0	0	23	0	0	N/A
Subcomponent Total		0	0	46	0	0	N/A
<b>05 Supervision and NCM Impact</b>		<b>0</b>	<b>0</b>	<b>92</b>	<b>0</b>	<b>0</b>	<b>N/A</b>
(95% target)							

**Exceptions** (Scored below 100%)

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
<b>Administrator Overall</b>		<b>24</b>	<b>1</b>	<b>573</b>	<b>24</b>	<b>25</b>	<b>96%</b>
(95% target)							

## **Appendix G**

### **CorVel UR Scoring by Criteria with Exceptions**

UR Scoring Summary by Claim

**001-JC020020017**  
**Orn, L**

Request: **DME**

Adjuster: **CorVel**  
 Date of Loss: **11/20/2013**

AUDITOR

Reviewer: **Dr Lester Sacks**  
 Date: 7/13/2015  
 Revised on:

Preauthorization Review:

Control #: 4911195-CM13-0059  
 RFA Type: DME  
 Received Date: 12/2/2013  
 Completed: 4/4/2014  
 RFA by: Sanjay Chauhan  
 Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**002-JC13020413**

Request: **PT**

**Cas, E**

Adjuster: **CorVel**  
Date of Loss: **4/3/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
Date: 7/13/2015  
Revised on:

Preauthorization Review:

Control #: 4914908-CM14-0039  
RFA Type: PT  
Received Date: 3/13/2014  
Completed: 8/12/2014  
RFA by: Gary Wisner, MD  
Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**003-JC10000721**

Request: **RX**

**Mic, N**

Adjuster: **CorVel**  
Date of Loss: **9/30/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
Date: 7/13/2015  
Revised on:

Preauthorization Review:

Control #: 4915693-CM14-0163  
RFA Type: RX  
Received Date: 10/3/2014  
Completed: 1/28/2015  
RFA by: Carl Shin, MD  
Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	1	1	0	1	2	50%	95%
Physician Advisor usage	1	1	1	1	2	50%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	16	2	2	16	18	100%	95%

**Comments:**

- 01 6 IMR partially overturns the CorVel denial.
- 01 3 Recommend consideration of injured worker's treatment plan and response to treatment in addition to MTUS guidelines to evaluate appropriateness of medication therapy.
- 01 4 Recommend communication with physician who submits the RFA to thoroughly develop rationale for treatment request.

UR Scoring Summary by Claim

**004-JC14020192**

Request: **SX**

**Par, G**

Adjuster: **CorVel**  
Date of Loss: **8/27/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
Date: 7/13/2015  
Revised on:

Preauthorization Review:

Control #: 4976268-CM14-0159  
RFA Type: SX  
Received Date: 9/29/2014  
Completed: 12/10/2014  
RFA by: Daniel Birkbeck, MD  
Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**005-JC14020402**  
**Her, B**

Request: **Psyche Consult and therapy**

Adjuster: **CorVel**  
Date of Loss: **4/9/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
Date: 7/13/2015  
Revised on:

Preauthorization Review:

Control #: 4920440-CM14-0047  
RFA Type: Psyche Consult and t  
Received Date: 4/15/2014  
Completed: 8/7/2014  
RFA by: Brendan Morley, MD  
Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	1	1	0	1	2	50%	95%
Physician Advisor usage	1	1	1	1	2	50%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	16	2	2	16	18	100%	95%

**Comments:**

- 01 6 CorVel's Non-Certificaiton is partially overturned by IMR.
- 01 3 Recommend consideration of treatment program in addition to MTUS guidelines to appreciate need for psyche consult.
- 01 4 Recommend discussion of non-certification wth physician submitting the RFA to ensure complete understanding of request rationale.



UR Scoring Summary by Claim

**006-JC08010019**  
**Gui, R**

Request: **RX Analgesic Patches**

Adjuster: **CorVel**  
 Date of Loss: **2/7/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
 Date: **7/13/2015**  
 Revised on:

Preauthorization Review:

Control #: 4924670-CM14-0025  
 RFA Type: RX Analgesic Patches  
 Received Date: 2/27/2014  
 Completed: 7/18/2014  
 RFA by: John Massey, MD  
 Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR Application Incorrect and Returned by Maximus.

UR Scoring Summary by Claim

**007-JC10000181**  
**Chr, S**

Request: **PT**

Adjuster: **CorVel**  
 Date of Loss: **7/15/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
 Date: **7/13/2015**  
 Revised on:

Preauthorization Review:

Control #: 4976158-CM14-0116  
 RFA Type: PT  
 Received Date: 7/24/2014  
 Completed: 8/6/2014  
 RFA by: Michael Amster, MD  
 Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**008-JC030020232**  
**Sil, S**

Request: **DX**

Adjuster: **CorVel**  
 Date of Loss: **8/25/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
 Date: 7/13/2015  
 Revised on:

Preauthorization Review:

Control #: 4939726-CM14-1570  
 RFA Type: DX  
 Received Date: 9/25/2014  
 Completed: 10/28/2014  
 RFA by: Paul Murphy, MD  
 Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	5	0	2	5	5	100%	95%
Overall	17	0	3	17	17	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**009-JC12020671**

Request: **RX**

**Tab, Y**

Adjuster: **CorVel**  
Date of Loss: **5/28/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
Date: **7/13/2015**  
Revised on:

Preauthorization Review:

Control #: **4959286-CM14-0097**  
RFA Type: **RX**  
Received Date: **6/26/2014**  
Completed: **10/7/2014**  
RFA by: **Jeffrey Yung, MD**  
Decision: **PR: Non-Certification**

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**010-JC12020671**

Request: **DME**

**Tab, Y**

Adjuster: **CorVel**

Date of Loss: **5/28/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**

Date: 7/13/2015

Revised on:

Preauthorization Review:

Control #: 4959287-CM14-0097

RFA Type: DME

Received Date: 6/26/2014

Completed: 10/7/2014

RFA by: Jeffrey Yung, MD

Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**011-JC13020691**

Request: **PT**

**Car, J**

Adjuster: **CorVel**  
Date of Loss: **8/1/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
Date: **7/13/2015**  
Revised on:

Preauthorization Review:

Control #: 4931294-CM14-0124  
RFA Type: PT  
Received Date: 8/7/2014  
Completed: 9/26/2014  
RFA by: John Casey, MD  
Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**012-JC13020484**  
**Lom, L**

Request: **Accupuncture**

Adjuster: **CorVel**  
 Date of Loss: **12/10/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
 Date: **7/13/2015**  
 Revised on:

Preauthorization Review:

Control #: 4952433-CM14-0097  
 RFA Type: Accupuncture  
 Received Date: 12/26/2014  
 Completed: 1/12/2015  
 RFA by: James Sweeney, MD  
 Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR Application 1/15/2015, PQME determines non-industrial.

UR Scoring Summary by Claim

**013-JC02000554**  
**Gar, L**

Request: **DME/Home PT**

Adjuster: **CorVel**  
 Date of Loss: **10/7/2013**

AUDITOR

Reviewer: **Dr Lester Sacks**  
 Date: **7/13/2015**  
 Revised on:

Preauthorization Review:

Control #: 4945259-CM13-0050  
 RFA Type: DME/Home PT  
 Received Date: 10/10/2013  
 Completed: 3/11/2014  
 RFA by: Bobby Tay, MD  
 Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	1	1	1	1	2	50%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	17	1	2	17	18	100%	95%

**Comments:**

- 01 6 IMR by Maximus upholds CovVel UR denial.
- 01 4 Recommend PRP be available to discuss adverse UR decision with the physician submitting the RFA.



UR Scoring Summary by Claim

**014-JC14020311**  
**Ste, K**

Request: **PT/DME/DX**

Adjuster: **CorVel**  
 Date of Loss: **5/2/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
 Date: **7/13/2015**  
 Revised on:

Preauthorization Review:

Control #: 4925382-CM14-0083  
 RFA Type: PT/DME/DX  
 Received Date: 6/5/2014  
 Completed: 10/20/2014  
 RFA by: Charlene Nilzawa, M  
 Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**015-JC12020235**  
**Cla, C**

Request: **DX Block**

Adjuster: **CorVel**  
Date of Loss: **4/16/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
Date: 7/13/2015  
Revised on:

Preauthorization Review:

Control #: 4978568-CM14-0071  
RFA Type: DX Block  
Received Date: 5/16/2014  
Completed: 12/15/2014  
RFA by: David Wood, MD  
Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	1	1	0	1	2	50%	95%
Physician Advisor usage	1	1	1	1	2	50%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	16	2	2	16	18	100%	95%

**Comments:**

- 01 6 Non-certificaiton is overturned by IMR.
- 01 3 Recommend consideration of treatment program in addition to MTUS guidelines to appreciate need for treatment per RFA.
- 01 4 Recommend discussion of non-certification wth physician submitting the RFA to ensure complete understanding of RFA rationale.

UR Scoring Summary by Claim

**016-JC08020009**

Request: **RX**

**Tad, R**

Adjuster: **CorVel**  
Date of Loss: **3/19/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
Date: **7/13/2015**  
Revised on:

Preauthorization Review:

Control #: **4924409-CM14-0052**  
RFA Type: **RX**  
Received Date: **4/21/2014**  
Completed: **8/26/2014**  
RFA by: **Sanjay Chauhaun**  
Decision: **PR: Non-Certification**

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**017-JC10000721**  
**Mic, N**

Request: **Acu PT**

Adjuster: **CorVel**  
 Date of Loss: **9/30/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
 Date: 7/13/2015  
 Revised on:

Preauthorization Review:

Control #: 5201896-CM14-0163  
 RFA Type: Acu PT  
 Received Date: 10/3/2014  
 Completed: 2/26/2015  
 RFA by: Carl Shin, MD  
 Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial of acupuncture therapy.

UR Scoring Summary by Claim

**018-JC04000736**

Request: **RX**

**Woo, A**

Adjuster: **CorVel**

Date of Loss: **5/23/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**

Date: 7/13/2015

Revised on:

Preauthorization Review:

Control #: 4980776-CM14-0076

RFA Type: RX

Received Date: 5/1/2014

Completed: 8/29/2014

RFA by: Matthew Johnson, M

Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	1	0	1	1	1	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	17	0	3	17	17	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**019-JC02000316**

Request: **RX**

**Loz, S**

Adjuster: **CorVel**  
Date of Loss: **9/26/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
Date: 7/13/2015  
Revised on:

Preauthorization Review:

Control #: 4998674-CM14-0176  
RFA Type: RX  
Received Date: 10/24/2014  
Completed: 3/5/2015  
RFA by: Brendan Morley, MD  
Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	2	0	0	2	2	100%	95%
Physician Advisor usage	2	0	1	2	2	100%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	18	0	2	18	18	100%	95%

**Comments:**

01 6 IMR by Maximus upholds CovVel UR denial.

UR Scoring Summary by Claim

**020-JC14020134**  
**Tic, T**

Request: **Topical NSAID and PT**

Adjuster: **CorVel**  
Date of Loss: **6/11/2014**

AUDITOR

Reviewer: **Dr Lester Sacks**  
Date: 7/13/2015  
Revised on:

Preauthorization Review:

Control #: 4997498-CM14-0092  
RFA Type: Topical NSAID and P  
Received Date: 6/18/2014  
Completed: 2/26/2015  
RFA by: Daniel Kharrazi, MD  
Decision: PR: Non-Certification

Sub-Components	Number of Responses			Weighted		Score	Target
	Yes	No	n/a	Actual	Possible	Pct	Pct
In-Take	4	0	0	4	4	100%	95%
Information access	2	0	0	2	2	100%	95%
Preauthorization thoroughness	1	1	0	1	2	50%	95%
Physician Advisor usage	1	1	1	1	2	50%	95%
Decision documentation	2	0	0	2	2	100%	95%
Communication and follow up	6	0	1	6	6	100%	95%
Overall	16	2	2	16	18	100%	95%

**Comments:**

- 01 6 IMR partially overturns CorVel denial of Anagesic patch and therapy.
- 01 3 Recommend considering treatment plan and response to treatment in addition to the treatment guidelines. IW status post rotator cuff repair complicated by impingement syndrome unrelieved by 24 post operative therapy visits.
- 01 4 Recommend communication with physician who submits the RFA to thoroughly develop rationale for treatment request.

## **Appendix H**

### **Common Abbreviations**



## Common Abbreviations

Abbreviation	Meaning
ACOEM	American College of Occupational and Environmental Medicine
AME	Agreed Medical Examination or Examiner
AOE/COE	Arising Out of Employment/In the Course of Employment
AA	Applicant's (IW's) Attorney
AQME	Applicant Qualified Medical Examination or Examiner
CIS	Claims Information System
C&R	Compromise & Release
CCR	California Code of Regulation
COLA	Cost of Living Adjustment
DA	Defense Attorney = Defense Counsel
DC	Doctor of Chiropractic
DEU	Disability Evaluation Unit
DFR	Doctor's First Report
DOI	Date of Injury
DOK	Date of Knowledge
DOR	Declaration of Readiness to Proceed
DQME	Defense Qualified Medical Examination or Examiner
DWC	Division of Workers' Compensation
EDEX	DWC's Electronic Data Exchange System
ER	Employer
EROI	Employer's Report of Occupational Injury or Illness (DWC Form 5020)
EFJA	Essential Functions Job Analysis
IR	Informal or Impairment Rating
IW	Injured Worker
LC	Labor Code
LE	Life Expectancy
MD	Physician
MMI	Maximum Medical Improvement
MO	Medical Only
MPN	Medical Provider Network
MRTW	Modified Return to Work
MVA	Motor Vehicle Accident
MSC	Mandatory Settlement Conference
NCM	(Field or Telephonic) Nurse Case Manager
NOPE	Notice of Potential Eligibility
ODG	Occupational Disability Guidelines
OMFS	Official Medical Fee Schedule
OSIP	Office of Self Insurance Plans

## Common Abbreviations

Abbreviation	Meaning
POA	Plan of Action
P&S	Permanent and Stationary
PQME	Panel Qualified Medical Examination or Examiner
PD	Permanent Disability
PDAs	Permanent Disability Advances
PPO	Preferred Provider Organization
PT	Physical Therapy
PTP	Primary Treating Physician
QIW	Qualified Injured Worker
QME	Qualified Medical Examination or Examiner
R/S	Recorded Statement
RRTW	Regular Return to Work
RU	Rehabilitation Unit
RFA	Request for Authorization
SIP	Self-Insurance Plans
SIR	Self-Insured Retention
SJDB	Supplemental Job Displacement Benefits
3P	Third Party
TD	Temporary Disability
UR	Utilization Review
VR	Vocational Rehabilitation
VRMA	Vocational Rehabilitation Maintenance Allowance
VRTD	Vocational Rehabilitation Temporary Disability
WCAB	Workers' Compensation Appeals Board

## **Appendix I**

### **Scoring by Claim (Redacted)**

## **Appendix J**

### **Audit Response of September 30, 2015**



September 30, 2015

Ms. Linda Cox  
Judicial Council of California  
Administrative Office of the Courts  
455 Golden Gate Avenue  
San Francisco, CA 94102-3688  
E-mail: [Linda.Cox@jud.ca.gov](mailto:Linda.Cox@jud.ca.gov)

RE: Bickmore's 2015 Workers' Compensation Claims and Managed Care Audit

Dear Ms. Cox,

Please accept this as the acknowledgment of receipt and formal response of Acclamation Insurance Management Services and Allied Managed Care in regard to Bickmore's 2015 Worker's Compensation and Managed Care Audit, referencing Bickmore's 8/14/15 cover letter.

While we have completed an extensive review of both the findings and recommendations of Bickmore, our below responses will focus on the areas of improvement, and action plans to ensure the level of performance in all categories is reflective of a score of 95% or greater.

**Acclamation Insurance Management – Operations Improvement Plan:**

1. Bickmore recommended reserve changes in (10) ten claims:

AIMS Response: All cited claims have been reviewed and reserves adjusted accordingly.

2. Staff retraining and reinforcement of expectations shall be conducted in the below areas, to ensure the overall performance levels in all categories meets and or exceeds a score of 95% or better going forward.

- **Intake Process – Score 83%:**

**AIMS Improvement plan: Reinforcement staff focusing on:**

- All incoming new claims will be Triaged by AIMS Supervisory staff & assigned to the appropriate Examiner within 24-hours of AIMS' receipt of claim. This will also provide a mechanism for the supervisors to monitor and to ensure newly reported claims are entered into the claim system within 1 day of receipt.

AIMS  
P.O. Box 269120  
Sacramento, CA 95826  
(916) 563-1900 FAX (916) 563-1919  
[www.aims4claims.com](http://www.aims4claims.com)

- Initial contact will be made with the Injured Worker within 24 hours of AIMS' receipt of the claim. A follow-up attempt will be made by the 5<sup>th</sup> day of receipt of claim. If no contact has been made, a "Call Back Letter" will be sent to the Injured Worker no later than 10 days from AIMS' receipt of claim. This information will be documented in the Notepad section of the Claims Management System under "Three Point Contact".
- Supervisors shall conduct an initial review of new Indemnity claims within 10 calendar days of AIMS' receipt, the review shall focus on evaluating the issue of compensability, subrogation potentials, the appropriateness of the examiners plan of actions and reserves, the issuance of statutory benefits and notices. Directions will be provided to the staff as needed. This information will be documented in the Notepad section of the Claims Management System under "Supervisor/Manager Review".

- **Control of Claims – Score 91%.**

**AIMS Improvement plan: Reinforcement staff training will focus on:**

- Insuring supervisory oversight and technical guidance are provided at set intervals, in accordance with requirements to maintain open claims on an active diary.
- AIMS will require the Examiners to complete the "Litigation Referral Form" in the Letters section of the Claims Management System, identifying key litigation issues and the use of the Legal Budget to be prepared by the litigation firm. This information will be documented in the Notepad section of the Claims Management System under "Legal".
- Examiners shall monitor the response and follow-up as necessary with legal counsel to ensure there is an appropriate litigation budget on record. It should be noted, this is a standardized request in AIMS legal referral form.
- Wage Statement Requests will be made to the Client if the salary information provided is less than the Statutory maximum. AIMS will request, in writing, a wage statement no less than 3 times. If there is no response from the Client, AIMS will discuss with JBWCP Committee.
- Re-enforcement training will be provided for the calculation of wages.
- Both the examiners and supervisors immediate recognition and follow through on securing an MSA evaluation when needed to move the case towards resolution.

- **File Org./Documentation – Score 82%**

**AIMS Improvement plan: Reinforcement staff training will focus on:**

- Insuring supervisory oversight and technical guidance are provided at set intervals, in accordance with requirements to maintain open claims on an active diary.
- AIMS will require the correct completion of the "90 Day POA" Notepad Templet – with special attention to the NEXT STEPS section which will clearly identify actions

required to either resolve outstanding issues or move file to closure. Each STEP will identify a completion due date or expected resolution date.

- Program Manager will have a diary on all claims that have the following issue:
    - Death
    - Dismemberment/loss of hearing or vision
    - Catastrophic brain injury
    - Hospitalization at time of injury more than 24 hours
    - Active indemnity claims with reserves greater than \$250,000
  - Incoming mail shall be indicated in the notepad section of the Claims Management System when information received changes or completes action items on the Plan of Action; or significantly changes the medical, work status or litigation of the claim.
- **Claim Investigation – Score 51%.**

**AIMS Improvement plan: Reinforcement staff training focusing on:**

- ISO checks will be completed for all new indemnity claims during the new claims set up the process, and thereafter on an annual basis when there is active medical care.
  - ISO checks will be completed when converting a Medical Only claim to an Indemnity claim.
  - ISO checks shall be completed when re-opening an indemnity claim for the provision of benefits.
  - Early Settlement Resolution shall be evaluated when the following occurs on a claim
    - Retirement
    - Resignation/termination
    - MPN has issues MMI Status & employee objects
    - Early indication of inability to Return To Work
    - All claim on delay & denied status
  - Files will be documented with an evaluation of the settlement potential, and pros/cons of early resolution.
- **Reserving- 94%.**

**AIMS Improvement plan: Reinforcement staff training focusing on:**

- The initial reserves will be set within 5 days of AIMS' receipt of claim and every 90 days thereafter if no substantial change has occurred in between.
- Substantial changes to the claim that impact reserves will be adjusted within 10 days of receipt of information.
- All reserve increases will be documented inside of the Claim Management System by using the "Reserve Worksheet" and updating the POA Notepad at the 90<sup>th</sup> day under the Reserves on the template.

- **Subrogation – Score 50%**

**AIMS Improvement plan: Reinforcement staff training focusing on:**

- All new claims shall be reviewed by both the supervisor and examiner for potential subrogation.
- Supervisors shall provide direction to the examiner in regard to the investigation of subrogation.
- Supervisors shall maintain claims with subrogation potential on a 90-day diary.
- Once the third party and or its carrier has been identified, pre-settlement of the subrogation claim, at regular intervals the examiner shall provide all parties with an update as to the workers compensation expenditures.
- Examiners shall follow up with defense counsel to ensure an appropriate litigation budget is established for the subrogation claim and that a detailed evaluation of the potential and risk for recovery are analyzed.
- Examiners shall work closely with legal counsel in the pursuant of an effective recovery.
- 

- **Administrative Effectiveness – Score 73%**

**AIMS Improvement plan: Reinforcement staff training will focus on:**

- AIMS to maintain supervisory oversight reviews at intervals per account instructions.
- Supervisory reviews shall provide examiners with appropriate guidance
- And ensure adjuster follow up on claims handling guidance received from supervisor.
- The staffs' timely recognition of the need to secure an ergonomic evaluation.

- **Reporting to Excess Carrier – Score 50%.**

**AIMS Improvement plan: Reinforcement staff training will focus on:**

- Current diary reviews will be conducted by the examiner and supervisor at mandated intervals on all open claims to ensure recoveries are requested and secured in a timely manner.

**Status of staff retraining and reinforcement of expectations:**

Staff retraining and reinforcement of expectations has been completed in the following areas:

- File Organization
- Claim Investigation
- Claim Resolution
- Reserving
- Cost Containment



Training in the following areas is targeted to be completed no later than October 14<sup>th</sup>:

- Intake Process
- Control of Claims
- Administrator Effectiveness:
- Subrogation/Reporting to Excess Carriers

### **Allied Managed Care's Improvement Plan**

AMC has learned from the audit and audit review. We recognize the main deficiencies of communication and documentation.

Allied Managed Care will implement the below actions to address the communication deficiencies with specific attention to documentation in Allied Connect as well as NavRisk. Communication will include all forms (verbal, written, fax and e-mail). All parties have agreed that if the communication is not documented that it can be assumed by both parties that it never occurred or was never addressed.

#### **02 Initial Contact/Evaluation**

- **CM will contact the injured worker within 2 business days of assignment.**

#### **03 Medical Management**

##### **1 Communication/ 4 Assignment**

- CM will review potential assignments with JBWCP triggers in mind when determining CM recommendations.
- Recommendation will include details and mechanism of injury/treatment specific details, and rationale for assignment. Red flags such as comorbidities or barriers to recovery or return to work will be documented. A clear action plan with specific CM goals will be detailed. The plan will be customized to the needs of the IW. This will provide the claims examiner with the necessary information required in discussing the assignment with the court.
- CM recommendations will be reviewed by the Manager of case management to assure AMC is meeting the requirement as well as ensure a thorough care plan has been developed. After 60 days, the Manager of case management will randomly review these recommendations to maintain consistency in the program and assure continued quality.
- Reports will be placed not only in Allied Connect but also in NavRisk by CM

##### **2 Control of file:**

- Staffing of CM files with examiners is often communicated verbally. CM will complete a status update and document the staffing in both Allied Connect and NavRisk.
- After every appointment or significant activity, Emails updates from CM's will be sent to the examiner, a copy will be placed in NavRisk and Allied Connect.

### **3 Assessment:**

- Re-training on Nursing Assessments will take place over the next 30 days by the Manager of case management.
- Manager will review all initial reports over the next 60 days to assure all nurses are providing a good assessment that documents barriers, a resolution to barriers, and the reason for continued CM or closure.
- Manager will review the 90-day report to determine if continued case management is necessary versus file closure.
- Manager/CM/CE will develop the care plan to document rationale and goals for continued case management. This collaboration will be documented in Allied Connect and NavRisk.

## **04 Disability Management**

### **1 .RTW Goals**

Every report should document ODG RTW guidelines associated with the diagnosis.

Reason for the extension of RTW goals should be clearly documented in the report.

Action Plan/Assessment will be updated every 30 days

### **2. Addressing Extended Disability**

CM shall address RTW with the provider and clearly document the conversation by e-mail, notes, or reports in NavRisk and Allied Connect.

CM will discuss modified or alternative duty, functional capacities and ergonomic evaluations and requests. Should FCE or Ergo evaluation be recommended and approved, it is the adjuster's responsibility to coordinate evaluation, assure equipment is ordered and delivered, and assess if there is relief/improvement from this equipment.

Manager will review every initial report and every 90-day report for the next 60 days to assure that RTW documentation is clearly documented.

## **05 Supervision and NCM Impact**

### **1. Supervisory Reviews**

Manager will review all initial evaluations for the next 60 days to ensure the CM is achieving the documentation noted above for clear documentation, RTW goals, staffing, and RTW.

Manager will review the initial report and the 90-day report to assess progress, assessment, RTW, goals, outcomes. Manager will be responsible for documenting this review in AlliedConnect and NavRisk.

Monthly reviews/roundtables will occur with the Manager/CM/CE and will address 1/3 of CM's open caseload.

As part of the improvement project AMC is working with IT on electronic transferring of CM updates into NavRisk, thereby making sure all updates are entered into NavRisk.

## 2. Closure/Effectiveness

CM has been requested to close files when case management clearly needs to continue or when a task assignment has been requested although CM believes that case management can still be of benefit.

- CM will document in closing report the rationale for closure and will include goals met or goals not met with reasons why further CM will or will not yield success of these goals.
- Closure report will document cost savings with an explanation of how the cost savings was achieved and calculated.

**Utilization Review: Scored 99% so did not address any deficiencies because both Dr. Randle and Dr. Sacks agreed the TFCC case in question elicited differing opinions from both of them. No change in protocol was determined to be required. The other two cases involved injections and the decision were to ensure these would always go for Peer review. UR nurses were trained regarding this change in process, and this revision is now part of our UR protocol. We consistently follow our UR protocols, take into account IW history and abide by medical guidelines and will consistently adhere to them ongoing.**

### In Summary:

AMC will provide training with the CM staff to review the information presented above and expectations. The Manager of Case Management will be reviewing every request for case management outside of triage, every initial evaluation report, and every 90-day review report. This will ensure that AMC is clearly reviewing the written documentation.

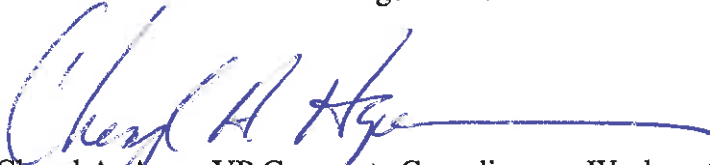
Corrective Action Plan Goal - 90 days

In closing, we value the trust Judicial Council of California has shown in our organizations, to provide third party administration and managed care services. Please be assured that all items of deficiency have been noted, and all applicable processes and expectations shall be thoroughly reviewed with our staff, as we are fully committed to provide you with a superior level of service.

Should you have any questions, please feel free to contact me. I can be reached via email at [cagee@aims4claims.com](mailto:cagee@aims4claims.com), by phone at 916 563-1900.

Very truly yours,

Acclamation Insurance Management Services



Cheryl A. Agee, VP Corporate Compliance – Workers Compensation

cc: Jacquelyn Miller: [JMiller@Bickmore.net](mailto:JMiller@Bickmore.net)  
Jo Ann Wood: [jwood@bickmore.net](mailto:jwood@bickmore.net)  
Lea Morales-Mendez, Director of Client Services, Allied Managed Care  
Lynn Cavalcanti- Sr. VP Operations, Acclamation Insurance Management Services.



# Judicial Branch Workers' Compensation Program

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ADVISORY COMMITTEE REPORT

MEMBER SURVEY COMPILATION  
MARCH 2016



JUDICIAL COUNCIL  
OF CALIFORNIA

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JUDICIAL BRANCH WORKERS'  
COMPENSATION PROGRAM  
ADVISORY COMMITTEE

# COMPILATION OF TPA PERFORMANCE SURVEY

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The focus of the 2015 survey was to obtain member feedback regarding the services provided to the members by Acclamation Insurance Management Services (AIMS), the program’s third-party claim administrator (TPA). This survey was deployed to members in mid-October of 2015.

Upon receiving the members’ responses, the JBWCP staff, AIMS, and Bickmore spearheaded an outreach effort to those respondents expressing frustration or dissatisfaction. The purpose of the outreach efforts is to address and resolve the concerns noted by the members.

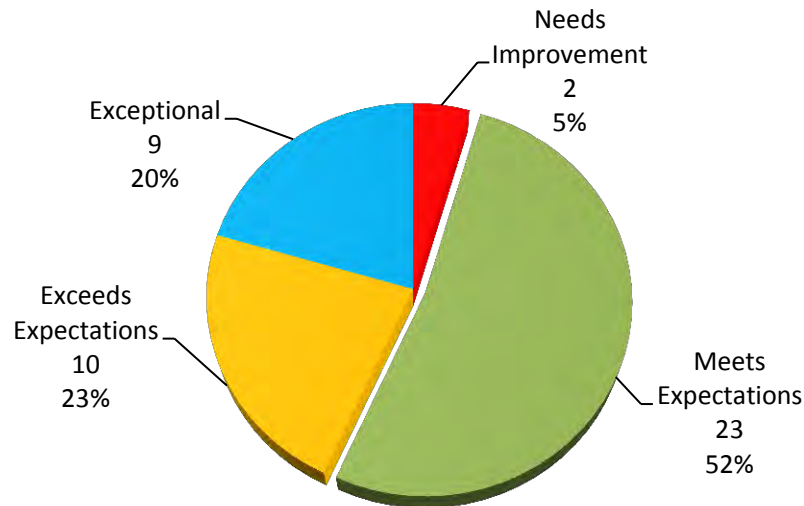
**1. Number of Survey Respondents: Forty-five responses from forty-one members:**

- |  |                     |                    |
|--|---------------------|--------------------|
| 1. Butte (2)   | 14. Merced          | 29. San Mateo      |
| 2. Calaveras   | 15. Modoc           | 30. Santa Barbara  |
| 3. Colusa  | 16. Mono            | 31. Santa Clara    |
| 4. Contra Costa  | 17. Monterey (2)    | 32. Santa Cruz     |
| 5. Court of Appeal, 4 <sup>th</sup><br>Appellate District,<br>Division 2 | 18. Napa            | 33. Shasta         |
| 6. El Dorado   | 19. Nevada          | 34. Siskiyou (2)   |
| 7. Fresno  | 20. Orange          | 35. Solano         |
| 8. Imperial  | 21. Plumas          | 36. Stanislaus (2) |
| 9. Inyo  | 22. Riverside       | 37. Sutter         |
| 10. Kern   | 23. San Benito      | 38. Tehama         |
| 11. Lake   | 24. San Bernardino  | 39. Tulare         |
| 12. Madera   | 25. San Diego       | 40. Tuolumne       |
| 13. Mariposa   | 26. San Francisco   | 41. Ventura        |
|  | 27. San Joaquin     |                    |
|  | 28. San Luis Obispo |                    |

**2. Claims examiner’s assigned to the responding members:**

Claims Examiner	Number of Members	Claims Examiner	Number of Members
Bonnie MacArthur	6	Roberta Williams	2
Keisha Jasper	4	Sudha Deane	5
Laura Pittenger	6	Tracie Arnaud	13
Maia Grosjean	3	Urbi Scott	4

### 3. Provide a rating for AIMS' professional conduct:



#### Comments:

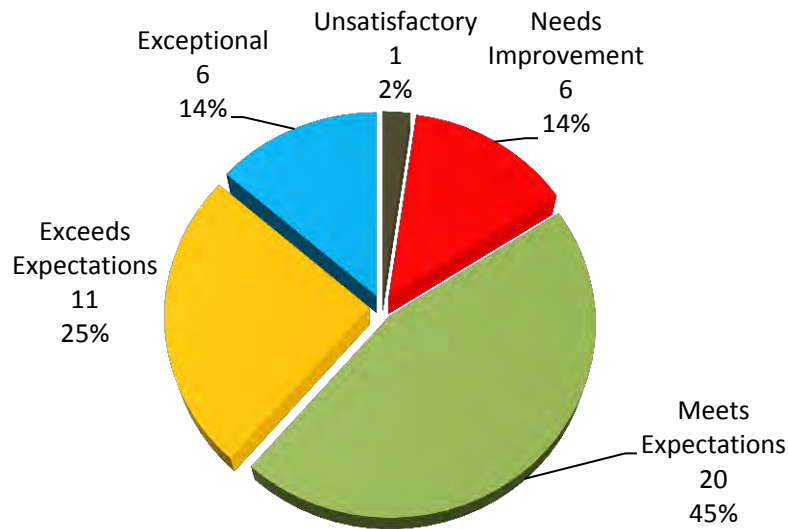
Three of the respondents who rated AIMS' professional conduct as **exceptional** provided comments that they experienced excellent customer service, with responses being prompt, polite and succinct.

Two respondents who rated AIMS' professional conduct as **exceeds expectations** provided comments that AIMS has been responsive and proactive in suggesting new approaches to challenging cases.

Six of the respondents who rated AIMS' professional conduct as **meets expectations** provided comments. Some stated that AIMS is professional, helpful, polite, and prompt in their responses. Others left comments indicating their examiners have not been readily available and communications have been abrupt. One left a comment that their entity has little contact with AIMS as they have no active cases.

Both respondents rating AIMS' professional conduct as **needs improvement** stated they had issues regarding claims management during the time their examiner was on leave, and they had incurred penalties due to AIMS not following through with necessary payments on open cases.

#### 4. Rate your claims examiner's ability to answer workers' compensation-related questions.



#### Comments:

Five of the respondents who rated AIMS as **exceptional** regarding their claims examiners' ability to answer workers' compensation questions commented that the examiners are prompt, thorough, helpful, and extremely knowledgeable. One entity also noted their examiner will either provide the answer, or research the answer and provide a quick response.

Five of the respondents who rated AIMS as **exceeds expectations** for this category commented that questions are answered thoroughly and confidently, and representatives have been proactive in their responses.

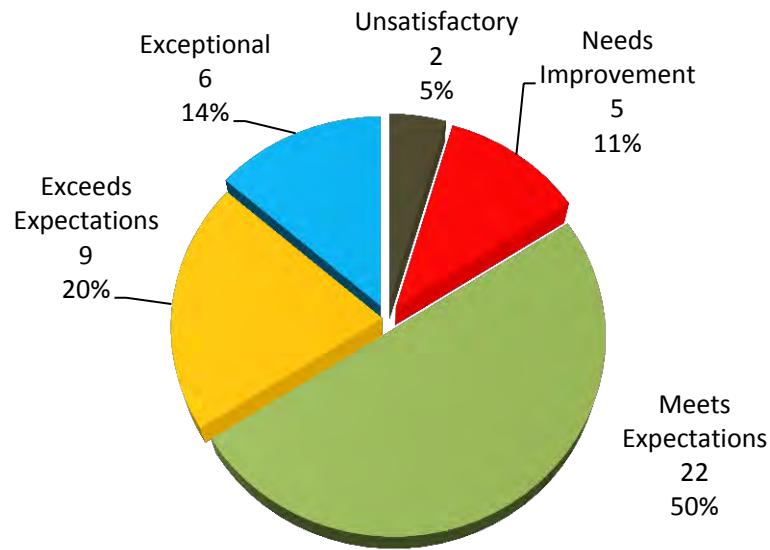
Five of the respondents who rated AIMS as **meets expectations** for this category commented that contact has been limited due to a minimal amount of claims. Other comments indicated their representative has been able to answer most questions, or consult with their supervisor when needed.

Four of the respondents who rated AIMS as **needs improvement** for this category provided comments indicating there have been many discrepancies with information, and examiners have demonstrated a lack of timeliness and general knowledge regarding workers' compensation.

The one entity that rated AIMS claims examiner's ability to answer workers' compensation questions as **unsatisfactory** left a comment indicating their representative is knowledgeable in workers' compensation, but not on their court cases.



**5. Rate the claims examiner's performance in responding to your inquiries in a timely manner.**



**Comments:**

Four of the respondents who rated AIMS as **meets expectations** regarding the claims examiners' responding to inquiries in a timely manner commented that they felt responses would be more timely if their representative worked during normal business hours, while others felt that their representative would be more readily available if the case load was not as demanding.

Both of the respondents who rated AIMS as **unsatisfactory** in this category left comments indicating they are asked the same questions multiple times, and their examiner asked the member about which cases were open.

Comments were not left for the ratings of exceptional, exceeds expectations, or needs improvement.

**6. In general, how often do you interact with your assigned claims examiner?**

	Number of Respondents
Daily	7
Weekly	8
Every 2 Weeks	2
Monthly	5
Occasionally – only when needed	23

**7. Please provide feedback regarding your interaction with the claims examiner.**

**Comments:**

**Positive** feedback for interaction with claims examiners include comments that their examiners are responsive, organized, timely, professional, eager, and friendly. Other comments included their appreciation for the representative's willingness to discuss options and keeping the entity well informed.

**Negative** feedback for interaction with claims examiners include that the online claim submission is confusing; there is little or no correspondence on claim status; and, staff turnover creates difficulty with communication. Comments are also provided that their examiner is unresponsive or unavailable; not proactive; possesses lack of familiarity with claims; lack of timeliness and accuracy; and communications can be abrasive.

**General** feedback is that the examiners are timely, courteous, professional, and providing quality service. Other general feedback identified the process as burdensome and complained the AIMS examiner demonstrated a lack of knowledge with claims; could be unresponsive and unsupportive' and demonstrated a lack of follow up with cases. One comment indicated AIMS needs to develop a process for when staff is on leave.

**8. Have you received feedback from employees regarding their interaction with the claims examiner?**

**Comments:**

**Positive** feedback indicated employees regard the examiners as knowledgeable, helpful, prompt, positive, and informative.

**Negative** feedback indicated employees believe the examiners are not timely or proactive, can be difficult to reach, the process is complicated, and communication can be abrupt.

**General** feedback was provided indicating employees regard the examiners as pleasant. The claim process has been simplified because of the examiner. However there was one comment that employees often call their department frustrated or confused after having contacted the adjuster.

**9. Have you had any interactions with either of the claims supervisors, Barbara Jones or Tricia Ingles?**

**Comments:**

**Positive** comments are that Ms. Jones and Ms. Ingles are knowledgeable and provide good strategies for challenging claims, are polite, professional, helpful, and responsive.

**Negative** comments are that Ms. Jones and Ms. Ingles should provide more oversight and guidance to staff.

**General** comments include statements that Ms. Jones and Ms. Ingles exhibit clear and concise communication, are responsive, and keep close watch of claims. However, there are respondents who commented that AIMS is not proactive and does not provide timely responses.

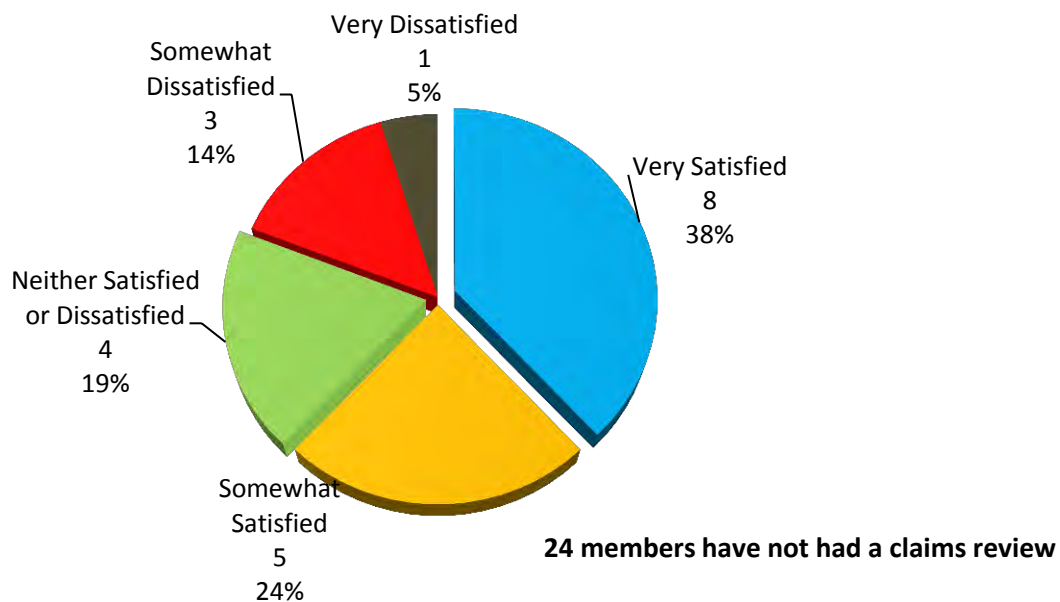
**10. Have you had any interaction with the AIMS support staff regarding specialized reports or problems with the NavRisk system?**

Twenty respondents stated that they have had interaction with AIMS support staff for NavRisk and all twenty indicated that AIMS staff has responded to them in a timely manner.

**Comments:**

Comments for those who have had interaction with the AIMS support staff regarding specialized reports or problems with the NavRisk system quantify the contact as responsive and helpful. Staff has provided quick responses to technical issues. However comments include statements that the NavRisk system is not user friendly, does not work well within their environment, or does not produce desired reports.

**11. How satisfied are you with the information presented by AIMS in your claims review?**



**Comments:**

Three comments were left by respondents who are **very satisfied** with the information presented in their claims review and that the review was very thorough and simple.

Three comments were left by respondents who are **somewhat satisfied** with the information presented in their claims review and stated while they feel the information was thorough, the review requires follow up because AIMS was not fully prepared for certain questions. Another commented that AIMS was not fully prepared and that the information presented in the claims

review did not differ greatly from what already could be accessed in NavRisk. One commented that their review scheduled for on-site had to be changed at the last minute to telephone.

One comment was provided by a respondent who is **neither satisfied nor dissatisfied** with the information presented in their claims review stating the information received from one examiner was later contradicted by other examiners.

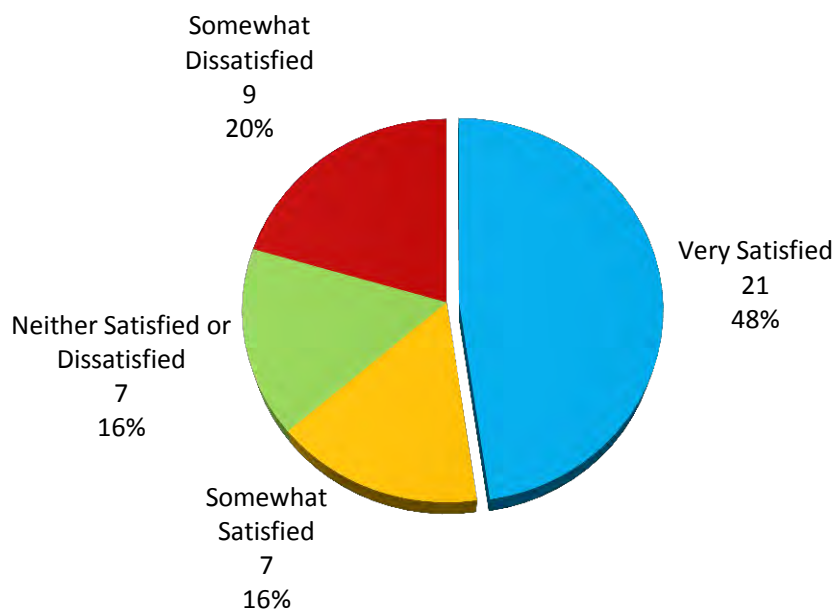
Three comments were left by respondents who are **somewhat dissatisfied** with the information presented in their claims review stating the reviews took a long time and did not provide the information needed, lacked follow up, and they prefer the review to be in person instead of over the phone.

The entity that was **very dissatisfied** with the information presented in their claims review found it to be very reactive (versus proactive) and scattered.

### 12. Do you have any recommendations to enhance the effectiveness of these reviews?

Recommendations listed to enhance the effectiveness of the reviews include; providing a summary of claim information prior to the meeting, more follow through, providing a report of progress from previous review, more frequent reviews, and ensure AIMS' staff is working on closing claims that have been open for extended periods of time.

### 13. What is your overall satisfaction with your claims examiner?



**Comments:**

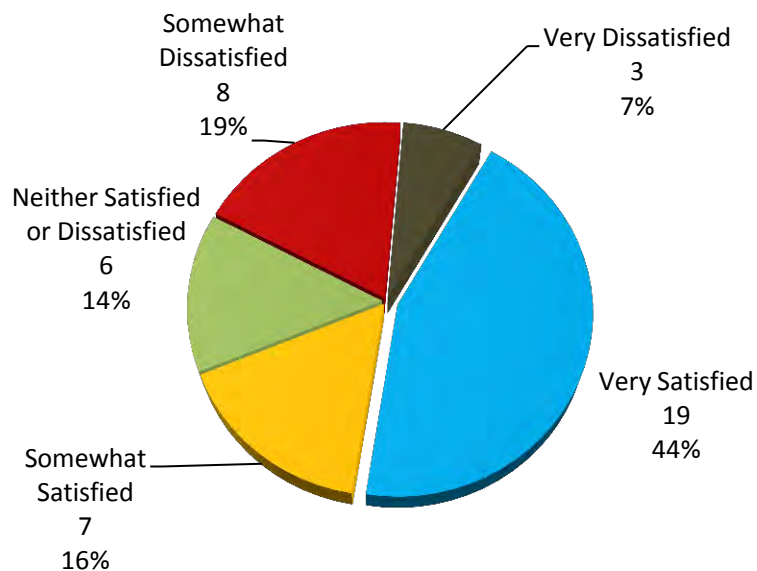
Two respondents who are overall **very satisfied** provided comments indicating their examiner has been very helpful and kept them up to date with their claims.

Three respondents who are overall **somewhat satisfied** provided comments indicating their examiner was less than responsive at times; and needed to be gentler when communicating with their employees.

Four respondents who are overall **neither satisfied nor dissatisfied** provided comments indicating they need quicker response times. Two of the respondents commented that they did not have any claims filed at the time the survey was captured.

Five respondents who are overall **somewhat dissatisfied** provided comments indicating their adjuster is not familiar with their cases, and AIMS employee turnover has been high. Other comments speculated that high caseloads for examiners impeded their ability to be successful in managing claims.

**14. How satisfied are you with AIMS overall?**



**Comments:**

Three respondents who are overall **very satisfied** with AIMS left comments indicating AIMS has a professional approach offering excellent technical knowledge, and are pleased with the amount of claims being resolved.

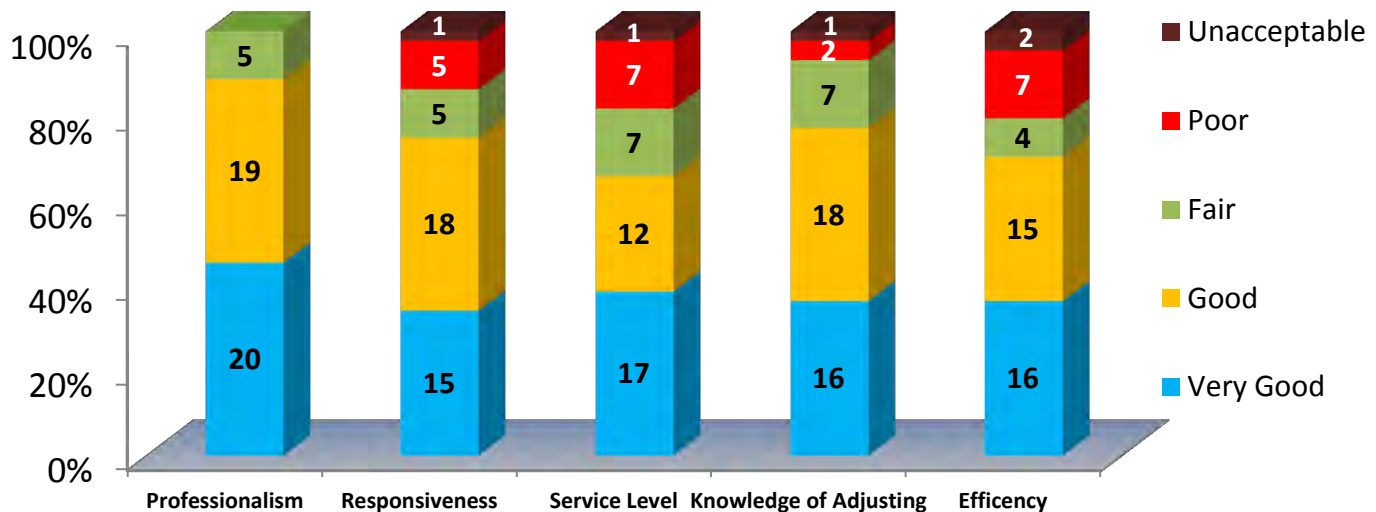
Five respondents who are overall **somewhat satisfied** with AIMS left comments indicating the examiner is very helpful. Other comments stated that AIMS level of service could be improved, and employee turnover creates challenges.

Two respondents who are overall **neither satisfied nor dissatisfied** with AIMS left comments indicating the process for filing claims is not user friendly.

Four respondents who are overall **somewhat dissatisfied** with AIMS left comments indicating they are disappointed in the response and lack of knowledge of claims, have experienced challenges as a result of “being in transition,” and experience difficulty with NavRisk.

All three entities who are overall **very dissatisfied** with AIMS left comments expressing frustration with NavRisk, stating that it is difficult to navigate and customer service and response time is poor. Another respondent desires that a Plan of Action be prepared as well as updates on older inactive claims. Also, they believe opportunities have been missed because claims are not managed timely.

**15. Please rate AIMS on professionalism, responsiveness, service level, knowledge of adjusting, and efficiency.**



**Comments:**

Comments regarding attributes weighted for AIMS include; staff is responsive and knowledgeable, AIMS helped process flow easily, and contact has been clear and professional. Other comments conclude low ratings are attributed to the level of service received when the assigned examiner was on leave. Another felt that challenges are to be expected in the first year.

**16. Please provide any suggestions you may have for improving AIMS' services.**

**Comments:**

Comments provided for suggestions on improving AIMS services include follow up and faster responses for claims, education to staff in the areas of WC procedures, communication, proactive claims management, decrease case load per examiner, and improve organization of NavRisk system.