

Judicial Branch Workers' Compensation Program

Advisory Committee Meeting

February 24, 2017



JUDICIAL COUNCIL OF CALIFORNIA

Call to Order and Roll Call

9:00 a.m.



Call to Order and Roll Call

9:00 a.m.



Review and Approval Of Minutes

Action Item

Approval of the minutes of the March 17, 2016 JBWCP Advisory Committee meeting.



Written Comments

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



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Review of Agenda

1. Introductions
2. Review and Discussion of JBWCP Resources for Members
3. JBWCP Advisory Committee Annual Agenda
4. Presentation of Actuarial Report
5. Allocation Results for Program Year 2017-18
6. Available Risk Control Training and Resources
7. TPA Stewardship Report
8. Results of the 2016 TPA Audit
9. Report from the Claims Settlement Authority Working Group
10. Report from the Alternative Deficit Reduction Working Group
11. New Federal OSHA Electronic Reporting Requirements



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**
- **Andi Barone**, Superior Court of California, County of Lassen
- **Jeanine Bean**, Superior Court of California, County of Stanislaus
- **Colette Bruggman**, Court of Appeal, Third Appellate District
- **Heather Capps**, Superior Court of California, County of Orange
- **Hon. Wynne S. Carvill**, Superior Court of California, County of Alameda
- **Stephanie Cvitkovich**, Superior Court of California, County of San Diego
- **Kevin Harrigan**, Superior Court of California, County of Glenn
- **Cindia Martinez**, Superior Court of California, County of Sonoma
- **James Owen**, Superior Court of California, County of Santa Cruz
- **Shannon Stone**, Superior Court of California, County of Contra Costa
- **Brian Taylor**, Superior Court of California, County of Solano
- **Kimberlie Turner**, Superior Court of California, County of San Bernardino
- **David H. Yamasaki**, Superior Court of California, County of Orange
- **T. Michael Yuen**, Superior Court of California, County of San Francisco



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Judicial Council Staff

Program Administration

- Aurora Rezapour, Acting Director HR
- Patrick Farrales, JBWCP Program Manager
- Maria Kato, Senior HR Analyst
- Jade Vu, Senior HR 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, President, Actuarial Consulting, Bickmore
 - Jacquelyn Miller, Workers' Compensation Oversight Manager
 - Jo Ann Wood, Claims Auditor
 - Jeff Johnston, Director of Risk Control
 - Jim Szymanski, Risk Control Analyst



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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)

- Dominic Russo, President and CEO
- Lynn Cavalcanti, Senior VP Operations
- Tricia Baker, AVP Operations
- Lea Morales-Mendez, Director of Client Services
- Carol Azzarito, Program Manager



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JBWCP Resources Available to Members

Jackie Miller, Bickmore



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¹⁵ JBWCP Workers' Compensation Resources

Program Management

Membership Assistance; Program Guidance; JCC
Coordination

JBWCP Staff

Maria Kato – Sr. HR Analyst (Trial Courts)

Jade Vu – Sr. HR Analyst (Judiciary)

Patrick Farrales – Program Administrator

Aurora Rezapour, Acting Director HR



JBWCP Workers' Compensation Resources

Claims Technical Expertise

Benefit administration; vendor management and oversight; coordination of claim reviews; training presentation

Acclamation Insurance Management Services

Carol Azzarito - Program Manager

Beth Harville – Assist Program Manager

Tonya Copeland – Claims Supervisor

Ta' Miya Crockett – Claims Supervisor



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JBWCP Workers' Compensation Resources

Medical Provider Network

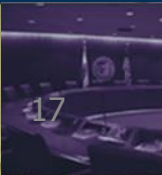
MPN guidance; expertise; and regulatory compliance

Allied Managed Care

Lea Morales-Mendez – Director of Client Services



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JBWCP Workers' Compensation Resources

Workers' Compensation Oversight

Program consulting; technical expertise; oversight reviews; training preparation and presentation

Bickmore

Jacquelyn Miller – Manager, WC Services



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JBWCP Workers' Compensation Resources

Additional Services and Resources

Actuarial review and reporting; presentation and training

Risk Control Portal; presentation and training

Bickmore

Mike Harrington – President, Actuarial Consulting

Jeff Johnston – Director, Risk Control Services

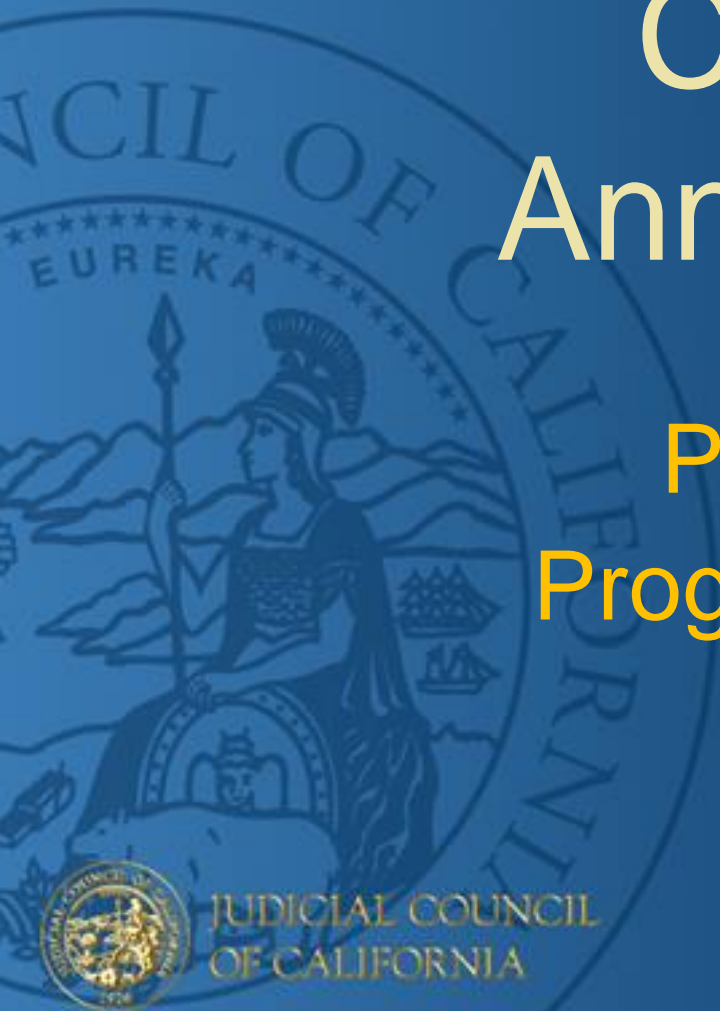


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JBWCP Advisory Committee Annual Agenda

Patrick Farrales,
Program Administrator



Actuarial Presentation

Mike Harrington, Bickmore



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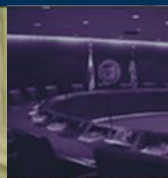


Presentation of Draft Actuarial Report

Mike Harrington
President, Actuarial Consulting, Bickmore



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2017-18 Actuarial Report

- Brief Review of Terminology
- Outstanding Liabilities at June 30, 2017

➤ a.k.a. Reserves



- 2017-18 Funding Guidelines

➤ a.k.a. Rates

But first...



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Actuarial Exams

- Currently nine exams covering topics such as probability, interest theory, modeling, reserving, pricing, accounting, law and regulation.
- Typical study time involved is about 200 to 300 hours every six months.
- On average it takes 7.5 to 9.0 years to complete all nine exams.
- But not everybody is up to the task...

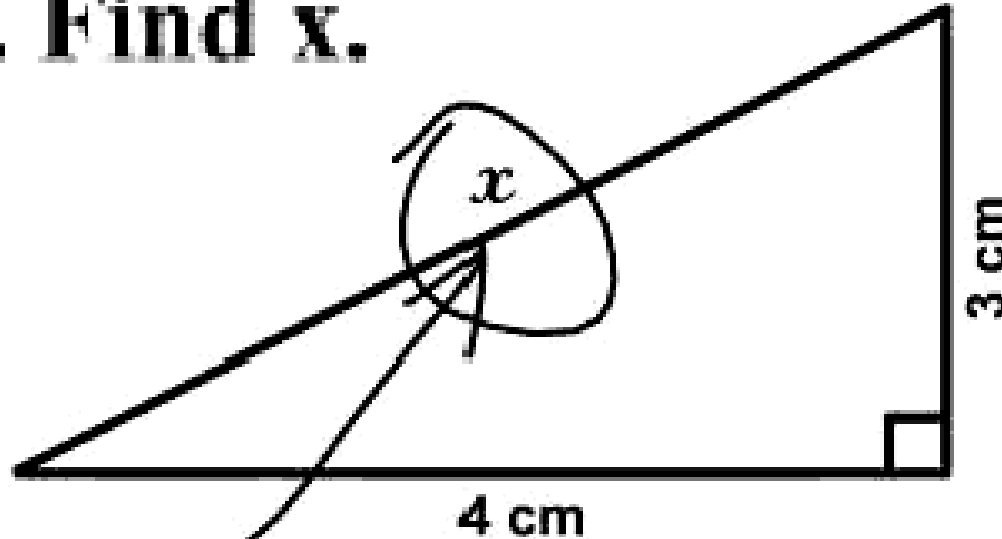


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Actuarial Exams – Find X

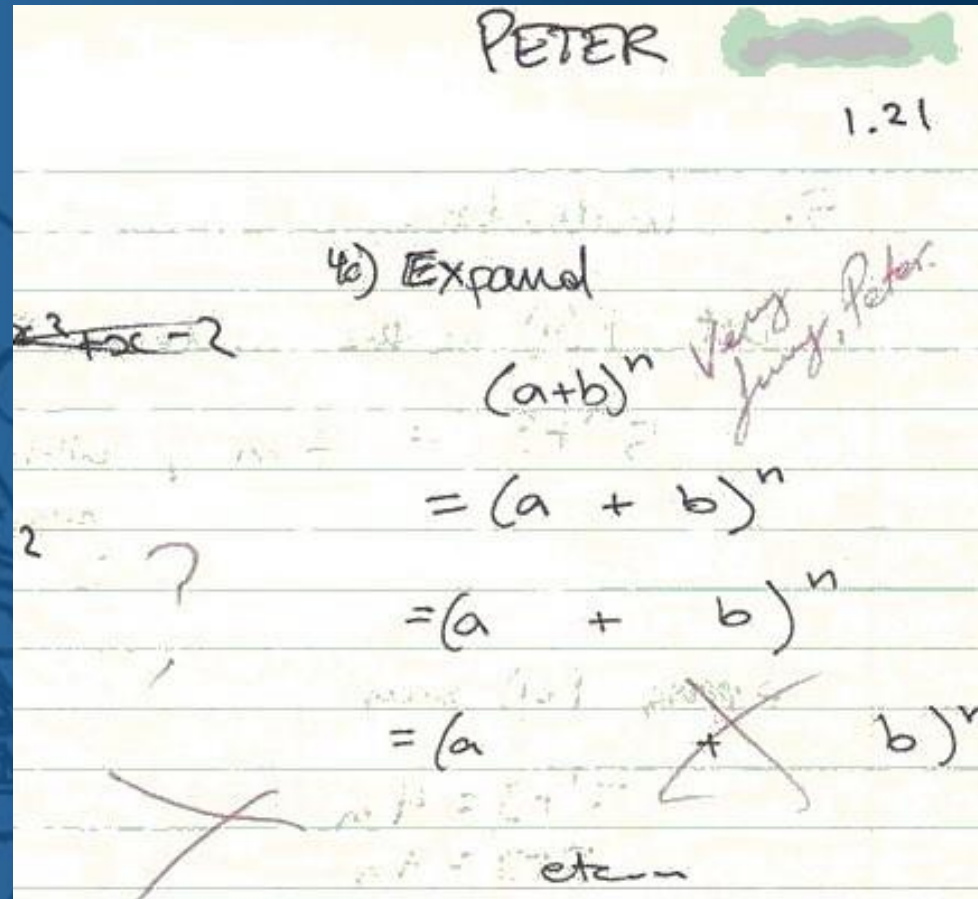
3. Find x.



Here it is



Actuarial Exams – Expand



Actuarial Exams – ???

Handwritten mathematical work on grid paper, likely from an actuarial exam. The work shows several formulas for calculating the present value of an annuity, labeled C, C', C'', and C'''. The formulas involve summations and integrals, with variables like x , t , β , δ , i , and r . The formulas are:

$$C = \left[\int_{x_1}^{x_2} \sum_{t=1}^{\infty} \frac{(S+T)t + G + 3T}{(S+Y)(P+Z)t+1} dx + \frac{[(S+T)t + G + 3T]}{(S+Y)(P+Z)t+1} + G \ln 11 \right]^2$$

$$C = \left[\int_{x_1}^{x_2} \sum_{t=1}^{\infty} \frac{(S+T)t + (\beta - 100) + 3T}{(S+Y)(P+Z)t+1} dx + \frac{\beta[(S+T)t + (\beta - 100) + 3T]}{(S+Y)(P+Z)t+1} + G \ln 11 \right]^2$$

$$C = \left[\int_{x_1}^{x_2} \sum_{t=1}^{\infty} \frac{\sqrt{S+T} + (\beta - 100) + 3T}{(S+Y)(P+Z)t+1} dx + \frac{\beta \sqrt{S+T} + (\beta - 100) + 3T}{(S+Y)(P+Z)t+1} + G \ln 11 \right]^2$$

$$C' = \sqrt{\left[\int_{x_1}^{x_2} \sum_{t=1}^{\infty} \frac{\alpha dx + \frac{3T + T \cdot 2(\beta - 100) + 3T}{(S+Y)(P+Z)t+1} + G \ln 11}{10 \cdot 2 - 6T - 1} + \log 8 \right]^2}$$

The work also includes a diagram of a balance scale and a small figure of a person standing next to it.



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

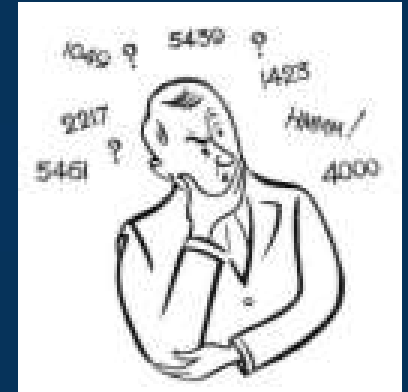


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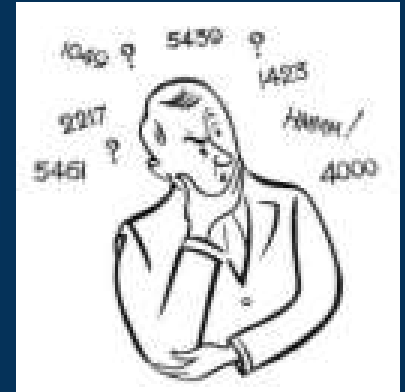
Ultimate Loss

- 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



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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31 Loss Development – Trial Courts

Accident Year	Expected Incurred Development	Actual Incurred Development	Actual Minus Expected
2000-01	\$66,000	\$70,901	\$4,901
2001-02	69,000	79,783	10,783
2002-03	124,000	(107,051)	(231,051)
2003-04	210,000	442,204	232,204
2004-05	187,000	83,552	(103,448)
2005-06	245,000	317,776	72,776
2006-07	318,000	133,381	(184,619)
2007-08	352,000	106,338	(245,662)
2008-09	436,000	2,435	(433,565)
2009-10	435,000	240,768	(194,232)
2010-11	458,000	794,977	336,977
2011-12	471,000	760,389	289,389
2012-13	660,000	2,013,715	1,353,715
2013-14	1,588,000	1,357,904	(230,096)
2014-15	2,736,000	3,246,629	510,629
2015-16	5,046,000	5,071,153	25,153
Total	\$13,401,000	\$14,614,854	\$1,213,854

Incurred Losses

Development from 12/31/15 to 12/31/16



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Loss Development – Trial Courts

Accident Year	Expected Paid Development	Actual Paid Development	Actual Minus Expected
2000-01	\$190,000	\$62,163	(\$127,837)
2001-02	112,000	63,741	(48,259)
2002-03	251,000	338,285	87,285
2003-04	291,000	328,957	37,957
2004-05	173,000	202,671	29,671
2005-06	305,000	528,322	223,322
2006-07	322,000	350,649	28,649
2007-08	353,000	328,434	(24,566)
2008-09	468,000	251,392	(216,608)
2009-10	622,000	497,256	(124,744)
2010-11	787,000	1,207,135	420,135
2011-12	784,000	1,073,177	289,177
2012-13	1,337,000	2,252,614	915,614
2013-14	1,812,000	1,748,498	(63,502)
2014-15	2,436,000	2,607,788	171,788
2015-16	2,753,000	2,859,330	106,330
Total	\$12,996,000	\$14,700,412	\$1,704,412

Paid
Losses

Development
from
12/31/15
to
12/31/16



Ultimate Loss – Trial Courts

Accident Year	Prior Report	Current Report	Change In Ultimate
2000-01	\$9,669,000	\$9,712,000	\$43,000
2001-02	14,148,000	14,174,000	26,000
2002-03	18,519,000	18,302,000	(217,000)
2003-04	20,271,000	20,530,000	259,000
2004-05	14,513,000	14,434,000	(79,000)
2005-06	14,711,000	14,801,000	90,000
2006-07	14,590,000	14,233,000	(357,000)
2007-08	14,516,000	14,077,000	(439,000)
2008-09	13,341,000	12,587,000	(754,000)
2009-10	17,521,000	17,394,000	(127,000)
2010-11	16,504,000	17,027,000	523,000
2011-12	14,785,000	15,208,000	423,000
2012-13	15,297,000	16,425,000	1,128,000
2013-14	14,193,000	14,083,000	(110,000)
2014-15	14,000,000	13,860,000	(140,000)
2015-16	14,680,000	15,335,000	655,000
Total	\$241,258,000	\$242,182,000	\$924,000



Liabilities – Trial Courts

Comparison of June 30 Projections...

	Prior Report at June 30, 2016	Current Report at June 30, 2017	Change
Case Reserves:	\$27,681,000	\$28,253,000	\$572,000
IBNR Reserves:	41,522,000	41,921,000	399,000
Claims Administration Reserves:	5,277,000	5,736,000	459,000
Total Reserves:	\$74,480,000	\$75,910,000	\$1,430,000



Loss Development – Judiciary

Accident Year	Expected Incurred Development	Actual Incurred Development	Actual Minus Expected
Prior	\$8,000	\$5,357	(\$2,643)
1996-97	0	0	0
1997-98	0	0	0
1998-99	4,000	95,000	91,000
1999-00	4,000	(757)	(4,757)
2000-01	0	0	0
2001-02	7,000	21,413	14,413
2002-03	0	0	0
2003-04	3,000	(23,776)	(26,776)
2004-05	0	9	9
2005-06	0	2,150	2,150
2006-07	11,000	52	(10,948)
2007-08	6,000	21,945	15,945
2008-09	20,000	62,183	42,183
2009-10	25,000	(13,870)	(38,870)
2010-11	20,000	8,530	(11,470)
2011-12	39,000	(27,885)	(66,885)
2012-13	54,000	(49,037)	(103,037)
2013-14	73,000	16,201	(56,799)
2014-15	129,000	162,214	33,214
2015-16	209,000	212,388	3,388
Total	\$612,000	\$492,117	(\$119,883)

Incurred Losses

Development from 12/31/15 to 12/31/16



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Loss Development – Judiciary

Accident Year	Expected Paid Development	Actual Paid Development	Actual Minus Expected
Prior	\$86,000	\$63,580	(\$22,420)
1996-97	0	0	0
1997-98	0	0	0
1998-99	16,000	30,121	14,121
1999-00	6,000	9,845	3,845
2000-01	0	0	0
2001-02	15,000	12,821	(2,179)
2002-03	0	0	0
2003-04	4,000	710	(3,290)
2004-05	0	9	9
2005-06	0	0	0
2006-07	12,000	14,554	2,554
2007-08	16,000	47,881	31,881
2008-09	28,000	58,899	30,899
2009-10	30,000	21,326	(8,674)
2010-11	24,000	8,415	(15,585)
2011-12	67,000	10,512	(56,488)
2012-13	55,000	8,746	(46,254)
2013-14	66,000	32,134	(33,866)
2014-15	123,000	77,032	(45,968)
2015-16	78,000	74,129	(3,871)
Total	\$626,000	\$470,714	(\$155,286)

Paid
Losses

Development
from
12/31/15
to
12/31/16



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Ultimate Loss – Judiciary

Accident Year	Prior Report	Current Report	Change In Ultimate
Prior	\$8,883,000	\$8,887,000	\$4,000
1996-97	216,654	216,654	0
1997-98	438,096	438,096	0
1998-99	1,442,000	1,534,000	92,000
1999-00	699,000	695,000	(4,000)
2000-01	950,548	950,548	0
2001-02	949,000	964,000	15,000
2002-03	195,771	195,771	0
2003-04	331,000	289,343	(41,657)
2004-05	365,861	365,870	9
2005-06	226,861	246,000	19,139
2006-07	649,000	641,000	(8,000)
2007-08	292,000	312,000	20,000
2008-09	796,000	851,000	55,000
2009-10	854,000	817,000	(37,000)
2010-11	384,000	342,000	(42,000)
2011-12	812,000	758,000	(54,000)
2012-13	753,000	645,000	(108,000)
2013-14	458,000	417,000	(41,000)
2014-15	653,000	638,000	(15,000)
2015-16	693,000	694,000	1,000
Total	\$21,041,791	\$20,897,282	(\$144,509)



Liabilities – Judiciary

Comparison of June 30 Projections...

	Prior Report at June 30, 2016	Current Report at June 30, 2017	Change
Case Reserves:	\$1,819,000	\$1,882,000	\$63,000
IBNR Reserves:	2,244,000	2,255,000	11,000
Claims Administration Reserves:	767,000	823,000	56,000
Total Reserves:	\$4,830,000	\$4,960,000	\$130,000



Outstanding Liabilities at 6/30/17

As of June 30, loss and ALAE by year...

Year	Trial Courts	State Judiciary	Total
Prior	\$358,440	\$939,511	\$1,297,951
2001-02	555,919	165,261	721,180
2002-03	956,332	0	956,332
2003-04	1,634,558	0	1,634,558
2004-05	1,068,217	0	1,068,217
2005-06	1,941,732	18,105	1,959,837
2006-07	1,816,695	78,419	1,895,114
2007-08	2,095,133	99,100	2,194,233
2008-09	2,238,212	179,769	2,417,981
2009-10	3,701,757	138,897	3,840,654
2010-11	4,703,381	99,252	4,802,633
2011-12	4,495,549	236,200	4,731,749
2012-13	5,792,164	195,660	5,987,824
2013-14	6,368,309	318,947	6,687,256
2014-15	8,015,242	472,628	8,487,870
2015-16	10,793,213	556,167	11,349,380
2016-17	13,638,951	639,004	14,277,955
Loss and ALAE	\$70,173,804	\$4,136,920	\$74,310,724



Outstanding Liabilities at 6/30/17

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

	Trial Courts	Judiciary	Total
Loss and ALAE	\$70,173,804	\$4,136,920	\$74,310,724
ULAE	5,735,904	822,593	6,558,497
Total	\$75,909,708	\$4,959,513	\$80,869,221
70% CL	81,907,000	5,595,000	87,502,000
75% CL	84,260,000	5,883,000	90,143,000
85% CL	90,333,000	6,627,000	96,960,000
90% CL	94,660,000	7,177,000	101,837,000

Confidence levels reflect variability of outstanding liabilities



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41 Projected Paid Loss & ALAE For 2017-18

Amounts paid between 7/1/17 and 6/30/18 for all claims...

	Prior Report 2016-17	Current Report 2017-18	Change
Trial Courts:	\$13,825,000	\$14,066,000	\$241,000
State Judiciary:	596,000	645,000	49,000
Total:	\$14,421,000	\$14,711,000	\$290,000



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Projected Ultimate Loss & ALAE For 2017-18

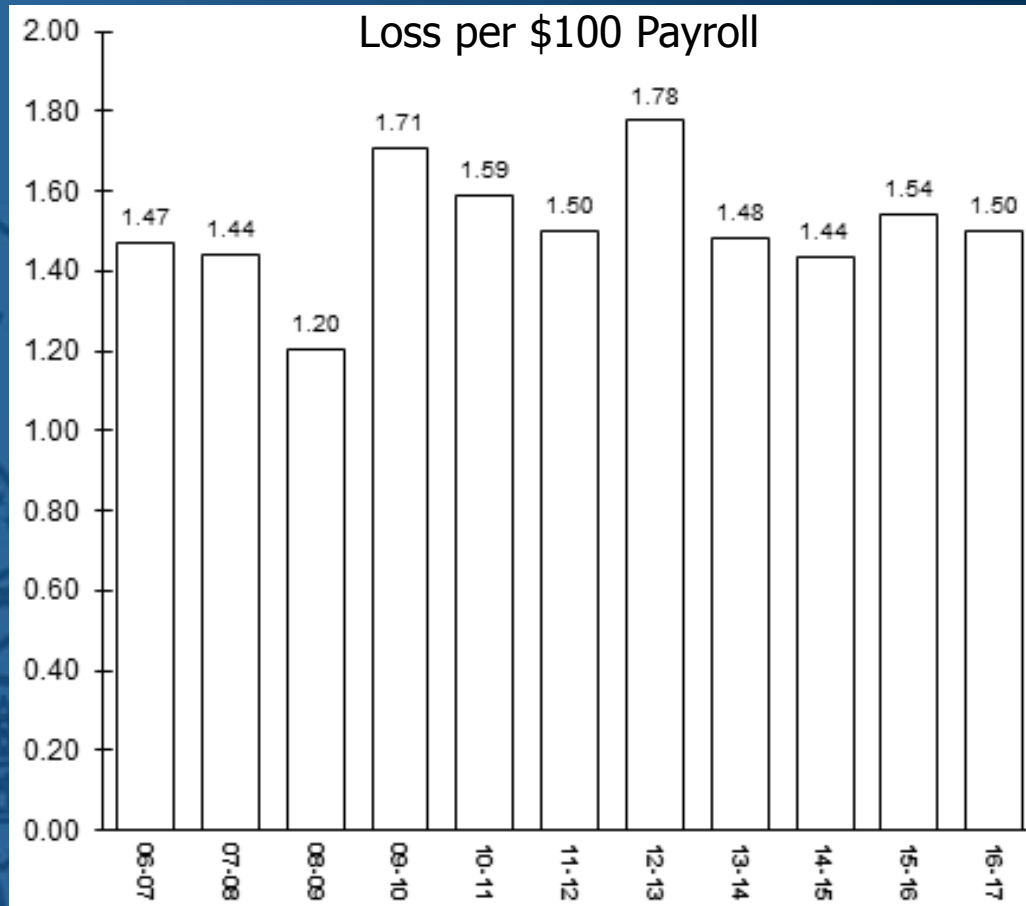
Ultimate for new claims occurring between 7/1/17 and 6/30/18...

	Prior Report 2016-17 Self-Funded Retention = \$2M	Current Report 2017-18 Self-Funded Retention = \$2M	Change
Trial Courts:	\$15,296,000	\$15,765,000	\$469,000
State Judiciary:	725,000	693,000	(32,000)
Total:	\$16,021,000	\$16,458,000	\$437,000

Note: On a rate basis, Trial Courts -1.1%, Judiciary -9.7%



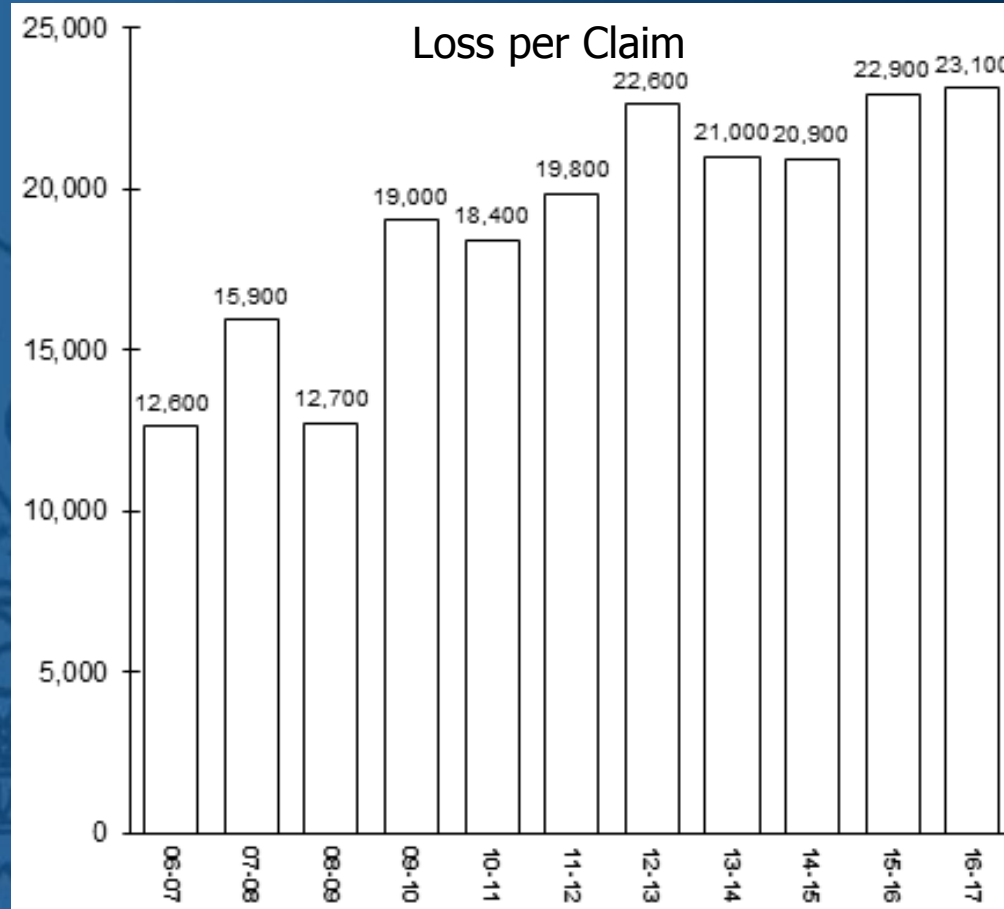
Loss Rate Trends – Trial Courts



Flattening
Trend



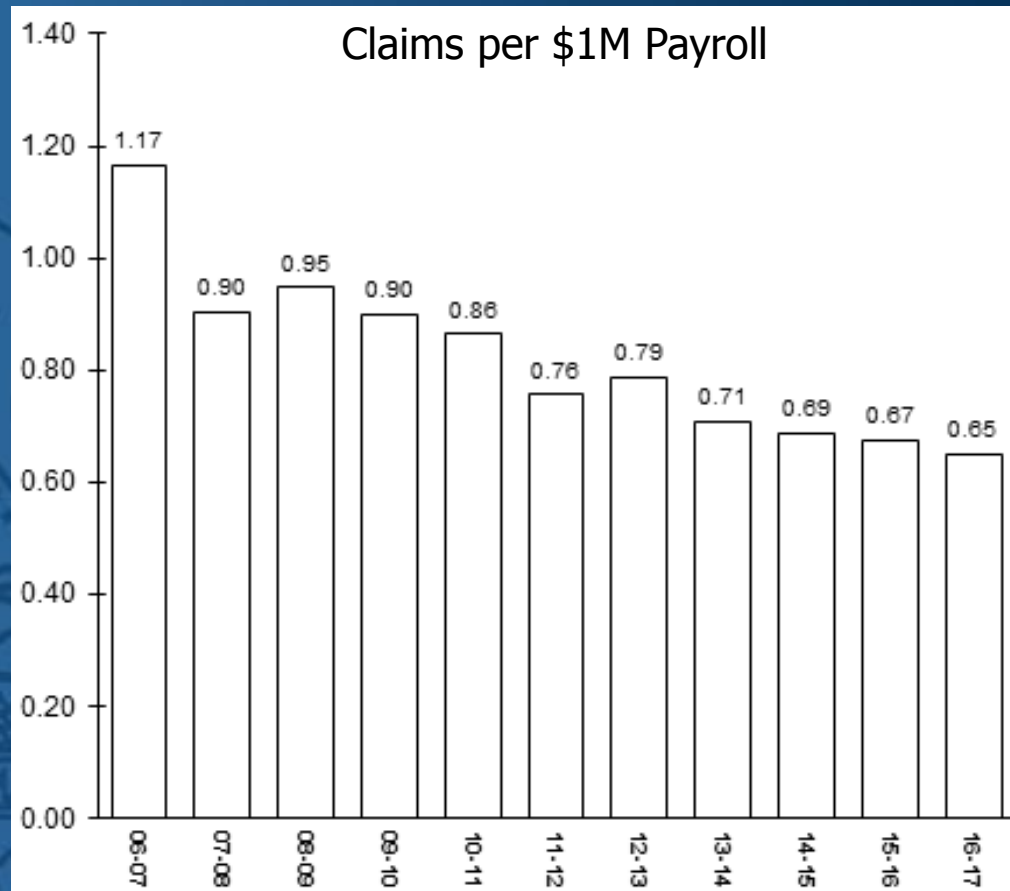
Severity Trends – Trial Courts



Increasing
Trend



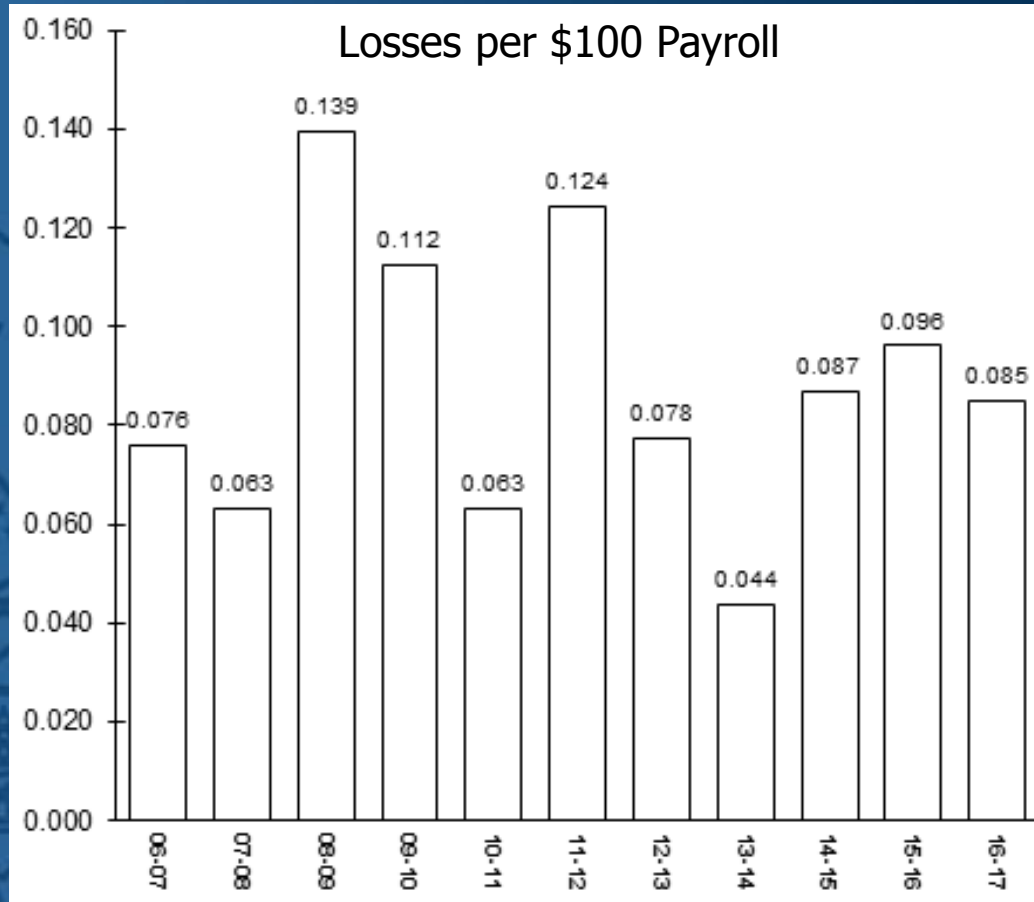
Frequency Trends – Trial Courts



Decreasing
Trend



Loss Rate Trends – Judiciary



No Trend!
Just Noise..

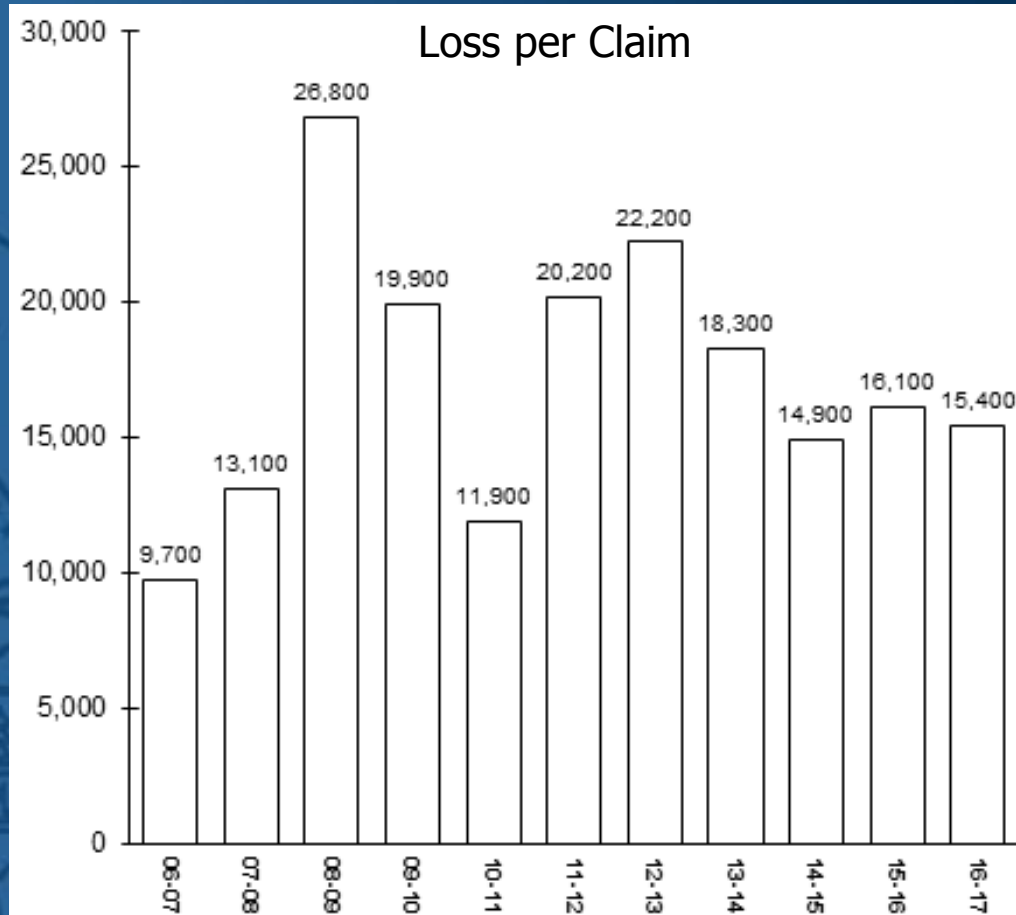
Loss Rate is
about 6% of
Trial Courts



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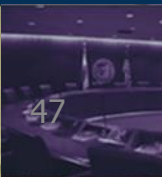
Severity Trends – Judiciary



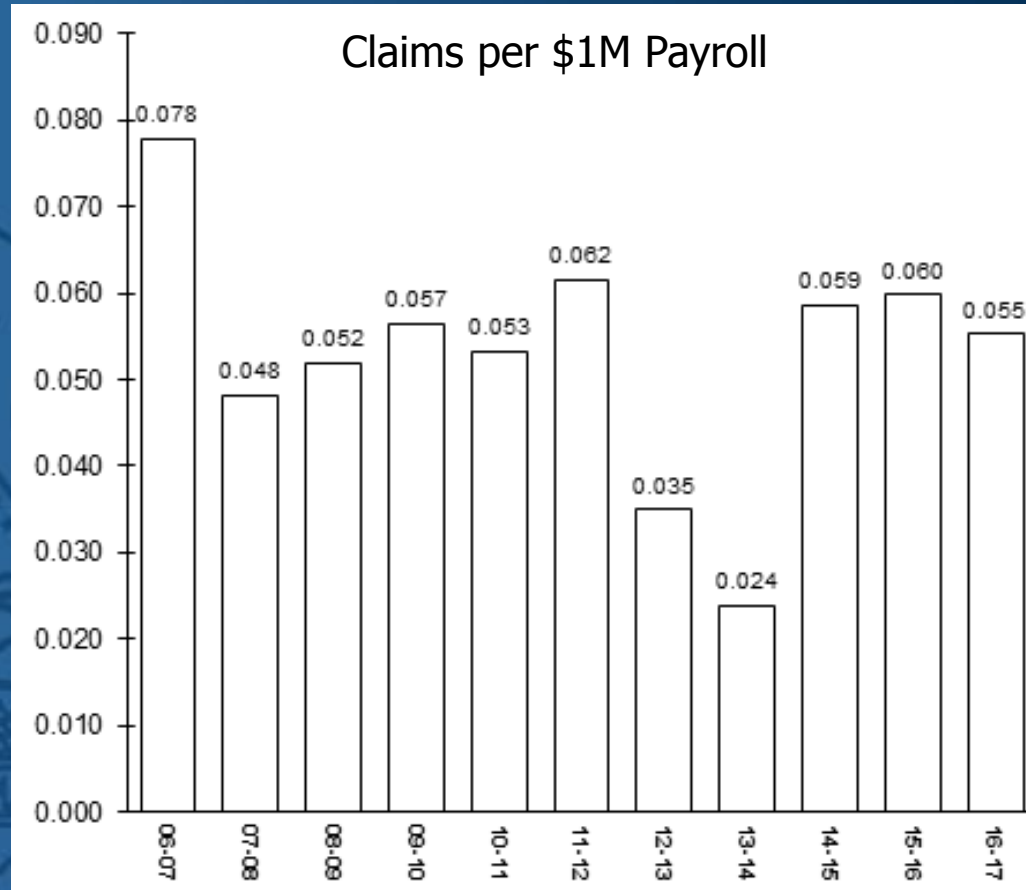
More Noise!
Kind of Up...



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Frequency Trends – Judiciary

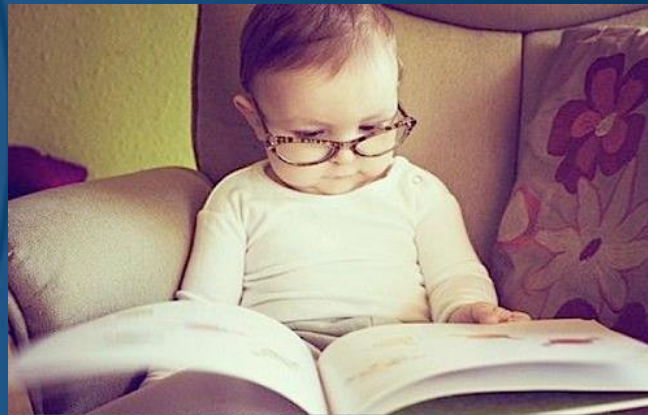


More Noise!
Kind of
Down...



Member Premium Allocations

Michael Harrington, Bickmore



IDONTWANNAGROWUP.COM



Math – You Solve It!

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

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

Easy Stuff...



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Math – You Solve It!

$$\frac{1}{n} \sin x = ?$$

$$\frac{1}{\cancel{n}} \cancel{\sin} x =$$

$$\text{six} = 6$$

Clever, huh?



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Math = Elegance

■ $1 \times 1 = 1$

■ $11 \times 11 = 121$

■ $111 \times 111 = 12321$

■ $1111 \times 1111 = 1234321$

■ $11111 \times 11111 = 123454321$

■ $111111 \times 111111 = 12345654321$



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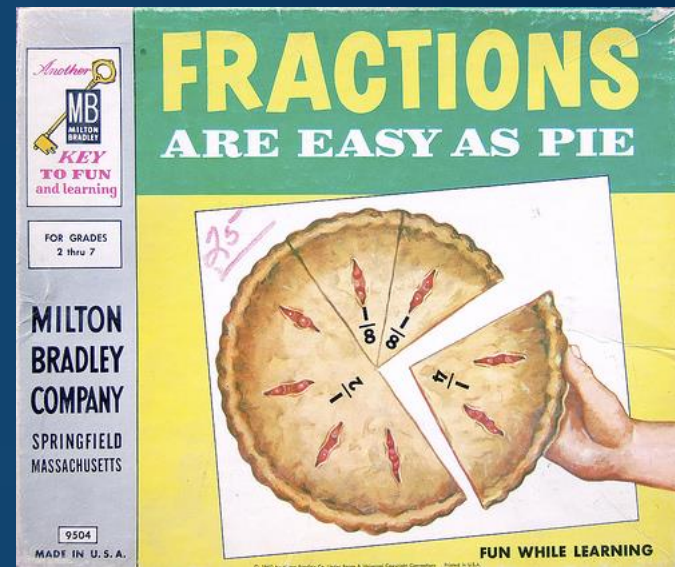


2017-18 Allocation

How do we divide up the program cost between courts?

- % of Total Losses
- % of Total Payrolls

$$\frac{3}{4} = .75$$



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Costs To Allocate - Total

- Ultimate Loss and ALAE
 - \$16,458,000 (+2.7%)
- Third-Party Claims Administration Fees
 - \$2,763,000 (+20.6%)
- Excess Insurance Premiums
 - \$661,049 (-3.2%)
- Consulting and Brokerage Expenses
 - \$570,152 (+16.6%)
- Total
 - \$20,452,201 (+5.0%)



Costs To Allocate – Trial Courts

- Ultimate Loss and ALAE
 - \$15,765,000 (+3.1%)
- Third-Party Claims Administration Fees
 - \$2,490,966 (+20.0%)
- Excess Insurance Premiums
 - \$460,540 (-8.1%)
- Consulting and Brokerage Expenses
 - \$514,017 (+16.0%)
- Total
 - \$19,230,524 (+5.0%)



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Costs To Allocate – Judiciary

- Ultimate Loss and ALAE
 - \$693,000 (-4.4%)
- Third-Party Claims Administration Fees
 - \$272,034 (+26.9%)
- Excess Insurance Premiums
 - \$200,509 (+10.2%)
- Consulting and Brokerage Expenses
 - \$56,135 (+22.7%)
- Total
 - \$1,221,678 (+4.7%)



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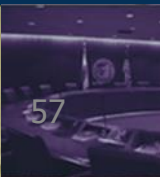
Loss Allocation Methodology

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
- $\% \text{ Allocation} = (\% \text{ Capped Losses}) \times (\text{Loss Weight}) + (\% \text{ Payroll}) \times (1.0 - \text{Loss Weight})$



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Expense Allocation Methodology

For each court...

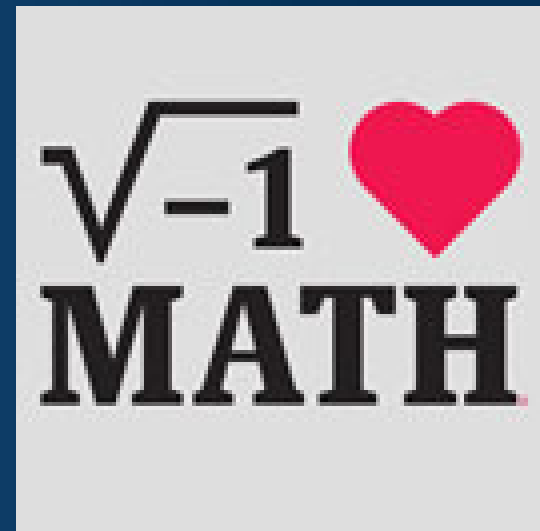
- Excess Insurance Premiums are allocated based upon % of Total Payroll
- Both TPA Fees and Consulting/Brokerage Fees are allocated giving 80% weight to % of Total Capped Losses and 20% weight to % of Total payroll



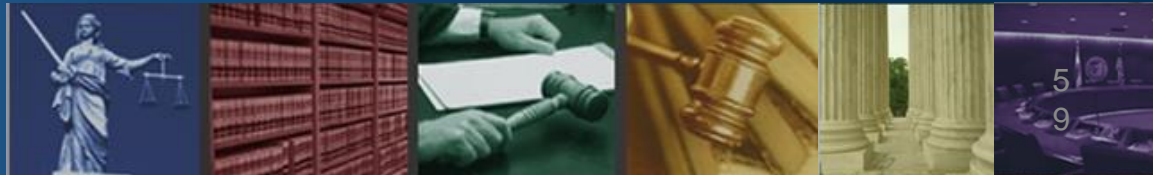
Questions ??

Ask an Actuary !

Call 1-800-[(10x)²-2x+34]



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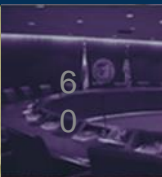
Available Risk Control Training and Resources

Jim Szymanski, Bickmore

Jeff Johnston, Bickmore



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Welcome

JBWCP Risk Control Portal

Bickmore is excited to announce the release of the Judicial Branch Workers' Compensation Program Risk Control Portal. You may utilize this portal to access Safety Communications, Programs and Guides, Streaming Videos and much more!

Please post the following link on your website and encourage your employees to register:

<http://riskcontrol.bickmore.net/>



Third Party Claims Administrator Stewardship Report

Carol Azzarito, AIMS



Corporate Contacts

Dominic Russo, President & CEO

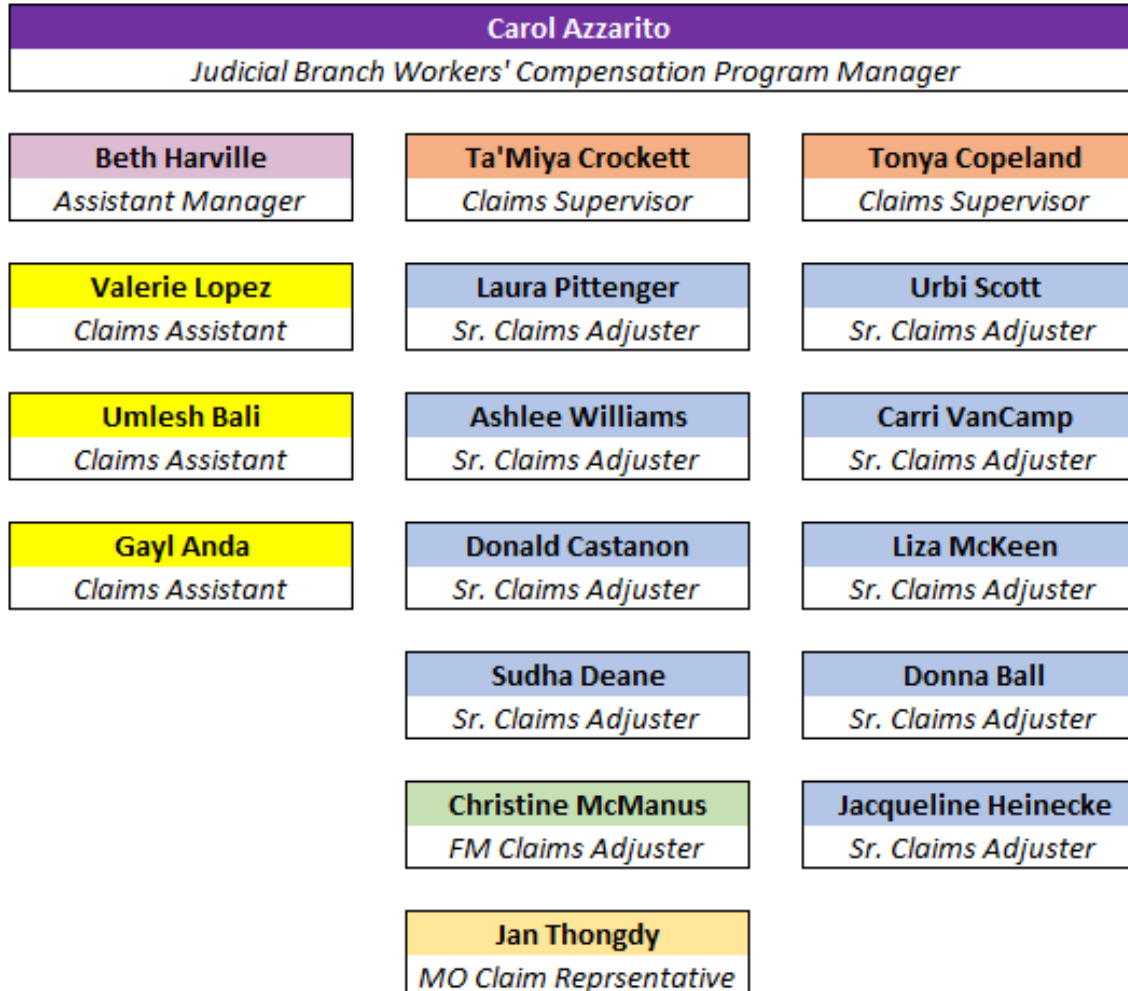
Lynn Cavalcanti, Senior Vice President AIMS

Tricia Baker, Assistant Vice President AIMS

Lea Morales-Mendez, Director Client Relations
AMC



AIMS JUDICIAL ORGANIZATIONAL CHART



Department of Data Delivery (DDS)

For report requests or computer access:

Please contact Tina Patterson, Marileigh Olivares or
Amanda Connelly in our Data Delivery Department
located in AIMS corporate office at 916-563-1900
or email: dds.support@aims4claims.com

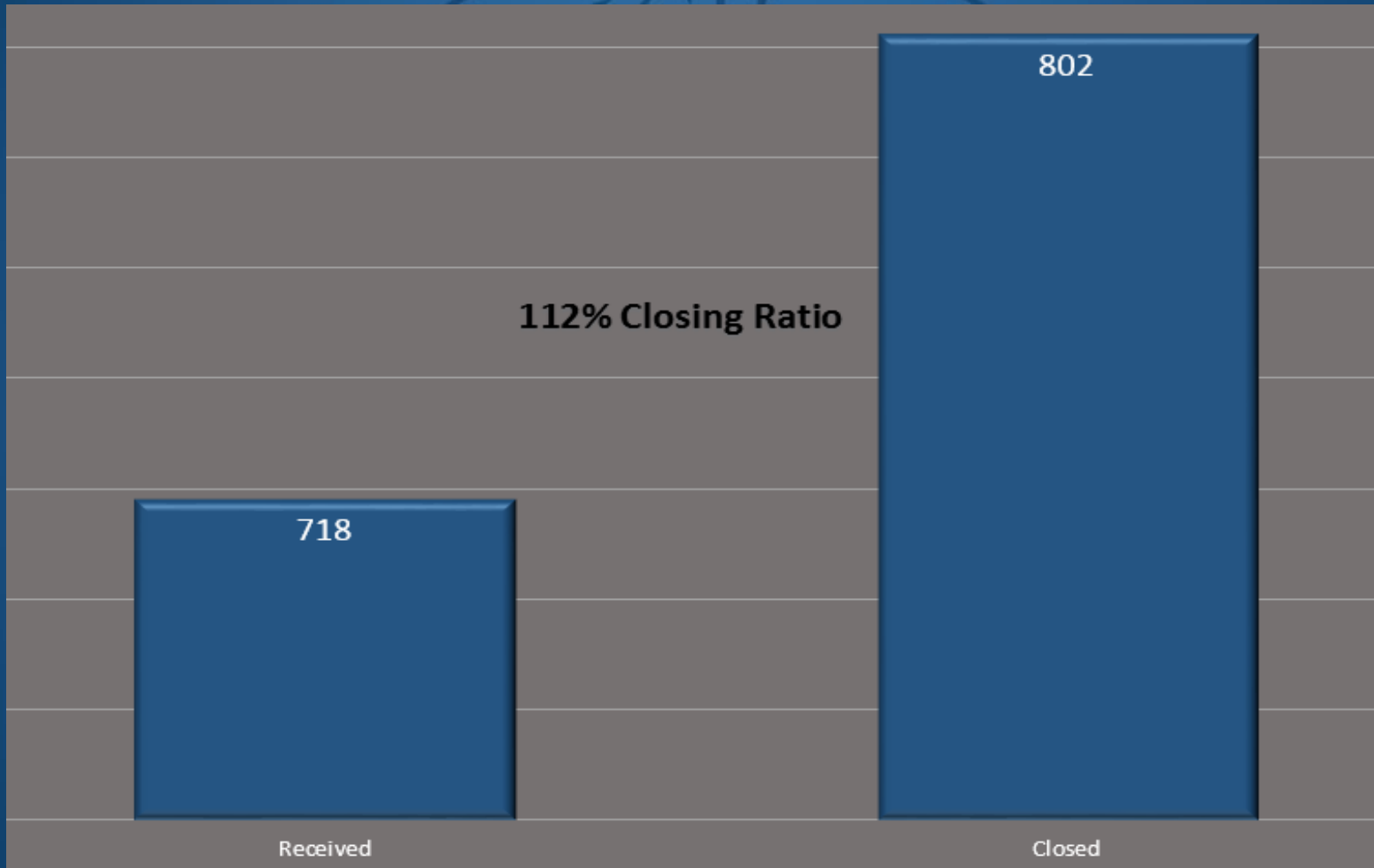


Claims Performance

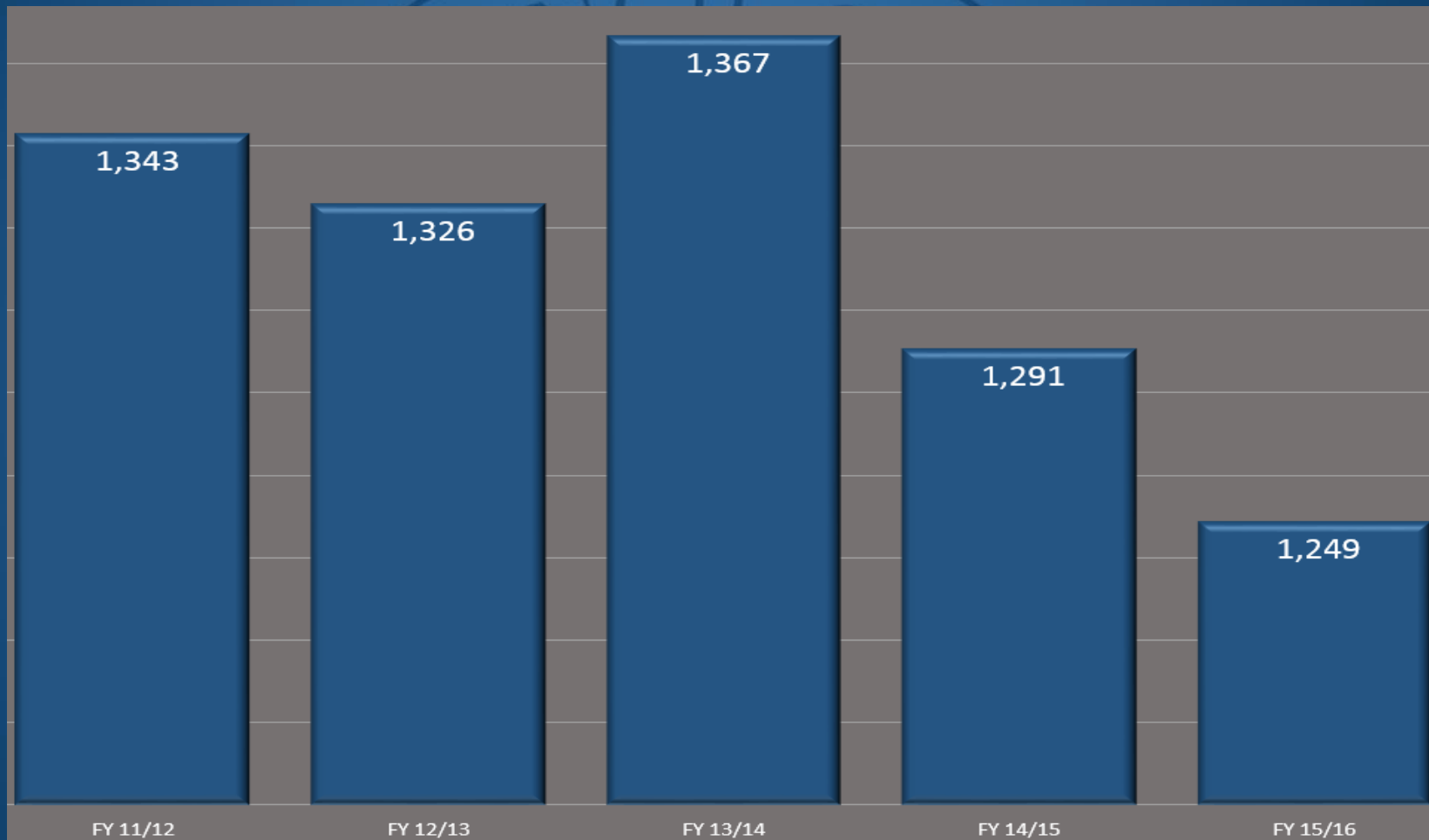
FY 2015/2016



New Reported vs. Closed FY 2015/2016



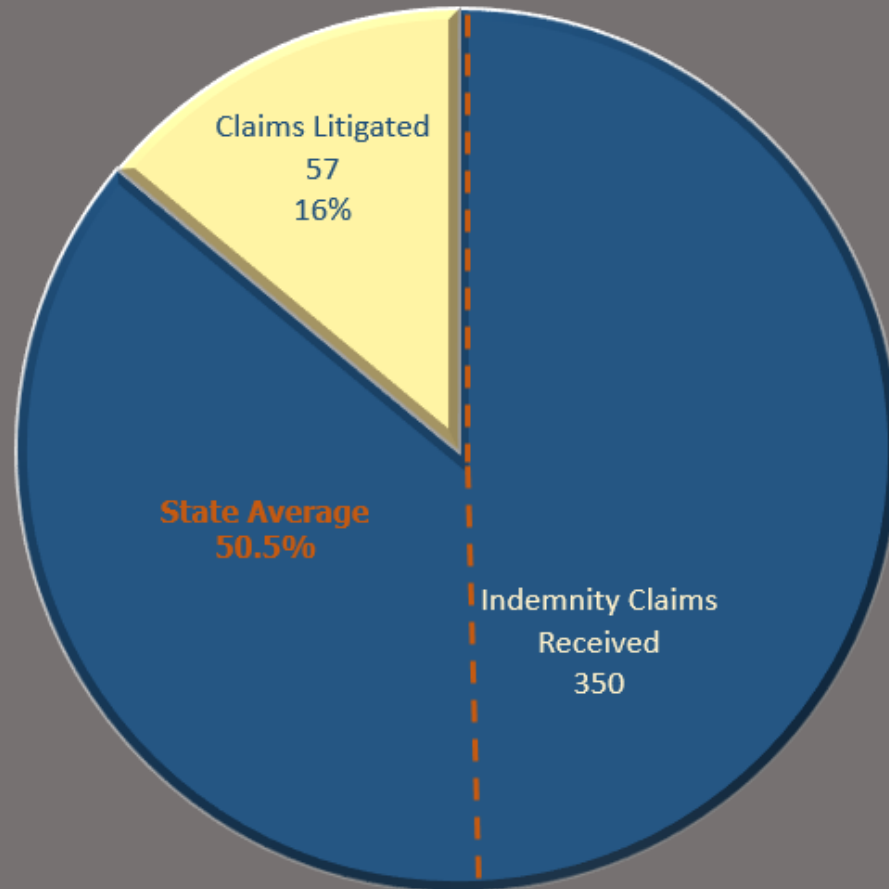
Open Inventory – 5 Year Comparison



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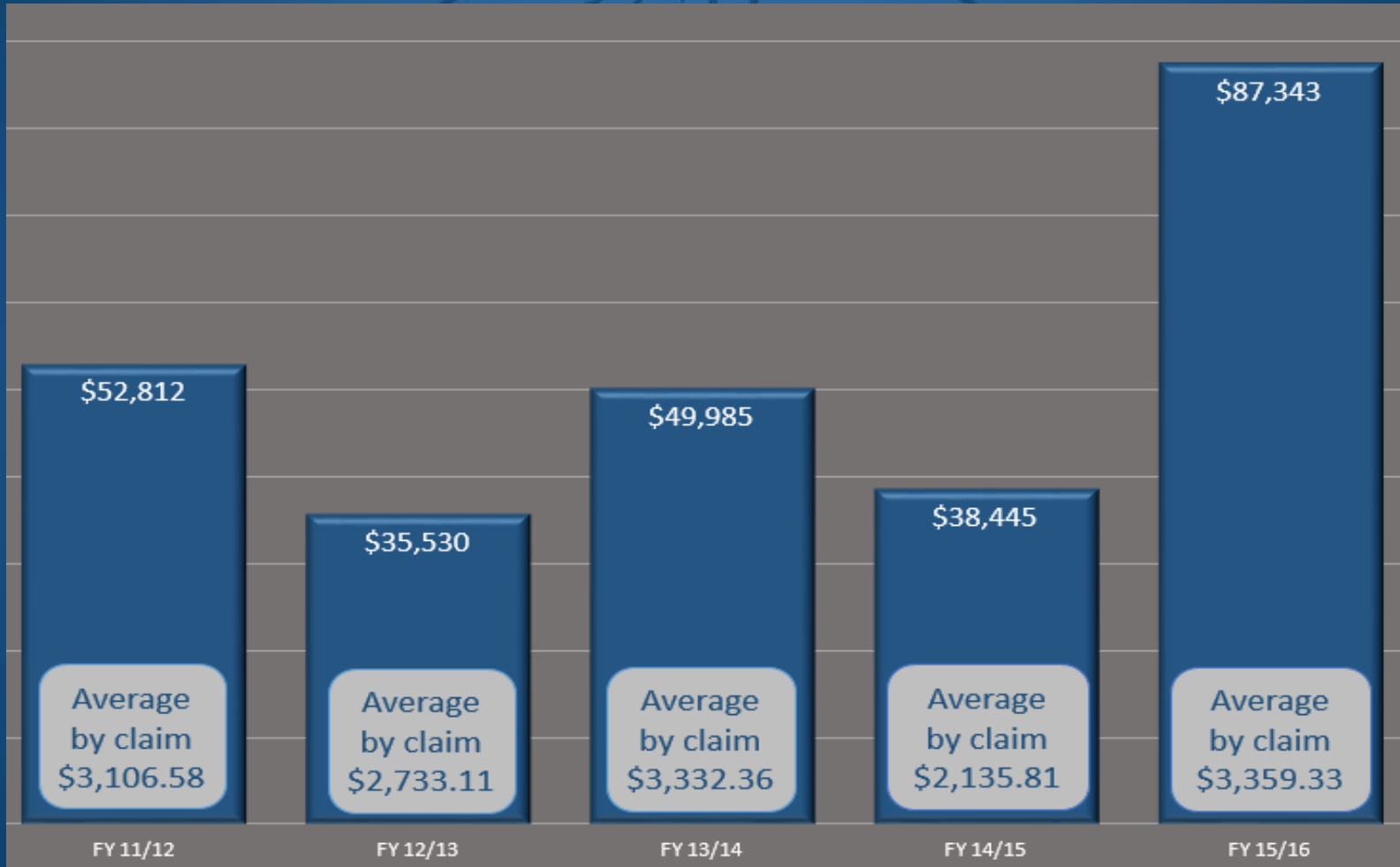
Litigation Statistics

Claims Received FY 2015/2016

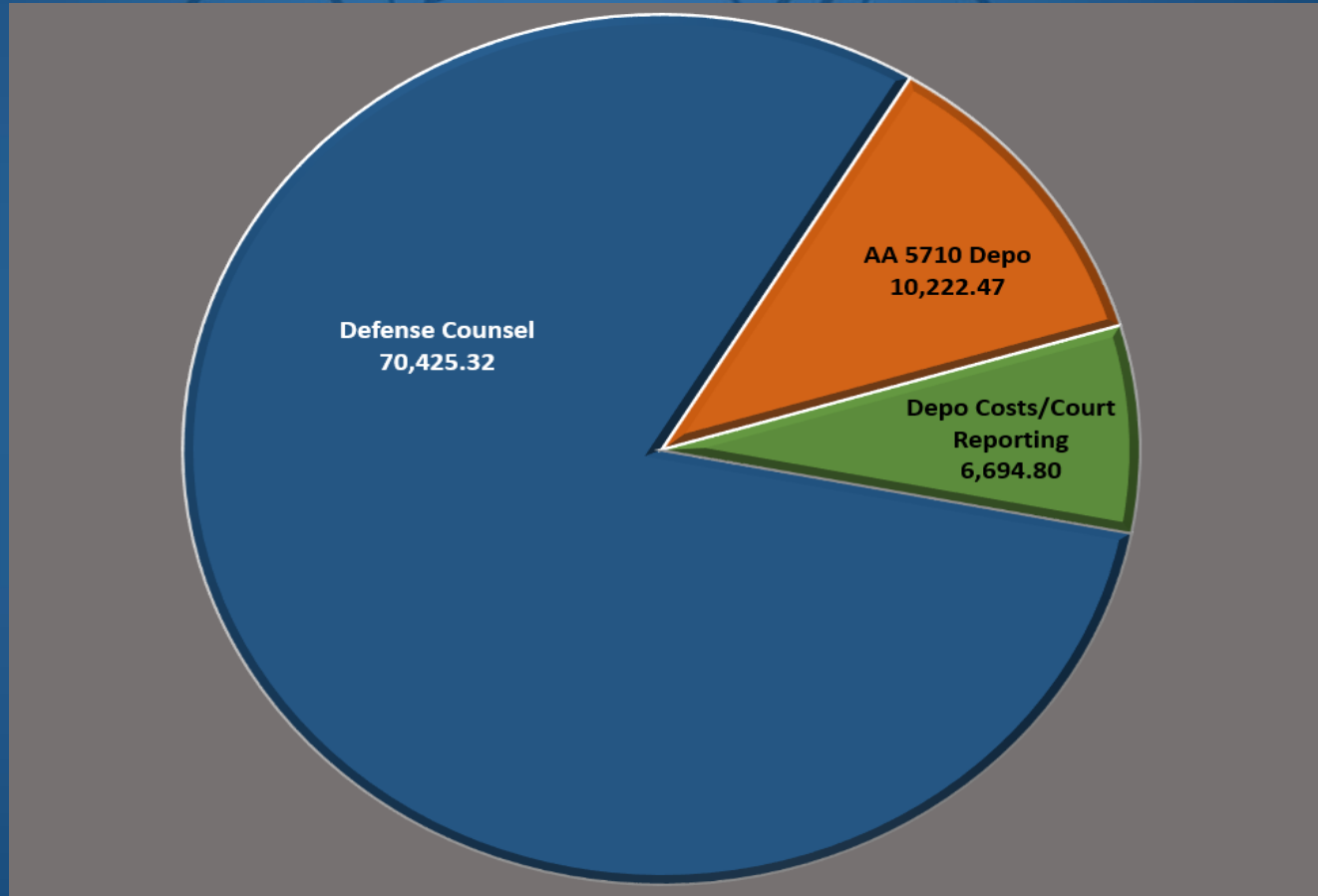


Legal Expenses

Dates of Injury & Paid Same FY

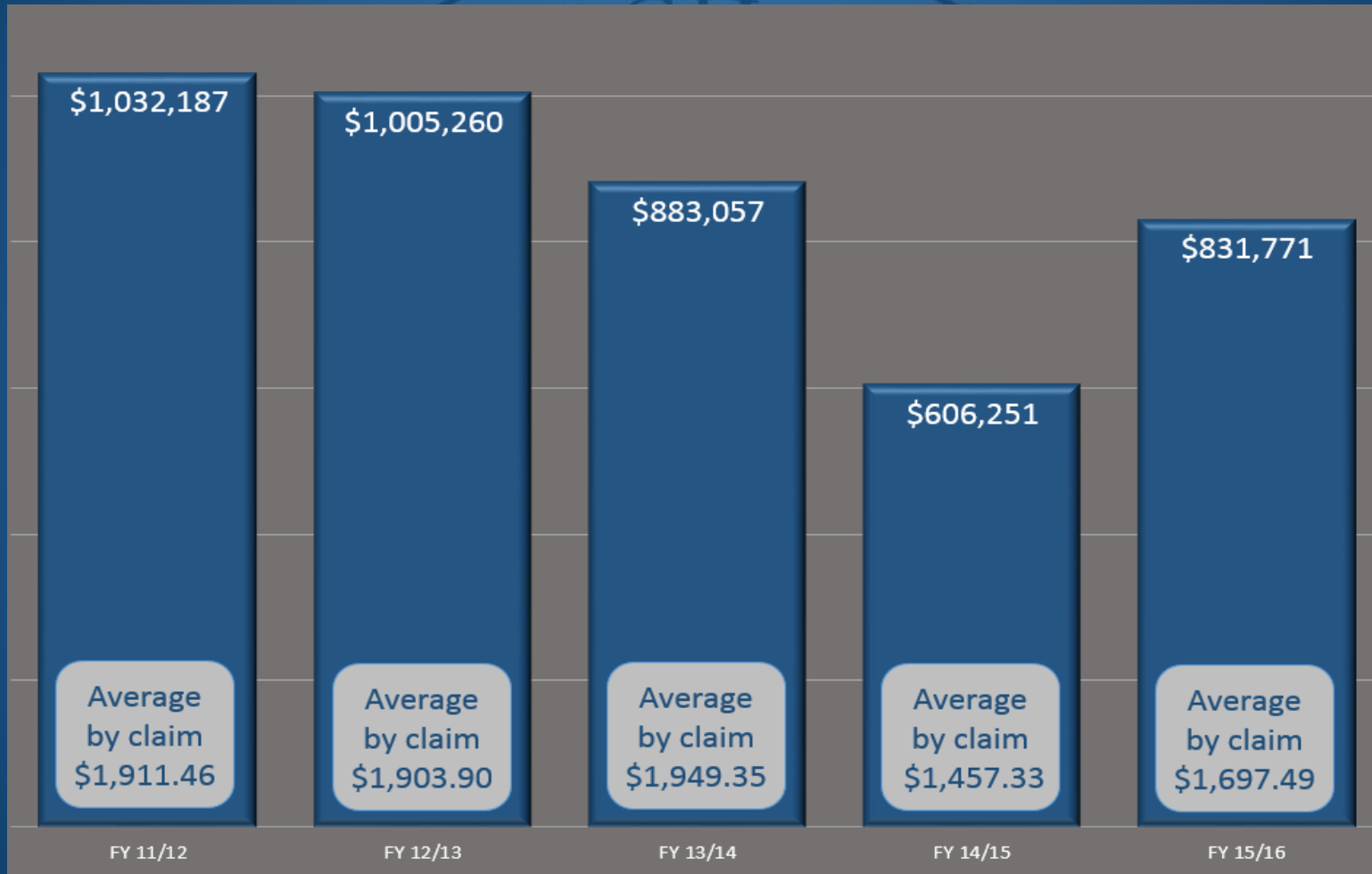


Legal Expense Breakdown FY 2015/2016



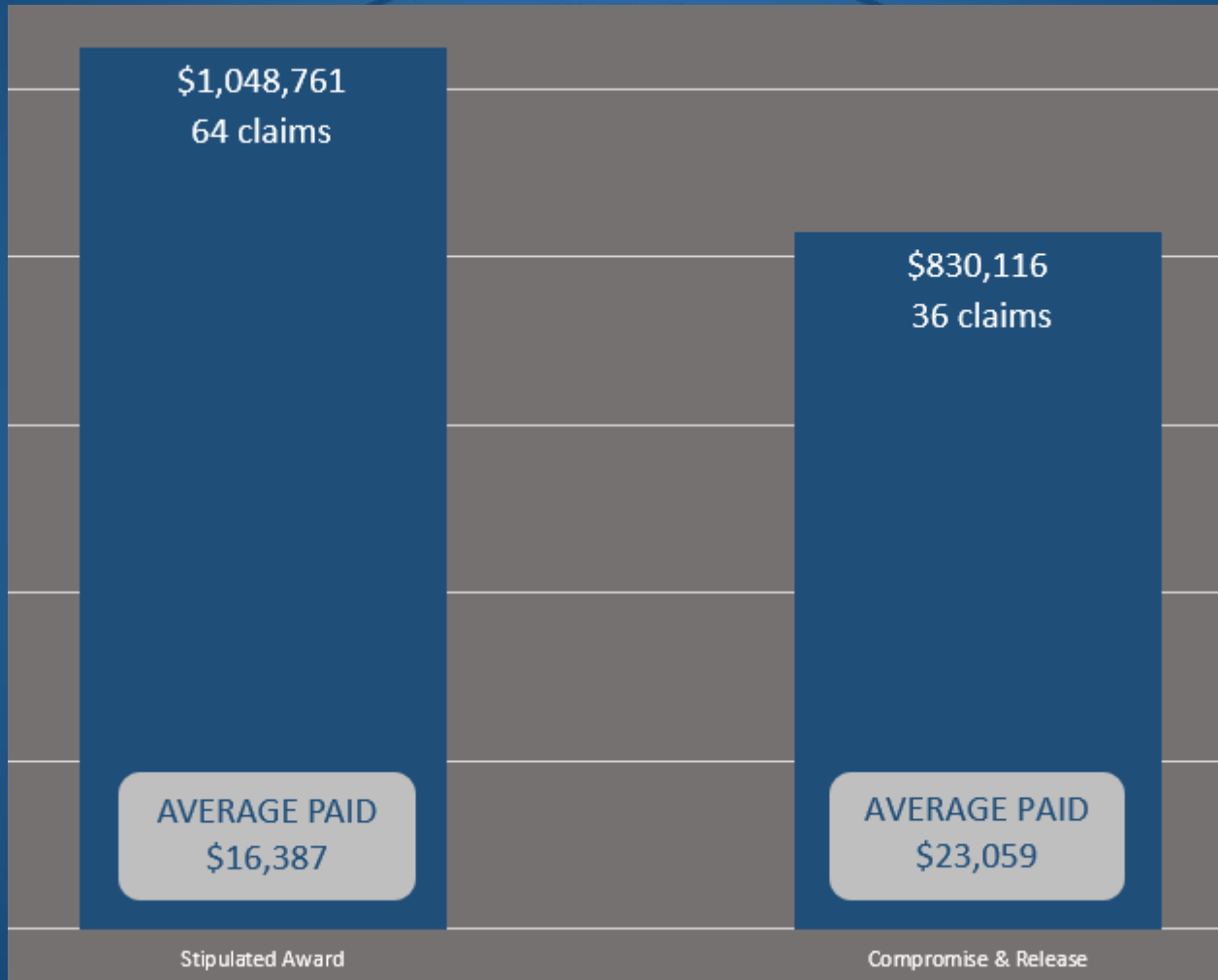
Medical Expenses

Dates of Injury & Paid Same FY

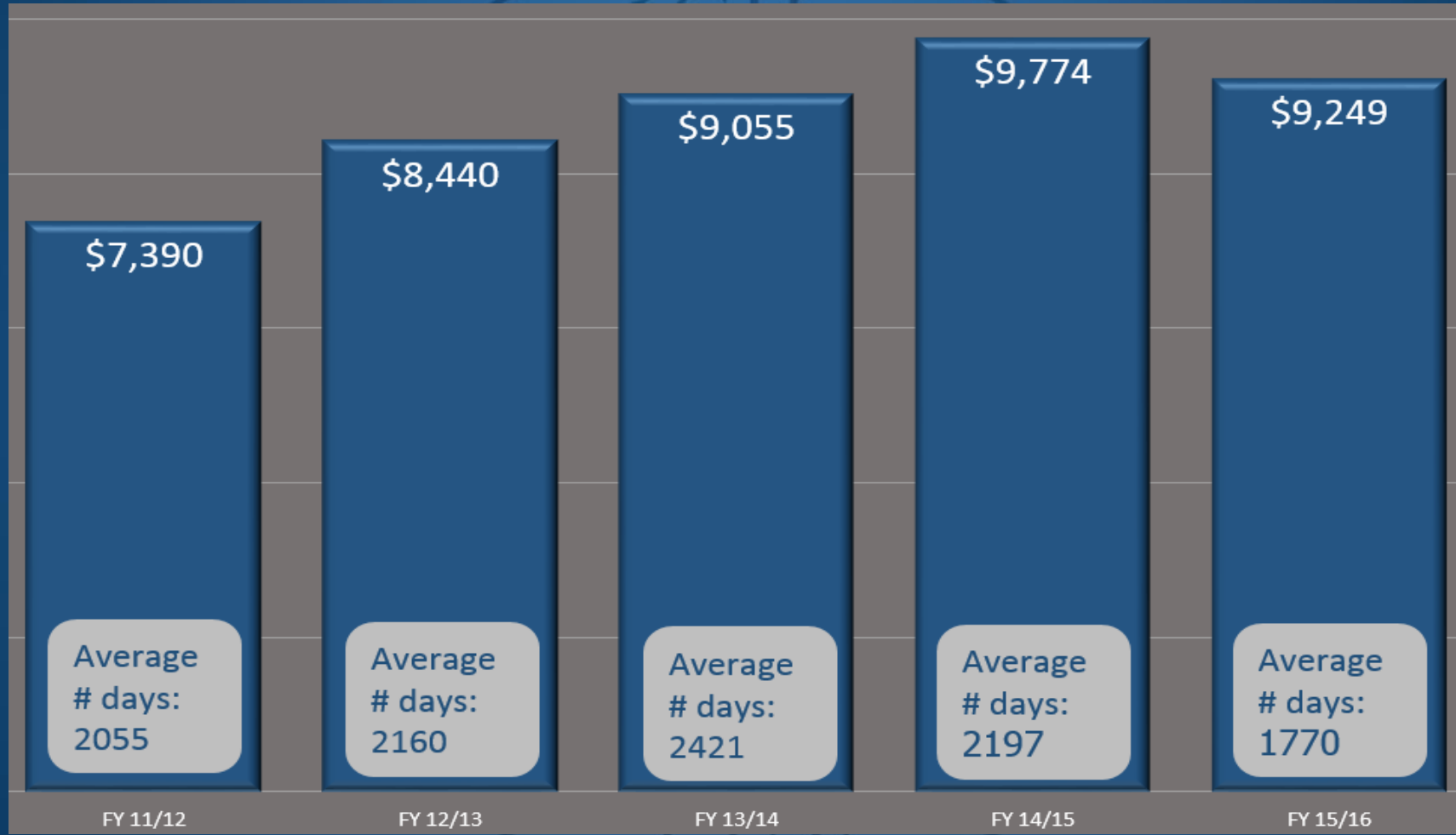


Settlement Statistics

FY 2015/2016



Average Temporary Total Disability Paid Dates of Injury & Paid Same FY



Thank You



Results of the 2016 TPA Audit

Jo Ann Wood, Bickmore
Jackie Miller, Bickmore



Annual Audit of TPA 2016

Goal 85% Compliance Overall

- Focus on contract , regulatory, and industry best practices compliance
- Reviewed
 - 150 claims
 - Including 47 claims involving litigation



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Audit Work Steps

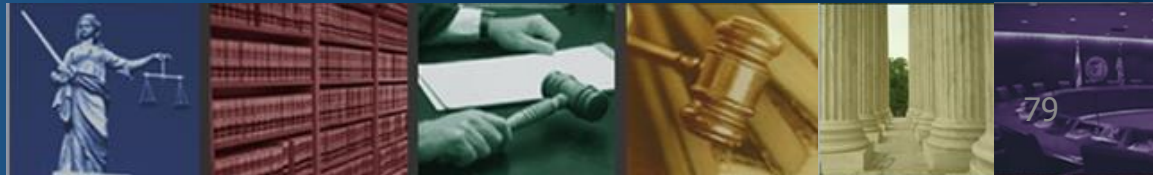
- Examined and scored sample claims
- Considered updated service guidelines
- Interviewed AIMS staff
- Communication of results to AIMS management
- Receive AIMS responses to findings
- Draft report to JBWCP and AIMS in December
- Obtained AIMS audit response



Audit Results

Executive Summary

- Overall compliance with service guidelines 91%
- Recommended increase in reserves - \$886,119
- Scored above target in all 11 components
- Scored above 2015 results in 8 components
- Caseload requirements met (maximum 130)



Audit Specs

- 150 claims audited
- 63 criteria (yes/no questions)
- 11 components (categories)
- New scoring target 85% (95% in 2015)
- “Supervision” component isolated
- 22 recommendations made for criteria scoring <90%
- 1 recommendations made for criteria scoring <95%



Scores by Component

Claims Technical Administration Components	2016	2015	2016 to 2015 + or (-) Percentile Change	Performance Target	2016 Percentile Comparison to Target
01 Intake Process	88%	84%	4	85%	3
02 Control of Claims	91%	91%	0	85%	6
03 File Organization/Documentation	91%	82%	9	85%	6
04 Claim Investigation	92%	51%	41	85%	7
05 Claim Resolution	93%	89%	4	85%	8
06 Reserving	92%	94%	(2)	85%	7
07 Subrogation	89%	50%	39	85%	4
08 Administrator Effectiveness	91%	94%	(3)	85%	6
09 Cost Containment	96%	97%	(1)	85%	11
10 Reporting to Excess Carriers	100%	50%	50	85%	15
11 Supervision	87%	70%	17	85%	2
Technical Overall Score	91%	86%	5	85%	6



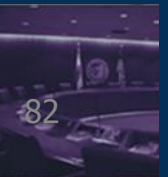
Scores by Examiner

Examiner Initials	Claims in Sample	Yes ⁵	No ⁶	N/A ⁷	Actual Weighted	Possible Weighted	Score
AW	13	400	41	378	400	441	91%
BM*	21	631	63	629	631	694	91%
CB*	11	264	28	401	264	292	90%
CV	14	400	71	411	400	471	85%
DC	18	524	41	569	524	565	93%
JT	3	82	4	103	82	86	95%
LM	18	514	62	558	514	576	89%
LP	18	497	52	585	497	549	91%
MR*	1	21	1	41	21	22	95%
RB	17	548	48	475	548	596	92%
US	16	473	39	496	473	512	92%
Total	150	4,354	450	4,646	4,354	4,804	91%

*Former staff member



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01 Intake Process

88%

Recommendations*

- Improve triage nurse contact with claimant to promote contact within one day
- Plan additional investigation when initial contacts present conflicting information or causation questions
- Make written assignment to field investigator within three days when investigation is necessary

* Recommendations shown are related to criteria scoring <85%.



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02 Control of Claims

91%

Recommendations*

- Solicit, Establish and monitor defense attorney litigation budget supporting agreed upon strategy

* Recommendations shown are related to criteria scoring <85%.



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03 File Organization & Documentation

Recommendations*

91%

- Improve ease of document access by:
 - Classifying attachments in clearly defined categories
 - Requiring document names to include specific, relevant identification
 - Freezing column headings when scrolling through doc listing
 - Requiring review and attachment to claims within 3 days



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03 File Organization & Documentation

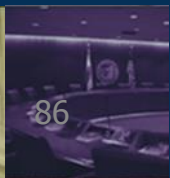
Recommendations Cont . . . * **91%**

- Require examiners to:
 - Appropriately update the POA
 - Set new target dates for planned activities incomplete at initial target

* Recommendations shown are related to criteria scoring <85%.



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04 Claim Investigation

92%

No recommendations

Solid improvement from 2015 audit (scored at 51%) because Insurance Services Office's (ISO) ClaimSearch indexing system was used in only 40% of qualifying claims



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05 Claim Resolution

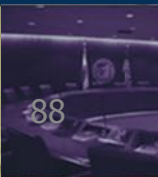
93%

Recommendations

- Require examiner completion of SAR within 10 days of supporting information receipt
- Communicate with member to determine reason SAR remains outstanding more than 10 days
- Obtain acceptable target date for response
- Implement Supervisory alert Program Manager for any SAR outstanding beyond target date



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06 Reserving

92%

Recommendations

- Estimating cost of medical treatment through maximum medical improvement (MMI) and average annual costs thereafter for the length of required treatment
- Estimating costs based on annual medical costs once stabilized, post MMI for the claimant's life expectancy if there is a reasonable expectation treatment will continue; and
- Consider the claimant's co-morbid conditions as factors increasing or decreasing costs should medical documentation support decreased life expectancy.



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07 Subrogation

89%

Recommendations*

Improve pursuit of subrogation or risk transfer by requiring examiner to:

- Periodically contact responsible party or carrier to update the status of current payments;
- Pursue subrogation recovery, deposit recovery and post recovery to claim record; and
- Identify and pursue acceptance of risk transfer.

* Recommendations shown are related to criteria scoring <85%.



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08 Administrator Effectiveness

No recommendations

91%

Slight score decrease from 2015 audit likely caused by transferred claims as a result of examiner turnover during the audit period.



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09 Cost Containment

87%

Recommendations*

- Improve performance by using ergonomic evaluation to promote return to work.

* Recommendations shown are related to criteria scoring <85%.



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10 Reporting to Excess Carrier

No recommendations

100%

Up 50% from 2015 audit. Only two claims qualified for scoring due to large self-insured retention).



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11 Supervision

87%

Recommendations*

Use NavRisk system features to verify compliance monthly for supervisory oversight requirements, including:

- Ongoing review at 90-day intervals for active indemnity claims; and
- Ongoing review at 180-day intervals for FM claims.

* Recommendations shown are related to criteria scoring <85%.



Alternative Dispute Resolution (ADR) Working Group Report

Kevin Harrigan, Superior Court of California, County of Glenn

Patrick Farrales, Program Administrator



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Judicial Branch Workers' Compensation Program

Report to Advisory Committee

by

Alternative Deficit Reduction (ADR)

Working Group



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Purpose and Objective of ADR Working Group

Purpose

To research and consider alternate deficit reduction measures that do not incur increased premium allocations for members to recommend to the Judicial Council for adoption

Objective

Review of options presented and develop recommendations for the JBWCP Advisory Committee



ADR Working Group Members

Mr. Kevin Harrigan, Chair, Superior Court of California, County of Glenn

Ms. Colette Bruggman, Court of Appeal, Third Appellate District

Hon. Wynne Carvill, Superior Court of California, County of Alameda

Ms. Stephanie Cvitkovich, Superior Court of California, County of San Diego

Ms. Cindia Martinez, Superior Court of California, County of Sonoma

Mr. Brian Taylor, Superior Court of California, County of Solano

Mr. T. Michael Yuen, Superior Court of California, County of San Francisco



January 11, 2017 Meeting

Topics Reviewed by the ADR Working Group:

- Actuarial Process for Determining Funding Levels
- Funding Position by Year
- Program Assets, Liabilities, and Deficit Position at June 30, 2016
- Methods of Funding - Cash Basis V Ultimate Loss Funding
- How Other JPA (Pools) Fund their Programs
- Options Presented in White Paper
 - Claims Closure Project
 - Return to Work Program (*Potential Pilot*)
 - Targeted Loss Control Activities
 - Premium Assessment Plan



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The Program Deficit



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Program Deficit

- The program deficit has existed for years, increasing from 6/30/10 to 6/30/15, but finally decreased from 6/30/15 to 6/30/16
- Not a cash flow concern, as available assets are adequate to fund the program for more than three years
- Deficit may differ between Trial Courts and Judiciary



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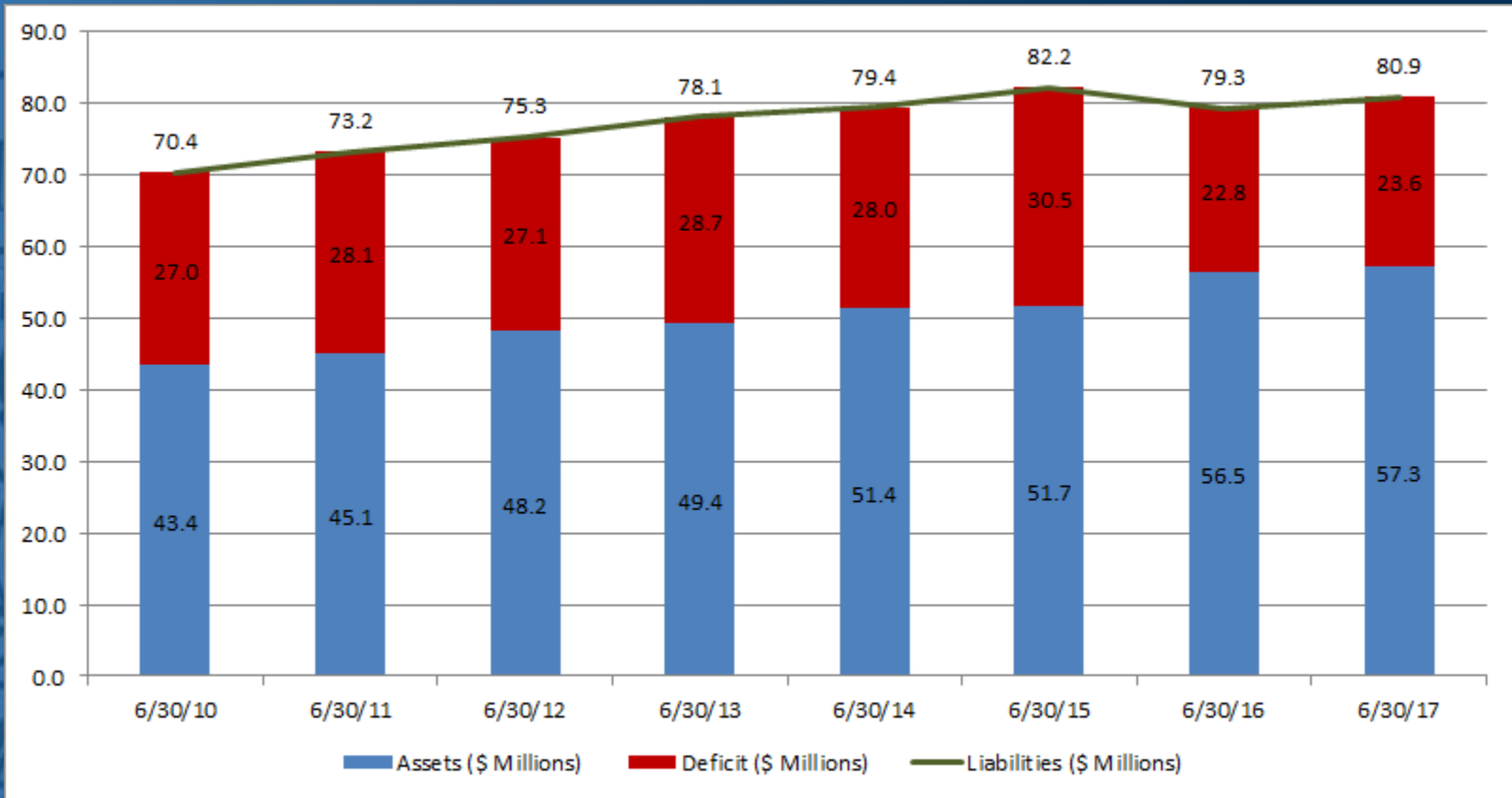
Financial Position at 6/30/17

- **Estimated Liabilities**
 - Expected = \$ 80.9M
 - 75% CL = \$90.1M (i.e. \$9.2M margin)
- **Estimated Assets**
 - Approx. \$57.3M
- **Estimated Deficit**
 - Approx. \$23.6M
 - Increase of Approximately \$0.8M from Prior Year



Funding Position by Year

Financial Position History



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Potential Actions Reviewed and Discussed

1. Special Project for Claims Closure for 2017

Two Approaches for Consideration:

A. “Hands on” approach to close future medical claims

B. “Triage” approach that includes active indemnity claims

2. Return to Work Program (potential pilot)

3. Focused Loss Control Activities



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Potential Actions Reviewed and Discussed Cont . . .

4. Investment of JBWCP Fund

5. Premium Assessments

6. Status Quo - No Change or Action



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ADR Working Group Consensus

- Action must be taken – “no change” is not a recommendation by the ADR Working Group.
- Committee ranked actions reviewed into three (3) categories:
 - 1) Actions not recommended at this time;
 - 2) Actions recommended for 2017-2018 and beyond;
and
 - 3) Actions for further study.



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107 Committee Recommendation based on Review of Options

- Options not recommended at this Time

- Development and implementation of an assessment plan
- Increase premiums for funding at a higher confidence level

Pursuant to the Governor's budget for the next fiscal year, no funding increases are allocated to the Courts.



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Committee Recommendation based on Review of Options

- Actions recommended for 2017-2018 and beyond:

1. Claims Closure Project

- A. Target Future Medical Claims in 2017-2018 using a “hands-on” project approach
- B. After completion of the 2017-2018 closure project, determine feasibility of a second “triage” closure project targeting the remaining older claims including active indemnity cases



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Committee Recommendation based on Review of Options

- Actions recommended for 2017-2018 and beyond (*continued*):
 2. Formal Return to Work / Modified Duty Program
 - Start as a “pilot program”
 - Call for pilot program volunteers



Recommended Action

1. Claims Closure Project



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Claims Closure Project

What is a Claims Closure Project?

- A focused approach to reduce the claims liabilities from legacy claims resulting in an improved balance sheet
- Focused on older (stagnant) claims



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Claims Closure Project

Benefits of a Claims Closure Project

- Increases attention to older claims thereby accelerating closure wherever possible
- Provides prioritization of claims handling where efforts can be focused on closure
- Provides another “set of eyes” for arriving at more creative solutions to resolution



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Claims Closure Project

Prior JBWCP Claims Closure Project

- Conducted by Marsh in 2010/2011
- Approach utilized:
 - Eighteen month triage-based project consisting of advising and monitoring the TPA
- Reported Results
 - Review of 321 claims that were at least 3 years old
 - Closure of 94 claims (29%)
 - \$1.8 million in reserve salvage
- Note: Reserve salvage is the decrease in future reserves



Requested Action

- Authorize conducting a claims closure project in 2017-2018 that focuses on Future Medical claims
- Authorize the ADR Working Group to determine whether to go forward with a second claims closure targeting remaining claims that include active indemnity cases
- Take recommendations to the Judicial Council

More discussion to follow.....



Claims Closure Project

Claims Closure Project Recommended
for Program Year 2017-2018

A. Future Medical Settlement & Closure
Project

Description and Estimates Provided by AIMS



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116 Future Medical Settlement Claims Closure Project

- “Hands-On” Approach performed by hired outside consultant
- Focus on open Future Medical claims
- As of November 30, 2016: 278 Claims with \$7.7 million in reserves
- Estimated target of 161 claims assumed not Medicare eligible
- Claim reserves equal \$3.8 million
- Estimate reserve salvage by \$1.9 million (50%)



Future Medical Settlement Claims Closure

Estimated Cost and ROI

- \$375 per claim for contact with Claimant without settlement
- \$1,575 per claim for all settlements completed (*includes initial \$375 for contact, plus \$1,200 for settlement*)
- **Note: Reserve salvage is the decrease in future reserves**

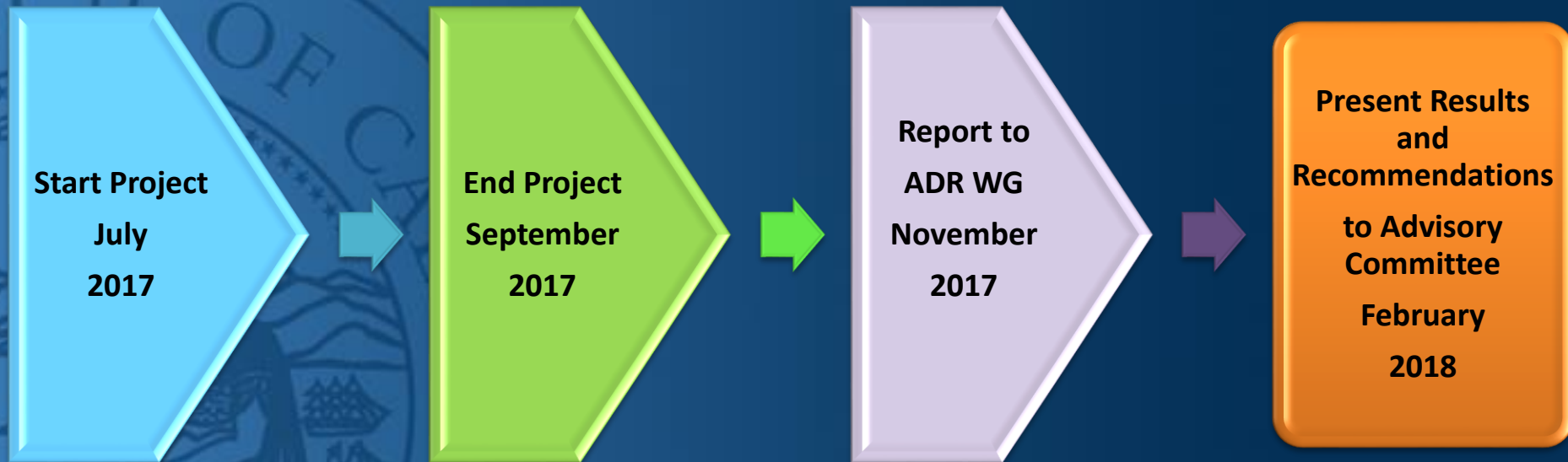
Estimated average salvage of \$11,900 per successfully settled/closed file

Estimated Return on Investment

Success Rate	# of Closed Files	Cost of Closure Project	Reserve Savings/Reduced Deficit	Net
25%	40	\$108,375	\$476,000	\$367,625
35%	56	\$127,575	\$666,400	\$538,825
50%	80	\$156,375	\$952,000	\$795,625

Future Medical Closure Project

Timeline



Decide if to Move Forward with Triage Project



Claims Closure Project

Claims Closure Project To Consider
After Completing the 2017-2018
Future Medical Closure Project

B. Target of active indemnity claims using “triage”
approach



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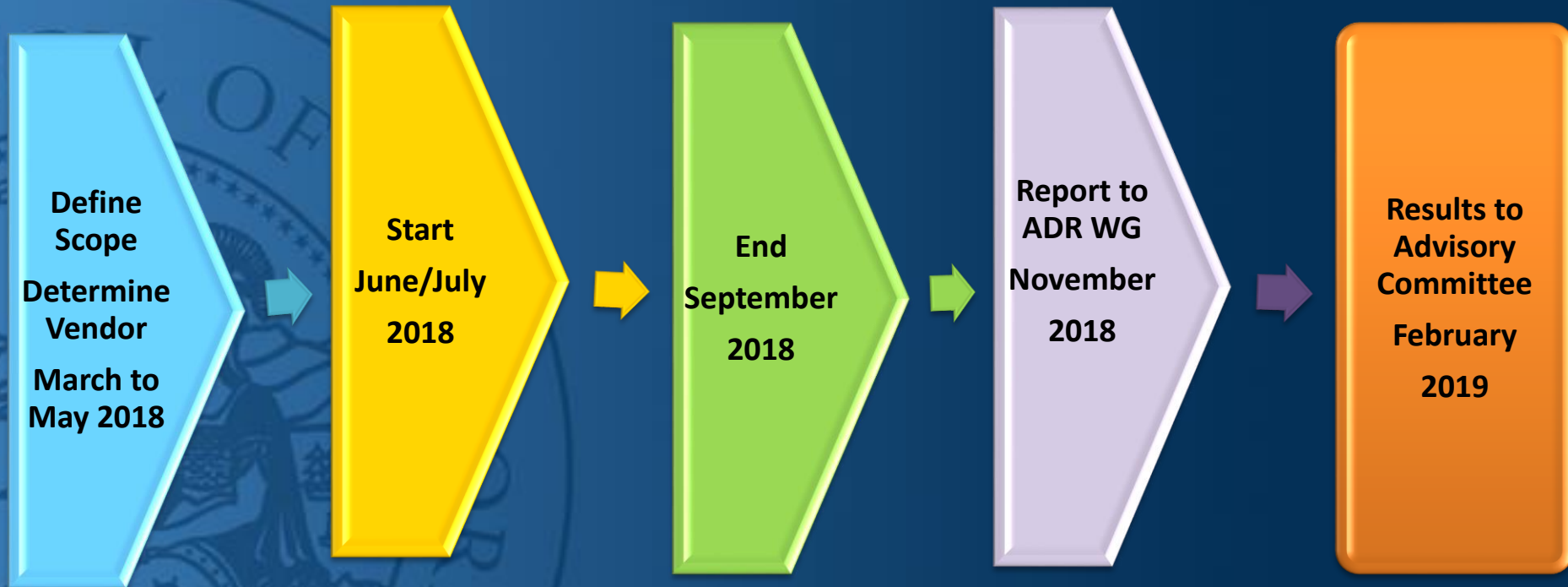
Follow up

Claims Closure Project

- Conducting a second Claims closure project will be reviewed in more detail by the ADR Working Group
- Cost to be determined following identification of claims for review
 - Inventory of potential claims will expand beyond Future Medical claims
 - Target inventory of 422 older Indemnity claims with \$16.2 Mill Reserves (as of November 30, 2016)
 - Recommendations will be presented to Advisory Committee in 2018

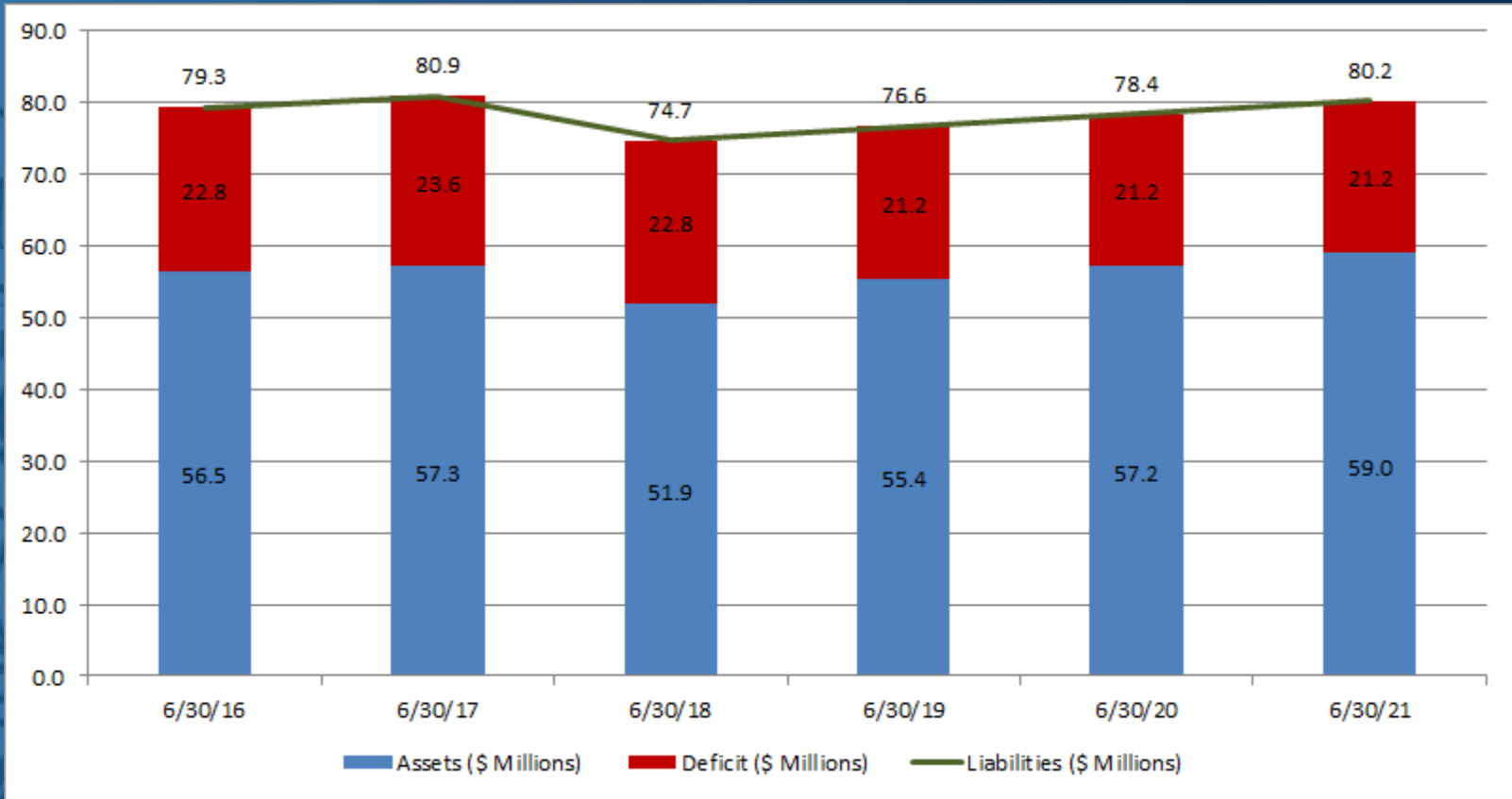


Triage Closure Project Timeline



Funding Scenarios

Projection – “Claims Closure Project”



- Claims Closure Project – 2017-18 Future Med, 2018-19 Indem
 - Net savings of 10% of reserves on targeted open claims by closing early



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Recommended Action

2. Formal Return to Work Program (Roll out on pilot project basis)



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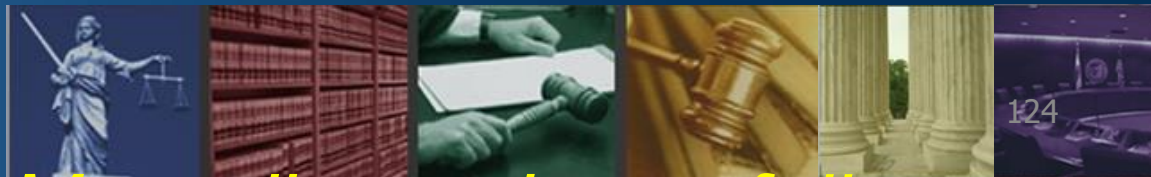


Requested Action

- Authorize further development of a “pilot” Return to Work Program and seek volunteer courts/state judicial branch entities to participate in the pilot
- Take pilot concept to Judicial Council for review and approval in 2017
- Estimated start date of November 2017



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Return to Work Program (Initial Pilot)

Benefits of a Return to Work Program

- **To Employees**
 - Avoids long term unemployment
 - Maintain daily structure, balance and self-esteem
 - Provides physical and mental activity



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Return to Work Program (Initial Pilot)

Benefits of a Return to Work Program

- **To Employers**

- Retention of experienced employees
- Improved employee morale and productivity
- Reduces WC costs
- Consistency throughout the JBWCP

- **To Physicians**

- Documentation of physical and mental demands
- Eliminates guesswork or gray areas



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Return to Work Program (Initial Pilot)

Well Defined RTW Program

- Organization commitment and understanding at the highest level
 - Well-conceived and documented structure
 - Roles and responsibilities clearly defined
 - Participation expectations
 - Duration guidelines
 - Management training



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Return to Work Program (Initial Pilot)

Modified Duty

- Employer has pre-defined modified duty positions available
- Employee understands that modified duty is available while recovering from injury
- The Return to Work Coordinator (RTWC) working in conjunction with the claims adjuster, provided information to physician so that the employee can be released back to modified duty



Return to Work Program (Initial Pilot)

Consideration of Pilot Program

- Determine volunteers for Pilot Program
- Develop metrics to measure compliance and results of pilot
- Full program-wide implementation



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Return to Work Program

Potential Savings

- Materials provided by AIMS utilizing a RTWC reports a minimum of 20% reduction in Total Temporary Disability (TTD) payments for participating members.
- **ESTIMATED ROI TO BE DETERMINED BASED UPON RECEIVING CONSULTANT PROPOSAL AND COST ESTIMATES**

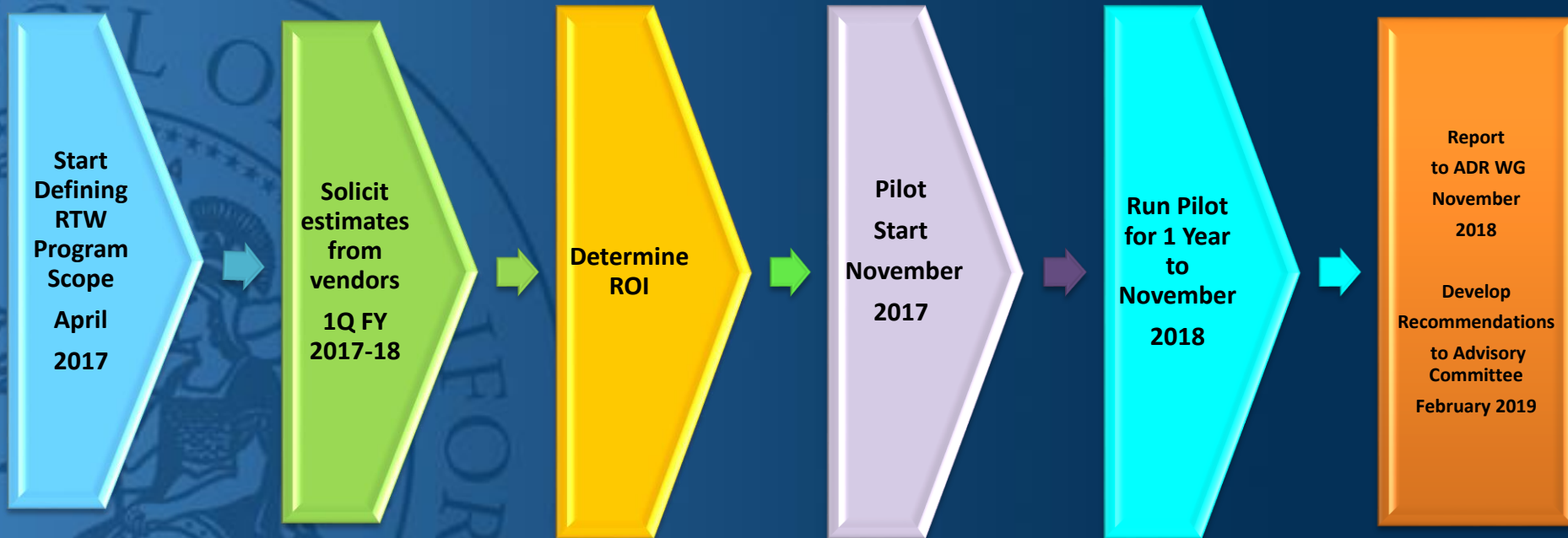


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Return to Work Program

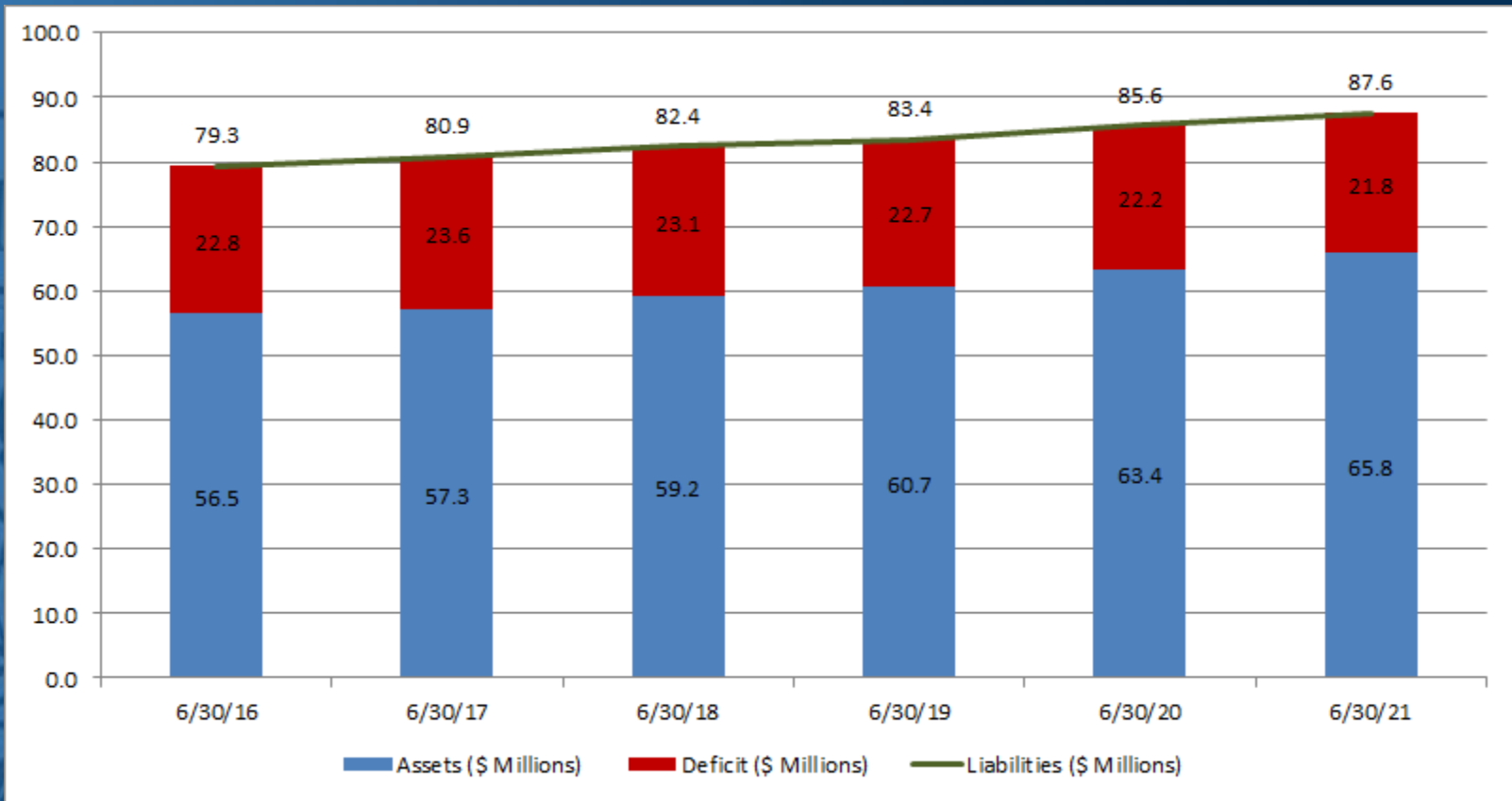
Timeline



Decide on Expanding RTW Program to All Members



Funding Scenarios Projection – “Return to Work”



- Return to Work – Pilot 2017-18, Expand 2018-19

➤ Saves 20% costs on annual TD payments



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Committee Recommendation based on Review of Options

Actions for further study

3. Focused loss control activities
4. Determine potential of other options for investments of the JBWCP funds



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Recommended for Further Study

3. Focused Loss Control Activities



Requested Action

- Authorize Working Group to conduct further study of focused loss control approach and ROI.
- Direct Working Group to develop a proposal to present to Advisory Committee in 2018. Proposal will outline scope of focused loss control:
 - Implementation by courts
 - Implementation by JBWCP
- Advisory Committee will decide whether to move forward
- Proposal to Judicial Council in 2018

More discussion to follow.....



Focused Loss Control Activities

Focus on 10 Larger Courts

- Total number of claims over the past 5 years is 3,466 (all courts)
- Cumulatively, 10 larger courts experienced 60% of those claims (2,063)

2012 – 2016 Reported Losses

Ten (10) Courts	5 Year Frequency 2012-2016	5 year Incurred	Average Cost per Claim	Average Per Year Frequency	10% Reduction per year	Potential Savings
	2,063	\$29.4M	\$14,230	413	41	<u>\$583,000</u>



Focused Loss Control Activities

Focus on 10 Larger Courts

- Recommended activities may include:
 - On-site assessments focused on main areas of loss
 - Accident investigations
 - Evaluation of policies and programs
 - Recommendations that consider the individual courts' culture
 - Follow up on-site consultation



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Potential Actions

Focus on Occupations

Clerk/reporter accounts for 61% of all injuries and 66% of all dollars

2012 – 2016 Reported Losses

Occupation	Frequency	Incurred
JUD-Court Room Clerk	754	\$9,373,046
JUD-Legal Process/Court Clerk/Specialist	519	\$7,863,017
JUD-Courtroom Clerk/Sup/Assist	330	\$5,212,328
JUD-Court Reporter	273	\$6,838,555
JUD-Court Admin	228	\$2,514,795
Total	2,104	\$ 31,801,740

Average Cost Per Claim = \$15,115; Average Frequency Per Year = 421

10% frequency reduction in one year period = \$635,000
 (42 fewer claims x \$15,115)



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Potential Actions

Focus on Occupations

Recommended activities may include:

- Conduct job hazard analyses to identify issues
- Identify potential global equipment solutions
- Create method to acquire recommended equipment at discounted rates
- Develop proactive pre-injury process for these occupations
- Develop training



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Focused Loss Control Activities

Focus on Cause

Repetitive motion/strain accounts for 50% of all injuries and 61% of all dollars

2012 – 2016 Reported Losses

Cause description	Frequency	Incurred
Occupational hazard, physical agents	758	\$9,188,851
Strain, repetitive motion/Carpal Tunnel	486	\$11,897,767
Repetitive motion	331	\$5,214,054
Strain injury by lifting	161	\$1,752,565
Total	1736	\$ 29,200,000

2012-2016 Average Cost Per Claim = \$16,820; Average Frequency Per Year = 347

10% frequency reduction in one year period = \$588,700

(35 fewer claims x \$16,820)



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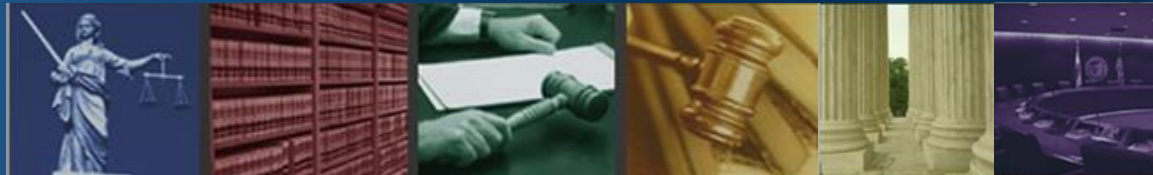


Focused Loss Control Activities

Focus on Cause

Task Force

- Involves employees from various levels within the affected occupation
- Provides a method to dissect most significant loss trends and get input from staff at various locations
- Allows staff to have input and thus more buy-in into solutions
- Enables global solutions to be more easily identified and implemented



Potential Actions

Enhanced Risk Control / Safety Measures

Potential Savings: \$1,806,700

A. \$583,000 Focus on 10 Larger Courts

B. \$635,000 Focus on Occupations

C. \$588,700 Focus on Cause

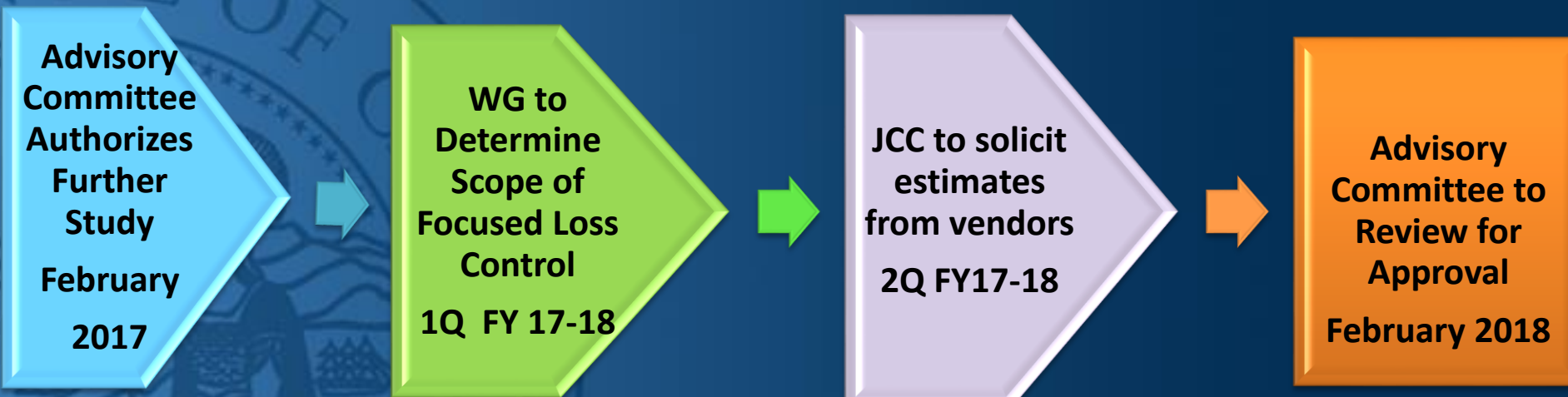


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Targeted Loss Control Program

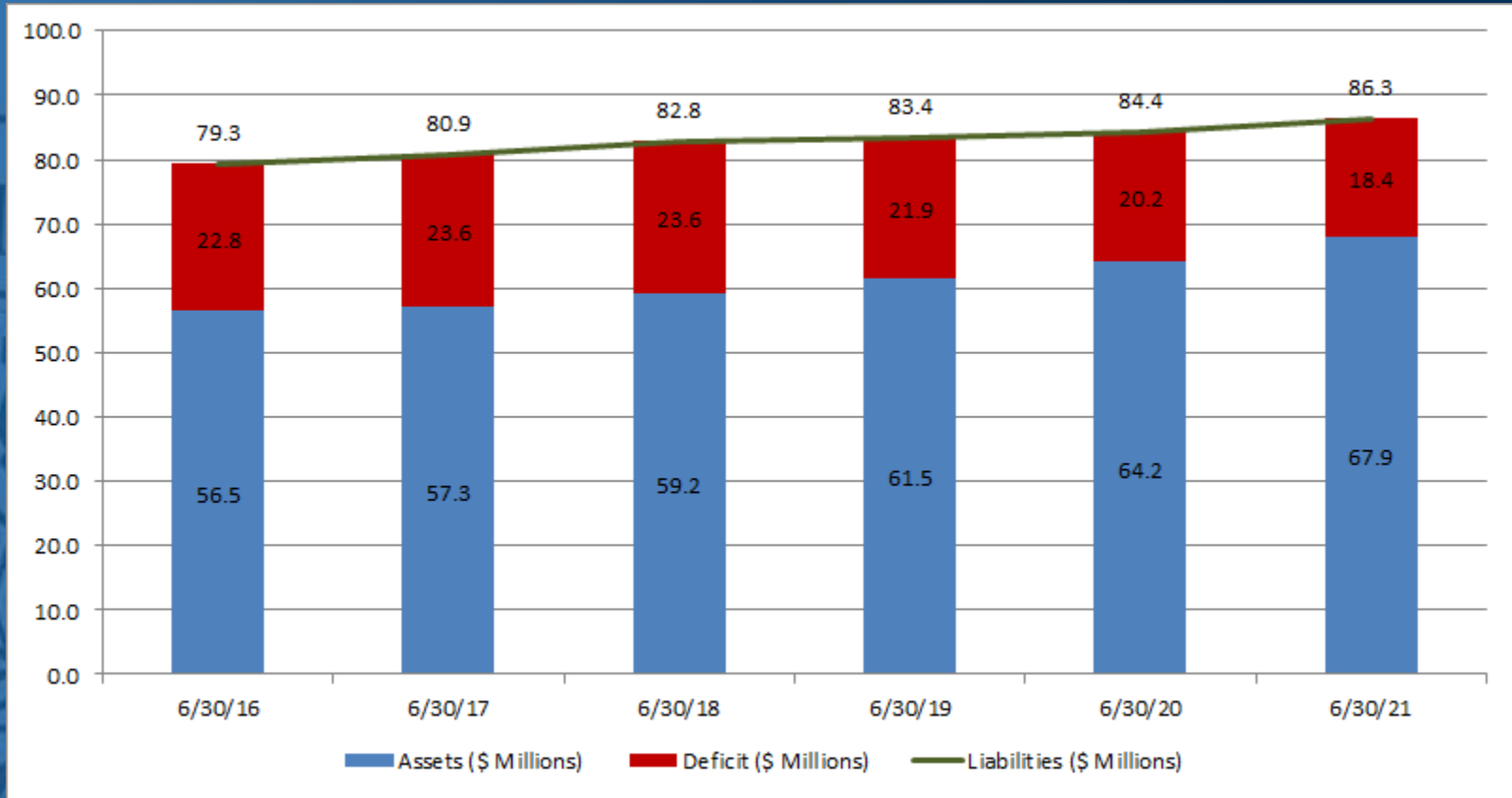
Timeline



**Implement Loss Control Activities
2018-2019 Program
Year**



Funding Scenarios Projection – “Loss Control”



- Loss Control – Implement 2018-2019
 - Saves 10% costs on new claims (continue funding at pre-loss control rate)



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Recommended for Further Study

4. Alternative Investment Strategies



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Requested Action

- Authorize Working Group to conduct further study of investment strategies for the JBWCP Fund
- Direct Judicial Council staff to develop a proposal to present to Working Group in 2017. Proposal will outline:
 - Investment restrictions
 - Implementation plan
- Working Group will propose recommendation to Advisory Committee in 2018
- Proposal to Judicial Council in 2018



147 Alternative Investment Strategies

Current Practice

- JBWCP Fund was established in July 1, 2003 in the State Treasury under Government Code 68114.10
- Surplus money in special funds is transferred to the Surplus Money Investment Fund (SMIF)
- SMIF is invested in the State Treasurer's Office Pooled Money Investment Fund Account (PMIA) – a money market fund held and managed by the State Treasurer's office
- Current yield is .75% per annum (as of January 18, 2017)
- Average quarterly yield is .222% to 3.108%



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Alternative Investment Strategies

Strategies for Improvement

- The SMIF earnings could be improved by:
 - Eliminating the ability of other State funds from borrowing from the JBWCF
 - Funding the JBWCP monthly/quarterly instead of the existing practice of funding annually in June



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Summary of Recommended Actions

1. Move forward with a Future Medical claims closure project to be conducted in 2017
 - Upon completion decide whether to move forward with a second “Triage” approach closure project targeting the remaining claims inventory
2. Move forward with developing a Return to Work Program on a pilot basis.
3. Conduct further study of a targeted loss control program
 - Develop RFP Criteria
 - Present recommendations to Advisory Committee in 2018
4. Conduct further study of investment strategies for the JBWCP Fund



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Claims Settlement Authority (SA) Working Group Report

Heather Capps, Superior Court of California, County of Orange

Stephanie Cvitkovich, Superior Court of California, County of San Diego

Patrick Farrales, Program Administrator

Jackie Miller, Bickmore



Purpose and Objective of SA Working Group

Purpose

To further contain program costs, develop consistent measures to facilitate the settlement and resolution of claims.

Objective

Develop a claims settlement authority policy for the JBWCP Program and recommend for recommendation to the JBWCP Advisory Committee



SA Working Group Members

- **Ms. Tammy Grimm, Chair, Superior Court of California, County of Imperial**
- **Ms. Jeanine Bean, Superior Court of California, County of Stanislaus**
- **Ms. Colette Bruggman, Court of Appeal, Third Appellate District**
- **Ms. Heather Capps, Superior Court of California, County of Orange**
- **Ms. Stephanie Cvitkovich, Superior Court of California, County of San Diego**
- **Ms. Cindia Martinez, Superior Court of California, County of Sonoma**
- **Ms. Shannon Stone, Superior Court of California, County of Contra Costa**



July 29, 2016 Meeting

Topics Reviewed by the SA Working Group:

- Current JBWCP Settlement Authority Practices
- Analysis of Claim Settlements Occurring between 10/01/2014 to 1/31/2016
- Other JPA (Pools) Practices for Claims Settlement Authority
- Sample Settlement Authority Policies
- Sample Settlement Authority Request Form



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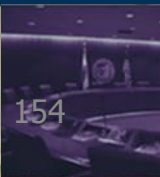


Reasons for Settlement Authority Procedures

- Establishes consistent process, expectations and responsibilities
- Requires all settlement requests to be clear and appropriate
- Provides measurable outcomes



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Advantages of Proposed Process

- Establishes timelines for processing
- Consistent with premium allocation methodology
- Program-wide impacts require consensus



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Potential Disadvantages of Proposed Process

- If no agreement is reached, escalation can add to timelines
- Complex settlements require added coordination



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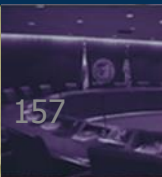


Workers' Compensation Claims

- Administered through JBWCP by TPA
- TPA manages all claims
- Oversight from Judicial Council of California
Human Resources & Risk Management
Consultant



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Two Ways to Reach Settlement

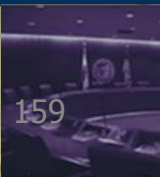


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1. Compromise & Release

- Negotiated Settlement
- May result in a lump sum payment and claim closure
- Claimant may be responsible for paying for future medical care



2. Stipulation with Request for Award

- Agreement reached on terms of the award (i.e., permanent disability rating)
- May continue to pay for future medical benefits



Settlement Frequency

07-15 to 06-16	Trial Courts	Judiciary	Trial Court Judges
Compromise and Release	34	1	1
Stipulation with Request for Award	59	2	3
	93	3	4



Settlement Frequency

07-16 to 11-16	Trial Courts	Judiciary	Trial Court Judges
Compromise and Release	32	0	0
Stipulation with Request for Award	36	0	0
	68	0	0



Current Settlement Authority Process



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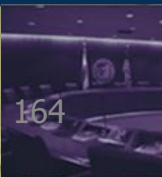


Current Settlement Approval Process

- Members approve all requests
- Settlements > \$100,000 must include discussion with JBWCP Administrator
- TPA does not have settlement authority



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Current Settlement Approval Process

- Process is unclear and difficult to follow
- Does not provide a clear delineation of TPA, Program Administrator and Member responsibilities



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Proposed Settlement Authority Process



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Proposed Settlement Authority Request Process

Authority Levels

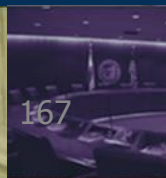
Level	Approving Authority	Amount of Settlement
Level I	TPA	\$0-\$10,000
Level II	JBWCP Member	\$10,001-\$75,000
Level III	JBWCP Program Administrator	\$75,001-\$100,000
Level IV	Settlement Authority Panel	\$100,001-\$150,000
Level V	JBWCP Advisory Committee	\$150,001 and Above

Must review and respond within 10 court days from SAR's Request Date

(New money expected to be paid. Does not reflect money that has already been paid or advanced against settlement.)



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Proposed Authority Policy General Guidelines

- Members have 10 court days from TPA Management Approval Date to respond to SARs
- For all applicable tiers outside of the member's authority, the member will be continue to be involved in an advisory capacity.



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SAR Level I

\$0-\$10,000

- TPA approves and settles
- TPA notifies JBWCP member 10 court days prior to finalizing settlement
- JBWCP member must respond within 10 court days if it disagrees with proposed settlement



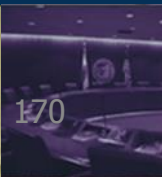
SAR Level II

\$10,001-\$75,000

- JBWCP member approves and settles
- Member must respond within 10 court days from TPA approval date



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SAR Level III

\$75,001-\$100,000

- JBWCP Administrator approves and settles
- Must respond within 10 court days from TPA approval date



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SAR Level IV

\$100,001-\$150,000

- Settlement Authority Panel (3 SA Working Group Members) approves and settles
- Program Administrator sends SAR to panel
- Convene within 10 court days of TPA approval date
- Majority must agree on settlement



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SAR Level V

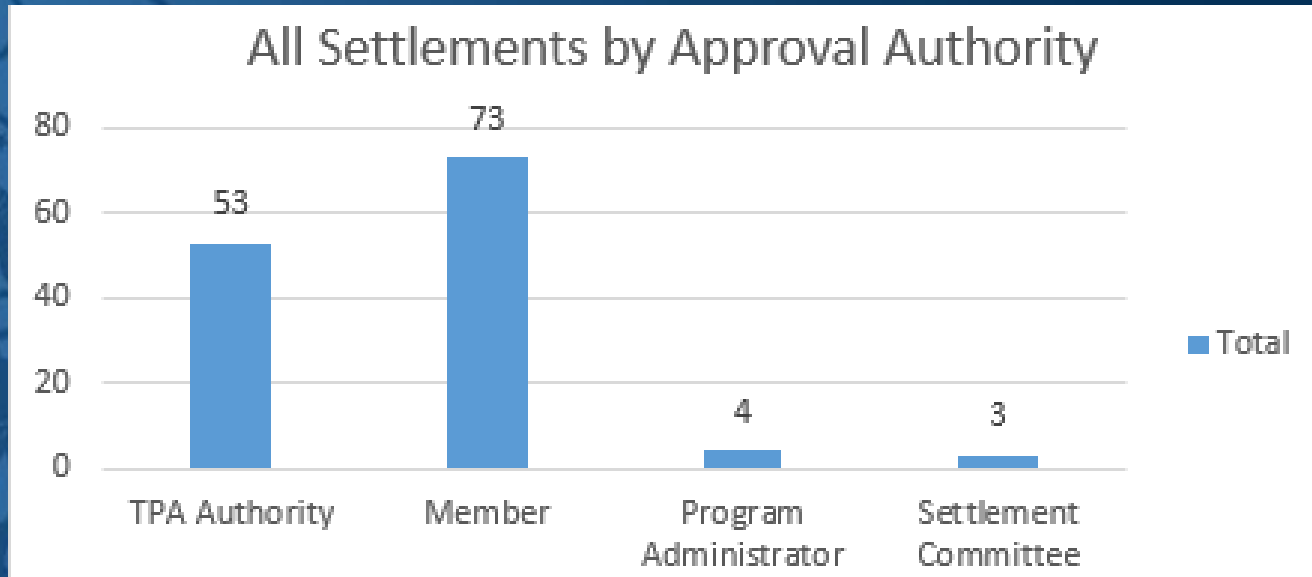
\$150,001 and Above

- Quorum (At least 3 JBWCP Advisory Committee Members) approves and settles
- Address disputes or impasses
- Convene within 10 court days of TPA approval date



Proposed Settlement Authority Policy Impacts

Represents Settlements from Oct 2014 to Sept 2016



Proposed Settlement Authority Policy Provided as Handout Material



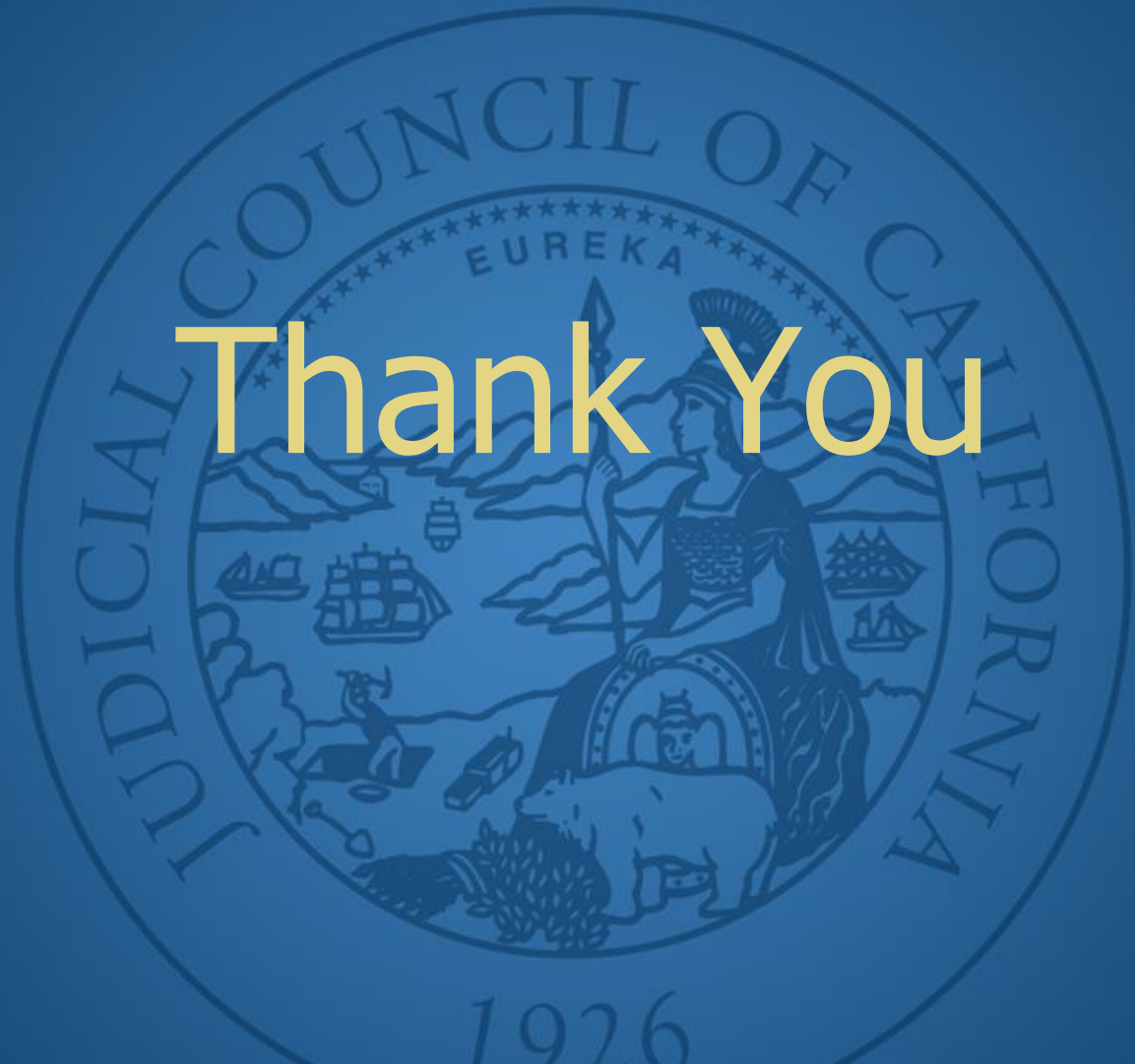
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In Closing



Thank You





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

Member Premium Allocation for Fiscal Year 2017-18

Presented to
Judicial Council of California

February 14, 2017



Tuesday, February 14, 2017

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

Re: Member Premium Allocation for Fiscal Year 2017-18

Dear Mr. Farrales:

We have completed our review of the Judicial Council of California (the Judicial Council), Judicial Branch Workers' Compensation Program (JBWCP), and have updated the member cost allocation for fiscal year 2017-18 program premiums. The premiums include a provision for:

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

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

Given the low volume of loss experience and exposure, and in order to provide a credible actuarial estimate, the Judicial and the State Judiciary groups are valued together for purposes of determining total program cost. Thus for the purpose of the analysis, the three groups are consolidated to two groups, Trial Courts and the State Judiciary.

JBWCP Methodology

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

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

For purposes of calculating the allocation, the actuarial data is combined with cost data, consisting of excess insurance premiums, TPA fees, and brokerage and consulting costs. The allocation formula uses a combination of a 3-year loss distribution and a 3-year payroll distribution for calculating the annual charge to each member using a weighting formula. For determining 2017-18 premiums, the experience period used includes the 2013-14, 2014-15, and 2015-16 program years.

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

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

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

$$\sqrt[3]{\frac{\text{Individual Court Payroll for 3 - Yr Period (\$000's)}}{614,243}}$$

where 614,243 is a constant derived to set the weight given to the largest court at 80%.

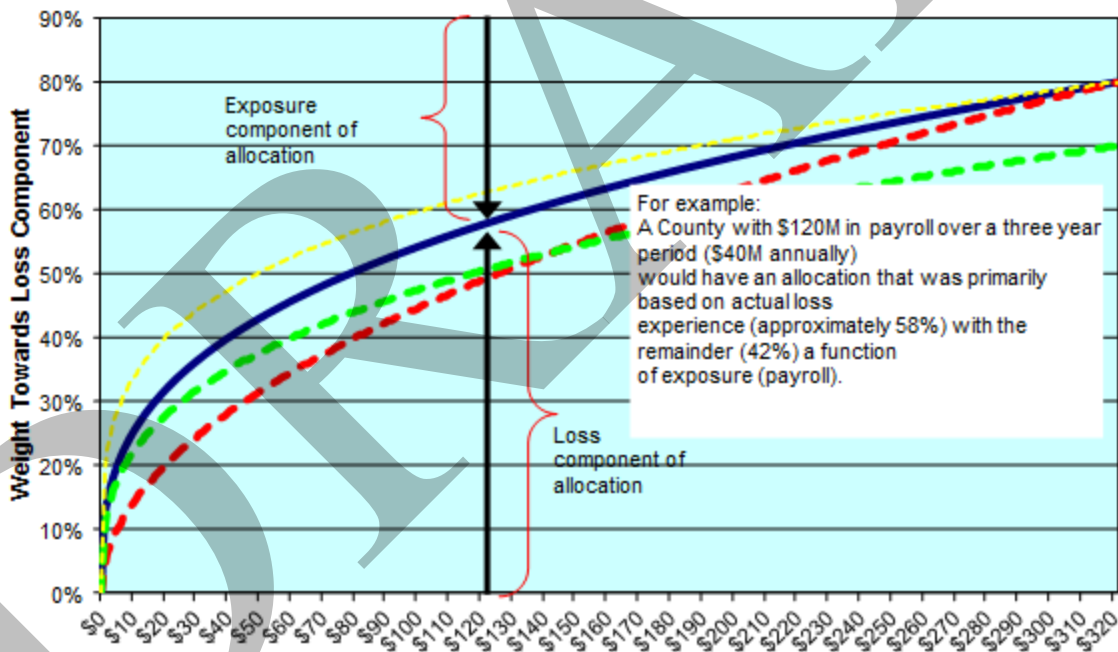
Inputs:

- 314,492 = Largest Court Payroll for 3-Yr Period (\$000's)
- 80% = Weight Given to Loss Component for Largest Court
- 3 = Exponent

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

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

Here is a graphic illustration of the continuum:



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

The expense component, including claim handling and brokerage fees, is allocated based on 80% losses and 20% payroll, on the theory that these expenses are incurred regardless of claims activity and therefore should have at least some component of exposure used in the allocation. Excess insurance costs are allocated based upon the distribution of payroll by member.

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

Sincerely,

Bickmore

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

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

Judicial Branch Workers' Compensation Program Workers' Compensation Cost Allocation for Fiscal Year 2017-18 Trial Courts

Allocation of 2017-18 Costs

Court	2013-14 to 2015-16 Payroll (\$000) (A)	Percent Payroll (B)	2017-18 Indicated Allocation Based on Payroll (C)	2013-14 to 2015-16 Incurred Limited to \$75K (D)	Percent Limited Losses (E)	2017-18 Indicated Allocation Based on Losses (F)	Weighting (G)	2017-18 Weighted Allocation (H)	2017-18 Adjusted Allocation (I)	Allocation of Excess Premium (J)	Allocation of Claims Handling (TPA) Fees (K)	Allocation of Program Admin. (L)	Allocation Brokerage / Consulting (M)	2017-18 Total Allocation (N)	2017-18 Percent of Allocation (O)
Alameda	\$153,172	6.22%	\$980,103	\$1,046,851	5.02%	\$791,568	62.94%	\$861,434	\$876,386	\$28,632	\$131,031	\$0	\$27,038	\$1,063,087	5.53%
Alpine	715	0.03%	4,576	0	0.00%	0	10.52%	4,094	4,166	134	145	0	30	4,474	0.02%
Amador	4,381	0.18%	28,032	91,495	0.44%	69,183	19.25%	35,953	36,578	819	9,631	0	1,987	49,015	0.25%
Butte	17,035	0.69%	109,004	158,119	0.76%	119,561	30.27%	112,199	114,147	3,184	18,558	0	3,829	139,718	0.73%
Calaveras	4,635	0.19%	29,660	57,154	0.27%	43,217	19.61%	32,319	32,880	866	6,400	0	1,321	41,467	0.22%
Colusa	2,360	0.10%	15,103	0	0.00%	0	15.66%	12,737	12,958	441	477	0	98	13,975	0.07%
Contra Costa	70,357	2.86%	450,196	951,340	4.56%	719,349	48.56%	580,909	590,992	13,151	105,156	0	21,699	730,999	3.80%
Del Norte	4,796	0.19%	30,688	126,193	0.61%	95,420	19.84%	43,530	44,286	896	13,031	0	2,689	60,903	0.32%
El Dorado	13,067	0.53%	83,611	30,132	0.14%	22,784	27.71%	66,757	67,915	2,443	5,522	0	1,140	77,020	0.40%
Fresno	75,761	3.07%	484,773	976,883	4.69%	738,662	49.78%	611,153	621,761	14,162	108,690	0	22,428	767,041	3.99%
Glenn	3,793	0.15%	24,271	0	0.00%	0	18.35%	19,818	20,162	709	767	0	158	21,796	0.11%
Humboldt	11,881	0.48%	76,026	501,682	2.41%	379,343	26.84%	157,447	160,180	2,221	50,353	0	10,391	223,145	1.16%
Imperial	18,864	0.77%	120,706	177,742	0.85%	134,399	31.32%	124,994	127,164	3,526	20,803	0	4,293	155,786	0.81%
Inyo	3,070	0.12%	19,645	0	0.00%	0	17.10%	16,286	16,569	574	621	0	128	17,892	0.09%
Kern	74,109	3.01%	474,202	319,584	1.53%	241,651	49.41%	359,291	365,527	13,853	45,531	0	9,395	434,307	2.26%
Kings	12,546	0.51%	80,281	205,464	0.99%	155,360	27.34%	100,804	102,554	2,345	22,175	0	4,576	131,650	0.68%
Lake	5,085	0.21%	32,535	133,188	0.64%	100,709	20.23%	46,325	47,130	950	13,758	0	2,839	64,677	0.34%
Lassen	3,736	0.15%	23,905	0	0.00%	0	18.25%	19,541	19,880	698	755	0	156	21,490	0.11%
Madera	14,675	0.60%	93,899	274,053	1.31%	207,223	28.80%	126,538	128,734	2,743	29,161	0	6,018	166,656	0.87%
Marin	23,933	0.97%	153,140	18,685	0.09%	14,129	33.90%	106,013	107,853	4,474	6,625	0	1,367	120,319	0.63%
Mariposa	1,986	0.08%	12,706	8,100	0.04%	6,125	14.79%	11,733	11,937	371	1,176	0	243	13,726	0.07%
Mendocino	9,326	0.38%	59,675	89,610	0.43%	67,758	24.76%	61,676	62,747	1,743	10,451	0	2,157	77,098	0.40%
Merced	17,472	0.71%	111,799	152,089	0.73%	115,001	30.53%	112,776	114,734	3,266	18,070	0	3,729	139,798	0.73%
Modoc	1,553	0.06%	9,936	872	0.00%	660	13.62%	8,672	8,823	290	397	0	82	9,592	0.05%
Mono	2,314	0.09%	14,805	0	0.00%	0	15.56%	12,501	12,718	432	468	0	97	13,715	0.07%
Monterey	34,199	1.39%	218,831	215,011	1.03%	162,579	38.18%	197,351	200,776	6,393	27,466	0	5,668	240,303	1.25%
Napa	14,960	0.61%	95,723	141,835	0.68%	107,247	28.99%	99,063	100,783	2,796	16,582	0	3,422	123,582	0.64%
Nevada	10,254	0.42%	65,612	2,406	0.01%	1,820	25.56%	49,308	50,164	1,917	2,303	0	475	54,860	0.29%
Orange	314,492	12.76%	2,012,351	1,466,147	7.03%	1,108,616	80.00%	1,289,363	1,311,742	58,786	203,727	0	42,040	1,616,295	8.40%
Placer	23,440	0.95%	149,985	164,651	0.79%	124,500	33.67%	141,405	143,859	4,381	20,477	0	4,225	172,943	0.90%
Plumas	2,187	0.09%	13,994	0	0.00%	0	15.27%	11,857	12,063	409	442	0	91	13,005	0.07%
Riverside	199,953	8.12%	1,279,448	1,204,718	5.78%	910,938	68.79%	1,025,948	1,043,755	37,376	155,579	0	32,104	1,268,815	6.60%
Sacramento	135,803	5.51%	868,969	573,283	2.75%	433,484	60.47%	605,641	616,153	25,385	82,255	0	16,974	740,766	3.85%
San Benito	5,107	0.21%	32,677	207	0.00%	156	20.26%	26,089	26,542	955	1,052	0	217	28,766	0.15%
San Bernardino	164,610	6.68%	1,053,294	1,276,518	6.12%	965,229	64.47%	996,517	1,013,813	30,770	155,295	0	32,046	1,231,923	6.41%
San Diego	244,858	9.94%	1,566,778	3,320,760	15.93%	2,510,967	73.60%	2,261,669	2,300,924	45,770	366,911	0	75,713	2,789,318	14.50%
San Francisco	118,499	4.81%	758,243	911,939	4.37%	689,556	57.78%	718,554	731,026	22,150	111,125	0	22,931	887,232	4.61%
San Joaquin	52,243	2.12%	334,291	359,584	1.72%	271,897	43.98%	306,851	312,177	9,766	44,933	0	9,272	376,148	1.96%
San Luis Obispo	26,696	1.08%	170,819	205,552	0.99%	155,426	35.16%	165,407	168,278	4,990	25,045	0	5,168	203,481	1.06%
San Mateo	58,028	2.36%	371,303	1,041,733	5.00%	787,698	45.54%	560,946	570,682	10,847	111,303	0	22,968	715,799	3.72%
Santa Barbara	41,564	1.69%	265,955	310,952	1.49%	235,124	40.75%	253,392	257,790	7,769	38,125	0	7,867	311,552	1.62%
Santa Clara	147,053	5.97%	940,951	1,537,224	7.37%	1,162,360	62.09%	1,078,431	1,097,149	27,488	176,663	0	36,455	1,337,755	6.96%
Santa Cruz	24,912	1.01%	159,408	66,834	0.32%	50,536	34.36%	122,002	124,120	4,657	11,426	0	2,358	142,560	0.74%
Shasta	27,337	1.11%	174,924	306,847	1.47%	232,020	35.44%	195,157	198,545	5,110	34,856	0	7,193	245,704	1.28%
Sierra	736	0.03%	4,711	0	0.00%	0	10.62%	4,210	4,284	138	149	0	31	4,601	0.02%
Siskiyou	6,602	0.27%	42,247	15,626	0.07%	11,816	22.07%	35,531	36,147	1,234	2,829	0	584	40,794	0.21%

**Judicial Branch Workers' Compensation Program
Workers' Compensation Cost Allocation for Fiscal Year 2017-18
Trial Courts**

Allocation of 2017-18 Costs

Court	2013-14 to 2015-16 Payroll (\$000) (A)	Percent Payroll (B)	2017-18 Indicated Allocation Based on Payroll (C)	2013-14 to 2015-16 Incurred Limited to \$75K (D)	Percent Limited Losses (E)	2017-18 Indicated Allocation Based on Losses (F)	Weighting (G)	2017-18 Weighted Allocation (H)	2017-18 Adjusted Allocation (I)	Allocation of Excess Premium (J)	Allocation of Claims Handling (TPA) Fees (K)	Allocation of Program Admin. (L)	Allocation Brokerage / Consulting (M)	2017-18 Total Allocation (N)	2017-18 Percent of Allocation (O)
Solano	37,759	1.53%	241,608	820,488	3.94%	620,405	39.47%	391,105	397,894	7,058	86,057	0	17,758	508,767	2.65%
Sonoma	36,697	1.49%	234,812	46,387	0.22%	35,075	39.09%	156,729	159,450	6,860	11,854	0	2,446	180,609	0.94%
Stanislaus	35,604	1.45%	227,822	119,580	0.57%	90,419	38.70%	174,646	177,677	6,655	18,629	0	3,844	206,806	1.08%
Sutter	8,577	0.35%	54,879	146,915	0.70%	111,089	24.08%	68,414	69,602	1,603	15,776	0	3,255	90,237	0.47%
Tehama	6,496	0.26%	41,563	972	0.00%	735	21.95%	32,602	33,168	1,214	1,406	0	290	36,078	0.19%
Trinity	2,588	0.11%	16,562	386	0.00%	292	16.15%	13,934	14,176	484	560	0	116	15,336	0.08%
Tulare	34,582	1.40%	221,283	501,539	2.41%	379,234	38.33%	281,821	286,713	6,464	54,930	0	11,335	359,442	1.87%
Tuolumne	5,888	0.24%	37,676	25,903	0.12%	19,586	21.24%	33,833	34,420	1,101	3,666	0	757	39,944	0.21%
Ventura	67,548	2.74%	432,220	413,902	1.99%	312,969	47.91%	375,087	381,597	12,626	53,219	0	10,982	458,425	2.38%
Yolo	15,497	0.63%	99,163	164,831	0.79%	124,636	29.33%	106,634	108,485	2,897	18,888	0	3,898	134,168	0.70%
Yuba	8,380	0.34%	53,623	167,283	0.80%	126,490	23.89%	71,034	72,267	1,566	17,683	0	3,649	95,166	0.49%
All Courts	\$2,463,770	100.00%	\$15,765,000	\$20,849,252	100.00%	\$15,765,000		\$15,496,039	\$15,765,000	\$460,540	\$2,490,966	\$0	\$514,017	\$19,230,524	100.00%

Notes:

- (A): From Exhibit TC-2.
- (B): (A)/[Total (A)]
- (C): (B) x [Total (C)]. Total (C) was provided by Judicial Branch Workers' Compensation Program.
- (D): From Exhibit TC-3.
- (E): (D)/[Total (D)]
- (F): (E) x [Total (F)]. Total (F) was provided by Judicial Branch Workers' Compensation Program.
- (G): Based on relative size (according the (A)) of each court. The largest is subjectively set to an 80.00% weight. The weight of all other courts are based on that standard.
- (H): (H) x (F) + [1-(H)] x (G)
- (I): (H) subject to an adjustment of 1.017.
- (J): (B) x [Total (J)]. Total (J) was provided by Judicial Branch Workers' Compensation Program.
- (K): [(B) x 0.20 + (E) x 0.80] x Total (K). Total (K) was provided by Judicial Branch Workers' Compensation Program.
- (L): (B) x [Total (L)]. Total (L) was provided by Judicial Branch Workers' Compensation Program.
- (M): [(B) x 0.20 + (E) x 0.80] x Total (M). Total (M) was provided by Judicial Branch Workers' Compensation Program.
- (N): Sum[(I)..(M)]
- (O): (N)/[Total (N)]

Judicial Branch Workers' Compensation Program
Workers' Compensation Cost Allocation for Fiscal Year 2017-18
Trial Courts

Summary of Payroll

Court	Payroll		
	2013-14	2014-15	2015-16
Alameda	\$51,392,643	\$50,533,291	\$51,245,619
Alpine	175,765	254,102	285,257
Amador	1,471,884	1,374,133	1,534,912
Butte	5,361,954	5,444,966	6,228,346
Calaveras	1,645,407	1,507,034	1,482,859
Colusa	876,863	750,617	732,834
Contra Costa	22,827,248	22,724,908	24,804,870
Del Norte	1,671,038	1,618,601	1,506,353
El Dorado	4,086,446	4,367,975	4,612,376
Fresno	24,720,023	23,986,710	27,054,074
Glenn	1,204,445	1,277,574	1,311,008
Humboldt	4,074,323	3,876,485	3,930,548
Imperial	6,123,601	5,963,608	6,776,881
Inyo	1,278,293	872,418	919,428
Kern	22,863,775	24,182,904	27,062,031
Kings	4,225,888	4,174,358	4,146,164
Lake	1,617,288	1,676,203	1,791,041
Lassen	1,334,297	1,194,682	1,206,873
Madera	4,967,640	4,872,827	4,834,170
Marin	8,460,909	7,927,685	7,544,203
Mariposa	656,857	649,016	679,852
Mendocino	3,189,732	3,024,928	3,111,398
Merced	5,622,523	5,899,998	5,949,523
Modoc	555,061	488,052	509,694
Mono	823,132	740,081	750,490
Monterey	12,047,639	10,872,756	11,278,687
Napa	5,126,534	4,845,416	4,987,731
Nevada	3,206,545	3,438,818	3,608,557
Orange	108,572,489	102,754,102	103,165,722
Placer	7,686,753	7,722,600	8,030,431
Plumas	898,577	655,502	632,850
Riverside	60,444,097	65,147,113	74,362,204
Sacramento	45,249,453	43,252,521	47,301,366
San Benito	1,904,229	1,611,810	1,590,786
San Bernardino	51,644,432	53,332,204	59,633,246
San Diego	80,709,371	79,812,744	84,335,535
San Francisco	39,330,020	38,756,484	40,412,514
San Joaquin	15,840,228	17,551,540	18,851,546
San Luis Obispo	9,055,874	8,823,578	8,816,343
San Mateo	19,048,416	18,723,585	20,255,613
Santa Barbara	14,592,446	13,322,210	13,649,086
Santa Clara	51,119,967	49,049,205	46,883,537
Santa Cruz	8,649,932	8,066,301	8,196,207
Shasta	9,354,640	8,803,224	9,179,380
Sierra	223,042	249,519	263,656
Siskiyou	2,444,339	2,140,102	2,017,899

Judicial Branch Workers' Compensation Program
Workers' Compensation Cost Allocation for Fiscal Year 2017-18
Trial Courts

Summary of Payroll

Court	Payroll		
	2013-14	2014-15	2015-16
Solano	12,873,645	11,988,635	12,896,516
Sonoma	12,243,891	11,623,434	12,829,282
Stanislaus	11,111,956	11,810,523	12,681,724
Sutter	2,683,627	2,801,801	3,091,111
Tehama	2,170,782	2,084,484	2,240,284
Trinity	861,615	802,217	924,540
Tulare	11,076,669	11,256,132	12,249,528
Tuolumne	2,039,140	1,942,675	1,906,230
Ventura	22,546,961	22,050,310	22,950,540
Yolo	5,096,011	4,952,488	5,448,847
Yuba	2,771,729	2,802,954	2,805,505
All Courts	\$813,852,084	\$802,430,146	\$847,487,805

Notes:

Provided by Judicial Branch Workers' Compensation Program.

Judicial Branch Workers' Compensation Program
Workers' Compensation Cost Allocation for Fiscal Year 2017-18
Trial Courts

Summary of Loss Data

Court	Incurred Losses			Incurred Losses Capped at \$75K		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Alameda	\$977,394	\$244,467	\$274,270	\$528,114	\$244,467	\$274,270
Alpine	0	0	0	0	0	0
Amador	28,531	21,486	41,478	28,531	21,486	41,478
Butte	375	123,332	38,354	375	119,390	38,354
Calaveras	56,875	0	279	56,875	0	279
Colusa	0	0	0	0	0	0
Contra Costa	536,282	640,025	141,512	403,194	406,634	141,512
Del Norte	0	0	126,193	0	0	126,193
El Dorado	0	30,132	0	0	30,132	0
Fresno	444,151	640,054	96,900	321,770	558,212	96,900
Glenn	0	0	0	0	0	0
Humboldt	42,214	257,224	325,265	42,214	182,446	277,022
Imperial	14,811	57,247	189,538	14,811	57,247	105,684
Inyo	0	0	0	0	0	0
Kern	208,403	44,661	112,680	162,243	44,661	112,680
Kings	42,795	155,838	20,392	42,795	142,276	20,392
Lake	163,262	5,379	0	127,809	5,379	0
Lassen	0	0	0	0	0	0
Madera	109,002	5,452	237,189	77,990	5,452	190,611
Marin	18,685	0	0	18,685	0	0
Mariposa	0	8,100	0	0	8,100	0
Mendocino	34,237	31,350	24,024	34,237	31,350	24,024
Merced	113,590	3,064	35,435	113,590	3,064	35,435
Modoc	0	0	872	0	0	872
Mono	0	0	0	0	0	0
Monterey	145,476	68,860	41,969	104,183	68,860	41,969
Napa	132,005	4,432	31,951	105,452	4,432	31,951
Nevada	0	973	1,434	0	973	1,434
Orange	1,032,138	321,893	575,408	636,521	319,727	509,899
Placer	276	154,923	9,453	276	154,923	9,453
Plumas	0	0	0	0	0	0
Riverside	707,218	201,680	527,987	626,321	201,680	376,717
Sacramento	179,425	240,468	185,491	179,425	240,468	153,391
San Benito	0	0	207	0	0	207
San Bernardino	551,636	713,176	300,937	402,363	592,408	281,747
San Diego	856,565	1,717,072	1,157,610	819,310	1,512,714	988,736
San Francisco	401,823	364,337	384,389	245,409	342,166	324,363
San Joaquin	226,308	94,826	83,485	181,274	94,826	83,485
San Luis Obispo	125,573	49,429	88,401	78,681	49,429	77,441
San Mateo	1,136,744	279,481	264,025	542,770	252,194	246,769
Santa Barbara	26,445	261,149	116,998	26,445	167,510	116,998
Santa Clara	528,904	771,406	514,067	398,572	624,585	514,067
Santa Cruz	57,661	2,179	6,994	57,661	2,179	6,994
Shasta	61,926	105,024	143,424	61,926	101,497	143,424
Sierra	0	0	0	0	0	0
Siskiyou	15,037	590	0	15,037	590	0

Judicial Branch Workers' Compensation Program
Workers' Compensation Cost Allocation for Fiscal Year 2017-18
Trial Courts

Summary of Loss Data

Court	Incurred Losses			Incurred Losses Capped at \$75K		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Solano	372,519	273,966	242,735	323,494	254,259	242,735
Sonoma	17,743	24,228	4,416	17,743	24,228	4,416
Stanislaus	43,664	67,342	8,574	43,664	67,342	8,574
Sutter	94,100	51,408	1,406	94,100	51,408	1,406
Tehama	972	0	0	972	0	0
Trinity	386	0	0	386	0	0
Tulare	229,641	160,024	267,659	145,139	137,396	219,003
Tuolumne	21,149	4,754	0	21,149	4,754	0
Ventura	404,552	130,238	138,169	145,495	130,238	138,169
Yolo	109,174	0	98,726	78,412	0	86,419
Yuba	113,299	1,869	52,115	113,299	1,869	52,115
All Courts	10,382,968	8,333,536	6,912,410	7,438,715	7,262,950	6,147,588

Notes:

Provided by Judicial Branch Workers' Compensation Program.

Judicial Branch Workers' Compensation Program
Workers' Compensation Cost Allocation for Fiscal Year 2017-18
Trial Courts

Comparison to Prior Allocation

Court	2016-17 Total Allocation (A)	2017-18 Total Allocation (B)	Difference (C)	Percent Change (D)
Alameda	\$1,154,190	\$1,063,087	-\$91,104	-7.89%
Alpine	3,872	4,474	602	15.54%
Amador	36,825	49,015	12,190	33.10%
Butte	180,051	139,718	-40,332	-22.40%
Calaveras	34,012	41,467	7,455	21.92%
Colusa	14,402	13,975	-427	-2.96%
Contra Costa	717,106	730,999	13,893	1.94%
Del Norte	26,954	60,903	33,948	125.95%
El Dorado	101,036	77,020	-24,017	-23.77%
Fresno	726,591	767,041	40,450	5.57%
Glenn	23,612	21,796	-1,816	-7.69%
Humboldt	164,402	223,145	58,743	35.73%
Imperial	112,943	155,786	42,842	37.93%
Inyo	24,126	17,892	-6,235	-25.84%
Kern	490,647	434,307	-56,340	-11.48%
Kings	122,311	131,650	9,339	7.64%
Lake	80,678	64,677	-16,001	-19.83%
Lassen	23,889	21,490	-2,399	-10.04%
Madera	101,709	166,656	64,947	63.86%
Marin	128,567	120,319	-8,248	-6.42%
Mariposa	13,012	13,726	714	5.49%
Mendocino	67,076	77,098	10,021	14.94%
Merced	118,555	139,798	21,243	17.92%
Modoc	9,492	9,592	101	1.06%
Mono	19,346	13,715	-5,631	-29.11%
Monterey	259,818	240,303	-19,515	-7.51%
Napa	112,548	123,582	11,034	9.80%
Nevada	76,037	54,860	-21,178	-27.85%
Orange	1,420,673	1,616,295	195,623	13.77%
Placer	195,718	172,943	-22,775	-11.64%
Plumas	13,347	13,005	-342	-2.57%
Riverside	1,341,728	1,268,815	-72,913	-5.43%
Sacramento	756,974	740,766	-16,207	-2.14%
San Benito	31,403	28,766	-2,637	-8.40%
San Bernardino	1,242,243	1,231,923	-10,320	-0.83%
San Diego	2,379,229	2,789,318	410,089	17.24%
San Francisco	786,968	887,232	100,264	12.74%
San Joaquin	451,516	376,148	-75,368	-16.69%
San Luis Obispo	195,178	203,481	8,303	4.25%
San Mateo	574,972	715,799	140,827	24.49%
Santa Barbara	287,302	311,552	24,250	8.44%
Santa Clara	1,145,686	1,337,755	192,069	16.76%
Santa Cruz	160,680	142,560	-18,120	-11.28%
Shasta	206,894	245,704	38,810	18.76%
Sierra	4,216	4,601	385	9.13%
Siskiyou	56,446	40,794	-15,652	-27.73%

Judicial Branch Workers' Compensation Program
Workers' Compensation Cost Allocation for Fiscal Year 2017-18
Trial Courts

Comparison to Prior Allocation

Court	2016-17 Total Allocation (A)	2017-18 Total Allocation (B)	Difference (C)	Percent Change (D)
Solano	555,885	508,767	-47,117	-8.48%
Sonoma	211,319	180,609	-30,709	-14.53%
Stanislaus	244,244	206,806	-37,439	-15.33%
Sutter	69,059	90,237	21,178	30.67%
Tehama	52,399	36,078	-16,321	-31.15%
Trinity	30,763	15,336	-15,427	-50.15%
Tulare	262,404	359,442	97,038	36.98%
Tuolumne	44,736	39,944	-4,792	-10.71%
Ventura	474,495	458,425	-16,070	-3.39%
Yolo	102,541	134,168	31,627	30.84%
Yuba	73,754	95,166	21,412	29.03%
All Courts	\$18,316,577	\$19,230,524	\$913,946	4.99%

Notes:

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

Judicial Branch Workers' Compensation Program Workers' Compensation Cost Allocation for Fiscal Year 2017-18 State Judiciary

Allocation of 2017-18 Costs

Court	2013-14 to 2015-16 Payroll (\$000) (A)	Percent Payroll (B)	2017-18 Indicated Allocation Based on Payroll (C)	2013-14 to 2015-16 Incurred Limited to \$75K (D)	Percent Limited Losses (E)	2017-18 Indicated Allocation Based on Losses (F)	Weighting (G)	2017-18 Weighted Allocation (H)	2017-18 Adjusted Allocation (I)	Allocation of Excess Premium (J)	Allocation of Claims Handling (TPA) Fees (K)	Allocation of Program Admin. (L)	Allocation of Brokerage / Consulting (M)	2017-18 Total Allocation (N)	2017-18 Percent of Allocation (O)
Supreme Court	\$50,180	3.57%	\$24,713	\$76,225	10.99%	\$76,176	30.75%	\$40,538	\$47,601	\$7,150	\$16,797	\$0	\$3,466	\$75,014	6.14%
1st District Court	40,702	2.89%	20,045	390	0.06%	389	28.68%	14,408	16,919	5,800	2,146	0	443	25,307	2.07%
2nd District Court	83,056	5.90%	40,903	77,305	11.15%	77,255	36.37%	54,126	63,557	11,835	18,673	0	3,853	97,917	8.01%
3rd District Court	28,353	2.01%	13,963	0	0.00%	0	25.42%	10,414	12,228	4,040	1,444	0	298	18,010	1.47%
4th District Court	67,086	4.77%	33,038	61,839	8.92%	61,799	33.87%	42,781	50,235	9,559	14,970	0	3,089	77,853	6.37%
5th District Court	24,717	1.76%	12,173	17	0.00%	17	24.28%	9,221	10,827	3,522	1,262	0	260	15,872	1.30%
6th District Court	18,550	1.32%	9,135	620	0.09%	619	22.07%	7,256	8,520	2,643	1,060	0	219	12,443	1.02%
Judicial Council	186,223	13.23%	91,711	354,395	51.11%	354,166	47.61%	216,660	254,409	26,535	75,696	0	15,620	372,261	30.47%
CJP	6,142	0.44%	3,025	0	0.00%	0	15.27%	2,563	3,009	875	313	0	65	4,262	0.35%
HCRC	18,521	1.32%	9,121	0	0.00%	0	22.06%	7,109	8,348	2,639	943	0	195	12,125	0.99%
Trial Court Judges	883,637	62.80%	435,172	122,657	17.69%	122,578	80.00%	185,097	217,347	125,910	138,730	0	28,627	510,614	41.80%
All Courts	\$1,407,168	100.00%	\$693,000	\$693,449	100.00%	\$693,000		\$590,172	\$693,000	\$200,509	\$272,034	\$0	\$56,135	\$1,221,678	100.00%

Notes:

- (A): From Exhibit J-2.
- (B): (A)/[Total (A)]
- (C): (B) x [Total (C)]. Total (C) was provided by Judicial Branch Workers' Compensation Program.
- (D): From Exhibit J-3.
- (E): (D)/[Total (D)]
- (F): (E) x [Total (F)]. Total (F) was provided by Judicial Branch Workers' Compensation Program.
- (G): Based on relative size (according the (A)) of each court. The largest is subjectively set to an 80.00% weight. The weight of all other courts are based on that standard.
- (H): (H) x (F) + [1-(H)] x (G)
- (I): (H) subject to an adjustment of 1.174.
- (J): (B) x [Total (J)]. Total (J) was provided by Judicial Branch Workers' Compensation Program.
- (K): [(B) x 0.20 + (E) x 0.80] x Total (K). Total (K) was provided by Judicial Branch Workers' Compensation Program.
- (L): (B) x [Total (L)]. Total (L) was provided by Judicial Branch Workers' Compensation Program.
- (M): [(B) x 0.20 + (E) x 0.80] x Total (M). Total (M) was provided by Judicial Branch Workers' Compensation Program.
- (N): Sum[(I)..(M)]
- (O): (N)/[Total (N)]

* Supreme Court includes the California Judicial Center Library

Judicial Branch Workers' Compensation Program
Workers' Compensation Cost Allocation for Fiscal Year 2017-18
State Judiciary

Summary of Payroll

Court	Payroll		
	2013-14	2014-15	2015-16
Supreme Court	\$16,725,113	\$16,547,000	\$16,908,239
1st District Court	12,918,969	13,631,000	14,152,370
2nd District Court	27,181,425	27,412,000	28,462,891
3rd District Court	9,100,274	9,451,000	9,801,921
4th District Court	22,023,226	22,409,000	22,653,677
5th District Court	8,034,066	8,254,000	8,429,258
6th District Court	5,876,586	6,182,000	6,491,330
Judicial Council	64,827,084	55,364,000	66,032,259
CJP	2,011,012	2,022,857	2,107,899
HCRC	6,017,821	6,308,000	6,195,564
Trial Court Judges	286,467,580	293,561,457	303,607,527
All Courts	\$461,183,156	\$461,142,314	\$484,842,935

Notes:

Provided by Judicial Branch Workers' Compensation Program.

* Supreme Court includes the California Judicial Center Library

Judicial Branch Workers' Compensation Program
Workers' Compensation Cost Allocation for Fiscal Year 2017-18
State Judiciary

Summary of Loss Data

Court	Incurred Losses			Incurred Losses Capped at \$75K		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Supreme Court	\$709	\$94,188	\$516	\$709	\$75,000	\$516
1st District Court	0	0	390	0	0	390
2nd District Court	77,305	0	0	77,305	0	0
3rd District Court	0	0	0	0	0	0
4th District Court	0	59,178	2,662	0	59,178	2,662
5th District Court	0	17	0	0	17	0
6th District Court	620	0	0	620	0	0
Judicial Council	20,887	81,006	254,120	20,887	81,006	252,503
CJP	0	0	0	0	0	0
HCRC	0	0	0	0	0	0
Trial Court Judges	17,947	88,213	16,497	17,947	88,213	16,497
All Courts	117,468	322,601	274,185	117,468	303,414	272,568

Notes:

Provided by Judicial Branch Workers' Compensation Program.

* Supreme Court includes the California Judicial Center Library

Judicial Branch Workers' Compensation Program
Workers' Compensation Cost Allocation for Fiscal Year 2017-18
State Judiciary

Comparison to Prior Allocation

Court	2016-17 Total Allocation (A)	2017-18 Total Allocation (B)	Difference (C)	Percent Change (D)
Supreme Court	\$34,867	\$75,014	\$40,147	115.14%
1st District Court	23,171	25,307	2,136	9.22%
2nd District Court	102,427	97,917	-4,509	-4.40%
3rd District Court	16,360	18,010	1,650	10.09%
4th District Court	42,584	77,853	35,269	82.82%
5th District Court	33,512	15,872	-17,640	-52.64%
6th District Court	11,073	12,443	1,370	12.37%
Judicial Council	237,267	372,261	134,994	56.90%
CJP	3,775	4,262	487	12.91%
HCRC	11,125	12,125	1,000	8.99%
Trial Court Judges	650,912	510,614	-140,298	-21.55%
All Courts	\$1,167,072	\$1,221,678	\$54,606	4.68%

Notes:

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

* Supreme Court includes the California Judicial Center Library

Judicial Branch Workers' Compensation Program
Workers' Compensation Cost Allocation for Fiscal Year 2017-18
State Judiciary

Summary of Payroll, Losses and Expenses

Division	2013-14 to 2015-16 Payroll (\$000) (A)	Percent Payroll (B)	2013-14 to 2015-16 Incurred Limited to \$75K (C)	Percent Limited Losses (D)	2017-18 Claims Handling (E)	2017-18 Program Admin. (F)	2017-18 Brokerage / Consulting (G)
Trial Courts	\$2,463,770	63.65%	\$20,849,252	96.78%	\$2,490,966	\$0	\$514,017
Judiciary	523,532	13.52%	570,792	2.65%	133,304	0	27,508
Trial Court Judges	883,637	22.83%	122,657	0.57%	138,730	0	28,627
Total	\$3,870,938	100.00%	\$21,542,701	100.00%	\$2,763,000	\$0	\$570,152

Notes:

Provided by Judicial Branch Workers' Compensation Program.



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

2016-17 vs. 2017-18 Member Premium Calculation Comparison

Presented to
Judicial Council of California

February 14, 2017



Friday, February 14, 2017

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

Re: 2016-17 vs. 2017-18 Workers' Compensation Premium Calculation Comparison

Dear Mr. Farrales:

As requested, we have completed a comparison of 2016-17 vs. 2017-18 premium calculations for members of the Judicial Council of California (the Judicial Council), Judicial Branch Workers' Compensation Program (JBWCP).

For each member, there are four exhibits attached showing: a comparison of key components of premium calculation, including historical payrolls, historical losses, and listings of large losses used in the 2016-17 and 2017-18 calculations. Funding for losses, expenses, and excess insurance are allocated between members using various methods, which are set forth in this document.

On page "a" of each member exhibit, components of the premium calculation are compared side-by-side for 2016-17 and 2017-18. The relative ratio of each member's percentage of losses to their percentage of payrolls, shown in rows (2) and (5), respectively, of each page "a" has the biggest affect on premium calculation. The losses are capped at \$75,000 per claim. 3-year limited losses and 3-year payrolls are shown in details on page "b". A list of claims with greater than \$25,000 incurred losses for the 2016-17 calculation is shown on page "c" and claims with greater than \$25,000 incurred losses for the 2017-18 calculation is shown on page "d".

The table below shows the annual premium comparison in detail for the County of Santa Clara. The numbers in parentheses are row number from the table below. In the case of Santa Clara, the 3-year (2013-14 to 2015-16) payrolls used in 2017-18 premium calculation were \$147,053 (1). This amount is 5.97% (2) of total payrolls for all JBWCP members. The 3-year (2013-14 to 2015-16) limited losses used in 2017-18 premium calculation were \$1,537,224 (4). This amount is 7.37% (5) of total limited losses for all JBWCP members.

The weighting (7) is the weight given to each member's own limited loss experience. This is calculated based on relative size (according the payroll). The largest member is given an 80.00% weight. Santa Clara's weight of 62.09% (7) is based on that standard.

Santa Clara's 2017-18 weighted premium allocation of \$1,078,431 (8) is calculated as the weighted average of the limited loss percentage (3) (using (7) as the weight) and the payroll percentage (3) (using 1.0 - (7) as the weight).

Every member's weighted premium allocation is then adjusted by an off-balance factor of 1.017 in order to collect the total necessary premium for 2017-18. Santa Clara's resulting 2017-18 adjusted premium allocation is \$1,097,149 (9).

Santa Clara indicated loss funding, excess insurance costs, claims handling (TPA) fees, program administration fees, and brokerage / consulting expenses are \$1,097,149 (9); \$27,488 (10), \$176,663 (11), \$0 (12) and \$36,455 (13), respectively for a total premium of \$1,337,755 (14).

It should be noted that the 2016-17 column for rows (1) through (14) come directly from the prior actuarial report. The 2016-17 premiums in row (14) are those actually charged by the JBWCP.

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$152,902	\$147,053	-3.8%
(2) % 3-Year Payrolls (000)	6.29%	5.97%	-5.1%
(3) Allocation Based on Payroll	\$961,567	\$940,951	-2.1%
(4) 3-Year Limited Losses	\$1,284,993	\$1,537,224	19.6%
(5) % 3-Year Limited Losses	6.05%	7.37%	21.9%
(6) Allocation Based on Limited Losses	\$924,789	\$1,162,360	25.7%
(7) Weighting	62.54%	62.09%	-0.7%
(8) Weighted Allocation	\$938,566	\$1,078,431	14.9%
(9) Adjusted Allocation	\$960,646	\$1,097,149	14.2%
(10) Excess Insurance	\$31,509	\$27,488	-12.8%
(11) Claims Handling	\$126,516	\$176,663	39.6%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$27,014	\$36,455	34.9%
(14) Total Allocation	\$1,145,686	\$1,337,755	16.8%
(15) % Allocation	6.25%	6.96%	11.2%

The funding can be broken down into two main components: loss premium contributions and expenses. Expenses include: excess insurance costs, claims handling expenses (TPA) fees, program administration fees, and brokerage / consulting expenses. Claims handling (TPA) fees and brokerage / consulting expenses are allocated based on a member's limited losses (with 80% weight) and payroll (with 20% weight) relative to the JBWCP total. Excess insurance costs are allocated based on a member's payroll relative to the JBWCP total.

Note that the allocation methodology utilizes a 3-year period for the calculations. The number of years of loss experience utilized depends on the degree of stability vs. responsiveness desired. Using more years in the calculation may stabilize year-to-year premium changes, but will not be responsive to changes in loss experience. On the other hand, using a limited number of years results in a quick response to changes in loss experience, but changes in year-to-year premiums by member will be dramatic. A 3-year time period provides a reasonable balance between stability and responsiveness.

Furthermore, the premium allocation is developed based on losses limited to \$75,000 per occurrence. Capping losses reduces the impact of single large fortuitous losses, and makes the plan more sensitive to the frequency of claims, a measure that is typically easier for the member to control. Increasing the cap introduces more volatility in the factors from year to year, but encourages the members to contain losses to the extent possible. Without such a loss limit, a member incurring one catastrophic loss will pay disproportionately higher premiums as long as that loss remains in the experience period. The member will not realize financial benefits from loss control, even though its claim frequency may have decreased.

This report should be viewed as a supplement to our most recent actuarial review and allocation calculation of the Judicial Council self-funded workers' compensation program (as documented in our February 10, 2017 reports.) As such the limitations and conditions described in that report also apply to the estimates presented in this report.

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

Sincerely,

Bickmore

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

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Judicial Branch Workers' Compensation Program - Trial Courts

Workers' Compensation

Premium Allocation by Court Breakdown

2016-17 VS. 2017-18 Premiums

Court (1)	Current Year					
	3-year Incurred Lim. Losses (2)	3-year Projected Payroll (3)	Weighting (4)	Loss Funding (5)	Expense Funding (6)	Total Premium (7)
Alameda	\$1,046,851	\$153,171,553	62.94%	\$876,386	\$186,701	\$1,063,087
Alpine	0	715,123	10.52%	4,166	308	4,474
Amador	91,495	4,380,929	19.25%	36,578	12,437	49,015
Butte	158,119	17,035,266	30.27%	114,147	25,571	139,718
Calaveras	57,154	4,635,300	19.61%	32,880	8,587	41,467
Colusa	0	2,360,314	15.66%	12,958	1,017	13,975
Contra Costa	951,340	70,357,025	48.56%	590,992	140,007	730,999
Del Norte	126,193	4,795,992	19.84%	44,286	16,617	60,903
El Dorado	30,132	13,066,797	27.71%	67,915	9,104	77,020
Fresno	976,883	75,760,807	49.78%	621,761	145,280	767,041
Glenn	0	3,793,027	18.35%	20,162	1,634	21,796
Humboldt	501,682	11,881,357	26.84%	160,180	62,965	223,145
Imperial	177,742	18,864,089	31.32%	127,164	28,622	155,786
Inyo	0	3,070,138	17.10%	16,569	1,323	17,892
Kern	319,584	74,108,710	49.41%	365,527	68,780	434,307
Kings	205,464	12,546,410	27.34%	102,554	29,096	131,650
Lake	133,188	5,084,532	20.23%	47,130	17,548	64,677
Lassen	0	3,735,852	18.25%	19,880	1,610	21,490
Madera	274,053	14,674,636	28.80%	128,734	37,922	166,656
Marin	18,685	23,932,797	33.90%	107,853	12,466	120,319
Mariposa	8,100	1,985,726	14.79%	11,937	1,790	13,726
Mendocino	89,610	9,326,058	24.76%	62,747	14,351	77,098
Merced	152,089	17,472,044	30.53%	114,734	25,064	139,798
Modoc	872	1,552,807	13.62%	8,823	770	9,592
Mono	0	2,313,703	15.56%	12,718	997	13,715
Monterey	215,011	34,199,082	38.18%	200,776	39,526	240,303
Napa	141,835	14,959,681	28.99%	100,783	22,800	123,582
Nevada	2,406	10,253,920	25.56%	50,164	4,695	54,860
Orange	1,466,147	314,492,313	80.00%	1,311,742	304,553	1,616,295
Placer	164,651	23,439,783	33.67%	143,859	29,084	172,943
Plumas	0	2,186,929	15.27%	12,063	942	13,005
Riverside	1,204,718	199,953,414	68.79%	1,043,755	225,060	1,268,815
Sacramento	573,283	135,803,340	60.47%	616,153	124,613	740,766
San Benito	207	5,106,825	20.26%	26,542	2,224	28,766
San Bernardino	1,276,518	164,609,881	64.47%	1,013,813	218,110	1,231,923
San Diego	3,320,760	244,857,650	73.60%	2,300,924	488,394	2,789,318
San Francisco	911,939	118,499,018	57.78%	731,026	156,206	887,232
San Joaquin	359,584	52,243,314	43.98%	312,177	63,971	376,148
San Luis Obispo	205,552	26,695,796	35.16%	168,278	35,203	203,481
San Mateo	1,041,733	58,027,614	45.54%	570,682	145,117	715,799
Santa Barbara	310,952	41,563,742	40.75%	257,790	53,762	311,552
Santa Clara	1,537,224	147,052,710	62.09%	1,097,149	240,606	1,337,755
Santa Cruz	66,834	24,912,440	34.36%	124,120	18,440	142,560
Shasta	306,847	27,337,243	35.44%	198,545	47,159	245,704
Sierra	0	736,216	10.62%	4,284	317	4,601
Siskiyou	15,626	6,602,340	22.07%	36,147	4,646	40,794
Solano	820,488	37,758,795	39.47%	397,894	110,874	508,767
Sonoma	46,387	36,696,607	39.09%	159,450	21,160	180,609
Stanislaus	119,580	35,604,203	38.70%	177,677	29,128	206,806
Sutter	146,915	8,576,540	24.08%	69,602	20,635	90,237
Tehama	972	6,495,551	21.95%	33,168	2,911	36,078
Trinity	386	2,588,373	16.15%	14,176	1,160	15,336
Tulare	501,539	34,582,329	38.33%	286,713	72,729	359,442
Tuolumne	25,903	5,888,045	21.24%	34,420	5,524	39,944
Ventura	413,902	67,547,812	47.91%	381,597	76,828	458,425
Yolo	164,831	15,497,347	29.33%	108,485	25,683	134,168
Yuba	167,283	8,380,188	23.89%	72,267	22,899	95,166
Total Courts	\$20,849,252	\$2,463,770,035		\$15,765,000	\$3,465,524	\$19,230,524

Notes:

(2) through (7) From the current allocation

Judicial Branch Workers' Compensation Program - Trial Courts

Workers' Compensation

Premium Allocation by Court Breakdown

2016-17 VS. 2017-18 Premiums

Court (1)	Prior Year					
	3-year Incurred Lim. Losses (8)	3-year Projected Payroll (9)	Weighting (10)	Loss Funding (11)	Expense Funding (12)	Total Premium (13)
Alameda	\$1,306,972	\$151,581,474	62.36%	\$967,612	\$186,578	\$1,154,190
Alpine	0	623,834	9.99%	3,614	258	3,872
Amador	51,428	4,395,739	19.16%	30,131	6,693	36,825
Butte	293,439	17,667,563	30.46%	144,923	35,127	180,051
Calaveras	30,537	4,780,614	19.70%	29,141	4,871	34,012
Colusa	0	2,469,298	15.81%	13,382	1,020	14,402
Contra Costa	1,010,940	69,995,355	48.20%	592,315	124,791	717,106
Del Norte	0	4,832,984	19.77%	24,957	1,997	26,954
El Dorado	116,727	13,055,626	27.54%	84,572	16,464	101,036
Fresno	1,013,160	71,927,618	48.64%	600,791	125,800	726,591
Glenn	12,215	3,661,311	18.03%	20,941	2,671	23,612
Humboldt	360,091	11,651,116	26.51%	125,440	38,962	164,402
Imperial	77,291	18,082,931	30.70%	98,141	14,802	112,943
Inyo	23,780	3,285,010	17.39%	20,514	3,612	24,126
Kern	516,619	68,864,605	47.94%	413,199	77,448	490,647
Kings	198,327	12,511,573	27.15%	98,334	23,977	122,311
Lake	223,564	4,827,412	19.77%	57,483	23,195	80,678
Lassen	0	4,242,168	18.93%	22,136	1,753	23,889
Madera	88,985	14,888,208	28.77%	87,118	14,591	101,709
Marin	34,745	25,074,854	34.23%	114,910	13,657	128,567
Mariposa	8,100	1,923,611	14.55%	11,449	1,563	13,012
Mendocino	67,163	9,214,549	24.52%	56,899	10,177	67,076
Merced	105,870	17,322,281	30.26%	101,357	17,198	118,555
Modoc	0	1,589,531	13.65%	8,835	657	9,492
Mono	25,602	2,390,628	15.64%	15,931	3,416	19,346
Monterey	293,877	33,988,692	37.89%	217,904	41,914	259,818
Napa	123,287	14,952,051	28.81%	94,679	17,870	112,548
Nevada	86,503	9,903,912	25.12%	63,742	12,296	76,037
Orange	1,281,112	320,028,936	80.00%	1,166,938	253,735	1,420,673
Placer	245,889	23,794,690	33.64%	162,568	33,150	195,718
Plumas	0	2,277,914	15.39%	12,406	941	13,347
Riverside	1,476,673	186,289,609	66.80%	1,124,715	217,013	1,341,728
Sacramento	669,414	132,655,765	59.65%	638,675	118,298	756,974
San Benito	8,825	5,279,253	20.36%	28,385	3,018	31,403
San Bernardino	1,437,152	157,066,252	63.10%	1,041,053	201,190	1,242,243
San Diego	2,920,251	246,447,923	73.33%	2,000,463	378,766	2,379,229
San Francisco	814,590	115,577,449	56.97%	661,960	125,008	786,968
San Joaquin	610,939	49,070,166	42.82%	373,304	78,212	451,516
San Luis Obispo	212,903	26,117,474	34.70%	164,196	30,982	195,178
San Mateo	811,358	57,817,371	45.23%	474,139	100,833	574,972
Santa Barbara	255,094	44,274,079	41.38%	244,816	42,486	287,302
Santa Clara	1,284,993	152,901,761	62.54%	960,646	185,039	1,145,686
Santa Cruz	136,790	24,324,161	33.89%	137,657	23,023	160,680
Shasta	235,217	26,961,632	35.07%	173,447	33,447	206,894
Sierra	0	681,328	10.29%	3,934	282	4,216
Siskiyou	69,780	7,083,930	22.46%	46,901	9,545	56,446
Solano	1,042,830	36,515,762	38.80%	441,904	113,980	555,885
Sonoma	140,217	36,262,308	38.71%	183,037	28,282	211,319
Stanislaus	241,087	34,971,718	38.25%	206,930	37,314	244,244
Sutter	92,927	8,269,564	23.65%	56,829	12,229	69,059
Tehama	66,367	6,507,671	21.84%	43,416	8,983	52,399
Trinity	77,076	2,480,688	15.83%	22,429	8,334	30,763
Tulare	315,407	32,772,326	37.43%	218,952	43,453	262,404
Tuolumne	43,364	6,175,044	21.46%	38,072	6,664	44,736
Ventura	501,509	66,279,629	47.33%	399,548	74,947	474,495
Yolo	87,486	15,158,155	28.95%	87,981	14,560	102,541
Yuba	105,278	8,517,079	23.88%	60,251	13,503	73,754
Total Courts	\$21,253,752	\$2,432,264,181		\$15,296,000	\$3,020,577	\$18,316,577

Notes:

(8) through (13) From the prior allocation

Judicial Branch Workers' Compensation Program - Trial Courts

Workers' Compensation

Premium Allocation by Court Breakdown

2016-17 VS. 2017-18 Premiums

Court (1)	Change in						Total Premium (19)
	3-year Incurred Lim. Losses (14)	3-year Projected Payroll (15)	Weighting (16)	Loss Funding (17)	Expense Funding (18)		
Alameda	-20%	1%	1%	-9%	0%	-8%	
Alpine	N/A	15%	5%	15%	20%	16%	
Amador	78%	0%	0%	21%	86%	33%	
Butte	-46%	-4%	-1%	-21%	-27%	-22%	
Calaveras	87%	-3%	0%	13%	76%	22%	
Colusa	N/A	-4%	-1%	-3%	0%	-3%	
Contra Costa	-6%	1%	1%	0%	12%	2%	
Del Norte	N/A	-1%	0%	77%	732%	126%	
El Dorado	-74%	0%	1%	-20%	-45%	-24%	
Fresno	-4%	5%	2%	3%	15%	6%	
Glenn	-100%	4%	2%	-4%	-39%	-8%	
Humboldt	39%	2%	1%	28%	62%	36%	
Imperial	130%	4%	2%	30%	93%	38%	
Inyo	-100%	-7%	-2%	-19%	-63%	-26%	
Kern	-38%	8%	3%	-12%	-11%	-11%	
Kings	4%	0%	1%	4%	21%	8%	
Lake	-40%	5%	2%	-18%	-24%	-20%	
Lassen	N/A	-12%	-4%	-10%	-8%	-10%	
Madera	208%	-1%	0%	48%	160%	64%	
Marin	-46%	-5%	-1%	-6%	-9%	-6%	
Mariposa	0%	3%	2%	4%	14%	5%	
Mendocino	33%	1%	1%	10%	41%	15%	
Merced	44%	1%	1%	13%	46%	18%	
Modoc	N/A	-2%	0%	0%	17%	1%	
Mono	-100%	-3%	-1%	-20%	-71%	-29%	
Monterey	-27%	1%	-8%	-6%	-8%		
Napa	15%	0%	1%	6%	28%	10%	
Nevada	-97%	4%	2%	-21%	-62%	-28%	
Orange	14%	-2%	0%	12%	20%	14%	
Placer	-33%	-1%	0%	-12%	-12%	-12%	
Plumas	N/A	-4%	-1%	-3%	0%	-3%	
Riverside	-18%	7%	3%	-7%	4%	-5%	
Sacramento	-14%	2%	1%	-4%	5%	-2%	
San Benito	-98%	-3%	-1%	-6%	-26%	-8%	
San Bernardino	-11%	5%	2%	-3%	8%	-1%	
San Diego	14%	-1%	0%	15%	29%	17%	
San Francisco	12%	3%	1%	10%	25%	13%	
San Joaquin	-41%	6%	3%	-16%	-18%	-17%	
San Luis Obispo	-3%	2%	1%	2%	14%	4%	
San Mateo	28%	0%	1%	20%	44%	24%	
Santa Barbara	22%	-6%	-2%	5%	27%	8%	
Santa Clara	20%	-4%	-1%	14%	30%	17%	
Santa Cruz	-51%	2%	1%	-10%	-20%	-11%	
Shasta	30%	1%	1%	14%	41%	19%	
Sierra	N/A	8%	3%	9%	13%	9%	
Siskiyou	-78%	-7%	-2%	-23%	-51%	-28%	
Solano	-21%	3%	2%	-10%	-3%	-8%	
Sonoma	-67%	1%	1%	-13%	-25%	-15%	
Stanislaus	-50%	2%	1%	-14%	-22%	-15%	
Sutter	58%	4%	2%	22%	69%	31%	
Tehama	-99%	0%	1%	-24%	-68%	-31%	
Trinity	-99%	4%	2%	-37%	-86%	-50%	
Tulare	59%	6%	2%	31%	67%	37%	
Tuolumne	-40%	-5%	-1%	-10%	-17%	-11%	
Ventura	-17%	2%	1%	-4%	3%	-3%	
Yolo	88%	2%	1%	23%	76%	31%	
Yuba	59%	-2%	0%	20%	70%	29%	
Total Courts	-2%	1%		3%	15%	5%	

Notes:
(14) through (19) = [(2) through (7)] / [(8) through (13)] - 1, respectively.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Alameda

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$151,581	\$153,172	1.0%
(2) % 3-Year Payrolls (000)	6.23%	6.22%	-0.2%
(3) Allocation Based on Payroll	\$953,264	\$980,103	2.8%
(4) 3-Year Limited Losses	\$1,306,972	\$1,046,851	-19.9%
(5) % 3-Year Limited Losses	6.15%	5.02%	-18.3%
(6) Allocation Based on Limited Losses	\$940,608	\$791,568	-15.8%
(7) Weighting	62.36%	62.94%	0.9%
(8) Weighted Allocation	\$945,372	\$861,434	-8.9%
(9) Adjusted Allocation	\$967,612	\$876,386	-9.4%
(10) Excess Insurance	\$31,237	\$28,632	-8.3%
(11) Claims Handling	\$128,008	\$131,031	2.4%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$27,333	\$27,038	-1.1%
(14) Total Allocation	\$1,154,190	\$1,063,087	-7.9%
(15) % Allocation	6.30%	5.53%	-12.3%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Alameda is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Alameda**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$936,864	\$675,679			
2013-14	854,887	520,610	2013-14	\$977,394	\$528,114
2014-15	110,682	110,682	2014-15	244,467	244,467
			2015-16	274,270	274,270
Total	\$1,902,433	\$1,306,972	Total	\$1,496,131	\$1,046,851

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$49,656		
2013-14	51,393	2013-14	\$51,393
2014-15	50,533	2014-15	50,533
		2015-16	51,246
Total	\$151,581	Total	\$153,172

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Alameda**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020019	Open	42,948	38,638	81,586	75,000
2012-13	JC13020112	Open	164,779	26,297	191,076	75,000
2012-13	JC13020130	Open	43,345	15,806	59,151	59,151
2012-13	JC13020411	Open	151,687	57,255	208,942	75,000
2012-13	JC13020245	Open	33,408	25,045	58,453	58,453
2012-13	JC13020327	Open	38,331	14,125	52,456	52,456
2012-13	JC13020371	Open	28,338	47,116	75,454	75,000
2012-13	JC13020462	Open	22,515	6,322	28,837	28,837
2012-13	JC13020573	Open	54,166	24,960	79,126	75,000
2012-13	JC13020614	Open	25,006	10,321	35,327	35,327
2013-14	JC14020187	Open	35,844	21,553	57,397	57,397
2013-14	160000024JUD	Open	1,157	27,647	28,804	28,804
2013-14	JC14020197	Open	52,851	18,554	71,405	71,405
2013-14	JC14020227	Open	112,360	83,091	195,452	75,000
2013-14	JC14020311	Open	21,284	7,054	28,338	28,338
2013-14	JC14020392	Open	61,405	85,230	146,634	75,000
2013-14	JC14020402	Open	174,915	42,276	217,191	75,000
2013-14	JC86020001	Open	28,055	9,790	37,845	37,845
Total			1,092,394	561,079	1,653,473	1,058,012

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Alameda**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020187	Open	29,502	28,219	57,721	57,721
2013-14	JC14020197	Open	60,972	48,443	109,415	75,000
2013-14	JC14020227	Open	145,045	51,714	196,759	75,000
2013-14	JC14020311	Open	32,327	28,252	60,579	60,579
2013-14	JC14020392	Open	102,329	81,841	184,170	75,000
2013-14	JC14020402	Open	198,472	60,464	258,936	75,000
2013-14	JC86020001	Closed	53,382	0	53,382	53,382
2014-15	0000128JUD	Open	16,602	16,678	33,280	33,280
2014-15	160000024JUD	Open	11,345	33,731	45,076	45,076
2014-15	150000477JUD	Open	23,345	30,880	54,225	54,225
2014-15	150000475JUD	Open	11,456	14,323	25,780	25,780
2015-16	160000045JUD	Open	10,211	20,226	30,438	30,438
2015-16	160000239JUD	Open	22,939	34,207	57,146	57,146
2015-16	160000366JUD	Open	9,234	35,226	44,461	44,461
2015-16	160000691JUD	Open	9,140	22,130	31,270	31,270
Total			736,301	506,336	1,242,637	793,357

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Alpine**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$624	\$715	14.6%
(2) % 3-Year Payrolls (000)	0.03%	0.03%	13.2%
(3) Allocation Based on Payroll	\$3,923	\$4,576	16.6%
(4) 3-Year Limited Losses	\$0	\$0	N/A
(5) % 3-Year Limited Losses	0.00%	0.00%	N/A
(6) Allocation Based on Limited Losses	\$0	\$0	N/A
(7) Weighting	9.99%	10.52%	5.3%
(8) Weighted Allocation	\$3,531	\$4,094	16.0%
(9) Adjusted Allocation	\$3,614	\$4,166	15.3%
(10) Excess Insurance	\$129	\$134	4.0%
(11) Claims Handling	\$106	\$145	35.8%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$23	\$30	31.2%
(14) Total Allocation	\$3,872	\$4,474	15.5%
(15) % Allocation	0.02%	0.02%	10.0%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Alpine is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Alpine**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$0	\$0	Total	\$0	\$0

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$194		
2013-14	176	2013-14	\$176
2014-15	254	2014-15	254
		2015-16	285
Total	\$624	Total	\$715

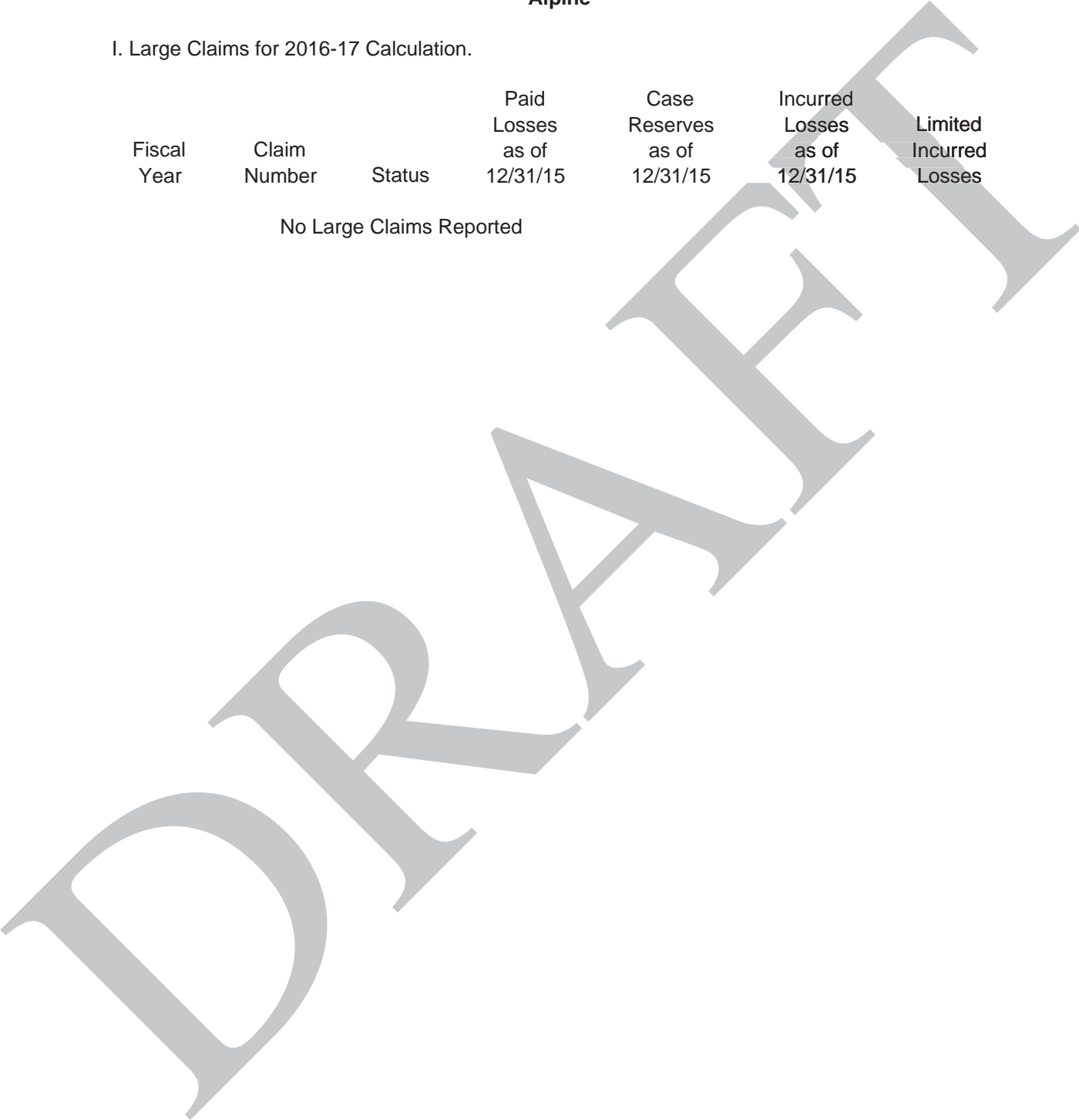
**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Alpine**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported



**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Alpine**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

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**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Amador

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$4,396	\$4,381	-0.3%
(2) % 3-Year Payrolls (000)	0.18%	0.18%	-1.6%
(3) Allocation Based on Payroll	\$27,644	\$28,032	1.4%
(4) 3-Year Limited Losses	\$51,428	\$91,495	77.9%
(5) % 3-Year Limited Losses	0.24%	0.44%	81.4%
(6) Allocation Based on Limited Losses	\$37,012	\$69,183	86.9%
(7) Weighting	19.16%	19.25%	0.5%
(8) Weighted Allocation	\$29,439	\$35,953	22.1%
(9) Adjusted Allocation	\$30,131	\$36,578	21.4%
(10) Excess Insurance	\$906	\$819	-9.6%
(11) Claims Handling	\$4,769	\$9,631	101.9%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$1,018	\$1,987	95.2%
(14) Total Allocation	\$36,825	\$49,015	33.1%
(15) % Allocation	0.20%	0.25%	26.8%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Amador is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Amador**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	28,295	28,295	2013-14	\$28,531	\$28,531
2014-15	23,133	23,133	2014-15	21,486	21,486
			2015-16	41,478	41,478
Total	\$51,428	\$51,428	Total	\$91,495	\$91,495

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$1,550		
2013-14	1,472	2013-14	\$1,472
2014-15	1,374	2014-15	1,374
		2015-16	1,535
Total	\$4,396	Total	\$4,381

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Amador**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Amador**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2015-16	160000418JUD	Open	25,031	16,447	41,478	41,478
Total			25,031	16,447	41,478	41,478

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Butte

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$17,668	\$17,035	-3.6%
(2) % 3-Year Payrolls (000)	0.73%	0.69%	-4.8%
(3) Allocation Based on Payroll	\$111,108	\$109,004	-1.9%
(4) 3-Year Limited Losses	\$293,439	\$158,119	-46.1%
(5) % 3-Year Limited Losses	1.38%	0.76%	-45.1%
(6) Allocation Based on Limited Losses	\$211,183	\$119,561	-43.4%
(7) Weighting	30.46%	30.27%	-0.6%
(8) Weighted Allocation	\$141,592	\$112,199	-20.8%
(9) Adjusted Allocation	\$144,923	\$114,147	-21.2%
(10) Excess Insurance	\$3,641	\$3,184	-12.5%
(11) Claims Handling	\$25,946	\$18,558	-28.5%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$5,540	\$3,829	-30.9%
(14) Total Allocation	\$180,051	\$139,718	-22.4%
(15) % Allocation	0.98%	0.73%	-26.1%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Butte is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Butte

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$249,225	\$202,236			
2013-14	375	375	2013-14	\$375	\$375
2014-15	90,828	90,828	2014-15	123,332	119,390
			2015-16	38,354	38,354
Total	\$340,428	\$293,439	Total	\$162,062	\$158,119

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$6,861		
2013-14	5,362	2013-14	\$5,362
2014-15	5,445	2014-15	5,445
		2015-16	6,228
Total	\$17,668	Total	\$17,035

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Butte**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020682	Open	16,468	11,596	28,064	28,064
2012-13	JC13020572	Open	89,305	18,592	107,898	75,000
2012-13	JC13020638	Open	58,544	30,548	89,092	75,000
2014-15	150000364JUD	Open	13,691	28,461	42,153	42,153
2014-15	0000151JUD	Open	16,217	32,457	48,675	48,675
Total			194,226	121,655	315,881	268,892

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Butte**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2014-15	150000364JUD	Open	18,373	26,017	44,390	44,390
2014-15	0000151JUD	Open	48,424	30,519	78,942	75,000
Total			66,796	56,536	123,332	119,390

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Calaveras**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$4,781	\$4,635	-3.0%
(2) % 3-Year Payrolls (000)	0.20%	0.19%	-4.3%
(3) Allocation Based on Payroll	\$30,064	\$29,660	-1.3%
(4) 3-Year Limited Losses	\$30,537	\$57,154	87.2%
(5) % 3-Year Limited Losses	0.14%	0.27%	90.8%
(6) Allocation Based on Limited Losses	\$21,977	\$43,217	96.6%
(7) Weighting	19.70%	19.61%	-0.4%
(8) Weighted Allocation	\$28,471	\$32,319	13.5%
(9) Adjusted Allocation	\$29,141	\$32,880	12.8%
(10) Excess Insurance	\$985	\$866	-12.1%
(11) Claims Handling	\$3,202	\$6,400	99.9%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$684	\$1,321	93.1%
(14) Total Allocation	\$34,012	\$41,467	21.9%
(15) % Allocation	0.19%	0.22%	16.1%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Calaveras is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Calaveras

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	30,537	30,537	2013-14	\$56,875	\$56,875
2014-15	0	0	2014-15	0	0
			2015-16	279	279
Total	\$30,537	\$30,537	Total	\$57,154	\$57,154

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$1,628		
2013-14	1,645	2013-14	\$1,645
2014-15	1,507	2014-15	1,507
		2015-16	1,483
Total	\$4,781	Total	\$4,635

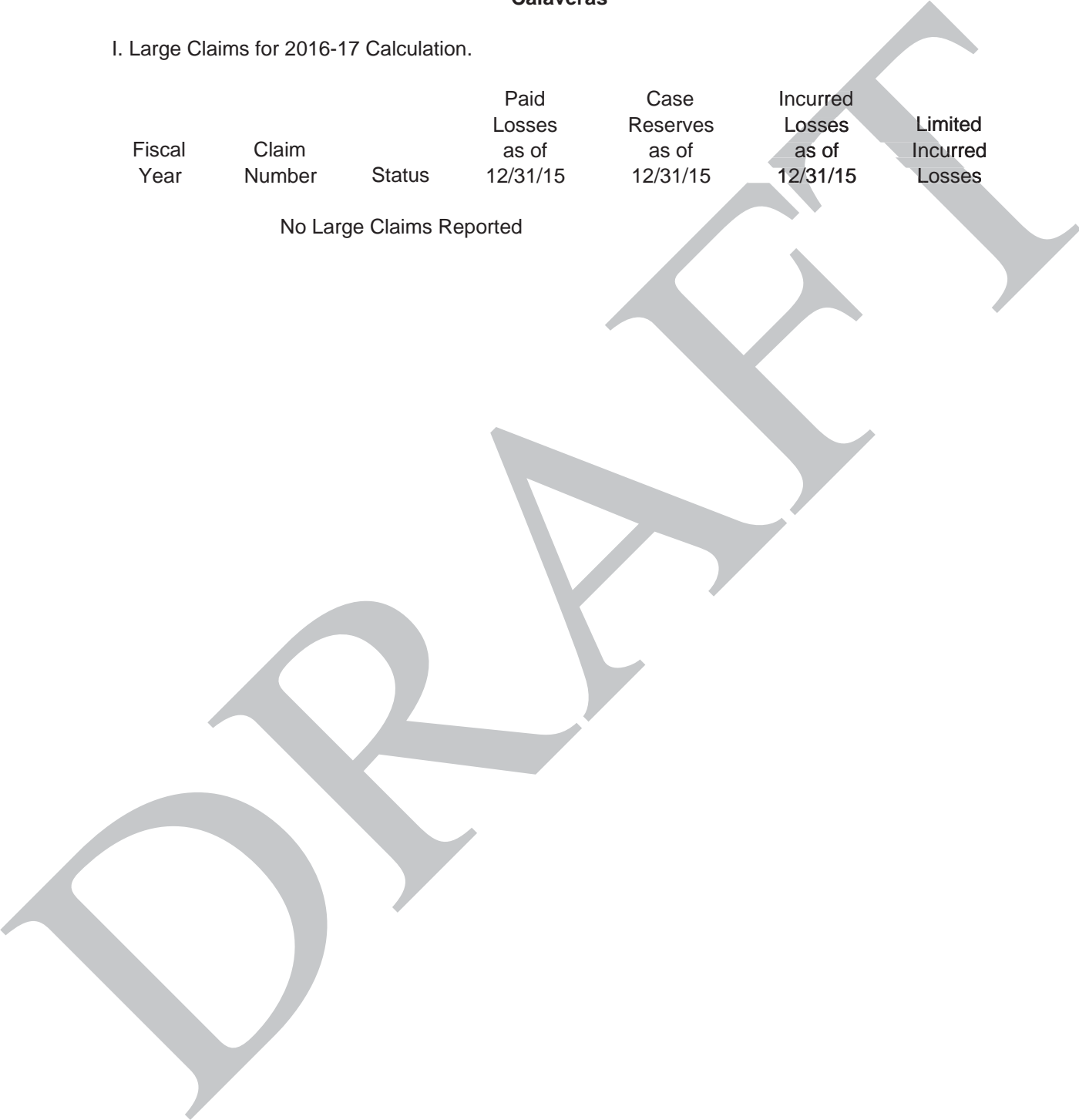
**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Calaveras**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported



**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Calaveras**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020531	Open	22,438	29,833	52,271	52,271
Total			22,438	29,833	52,271	52,271

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Colusa**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$2,469	\$2,360	-4.4%
(2) % 3-Year Payrolls (000)	0.10%	0.10%	-5.6%
(3) Allocation Based on Payroll	\$15,529	\$15,103	-2.7%
(4) 3-Year Limited Losses	\$0	\$0	N/A
(5) % 3-Year Limited Losses	0.00%	0.00%	N/A
(6) Allocation Based on Limited Losses	\$0	\$0	N/A
(7) Weighting	15.81%	15.66%	-0.9%
(8) Weighted Allocation	\$13,074	\$12,737	-2.6%
(9) Adjusted Allocation	\$13,382	\$12,958	-3.2%
(10) Excess Insurance	\$509	\$441	-13.3%
(11) Claims Handling	\$422	\$477	13.2%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$90	\$98	9.4%
(14) Total Allocation	\$14,402	\$13,975	-3.0%
(15) % Allocation	0.08%	0.07%	-7.6%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Colusa is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Colusa

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$0	\$0	Total	\$0	\$0

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$842		
2013-14	877	2013-14	\$877
2014-15	751	2014-15	751
		2015-16	733
Total	\$2,469	Total	\$2,360

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Colusa**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Colusa**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Contra Costa**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$69,995	\$70,357	0.5%
(2) % 3-Year Payrolls (000)	2.88%	2.86%	-0.8%
(3) Allocation Based on Payroll	\$440,186	\$450,196	2.3%
(4) 3-Year Limited Losses	\$1,010,940	\$951,340	-5.9%
(5) % 3-Year Limited Losses	4.76%	4.56%	-4.1%
(6) Allocation Based on Limited Losses	\$727,558	\$719,349	-1.1%
(7) Weighting	48.20%	48.56%	0.8%
(8) Weighted Allocation	\$578,700	\$580,909	0.4%
(9) Adjusted Allocation	\$592,315	\$590,992	-0.2%
(10) Excess Insurance	\$14,424	\$13,151	-8.8%
(11) Claims Handling	\$90,947	\$105,156	15.6%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$19,419	\$21,699	11.7%
(14) Total Allocation	\$717,106	\$730,999	1.9%
(15) % Allocation	3.92%	3.80%	-2.9%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Contra Costa is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Contra Costa**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$385,282	\$335,857			
2013-14	466,202	373,136	2013-14	\$536,282	\$403,194
2014-15	317,666	301,947	2014-15	640,025	406,634
			2015-16	141,512	141,512
Total	\$1,169,150	\$1,010,940	Total	\$1,317,819	\$951,340

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$24,443		
2013-14	22,827	2013-14	\$22,827
2014-15	22,725	2014-15	22,725
		2015-16	24,805
Total	\$69,995	Total	\$70,357

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Contra Costa**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020723	Closed	96,086	0	96,086	75,000
2012-13	JC13020082	Closed	33,559	0	33,559	33,559
2012-13	JC13020085	Open	13,740	32,240	45,981	45,981
2012-13	JC13020221	Open	47,834	55,505	103,339	75,000
2013-14	JC14020009	Open	31,192	39,057	70,249	70,249
2013-14	JC14020374	Open	27,875	16,626	44,501	44,501
2013-14	JC14020119	Open	33,336	9,716	43,051	43,051
2013-14	JC14020251	Open	125,826	42,241	168,067	75,000
2013-14	JC14020286	Open	25,867	26,050	51,917	51,917
2013-14	JC14020308	Open	7,163	24,785	31,948	31,948
2014-15	0000038JUD	Open	20,524	33,975	54,499	54,499
2014-15	0000033JUD	Open	22,638	25,111	47,749	47,749
2014-15	0000104JUD	Open	42,806	4,889	47,695	47,695
2014-15	150000361JUD	Open	55,258	35,461	90,719	75,000
Total			583,704	345,655	929,358	771,148

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Contra Costa**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020009	Open	31,192	33,940	65,131	65,131
2013-14	JC14020374	Open	84,614	16,499	101,113	75,000
2013-14	JC14020119	Open	33,730	9,322	43,051	43,051
2013-14	JC14020251	Open	141,769	40,205	181,974	75,000
2013-14	JC14020286	Open	30,825	23,290	54,116	54,116
2013-14	JC14020308	Open	8,020	24,968	32,988	32,988
2014-15	0000038JUD	Closed	26,119	0	26,119	26,119
2014-15	0000033JUD	Closed	140,699	0	140,699	75,000
2014-15	0000104JUD	Open	114,096	32,961	147,057	75,000
2014-15	150000361JUD	Open	123,091	47,543	170,634	75,000
2015-16	160000119JUD	Open	29,049	21,923	50,972	50,972
2015-16	160000700JUD	Open	26,095	12,034	38,129	38,129
Total			789,301	262,685	1,051,985	685,506

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Del Norte

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$4,833	\$4,796	-0.8%
(2) % 3-Year Payrolls (000)	0.20%	0.19%	-2.0%
(3) Allocation Based on Payroll	\$30,394	\$30,688	1.0%
(4) 3-Year Limited Losses	\$0	\$126,193	N/A
(5) % 3-Year Limited Losses	0.00%	0.61%	N/A
(6) Allocation Based on Limited Losses	\$0	\$95,420	N/A
(7) Weighting	19.77%	19.84%	0.3%
(8) Weighted Allocation	\$24,384	\$43,530	78.5%
(9) Adjusted Allocation	\$24,957	\$44,286	77.4%
(10) Excess Insurance	\$996	\$896	-10.0%
(11) Claims Handling	\$825	\$13,031	1479.5%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$176	\$2,689	1426.4%
(14) Total Allocation	\$26,954	\$60,903	125.9%
(15) % Allocation	0.15%	0.32%	115.2%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Del Norte is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Del Norte

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	126,193	126,193
Total	\$0	\$0	Total	\$126,193	\$126,193

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$1,543		
2013-14	1,671	2013-14	\$1,671
2014-15	1,619	2014-15	1,619
		2015-16	1,506
Total	\$4,833	Total	\$4,796

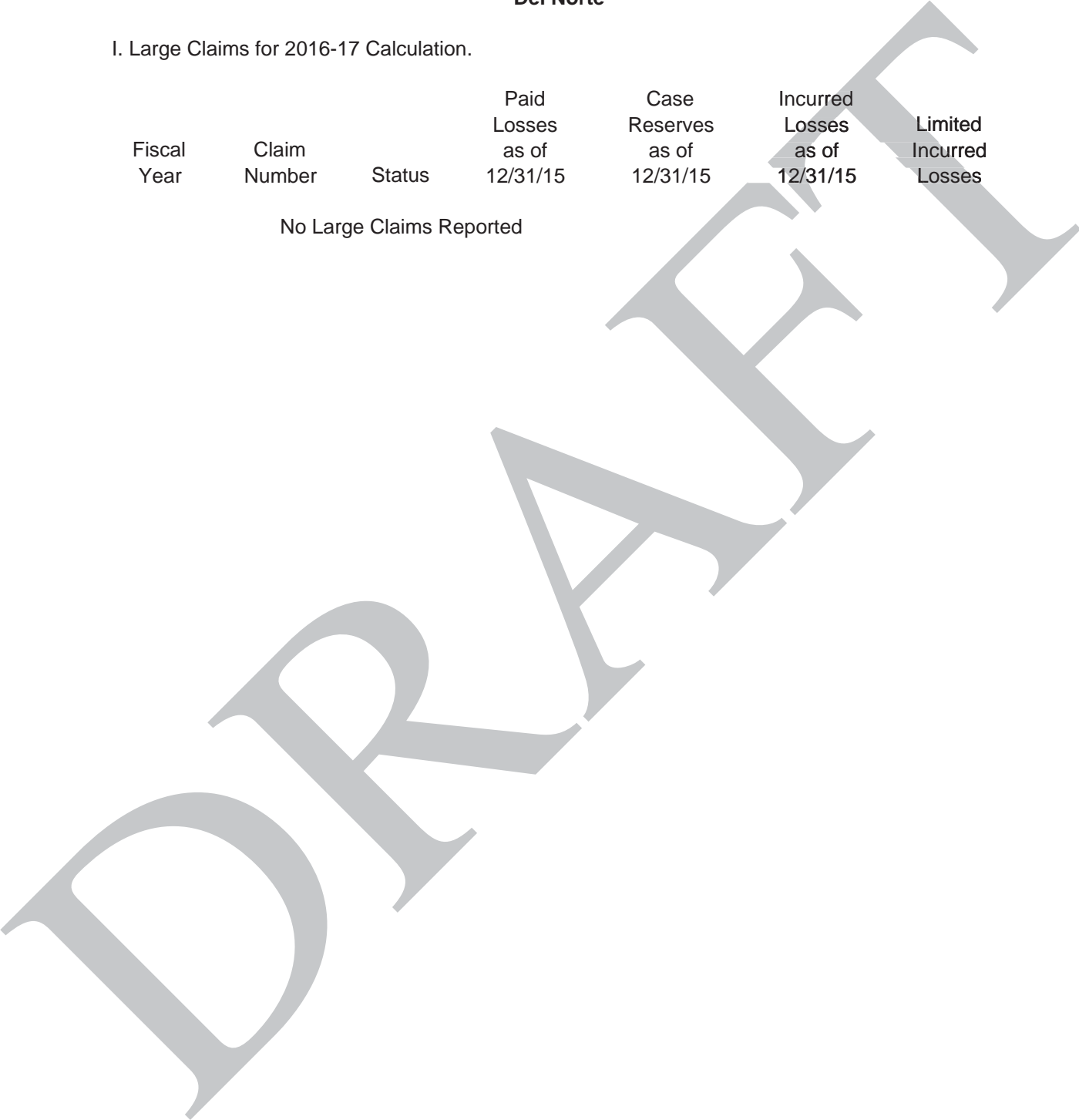
**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Del Norte**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported



**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Del Norte**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2015-16	160000342JUD	Open	18,543	19,029	37,572	37,572
2015-16	160000341JUD	Open	11,974	15,945	27,920	27,920
2015-16	160000590JUD	Open	8,260	52,441	60,701	60,701
Total			38,777	87,415	126,193	126,193

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

El Dorado

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$13,056	\$13,067	0.1%
(2) % 3-Year Payrolls (000)	0.54%	0.53%	-1.2%
(3) Allocation Based on Payroll	\$82,104	\$83,611	1.8%
(4) 3-Year Limited Losses	\$116,727	\$30,132	-74.2%
(5) % 3-Year Limited Losses	0.55%	0.14%	-73.7%
(6) Allocation Based on Limited Losses	\$84,007	\$22,784	-72.9%
(7) Weighting	27.54%	27.71%	0.6%
(8) Weighted Allocation	\$82,628	\$66,757	-19.2%
(9) Adjusted Allocation	\$84,572	\$67,915	-19.7%
(10) Excess Insurance	\$2,690	\$2,443	-9.2%
(11) Claims Handling	\$11,350	\$5,522	-51.3%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$2,424	\$1,140	-53.0%
(14) Total Allocation	\$101,036	\$77,020	-23.8%
(15) % Allocation	0.55%	0.40%	-27.4%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of El Dorado is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
El Dorado**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$67,462	\$67,462			
2013-14	0	0	2013-14	\$0	\$0
2014-15	49,265	49,265	2014-15	30,132	30,132
			2015-16	0	0
Total	\$116,727	\$116,727	Total	\$30,132	\$30,132

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$4,601		
2013-14	4,086	2013-14	\$4,086
2014-15	4,368	2014-15	4,368
		2015-16	4,612
Total	\$13,056	Total	\$13,067

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
EI Dorado**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020232	Open	9,328	18,650	27,978	27,978
2014-15	JC15020025	Open	16,666	22,080	38,746	38,746
Total			25,994	40,730	66,723	66,723

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
EI Dorado**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Fresno**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$71,928	\$75,761	5.3%
(2) % 3-Year Payrolls (000)	2.96%	3.07%	4.0%
(3) Allocation Based on Payroll	\$452,338	\$484,773	7.2%
(4) 3-Year Limited Losses	\$1,013,160	\$976,883	-3.6%
(5) % 3-Year Limited Losses	4.77%	4.69%	-1.7%
(6) Allocation Based on Limited Losses	\$729,156	\$738,662	1.3%
(7) Weighting	48.64%	49.78%	2.3%
(8) Weighted Allocation	\$586,982	\$611,153	4.1%
(9) Adjusted Allocation	\$600,791	\$621,761	3.5%
(10) Excess Insurance	\$14,823	\$14,162	-4.5%
(11) Claims Handling	\$91,451	\$108,690	18.9%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$19,527	\$22,428	14.9%
(14) Total Allocation	\$726,591	\$767,041	5.6%
(15) % Allocation	3.97%	3.99%	0.5%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Fresno is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Fresno

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$353,586	\$332,161			
2013-14	456,223	336,133	2013-14	\$444,151	\$321,770
2014-15	344,866	344,866	2014-15	640,054	558,212
			2015-16	96,900	96,900
Total	\$1,154,675	\$1,013,160	Total	\$1,181,105	\$976,883

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$23,221		
2013-14	24,720	2013-14	\$24,720
2014-15	23,987	2014-15	23,987
		2015-16	27,054
Total	\$71,928	Total	\$75,761

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Fresno**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020047	Closed	35,086	0	35,086	35,086
2012-13	JC13020295	Open	23,021	19,793	42,813	42,813
2012-13	JC13020437	Closed	35,603	0	35,603	35,603
2012-13	JC13020565	Closed	34,931	0	34,931	34,931
2012-13	JC13020641	Open	62,013	34,412	96,425	75,000
2013-14	JC14020081	Open	59,901	40,952	100,853	75,000
2013-14	JC14020138	Open	94,231	75,006	169,237	75,000
2013-14	JC14020557	Open	20,730	39,266	59,996	59,996
2014-15	JC15020108	Open	28,153	6,229	34,382	34,382
2014-15	JC15020102	Open	17,410	40,980	58,390	58,390
2014-15	150000350JUD	Open	20,567	5,042	25,609	25,609
2014-15	150000371JUD	Open	4,048	53,633	57,681	57,681
2014-15	150000556JUD	Open	35,559	32,092	67,651	67,651
2014-15	160000117JUD	Open	3,847	34,896	38,743	38,743
Total			475,099	382,300	857,399	715,883

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Fresno**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020081	Open	61,971	37,570	99,541	75,000
2013-14	JC14020138	Open	112,529	60,311	172,840	75,000
2013-14	JC14020557	Open	24,572	35,424	59,996	59,996
2014-15	JC15020108	Open	30,000	14,658	44,658	44,658
2014-15	JC15020102	Open	45,496	40,107	85,602	75,000
2014-15	160000365JUD	Open	12,166	13,653	25,820	25,820
2014-15	150000371JUD	Open	17,933	39,747	57,681	57,681
2014-15	150000350JUD	Open	39,015	20,880	59,894	59,894
2014-15	150000444JUD	Open	14,159	31,179	45,338	45,338
2014-15	150000485JUD	Open	43,791	41,059	84,849	75,000
2014-15	150000556JUD	Closed	117,640	0	117,640	75,000
2014-15	160000117JUD	Open	83,966	9,784	93,750	75,000
Total			603,237	344,372	947,608	743,387

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Glenn**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$3,661	\$3,793	3.6%
(2) % 3-Year Payrolls (000)	0.15%	0.15%	2.3%
(3) Allocation Based on Payroll	\$23,025	\$24,271	5.4%
(4) 3-Year Limited Losses	\$12,215	\$0	-100.0%
(5) % 3-Year Limited Losses	0.06%	0.00%	-100.0%
(6) Allocation Based on Limited Losses	\$8,791	\$0	-100.0%
(7) Weighting	18.03%	18.35%	1.8%
(8) Weighted Allocation	\$20,459	\$19,818	-3.1%
(9) Adjusted Allocation	\$20,941	\$20,162	-3.7%
(10) Excess Insurance	\$755	\$709	-6.0%
(11) Claims Handling	\$1,580	\$767	-51.4%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$337	\$158	-53.1%
(14) Total Allocation	\$23,612	\$21,796	-7.7%
(15) % Allocation	0.13%	0.11%	-12.1%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Glenn is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Glenn

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$12,215	\$12,215			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$12,215	\$12,215	Total	\$0	\$0

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$1,179		
2013-14	1,204	2013-14	\$1,204
2014-15	1,278	2014-15	1,278
		2015-16	1,311
Total	\$3,661	Total	\$3,793

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Glenn**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Glenn**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Humboldt

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$11,651	\$11,881	2.0%
(2) % 3-Year Payrolls (000)	0.48%	0.48%	0.7%
(3) Allocation Based on Payroll	\$73,271	\$76,026	3.8%
(4) 3-Year Limited Losses	\$360,091	\$501,682	39.3%
(5) % 3-Year Limited Losses	1.69%	2.41%	42.0%
(6) Allocation Based on Limited Losses	\$259,152	\$379,343	46.4%
(7) Weighting	26.51%	26.84%	1.2%
(8) Weighted Allocation	\$122,557	\$157,447	28.5%
(9) Adjusted Allocation	\$125,440	\$160,180	27.7%
(10) Excess Insurance	\$2,401	\$2,221	-7.5%
(11) Claims Handling	\$30,128	\$50,353	67.1%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$6,433	\$10,391	61.5%
(14) Total Allocation	\$164,402	\$223,145	35.7%
(15) % Allocation	0.90%	1.16%	29.3%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Humboldt is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Humboldt

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$166,957	\$166,957			
2013-14	65,679	65,679	2013-14	\$42,214	\$42,214
2014-15	127,455	127,455	2014-15	257,224	182,446
			2015-16	325,265	277,022
Total	\$360,091	\$360,091	Total	\$624,703	\$501,682

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$3,700		
2013-14	4,074	2013-14	\$4,074
2014-15	3,876	2014-15	3,876
		2015-16	3,931
Total	\$11,651	Total	\$11,881

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Humboldt**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020081	Open	17,715	17,998	35,714	35,714
2012-13	JC13020151	Open	21,400	16,726	38,126	38,126
2012-13	JC13020423	Open	37,421	8,557	45,978	45,978
2012-13	JC13020623	Open	19,036	7,168	26,204	26,204
2013-14	JC14020571	Open	10,780	42,438	53,219	53,219
2014-15	0000015JUD	Open	19,917	25,197	45,114	45,114
2014-15	150000463JUD	Open	25,526	13,329	38,855	38,855
Total			151,796	131,415	283,211	283,211

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Humboldt**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020571	Open	17,440	11,379	28,818	28,818
2014-15	0000015JUD	Open	22,527	6,352	28,879	28,879
2014-15	150000402JUD	Open	66,817	82,961	149,778	75,000
2014-15	150000463JUD	Closed	51,956	0	51,956	51,956
2015-16	160000179JUD	Open	52,846	51,107	103,953	75,000
2015-16	160000318JUD	Open	51,462	11,421	62,883	62,883
2015-16	160000578JUD	Open	20,926	73,363	94,290	75,000
Total			283,975	236,582	520,557	397,536

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Imperial**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$18,083	\$18,864	4.3%
(2) % 3-Year Payrolls (000)	0.74%	0.77%	3.0%
(3) Allocation Based on Payroll	\$113,720	\$120,706	6.1%
(4) 3-Year Limited Losses	\$77,291	\$177,742	130.0%
(5) % 3-Year Limited Losses	0.36%	0.85%	134.4%
(6) Allocation Based on Limited Losses	\$55,625	\$134,399	141.6%
(7) Weighting	30.70%	31.32%	2.0%
(8) Weighted Allocation	\$95,886	\$124,994	30.4%
(9) Adjusted Allocation	\$98,141	\$127,164	29.6%
(10) Excess Insurance	\$3,726	\$3,526	-5.4%
(11) Claims Handling	\$9,127	\$20,803	127.9%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$1,949	\$4,293	120.3%
(14) Total Allocation	\$112,943	\$155,786	37.9%
(15) % Allocation	0.62%	0.81%	31.4%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Imperial is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Imperial

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$5,794	\$5,794			
2013-14	14,803	14,803	2013-14	\$14,811	\$14,811
2014-15	56,695	56,695	2014-15	57,247	57,247
			2015-16	189,538	105,684
Total	\$77,291	\$77,291	Total	\$261,597	\$177,742

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$5,996		
2013-14	6,124	2013-14	\$6,124
2014-15	5,964	2014-15	5,964
		2015-16	6,777
Total	\$18,083	Total	\$18,864

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Imperial**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2014-15	150000538JUD	Open	18,467	11,560	30,027	30,027
Total			18,467	11,560	30,027	30,027

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Imperial**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2014-15	150000538JUD	Open	24,687	5,371	30,058	30,058
2015-16	160000303JUD	Open	78,743	80,112	158,855	75,000
Total			103,430	85,483	188,913	105,058

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Inyo**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$3,285	\$3,070	-6.5%
(2) % 3-Year Payrolls (000)	0.14%	0.12%	-7.7%
(3) Allocation Based on Payroll	\$20,659	\$19,645	-4.9%
(4) 3-Year Limited Losses	\$23,780	\$0	-100.0%
(5) % 3-Year Limited Losses	0.11%	0.00%	-100.0%
(6) Allocation Based on Limited Losses	\$17,114	\$0	-100.0%
(7) Weighting	17.39%	17.10%	-1.7%
(8) Weighted Allocation	\$20,042	\$16,286	-18.7%
(9) Adjusted Allocation	\$20,514	\$16,569	-19.2%
(10) Excess Insurance	\$677	\$574	-15.2%
(11) Claims Handling	\$2,419	\$621	-74.3%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$517	\$128	-75.2%
(14) Total Allocation	\$24,126	\$17,892	-25.8%
(15) % Allocation	0.13%	0.09%	-29.4%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Inyo is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Inyo

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$23,780	\$23,780			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$23,780	\$23,780	Total	\$0	\$0

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$1,134		
2013-14	1,278	2013-14	\$1,278
2014-15	872	2014-15	872
		2015-16	919
Total	\$3,285	Total	\$3,070

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Inyo**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Inyo**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Kern**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$68,865	\$74,109	7.6%
(2) % 3-Year Payrolls (000)	2.83%	3.01%	6.2%
(3) Allocation Based on Payroll	\$433,075	\$474,202	9.5%
(4) 3-Year Limited Losses	\$516,619	\$319,584	-38.1%
(5) % 3-Year Limited Losses	2.43%	1.53%	-36.9%
(6) Allocation Based on Limited Losses	\$371,803	\$241,651	-35.0%
(7) Weighting	47.94%	49.41%	3.1%
(8) Weighted Allocation	\$403,701	\$359,291	-11.0%
(9) Adjusted Allocation	\$413,199	\$365,527	-11.5%
(10) Excess Insurance	\$14,191	\$13,853	-2.4%
(11) Claims Handling	\$52,126	\$45,531	-12.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$11,130	\$9,395	-15.6%
(14) Total Allocation	\$490,647	\$434,307	-11.5%
(15) % Allocation	2.68%	2.26%	-15.7%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Kern is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Kern**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$372,388	\$365,683			
2013-14	132,304	132,304	2013-14	\$208,403	\$162,243
2014-15	18,632	18,632	2014-15	44,661	44,661
			2015-16	112,680	112,680
Total	\$523,324	\$516,619	Total	\$365,744	\$319,584

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$21,818		
2013-14	22,864	2013-14	\$22,864
2014-15	24,183	2014-15	24,183
		2015-16	27,062
Total	\$68,865	Total	\$74,109

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Kern**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC12020761	Open	38,864	30,915	69,779	69,779
2012-13	JC13020514	Closed	25,509	0	25,509	25,509
2012-13	JC13020442	Open	16,600	9,796	26,396	26,396
2012-13	JC13020729	Open	19,478	62,228	81,706	75,000
2012-13	JC13020684	Open	21,459	34,141	55,600	55,600
2013-14	JC14020012	Open	6,419	19,850	26,269	26,269
2013-14	JC14020346	Open	48,096	20,202	68,298	68,298
Total			176,425	177,132	353,556	346,851

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Kern**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020012	Open	19,490	31,238	50,728	50,728
2013-14	JC14020346	Open	69,057	52,102	121,159	75,000
2014-15	160000019JUD	Open	8,634	21,534	30,167	30,167
2015-16	160000261JUD	Open	23,773	18,974	42,746	42,746
2015-16	170000060JUD	Open	11,308	19,505	30,813	30,813
Total			132,262	143,353	275,615	229,455

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Kings**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$12,512	\$12,546	0.3%
(2) % 3-Year Payrolls (000)	0.51%	0.51%	-1.0%
(3) Allocation Based on Payroll	\$78,683	\$80,281	2.0%
(4) 3-Year Limited Losses	\$198,327	\$205,464	3.6%
(5) % 3-Year Limited Losses	0.93%	0.99%	5.6%
(6) Allocation Based on Limited Losses	\$142,733	\$155,360	8.8%
(7) Weighting	27.15%	27.34%	0.7%
(8) Weighted Allocation	\$96,073	\$100,804	4.9%
(9) Adjusted Allocation	\$98,334	\$102,554	4.3%
(10) Excess Insurance	\$2,578	\$2,345	-9.0%
(11) Claims Handling	\$17,634	\$22,175	25.8%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$3,765	\$4,576	21.5%
(14) Total Allocation	\$122,311	\$131,650	7.6%
(15) % Allocation	0.67%	0.68%	2.5%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Kings is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Kings**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$6,141	\$6,141			
2013-14	52,508	52,508	2013-14	\$42,795	\$42,795
2014-15	150,694	139,678	2014-15	155,838	142,276
			2015-16	20,392	20,392
Total	\$209,343	\$198,327	Total	\$219,026	\$205,464

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$4,111		
2013-14	4,226	2013-14	\$4,226
2014-15	4,174	2014-15	4,174
		2015-16	4,146
Total	\$12,512	Total	\$12,546

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Kings**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2013-14	JC14020406	Open	8,356	17,312	25,668	25,668
2014-15	JC15020066	Open	13,507	39,794	53,302	53,302
2014-15	0000009JUD	Open	30,595	55,421	86,016	75,000
Total			52,459	112,527	164,986	153,969

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Kings**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020406	Open	12,286	13,381	25,668	25,668
2014-15	JC15020066	Open	16,757	39,058	55,815	55,815
2014-15	0000009JUD	Open	40,089	48,473	88,562	75,000
Total			69,132	100,912	170,045	156,483

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Lake**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$4,827	\$5,085	5.3%
(2) % 3-Year Payrolls (000)	0.20%	0.21%	4.0%
(3) Allocation Based on Payroll	\$30,359	\$32,535	7.2%
(4) 3-Year Limited Losses	\$223,564	\$133,188	-40.4%
(5) % 3-Year Limited Losses	1.05%	0.64%	-39.3%
(6) Allocation Based on Limited Losses	\$160,896	\$100,709	-37.4%
(7) Weighting	19.77%	20.23%	2.3%
(8) Weighted Allocation	\$56,161	\$46,325	-17.5%
(9) Adjusted Allocation	\$57,483	\$47,130	-18.0%
(10) Excess Insurance	\$995	\$950	-4.5%
(11) Claims Handling	\$18,294	\$13,758	-24.8%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$3,906	\$2,839	-27.3%
(14) Total Allocation	\$80,678	\$64,677	-19.8%
(15) % Allocation	0.44%	0.34%	-23.6%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Lake is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Lake**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$85,621	\$85,621			
2013-14	122,115	122,115	2013-14	\$163,262	\$127,809
2014-15	15,828	15,828	2014-15	5,379	5,379
			2015-16	0	0
Total	\$223,564	\$223,564	Total	\$168,642	\$133,188

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$1,534		
2013-14	1,617	2013-14	\$1,617
2014-15	1,676	2014-15	1,676
		2015-16	1,791
Total	\$4,827	Total	\$5,085

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Lake**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020458	Open	31,840	43,006	74,846	74,846
2013-14	JC14020508	Open	22,045	35,805	57,850	57,850
2013-14	JC14020547	Open	4,535	54,307	58,842	58,842
Total			58,420	133,118	191,538	191,538

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Lake**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020508	Open	81,008	29,445	110,454	75,000
2013-14	JC14020448	Open	11,882	36,392	48,274	48,274
Total			92,890	65,837	158,728	123,274

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Lassen**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$4,242	\$3,736	-11.9%
(2) % 3-Year Payrolls (000)	0.17%	0.15%	-13.1%
(3) Allocation Based on Payroll	\$26,678	\$23,905	-10.4%
(4) 3-Year Limited Losses	\$0	\$0	N/A
(5) % 3-Year Limited Losses	0.00%	0.00%	N/A
(6) Allocation Based on Limited Losses	\$0	\$0	N/A
(7) Weighting	18.93%	18.25%	-3.6%
(8) Weighted Allocation	\$21,627	\$19,541	-9.6%
(9) Adjusted Allocation	\$22,136	\$19,880	-10.2%
(10) Excess Insurance	\$874	\$698	-20.1%
(11) Claims Handling	\$724	\$755	4.3%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$155	\$156	0.8%
(14) Total Allocation	\$23,889	\$21,490	-10.0%
(15) % Allocation	0.13%	0.11%	-14.3%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Lassen is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Lassen

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$0	\$0	Total	\$0	\$0

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$1,713		
2013-14	1,334	2013-14	\$1,334
2014-15	1,195	2014-15	1,195
		2015-16	1,207
Total	\$4,242	Total	\$3,736

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Lassen**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Lassen**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Madera

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$14,888	\$14,675	-1.4%
(2) % 3-Year Payrolls (000)	0.61%	0.60%	-2.7%
(3) Allocation Based on Payroll	\$93,629	\$93,899	0.3%
(4) 3-Year Limited Losses	\$88,985	\$274,053	208.0%
(5) % 3-Year Limited Losses	0.42%	1.31%	214.0%
(6) Allocation Based on Limited Losses	\$64,041	\$207,223	223.6%
(7) Weighting	28.77%	28.80%	0.1%
(8) Weighted Allocation	\$85,116	\$126,538	48.7%
(9) Adjusted Allocation	\$87,118	\$128,734	47.8%
(10) Excess Insurance	\$3,068	\$2,743	-10.6%
(11) Claims Handling	\$9,495	\$29,161	207.1%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$2,027	\$6,018	196.8%
(14) Total Allocation	\$101,709	\$166,656	63.9%
(15) % Allocation	0.56%	0.87%	56.1%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Madera is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Madera**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$5,567	\$5,567			
2013-14	96,742	77,990	2013-14	\$109,002	\$77,990
2014-15	5,429	5,429	2014-15	5,452	5,452
			2015-16	237,189	190,611
Total	\$107,737	\$88,985	Total	\$351,643	\$274,053

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$5,048		
2013-14	4,968	2013-14	\$4,968
2014-15	4,873	2014-15	4,873
		2015-16	4,834
Total	\$14,888	Total	\$14,675

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Madera**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2013-14	JC14020182	Open	54,858	38,894	93,752	75,000
Total			54,858	38,894	93,752	75,000

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Madera**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020182	Open	62,836	43,177	106,012	75,000
2015-16	160000200JUD	Open	34,917	42,862	77,779	75,000
2015-16	160000277JUD	Open	27,918	90,881	118,799	75,000
Total			125,670	176,920	302,590	225,000

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Marin**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$25,075	\$23,933	-4.6%
(2) % 3-Year Payrolls (000)	1.03%	0.97%	-5.8%
(3) Allocation Based on Payroll	\$157,691	\$153,140	-2.9%
(4) 3-Year Limited Losses	\$34,745	\$18,685	-46.2%
(5) % 3-Year Limited Losses	0.16%	0.09%	-45.2%
(6) Allocation Based on Limited Losses	\$25,006	\$14,129	-43.5%
(7) Weighting	34.23%	33.90%	-1.0%
(8) Weighted Allocation	\$112,269	\$106,013	-5.6%
(9) Adjusted Allocation	\$114,910	\$107,853	-6.1%
(10) Excess Insurance	\$5,167	\$4,474	-13.4%
(11) Claims Handling	\$6,996	\$6,625	-5.3%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$1,494	\$1,367	-8.5%
(14) Total Allocation	\$128,567	\$120,319	-6.4%
(15) % Allocation	0.70%	0.63%	-10.9%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Marin is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Marin**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$4,846	\$4,846			
2013-14	29,900	29,900	2013-14	\$18,685	\$18,685
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$34,745	\$34,745	Total	\$18,685	\$18,685

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$8,686		
2013-14	8,461	2013-14	\$8,461
2014-15	7,928	2014-15	7,928
		2015-16	7,544
Total	\$25,075	Total	\$23,933

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Marin**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2013-14	JC14020460	Open	4,686	24,464	29,150	29,150
Total			4,686	24,464	29,150	29,150

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Marin**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Mariposa

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$1,924	\$1,986	3.2%
(2) % 3-Year Payrolls (000)	0.08%	0.08%	1.9%
(3) Allocation Based on Payroll	\$12,097	\$12,706	5.0%
(4) 3-Year Limited Losses	\$8,100	\$8,100	0.0%
(5) % 3-Year Limited Losses	0.04%	0.04%	1.9%
(6) Allocation Based on Limited Losses	\$5,829	\$6,125	5.1%
(7) Weighting	14.55%	14.79%	1.7%
(8) Weighted Allocation	\$11,186	\$11,733	4.9%
(9) Adjusted Allocation	\$11,449	\$11,937	4.3%
(10) Excess Insurance	\$396	\$371	-6.4%
(11) Claims Handling	\$961	\$1,176	22.3%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$205	\$243	18.2%
(14) Total Allocation	\$13,012	\$13,726	5.5%
(15) % Allocation	0.07%	0.07%	0.5%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Mariposa is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Mariposa**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	8,100	8,100	2014-15	8,100	8,100
			2015-16	0	0
Total	\$8,100	\$8,100	Total	\$8,100	\$8,100

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$618		
2013-14	657	2013-14	\$657
2014-15	649	2014-15	649
		2015-16	680
Total	\$1,924	Total	\$1,986

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Mariposa**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Mariposa**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Mendocino**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$9,215	\$9,326	1.2%
(2) % 3-Year Payrolls (000)	0.38%	0.38%	-0.1%
(3) Allocation Based on Payroll	\$57,948	\$59,675	3.0%
(4) 3-Year Limited Losses	\$67,163	\$89,610	33.4%
(5) % 3-Year Limited Losses	0.32%	0.43%	36.0%
(6) Allocation Based on Limited Losses	\$48,336	\$67,758	40.2%
(7) Weighting	24.52%	24.76%	1.0%
(8) Weighted Allocation	\$55,592	\$61,676	10.9%
(9) Adjusted Allocation	\$56,899	\$62,747	10.3%
(10) Excess Insurance	\$1,899	\$1,743	-8.2%
(11) Claims Handling	\$6,821	\$10,451	53.2%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$1,457	\$2,157	48.1%
(14) Total Allocation	\$67,076	\$77,098	14.9%
(15) % Allocation	0.37%	0.40%	9.5%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Mendocino is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Mendocino

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$35,068	\$35,068			
2013-14	17,934	17,934	2013-14	\$34,237	\$34,237
2014-15	14,161	14,161	2014-15	31,350	31,350
			2015-16	24,024	24,024
Total	\$67,163	\$67,163	Total	\$89,610	\$89,610

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$3,000		
2013-14	3,190	2013-14	\$3,190
2014-15	3,025	2014-15	3,025
		2015-16	3,111
Total	\$9,215	Total	\$9,326

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Mendocino**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020160	Open	14,912	17,173	32,085	32,085
Total			14,912	17,173	32,085	32,085

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Mendocino**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020124	Open	14,785	18,659	33,443	33,443
2014-15	150000491JUD	Open	4,845	23,577	28,422	28,422
Total			19,629	42,236	61,865	61,865

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Merced

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$17,322	\$17,472	0.9%
(2) % 3-Year Payrolls (000)	0.71%	0.71%	-0.4%
(3) Allocation Based on Payroll	\$108,936	\$111,799	2.6%
(4) 3-Year Limited Losses	\$105,870	\$152,089	43.7%
(5) % 3-Year Limited Losses	0.50%	0.73%	46.4%
(6) Allocation Based on Limited Losses	\$76,193	\$115,001	50.9%
(7) Weighting	30.26%	30.53%	0.9%
(8) Weighted Allocation	\$99,028	\$112,776	13.9%
(9) Adjusted Allocation	\$101,357	\$114,734	13.2%
(10) Excess Insurance	\$3,570	\$3,266	-8.5%
(11) Claims Handling	\$11,230	\$18,070	60.9%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$2,398	\$3,729	55.5%
(14) Total Allocation	\$118,555	\$139,798	17.9%
(15) % Allocation	0.65%	0.73%	12.3%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Merced is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Merced**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$17,787	\$17,787			
2013-14	85,019	85,019	2013-14	\$113,590	\$113,590
2014-15	3,064	3,064	2014-15	3,064	3,064
			2015-16	35,435	35,435
Total	\$105,870	\$105,870	Total	\$152,089	\$152,089

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$5,800		
2013-14	5,623	2013-14	\$5,623
2014-15	5,900	2014-15	5,900
		2015-16	5,950
Total	\$17,322	Total	\$17,472

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Merced**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2013-14	JC14020357	Open	32,170	27,815	59,985	59,985
Total			32,170	27,815	59,985	59,985

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Merced**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020357	Open	33,909	36,962	70,871	70,871
Total			33,909	36,962	70,871	70,871

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Modoc**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$1,590	\$1,553	-2.3%
(2) % 3-Year Payrolls (000)	0.07%	0.06%	-3.6%
(3) Allocation Based on Payroll	\$9,996	\$9,936	-0.6%
(4) 3-Year Limited Losses	\$0	\$872	N/A
(5) % 3-Year Limited Losses	0.00%	0.00%	N/A
(6) Allocation Based on Limited Losses	\$0	\$660	N/A
(7) Weighting	13.65%	13.62%	-0.2%
(8) Weighted Allocation	\$8,632	\$8,672	0.5%
(9) Adjusted Allocation	\$8,835	\$8,823	-0.1%
(10) Excess Insurance	\$328	\$290	-11.4%
(11) Claims Handling	\$271	\$397	46.4%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$58	\$82	41.5%
(14) Total Allocation	\$9,492	\$9,592	1.1%
(15) % Allocation	0.05%	0.05%	-3.7%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Modoc is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Modoc

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	872	872
Total	\$0	\$0	Total	\$872	\$872

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$546		
2013-14	555	2013-14	\$555
2014-15	488	2014-15	488
		2015-16	510
Total	\$1,590	Total	\$1,553

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Modoc**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Modoc**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Mono**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$2,391	\$2,314	-3.2%
(2) % 3-Year Payrolls (000)	0.10%	0.09%	-4.5%
(3) Allocation Based on Payroll	\$15,034	\$14,805	-1.5%
(4) 3-Year Limited Losses	\$25,602	\$0	-100.0%
(5) % 3-Year Limited Losses	0.12%	0.00%	-100.0%
(6) Allocation Based on Limited Losses	\$18,425	\$0	-100.0%
(7) Weighting	15.64%	15.56%	-0.5%
(8) Weighted Allocation	\$15,564	\$12,501	-19.7%
(9) Adjusted Allocation	\$15,931	\$12,718	-20.2%
(10) Excess Insurance	\$493	\$432	-12.2%
(11) Claims Handling	\$2,409	\$468	-80.6%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$514	\$97	-81.2%
(14) Total Allocation	\$19,346	\$13,715	-29.1%
(15) % Allocation	0.11%	0.07%	-32.5%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Mono is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Mono

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$25,602	\$25,602			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$25,602	\$25,602	Total	\$0	\$0

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$827		
2013-14	823	2013-14	\$823
2014-15	740	2014-15	740
		2015-16	750
Total	\$2,391	Total	\$2,314

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Mono**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	5515W5567	Closed	25,602	0	25,602	25,602
Total			25,602	0	25,602	25,602

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Mono**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Monterey

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$33,989	\$34,199	0.6%
(2) % 3-Year Payrolls (000)	1.40%	1.39%	-0.7%
(3) Allocation Based on Payroll	\$213,748	\$218,831	2.4%
(4) 3-Year Limited Losses	\$293,877	\$215,011	-26.8%
(5) % 3-Year Limited Losses	1.38%	1.03%	-25.4%
(6) Allocation Based on Limited Losses	\$211,499	\$162,579	-23.1%
(7) Weighting	37.89%	38.18%	0.8%
(8) Weighted Allocation	\$212,896	\$197,351	-7.3%
(9) Adjusted Allocation	\$217,904	\$200,776	-7.9%
(10) Excess Insurance	\$7,004	\$6,393	-8.7%
(11) Claims Handling	\$28,767	\$27,466	-4.5%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$6,142	\$5,668	-7.7%
(14) Total Allocation	\$259,818	\$240,303	-7.5%
(15) % Allocation	1.42%	1.25%	-11.9%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Monterey is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Monterey**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$253,400	\$180,533			
2013-14	50,681	50,681	2013-14	\$145,476	\$104,183
2014-15	62,663	62,663	2014-15	68,860	68,860
			2015-16	41,969	41,969
Total	\$366,745	\$293,877	Total	\$256,304	\$215,011

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$11,068		
2013-14	12,048	2013-14	\$12,048
2014-15	10,873	2014-15	10,873
		2015-16	11,279
Total	\$33,989	Total	\$34,199

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Monterey**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020248	Open	26,938	12,962	39,900	39,900
2012-13	JC13020612	Open	92,963	54,905	147,868	75,000
2013-14	JC14020318	Open	17,704	9,846	27,550	27,550
Total			137,605	77,713	215,318	142,450

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Monterey**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC11000281	Open	94,136	22,156	116,293	75,000
Total			94,136	22,156	116,293	75,000

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Napa**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$14,952	\$14,960	0.1%
(2) % 3-Year Payrolls (000)	0.61%	0.61%	-1.2%
(3) Allocation Based on Payroll	\$94,030	\$95,723	1.8%
(4) 3-Year Limited Losses	\$123,287	\$141,835	15.0%
(5) % 3-Year Limited Losses	0.58%	0.68%	17.3%
(6) Allocation Based on Limited Losses	\$88,728	\$107,247	20.9%
(7) Weighting	28.81%	28.99%	0.6%
(8) Weighted Allocation	\$92,502	\$99,063	7.1%
(9) Adjusted Allocation	\$94,679	\$100,783	6.4%
(10) Excess Insurance	\$3,081	\$2,796	-9.2%
(11) Claims Handling	\$12,187	\$16,582	36.1%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$2,602	\$3,422	31.5%
(14) Total Allocation	\$112,548	\$123,582	9.8%
(15) % Allocation	0.61%	0.64%	4.6%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Napa is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Napa

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$4,591	\$4,591			
2013-14	114,264	114,264	2013-14	\$132,005	\$105,452
2014-15	4,432	4,432	2014-15	4,432	4,432
			2015-16	31,951	31,951
Total	\$123,287	\$123,287	Total	\$168,388	\$141,835

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$4,980		
2013-14	5,127	2013-14	\$5,127
2014-15	4,845	2014-15	4,845
		2015-16	4,988
Total	\$14,952	Total	\$14,960

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Napa**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2013-14	JC14020020	Open	5,444	34,834	40,279	40,279
2013-14	JC14020192	Open	13,562	35,416	48,978	48,978
Total			19,007	70,250	89,257	89,257

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Napa**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020192	Open	25,405	76,149	101,554	75,000
Total			25,405	76,149	101,554	75,000

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Nevada**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$9,904	\$10,254	3.5%
(2) % 3-Year Payrolls (000)	0.41%	0.42%	2.2%
(3) Allocation Based on Payroll	\$62,284	\$65,612	5.3%
(4) 3-Year Limited Losses	\$86,503	\$2,406	-97.2%
(5) % 3-Year Limited Losses	0.41%	0.01%	-97.2%
(6) Allocation Based on Limited Losses	\$62,255	\$1,820	-97.1%
(7) Weighting	25.12%	25.56%	1.8%
(8) Weighted Allocation	\$62,276	\$49,308	-20.8%
(9) Adjusted Allocation	\$63,742	\$50,164	-21.3%
(10) Excess Insurance	\$2,041	\$1,917	-6.1%
(11) Claims Handling	\$8,450	\$2,303	-72.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$1,804	\$475	-73.7%
(14) Total Allocation	\$76,037	\$54,860	-27.9%
(15) % Allocation	0.42%	0.29%	-31.3%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Nevada is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Nevada**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$149,925	\$85,531			
2013-14	0	0	2013-14	\$0	\$0
2014-15	973	973	2014-15	973	973
			2015-16	1,434	1,434
Total	\$150,897	\$86,503	Total	\$2,406	\$2,406

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$3,259		
2013-14	3,207	2013-14	\$3,207
2014-15	3,439	2014-15	3,439
		2015-16	3,609
Total	\$9,904	Total	\$10,254

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Nevada**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020421	Open	57,303	82,091	139,394	75,000
Total			57,303	82,091	139,394	75,000

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Nevada**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Orange**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$320,029	\$314,492	-1.7%
(2) % 3-Year Payrolls (000)	13.16%	12.76%	-3.0%
(3) Allocation Based on Payroll	\$2,012,595	\$2,012,351	0.0%
(4) 3-Year Limited Losses	\$1,281,112	\$1,466,147	14.4%
(5) % 3-Year Limited Losses	6.03%	7.03%	16.7%
(6) Allocation Based on Limited Losses	\$921,997	\$1,108,616	20.2%
(7) Weighting	80.00%	80.00%	0.0%
(8) Weighted Allocation	\$1,140,116	\$1,289,363	13.1%
(9) Adjusted Allocation	\$1,166,938	\$1,311,742	12.4%
(10) Excess Insurance	\$65,950	\$58,786	-10.9%
(11) Claims Handling	\$154,743	\$203,727	31.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$33,041	\$42,040	27.2%
(14) Total Allocation	\$1,420,673	\$1,616,295	13.8%
(15) % Allocation	7.76%	8.40%	8.4%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Orange is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Orange

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$798,220	\$562,509			
2013-14	844,083	538,576	2013-14	\$1,032,138	\$636,521
2014-15	180,027	180,027	2014-15	321,893	319,727
			2015-16	575,408	509,899
Total	\$1,822,331	\$1,281,112	Total	\$1,929,440	\$1,466,147

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$108,702		
2013-14	108,572	2013-14	\$108,572
2014-15	102,754	2014-15	102,754
		2015-16	103,166
Total	\$320,029	Total	\$314,492

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Orange**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020057	Closed	67,184	0	67,184	67,184
2012-13	JC13020147	Open	189,844	21,986	211,831	75,000
2012-13	JC13020408	Open	61,355	24,898	86,253	75,000
2012-13	JC13020449	Open	102,850	33,909	136,759	75,000
2012-13	JC13020479	Open	77,867	23,001	100,868	75,000
2012-13	JC13020673	Open	15,849	36,569	52,417	52,417
2012-13	JC13020631	Open	19,956	37,379	57,336	57,336
2013-14	JC14020080	Open	41,206	14,031	55,237	55,237
2013-14	JC14020134	Open	111,737	6,615	118,352	75,000
2013-14	JC14020216	Closed	28,626	0	28,626	28,626
2013-14	JC14020273	Open	124,075	127,816	251,891	75,000
2013-14	JC14020354	Open	107,141	53,123	160,264	75,000
2013-14	JC14020423	Open	26,314	22,213	48,528	48,528
2013-14	JC14020455	Open	18,600	25,649	44,249	44,249
2013-14	JC14020461	Open	5,687	21,916	27,603	27,603
2013-14	JC14020503	Open	8,820	20,538	29,358	29,358
2013-14	150000500JUD	Open	10,177	22,426	32,603	32,603
2014-15	150000267JUD	Open	29,975	26,065	56,040	56,040
Total			1,047,264	518,136	1,565,400	1,024,181

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Orange**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020080	Open	75,062	22,000	97,062	75,000
2013-14	JC14020134	Closed	110,422	0	110,422	75,000
2013-14	JC14020216	Closed	28,811	0	28,811	28,811
2013-14	JC14020273	Open	187,374	87,218	274,592	75,000
2013-14	JC14020354	Open	119,583	93,958	213,541	75,000
2013-14	JC14020423	Closed	36,247	0	36,247	36,247
2013-14	JC14020454	Open	5,141	40,000	45,141	45,141
2013-14	JC14020455	Open	33,168	11,081	44,249	44,249
2013-14	JC14020503	Open	15,156	50,697	65,853	65,853
2013-14	150000500JUD	Open	33,391	40,519	73,910	73,910
2014-15	140000156JUD	Open	8,333	26,750	35,083	35,083
2014-15	0000089JUD	Open	35,784	30,747	66,531	66,531
2014-15	150000267JUD	Open	46,750	30,415	77,165	75,000
2014-15	150000469JUD	Open	10,002	27,431	37,434	37,434
2015-16	160000079JUD	Open	44,921	57,506	102,426	75,000
2015-16	160000089JUD	Open	51,794	3,616	55,410	55,410
2015-16	160000255JUD	Open	30,297	33,743	64,040	64,040
2015-16	160000232JUD	Open	30,833	82,250	113,083	75,000
2015-16	160000359JUD	Open	26,886	22,962	49,847	49,847
2015-16	160000547JUD	Open	5,561	43,793	49,354	49,354
Total			935,516	704,686	1,640,202	1,176,909

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Placer

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$23,795	\$23,440	-1.5%
(2) % 3-Year Payrolls (000)	0.98%	0.95%	-2.8%
(3) Allocation Based on Payroll	\$149,640	\$149,985	0.2%
(4) 3-Year Limited Losses	\$245,889	\$164,651	-33.0%
(5) % 3-Year Limited Losses	1.16%	0.79%	-31.7%
(6) Allocation Based on Limited Losses	\$176,962	\$124,500	-29.6%
(7) Weighting	33.64%	33.67%	0.1%
(8) Weighted Allocation	\$158,831	\$141,405	-11.0%
(9) Adjusted Allocation	\$162,568	\$143,859	-11.5%
(10) Excess Insurance	\$4,904	\$4,381	-10.6%
(11) Claims Handling	\$23,277	\$20,477	-12.0%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$4,970	\$4,225	-15.0%
(14) Total Allocation	\$195,718	\$172,943	-11.6%
(15) % Allocation	1.07%	0.90%	-15.8%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Placer is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Placer

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$34,148	\$34,148			
2013-14	276	276	2013-14	\$276	\$276
2014-15	215,160	211,465	2014-15	154,923	154,923
			2015-16	9,453	9,453
Total	\$249,584	\$245,889	Total	\$164,651	\$164,651

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$8,385		
2013-14	7,687	2013-14	\$7,687
2014-15	7,723	2014-15	7,723
		2015-16	8,030
Total	\$23,795	Total	\$23,440

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Placer**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020737	Open	22,568	4,810	27,379	27,379
2014-15	JC15020053	Open	14,494	64,202	78,695	75,000
2014-15	150000389JUD	Open	10,635	52,338	62,973	62,973
2014-15	160000003JUD	Open	4,428	44,316	48,744	48,744
Total			52,125	165,666	217,791	214,095

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Placer**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2014-15	JC15020053	Open	30,221	28,879	59,101	59,101
2014-15	160000003JUD	Open	40,549	23,919	64,467	64,467
Total			70,770	52,798	123,568	123,568

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Plumas**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$2,278	\$2,187	-4.0%
(2) % 3-Year Payrolls (000)	0.09%	0.09%	-5.2%
(3) Allocation Based on Payroll	\$14,325	\$13,994	-2.3%
(4) 3-Year Limited Losses	\$0	\$0	N/A
(5) % 3-Year Limited Losses	0.00%	0.00%	N/A
(6) Allocation Based on Limited Losses	\$0	\$0	N/A
(7) Weighting	15.39%	15.27%	-0.8%
(8) Weighted Allocation	\$12,121	\$11,857	-2.2%
(9) Adjusted Allocation	\$12,406	\$12,063	-2.8%
(10) Excess Insurance	\$469	\$409	-12.9%
(11) Claims Handling	\$389	\$442	13.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$83	\$91	9.9%
(14) Total Allocation	\$13,347	\$13,005	-2.6%
(15) % Allocation	0.07%	0.07%	-7.2%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Plumas is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Plumas

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$0	\$0	Total	\$0	\$0

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$724		
2013-14	899	2013-14	\$899
2014-15	656	2014-15	656
		2015-16	633
Total	\$2,278	Total	\$2,187

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Plumas**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Plumas**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Riverside

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$186,290	\$199,953	7.3%
(2) % 3-Year Payrolls (000)	7.66%	8.12%	6.0%
(3) Allocation Based on Payroll	\$1,171,536	\$1,279,448	9.2%
(4) 3-Year Limited Losses	\$1,476,673	\$1,204,718	-18.4%
(5) % 3-Year Limited Losses	6.95%	5.78%	-16.8%
(6) Allocation Based on Limited Losses	\$1,062,739	\$910,938	-14.3%
(7) Weighting	66.80%	68.79%	3.0%
(8) Weighted Allocation	\$1,098,863	\$1,025,948	-6.6%
(9) Adjusted Allocation	\$1,124,715	\$1,043,755	-7.2%
(10) Excess Insurance	\$38,390	\$37,376	-2.6%
(11) Claims Handling	\$147,194	\$155,579	5.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$31,429	\$32,104	2.1%
(14) Total Allocation	\$1,341,728	\$1,268,815	-5.4%
(15) % Allocation	7.33%	6.60%	-9.9%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Riverside is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Riverside

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$814,633	\$676,613			
2013-14	647,920	576,366	2013-14	\$707,218	\$626,321
2014-15	223,695	223,695	2014-15	201,680	201,680
			2015-16	527,987	376,717
Total	\$1,686,248	\$1,476,673	Total	\$1,436,885	\$1,204,718

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$60,698		
2013-14	60,444	2013-14	\$60,444
2014-15	65,147	2014-15	65,147
		2015-16	74,362
Total	\$186,290	Total	\$199,953

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Riverside**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020056	Open	51,861	16,747	68,608	68,608
2012-13	JC13020030	Open	97,738	25,523	123,261	75,000
2012-13	JC13020141	Open	23,435	18,200	41,635	41,635
2012-13	JC13020238	Open	119,814	26,159	145,973	75,000
2012-13	JC13020340	Closed	29,590	0	29,590	29,590
2012-13	JC13020302	Open	17,638	16,720	34,359	34,359
2012-13	JC13020293	Closed	41,986	0	41,986	41,986
2012-13	JC13020341	Open	25,696	10,315	36,011	36,011
2012-13	JC13020619	Open	21,846	22,927	44,773	44,773
2012-13	JC13020433	Open	32,438	34,518	66,956	66,956
2012-13	JC13020700	Open	66,024	27,763	93,786	75,000
2013-14	JC14020370	Open	24,119	11,978	36,097	36,097
2013-14	JC14020638	Open	19,673	35,081	54,754	54,754
2013-14	JC14020369	Open	37,782	28,334	66,116	66,116
2013-14	JC14020438	Open	34,056	18,671	52,727	52,727
2013-14	JC14020447	Open	41,519	15,126	56,645	56,645
2013-14	JC15020056	Open	27,599	14,321	41,920	41,920
2013-14	JC14020589	Open	79,955	66,600	146,555	75,000
2013-14	JC14020607	Open	14,238	41,165	55,403	55,403
2014-15	JC15020012	Open	17,328	34,842	52,170	52,170
2014-15	JC15020095	Open	6,219	29,531	35,750	35,750
Total			830,552	494,520	1,325,073	1,115,498

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Riverside**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020370	Closed	56,944	0	56,944	56,944
2013-14	JC14020638	Closed	39,513	0	39,513	39,513
2013-14	JC14020369	Open	37,717	13,399	51,116	51,116
2013-14	JC14020409	Open	14,301	15,683	29,984	29,984
2013-14	JC14020438	Closed	46,664	0	46,664	46,664
2013-14	JC14020447	Open	47,182	22,333	69,515	69,515
2013-14	JC15020056	Open	42,275	26,885	69,159	69,159
2013-14	JC14020589	Open	112,191	43,706	155,897	75,000
2013-14	JC14020607	Open	35,076	29,495	64,571	64,571
2014-15	JC15020012	Closed	27,260	0	27,260	27,260
2014-15	JC15020094	Open	1,538	31,457	32,995	32,995
2014-15	140000160JUD	Open	28,805	5,695	34,500	34,500
2015-16	160000234JUD	Open	108,082	89,785	197,867	75,000
2015-16	160000258JUD	Open	7,284	18,290	25,574	25,574
2015-16	160000272JUD	Open	18,371	25,352	43,723	43,723
2015-16	160000295JUD	Open	54,507	48,896	103,403	75,000
2015-16	160000569JUD	Open	35,111	20,860	55,971	55,971
Total			712,822	391,835	1,104,657	872,490

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Sacramento**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$132,656	\$135,803	2.4%
(2) % 3-Year Payrolls (000)	5.45%	5.51%	1.1%
(3) Allocation Based on Payroll	\$834,244	\$868,969	4.2%
(4) 3-Year Limited Losses	\$669,414	\$573,283	-14.4%
(5) % 3-Year Limited Losses	3.15%	2.75%	-12.7%
(6) Allocation Based on Limited Losses	\$481,767	\$433,484	-10.0%
(7) Weighting	59.65%	60.47%	1.4%
(8) Weighted Allocation	\$623,996	\$605,641	-2.9%
(9) Adjusted Allocation	\$638,675	\$616,153	-3.5%
(10) Excess Insurance	\$27,337	\$25,385	-7.1%
(11) Claims Handling	\$74,956	\$82,255	9.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$16,005	\$16,974	6.1%
(14) Total Allocation	\$756,974	\$740,766	-2.1%
(15) % Allocation	4.13%	3.85%	-6.8%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Sacramento is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Sacramento

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$427,887	\$338,338			
2013-14	218,242	202,462	2013-14	\$179,425	\$179,425
2014-15	128,613	128,613	2014-15	240,468	240,468
			2015-16	185,491	153,391
Total	\$774,743	\$669,414	Total	\$605,384	\$573,283

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$44,154		
2013-14	45,249	2013-14	\$45,249
2014-15	43,253	2014-15	43,253
		2015-16	47,301
Total	\$132,656	Total	\$135,803

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Sacramento**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020180	Open	80,074	7,320	87,394	75,000
2012-13	JC13020319	Open	89,122	63,033	152,155	75,000
2012-13	JC13020488	Open	28,051	9,653	37,704	37,704
2012-13	JC13020579	Open	50,713	16,500	67,213	67,213
2012-13	JC13020608	Open	42,141	7,570	49,711	49,711
2013-14	JC14020218	Open	27,159	63,621	90,780	75,000
2013-14	JC14020489	Open	19,588	25,746	45,334	45,334
2014-15	150000525JUD	Open	29,453	6,345	35,798	35,798
Total			366,300	199,789	566,089	460,760

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Sacramento**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020218	Closed	70,892	0	70,892	70,892
2014-15	JC15020016	Open	14,169	26,845	41,013	41,013
2014-15	150000525JUD	Open	49,091	14,310	63,401	63,401
2014-15	150000544JUD	Open	9,644	28,438	38,082	38,082
2015-16	160000220JUD	Open	66,640	40,461	107,101	75,000
2015-16	160000350JUD	Open	9,591	20,297	29,888	29,888
Total			220,025	130,350	350,375	318,274

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
San Benito**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$5,279	\$5,107	-3.3%
(2) % 3-Year Payrolls (000)	0.22%	0.21%	-4.5%
(3) Allocation Based on Payroll	\$33,200	\$32,677	-1.6%
(4) 3-Year Limited Losses	\$8,825	\$207	-97.7%
(5) % 3-Year Limited Losses	0.04%	0.00%	-97.6%
(6) Allocation Based on Limited Losses	\$6,351	\$156	-97.5%
(7) Weighting	20.36%	20.26%	-0.5%
(8) Weighted Allocation	\$27,732	\$26,089	-5.9%
(9) Adjusted Allocation	\$28,385	\$26,542	-6.5%
(10) Excess Insurance	\$1,088	\$955	-12.3%
(11) Claims Handling	\$1,591	\$1,052	-33.8%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$340	\$217	-36.1%
(14) Total Allocation	\$31,403	\$28,766	-8.4%
(15) % Allocation	0.17%	0.15%	-12.8%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of San Benito is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
San Benito**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$8,825	\$8,825			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	207	207
Total	\$8,825	\$8,825	Total	\$207	\$207

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$1,763		
2013-14	1,904	2013-14	\$1,904
2014-15	1,612	2014-15	1,612
		2015-16	1,591
Total	\$5,279	Total	\$5,107

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Benito**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Benito**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
San Bernardino**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$157,066	\$164,610	4.8%
(2) % 3-Year Payrolls (000)	6.46%	6.68%	3.5%
(3) Allocation Based on Payroll	\$987,757	\$1,053,294	6.6%
(4) 3-Year Limited Losses	\$1,437,152	\$1,276,518	-11.2%
(5) % 3-Year Limited Losses	6.76%	6.12%	-9.5%
(6) Allocation Based on Limited Losses	\$1,034,297	\$965,229	-6.7%
(7) Weighting	63.10%	64.47%	2.2%
(8) Weighted Allocation	\$1,017,125	\$996,517	-2.0%
(9) Adjusted Allocation	\$1,041,053	\$1,013,813	-2.6%
(10) Excess Insurance	\$32,368	\$30,770	-4.9%
(11) Claims Handling	\$139,117	\$155,295	11.6%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$29,705	\$32,046	7.9%
(14) Total Allocation	\$1,242,243	\$1,231,923	-0.8%
(15) % Allocation	6.78%	6.41%	-5.5%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of San Bernardino is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
San Bernardino

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$938,449	\$582,021			
2013-14	544,992	432,516	2013-14	\$551,636	\$402,363
2014-15	442,799	422,615	2014-15	713,176	592,408
			2015-16	300,937	281,747
Total	\$1,926,240	\$1,437,152	Total	\$1,565,749	\$1,276,518

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$52,090		
2013-14	51,644	2013-14	\$51,644
2014-15	53,332	2014-15	53,332
		2015-16	59,633
Total	\$157,066	Total	\$164,610

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Bernardino**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020092	Closed	104,953	0	104,953	75,000
2012-13	JC13020259	Closed	28,383	0	28,383	28,383
2012-13	JC13020310	Open	170,685	52,235	222,920	75,000
2012-13	JC13020469	Closed	31,613	0	31,613	31,613
2012-13	JC13020560	Open	29,891	113,814	143,705	75,000
2012-13	JC13020503	Open	55,386	49,613	104,999	75,000
2012-13	JC13020509	Open	22,575	10,291	32,865	32,865
2012-13	JC13020567	Open	86,962	67,890	154,851	75,000
2013-14	JC14020222	Open	24,152	24,052	48,205	48,205
2013-14	JC14020142	Open	58,710	46,280	104,990	75,000
2013-14	JC14020221	Open	19,541	15,197	34,737	34,737
2013-14	JC14020425	Closed	58,348	0	58,348	58,348
2013-14	JC14020477	Open	107,954	44,694	152,648	75,000
2013-14	JC14020582	Open	19,672	60,165	79,837	75,000
2013-14	JC14020641	Open	10,671	20,330	31,001	31,001
2014-15	JC15020008	Open	68,012	27,172	95,184	75,000
2014-15	0000029JUD	Open	16,346	22,289	38,636	38,636
2014-15	150000231JUD	Open	30,035	28,799	58,834	58,834
2014-15	150000558JUD	Open	19,170	18,712	37,881	37,881
2014-15	150000589JUD	Open	8,139	38,284	46,423	46,423
Total			971,198	639,817	1,611,014	1,121,927

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Bernardino**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020222	Open	25,331	22,873	48,205	48,205
2013-14	JC14020142	Open	85,592	32,699	118,291	75,000
2013-14	JC14020425	Open	65,971	9,219	75,190	75,000
2013-14	JC14020477	Open	155,205	25,586	180,791	75,000
2013-14	JC14020582	Closed	34,261	0	34,261	34,261
2013-14	JC14020641	Open	12,728	23,762	36,490	36,490
2014-15	JC15020008	Open	92,853	28,729	121,581	75,000
2014-15	0000029JUD	Open	69,673	37,859	107,532	75,000
2014-15	140000167JUD	Open	2,009	24,274	26,283	26,283
2014-15	150000231JUD	Open	79,766	36,889	116,655	75,000
2014-15	150000558JUD	Closed	26,815	0	26,815	26,815
2014-15	150000575JUD	Open	59,693	12,286	71,979	71,979
2014-15	160000105JUD	Open	17,628	12,052	29,680	29,680
2014-15	160000064JUD	Open	2,664	64,799	67,463	67,463
2014-15	150000589JUD	Open	23,404	19,354	42,758	42,758
2015-16	160000194JUD	Open	65,224	28,967	94,191	75,000
2015-16	160000457JUD	Open	9,403	20,484	29,887	29,887
2015-16	160000669JUD	Open	13,700	22,840	36,540	36,540
Total			841,921	422,671	1,264,592	975,361

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
San Diego**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$246,448	\$244,858	-0.6%
(2) % 3-Year Payrolls (000)	10.13%	9.94%	-1.9%
(3) Allocation Based on Payroll	\$1,549,859	\$1,566,778	1.1%
(4) 3-Year Limited Losses	\$2,920,251	\$3,320,760	13.7%
(5) % 3-Year Limited Losses	13.74%	15.93%	15.9%
(6) Allocation Based on Limited Losses	\$2,101,660	\$2,510,967	19.5%
(7) Weighting	73.33%	73.60%	0.4%
(8) Weighted Allocation	\$1,954,482	\$2,261,669	15.7%
(9) Adjusted Allocation	\$2,000,463	\$2,300,924	15.0%
(10) Excess Insurance	\$50,787	\$45,770	-9.9%
(11) Claims Handling	\$270,270	\$366,911	35.8%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$57,709	\$75,713	31.2%
(14) Total Allocation	\$2,379,229	\$2,789,318	17.2%
(15) % Allocation	12.99%	14.50%	11.7%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of San Diego is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
San Diego**

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$1,561,258	\$1,207,146			
2013-14	734,439	722,242	2013-14	\$856,565	\$819,310
2014-15	994,639	990,863	2014-15	1,717,072	1,512,714
			2015-16	1,157,610	988,736
Total	\$3,290,336	\$2,920,251	Total	\$3,731,247	\$3,320,760

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$85,926		
2013-14	80,709	2013-14	\$80,709
2014-15	79,813	2014-15	79,813
		2015-16	84,336
Total	\$246,448	Total	\$244,858

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Diego**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020467	Open	31,546	31,217	62,763	62,763
2012-13	JC13020006	Open	172,603	48,366	220,969	75,000
2012-13	JC13020299	Open	26,245	31,024	57,269	57,269
2012-13	JC13020126	Open	12,237	23,885	36,123	36,123
2012-13	JC13020271	Open	21,415	12,939	34,353	34,353
2012-13	JC13020516	Open	59,783	28,207	87,989	75,000
2012-13	JC13020497	Open	57,923	34,573	92,496	75,000
2012-13	JC13020441	Open	72,021	28,680	100,701	75,000
2012-13	JC13020639	Open	60,264	36,480	96,743	75,000
2012-13	JC13020428	Open	9,696	15,372	25,068	25,068
2012-13	JC13020484	Open	136,137	61,012	197,149	75,000
2012-13	JC13020550	Open	14,881	13,123	28,004	28,004
2012-13	JC13020549	Open	12,170	22,157	34,327	34,327
2012-13	JC13020675	Open	54,596	28,468	83,064	75,000
2013-14	JC14020043	Open	15,824	26,073	41,897	41,897
2013-14	JC14020070	Closed	25,253	0	25,253	25,253
2013-14	JC14020285	Open	12,994	23,806	36,800	36,800
2013-14	JC14020378	Open	43,160	19,833	62,993	62,993
2013-14	JC14020297	Open	12,480	20,448	32,928	32,928
2013-14	JC14020603	Open	21,937	21,838	43,775	43,775
2013-14	JC14020350	Open	12,614	16,926	29,540	29,540
2013-14	JC14020545	Open	16,736	70,462	87,198	75,000
2014-15	140000158JUD	Open	639	27,861	28,500	28,500
2014-15	JC15020064	Open	57,469	21,307	78,776	75,000
2014-15	0000113JUD	Open	12,662	21,078	33,740	33,740
2014-15	0000123JUD	Open	17,265	43,101	60,366	60,366
2014-15	150000237JUD	Open	17,351	22,859	40,210	40,210
2014-15	140000157JUD	Open	10,597	26,961	37,559	37,559
2014-15	140000180JUD	Open	7,295	32,365	39,660	39,660
2014-15	150000554JUD	Open	11,467	14,183	25,650	25,650
2014-15	150000242JUD	Open	8,464	32,412	40,876	40,876
2014-15	150000347JUD	Open	8,320	21,440	29,760	29,760
2014-15	150000466JUD	Open	14,000	19,756	33,757	33,757
2014-15	150000499JUD	Open	9,063	31,842	40,905	40,905
Total			1,077,108	930,053	2,007,161	1,637,075

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Diego**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020043	Open	18,160	43,723	61,883	61,883
2013-14	JC14020070	Open	25,985	9,400	35,385	35,385
2013-14	JC14020072	Open	14,966	11,048	26,013	26,013
2013-14	JC14020285	Open	36,373	27,864	64,237	64,237
2013-14	JC14020378	Open	48,589	15,590	64,179	64,179
2013-14	JC14020297	Open	22,644	33,325	55,969	55,969
2013-14	JC14020603	Closed	25,236	0	25,236	25,236
2013-14	JC14020545	Closed	37,834	0	37,834	37,834
2013-14	JC14020548	Open	20,229	25,944	46,173	46,173
2013-14	JC14020597	Open	65,252	47,004	112,255	75,000
2014-15	JC15020064	Open	70,465	27,212	97,677	75,000
2014-15	JC15020073	Open	27,374	21,835	49,209	49,209
2014-15	JC15020106	Open	39,447	29,862	69,309	69,309
2014-15	0000011JUD	Open	18,400	38,354	56,754	56,754
2014-15	0000113JUD	Open	48,243	46,156	94,400	75,000
2014-15	0000123JUD	Open	47,050	56,948	103,998	75,000
2014-15	150000237JUD	Open	18,046	19,141	37,187	37,187
2014-15	140000157JUD	Open	11,818	29,954	41,772	41,772
2014-15	140000214JUD	Open	8,339	18,551	26,890	26,890
2014-15	150000554JUD	Open	15,325	10,000	25,325	25,325
2014-15	150000242JUD	Open	12,143	38,559	50,702	50,702
2014-15	150000347JUD	Open	13,140	34,035	47,175	47,175
2014-15	150000331JUD	Open	15,533	29,117	44,650	44,650
2014-15	150000466JUD	Open	28,878	23,913	52,791	52,791
2014-15	150000497JUD	Open	10,452	23,702	34,154	34,154
2014-15	150000499JUD	Open	133,587	66,403	199,991	75,000
2014-15	150000507JUD	Open	11,872	21,918	33,790	33,790
2014-15	160000347JUD	Open	13,828	30,840	44,668	44,668
2014-15	150000614JUD	Open	15,987	24,203	40,190	40,190
2014-15	150000596JUD	Open	49,080	34,212	83,293	75,000
2014-15	150000593JUD	Open	16,681	27,050	43,731	43,731
2014-15	150000617JUD	Open	27,885	25,031	52,916	52,916
2015-16	160000030JUD	Open	58,343	51,222	109,565	75,000
2015-16	160000048JUD	Open	94,151	62,818	156,969	75,000
2015-16	160000086JUD	Open	33,687	31,036	64,723	64,723
2015-16	160000050JUD	Open	35,960	31,058	67,018	67,018
2015-16	160000091JUD	Open	6,532	21,696	28,229	28,229
2015-16	160000154JUD	Open	9,066	57,495	66,561	66,561
2015-16	160000187JUD	Open	15,284	22,322	37,606	37,606
2015-16	160000222JUD	Open	10,294	22,102	32,395	32,395
2015-16	160000346JUD	Open	16,061	45,943	62,004	62,004
2015-16	160000385JUD	Open	18,153	109,187	127,340	75,000
2015-16	160000421JUD	Open	9,285	22,817	32,102	32,102
Total			1,275,657	1,368,589	2,644,246	2,233,759

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
San Francisco**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$115,577	\$118,499	2.5%
(2) % 3-Year Payrolls (000)	4.75%	4.81%	1.2%
(3) Allocation Based on Payroll	\$726,842	\$758,243	4.3%
(4) 3-Year Limited Losses	\$814,590	\$911,939	12.0%
(5) % 3-Year Limited Losses	3.83%	4.37%	14.1%
(6) Allocation Based on Limited Losses	\$586,248	\$689,556	17.6%
(7) Weighting	56.97%	57.78%	1.4%
(8) Weighted Allocation	\$646,745	\$718,554	11.1%
(9) Adjusted Allocation	\$661,960	\$731,026	10.4%
(10) Excess Insurance	\$23,818	\$22,150	-7.0%
(11) Claims Handling	\$83,385	\$111,125	33.3%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$17,805	\$22,931	28.8%
(14) Total Allocation	\$786,968	\$887,232	12.7%
(15) % Allocation	4.30%	4.61%	7.4%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of San Francisco is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
San Francisco**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$366,688	\$343,583			
2013-14	429,787	281,515	2013-14	\$401,823	\$245,409
2014-15	189,492	189,492	2014-15	364,337	342,166
			2015-16	384,389	324,363
Total	\$985,968	\$814,590	Total	\$1,150,549	\$911,939

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$37,491		
2013-14	39,330	2013-14	\$39,330
2014-15	38,756	2014-15	38,756
		2015-16	40,413
Total	\$115,577	Total	\$118,499

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Francisco**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020418	Open	6,218	40,179	46,397	46,397
2012-13	JC13020721	Open	7,607	19,943	27,550	27,550
2012-13	JC13020724	Open	63,988	34,117	98,105	75,000
2012-13	JC13020683	Open	8,912	31,340	40,252	40,252
2013-14	JC14020040	Open	135,826	87,446	223,272	75,000
2013-14	JC14020103	Open	6,895	19,305	26,200	26,200
2013-14	JC14020488	Open	20,015	26,029	46,045	46,045
2013-14	JC14020386	Open	9,158	21,738	30,896	30,896
2014-15	0000004JUD	Open	24,769	15,912	40,681	40,681
2014-15	150000532JUD	Open	3,271	24,769	28,040	28,040
Total			286,658	320,780	607,439	436,062

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Francisco**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020040	Open	140,432	90,982	231,413	75,000
2013-14	JC14020103	Open	7,332	18,869	26,200	26,200
2013-14	JC14020386	Open	9,895	24,001	33,896	33,896
2014-15	0000004JUD	Open	39,272	20,169	59,441	59,441
2014-15	150000530JUD	Open	15,250	32,891	48,141	48,141
2014-15	150000532JUD	Open	44,823	52,278	97,101	75,000
2014-15	150000577JUD	Open	26,179	6,737	32,916	32,916
2014-15	150000618JUD	Open	29,442	45,628	75,070	75,000
2015-16	160000245JUD	Open	32,107	25,741	57,848	57,848
2015-16	160000450JUD	Open	9,169	23,439	32,608	32,608
2015-16	160000556JUD	Open	44,476	61,432	105,908	75,000
2015-16	160000602JUD	Open	24,290	79,827	104,118	75,000
Total			422,667	481,992	904,659	666,050

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
San Joaquin**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$49,070	\$52,243	6.5%
(2) % 3-Year Payrolls (000)	2.02%	2.12%	5.1%
(3) Allocation Based on Payroll	\$308,592	\$334,291	8.3%
(4) 3-Year Limited Losses	\$610,939	\$359,584	-41.1%
(5) % 3-Year Limited Losses	2.87%	1.72%	-40.0%
(6) Allocation Based on Limited Losses	\$439,683	\$271,897	-38.2%
(7) Weighting	42.82%	43.98%	2.7%
(8) Weighted Allocation	\$364,724	\$306,851	-15.9%
(9) Adjusted Allocation	\$373,304	\$312,177	-16.4%
(10) Excess Insurance	\$10,112	\$9,766	-3.4%
(11) Claims Handling	\$56,118	\$44,933	-19.9%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$11,982	\$9,272	-22.6%
(14) Total Allocation	\$451,516	\$376,148	-16.7%
(15) % Allocation	2.47%	1.96%	-20.7%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of San Joaquin is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
San Joaquin**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$438,888	\$339,534			
2013-14	239,308	199,842	2013-14	\$226,308	\$181,274
2014-15	71,562	71,562	2014-15	94,826	94,826
			2015-16	83,485	83,485
Total	\$749,758	\$610,939	Total	\$404,618	\$359,584

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$15,678		
2013-14	15,840	2013-14	\$15,840
2014-15	17,552	2014-15	17,552
		2015-16	18,852
Total	\$49,070	Total	\$52,243

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Joaquin**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020352	Open	66,077	35,192	101,269	75,000
2012-13	JC13020413	Open	104,215	43,869	148,084	75,000
2012-13	JC13020717	Open	25,178	47,166	72,344	72,344
2012-13	JC13020537	Open	33,685	25,243	58,928	58,928
2012-13	JC13020652	Open	41,233	5,619	46,852	46,852
2013-14	JC14020262	Open	43,193	70,856	114,048	75,000
2013-14	JC14020630	Open	31,208	44,210	75,417	75,000
2014-15	0000023JUD	Open	17,789	27,720	45,509	45,509
Total			362,577	299,875	662,452	523,633

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Joaquin**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020262	Open	53,799	66,235	120,034	75,000
2013-14	JC14020630	Open	32,821	19,825	52,646	52,646
2014-15	0000023JUD	Open	37,417	22,818	60,235	60,235
2015-16	160000149JUD	Open	4,564	61,546	66,110	66,110
Total			128,601	170,425	299,025	253,991

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
San Luis Obispo**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$26,117	\$26,696	2.2%
(2) % 3-Year Payrolls (000)	1.07%	1.08%	0.9%
(3) Allocation Based on Payroll	\$164,247	\$170,819	4.0%
(4) 3-Year Limited Losses	\$212,903	\$205,552	-3.5%
(5) % 3-Year Limited Losses	1.00%	0.99%	-1.6%
(6) Allocation Based on Limited Losses	\$153,223	\$155,426	1.4%
(7) Weighting	34.70%	35.16%	1.3%
(8) Weighted Allocation	\$160,422	\$165,407	3.1%
(9) Adjusted Allocation	\$164,196	\$168,278	2.5%
(10) Excess Insurance	\$5,382	\$4,990	-7.3%
(11) Claims Handling	\$21,096	\$25,045	18.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$4,504	\$5,168	14.7%
(14) Total Allocation	\$195,178	\$203,481	4.3%
(15) % Allocation	1.07%	1.06%	-0.7%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of San Luis Obispo is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
San Luis Obispo

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$43,215	\$43,215			
2013-14	95,914	78,681	2013-14	\$125,573	\$78,681
2014-15	91,007	91,007	2014-15	49,429	49,429
			2015-16	88,401	77,441
Total	\$230,136	\$212,903	Total	\$263,403	\$205,552

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$8,238		
2013-14	9,056	2013-14	\$9,056
2014-15	8,824	2014-15	8,824
		2015-16	8,816
Total	\$26,117	Total	\$26,696

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Luis Obispo**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020743	Open	2,847	39,967	42,814	42,814
2013-14	140000163JUD	Open	47,276	44,956	92,232	75,000
2014-15	0000045JUD	Open	13,380	11,834	25,214	25,214
2014-15	150000590JUD	Open	2,194	59,423	61,616	61,616
Total			65,698	156,179	221,876	204,644

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Luis Obispo**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	140000163JUD	Open	81,282	40,610	121,892	75,000
2014-15	150000590JUD	Open	3,169	31,277	34,446	34,446
2015-16	160000163JUD	Open	24,966	60,993	85,959	75,000
Total			109,417	132,880	242,297	184,446

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
San Mateo**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$57,817	\$58,028	0.4%
(2) % 3-Year Payrolls (000)	2.38%	2.36%	-0.9%
(3) Allocation Based on Payroll	\$363,601	\$371,303	2.1%
(4) 3-Year Limited Losses	\$811,358	\$1,041,733	28.4%
(5) % 3-Year Limited Losses	3.82%	5.00%	30.9%
(6) Allocation Based on Limited Losses	\$583,922	\$787,698	34.9%
(7) Weighting	45.23%	45.54%	0.7%
(8) Weighted Allocation	\$463,241	\$560,946	21.1%
(9) Adjusted Allocation	\$474,139	\$570,682	20.4%
(10) Excess Insurance	\$11,915	\$10,847	-9.0%
(11) Claims Handling	\$73,272	\$111,303	51.9%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$15,645	\$22,968	46.8%
(14) Total Allocation	\$574,972	\$715,799	24.5%
(15) % Allocation	3.14%	3.72%	18.6%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of San Mateo is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
San Mateo**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$155,335	\$155,335			
2013-14	820,174	502,151	2013-14	\$1,136,744	\$542,770
2014-15	153,872	153,872	2014-15	279,481	252,194
			2015-16	264,025	246,769
Total	\$1,129,381	\$811,358	Total	\$1,680,250	\$1,041,733

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$20,045		
2013-14	19,048	2013-14	\$19,048
2014-15	18,724	2014-15	18,724
		2015-16	20,256
Total	\$57,817	Total	\$58,028

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Mateo**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020584	Open	33,488	11,260	44,748	44,748
2013-14	JC14020063	Open	52,459	4,650	57,109	57,109
2013-14	JC14020104	Open	131,307	19,202	150,509	75,000
2013-14	JC14020154	Open	151,715	32,713	184,428	75,000
2013-14	JC14020190	Open	46,959	30,982	77,941	75,000
2013-14	JC14020441	Open	81,925	45,867	127,792	75,000
2013-14	JC14020396	Open	95,507	56,847	152,354	75,000
2014-15	JC15020045	Open	33,833	15,242	49,075	49,075
2014-15	150000240JUD	Open	32,600	17,324	49,924	49,924
Total			659,794	234,086	893,879	575,856

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
San Mateo**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020063	Open	52,459	20,515	72,974	72,974
2013-14	JC14020104	Closed	200,015	0	200,015	75,000
2013-14	JC14020154	Open	179,201	49,721	228,922	75,000
2013-14	JC14020190	Open	57,451	21,485	78,935	75,000
2013-14	JC14020441	Open	107,444	104,987	212,431	75,000
2013-14	JC14020396	Open	184,535	64,136	248,671	75,000
2013-14	JC14020493	Open	14,971	18,020	32,991	32,991
2014-15	JC15020045	Open	38,669	38,938	77,606	75,000
2014-15	150000240JUD	Open	68,516	31,165	99,681	75,000
2014-15	150000524JUD	Open	50,306	21,773	72,079	72,079
2015-16	160000404JUD	Open	17,128	75,128	92,256	75,000
2015-16	160000360JUD	Open	10,873	26,129	37,002	37,002
2015-16	160000405JUD	Open	29,188	37,879	67,067	67,067
2015-16	160000657JUD	Open	7,314	25,182	32,497	32,497
Total			1,018,069	535,057	1,553,127	914,610

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Santa Barbara**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$44,274	\$41,564	-6.1%
(2) % 3-Year Payrolls (000)	1.82%	1.69%	-7.3%
(3) Allocation Based on Payroll	\$278,430	\$265,955	-4.5%
(4) 3-Year Limited Losses	\$255,094	\$310,952	21.9%
(5) % 3-Year Limited Losses	1.20%	1.49%	24.3%
(6) Allocation Based on Limited Losses	\$183,587	\$235,124	28.1%
(7) Weighting	41.38%	40.75%	-1.5%
(8) Weighted Allocation	\$239,189	\$253,392	5.9%
(9) Adjusted Allocation	\$244,816	\$257,790	5.3%
(10) Excess Insurance	\$9,124	\$7,769	-14.8%
(11) Claims Handling	\$27,492	\$38,125	38.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$5,870	\$7,867	34.0%
(14) Total Allocation	\$287,302	\$311,552	8.4%
(15) % Allocation	1.57%	1.62%	3.3%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Santa Barbara is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Santa Barbara**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$177,963	\$170,262			
2013-14	20,133	20,133	2013-14	\$26,445	\$26,445
2014-15	64,700	64,700	2014-15	261,149	167,510
			2015-16	116,998	116,998
Total	\$262,795	\$255,094	Total	\$404,591	\$310,952

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$16,359		
2013-14	14,592	2013-14	\$14,592
2014-15	13,322	2014-15	13,322
		2015-16	13,649
Total	\$44,274	Total	\$41,564

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Santa Barbara**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020739	Open	23,998	19,640	43,638	43,638
2012-13	JC13020448	Open	49,746	32,955	82,701	75,000
2012-13	JC13020736	Closed	43,989	0	43,989	43,989
2014-15	150000534JUD	Open	16,413	23,989	40,403	40,403
Total			134,147	76,584	210,731	203,030

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Santa Barbara**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2014-15	140000192JUD	Open	17,427	9,406	26,834	26,834
2014-15	JC10000384	Open	115,309	53,330	168,639	75,000
2014-15	150000534JUD	Open	29,863	29,392	59,254	59,254
2015-16	160000441JUD	Open	28,880	4,607	33,488	33,488
Total			191,479	96,735	288,215	194,576

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Santa Clara**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$152,902	\$147,053	-3.8%
(2) % 3-Year Payrolls (000)	6.29%	5.97%	-5.1%
(3) Allocation Based on Payroll	\$961,567	\$940,951	-2.1%
(4) 3-Year Limited Losses	\$1,284,993	\$1,537,224	19.6%
(5) % 3-Year Limited Losses	6.05%	7.37%	21.9%
(6) Allocation Based on Limited Losses	\$924,789	\$1,162,360	25.7%
(7) Weighting	62.54%	62.09%	-0.7%
(8) Weighted Allocation	\$938,566	\$1,078,431	14.9%
(9) Adjusted Allocation	\$960,646	\$1,097,149	14.2%
(10) Excess Insurance	\$31,509	\$27,488	-12.8%
(11) Claims Handling	\$126,516	\$176,663	39.6%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$27,014	\$36,455	34.9%
(14) Total Allocation	\$1,145,686	\$1,337,755	16.8%
(15) % Allocation	6.25%	6.96%	11.2%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Santa Clara is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Santa Clara**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$822,538	\$583,611			
2013-14	397,610	333,235	2013-14	\$528,904	\$398,572
2014-15	368,147	368,147	2014-15	771,406	624,585
			2015-16	514,067	514,067
Total	\$1,588,295	\$1,284,993	Total	\$1,814,376	\$1,537,224

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$52,733		
2013-14	51,120	2013-14	\$51,120
2014-15	49,049	2014-15	49,049
		2015-16	46,884
Total	\$152,902	Total	\$147,053

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Santa Clara**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020002	Open	13,035	12,277	25,312	25,312
2012-13	JC13020046	Open	54,641	28,529	83,170	75,000
2012-13	JC13020370	Open	87,079	34,096	121,175	75,000
2012-13	JC13020571	Open	137,521	46,462	183,983	75,000
2012-13	JC13020578	Open	25,677	29,680	55,356	55,356
2012-13	JC13020714	Open	112,939	37,660	150,599	75,000
2012-13	JC13020722	Open	38,486	26,029	64,514	64,514
2013-14	JC14020243	Open	55,216	13,676	68,893	68,893
2013-14	JC14020321	Open	25,166	2,129	27,295	27,295
2013-14	JC14020525	Open	12,240	127,135	139,375	75,000
2013-14	JC14020591	Open	10,865	22,425	33,290	33,290
2014-15	JC15020023	Open	25,283	27,432	52,715	52,715
2014-15	0000042JUD	Open	34,956	10,424	45,379	45,379
2014-15	0000041JUD	Open	28,534	27,899	56,433	56,433
2014-15	150000288JUD	Open	7,528	43,023	50,551	50,551
2014-15	150000370JUD	Open	19,419	7,136	26,556	26,556
Total			688,583	496,013	1,184,596	881,294

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Santa Clara**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020243	Open	55,749	13,144	68,893	68,893
2013-14	JC14020321	Open	25,166	2,129	27,295	27,295
2013-14	JC14020525	Open	31,543	114,300	145,843	75,000
2013-14	JC14020591	Open	26,981	107,508	134,490	75,000
2014-15	JC15020023	Open	50,236	42,241	92,476	75,000
2014-15	160000115JUD	Open	14,001	21,292	35,292	35,292
2014-15	0000042JUD	Open	99,807	37,624	137,431	75,000
2014-15	0000041JUD	Open	32,756	21,992	54,748	54,748
2014-15	0000129JUD	Open	7,391	25,922	33,313	33,313
2014-15	150000468JUD	Open	84,705	53,533	138,239	75,000
2014-15	150000288JUD	Open	43,545	16,005	59,549	59,549
2014-15	150000370JUD	Open	21,121	5,628	26,749	26,749
2014-15	150000547JUD	Open	38,993	39,681	78,674	75,000
2014-15	150000584JUD	Open	9,856	15,471	25,327	25,327
2015-16	160000061JUD	Open	35,763	9,339	45,101	45,101
2015-16	160000026JUD	Open	14,572	22,414	36,987	36,987
2015-16	160000625JUD	Open	18,790	21,357	40,147	40,147
2015-16	160000170JUD	Open	43,860	25,477	69,337	69,337
2015-16	160000250JUD	Open	40,881	7,661	48,542	48,542
2015-16	160000528JUD	Open	13,311	15,262	28,573	28,573
2015-16	160000487JUD	Open	49,163	21,156	70,319	70,319
2015-16	160000542JUD	Open	15,029	12,461	27,490	27,490
Total			773,219	651,597	1,424,816	1,147,663

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Santa Cruz**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$24,324	\$24,912	2.4%
(2) % 3-Year Payrolls (000)	1.00%	1.01%	1.1%
(3) Allocation Based on Payroll	\$152,970	\$159,408	4.2%
(4) 3-Year Limited Losses	\$136,790	\$66,834	-51.1%
(5) % 3-Year Limited Losses	0.64%	0.32%	-50.2%
(6) Allocation Based on Limited Losses	\$98,445	\$50,536	-48.7%
(7) Weighting	33.89%	34.36%	1.4%
(8) Weighted Allocation	\$134,493	\$122,002	-9.3%
(9) Adjusted Allocation	\$137,657	\$124,120	-9.8%
(10) Excess Insurance	\$5,013	\$4,657	-7.1%
(11) Claims Handling	\$14,842	\$11,426	-23.0%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$3,169	\$2,358	-25.6%
(14) Total Allocation	\$160,680	\$142,560	-11.3%
(15) % Allocation	0.88%	0.74%	-15.5%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Santa Cruz is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Santa Cruz**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$63,109	\$63,109			
2013-14	71,502	71,502	2013-14	\$57,661	\$57,661
2014-15	2,179	2,179	2014-15	2,179	2,179
			2015-16	6,994	6,994
Total	\$136,790	\$136,790	Total	\$66,834	\$66,834

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$7,608		
2013-14	8,650	2013-14	\$8,650
2014-15	8,066	2014-15	8,066
		2015-16	8,196
Total	\$24,324	Total	\$24,912

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Santa Cruz**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020168	Open	8,380	23,236	31,617	31,617
2013-14	JC14020363	Open	15,631	23,249	38,880	38,880
Total			24,012	46,485	70,497	70,497

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Santa Cruz**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Shasta**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$26,962	\$27,337	1.4%
(2) % 3-Year Payrolls (000)	1.11%	1.11%	0.1%
(3) Allocation Based on Payroll	\$169,556	\$174,924	3.2%
(4) 3-Year Limited Losses	\$235,217	\$306,847	30.5%
(5) % 3-Year Limited Losses	1.11%	1.47%	33.0%
(6) Allocation Based on Limited Losses	\$169,282	\$232,020	37.1%
(7) Weighting	35.07%	35.44%	1.0%
(8) Weighted Allocation	\$169,460	\$195,157	15.2%
(9) Adjusted Allocation	\$173,447	\$198,545	14.5%
(10) Excess Insurance	\$5,556	\$5,110	-8.0%
(11) Claims Handling	\$22,983	\$34,856	51.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$4,907	\$7,193	46.6%
(14) Total Allocation	\$206,894	\$245,704	18.8%
(15) % Allocation	1.13%	1.28%	13.1%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Shasta is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Shasta

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$111,374	\$111,374			
2013-14	28,376	28,376	2013-14	\$61,926	\$61,926
2014-15	95,468	95,468	2014-15	105,024	101,497
			2015-16	143,424	143,424
Total	\$235,217	\$235,217	Total	\$310,374	\$306,847

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$8,804		
2013-14	9,355	2013-14	\$9,355
2014-15	8,803	2014-15	8,803
		2015-16	9,179
Total	\$26,962	Total	\$27,337

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Shasta**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020158	Open	31,154	16,969	48,123	48,123
2012-13	JC13020159	Open	36,963	25,601	62,564	62,564
2014-15	150000369JUD	Open	9,439	59,155	68,594	68,594
Total			77,556	101,726	179,282	179,282

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Shasta**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020024	Open	25,021	25,163	50,184	50,184
2014-15	150000369JUD	Open	29,960	48,567	78,527	75,000
2015-16	160000171JUD	Open	17,155	38,488	55,644	55,644
2015-16	160000564JUD	Open	27,692	29,600	57,292	57,292
Total			99,829	141,817	241,647	238,120

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Sierra**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$681	\$736	8.1%
(2) % 3-Year Payrolls (000)	0.03%	0.03%	6.7%
(3) Allocation Based on Payroll	\$4,285	\$4,711	9.9%
(4) 3-Year Limited Losses	\$0	\$0	N/A
(5) % 3-Year Limited Losses	0.00%	0.00%	N/A
(6) Allocation Based on Limited Losses	\$0	\$0	N/A
(7) Weighting	10.29%	10.62%	3.2%
(8) Weighted Allocation	\$3,844	\$4,210	9.5%
(9) Adjusted Allocation	\$3,934	\$4,284	8.9%
(10) Excess Insurance	\$140	\$138	-2.0%
(11) Claims Handling	\$116	\$149	28.0%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$25	\$31	23.7%
(14) Total Allocation	\$4,216	\$4,601	9.1%
(15) % Allocation	0.02%	0.02%	3.9%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Sierra is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Sierra

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$0	\$0	Total	\$0	\$0

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$209		
2013-14	223	2013-14	\$223
2014-15	250	2014-15	250
		2015-16	264
Total	\$681	Total	\$736

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Sierra**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Sierra**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Siskiyou**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$7,084	\$6,602	-6.8%
(2) % 3-Year Payrolls (000)	0.29%	0.27%	-8.0%
(3) Allocation Based on Payroll	\$44,549	\$42,247	-5.2%
(4) 3-Year Limited Losses	\$69,780	\$15,626	-77.6%
(5) % 3-Year Limited Losses	0.33%	0.07%	-77.2%
(6) Allocation Based on Limited Losses	\$50,220	\$11,816	-76.5%
(7) Weighting	22.46%	22.07%	-1.7%
(8) Weighted Allocation	\$45,823	\$35,531	-22.5%
(9) Adjusted Allocation	\$46,901	\$36,147	-22.9%
(10) Excess Insurance	\$1,460	\$1,234	-15.5%
(11) Claims Handling	\$6,662	\$2,829	-57.5%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$1,423	\$584	-59.0%
(14) Total Allocation	\$56,446	\$40,794	-27.7%
(15) % Allocation	0.31%	0.21%	-31.2%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Siskiyou is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Siskiyou**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$54,154	\$54,154			
2013-14	15,037	15,037	2013-14	\$15,037	\$15,037
2014-15	590	590	2014-15	590	590
			2015-16	0	0
Total	\$69,780	\$69,780	Total	\$15,626	\$15,626

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$2,499		
2013-14	2,444	2013-14	\$2,444
2014-15	2,140	2014-15	2,140
		2015-16	2,018
Total	\$7,084	Total	\$6,602

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Siskiyou**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020522	Open	12,368	30,794	43,163	43,163
Total			12,368	30,794	43,163	43,163

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Siskiyou**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Solano**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$36,516	\$37,759	3.4%
(2) % 3-Year Payrolls (000)	1.50%	1.53%	2.1%
(3) Allocation Based on Payroll	\$229,640	\$241,608	5.2%
(4) 3-Year Limited Losses	\$1,042,830	\$820,488	-21.3%
(5) % 3-Year Limited Losses	4.91%	3.94%	-19.8%
(6) Allocation Based on Limited Losses	\$750,509	\$620,405	-17.3%
(7) Weighting	38.80%	39.47%	1.7%
(8) Weighted Allocation	\$431,747	\$391,105	-9.4%
(9) Adjusted Allocation	\$441,904	\$397,894	-10.0%
(10) Excess Insurance	\$7,525	\$7,058	-6.2%
(11) Claims Handling	\$87,724	\$86,057	-1.9%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$18,731	\$17,758	-5.2%
(14) Total Allocation	\$555,885	\$508,767	-8.5%
(15) % Allocation	3.03%	2.65%	-12.8%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Solano is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Solano

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$830,240	\$577,066			
2013-14	351,386	306,613	2013-14	\$372,519	\$323,494
2014-15	159,151	159,151	2014-15	273,966	254,259
			2015-16	242,735	242,735
Total	\$1,340,778	\$1,042,830	Total	\$889,220	\$820,488

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$11,653		
2013-14	12,874	2013-14	\$12,874
2014-15	11,989	2014-15	11,989
		2015-16	12,897
Total	\$36,516	Total	\$37,759

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Solano**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020115	Open	29,013	13,261	42,274	42,274
2012-13	JC13020132	Open	63,715	109,301	173,016	75,000
2012-13	JC13020219	Open	50,086	7,443	57,529	57,529
2012-13	JC13020144	Open	13,497	26,173	39,670	39,670
2012-13	JC13020139	Open	98,065	13,683	111,748	75,000
2012-13	JC13020265	Open	61,677	64,403	126,080	75,000
2012-13	JC13020465	Open	111,413	30,918	142,331	75,000
2012-13	JC13020620	Open	18,985	39,055	58,040	58,040
2013-14	JC14020189	Open	34,075	20,151	54,226	54,226
2013-14	JC14020394	Open	9,738	17,655	27,393	27,393
2013-14	JC14020428	Open	23,822	10,346	34,167	34,167
2013-14	JC14020445	Open	95,705	24,069	119,773	75,000
2014-15	JC15020070	Open	46,703	12,501	59,204	59,204
Total			656,494	388,957	1,045,451	747,503

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Solano**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020189	Closed	47,973	0	47,973	47,973
2013-14	JC14020428	Open	28,425	18,396	46,822	46,822
2013-14	JC14020445	Open	113,820	10,206	124,025	75,000
2013-14	JC14020527	Open	22,763	42,581	65,344	65,344
2014-15	150000511JUD	Open	3,559	51,091	54,650	54,650
2014-15	JC15020070	Open	61,734	32,973	94,707	75,000
2014-15	160000040JUD	Open	17,895	16,110	34,005	34,005
2015-16	160000495JUD	Open	16,210	40,874	57,084	57,084
2015-16	160000562JUD	Open	3,608	62,810	66,418	66,418
Total			315,986	275,042	591,028	522,295

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Sonoma**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$36,262	\$36,697	1.2%
(2) % 3-Year Payrolls (000)	1.49%	1.49%	-0.1%
(3) Allocation Based on Payroll	\$228,046	\$234,812	3.0%
(4) 3-Year Limited Losses	\$140,217	\$46,387	-66.9%
(5) % 3-Year Limited Losses	0.66%	0.22%	-66.3%
(6) Allocation Based on Limited Losses	\$100,912	\$35,075	-65.2%
(7) Weighting	38.71%	39.09%	1.0%
(8) Weighted Allocation	\$178,830	\$156,729	-12.4%
(9) Adjusted Allocation	\$183,037	\$159,450	-12.9%
(10) Excess Insurance	\$7,473	\$6,860	-8.2%
(11) Claims Handling	\$17,147	\$11,854	-30.9%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$3,661	\$2,446	-33.2%
(14) Total Allocation	\$211,319	\$180,609	-14.5%
(15) % Allocation	1.15%	0.94%	-18.6%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Sonoma is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Sonoma**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$163,657	\$84,111			
2013-14	42,463	42,463	2013-14	\$17,743	\$17,743
2014-15	13,644	13,644	2014-15	24,228	24,228
			2015-16	4,416	4,416
Total	\$219,764	\$140,217	Total	\$46,387	\$46,387

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$12,395		
2013-14	12,244	2013-14	\$12,244
2014-15	11,623	2014-15	11,623
		2015-16	12,829
Total	\$36,262	Total	\$36,697

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Sonoma**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020192	Open	114,583	39,964	154,547	75,000
Total			114,583	39,964	154,547	75,000

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Sonoma**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Stanislaus**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$34,972	\$35,604	1.8%
(2) % 3-Year Payrolls (000)	1.44%	1.45%	0.5%
(3) Allocation Based on Payroll	\$219,930	\$227,822	3.6%
(4) 3-Year Limited Losses	\$241,087	\$119,580	-50.4%
(5) % 3-Year Limited Losses	1.13%	0.57%	-49.4%
(6) Allocation Based on Limited Losses	\$173,507	\$90,419	-47.9%
(7) Weighting	38.25%	38.70%	1.2%
(8) Weighted Allocation	\$202,174	\$174,646	-13.6%
(9) Adjusted Allocation	\$206,930	\$177,677	-14.1%
(10) Excess Insurance	\$7,207	\$6,655	-7.7%
(11) Claims Handling	\$24,809	\$18,629	-24.9%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$5,297	\$3,844	-27.4%
(14) Total Allocation	\$244,244	\$206,806	-15.3%
(15) % Allocation	1.33%	1.08%	-19.4%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Stanislaus is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Stanislaus**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$146,540	\$146,540			
2013-14	43,248	43,248	2013-14	\$43,664	\$43,664
2014-15	51,299	51,299	2014-15	67,342	67,342
			2015-16	8,574	8,574
Total	\$241,087	\$241,087	Total	\$119,580	\$119,580

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$12,049		
2013-14	11,112	2013-14	\$11,112
2014-15	11,811	2014-15	11,811
		2015-16	12,682
Total	\$34,972	Total	\$35,604

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Stanislaus**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020434	Open	10,072	21,102	31,174	31,174
2012-13	JC13020691	Open	27,474	5,307	32,781	32,781
2012-13	JC13020686	Open	17,302	9,230	26,532	26,532
2013-14	JC14020609	Open	12,296	24,579	36,875	36,875
2014-15	0000109JUD	Open	13,152	21,358	34,510	34,510
Total			80,295	81,575	161,870	161,870

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Stanislaus**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020609	Open	16,370	20,504	36,875	36,875
2014-15	0000109JUD	Open	16,864	41,641	58,505	58,505
Total			33,234	62,145	95,379	95,379

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Sutter

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$8,270	\$8,577	3.7%
(2) % 3-Year Payrolls (000)	0.34%	0.35%	2.4%
(3) Allocation Based on Payroll	\$52,006	\$54,879	5.5%
(4) 3-Year Limited Losses	\$92,927	\$146,915	58.1%
(5) % 3-Year Limited Losses	0.44%	0.70%	61.2%
(6) Allocation Based on Limited Losses	\$66,878	\$111,089	66.1%
(7) Weighting	23.65%	24.08%	1.8%
(8) Weighted Allocation	\$55,523	\$68,414	23.2%
(9) Adjusted Allocation	\$56,829	\$69,602	22.5%
(10) Excess Insurance	\$1,704	\$1,603	-5.9%
(11) Claims Handling	\$8,673	\$15,776	81.9%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$1,852	\$3,255	75.8%
(14) Total Allocation	\$69,059	\$90,237	30.7%
(15) % Allocation	0.38%	0.47%	24.5%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Sutter is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Sutter**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$162	\$162			
2013-14	48,289	48,289	2013-14	\$94,100	\$94,100
2014-15	44,477	44,477	2014-15	51,408	51,408
			2015-16	1,406	1,406
Total	\$92,927	\$92,927	Total	\$146,915	\$146,915

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$2,784		
2013-14	2,684	2013-14	\$2,684
2014-15	2,802	2014-15	2,802
		2015-16	3,091
Total	\$8,270	Total	\$8,577

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Sutter**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2014-15	150000258JUD	Open	8,821	30,114	38,934	38,934
Total			8,821	30,114	38,934	38,934

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Sutter**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020643	Open	23,740	49,124	72,864	72,864
2014-15	150000258JUD	Open	12,494	23,050	35,544	35,544
Total			36,234	72,174	108,408	108,408

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Tehama**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$6,508	\$6,496	-0.2%
(2) % 3-Year Payrolls (000)	0.27%	0.26%	-1.5%
(3) Allocation Based on Payroll	\$40,925	\$41,563	1.6%
(4) 3-Year Limited Losses	\$66,367	\$972	-98.5%
(5) % 3-Year Limited Losses	0.31%	0.00%	-98.5%
(6) Allocation Based on Limited Losses	\$47,763	\$735	-98.5%
(7) Weighting	21.84%	21.95%	0.5%
(8) Weighted Allocation	\$42,418	\$32,602	-23.1%
(9) Adjusted Allocation	\$43,416	\$33,168	-23.6%
(10) Excess Insurance	\$1,341	\$1,214	-9.5%
(11) Claims Handling	\$6,297	\$1,406	-77.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$1,345	\$290	-78.4%
(14) Total Allocation	\$52,399	\$36,078	-31.1%
(15) % Allocation	0.29%	0.19%	-34.4%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Tehama is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Tehama**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$65,395	\$65,395			
2013-14	972	972	2013-14	\$972	\$972
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$66,367	\$66,367	Total	\$972	\$972

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$2,252		
2013-14	2,171	2013-14	\$2,171
2014-15	2,084	2014-15	2,084
		2015-16	2,240
Total	\$6,508	Total	\$6,496

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Tehama**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020732	Open	35,412	29,983	65,395	65,395
Total			35,412	29,983	65,395	65,395

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Tehama**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Trinity**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$2,481	\$2,588	4.3%
(2) % 3-Year Payrolls (000)	0.10%	0.11%	3.0%
(3) Allocation Based on Payroll	\$15,601	\$16,562	6.2%
(4) 3-Year Limited Losses	\$77,076	\$386	-99.5%
(5) % 3-Year Limited Losses	0.36%	0.00%	-99.5%
(6) Allocation Based on Limited Losses	\$55,471	\$292	-99.5%
(7) Weighting	15.83%	16.15%	2.0%
(8) Weighted Allocation	\$21,913	\$13,934	-36.4%
(9) Adjusted Allocation	\$22,429	\$14,176	-36.8%
(10) Excess Insurance	\$511	\$484	-5.4%
(11) Claims Handling	\$6,447	\$560	-91.3%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$1,376	\$116	-91.6%
(14) Total Allocation	\$30,763	\$15,336	-50.1%
(15) % Allocation	0.17%	0.08%	-52.5%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Trinity is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Trinity**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$281,151	\$76,690			
2013-14	386	386	2013-14	\$386	\$386
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$281,537	\$77,076	Total	\$386	\$386

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$817		
2013-14	862	2013-14	\$862
2014-15	802	2014-15	802
		2015-16	925
Total	\$2,481	Total	\$2,588

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Trinity**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020704	Open	111,154	168,307	279,460	75,000
Total			111,154	168,307	279,460	75,000

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Trinity**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation**

Tulare

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$32,772	\$34,582	5.5%
(2) % 3-Year Payrolls (000)	1.35%	1.40%	4.2%
(3) Allocation Based on Payroll	\$206,098	\$221,283	7.4%
(4) 3-Year Limited Losses	\$315,407	\$501,539	59.0%
(5) % 3-Year Limited Losses	1.48%	2.41%	62.1%
(6) Allocation Based on Limited Losses	\$226,994	\$379,234	67.1%
(7) Weighting	37.43%	38.33%	2.4%
(8) Weighted Allocation	\$213,919	\$281,821	31.7%
(9) Adjusted Allocation	\$218,952	\$286,713	30.9%
(10) Excess Insurance	\$6,754	\$6,464	-4.3%
(11) Claims Handling	\$30,242	\$54,930	81.6%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$6,457	\$11,335	75.5%
(14) Total Allocation	\$262,404	\$359,442	37.0%
(15) % Allocation	1.43%	1.87%	30.5%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Tulare is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Tulare

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$80,598	\$80,598			
2013-14	188,387	120,512	2013-14	\$229,641	\$145,139
2014-15	114,296	114,296	2014-15	160,024	137,396
			2015-16	267,659	219,003
Total	\$383,282	\$315,407	Total	\$657,324	\$501,539

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$10,440		
2013-14	11,077	2013-14	\$11,077
2014-15	11,256	2014-15	11,256
		2015-16	12,250
Total	\$32,772	Total	\$34,582

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Tulare**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020099	Open	28,835	38,764	67,599	67,599
2013-14	JC14020008	Open	112,170	30,705	142,875	75,000
2013-14	JC14020090	Open	25,614	13,819	39,433	39,433
2014-15	0000101JUD	Open	37,603	26,819	64,421	64,421
Total			204,221	110,107	314,329	246,453

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Tulare**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020008	Closed	159,501	0	159,501	75,000
2013-14	JC14020090	Open	26,919	37,141	64,060	64,060
2014-15	0000006JUD	Open	6,773	19,321	26,094	26,094
2014-15	0000101JUD	Open	61,921	35,708	97,629	75,000
2015-16	160000330JUD	Open	21,980	26,290	48,270	48,270
2015-16	160000358JUD	Open	65,869	57,787	123,656	75,000
2015-16	160000445JUD	Open	26,149	14,315	40,464	40,464
2015-16	160000626JUD	Open	14,676	20,054	34,730	34,730
Total			383,788	210,615	594,404	438,618

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Tuolumne**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$6,175	\$5,888	-4.6%
(2) % 3-Year Payrolls (000)	0.25%	0.24%	-5.9%
(3) Allocation Based on Payroll	\$38,834	\$37,676	-3.0%
(4) 3-Year Limited Losses	\$43,364	\$25,903	-40.3%
(5) % 3-Year Limited Losses	0.20%	0.12%	-39.1%
(6) Allocation Based on Limited Losses	\$31,208	\$19,586	-37.2%
(7) Weighting	21.46%	21.24%	-1.0%
(8) Weighted Allocation	\$37,197	\$33,833	-9.0%
(9) Adjusted Allocation	\$38,072	\$34,420	-9.6%
(10) Excess Insurance	\$1,273	\$1,101	-13.5%
(11) Claims Handling	\$4,443	\$3,666	-17.5%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$949	\$757	-20.2%
(14) Total Allocation	\$44,736	\$39,944	-10.7%
(15) % Allocation	0.24%	0.21%	-15.0%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Tuolumne is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Tuolumne**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$27,196	\$27,196			
2013-14	11,414	11,414	2013-14	\$21,149	\$21,149
2014-15	4,754	4,754	2014-15	4,754	4,754
			2015-16	0	0
Total	\$43,364	\$43,364	Total	\$25,903	\$25,903

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$2,193		
2013-14	2,039	2013-14	\$2,039
2014-15	1,943	2014-15	1,943
		2015-16	1,906
Total	\$6,175	Total	\$5,888

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Tuolumne**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Tuolumne**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Ventura**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$66,280	\$67,548	1.9%
(2) % 3-Year Payrolls (000)	2.73%	2.74%	0.6%
(3) Allocation Based on Payroll	\$416,819	\$432,220	3.7%
(4) 3-Year Limited Losses	\$501,509	\$413,902	-17.5%
(5) % 3-Year Limited Losses	2.36%	1.99%	-15.9%
(6) Allocation Based on Limited Losses	\$360,928	\$312,969	-13.3%
(7) Weighting	47.33%	47.91%	1.2%
(8) Weighted Allocation	\$390,365	\$375,087	-3.9%
(9) Adjusted Allocation	\$399,548	\$381,597	-4.5%
(10) Excess Insurance	\$13,659	\$12,626	-7.6%
(11) Claims Handling	\$50,504	\$53,219	5.4%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$10,784	\$10,982	1.8%
(14) Total Allocation	\$474,495	\$458,425	-3.4%
(15) % Allocation	2.59%	2.38%	-8.0%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Ventura is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Ventura**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$339,522	\$272,125			
2013-14	400,594	158,482	2013-14	\$404,552	\$145,495
2014-15	70,901	70,901	2014-15	130,238	130,238
			2015-16	138,169	138,169
Total	\$811,018	\$501,509	Total	\$672,959	\$413,902

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$21,682		
2013-14	22,547	2013-14	\$22,547
2014-15	22,050	2014-15	22,050
		2015-16	22,951
Total	\$66,280	Total	\$67,548

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Ventura**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020111	Open	75,676	61,986	137,662	75,000
2012-13	JC13020274	Open	11,196	38,539	49,735	49,735
2012-13	JC13020474	Open	32,158	47,577	79,735	75,000
2012-13	JC13020650	Open	30,690	10,207	40,897	40,897
2013-14	JC14020333	Open	160,590	144,709	305,299	75,000
2013-14	JC14020618	Open	48,857	37,956	86,813	75,000
2014-15	150000517JUD	Open	4,097	33,718	37,815	37,815
2014-15	150000519JUD	Open	2,693	22,485	25,177	25,177
Total			365,956	397,177	763,133	453,624

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Ventura**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020333	Open	239,166	94,891	334,057	75,000
2013-14	JC14020618	Closed	62,013	0	62,013	62,013
2014-15	150000517JUD	Open	36,608	34,878	71,487	71,487
2014-15	150000519JUD	Open	18,627	21,050	39,677	39,677
2015-16	160000496JUD	Open	27,856	33,963	61,819	61,819
Total			384,271	184,782	569,053	309,996

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Yolo**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$15,158	\$15,497	2.2%
(2) % 3-Year Payrolls (000)	0.62%	0.63%	0.9%
(3) Allocation Based on Payroll	\$95,326	\$99,163	4.0%
(4) 3-Year Limited Losses	\$87,486	\$164,831	88.4%
(5) % 3-Year Limited Losses	0.41%	0.79%	92.1%
(6) Allocation Based on Limited Losses	\$62,963	\$124,636	98.0%
(7) Weighting	28.95%	29.33%	1.3%
(8) Weighted Allocation	\$85,959	\$106,634	24.1%
(9) Adjusted Allocation	\$87,981	\$108,485	23.3%
(10) Excess Insurance	\$3,124	\$2,897	-7.3%
(11) Claims Handling	\$9,424	\$18,888	100.4%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$2,012	\$3,898	93.7%
(14) Total Allocation	\$102,541	\$134,168	30.8%
(15) % Allocation	0.56%	0.70%	24.6%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Yolo is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Yolo**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$9,075	\$9,075			
2013-14	109,174	78,412	2013-14	\$109,174	\$78,412
2014-15	0	0	2014-15	0	0
			2015-16	98,726	86,419
Total	\$118,249	\$87,486	Total	\$207,900	\$164,831

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$5,110		
2013-14	5,096	2013-14	\$5,096
2014-15	4,952	2014-15	4,952
		2015-16	5,449
Total	\$15,158	Total	\$15,497

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Yolo**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2013-14	JC14020175	Open	36,912	68,850	105,762	75,000
Total			36,912	68,850	105,762	75,000

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Yolo**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020175	Open	44,696	61,067	105,762	75,000
2015-16	160000344JUD	Open	36,286	51,021	87,307	75,000
Total			80,982	112,087	193,069	150,000

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Yuba**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$8,517	\$8,380	-1.6%
(2) % 3-Year Payrolls (000)	0.35%	0.34%	-2.9%
(3) Allocation Based on Payroll	\$53,562	\$53,623	0.1%
(4) 3-Year Limited Losses	\$105,278	\$167,283	58.9%
(5) % 3-Year Limited Losses	0.50%	0.80%	62.0%
(6) Allocation Based on Limited Losses	\$75,767	\$126,490	66.9%
(7) Weighting	23.88%	23.89%	0.0%
(8) Weighted Allocation	\$58,866	\$71,034	20.7%
(9) Adjusted Allocation	\$60,251	\$72,267	19.9%
(10) Excess Insurance	\$1,755	\$1,566	-10.8%
(11) Claims Handling	\$9,681	\$17,683	82.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$2,067	\$3,649	76.5%
(14) Total Allocation	\$73,754	\$95,166	29.0%
(15) % Allocation	0.40%	0.49%	22.9%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$15,296,000, 2017-18: (2) x a total allocation of \$15,765,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$15,296,000, 2017-18: (5) x a total allocation of \$15,765,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Yuba is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.024, 2017-18: (8) subject to an adjustment of 1.017.
- (10) 2016-17: (2) x total excess insurance cost of \$501,232, 2017-18: (2) x total excess insurance cost of \$460,540. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,076,058.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$2,490,966.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$443,288.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$514,017. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Yuba

I. 3-Year Losses

	Prior Unlimited Incurred <u>Losses</u>	Prior Limited Incurred <u>Losses</u>		Current Unlimited Incurred <u>Losses</u>	Current Limited Incurred <u>Losses</u>
2012-13	\$922	\$922			
2013-14	102,488	102,488	2013-14	\$113,299	\$113,299
2014-15	1,869	1,869	2014-15	1,869	1,869
			2015-16	52,115	52,115
Total	\$105,278	\$105,278	Total	\$167,283	\$167,283

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$2,942		
2013-14	2,772	2013-14	\$2,772
2014-15	2,803	2014-15	2,803
		2015-16	2,806
Total	\$8,517	Total	\$8,380

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Yuba**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2013-14	JC14020084	Open	4,620	41,971	46,590	46,590
2013-14	JC14020322	Open	17,949	35,560	53,509	53,509
Total			22,569	77,531	100,099	100,099

**Judicial Branch Workers' Compensation Program
Cost Allocation - Trial Courts**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Yuba**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020084	Open	5,528	41,063	46,590	46,590
2013-14	JC14020322	Open	38,728	25,592	64,321	64,321
Total			44,256	66,655	110,911	110,911

Judicial Branch Workers' Compensation Program - State Judiciary

Workers' Compensation

Premium Allocation by Court Breakdown

2016-17 VS. 2017-18 Premiums

Court (1)	Current Year					
	3-year Incurred Lim. Losses (2)	3-year Projected Payroll (3)	Weighting (4)	Loss Funding (5)	Expense Funding (6)	Total Premium (7)
Supreme Court	\$76,225	\$50,180,352	30.75%	\$47,601	\$27,413	\$75,014
1st District Court	390	40,702,339	28.68%	16,919	8,388	25,307
2nd District Court	77,305	83,056,316	36.37%	63,557	34,361	97,917
3rd District Court	0	28,353,195	25.42%	12,228	5,782	18,010
4th District Court	61,839	67,085,903	33.87%	50,235	27,618	77,853
5th District Court	17	24,717,323	24.28%	10,827	5,044	15,872
6th District Court	620	18,549,916	22.07%	8,520	3,922	12,443
Judicial Council	354,395	186,223,344	47.61%	254,409	117,852	372,261
CJP	0	6,141,768	15.27%	3,009	1,252	4,262
HCRC	0	18,521,386	22.06%	8,348	3,777	12,125
Trial Court Judges	122,657	883,636,564	80.00%	217,347	293,268	510,614
Total Courts	\$693,449	\$1,407,168,406		\$693,000	\$528,678	\$1,221,678

Notes:

(2) through (7) From the current allocation

Judicial Branch Workers' Compensation Program - State Judiciary

Workers' Compensation

Premium Allocation by Court Breakdown

2016-17 VS. 2017-18 Premiums

Court (1)	Prior Year					
	3-year Incurred Lim. Losses (8)	3-year Projected Payroll (9)	Mod Factor (10)	Loss Funding (11)	Expense Funding (12)	Total Premium (13)
Supreme Court	\$10,209	\$50,696,714	31.13%	\$23,217	\$11,650	\$34,867
1st District Court	656	40,519,161	28.88%	15,985	7,186	23,171
2nd District Court	77,975	82,960,625	36.68%	66,008	36,419	102,427
3rd District Court	662	27,491,407	25.38%	11,423	4,937	16,360
4th District Court	9,776	66,570,049	34.08%	28,314	14,270	42,584
5th District Court	32,079	24,289,578	24.36%	20,229	13,283	33,512
6th District Court	620	17,902,110	22.00%	7,804	3,268	11,073
Judicial Council	168,353	184,529,079	47.88%	157,701	79,566	237,267
CJP	0	5,937,304	15.23%	2,749	1,026	3,775
HCRC	0	18,629,239	22.29%	7,906	3,218	11,125
Trial Court Judges	277,474	860,824,242	80.00%	383,664	267,249	650,912
Total Courts	\$577,804	\$1,380,349,509		\$725,000	\$442,072	\$1,167,072

Notes:

(8) through (13) From the prior allocation

Judicial Branch Workers' Compensation Program - State Judiciary

Workers' Compensation

Premium Allocation by Court Breakdown

2016-17 VS. 2017-18 Premiums

Court (1)	Change in						Total Premium (19)
	3-year Incurred Lim. Losses (14)	3-year Projected Payroll (15)	Mod Factor (16)	Loss Funding (17)	Expense Funding (18)		
Supreme Court	647%	-1%	-1%	105%	135%	115%	
1st District Court	-41%	0%	-1%	6%	17%	9%	
2nd District Court	-1%	0%	-1%	-4%	-6%	-4%	
3rd District Court	-100%	3%	0%	7%	17%	10%	
4th District Court	533%	1%	-1%	77%	94%	83%	
5th District Court	-100%	2%	0%	-46%	-62%	-53%	
6th District Court	0%	4%	0%	9%	20%	12%	
Judicial Council	111%	1%	-1%	61%	48%	57%	
CJP	N/A	3%	0%	9%	22%	13%	
HCRC	N/A	-1%	-1%	6%	17%	9%	
Trial Court Judges	-56%	3%	0%	-43%	10%	-22%	
Total Courts	20%	2%		-4%	20%	5%	

Notes:

(14) through (19) = [(2) through (7)] / [(8) through (13)] - 1, respectively.

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Supreme Court**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$50,697	\$50,180	-1.0%
(2) % 3-Year Payrolls (000)	3.67%	3.57%	-2.9%
(3) Allocation Based on Payroll	\$26,627	\$24,713	-7.2%
(4) 3-Year Limited Losses	\$10,209	\$76,225	646.7%
(5) % 3-Year Limited Losses	1.77%	10.99%	522.1%
(6) Allocation Based on Limited Losses	\$12,810	\$76,176	494.7%
(7) Weighting	31.13%	30.75%	-1.2%
(8) Weighted Allocation	\$22,327	\$40,538	81.6%
(9) Adjusted Allocation	\$23,217	\$47,601	105.0%
(10) Excess Insurance	\$6,683	\$7,150	7.0%
(11) Claims Handling	\$4,093	\$16,797	310.4%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$874	\$3,466	296.6%
(14) Total Allocation	\$34,867	\$75,014	115.1%
(15) % Allocation	2.99%	6.14%	105.5%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$725,000, 2017-18: (2) x a total allocation of \$693,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$725,000, 2017-18: (5) x a total allocation of \$693,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Supreme Court is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.040, 2017-18: (8) subject to an adjustment of 1.174.
- (10) 2016-17: (2) x total excess insurance cost of \$181,963, 2017-18: (2) x total excess insurance cost of \$200,509. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$87,627.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$133,304.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$18,710.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$27,508. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Supreme Court**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	709	709	2013-14	\$709	\$709
2014-15	9,500	9,500	2014-15	94,188	75,000
			2015-16	516	516
Total	\$10,209	\$10,209	Total	\$95,413	\$76,225

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$17,425		
2013-14	16,725	2013-14	\$16,725
2014-15	16,547	2014-15	16,547
		2015-16	16,908
Total	\$50,697	Total	\$50,180

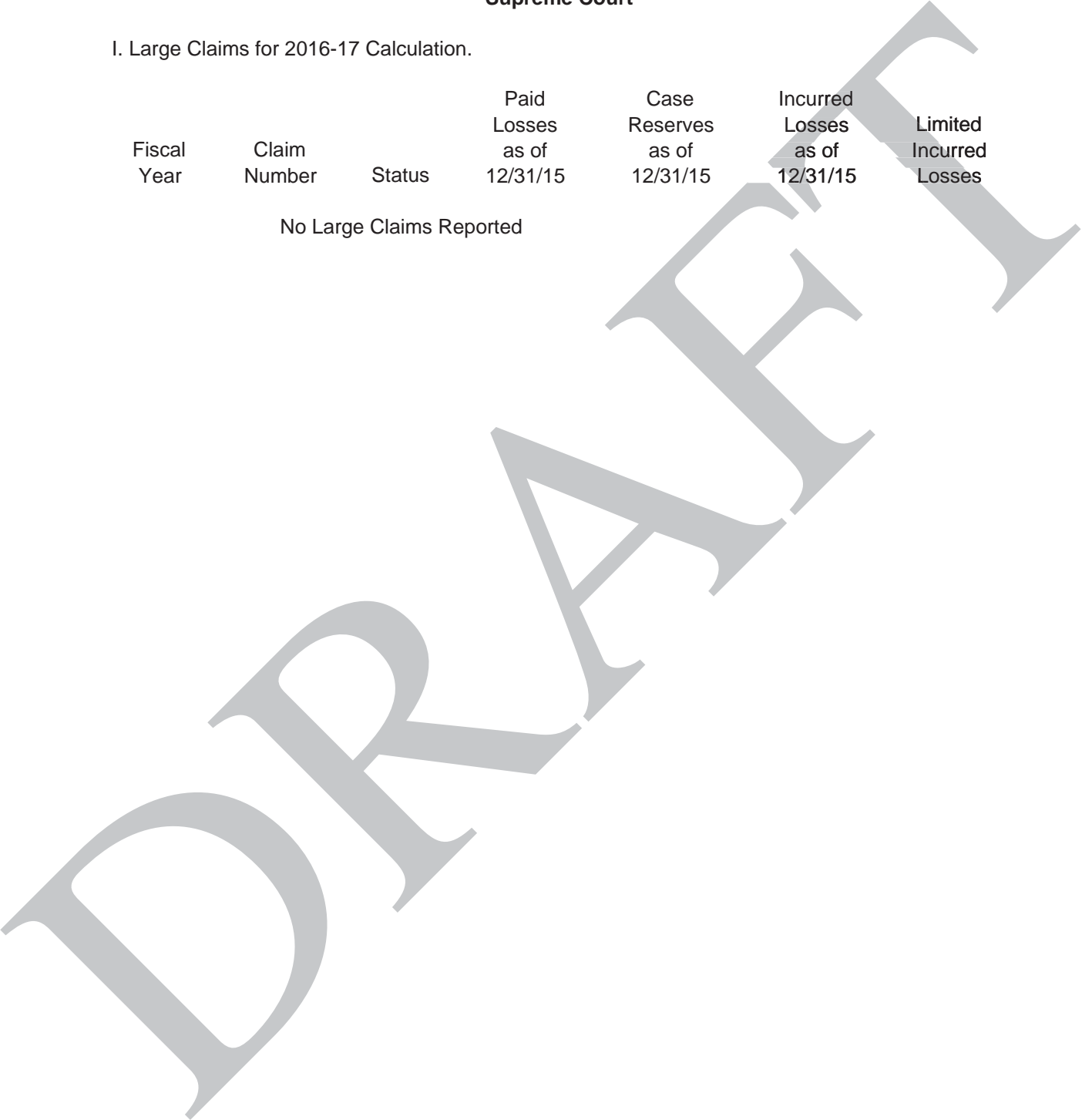
**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Supreme Court**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported



**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Supreme Court**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2014-15	150000535JUD	Open	38,511	55,677	94,188	75,000
Total			38,511	55,677	94,188	75,000

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**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
1st District Court**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$40,519	\$40,702	0.5%
(2) % 3-Year Payrolls (000)	2.94%	2.89%	-1.5%
(3) Allocation Based on Payroll	\$21,282	\$20,045	-5.8%
(4) 3-Year Limited Losses	\$656	\$390	-40.6%
(5) % 3-Year Limited Losses	0.11%	0.06%	-50.5%
(6) Allocation Based on Limited Losses	\$823	\$389	-52.7%
(7) Weighting	28.88%	28.68%	-0.7%
(8) Weighted Allocation	\$15,372	\$14,408	-6.3%
(9) Adjusted Allocation	\$15,985	\$16,919	5.8%
(10) Excess Insurance	\$5,341	\$5,800	8.6%
(11) Claims Handling	\$1,520	\$2,146	41.2%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$325	\$443	36.4%
(14) Total Allocation	\$23,171	\$25,307	9.2%
(15) % Allocation	1.99%	2.07%	4.3%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$725,000, 2017-18: (2) x a total allocation of \$693,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$725,000, 2017-18: (5) x a total allocation of \$693,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of 1st District Court is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.040, 2017-18: (8) subject to an adjustment of 1.174.
- (10) 2016-17: (2) x total excess insurance cost of \$181,963, 2017-18: (2) x total excess insurance cost of \$200,509. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$87,627.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$133,304.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$18,710.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$27,508. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
1st District Court**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	656	656	2014-15	0	0
			2015-16	390	390
Total	\$656	\$656	Total	\$390	\$390

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$13,969		
2013-14	12,919	2013-14	\$12,919
2014-15	13,631	2014-15	13,631
		2015-16	14,152
Total	\$40,519	Total	\$40,702

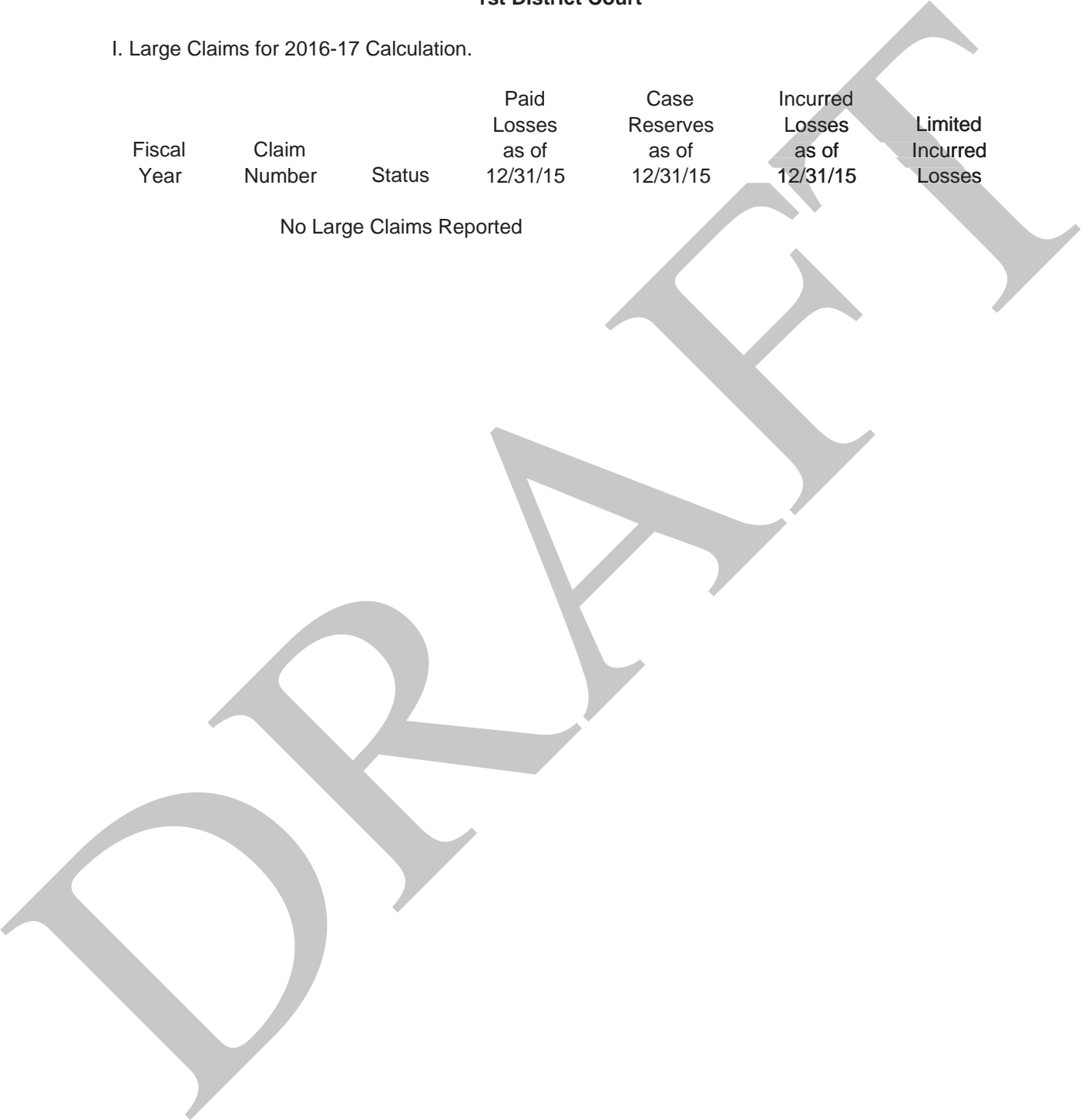
**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
1st District Court**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported



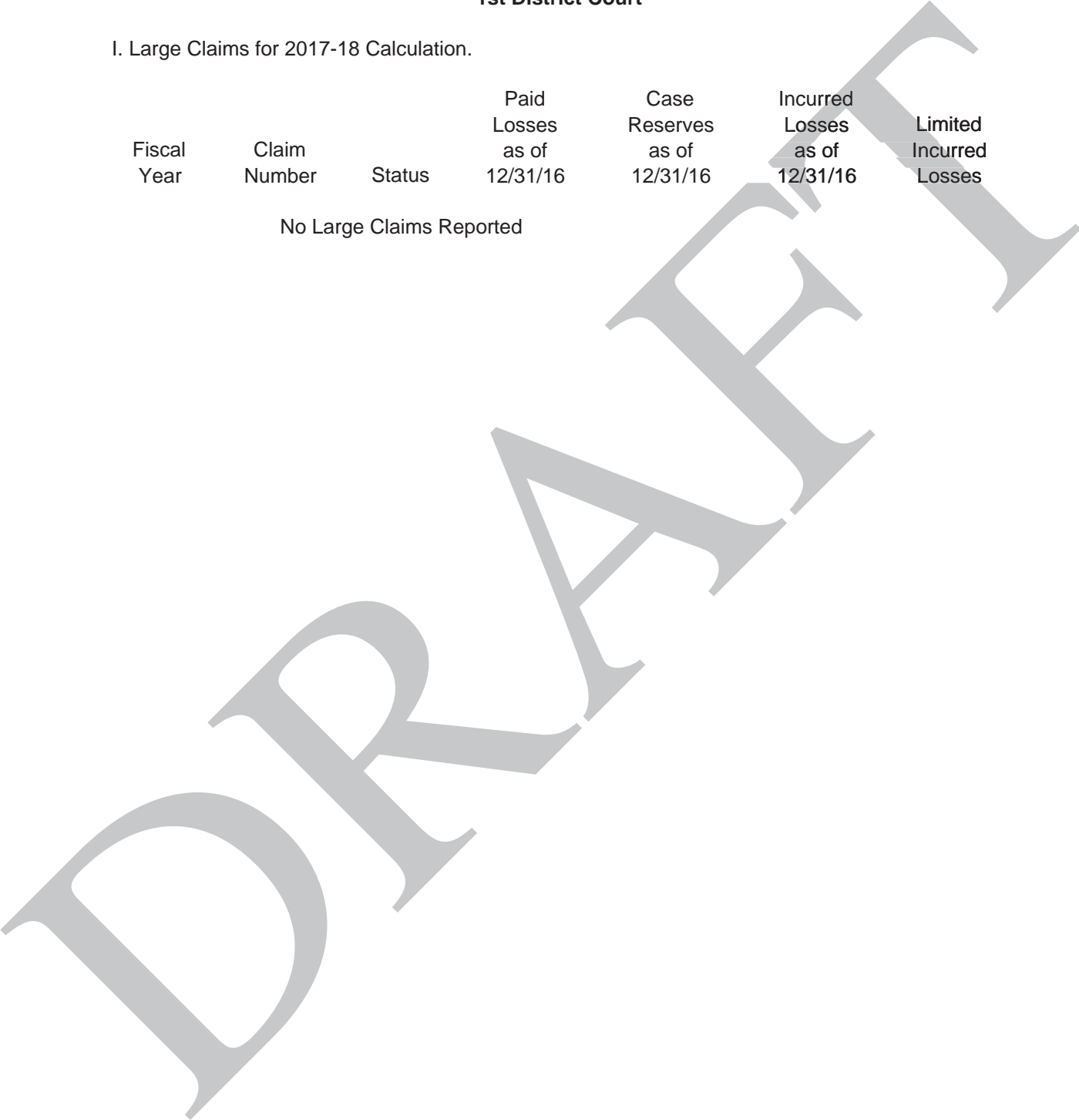
**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
1st District Court**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported



**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
2nd District Court**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$82,961	\$83,056	0.1%
(2) % 3-Year Payrolls (000)	6.01%	5.90%	-1.8%
(3) Allocation Based on Payroll	\$43,573	\$40,903	-6.1%
(4) 3-Year Limited Losses	\$77,975	\$77,305	-0.9%
(5) % 3-Year Limited Losses	13.50%	11.15%	-17.4%
(6) Allocation Based on Limited Losses	\$97,839	\$77,255	-21.0%
(7) Weighting	36.68%	36.37%	-0.8%
(8) Weighted Allocation	\$63,477	\$54,126	-14.7%
(9) Adjusted Allocation	\$66,008	\$63,557	-3.7%
(10) Excess Insurance	\$10,936	\$11,835	8.2%
(11) Claims Handling	\$20,999	\$18,673	-11.1%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$4,484	\$3,853	-14.1%
(14) Total Allocation	\$102,427	\$97,917	-4.4%
(15) % Allocation	8.78%	8.01%	-8.7%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$725,000, 2017-18: (2) x a total allocation of \$693,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$725,000, 2017-18: (5) x a total allocation of \$693,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of 2nd District Court is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.040, 2017-18: (8) subject to an adjustment of 1.174.
- (10) 2016-17: (2) x total excess insurance cost of \$181,963, 2017-18: (2) x total excess insurance cost of \$200,509. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$87,627.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$133,304.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$18,710.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$27,508. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
2nd District Court**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	80,436	77,975	2013-14	\$77,305	\$77,305
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$80,436	\$77,975	Total	\$77,305	\$77,305

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$28,367		
2013-14	27,181	2013-14	\$27,181
2014-15	27,412	2014-15	27,412
		2015-16	28,463
Total	\$82,961	Total	\$83,056

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
2nd District Court**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2013-14	JC14020533	Open	15,129	62,331	77,460	75,000
Total			15,129	62,331	77,460	75,000

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**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
2nd District Court**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2013-14	JC14020533	Open	27,932	46,398	74,330	74,330
Total			27,932	46,398	74,330	74,330

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**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
3rd District Court**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$27,491	\$28,353	3.1%
(2) % 3-Year Payrolls (000)	1.99%	2.01%	1.2%
(3) Allocation Based on Payroll	\$14,439	\$13,963	-3.3%
(4) 3-Year Limited Losses	\$662	\$0	-100.0%
(5) % 3-Year Limited Losses	0.11%	0.00%	-100.0%
(6) Allocation Based on Limited Losses	\$830	\$0	-100.0%
(7) Weighting	25.38%	25.42%	0.2%
(8) Weighted Allocation	\$10,985	\$10,414	-5.2%
(9) Adjusted Allocation	\$11,423	\$12,228	7.0%
(10) Excess Insurance	\$3,624	\$4,040	11.5%
(11) Claims Handling	\$1,082	\$1,444	33.5%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$231	\$298	29.0%
(14) Total Allocation	\$16,360	\$18,010	10.1%
(15) % Allocation	1.40%	1.47%	5.2%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$725,000, 2017-18: (2) x a total allocation of \$693,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$725,000, 2017-18: (5) x a total allocation of \$693,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of 3rd District Court is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.040, 2017-18: (8) subject to an adjustment of 1.174.
- (10) 2016-17: (2) x total excess insurance cost of \$181,963, 2017-18: (2) x total excess insurance cost of \$200,509. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$87,627.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$133,304.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$18,710.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$27,508. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
3rd District Court**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$662	\$662			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$662	\$662	Total	\$0	\$0

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$8,940		
2013-14	9,100	2013-14	\$9,100
2014-15	9,451	2014-15	9,451
		2015-16	9,802
Total	\$27,491	Total	\$28,353

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
3rd District Court**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
3rd District Court**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
4th District Court**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$66,570	\$67,086	0.8%
(2) % 3-Year Payrolls (000)	4.82%	4.77%	-1.1%
(3) Allocation Based on Payroll	\$34,965	\$33,038	-5.5%
(4) 3-Year Limited Losses	\$9,776	\$61,839	532.5%
(5) % 3-Year Limited Losses	1.69%	8.92%	427.1%
(6) Allocation Based on Limited Losses	\$12,267	\$61,799	403.8%
(7) Weighting	34.08%	33.87%	-0.6%
(8) Weighted Allocation	\$27,228	\$42,781	57.1%
(9) Adjusted Allocation	\$28,314	\$50,235	77.4%
(10) Excess Insurance	\$8,776	\$9,559	8.9%
(11) Claims Handling	\$4,528	\$14,970	230.6%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$967	\$3,089	219.5%
(14) Total Allocation	\$42,584	\$77,853	82.8%
(15) % Allocation	3.65%	6.37%	74.7%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$725,000, 2017-18: (2) x a total allocation of \$693,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$725,000, 2017-18: (5) x a total allocation of \$693,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of 4th District Court is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.040, 2017-18: (8) subject to an adjustment of 1.174.
- (10) 2016-17: (2) x total excess insurance cost of \$181,963, 2017-18: (2) x total excess insurance cost of \$200,509. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$87,627.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$133,304.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$18,710.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$27,508. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
4th District Court

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	9,776	9,776	2014-15	59,178	59,178
			2015-16	2,662	2,662
Total	\$9,776	\$9,776	Total	\$61,839	\$61,839

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$22,138		
2013-14	22,023	2013-14	\$22,023
2014-15	22,409	2014-15	22,409
		2015-16	22,654
Total	\$66,570	Total	\$67,086

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
4th District Court**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
4th District Court**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2014-15	160000352JUD	Open	11,639	33,681	45,320	45,320
Total			11,639	33,681	45,320	45,320

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**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
5th District Court**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$24,290	\$24,717	1.8%
(2) % 3-Year Payrolls (000)	1.76%	1.76%	-0.2%
(3) Allocation Based on Payroll	\$12,758	\$12,173	-4.6%
(4) 3-Year Limited Losses	\$32,079	\$17	-99.9%
(5) % 3-Year Limited Losses	5.55%	0.00%	-100.0%
(6) Allocation Based on Limited Losses	\$40,251	\$17	-100.0%
(7) Weighting	24.36%	24.28%	-0.3%
(8) Weighted Allocation	\$19,454	\$9,221	-52.6%
(9) Adjusted Allocation	\$20,229	\$10,827	-46.5%
(10) Excess Insurance	\$3,202	\$3,522	10.0%
(11) Claims Handling	\$8,307	\$1,262	-84.8%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$1,774	\$260	-85.3%
(14) Total Allocation	\$33,512	\$15,872	-52.6%
(15) % Allocation	2.87%	1.30%	-54.8%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$725,000, 2017-18: (2) x a total allocation of \$693,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$725,000, 2017-18: (5) x a total allocation of \$693,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of 5th District Court is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.040, 2017-18: (8) subject to an adjustment of 1.174.
- (10) 2016-17: (2) x total excess insurance cost of \$181,963, 2017-18: (2) x total excess insurance cost of \$200,509. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$87,627.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$133,304.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$18,710.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$27,508. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
5th District Court**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$32,062	\$32,062			
2013-14	0	0	2013-14	\$0	\$0
2014-15	17	17	2014-15	17	17
			2015-16	0	0
Total	\$32,079	\$32,079	Total	\$17	\$17

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$8,002		
2013-14	8,034	2013-14	\$8,034
2014-15	8,254	2014-15	8,254
		2015-16	8,429
Total	\$24,290	Total	\$24,717

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
5th District Court**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC09020991	Closed	32,062	0	32,062	32,062
Total			32,062	0	32,062	32,062

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
5th District Court**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
6th District Court**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$17,902	\$18,550	3.6%
(2) % 3-Year Payrolls (000)	1.30%	1.32%	1.6%
(3) Allocation Based on Payroll	\$9,403	\$9,135	-2.8%
(4) 3-Year Limited Losses	\$620	\$620	0.0%
(5) % 3-Year Limited Losses	0.11%	0.09%	-16.7%
(6) Allocation Based on Limited Losses	\$778	\$619	-20.4%
(7) Weighting	22.00%	22.07%	0.3%
(8) Weighted Allocation	\$7,505	\$7,256	-3.3%
(9) Adjusted Allocation	\$7,804	\$8,520	9.2%
(10) Excess Insurance	\$2,360	\$2,643	12.0%
(11) Claims Handling	\$749	\$1,060	41.7%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$160	\$219	36.9%
(14) Total Allocation	\$11,073	\$12,443	12.4%
(15) % Allocation	0.95%	1.02%	7.4%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$725,000, 2017-18: (2) x a total allocation of \$693,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$725,000, 2017-18: (5) x a total allocation of \$693,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of 6th District Court is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.040, 2017-18: (8) subject to an adjustment of 1.174.
- (10) 2016-17: (2) x total excess insurance cost of \$181,963, 2017-18: (2) x total excess insurance cost of \$200,509. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$87,627.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$133,304.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$18,710.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$27,508. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
6th District Court**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	620	620	2013-14	\$620	\$620
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$620	\$620	Total	\$620	\$620

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$5,844		
2013-14	5,877	2013-14	\$5,877
2014-15	6,182	2014-15	6,182
		2015-16	6,491
Total	\$17,902	Total	\$18,550

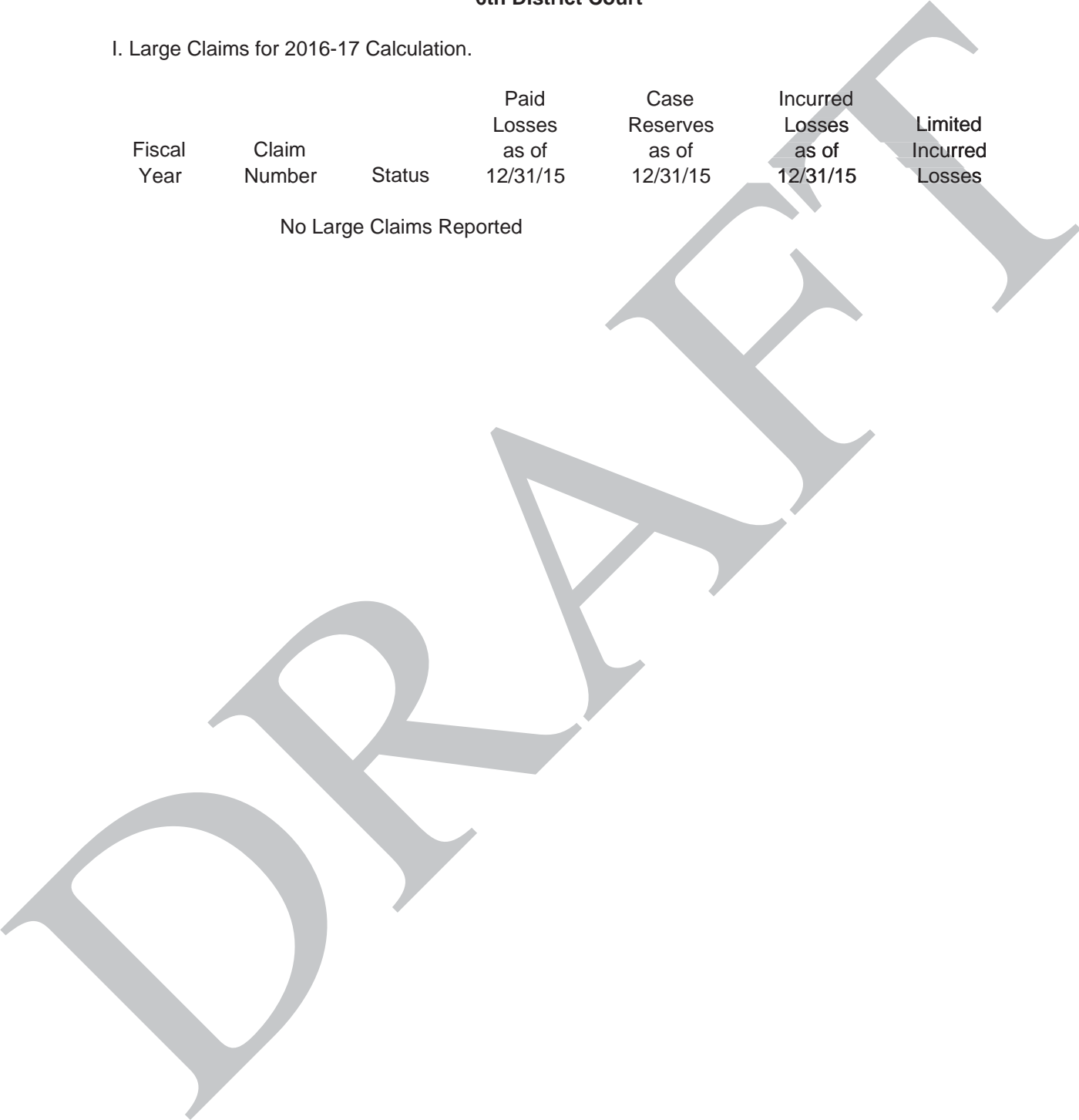
**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
6th District Court**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported



**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
6th District Court**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Judicial Council**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$184,529	\$186,223	0.9%
(2) % 3-Year Payrolls (000)	13.37%	13.23%	-1.0%
(3) Allocation Based on Payroll	\$96,920	\$91,711	-5.4%
(4) 3-Year Limited Losses	\$168,353	\$354,395	110.5%
(5) % 3-Year Limited Losses	29.14%	51.11%	75.4%
(6) Allocation Based on Limited Losses	\$211,241	\$354,166	67.7%
(7) Weighting	47.88%	47.61%	-0.6%
(8) Weighted Allocation	\$151,655	\$216,660	42.9%
(9) Adjusted Allocation	\$157,701	\$254,409	61.3%
(10) Excess Insurance	\$24,325	\$26,535	9.1%
(11) Claims Handling	\$45,521	\$75,696	66.3%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$9,720	\$15,620	60.7%
(14) Total Allocation	\$237,267	\$372,261	56.9%
(15) % Allocation	20.33%	30.47%	49.9%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$725,000, 2017-18: (2) x a total allocation of \$693,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$725,000, 2017-18: (5) x a total allocation of \$693,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Judicial Council is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.040, 2017-18: (8) subject to an adjustment of 1.174.
- (10) 2016-17: (2) x total excess insurance cost of \$181,963, 2017-18: (2) x total excess insurance cost of \$200,509. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$87,627.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$133,304.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$18,710.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$27,508. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Judicial Council**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$51,713	\$51,713			
2013-14	19,503	19,503	2013-14	\$20,887	\$20,887
2014-15	97,136	97,136	2014-15	81,006	81,006
			2015-16	254,120	252,503
Total	\$168,353	\$168,353	Total	\$356,013	\$354,395

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$64,338		
2013-14	64,827	2013-14	\$64,827
2014-15	55,364	2014-15	55,364
		2015-16	66,032
Total	\$184,529	Total	\$186,223

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Judicial Council**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2014-15	0000046JUD	Open	7,652	25,760	33,412	33,412
2014-15	150000374JUD	Open	13,578	43,872	57,450	57,450
Total			21,229	69,632	90,862	90,862

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Judicial Council**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2014-15	150000374JUD	Open	18,583	36,475	55,058	55,058
2015-16	160000263JUD	Open	20,400	56,218	76,618	75,000
2015-16	160000463JUD	Open	4,587	36,962	41,549	41,549
2015-16	160000615JUD	Open	14,626	37,741	52,367	52,367
Total			58,195	167,395	225,590	223,973

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
CJP**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$5,937	\$6,142	3.4%
(2) % 3-Year Payrolls (000)	0.43%	0.44%	1.5%
(3) Allocation Based on Payroll	\$3,118	\$3,025	-3.0%
(4) 3-Year Limited Losses	\$0	\$0	N/A
(5) % 3-Year Limited Losses	0.00%	0.00%	N/A
(6) Allocation Based on Limited Losses	\$0	\$0	N/A
(7) Weighting	15.23%	15.27%	0.3%
(8) Weighted Allocation	\$2,644	\$2,563	-3.1%
(9) Adjusted Allocation	\$2,749	\$3,009	9.5%
(10) Excess Insurance	\$783	\$875	11.8%
(11) Claims Handling	\$200	\$313	56.2%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$43	\$65	50.9%
(14) Total Allocation	\$3,775	\$4,262	12.9%
(15) % Allocation	0.32%	0.35%	7.9%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$725,000, 2017-18: (2) x a total allocation of \$693,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$725,000, 2017-18: (5) x a total allocation of \$693,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of CJP is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.040, 2017-18: (8) subject to an adjustment of 1.174.
- (10) 2016-17: (2) x total excess insurance cost of \$181,963, 2017-18: (2) x total excess insurance cost of \$200,509. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$87,627.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$133,304.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$18,710.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$27,508. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary

3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
CJP

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$0	\$0	Total	\$0	\$0

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$1,903		
2013-14	2,011	2013-14	\$2,011
2014-15	2,023	2014-15	2,023
		2015-16	2,108
Total	\$5,937	Total	\$6,142

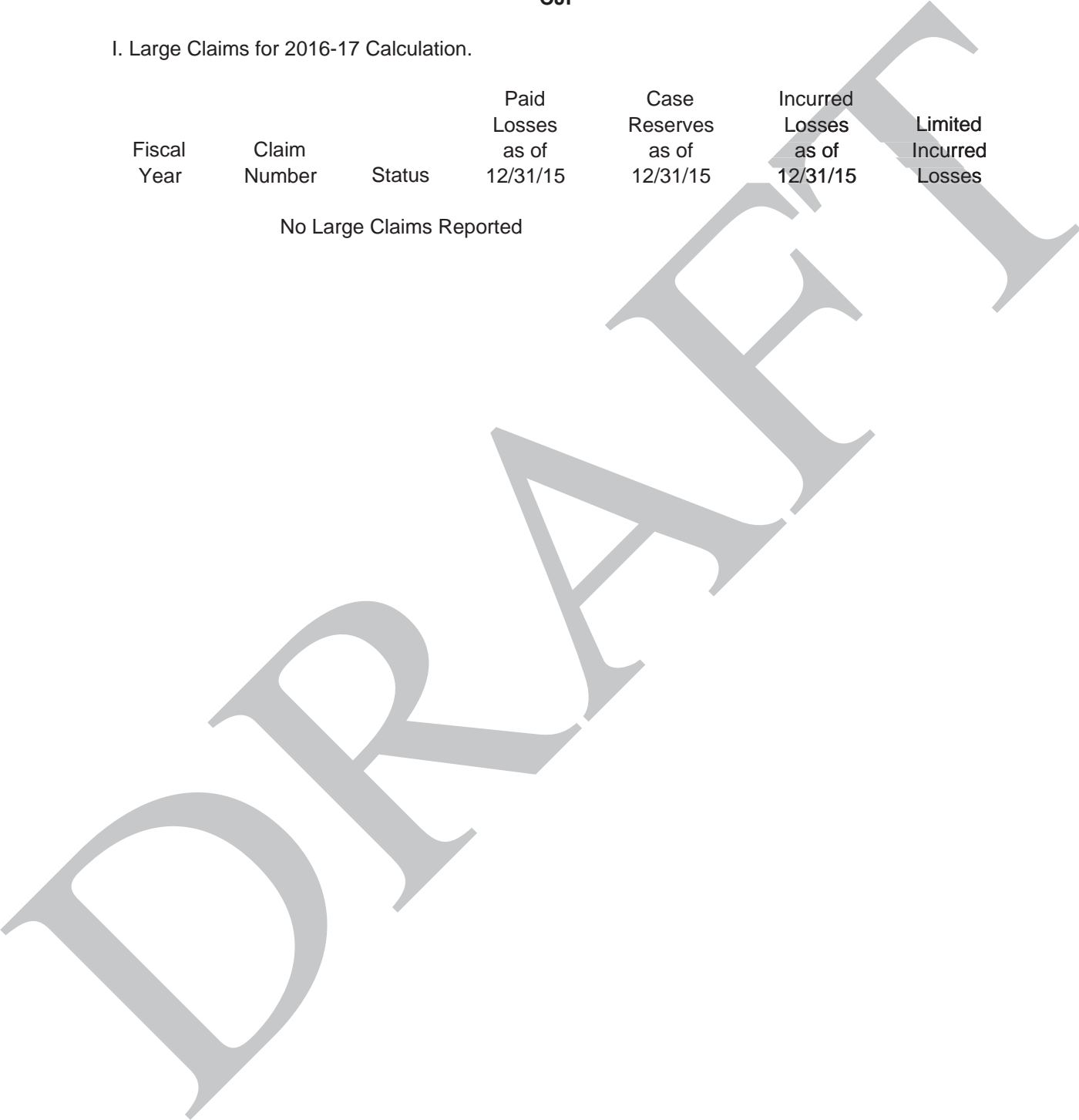
**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
CJP**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported



**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
CJP**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
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No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
HCRC**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$18,629	\$18,521	-0.6%
(2) % 3-Year Payrolls (000)	1.35%	1.32%	-2.5%
(3) Allocation Based on Payroll	\$9,785	\$9,121	-6.8%
(4) 3-Year Limited Losses	\$0	\$0	N/A
(5) % 3-Year Limited Losses	0.00%	0.00%	N/A
(6) Allocation Based on Limited Losses	\$0	\$0	N/A
(7) Weighting	22.29%	22.06%	-1.1%
(8) Weighted Allocation	\$7,603	\$7,109	-6.5%
(9) Adjusted Allocation	\$7,906	\$8,348	5.6%
(10) Excess Insurance	\$2,456	\$2,639	7.5%
(11) Claims Handling	\$628	\$943	50.1%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$134	\$195	45.0%
(14) Total Allocation	\$11,125	\$12,125	9.0%
(15) % Allocation	0.95%	0.99%	4.1%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$725,000, 2017-18: (2) x a total allocation of \$693,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$725,000, 2017-18: (5) x a total allocation of \$693,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of HCRC is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.040, 2017-18: (8) subject to an adjustment of 1.174.
- (10) 2016-17: (2) x total excess insurance cost of \$181,963, 2017-18: (2) x total excess insurance cost of \$200,509. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$87,627.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$133,304.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$18,710.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$27,508. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
HCRC**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$0	\$0			
2013-14	0	0	2013-14	\$0	\$0
2014-15	0	0	2014-15	0	0
			2015-16	0	0
Total	\$0	\$0	Total	\$0	\$0

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$6,303		
2013-14	6,018	2013-14	\$6,018
2014-15	6,308	2014-15	6,308
		2015-16	6,196
Total	\$18,629	Total	\$18,521

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
HCRC**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
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No Large Claims Reported

DRAFT

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
HCRC**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
-------------	--------------	--------	----------------------------	------------------------------	--------------------------------	-------------------------

No Large Claims Reported

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Calculation of Experience Modification Factor & Premium
2016-17 vs. 2017-18 Premium Calculation
Trial Court Judges**

	2016-17	2017-18	% Change
(1) 3-Year Payrolls (000)	\$860,824	\$883,637	2.7%
(2) % 3-Year Payrolls (000)	62.36%	62.80%	0.7%
(3) Allocation Based on Payroll	\$452,130	\$435,172	-3.8%
(4) 3-Year Limited Losses	\$277,474	\$122,657	-55.8%
(5) % 3-Year Limited Losses	48.02%	17.69%	-63.2%
(6) Allocation Based on Limited Losses	\$348,161	\$122,578	-64.8%
(7) Weighting	80.00%	80.00%	0.0%
(8) Weighted Allocation	\$368,955	\$185,097	-49.8%
(9) Adjusted Allocation	\$383,664	\$217,347	-43.3%
(10) Excess Insurance	\$113,477	\$125,910	11.0%
(11) Claims Handling	\$126,715	\$138,730	9.5%
(12) Administration Fees	\$0	\$0	N/A
(13) Brokerage / Consulting	\$27,057	\$28,627	5.8%
(14) Total Allocation	\$650,912	\$510,614	-21.6%
(15) % Allocation	55.77%	41.80%	-25.1%

- (1) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years.
- (2) Percentage of payroll compared to program totals.
- (3) 2016-17: (2) x a total allocation of \$725,000, 2017-18: (2) x a total allocation of \$693,000.
- (4) Provided by Judicial Branch Workers' Compensation Program. The 2016-17 calculation includes 2012-13 through 2014-15 years. The 2017-18 calculation includes 2013-14 through 2015-16 years. Losses are capped at \$75,000 per occurrence.
- (5) Percentage of limited losses compared to program totals.
- (6) 2016-17: (5) x a total allocation of \$725,000, 2017-18: (5) x a total allocation of \$693,000.
- (7) Based on relative size (according the payroll). The largest court is subjectively set to an 80.00% weight. The weight of Trial Court Judges is based on that standard.
- (8) (3) x [1-(7)] + (6) x (7)
- (9) 2016-17: (8) subject to an adjustment of 1.040, 2017-18: (8) subject to an adjustment of 1.174.
- (10) 2016-17: (2) x total excess insurance cost of \$181,963, 2017-18: (2) x total excess insurance cost of \$200,509. Total excess premium was provided by Judicial Branch Workers' Compensation Program.
- (11) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$87,627.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total claims handling costs of \$133,304.
Total claims handling costs were provided by Judicial Branch Workers' Compensation Program.
- (12) 2016-17: (2) x total administration fees of \$0, 2017-18: (2) x total administration fees of \$0.
Total administration fees were provided by Judicial Branch Workers' Compensation Program.
- (13) 2016-17: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$18,710.
2017-18: [(2) x 20.0% + (5) x 80.0%] x total brokerage / consulting costs of \$27,508. Total brokerage / consulting costs were provided by Judicial Branch Workers' Compensation Program.
- (14) (9) + (10) + (11) + (12) + (13)
- (15) Percentage of allocation compared to program totals.

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**3-Year Loss & Payroll Comparison
2016-17 vs. 2017-18 Premium Calculation
Trial Court Judges**

I. 3-Year Losses

	<u>Prior Unlimited Incurred Losses</u>	<u>Prior Limited Incurred Losses</u>		<u>Current Unlimited Incurred Losses</u>	<u>Current Limited Incurred Losses</u>
2012-13	\$412,666	\$234,173			
2013-14	0	0	2013-14	\$17,947	\$17,947
2014-15	43,301	43,301	2014-15	88,213	88,213
			2015-16	16,497	16,497
Total	\$455,967	\$277,474	Total	\$122,657	\$122,657

II. 3-Year Payrolls (000)

	<u>Prior</u>		<u>Current</u>
2012-13	\$280,795		
2013-14	286,468	2013-14	\$286,468
2014-15	293,561	2014-15	293,561
		2015-16	303,608
Total	\$860,824	Total	\$883,637

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Trial Court Judges**

I. Large Claims for 2016-17 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/15	Case Reserves as of 12/31/15	Incurred Losses as of 12/31/15	Limited Incurred Losses
2012-13	JC13020045	Open	57,568	37,099	94,668	75,000
2012-13	JC13020198	Open	28,473	16,716	45,189	45,189
2012-13	JC13020719	Closed	233,826	0	233,826	75,000
2014-15	0000052JUD	Open	2,729	26,722	29,451	29,451
Total			322,595	80,537	403,133	224,640

**Judicial Branch Workers' Compensation Program
Cost Allocation - State Judiciary**

**Claims With Incurred Losses Greater than \$25,000
2016-17 vs. 2017-18 Premium Calculation
Trial Court Judges**

I. Large Claims for 2017-18 Calculation.

Fiscal Year	Claim Number	Status	Paid Losses as of 12/31/16	Case Reserves as of 12/31/16	Incurred Losses as of 12/31/16	Limited Incurred Losses
2014-15	150000243JUD	Open	18,385	37,434	55,819	55,819
Total			18,385	37,434	55,819	55,819

Judicial Branch Workers' Compensation Program

JBWCP Web Portal Tutorial

Presented by:

Jim Szymanski, CSP

Bickmore Risk Control Analyst

Ergonomic Specialist



JUDICIAL COUNCIL OF CALIFORNIA

Welcome

JBWCP Risk Control Portal

Bickmore is excited to announce the release of the Judicial Branch Workers' Compensation Program Risk Control Portal. You may utilize this portal to access Safety Communications, Programs and Guides, Streaming Videos and much more!

Please post the following link on your website and encourage your employees to register:



JUDICIAL COUNCIL OF CALIFORNIA

Website Address

The screenshot shows a web browser window with the address bar displaying <http://riskcontrol.bickmore.net/>. The website header includes the Bickmore Risk Control logo, navigation links for "Register" and "Login", and two circular icons labeled "For Managers" and "For Employees". Below the header is a grid of six service tiles: "SEARCH" (magnifying glass icon), "TRAINING RESOURCES" (classroom icon), "SAMPLE PROGRAMS & FORMS" (notebook icon), "SPECIAL EMPHASIS PROGRAMS" (gavel icon), "MY TOOLS" (hand pointing to chart icon), and "WORKSHOP REGISTRATION" (calendar icon). A large banner features a drone with the text "Drones - Register for a Webinar on February 22, 2017". To the right is a video player titled "Risk Control Portal" showing a man speaking. At the bottom, contact information is provided: 800-541-4591 ext.1126 | answers@bickmore.net.

<http://riskcontrol.bickmore.net/>



JUDICIAL COUNCIL OF CALIFORNIA

Registration / Login Page

The screenshot shows a web browser window with the URL <http://riskcontrol.bickmore.net/>. The page features the Bickmore Risk Control logo and navigation links for "Register" and "Login", which are circled in red. Below the logo are two circular icons: "For Managers" and "For Employees". A central navigation bar contains six categories: SEARCH, TRAINING RESOURCES, SAMPLE PROGRAMS & FORMS, SPECIAL EMPHASIS PROGRAMS, MY TOOLS, and WORKSHOP REGISTRATION. Below this bar are two main content areas: a webinar announcement for "Drones - Register for a Webinar on February 22, 2017" and a video player titled "Risk Control Portal" showing a man speaking. At the bottom, contact information is provided: 800-541-4591 ext.1126 | answers@bickmore.net.

Registration

http://riskcontrol.bickmore.net/Registration/tabid/135/Default.aspx?returnurl=... Site Registration

File Edit View Favorites Tools Help

Register Login

Bickmore Risk Control

Home Search Training Resources Sample Programs and Forms Special Emphasis My Tools Workshop Registration

REGISTRATION

Welcome to a new release of our risk control website. We are devoted to making it easy to access valuable, up-to-date, safety resources. Our site will also serve as a platform to launch innovative electronic solutions. To learn more, check out our video on the Home page. For registration assistance, contact us at 800-541-4591 ext. 1126 or answers@bickmore.net

Entity Name: Select your entity from the drop down menu.

Group Name: Your JPA, SIG, or Group is automatically identified.

First Name:

Last Name:

Username:

Password:

Confirm Password:

Email Address:

Once you register on the web portal access to the webpage is immediate



Login Page

Browser address bar: <http://riskcontrol.bickmore.net/Login/tabid/763/Default.aspx?returnurl=:>

Navigation: Register Login

Bickmore Risk Control

Login Notice

Welcome to a new release of our risk control website. We are devoted to making it easy to access valuable, up-to-date, safety resources. Our site will also serve as a platform to launch innovative electronic solutions. To learn more, check out our video on the Home page.

We are enhancing site security, so all new and existing users must re-register to gain access. If you are having difficulty registering, contact us at 800-541-4591 ext. 1126 or at: answers@bickmore.net

Username:

Password:

Remember Login

800-541-4591 ext.1126 | answers@bickmore.net

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JUDICIAL COUNCIL OF CALIFORNIA

Home Page

The screenshot shows the Bickmore Risk Control website home page. At the top, a browser window displays the URL <http://riskcontrol.bickmore.net/Home/tabid/109/Default.aspx>. The user is logged in as James Szymanski, with a "Logout" link. The Bickmore Risk Control logo is prominently displayed. Below the logo are two circular profile pictures: "For Managers" and "For Employees". A navigation menu includes: SEARCH, TRAINING RESOURCES, SAMPLE PROGRAMS & FORMS, SPECIAL EMPHASIS PROGRAMS, MY TOOLS, and WORKSHOP REGISTRATION. A large banner features a hand holding a red fire extinguisher handle with the text "Workplace Safety Systems Inspection - Get it scheduled!". To the right is a video player titled "Risk Control Portal" showing a man speaking, with a "Bickmore HD vimeo" watermark. At the bottom, contact information is provided: 800-541-4591 ext.1126 | answers@bickmore.net.



JUDICIAL COUNCIL OF CALIFORNIA

Questions/Feedback/Suggestions

http://riskcontrol.bickmore.net/Home/tabid/109/Default.aspx Bickmore Risk Control > H...

File Edit View Favorites Tools Help

James Szymanski Logout

Bickmore
Risk Control

For Managers For Employees

SEARCH TRAINING RESOURCES SAMPLE PROGRAMS & FORMS SPECIAL EMPHASIS PROGRAMS MY TOOLS WORKSHOP REGISTRATION

Workplace Safety Systems Inspection - Get it scheduled!

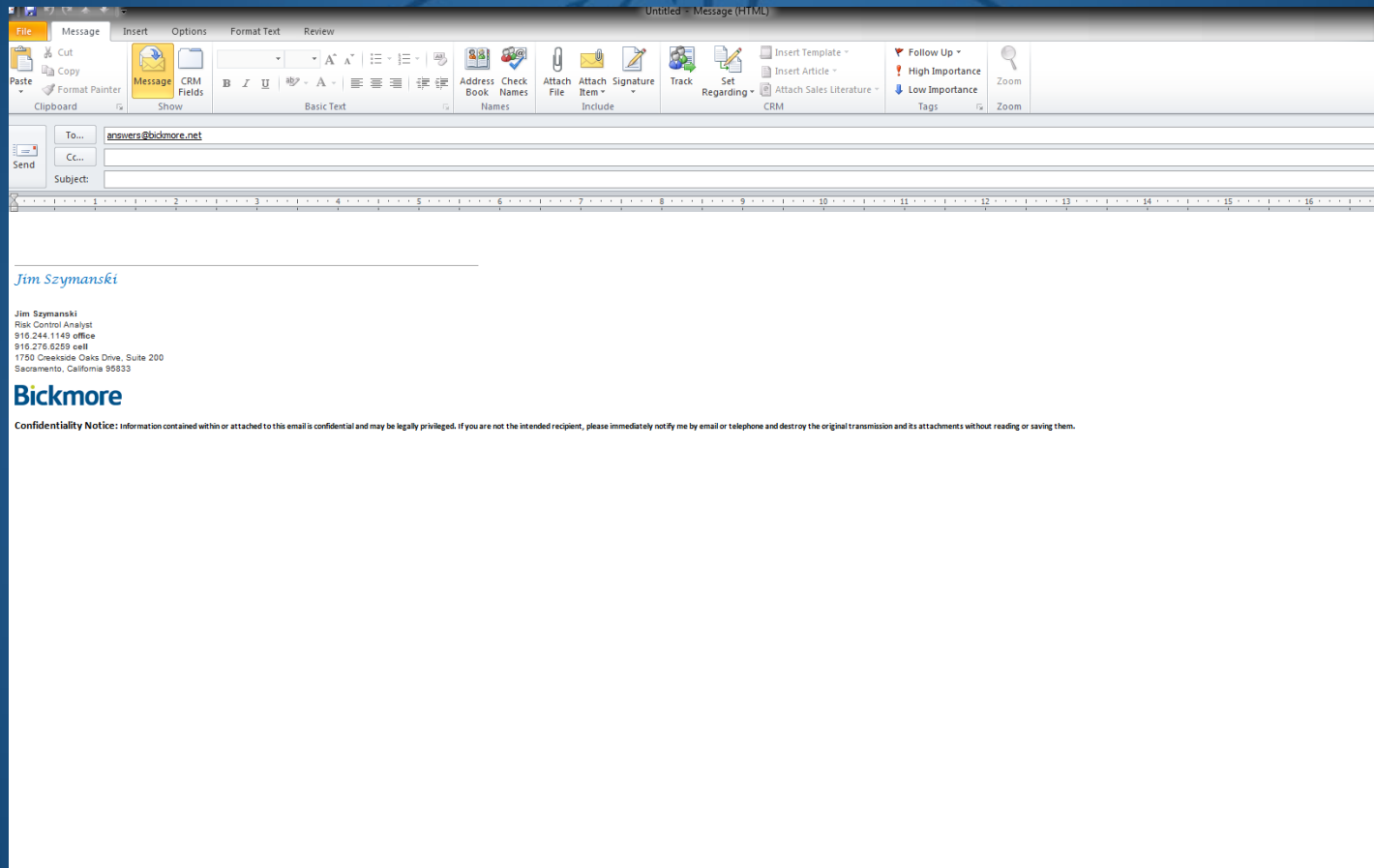
Risk Control Portal

800-541-4550 ext.1126 | answers@bickmore.net



JUDICIAL COUNCIL OF CALIFORNIA

Questions/Feedback/Suggestions



Special Emphasis Programs

The screenshot shows the Bickmore Risk Control website interface. At the top, the browser address bar displays the URL <http://riskcontrol.bickmore.net/Home/TabId/109/Default.aspx>. The user is logged in as James Szymanski, with a 'Logout' link. The Bickmore Risk Control logo is prominently displayed. Below the logo, there are several navigation tiles: 'SEARCH', 'TRAINING RESOURCES', 'SAMPLE PROGRAMS & FORMS', 'SPECIAL EMPHASIS PROGRAMS' (highlighted with a red box), 'MY TOOLS', and 'WORKSHOP REGISTRATION'. To the right, there are circular icons for 'For Managers' and 'For Employees'. Below the navigation tiles, there are two main content areas: a large image of a drone and a video player titled 'Risk Control Portal' showing a man speaking. At the bottom of the page, contact information is provided: 800-541-459 ext.1126 | answers@bickmore.net.

Special Emphasis Programs

The screenshot shows a web browser window with the URL <http://riskcontrol.bickmore.net/Special%20Emphasis/tabid/113/Default.aspx>. The page header includes the Bickmore Risk Control logo and a navigation menu with links for Home, Search, Training Resources, Sample Programs and Forms, Special Emphasis, My Tools, and Workshop Registration. The main content area features a green banner with the text "SPECIAL EMPHASIS PROGRAMS" and three program tiles: "LAW ENFORCEMENT" (with an image of police officers), "DRIVER OPERATIONS" (with a speedometer image), and "JBWCP" (with a court building image, highlighted by a red border). The footer contains contact information: 800-541-4591 ext.1126 | answers@bickmore.net, and links for Terms Of Use and Privacy Statement, along with a copyright notice for 2017.



Special Emphasis Programs

← → http://riskcontrol.bickmore.net/SpecialEmphasis/JBWCP/Tabid/149/Default.aspx Judicial Branch Workers' Co... X

File Edit View Favorites Tools Help

James Szymanski Logout


Bickmore Risk Control

Home Search Training Resources Sample Programs and Forms Special Emphasis My Tools Workshop Registration

JBWCP - JUDICIAL BRANCH WORKERS' COMPENSATION PROGRAM

Ergonomic Training Video Series for Reporters and Clerks

Welcome JBWCP



Courtroom Ergonomics - 16 min video
Ergonomics 101
Developing an Ergonomic Lifestyle
Set up for Success
Using Your Body Correctly
Working with Files

Streaming Videos

[CLICK HERE](#) to access over 300 safety streaming videos.

We suggest the following:
Back Safety: Exercise and Ergonomics
Lifting and Stretching: A Back Owner's Guide
Office Ergonomic Principals

Sample Programs

(for Management and HR personnel)

- Bloodborne Pathogens
- DMV Pull Notice Policy
- DMV Pull Notice Release Form
- Ergonomics
- Hazard Communication
- Heat Illness
- Injury and Illness Prevention Program
- Office Inspection Checklist
- Personal Protective Equipment
- PPE Hazard Assessment Certification
- PPE JHA Assessment Certification
- PPE Training Certification
- Return To Work Program
- Workshop Inspection Checklist

Webinars

Ergonomics

- Back Safety in the Court Office Setting
- Courtroom Ergonomics - 60 min webinar

Americans with Disabilities Act (ADA)

- Americans with Disabilities Act
- New Access Requirements for Public Entities

Cal/OSHA Reporting

- Cal/OSHA Injury and Illness Recordkeeping

Driver Safety

Publications

Accident Investigation

- Accident Investigation

Cal/OSHA Reporting

- Federal OSHA Electronic Reporting Requirements - NEW
- Cal/OSHA Citations AB2773
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- Cal/OSHA 300 Log Reporting

Driver Operations

- Auto Liability - Use of Personal Vehicles
- Defensive Driving
- Drive Awake Arrive Alive

Electrical Safety

- Electrical Safety Awareness
- Electrical Safety Industrial

Ergonomics

- Ergonomics Made Simple
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Fall Prevention

- Fall Prevention General Information



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Ergonomic Training Video Series

The screenshot shows a web browser window with the URL <http://riskcontrol.bickmore.net/SpecialEmphasis/JBWCP/tabid/149/Default.aspx>. The page header includes the Bickmore Risk Control logo and navigation links: Home, Search, Training Resources, Sample Programs and Forms, Special Emphasis, My Tools, and Workshop Registration. The user is logged in as James Szymanski.

JBWCP - JUDICIAL BRANCH WORKERS' COMPENSATION PROGRAM

Ergonomic Training Video Series for Reporters and Clerks

Welcome JBWCP



Courtroom Ergonomics - 16 min video
Ergonomics 101
Developing an Ergonomic Lifestyle
Set up for Success
Using Your Body Correctly
Working with Files

Sample Programs

(for Management and HR personnel)

- Bloodborne Pathogens
- DMV Pull Notice Policy
- DMV Pull Notice Release Form
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- Heat Illness
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- Office Inspection Checklist
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Fall Prevention General Information

Webinars

- Ergonomics**
Back Safety in the Court Office Setting
Courtroom Ergonomics - 60 min webinar
- Americans with Disabilities Act (ADA)**
Americans with Disabilities Act
New Access Requirements for Public Entities
- Cal/OSHA Reporting**
Cal/OSHA Injury and Illness Recordkeeping
- Driver Safety**

Streaming Videos

[CLICK HERE](#) to access over 300 safety streaming videos.

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Sample Programs and Guides

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Webinars

Ergonomics
Back Safety in the Court Office Setting
Courtroom Ergonomics - 60 min webinar

Americans with Disabilities Act (ADA)
Americans with Disabilities Act
New Access Requirements for Public Entities

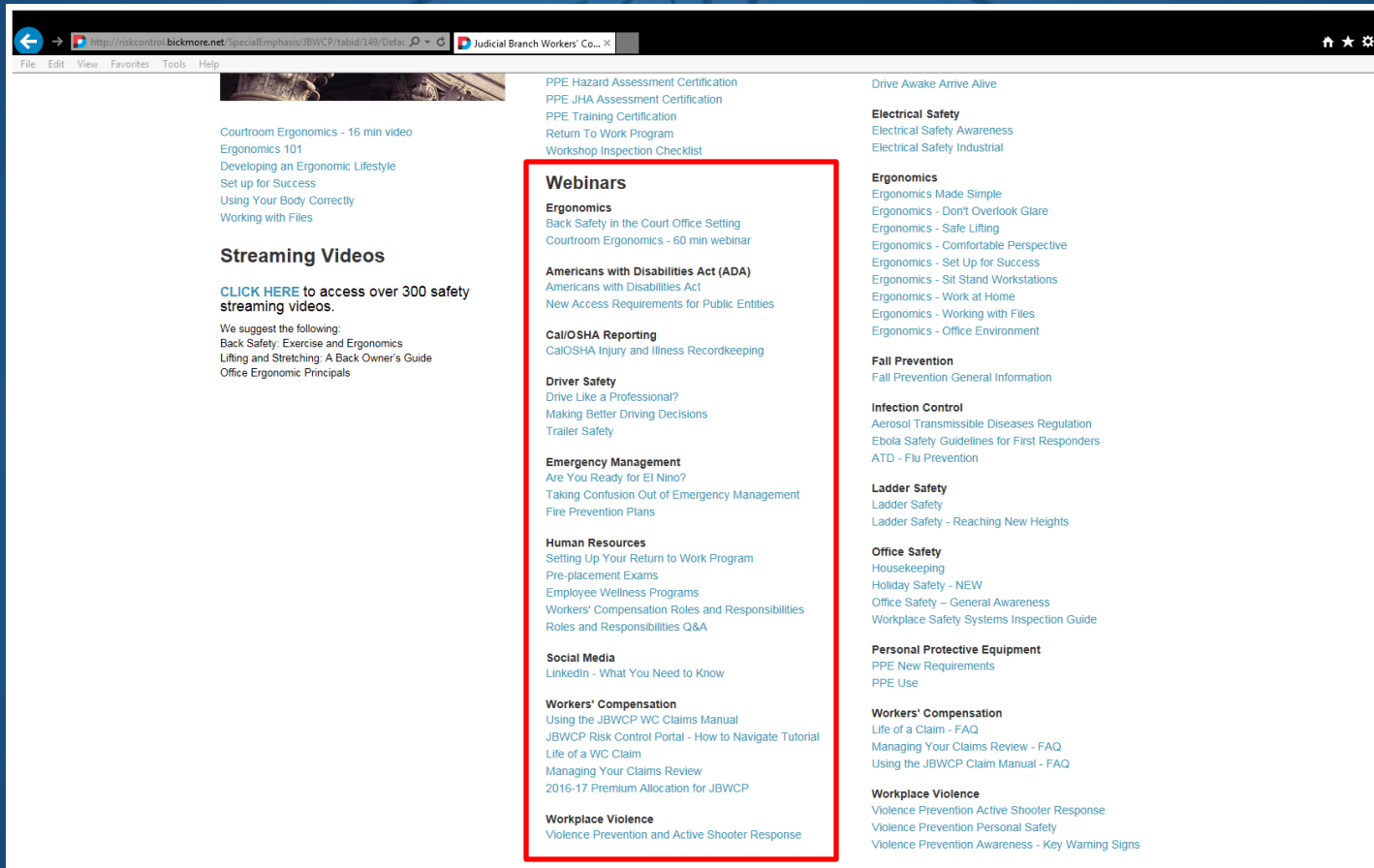
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Cal/OSHA Injury and Illness Recordkeeping

Driver Safety



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File Edit View Favorites Tools Help

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Cal/OSHA Reporting
Cal/OSHA Injury and Illness Recordkeeping

Driver Safety
Drive Like a Professional?
Making Better Driving Decisions
Trailer Safety

Emergency Management
Are You Ready for El Nino?
Taking Confusion Out of Emergency Management
Fire Prevention Plans

Human Resources
Setting Up Your Return to Work Program
Pre-placement Exams
Employee Wellness Programs
Workers' Compensation Roles and Responsibilities
Roles and Responsibilities Q&A

Social Media
Linkedin - What You Need to Know

Workers' Compensation
Using the JBWCP WC Claims Manual
JBWCP Risk Control Portal - How to Navigate Tutorial
Life of a WC Claim
Managing Your Claims Review
2016-17 Premium Allocation for JBWCP

Workplace Violence
Violence Prevention and Active Shooter Response

Drive Awake Arrive Alive

Electrical Safety
Electrical Safety Awareness
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Infection Control
Aerosol Transmissible Diseases Regulation
Ebola Safety Guidelines for First Responders
ATD - Flu Prevention

Ladder Safety
Ladder Safety
Ladder Safety - Reaching New Heights

Office Safety
Housekeeping
Holiday Safety - NEW
Office Safety - General Awareness
Workplace Safety Systems Inspection Guide

Personal Protective Equipment
PPE New Requirements
PPE Use

Workers' Compensation
Life of a Claim - FAQ
Managing Your Claims Review - FAQ
Using the JBWCP Claim Manual - FAQ

Workplace Violence
Violence Prevention Active Shooter Response
Violence Prevention Personal Safety
Violence Prevention Awareness - Key Warning Signs



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Safety Communications and Publications

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Summary of Features

- Court specific Videos
- Ergonomic Safety Communications
- Webinars
- Streaming Videos
- Sample Programs and Guides



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Conclusion

- Communicate with us...
- This web portal is for you...
- An evolutionary process...
- Quick responses...
- Take Advantage...



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Questions

Jim Szymanski, CSP
Bickmore Risk Control Analyst
Ergonomic Specialist
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answers@bickmore.net



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JBWCP Web Portal Tutorial

Thank you!



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Bickmore





February 21, 2017

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

E-mail: patrick.farrales@jud.ca.gov

RE: 2016 Claims Technical Administration Audit

Dear Mr. Farrales:

Please find attached 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 and staff at the third party administrator, Acclamation Insurance Management Services, Inc.

Bickmore stands ready to answer any questions. Please feel free to contact me at:

Phone: (916) 290-4618

E-mail: 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". The signature is written in a cursive, flowing style.

Jo Ann Wood, CPCU, AIC, RPLU, ARM
Manager, Claims Consulting Solutions

cc: Carol Azzarito cazzarito@aims4claims.com
Jacquelyn Miller JMiller@Bickmore.net
Angela Bernard ABernard@Bickmore.net
Greg Trout GTrout@Bickmore.net

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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. This year's audit evaluates only the technical administration.

To assist the JBWCP in assessing the performance of contracted workers' compensation technical services, we:

1. Solicited and analyzed claims data, and considered the 2015 audit report to assess AIMS since the conclusion of the prior audit (July 22, 2015). 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 150 claims for technical administration during the period October 31, 2016, through December 6, 2016. With the exception of Jo Ann Wood onsite for the initial week of the audit, electronic claim files were primarily reviewed offsite by Jo Ann Wood and Dennis Mitchell via remote access to AIMS's NavRisk system;
3. Interviewed AIMS staff about procedures administered by workers' compensation claims personnel, bill review personnel, utilization review personnel, and nurse case management personnel;
4. Communicated with AIMS Management throughout the audit, providing feedback on individual claim finding. AIMS was given the opportunity to provide rebuttals to feedback for auditors reconsideration of scoring through December 23, 2016; and
5. Provided preliminary audit results to the JBWCP and AIMS by teleconference on December 20, 2016.

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 to 2015 performance results, showing the change in percentage score. Exhibit I-2 illustrates technical performance by AIMS examiners based on claim assignments at time of audit.¹

This year's scoring included the addition of a separate "Supervision" component to highlight separate scoring of Supervisor and Examiner performance. Previously, supervision was included

¹ Most files had several different examiners assigned at various times during the audit period and dating our comments assists AIMS in evaluating an examiner's inherited performance.

within other scored components. Also new in 2016, the performance target is set at 85%, compared to 95% in 2015.

To arrive at our performance assessment we graded each claim included in Appendix A, "Audit Sample List." Appendix B, "AIMS Technical Scoring by Criteria with Exceptions" provides criteria or question number and claim number for criteria criticized. Worksheets were provided to AIMS for review of findings and use in providing audit feedback prior to the draft report. To maintain confidentiality these worksheets are not included with this report, but will be made available to authorized readers upon request.

Appendix C provides "Recommended Reserve Changes" showing our recommended *net reserve change* for the claims sample reviewed program wide as \$886,119. The program-wide recommended increase is a variance of 16% from the \$5,668,698 reserved program wide for the claims sample. Our actuaries advise us variances more than 10% may have an impact on actuarial studies. Since the recommended increase exceeds 10%, we recommend this be brought to the attention of your actuaries.

Opportunities for improvement are identified for AIMS where actual scores at the criteria level (see Appendix B) are below 90%, or where a score meets the performance target, but financial considerations compel a recommendation. We provide recommendations to improve performance in Table I-1. Recommendations relating to a criterion scoring below 85% are presented in **boldface**.

Table I-1
Recommendations to Improve Performance

Component	Actual Score	Target Score	Recommendations
<p>Intake Process</p> <p><i>01.01 Timely member reporting (85%)</i></p> <p><i>01.03 Initial contacts (87%)</i></p> <p><i>01.05 Timely triage nurse contact (75%)</i></p> <p><i>01.07 Planning additional investigation (82%)</i></p> <p><i>01.08 Assign field investigation promptly (76%)</i></p>	88%	85%	<p>We recommend the JBWCP request AIMS:</p> <ul style="list-style-type: none"> • Improve performance for timely reporting by continuing to provide additional training and stewardship for members who report claims later than five days of knowledge of injury; • Increase supervision to ensure examiners: <ul style="list-style-type: none"> — Complete initial claimant contacts within 24 hours and where unsuccessful, follow up for successful contacts within four days; — Communicate with the triage nurse and the claimant to promote contact by the triage nurse within one day; — Plan additional investigation when initial contacts develop conflicting information or questions of causation; and — Make written assignment to field investigator within three days when such investigation is necessary.
<p>Control of Claims</p> <p><i>02.04 Timely litigation updates (87%)</i></p> <p><i>02.05 Litigation budget (28%)</i></p> <p><i>02.10 Meeting federal statutory requirements (85%)</i></p>	91%	85%	<p>We recommend the JBWCP request AIMS to increase supervision to monitor for consistency in:</p> <ul style="list-style-type: none"> • Litigation management, including: <ul style="list-style-type: none"> — Reviewing and documenting reports from defense counsel communicating case strategy and evaluation updates; and — Establishing and monitoring a litigation budget based on the agreed strategy. • Compliance with the Medicare, Medicaid and SCHIP Extension Act of 2007 (MMSEA) by: <ul style="list-style-type: none"> — Identifying claimants eligible for Medicare by query to the CMS and documenting results of the query in the claim file; and — Reporting claims of Medicare-eligible claimants where ORM has been accepted,² according to the required schedule; and — Protecting Medicare's secondary payer status where claims of Medicare-eligible claimants are settled for a lump sum according to federal requirements.

² Acceptance of ORM generally occurs when compensability is accepted with certain types of claims excluded as outlined in the Mandatory Insurer Reporting Policy Guides.

Component	Actual Score	Target Score	Recommendations
<p>File Organization/ Documentation</p> <p><i>03.02 Ease of access (81%)</i></p> <p><i>03.05 Timely POA updates (82%)</i></p> <p><i>03.07 Establish target completion dates (84%)</i></p>	91%	85%	<p>We recommend the JBWCP request AIMS to:</p> <ul style="list-style-type: none"> • Improve ease of document access by: <ul style="list-style-type: none"> — Classifying document attachments in clearly defined categories and sub-categories for more complete delineation; — Requiring document names to include specific identification, such as: <ul style="list-style-type: none"> ✓ Physician name if the document is a medical report or bill; ✓ Investigator name and type of investigation; and ✓ Specific type of legal document. — Freezing the row containing column headings when scrolling through the document listing; and — Requiring documents be reviewed and electronically attached to the claim within three days of receipt. • Increase frequency of supervision to ensure examiners: <ul style="list-style-type: none"> — Update POA at: <ul style="list-style-type: none"> ✓ 90-day intervals for active indemnity claims;³ ✓ 180-day intervals for medical only and resolved indemnity claims; and ✓ Any time a significant event takes place requiring an update in case strategy. — Set new target dates for planned activities not completed by the current target date.
<p>Claim Resolution</p> <p><i>05.04 Timely response to authority requests (88%)</i></p>	93%	85%	<p>We recommend the JBWCP request AIMS to improve performance for following up for timely response to SAR by requiring:</p> <ul style="list-style-type: none"> • Examiner to complete the SAR within 10 days of receipt of required information; • Supervisor to communicate with the member to determine reason SAR remains outstanding more than 10 days from submission of the request, and obtain an acceptable target date for response; and • Supervisor to alert the Program Manager of any SAR outstanding beyond the agreed response target date.

³ Prior to August 2016, POA updates were required at 45-day intervals for indemnity claims, changing to 90-day intervals thereafter.

Component	Actual Score	Target Score	Recommendations
<p>Reserving</p> <p><i>06.01 Reserve balancing (86%)</i></p> <p><i>06.02 Timely adjustment (89%)</i></p> <p><i>06.04 Accurate VR reserves (80%)</i></p> <p><i>06.05 Accurate Medical reserves (93%)</i></p>	92%	85%	<p>We recommend the JBWCP request AIMS to improve:</p> <ul style="list-style-type: none"> • Consistency for balancing reserves against payments and expected payments at 90-day intervals; • Recognition of reserves requiring adjustment, making the adjustment timely and appropriately, and documenting using the reserve worksheet; • Reserve accuracy for vocational rehabilitation by setting reserves for the supplemental job disability benefit once it is apparent the member is unable to accommodate work restrictions; and • Reserve accuracy for future medical costs by: <ul style="list-style-type: none"> — Estimating cost of medical treatment through maximum medical improvement (MMI) and average annual costs thereafter for the length or required treatment; — Estimating costs based on annual medical costs once stabilized, post-MMI for the claimant's life expectancy if there is a reasonable expectation treatment will continue; and — Considering the claimant's co-morbid conditions as factors increasing costs or decreasing costs should medical documentation support decreased life expectancy. <p>We recommend the JBWCP notify its auditors of our recommendation to increase reserves by \$886,119.</p>
<p>Subrogation</p> <p><i>07.03 Communication with responsible party (75%)</i></p> <p><i>07.04 Pursuit of credit (67%)</i></p> <p><i>07.05 Potential recovery through risk transfer (50%)</i></p>	89%	85%	<p>We recommend the JBWCP request AIMS to increase supervision to improve:</p> <ul style="list-style-type: none"> • Pursuit of subrogation or risk transfer by: <ul style="list-style-type: none"> — Periodically contacting the responsible party or identified carrier to update the status of current payments; — Pursuing subrogation recovery, depositing the recovery, and posting the recovery to the claim record; and — Identifying and pursuing acceptance of risk transfer.
<p>Cost Containment</p> <p><i>09.02 Ergonomic evaluation (79%)</i></p>	96%	85%	<p>We recommend the JBWCP request AIMS to improve performance for use of ergonomic evaluation to promote return to work.</p>

Component	Actual Score	Target Score	Recommendations
Supervision <i>11.02 Timely initial claim review (88%)</i> <i>11.03 Oversight at appropriate intervals (80%)</i> <i>11.04 Provide appropriate guidance (88%)</i>	87%	85%	We recommend the JBWCP request AIMS management to use NavRisk system features to verify compliance monthly with supervisory oversight requirements for: <ul style="list-style-type: none"> • Initial review to assess claim severity, compensability, and subrogation issues within the first 7 – 14 days; • Ongoing review at 90-day intervals for active indemnity claims; • Ongoing review at 180-day intervals for FM claims; and • Providing appropriate and relevant guidance or re-direction to examiners when deficiencies for timeliness or quality are noted.

Appendix F includes the Audit Response of January 24, 2017 including cover letter executed by Cheryl A. Agee, AIMS VP Corporate Compliance – Workers Compensation along with the Interoffice Memorandum dated January 13, 2017 detailing audit analysis and AIMS’ improvement strategy by Carol L. Azzarito, AIMS Program Manager. Both documents are copied to Lynn Cavalcanti, AIMS Sr. VP Operations who is responsible to ensure resources are available to implement the improvement strategy. The improvement strategy is consistent with our recommendations except the response indicates the assigned senior examiners reevaluated claims involved in the reserving increase variance of \$886,119 and increased reserves per their calculation by \$815,517.60, a lesser increase by \$70,601.40. As the calculation by senior examiners is less than a 10% variance from our recommendation, we find this acceptable. Still the reserve change implemented is a 13.9% variance from the \$5,885,119 reserved for the claims sample. Therefore, an alert to the JBWCP’s actuaries continues to be recommended as the reserve change variance exceeds 10%.

We recommend our report be read in its entirety.

Exhibit I-1

Summary Scores by Component with Comparisons

Claims Technical Administration Components	2016	2015 ⁴	2016 to 2015 + or (-) Percentile Change	Performance Target	2016 Percentile Comparison to Target
01 Intake Process	88%	84%	4	85%	3
02 Control of Claims	91%	91%	0	85%	6
03 File Organization/Documentation	91%	82%	9	85%	6
04 Claim Investigation	92%	51%	41	85%	7
05 Claim Resolution	93%	89%	4	85%	8
06 Reserving	92%	94%	(2)	85%	7
07 Subrogation	89%	50%	39	85%	4
08 Administrator Effectiveness	91%	94%	(3)	85%	6
09 Cost Containment	96%	97%	(1)	85%	11
10 Reporting to Excess Carriers	100%	50%	50	85%	15
11 Supervision	87%	70%	17	85%	2
Technical Overall Score	91%	86%	5	85%	6

⁴ Figure II-3 demonstrates the 2015 scoring transition of supervision criteria formerly within components 02 and 08 by criteria to component 11 for 2016 to 2015 comparison. Changes to the 2015 scoring are italicized.

Exhibit I-2

Scores Summary by Examiner

Examiner Initials	Claims in Sample	Yes ⁵	No ⁶	N/A ⁷	Actual Weighted	Possible Weighted	Score
AW	13	400	41	378	400	441	91%
BM*	21	631	63	629	631	694	91%
CB*	11	264	28	401	264	292	90%
CV	14	400	71	411	400	471	85%
DC	18	524	41	569	524	565	93%
JT	3	82	4	103	82	86	95%
LM	18	514	62	558	514	576	89%
LP	18	497	52	585	497	549	91%
MR*	1	21	1	41	21	22	95%
RB	17	548	48	475	548	596	92%
US	16	473	39	496	473	512	92%
Total	150	4,354	450	4,646	4,354	4,804	91%

*Former staff member

⁵ Performance meets requirement.

⁶ Performance needs improvement to meet requirement.

⁷ Performance not required during audit period or for current case development.

II. Audit Analysis

AIMS initiated third party claims administration services on October 1, 2014, consolidating claims previously handled by CorVel's northern and southern California locations into AIMS' Sacramento offices. The JBWCP Claims technical team includes:

- 1 Program Manager;
- 1 Assistant Program Manager;
- 2 Claim Supervisors;
- 9 Senior Examiners;
- 1 Future Medical (FM) Examiner;
- 1 Medical Only (MO) Examiner; and
- 3 Administrative Support Staff.

Staff described above is dedicated to the account, with the two supervisors providing oversight of day-to-day claims administration, and guided by Special Account Instructions which set forth required supervision timeframes. Caseloads are well managed according to contractual requirements specifying the maximum examiner caseload at 130 pending claims. Since caseloads include indemnity, FM, and MO claims, we usually apply a formula which weights FM and MO claims at 50% of an indemnity claim. When the formula is applied they meet the contractual requirement.

**Table II-1
Pending Caseloads**

Examiner	Actual Pending Claims				Formula Applied Pending Claims			
	FM	MO	IND	Total	FM	MO	IND	Total
AW	7	3	118	128	4	2	118	123
CV	25	8	102	135	13	4	102	119
DC	1		95	96	1		95	96
EH	183		5	188	92		5	97
JT		81		81		41		41
LM	1	2	107	110	1	1	107	109
LP	11		113	124	6		113	119
RB	21	4	109	134	11	2	109	122
SD	5	3	122	130	3	2	122	126
US	9	6	105	120	5	3	105	113
Total	263	107	876	1,246	132	54	876	1,061

Neither supervisor maintains a caseload so as to promote dedication to supervision and quality control.

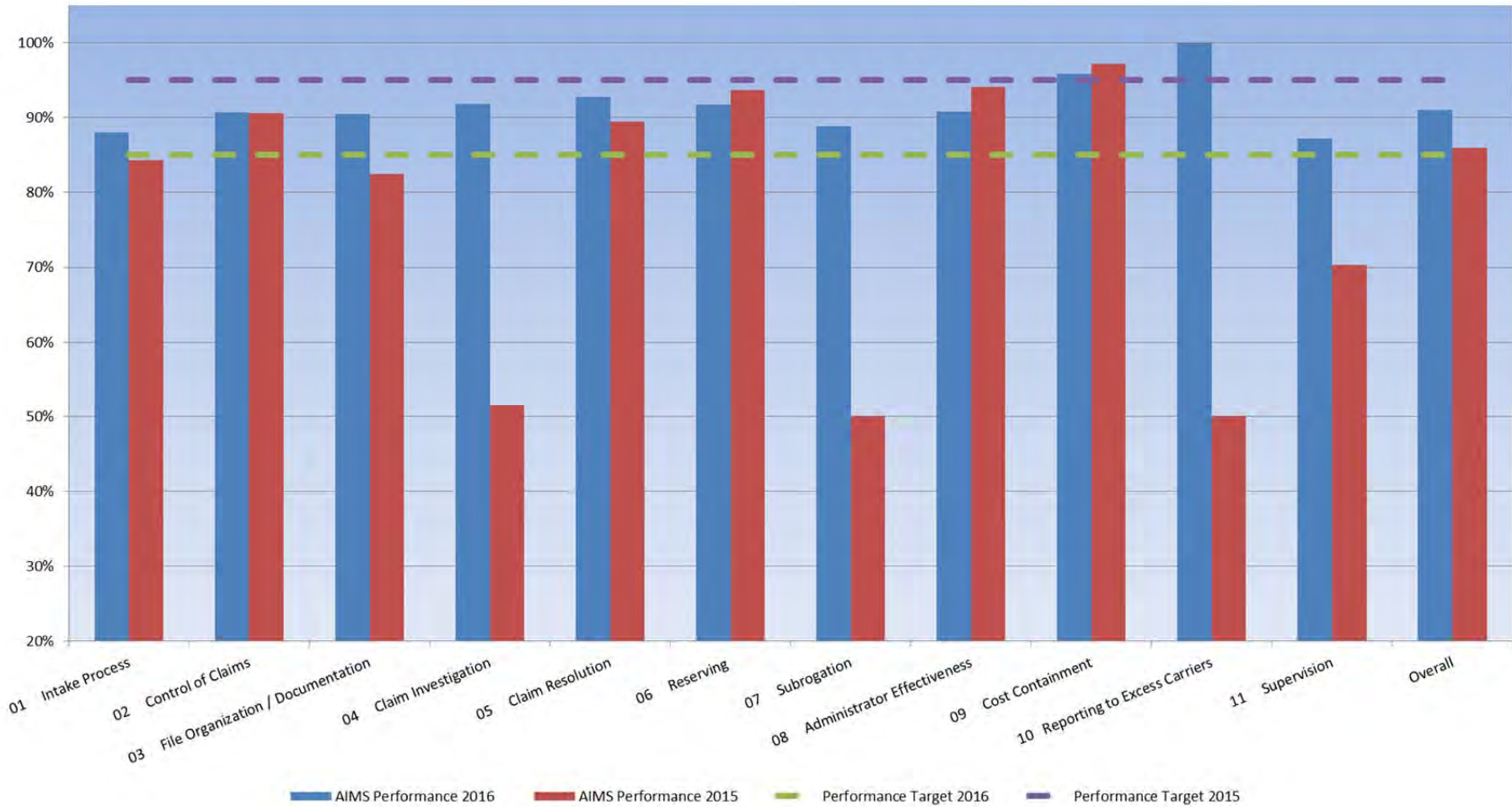
The claims technical team receives support for cost containment activities from Allied Managed Care, Inc. (AMC), an AIMS subsidiary with separate contract provisions.

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 technical guidelines to develop the audit criteria detailed in Appendix B.

Figure II-1, "Summary Technical Scoring" provides a graphic illustration of performance scores comparing AIMS 2016 performance to 2015. This year's results reflect an overall five percentile point improvement to 91%. Performance for seven components improved, while three reflect minor worsening, and one is the same.

Figure II-1

Summary Technical Scoring



We find AIMS meets contract requirements for appropriate staff and procedures. Below we discuss our recommendations and the audit response along with recommendations for resolving any variances.

1. Intake Process

Score: 88%

The component score reflects a four-point improvement from the prior audit.⁸

Timely reporting by members remains at 85%, with 15 of the 102 qualifying claims reported late. This suggests steps taken by AIMS following the prior audit to monitor and provide stewardship to late-reporting members have not yet made an impact.

Timely initial contacts with the claimant improved significantly (from 69% to 87%) meeting the new target. Making timely initial contact with the triage nurse also shows substantial improvement (from 57% to 75%), but still falls short of target.

Both criteria for **initial investigation** deteriorated to a combined 80% from 100% in the prior audit.

We recommend the JBWCP request AIMS:

- Improve performance for timely reporting by continuing to provide additional training and stewardship for members who report claims later than five days of knowledge of injury;
- Increase supervision to ensure examiners:
 - Complete initial claimant contacts within 24 hours and where unsuccessful, follow up for successful contacts within four days;
 - Communicate with the triage nurse and the claimant to promote contact by the triage nurse within one day;
 - Plan additional investigation when initial contacts develop conflicting information or questions of causation; and
 - Make written assignment to field investigator within three days when such investigation is necessary.

⁸ Based on the revised 2015 score.

2. Control of Claims

Score: 91%

The overall component score remains the same as the prior audit.

The **litigation management** scoring deteriorated overall by four percentile points. The largest decline was (from 96% to 87%) in counsel's timely reporting of litigation updates. Establishing and monitoring litigation budgets continues to score poorly at 28%, a one point decline from the prior audit.

Control and documentation of **payments** continues to score well at 97%.

Statutory compliance reflects a five-point improvement (from 90% to 95%) for state requirements and a three-point improvement (82% to 85%) for federal requirements. There appears to be an insufficient understanding of Medicare reporting requirements with respect to claims where ongoing responsibility for medical (ORM) has been accepted, and the claimant is Medicare-eligible, regardless of interest in a lump-sum settlement. Lump sum settlements, which may or may not require a Medicare Set Aside (MSA) Agreement, require reporting as a total payment obligation to the claimant (TPOC).

These two types of reporting must be documented to demonstrate that AIMS is meeting its obligations as reporting agent for the JBWCP, the responsible reporting entity (RRE) subject to potential fines for claim not reported to the Center for Medicare and Medicaid Services (CMS).

Instructions for reporting both ORM and TPOC are found in Chapter 6 of the CMS Liability, No Fault Insurance and Workers' Compensation User Guide, Chapter III, Policy Guidance, located here:

<https://www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Mandatory-Insurer-Reporting-For-Non-Group-Health-Plans/Downloads/New-Downloads/NGHPUserGuideVer51Ch3Policy.pdf>

A complete listing of all CMS Mandatory Insurance Reporting Requirements is found here.⁹

Compensability decisions are timely and discussed with members, with AIMS achieving 94% compliance for both audit years.

We recommend the JBWCP request AIMS to increase supervision to monitor for consistency in:

- Litigation management, including:
 - Timely reviewing and documenting reports from defense counsel communicating case strategy and evaluation updates; and
 - Establishing and monitoring a litigation budget based on the agreed strategy.

⁹ <https://www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Mandatory-Insurer-Reporting-For-Non-Group-Health-Plans/NGHP-User-Guide/NGHP-User-Guide.html>.

- Compliance with the Medicare, Medicaid and SCHIP Extension Act of 2007 (MMSEA) by:
 - Identifying claimants eligible for Medicare by query to the CMS and documenting results of the query in the claim file; and
 - Reporting claims of Medicare-eligible claimants where ORM has been accepted, according to the required schedule; and
 - Protecting Medicare's secondary payer status where claims of Medicare-eligible claimants are settled for a lump sum as required.

3. File Organization/Documentation

Score: 91%

This component reflects an overall nine-point improvement from the prior audit.

Document maintenance reflects largest point increase for ease of access, improving 28 percentile points (from 53% to 81%), a significant improvement, although not yet meeting the new target. Documents may have been easier to locate during this year's audit as only one TPA was involved. Document classifications and names still do not reflect enough information to identify many documents.

Use of information reflects a combined subcomponent score of 94%, a one point improvement.

Disposition plans continue to require improvement, with the subcomponent scoring improving slightly from last year. Timely updates improved by two percentile points (from 80% to 82%) and planning activities with new target dates improved by 22 percentile points (62% to 84%), both falling slightly short of the target.

Timeliness standards for updating disposition plans have been extended to 90-day intervals from 45-day intervals for indemnity claims.

Communication reflects a nine-point improvement (from 84% to 93%).

We recommend the JBWCP request AIMS to:

- Improve ease of document access by:
 - Classifying document attachments in clearly defined categories and sub-categories for more complete delineation;
 - Requiring document names to include specific identification, such as:
 - ✓ Physician name if the document is a medical report or bill;
 - ✓ Investigator name and type of investigation; and
 - ✓ Specific type of legal document.

- Freezing the row containing column headings when scrolling through the document listing; and
- Requiring documents be reviewed and electronically attached to the claim within three days of receipt.
- Increase frequency of supervision to ensure examiners:
 - Update POA at:
 - ✓ 90-day intervals for active indemnity claims;¹⁰
 - ✓ 180-day intervals for medical only and resolved indemnity claims; and
 - ✓ Any time a significant event takes place requiring an update in case strategy.
 - Set new target dates for planned activities not completed by the current target date.

4. Claim Investigation

Score: 92%

This component reflects an overall improvement of 41 percentile points (from 51% to 92%).

The prior year result was driven by timely and appropriate use of the Insurance Services Office's (ISO) ClaimSearch indexing system in only 40% of qualifying claims. This represented a significant underutilization of a key **outside investigative service**. The result improved to 92% this year, driving the overall component result.

5. Claim Resolution

Score: 93%

This component reflects an overall three point improvement from the prior audit.

Pre-litigation resolution assessment scores reflect no change from the previous year and indicate examiners recognize opportunities and assess values for settlements in 94% of qualifying claims prior to litigation.

The **resolution authority** subcomponent also reflects no overall change in scoring; however, use of the settlement authority request (SAR) to document settlement rationale improved by 22 percentile points (from 69% to 91%). Timely follow up on pending settlement requests scores 88%, a one-point decline from the prior audit.

¹⁰ For most of the audit period, POA updates were required at 45-day intervals for indemnity claims, changing to 90-day intervals in August 2016.

We recommend the JBWCP request AIMS to improve performance for following up for timely response to SAR by requiring:

- Examiners to complete the SAR within 10 days of receipt of required information;
- Supervisors to communicate with the member to determine reason SAR remains outstanding more than 10 days from submission of the request, and obtain an acceptable target date for response; and
- Supervisors to alert the Program Manager of any SAR outstanding beyond the agreed response target date.

6. Reserving

Score: 92%

The reserving component reflects a three-point decline from the prior audit.

Scoring for the requirement for examiners to **balance reserves** against required payments and payments actually made at 90-day intervals slipped eight percentile points (from 94% to 86%), just meeting the new target.

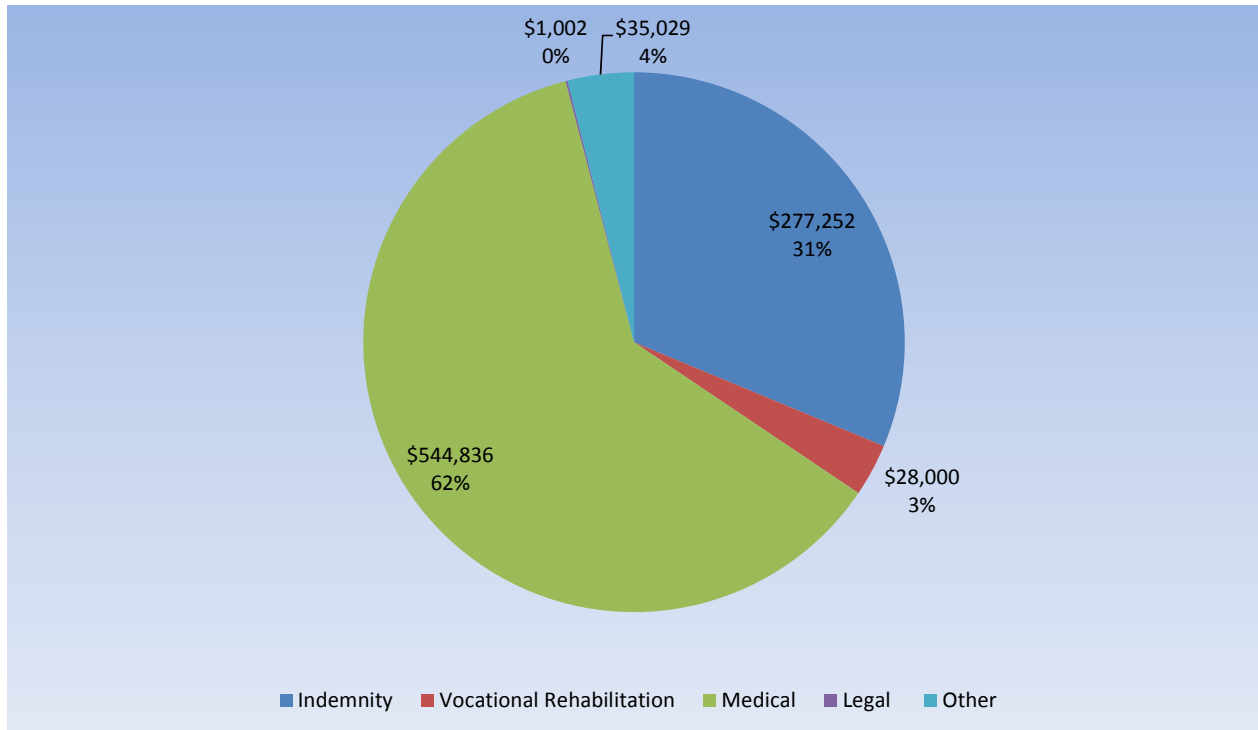
We note a four-point improvement in the requirement for timely **review and adjustment of reserves**, including documentation of reserve calculation (from 85% to 89%). The interval requirement for documenting reserve review for active indemnity claims was increased from 45 to 90 days. Effective in August 2016, this change would have minimal impact on audit results.

In spite of a 94% score for **reserve accuracy** (a one point deterioration from the prior audit), we recommend 14 reserve increases and one decrease totaling \$886,119, representing 16% of the overall \$5,668,698 reserves in the audit sample as noted in Appendix A. Per our actuaries, a variance of less than 10% has little impact on actuarial studies. Since we propose adjustments exceeding 10%, we recommend you bring this to the attention of the JBWCP's actuaries.

Medical reserves comprised almost two-thirds of the total recommended increases, followed by indemnity, other expense, vocational rehabilitation and legal reserves. Figure II-2 graphically reflects the total reserve increases by reserve category.

Figure II-2

Recommended Reserve Increases by Reserve Category



Appendix C reflects our reserve recommendations for each of the 15 claims.

We recommend the JBWCP request AIMS increase supervision to improve:

- Consistency for balancing reserves against payments and expected payments at 90-day intervals;
- Recognition of reserves requiring adjustment, making the adjustment timely and appropriately, and documenting using the reserve worksheet;
- Reserve accuracy for vocational rehabilitation by setting reserves for the supplemental job disability benefit once it is apparent the member is unable to accommodate work restrictions; and
- Reserve accuracy for future medical costs by:
 - Estimating cost of medical treatment through maximum medical improvement (MMI) and average annual costs thereafter for the length or required treatment;
 - Estimating costs based on annual medical costs once stabilized, post-MMI for the claimant's life expectancy if there is a reasonable expectation treatment will continue; and

- Considering the claimant's co-morbid conditions as factors increasing costs or decreasing costs should medical documentation support decreased life expectancy.

We recommend the JBWCP notify its auditors of our recommendation to increase reserves by \$886,119.

7. Subrogation

Score: 89%

This component reflects improvement of 39 percentile points (from 50% to 89%).

With only 10 of the 150 sample claims having a subrogation or risk transfer component, minimal changes can reflect a high percentage point increase or decrease. Nevertheless, it is important to note **subrogation recognition** improved from 50% to 100%, based on six qualifying claims in last year's audit and 10 claims this year.

More aggressive **pursuit of subrogation** opportunities identified is still required by periodically contacting responsible parties or insurance carriers (improved from 50% to 75%) and assessing whether to pursue a credit against the claimant's third party recovery to mitigate future payments (improved from 0% to 67%). We also note two opportunities for risk transfer recovery (other than subrogation) with one recognized and pursued, scoring 50% (no change from the prior audit).

We recommend the JBWCP request AIMS to increase supervision to improve:

- Pursuit of subrogation or risk transfer by:
 - Periodically contacting the responsible party or identified carrier to update the status of current payments;
 - Pursuing subrogation recovery, depositing the recovery, and posting the recovery to the claim record; and
 - Identifying and pursuing acceptance of risk transfer.

8. Administrator Effectiveness

Score: 91%

This component measures the examiner's follow up on the claims handling guidance and instruction the supervisor provides. This year's score of 91% is actually a three-point deterioration from last year,¹¹ as two (11.03 and 11.04) are measured in this year's supervision component.

This year's slight deterioration may have been impacted by the significant number of transferred claims as a result of turnover during the audit period. Once staff stabilizes the

¹¹ Based on the revised 2015 score.

expectation should be for examiner acknowledgment and follow up in 95% of the sample claims.

9. Cost Containment

Score: 96%

This component measures utilization of nurse case management, ergonomic evaluation, utilization review, and bill review. Performance for this year is essentially the same as last year, declining by one point.

We note assignment of **nurse case management** in 90% of the qualifying claims. The JBWCP requires ergonomic evaluations discussed with the member once recommended by the primary treating physician or the Panel Qualified or Agreed Medical Examiner (PQME or AME). Ergonomic evaluation must also be considered as part of an aggressive return-to-work program. If the member or examiner feel the work station may be contributing to extended disability, it may be appropriate to bring up the discussion with the physician or proceed with an ergonomic assessment. This year's score for **ergonomic evaluation usage** increased four percentile points (from 75% to 79%), but not yet meeting target.

Both **utilization review usage** and **medical bill review usage** scored 100%. We attribute this to the support from AMC with timely processing of UR and medical bills and linkage to AIMS' NavRisk system.

We recommend the JBWCP request AIMS to improve performance for use of ergonomic evaluation to promote return to work.

10. Reporting to Excess Carriers

Score: 100%

This component reflects significant improvement, up 50 percentile points from last year (from 50% to 100%). Because of the JBWCP's high self-insured retention, only two claims qualified for this component and both were reported appropriately to the excess carrier.

11. Supervision

Score: 87%

This component is assessed separately this year. Figure II-3 demonstrates transition of supervision evaluation criteria producing last year's results to the new component assessing supervision. The 2015 component scores are updated in Exhibit I-1 to reflect these changes and are also used to make year-to-year comparisons.

Figure II-3

2015 Audit Criteria Transition to New Supervision Component

Component (Criteria)	2015 Actual Findings (a)	2015 Required Findings (b)	Actual Findings Moved (c)	Required Findings Moved (d)	Original 2015 Component Score Including Supervision [(c) / (d)]	Component Scores Used in Exhibit I-1 [(a - c) / (b - d)]
01 Intake Process (01.03 set up and assign within 1 day; 01.10 initial supervisory claim review)	216	261	55	70	83%	84%
08 Administrative Effectiveness (08.01 interval supervisor oversight; 08.02 supervisor guidance)	159	217	111	166	73%	94%
11 Supervision (11.01 – 11.04)	N/A	N/A	166	236	N/A	70%

Supervision scoring improved by 17 percentile points for this year (from 70% to 87%) driven by much-improved performance for **initial claim review** and improved consistency in meeting timeframe requirements for oversight. Even with these significant improvements the target performance falls short in meeting requirements for **ongoing supervision** and just meets the new target for initial review and providing appropriate claims handling guidance.

Supervisor diary interval requirements changed in August 2016 and all indemnity claims require a 90-day diary and MO claims of 180 days. The incurred amount is no longer a factor in determining the diary review interval.

Claim setup and assignment to an examiner is critical to ensure timely contact and investigation and performance improved by eight percentile points (from 86% to 94%).

We recommend the JBWCP request AIMS management to use NavRisk system features to verify compliance monthly with supervisory oversight requirements for:

- Initial review to assess claim severity, compensability, and subrogation issues within the first 7 – 14 days;
- Ongoing review at 90-day intervals for active indemnity claims;

- Ongoing review at 180-day intervals for FM claims; and
- Providing appropriate and relevant guidance or re-direction to examiners when deficiencies for timeliness or quality are noted.

Appendix A

Sample Audit List

Item	Claim Number	Occurrence Date	Claim Type	Examiner	Reserve*	Recommended Reserve*
1	JC03000889	9/3/2003	TD	RB	1,013,999	1,013,999
2	170000024JUD	7/14/2016	TD	RB	4,505	4,505
3	160000220JUD	9/25/2015	TD	CV	42,983	42,983
4	160000237JUD	10/15/2015	TD	BM	0	0
5	JC14020009	7/5/2013	FM	CB	33,940	33,940
6	160000024JUD	9/3/2014	TD	BM	33,926	33,926
7	150000587JUD	5/15/2015	TD	DC	0	0
8	160000235JUD	9/15/2015	TD	US	10,524	10,524
9	170000103JUD	7/27/2016	TD	CV	9,421	9,421
10	160000385JUD	12/28/2015	TD	AW	60,374	77,847
11	160000300JUD	10/29/2015	TD	LP	0	0
12	160000053JUD	7/10/2015	TD	BM	0	0
13	160000342JUD	12/1/2015	TD	LP	12,913	12,913
14	JC13020423	2/19/2013	FM	CB	7,918	19,352
15	160000179JUD	9/10/2015	TD	RB	52,072	52,072
16	160000525JUD	2/11/2016	MO	LM	2,694	2,694
17	160000246JUD	10/13/2015	TD	US	0	0
18	JC10000645	4/14/2010	TD	US	121,149	154,034
19	170000013JUD	7/20/2014	TD	DC	3,294	3,294
20	160000080JUD	7/27/2015	TD	RB	8,349	8,349
21	160000734JUD	6/16/2016	TD	LM	10,924	10,924
22	160000197JUD	9/15/2015	TD	RB	5,396	5,396
23	160000281JUD	11/2/2015	TD	DC	0	0
24	160000130JUD	7/13/2015	TD	US	0	0
25	160000404JUD	11/17/2015	TD	RB	80,107	80,107
26	150000558JUD	6/1/2015	FM	CB	18,417	18,417
27	150000601JUD	6/23/2015	TD	AW	0	0
28	160000358JUD	12/16/2015	TD	BM	30,832	30,832
29	160000106JUD	8/4/2015	TD	RB	0	0
30	160000315JUD	11/16/2015	TD	AW	13,782	13,782
31	JC13020612	5/14/2013	TD	US	42,663	12,745
32	170000012JUD	7/5/2016	TD	RB	5,274	5,274
33	JC10000652	4/2/2010	TD	LP	74,492	74,492
34	JC13020675	6/13/2013	TD	AW	68,620	115,708
35	JC13020421	2/19/2013	TD	LP	47,815	47,815
36	160000359JUD	12/18/2015	TD	DC	25,901	25,901
37	160000350JUD	11/13/2015	TD	CV	20,297	20,297
38	160000185JUD	9/10/2015	TD	LM	0	0
39	JC14020354	1/24/2014	TD	DC	94,923	94,923
40	JC13020683	5/17/2013	FM	CB	23,161	23,161
41	160000613JUD	4/21/2016	TD	LP	0	0

Item	Claim Number	Occurrence Date	Claim Type	Examiner	Reserve*	Recommended Reserve*
42	JC12020271	12/5/2011	TD	AW	125,441	176,147
43	JC11000258	11/1/2010	TD	LM	104,857	104,857
44	JC12020691	6/12/2012	FM	CB	25,192	431,661
45	160000233JUD	9/20/2014	TD	CV	7,478	7,478
46	160000255JUD	8/1/2015	TD	DC	34,554	34,554
47	160000157JUD	8/31/2015	TD	US	0	0
48	160000230JUD	10/6/2015	TD	LM	0	0
49	160000564JUD	3/21/2016	TD	DC	7,637	67,364
50	160000272JUD	10/27/2015	TD	CV	25,835	25,835
51	160000738JUD	10/30/2015	TD	BM	4,040	4,040
52	160000278JUD	10/26/2015	TD	LP	840	840
53	160000436JUD	5/2/2015	TD	DC	9,628	9,628
54	JC07020001	9/15/2010	TD	LP	126,846	151,176
55	160000245JUD	9/8/2015	TD	LP	29,323	29,323
56	160000418JUD	1/14/2016	TD	LM	12,612	12,612
57	160000277JUD	10/2/2015	TD	BM	53,321	96,515
58	150000499JUD	4/17/2015	TD	AW	72,367	72,367
59	JC14020525	2/14/2014	TD	LM	114,300	114,300
60	JC14020142	9/4/2013	FM	CB	34,079	42,841
61	170000022JUD	7/12/2016	TD	RB	3,647	3,647
62	160000330JUD	11/18/2015	TD	BM	26,661	26,661
63	170000119JUD	8/22/2016	MO	JT	0	0
64	JC14020262	11/4/2013	TD	LM	66,686	72,686
65	160000182JUD	9/10/2015	TD	MR	0	0
66	JC14020040	7/22/2013	TD	LP	92,417	92,417
67	160000045JUD	7/9/2015	TD	BM	6,422	6,422
68	160000258JUD	10/21/2015	TD	CV	19,361	19,361
69	160000347JUD	6/1/2015	TD	AW	31,308	31,308
70	JC12020389	8/22/2011	TD	BM	86,733	86,733
71	150000617JUD	6/26/2015	TD	AW	18,117	18,117
72	170000031JUD	12/16/2015	TD	BM	0	0
73	160000161JUD	8/21/2015	TD	LM	0	0
74	160000373JUD	12/22/2015	TD	LM	0	0
75	160000534JUD	3/3/2016	MO	JT	3,650	3,650
76	JC03000186	4/16/2002	TD	CV	120,720	120,720
77	160000360JUD	12/7/2015	TD	RB	26,231	26,231
78	JC12020249	11/16/2011	TD	CB	10,627	10,627
79	160000303JUD	11/6/2015	TD	LM	47,047	47,047
80	160000099JUD	8/3/2015	MO	JT	0	0
81	170000018JUD	7/8/2016	TD	BM	23,851	23,851

Item	Claim Number	Occurrence Date	Claim Type	Examiner	Reserve*	Recommended Reserve*
82	JC14020504	4/21/2014	TD	LP	0	0
83	160000003JUD	6/29/2015	TD	LP	31,033	31,033
84	160000048JUD	7/8/2015	TD	AW	52,036	52,036
85	160000319JUD	5/1/2014	TD	RB	0	0
86	160000295JUD	11/3/2015	TD	CV	81,072	81,072
87	160000163JUD	8/3/2015	TD	LP	63,002	63,002
88	160000116JUD	6/3/2015	TD	CV	921	81,254
89	160000344JUD	12/7/2015	TD	DC	78,955	78,955
90	160000089JUD	7/30/2015	TD	DC	3,816	3,816
91	160000514JUD	3/1/2016	TD	RB	0	0
92	160000340JUD	11/17/2015	TD	DC	0	0
93	160000282JUD	9/23/2015	TD	CV	0	0
94	170000015JUD	6/13/2016	TD	US	11,041	11,041
95	160000348JUD	8/26/2015	TD	LM	0	0
96	160000180JUD	8/10/2015	TD	DC	0	0
97	160000155JUD	7/1/2014	TD	LM	0	0
98	150000590JUD	5/11/2015	TD	LP	31,277	31,277
99	160000117JUD	6/25/2015	TD	BM	38,761	38,761
100	JC14020396	2/7/2014	TD	RB	84,166	84,166
101	JC11000711	5/4/2011	FM	CB	0	0
102	JC11000287	11/10/2010	TD	LM	73,243	190,120
103	JC13020522	11/26/2012	TD	BM	62,990	62,990
104	160000411JUD	1/11/2016	TD	AW	0	0
105	160000119JUD	8/12/2015	TD	US	25,629	25,629
106	160000171JUD	8/5/2015	TD	DC	42,232	42,232
107	160000079JUD	7/22/2015	TD	DC	53,196	53,196
108	160000200JUD	9/17/2015	TD	BM	27,207	27,207
109	160000029JUD	7/8/2015	TD	BM	0	0
110	160000194JUD	9/18/2015	TD	US	30,569	30,569
111	JC14020333	1/7/2014	TD	LP	144,911	144,911
112	170000009JUD	5/20/2016	TD	US	0	0
113	160000211JUD	9/22/2015	TD	RB	0	0
114	160000398JUD	12/15/2015	TD	US	9,819	9,819
115	160000606JUD	4/19/2016	TD	BM	12,979	12,979
116	160000017JUD	6/4/2015	TD	LP	0	0
117	160000403JUD	1/7/2016	TD	DC	0	0
118	160000496JUD	2/19/2016	TD	LP	30,640	41,398
119	160000204JUD	10/14/2014	TD	CV	0	0

Item	Claim Number	Occurrence Date	Claim Type	Examiner	Reserve*	Recommended Reserve*
120	160000432JUD	9/15/2015	FA	DC	0	0
121	160000700JUD	5/10/2016	TD	US	13,528	13,528
122	160000506JUD	1/28/2016	TD	RB	0	0
123	JC13020411	8/23/2012	TD	BM	77,116	77,116
124	JC13020638	5/22/2013	FM	CB	26,506	26,506
125	160000382JUD	11/25/2015	TD	CV	8,614	8,614
126	170000040JUD	4/11/2016	TD	US	0	0
127	160000365JUD	11/30/2014	TD	BM	16,162	16,162
128	160000144JUD	8/5/2015	TD	DC	0	0
129	160000112JUD	8/7/2015	TD	DC	22,778	22,778
130	160000438JUD	1/19/2016	TD	BM	4,669	4,669
131	160000289JUD	1/2/2015	TD	US	10,481	10,481
132	JC13020739	11/5/2012	TD	CB	19,486	19,486
133	160000405JUD	1/7/2016	TD	RB	38,217	38,217
134	JC08020009	5/23/2008	TD	BM	85,381	85,381
135	JC06020003	6/20/2006	TD	CV	89,108	89,108
136	JC07000004	1/12/2006	TD	AW	355,954	355,954
137	JC13020232	8/31/2012	TD	US	17,260	17,260
138	JC11000179	9/1/2010	FM	CB	21,978	21,978
139	170000101JUD	8/16/2016	TD	RB	5,006	5,006
140	160000234JUD	10/9/2015	TD	CV	97,672	97,672
141	160000149JUD	8/17/2015	TD	LM	61,838	61,838
142	150000595JUD	6/17/2015	TD	AW	9,588	9,588
143	160000495JUD	2/24/2016	TD	LP	43,538	43,538
144	160000154JUD	8/21/2015	TD	AW	57,495	57,495
145	160000626JUD	4/22/2016	TD	BM	32,304	32,304
146	160000442JUD	1/6/2016	TD	LM	0	0
147	160000170JUD	9/3/2015	TD	LM	25,816	25,816
148	160000064JUD	6/17/2015	TD	US	66,490	66,490
149	150000618JUD	6/26/2015	TD	LP	50,508	50,508
150	JC13020046	8/2/2012	TD	LM	69,221	69,221
Total:					5,668,698	6,554,817
*Boldface type indicates reserve change			Difference (+/-)		886,119	

Appendix B

AIMS Technical Scoring by Criteria with Exceptions

Category, Subcategory and Criteria Scores with Exceptions

Category, Subcategory and Criteria		Number of Responses			Weighted		Score
01 Intake Process							
1	Initial report and set up	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
01.01	Did member report claim within 5 days of knowledge?	87	15	48	87	102	85%
01.02	Does examiner appropriately address member coverage and injured worker employment?	100	5	45	100	105	95%
<i>Subcategory Total</i>		187	20	93	187	207	90%
2	Initial contacts	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
01.03	Is initial contact made with claimant timely (within one day) and appropriately?	87	13	50	87	100	87%
01.04	Is initial contact made with member timely (within one day) and appropriately?	96	4	50	96	100	96%
01.05	Is initial contact made with triage nurse timely (within one day) and appropriately?	70	23	57	70	93	75%
01.06	Is initial contact made through Court Liaison with employee's supervisor timely (within one day) and appropriately?	79	4	67	79	83	95%
<i>Subcategory Total</i>		332	44	224	332	376	88%
3	Initial investigation	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
01.07	Where information developed in initial contacts is insufficient for decision making, is additional investigation planned?	41	9	100	41	50	82%
01.08	Is field investigator assigned timely (within 3 working days of concurrence receipt) and appropriately (using written assignment)?	19	6	125	19	25	76%
<i>Subcategory Total</i>		60	15	225	60	75	80%
01 Intake Process		579	79	542	579	658	88%
(85% target)							

Exceptions (Questions with 'No' Answers)

CLAIM#	QUESTION
150000601JUD	01.03
150000601JUD	01.05
160000024JUD	01.03
160000024JUD	01.02
160000024JUD	01.06
160000048JUD	01.01
160000048JUD	01.05

Category, Subcategory and Criteria Scores with Exceptions

160000079JUD	01.05
160000089JUD	01.03
160000099JUD	01.05
160000106JUD	01.08
160000116JUD	01.08
160000116JUD	01.07
160000116JUD	01.06
160000119JUD	01.05
160000130JUD	01.01
160000149JUD	01.05
160000154JUD	01.01
160000157JUD	01.04
160000157JUD	01.03
160000157JUD	01.05
160000163JUD	01.01
160000163JUD	01.05
160000170JUD	01.05
160000170JUD	01.01
160000171JUD	01.05
160000179JUD	01.03
160000180JUD	01.05
160000185JUD	01.03
160000204JUD	01.01
160000211JUD	01.01
160000220JUD	01.05
160000233JUD	01.02
160000233JUD	01.08
160000233JUD	01.04
160000233JUD	01.03
160000233JUD	01.05
160000234JUD	01.05
160000234JUD	01.01
160000235JUD	01.05
160000235JUD	01.01
160000235JUD	01.07
160000237JUD	01.03
160000245JUD	01.02
160000245JUD	01.04
160000255JUD	01.02
160000255JUD	01.07
160000255JUD	01.03
160000255JUD	01.05
160000282JUD	01.01
160000295JUD	01.01
160000300JUD	01.07
160000300JUD	01.01
160000303JUD	01.05
160000330JUD	01.07
160000340JUD	01.05
160000342JUD	01.03

Category, Subcategory and Criteria Scores with Exceptions

160000342JUD	01.08
160000344JUD	01.05
160000350JUD	01.01
160000358JUD	01.08
160000360JUD	01.03
160000360JUD	01.05
160000360JUD	01.04
160000360JUD	01.06
160000373JUD	01.03
160000404JUD	01.01
160000404JUD	01.03
160000405JUD	01.05
160000496JUD	01.06
160000525JUD	01.02
160000700JUD	01.05
160000734JUD	01.08
170000012JUD	01.07
170000022JUD	01.07
170000103JUD	01.01
170000103JUD	01.07
170000119JUD	01.05
170000119JUD	01.07

Category, Subcategory and Criteria Scores with Exceptions

02 Control of Claims

		Yes	No	N/A	Actual	Required	Pct
1	Litigation management						
02.01	Is defense attorney referral made to an approved attorney, or exception explained?	43	0	107	43	43	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)?	40	1	109	40	41	98%
02.03	Does assignment to defense attorney communicate evaluation and purpose?	40	2	108	40	42	95%
02.04	Is defense attorney's litigation plan and updates obtained timely and examiner's intercession implemented, with search link copied to client representative and / or e-mail of legal correspondence provided?	40	6	104	40	46	87%
02.05	Is litigation budget established and monitored?	13	34	103	13	47	28%
<i>Subcategory Total</i>		176	43	531	176	219	80%
2	Payments						
02.06	Is reason for payment documented (vendors required to include claimant name and claim number on invoice)?	124	4	22	124	128	97%
02.07	Is payment timely and where payment is disputed, is dispute resolution addressed timely and appropriately?	136	4	10	136	140	97%
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?	7	0	143	7	7	100%
<i>Subcategory Total</i>		267	8	175	267	275	97%
3	Statutory compliance						
02.09	Are state statutory requirements met?	141	7	2	141	148	95%
02.10	Are federal statutory requirements met?	61	11	78	61	72	85%
<i>Subcategory Total</i>		202	18	80	202	220	92%
4	Compensability						
02.11	Are decisions to delay and or deny claims discussed with the member prior to issuing the notice?	65	4	81	65	69	94%
<i>Subcategory Total</i>		65	4	81	65	69	94%
		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
02 Control of Claims (85% target)		710	73	867	710	783	91%

Category, Subcategory and Criteria Scores with Exceptions

Exceptions (Questions with 'No' Answers)

CLAIM#	QUESTION
150000499JUD	02.05
150000595JUD	02.11
150000617JUD	02.05
160000024JUD	02.11
160000024JUD	02.10
160000045JUD	02.05
160000045JUD	02.06
160000048JUD	02.05
160000053JUD	02.07
160000080JUD	02.04
160000116JUD	02.03
160000116JUD	02.05
160000116JUD	02.04
160000117JUD	02.05
160000179JUD	02.10
160000179JUD	02.05
160000179JUD	02.07
160000220JUD	02.09
160000233JUD	02.04
160000233JUD	02.03
160000233JUD	02.05
160000233JUD	02.09
160000234JUD	02.05
160000235JUD	02.06
160000255JUD	02.10
160000272JUD	02.09
160000295JUD	02.05
160000303JUD	02.09
160000303JUD	02.05
160000330JUD	02.09
160000342JUD	02.05
160000342JUD	02.06
160000342JUD	02.10
160000358JUD	02.04
160000358JUD	02.05
160000365JUD	02.05
160000385JUD	02.10
160000385JUD	02.05
160000404JUD	02.05
160000564JUD	02.09
160000734JUD	02.09
160000738JUD	02.11
170000018JUD	02.05
170000031JUD	02.10
170000101JUD	02.11
JC03000186	02.05
JC06020003	02.05
JC07020001	02.05

Category, Subcategory and Criteria Scores with Exceptions

JC08020009	02.06
JC10000645	02.10
JC10000645	02.04
JC10000645	02.07
JC10000645	02.05
JC10000652	02.05
JC11000258	02.10
JC11000258	02.05
JC11000287	02.05
JC12020271	02.05
JC12020271	02.10
JC12020389	02.05
JC13020421	02.02
JC13020612	02.05
JC13020612	02.07
JC13020675	02.05
JC14020040	02.05
JC14020040	02.10
JC14020262	02.05
JC14020262	02.04
JC14020333	02.05
JC14020354	02.05
JC14020354	02.10
JC14020396	02.05
JC14020525	02.05

Category, Subcategory and Criteria Scores with Exceptions

03 File Organization / Documentation

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
1	Document maintenance						
03.01	Are documents maintained in a chronological order?	148	0	2	148	148	100%
03.02	Are documents referenced for ease of access?	121	29	0	121	150	81%
<i>Subcategory Total</i>		<i>269</i>	<i>29</i>	<i>2</i>	<i>269</i>	<i>298</i>	<i>90%</i>
2	Use of Information						
03.03	Is information received used in disposition planning?	134	7	9	134	141	95%
03.04	Is disposition plan updated based upon information received?	126	9	15	126	135	93%
<i>Subcategory Total</i>		<i>260</i>	<i>16</i>	<i>24</i>	<i>260</i>	<i>276</i>	<i>94%</i>
3	Disposition Plan						
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?	121	27	2	121	148	82%
03.06	Does examiner schedule planned activities for timely completion?	133	9	8	133	142	94%
03.07	If planned activities are not completed as scheduled, is a new target completion date established?	72	14	64	72	86	84%
<i>Subcategory Total</i>		<i>326</i>	<i>50</i>	<i>74</i>	<i>326</i>	<i>376</i>	<i>87%</i>
4	Communication						
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?	71	1	78	71	72	99%
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?	10	1	139	10	11	91%
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?	116	13	21	116	129	90%
<i>Subcategory Total</i>		<i>197</i>	<i>15</i>	<i>238</i>	<i>197</i>	<i>212</i>	<i>93%</i>
		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
03 File Organization / Documentation		1,052	110	338	1,052	1,162	91%
		(85% target)					

Exceptions (Questions with 'No' Answers)

Category, Subcategory and Criteria Scores with Exceptions

CLAIM#	QUESTION
150000558JUD	03.02
150000558JUD	03.05
150000601JUD	03.05
160000024JUD	03.05
160000024JUD	03.03
160000024JUD	03.10
160000045JUD	03.10
160000045JUD	03.02
160000045JUD	03.06
160000045JUD	03.05
160000048JUD	03.06
160000048JUD	03.10
160000053JUD	03.02
160000079JUD	03.03
160000080JUD	03.05
160000106JUD	03.07
160000116JUD	03.10
160000116JUD	03.04
160000116JUD	03.06
160000116JUD	03.09
160000117JUD	03.10
160000130JUD	03.05
160000149JUD	03.07
160000154JUD	03.07
160000161JUD	03.04
160000179JUD	03.07
160000179JUD	03.02
160000179JUD	03.04
160000182JUD	03.07
160000197JUD	03.05
160000197JUD	03.02
160000220JUD	03.05
160000220JUD	03.02
160000233JUD	03.02
160000234JUD	03.07
160000237JUD	03.05
160000245JUD	03.03
160000245JUD	03.05
160000255JUD	03.06
160000272JUD	03.05
160000277JUD	03.05
160000277JUD	03.02
160000303JUD	03.03
160000303JUD	03.10
160000303JUD	03.04
160000330JUD	03.02
160000330JUD	03.05
160000342JUD	03.02
160000344JUD	03.06

Category, Subcategory and Criteria Scores with Exceptions

160000344JUD	03.08
160000344JUD	03.10
160000347JUD	03.05
160000350JUD	03.03
160000350JUD	03.02
160000350JUD	03.10
160000350JUD	03.04
160000358JUD	03.10
160000358JUD	03.02
160000385JUD	03.02
160000404JUD	03.05
160000436JUD	03.02
160000525JUD	03.02
160000534JUD	03.05
160000564JUD	03.05
160000564JUD	03.02
160000564JUD	03.06
160000700JUD	03.06
160000734JUD	03.04
160000734JUD	03.02
160000734JUD	03.05
160000734JUD	03.10
170000012JUD	03.04
170000015JUD	03.10
170000015JUD	03.07
170000022JUD	03.07
170000022JUD	03.03
170000101JUD	03.10
JC03000186	03.06
JC06020003	03.07
JC07000004	03.10
JC07020001	03.05
JC07020001	03.02
JC10000645	03.02
JC10000645	03.04
JC10000645	03.05
JC10000652	03.02
JC11000179	03.07
JC11000258	03.07
JC11000258	03.05
JC12020271	03.02
JC12020389	03.05
JC12020691	03.02
JC13020232	03.07
JC13020421	03.02
JC13020423	03.02
JC13020423	03.07
JC13020423	03.06
JC13020612	03.05
JC13020612	03.02

Category, Subcategory and Criteria Scores with Exceptions

JC13020675	03.02
JC13020683	03.02
JC14020009	03.05
JC14020040	03.03
JC14020040	03.04
JC14020040	03.05
JC14020040	03.07
JC14020262	03.02
JC14020262	03.05
JC14020354	03.02
JC14020354	03.05

Category, Subcategory and Criteria Scores with Exceptions

04 Claim Investigation

1 Use of outside investigation services		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
04.01	Is ISO Bodily Injury inquiry used timely and appropriately?	131	12	7	131	143	92%
04.02	Are experts / outside investigators used in evaluation timely and appropriately?	29	3	118	29	32	91%
04.03	Is information obtained from ISO Bodily Injury inquiry and experts / outside investigators used appropriately in disposition plan?	88	7	55	88	95	93%
<i>Subcategory Total</i>		248	22	180	248	270	92%
04 Claim Investigation (85% target)		248	22	180	248	270	92%

Exceptions (Questions with 'No' Answers)

CLAIM#	QUESTION
16000003JUD	04.03
16000024JUD	04.03
160000116JUD	04.02
160000233JUD	04.03
160000245JUD	04.01
160000255JUD	04.01
160000278JUD	04.01
160000303JUD	04.01
160000330JUD	04.03
160000340JUD	04.01
160000350JUD	04.03
160000418JUD	04.01
160000436JUD	04.01
160000564JUD	04.01
17000022JUD	04.03
JC08020009	04.02
JC10000645	04.01
JC11000258	04.01
JC11000287	04.02
JC12020691	04.03
JC12020691	04.01
JC14020262	04.01

Category, Subcategory and Criteria Scores with Exceptions

05 Claim Resolution

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
1	Pre-Litigation resolution assessment						
05.01	Is opportunity for pre-litigation resolution recognized?	79	5	66	79	84	94%
05.02	Is resolution value appropriately assessed?	62	4	84	62	66	94%
<i>Subcategory Total</i>		<i>141</i>	<i>9</i>	<i>150</i>	<i>141</i>	<i>150</i>	<i>94%</i>

2 Resolution authority

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
05.03	Does examiner use client SAR form to make authority request appropriately documenting rationale for recommending settlement approach and value?	29	3	118	29	32	91%
05.04	Is authority request timely and appropriately considered and approved or disapproved with rationale provided?	21	3	126	21	24	88%
05.05	Does examiner provide excess carrier timely and appropriate authority request where resolution value is expected to exceed the SIR?	0	0	150	0	0	N/A
<i>Subcategory Total</i>		<i>50</i>	<i>6</i>	<i>394</i>	<i>50</i>	<i>56</i>	<i>89%</i>

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
05 Claim Resolution		191	15	544	191	206	93%
(85% target)							

Exceptions (Questions with 'No' Answers)

CLAIM#	QUESTION
150000558JUD	05.04
160000045JUD	05.01
160000053JUD	05.01
160000161JUD	05.01
160000179JUD	05.03
160000350JUD	05.02
170000022JUD	05.01
170000101JUD	05.01
JC06020003	05.04
JC10000645	05.02
JC11000258	05.04
JC14020040	05.02
JC14020262	05.02
JC14020262	05.03
JC14020354	05.03

Category, Subcategory and Criteria Scores with Exceptions

06 Reserving

1 Reserve balancing

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</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?)	84	14	52	84	98	86%
<i>Subcategory Total</i>	<i>84</i>	<i>14</i>	<i>52</i>	<i>84</i>	<i>98</i>	<i>86%</i>

2 Review of reserves for adjustment

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</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)?	101	13	36	101	114	89%
<i>Subcategory Total</i>	<i>101</i>	<i>13</i>	<i>36</i>	<i>101</i>	<i>114</i>	<i>89%</i>

3 Reserve accuracy

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
06.03 Is indemnity reserve adequate for expected payments?	95	10	45	95	105	90%
06.04 Is rehabilitation / restoration reserve adequate for adequate for expected payments?	16	4	130	16	20	80%
06.05 Is medical reserve adequate for expected payments [Life Expectancy (LE) reserving or treatment duration reserving is to be realistically documented]?	138	10	2	138	148	93%
06.06 Is expense reserve adequate for expected payments?	143	3	4	143	146	98%
06.07 Is legal reserve adequate for expected payments and calculation documented separately from other expenses?	51	2	97	51	53	96%
<i>Subcategory Total</i>	<i>443</i>	<i>29</i>	<i>278</i>	<i>443</i>	<i>472</i>	<i>94%</i>

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
06 Reserving (85% target)	628	56	366	628	684	92%

Exceptions (Questions with 'No' Answers)

CLAIM#	QUESTION
150000499JUD	06.02
150000558JUD	06.01
160000024JUD	06.02
160000116JUD	06.03
160000116JUD	06.05
160000116JUD	06.04
160000179JUD	06.02
160000179JUD	06.05
160000220JUD	06.01
160000230JUD	06.01
160000245JUD	06.02

Category, Subcategory and Criteria Scores with Exceptions

160000245JUD	06.01
160000255JUD	06.01
160000258JUD	06.01
160000272JUD	06.01
160000277JUD	06.02
160000277JUD	06.03
160000330JUD	06.02
160000350JUD	06.07
160000385JUD	06.03
160000385JUD	06.02
160000418JUD	06.01
160000496JUD	06.03
160000496JUD	06.04
160000525JUD	06.02
160000564JUD	06.05
160000564JUD	06.06
160000564JUD	06.03
160000734JUD	06.02
JC06020003	06.01
JC07020001	06.01
JC07020001	06.06
JC07020001	06.03
JC08020009	06.01
JC10000645	06.03
JC11000287	06.05
JC11000287	06.03
JC12020271	06.05
JC12020271	06.04
JC12020271	06.03
JC12020389	06.07
JC12020691	06.05
JC12020691	06.02
JC12020691	06.06
JC13020421	06.01
JC13020423	06.05
JC13020423	06.02
JC13020612	06.02
JC13020612	06.05
JC13020675	06.05
JC13020675	06.01
JC14020142	06.02
JC14020142	06.05
JC14020142	06.01
JC14020142	06.03
JC14020262	06.04

Category, Subcategory and Criteria Scores with Exceptions

07 Subrogation

1 Subrogation recognition

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
07.01 Is criteria considered to identify subrogation or risk transfer opportunities used appropriately?	10	0	140	10	10	100%
<i>Subcategory Total</i>	<i>10</i>	<i>0</i>	<i>140</i>	<i>10</i>	<i>10</i>	<i>100%</i>

2 Subrogation pursuit

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
07.02 Are the third party and their carrier (if any) initially contacted within 10 days of opportunity identification?	6	0	144	6	6	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?	3	1	146	3	4	75%
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?	2	1	147	2	3	67%
07.05 Is potential for risk transfer recovery identified and appropriately pursued?	1	1	148	1	2	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	149	1	1	100%
07.07 Did examiner work with legal counsel to coordinate the recovery effort within an appropriate budget?	1	0	149	1	1	100%
<i>Subcategory Total</i>	<i>14</i>	<i>3</i>	<i>883</i>	<i>14</i>	<i>17</i>	<i>82%</i>

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
07 Subrogation (85% target)	24	3	1,023	24	27	89%

Exceptions (Questions with 'No' Answers)

CLAIM#	QUESTION
160000089JUD	07.03
170000012JUD	07.05
170000018JUD	07.04

Category, Subcategory and Criteria Scores with Exceptions

08 Administrator Effectiveness

1 Quality Control

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
08.01 Does adjuster follow up on claims handling guidance received from supervisor?	129	13	8	129	142	91%
<i>Subcategory Total</i>	<i>129</i>	<i>13</i>	<i>8</i>	<i>129</i>	<i>142</i>	<i>91%</i>

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
08 Administrator Effectiveness (85% target)	129	13	8	129	142	91%

Exceptions (Questions with 'No' Answers)

CLAIM#	QUESTION
160000024JUD	08.01
160000161JUD	08.01
160000179JUD	08.01
160000385JUD	08.01
160000404JUD	08.01
160000525JUD	08.01
160000564JUD	08.01
170000018JUD	08.01
170000022JUD	08.01
170000103JUD	08.01
JC07020001	08.01
JC10000645	08.01
JC14020040	08.01

Category, Subcategory and Criteria Scores with Exceptions

09 Cost Containment

		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
1	Nurse case manager / Ergonomic evaluation usage						
09.01	Is nurse case management used timely and appropriately?	56	8	86	56	64	88%
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)?	23	6	121	23	29	79%
<i>Subcategory Total</i>		<i>79</i>	<i>14</i>	<i>207</i>	<i>79</i>	<i>93</i>	<i>85%</i>
2	Utilization review usage						
09.03	Is utilization review used timely and appropriately?	127	0	23	127	127	100%
<i>Subcategory Total</i>		<i>127</i>	<i>0</i>	<i>23</i>	<i>127</i>	<i>127</i>	<i>100%</i>
3	Bill review usage						
09.04	Is bill review used timely and appropriately?	143	0	7	143	143	100%
<i>Subcategory Total</i>		<i>143</i>	<i>0</i>	<i>7</i>	<i>143</i>	<i>143</i>	<i>100%</i>
09 Cost Containment		349	14	237	349	363	96%
(85% target)							

Exceptions (Questions with 'No' Answers)

CLAIM#	QUESTION
160000048JUD	09.01
160000079JUD	09.01
160000116JUD	09.02
160000116JUD	09.01
160000119JUD	09.02
160000149JUD	09.01
160000303JUD	09.02
160000496JUD	09.02
160000626JUD	09.01
160000700JUD	09.01
170000101JUD	09.02
JC12020691	09.01
JC13020232	09.01
JC13020522	09.02

Category, Subcategory and Criteria Scores with Exceptions

10 Reporting to Excess Carriers

1 Initial report to excess carrier

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
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)?	2	0	148	2	2	100%
<i>Subcategory Total</i>	<i>2</i>	<i>0</i>	<i>148</i>	<i>2</i>	<i>2</i>	<i>100%</i>

2 Subsequent report to excess carrier

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
10.02 Are subsequent reports sent to excess carrier timely and appropriately (assessed for thoroughness by supervisory)?	1	0	149	1	1	100%
<i>Subcategory Total</i>	<i>1</i>	<i>0</i>	<i>149</i>	<i>1</i>	<i>1</i>	<i>100%</i>

3 Excess recoveries

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
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	0	150	0	0	N/A
<i>Subcategory Total</i>	<i>0</i>	<i>0</i>	<i>150</i>	<i>0</i>	<i>0</i>	<i>N/A</i>

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
10 Reporting to Excess Carriers (85% target)	3	0	447	3	3	100%

Exceptions (Questions with 'No' Answers)

Category, Subcategory and Criteria Scores with Exceptions

11 Supervision

1 Initial Supervision

		Yes	No	N/A	Actual	Required	Pct
11.01	Does supervisor ensure claim set up within one working day of receipt and assignment to examiner?	101	6	43	101	107	94%
11.02	Does supervisor complete an initial claim review (within 7 - 14 days of claim receipt) to assess claim compensability decisions, claim severity and subrogation Issues?	94	13	43	94	107	88%
<i>Subcategory Total</i>		<i>195</i>	<i>19</i>	<i>86</i>	<i>195</i>	<i>214</i>	<i>91%</i>

2 Ongoing Supervision

		Yes	No	N/A	Actual	Required	Pct
11.03	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)?	116	29	5	116	145	80%
11.04	Does supervisor provide appropriate claims handling guidance?	130	17	3	130	147	88%
<i>Subcategory Total</i>		<i>246</i>	<i>46</i>	<i>8</i>	<i>246</i>	<i>292</i>	<i>84%</i>

	Yes	No	N/A	Actual	Required	Pct
11 Supervision (85% target)	441	65	94	441	506	87%

Exceptions (Questions with 'No' Answers)

CLAIM#	QUESTION
150000558JUD	11.03
150000595JUD	11.04
160000024JUD	11.03
160000024JUD	11.02
160000045JUD	11.03
160000045JUD	11.02
160000048JUD	11.03
160000048JUD	11.04
160000079JUD	11.04
160000080JUD	11.03
160000116JUD	11.04
160000149JUD	11.04
160000154JUD	11.04
160000163JUD	11.04
160000179JUD	11.03
160000197JUD	11.03
160000220JUD	11.02
160000220JUD	11.03
160000233JUD	11.03
160000233JUD	11.02
160000234JUD	11.04

Category, Subcategory and Criteria Scores with Exceptions

160000235JUD	11.03
160000245JUD	11.02
160000245JUD	11.03
160000246JUD	11.02
160000258JUD	11.03
160000272JUD	11.02
160000277JUD	11.03
160000300JUD	11.01
160000300JUD	11.02
160000303JUD	11.04
160000303JUD	11.02
160000303JUD	11.03
160000347JUD	11.02
160000350JUD	11.03
160000360JUD	11.01
160000385JUD	11.02
160000385JUD	11.01
160000385JUD	11.03
160000418JUD	11.02
160000418JUD	11.03
160000436JUD	11.01
160000496JUD	11.04
160000525JUD	11.04
160000525JUD	11.01
160000525JUD	11.03
160000564JUD	11.04
160000700JUD	11.04
170000018JUD	11.02
170000024JUD	11.01
170000101JUD	11.04
JC06020003	11.03
JC08020009	11.03
JC08020009	11.04
JC10000652	11.03
JC11000258	11.03
JC12020389	11.03
JC12020691	11.04
JC13020232	11.04
JC13020683	11.03
JC14020009	11.03
JC14020040	11.03
JC14020142	11.03
JC14020262	11.03
JC14020354	11.03

	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Required</i>	<i>Pct</i>
Overall Totals	4,354	450	4,646	4,354	4,804	91%
(85% target)						

Appendix C

Recommended Reserve Changes

Claims Audit

8/2015-11/2016

Reserve Change Recommendations

Claim Number	Injury Date	Original Reserve	Recommended Reserve	Recommended Change	Reserving Comments:	JBWCP / AIMS
160000116JUD	6/3/2015	\$921	\$81,254	\$80,334	<p>Recommend updating indemnity as per AME report: off work since June 2015. Not MMI, but indicates no return to work at usual (light duty) occupation. Recommend 104 weeks TD. TD rate is not posted to claim, but using \$666.67 based upon estimate per ER 5020.</p> <p>Recommend \$6,000 reserve for job displacement.</p> <p>Recommend increase of \$5,000 as AME recommends minimal treatment and no liens are recorded.</p> <p>Legal is paid on the companion claim for the left shoulder and neck.</p>	
160000277JUD	10/2/2015	\$53,321	\$96,515	\$43,194	<p>TTD reserve is based on AME finding, supplemental report received 9/30/16. Reserve not addressed as to past benefits owed.</p> <p>Recommended adjustment includes period paid by EDD which AME has indicated is compensable. Additionally, recommend establishing 15% PD, which will likely prove conservative.</p>	
160000385JUD	12/28/2015	\$60,374	\$77,847	\$17,473	<p>Recommend reserve calculation support rationale for future medical costs by providing more specificity as to the type and extent of costs anticipated.</p> <p>Rationale not documented for selection of defense counsel's rating vs .DEU rating. Recommendation to set PD at 36%, approximately midway between both ratings.</p>	
160000496JUD	2/19/2016	\$30,640	\$41,398	\$10,758	<p>Employer's inability to accommodate is recently determined with wage loss terminated and TD resumed.</p> <p>Recommend increasing indemnity reserve to 10% from 5% as work restrictions are prolonged and may not change at MMI.</p> <p>Recommend reserve for rehabilitation as employer is unable to accommodate work restrictions.</p>	
160000564JUD	3/21/2016	\$7,637	\$67,364	\$59,727	<p>Claimant has been on modified duty (4 hours per day) since early August and TTD since 9/19/16. Recommended indemnity reserve based on AWW per file documentation (ER reimbursement for modified duty - \$4,400; 26 weeks TTD - \$20,461; 26 weeks 4850 - \$10,230; 10% PD - \$8,773)</p> <p>Recommended reserve is estimate on treatment costs until stabilized.</p> <p>Recommended increase to cover increasing UR costs and obtaining prior medical records.</p>	
JC07020001	9/15/2010	\$126,846	\$151,176	\$24,330	<p>If there is EDD lien exposure, reserve is insufficient. POA and Supervisor indicate determination to be addressed since 5/16, however, no documentation on what has been done to address.</p> <p>OTHER expense reserve reflects average annual payments of over \$5,000 for past 2 years. Recommended reserve to address high costs until determination of true annual cost, rather than stair stepping as reserve is depleted.</p>	

Claims Audit

8/2015-11/2016

Reserve Change Recommendations

Claim Number	Injury Date	Original Reserve	Recommended Reserve	Recommended Change	Reserving Comments:	JBWCP / AIMS
JC10000645	4/14/2010	\$121,149	\$154,034	\$32,885	<p>Recommend increase to PD reserve to reflect 60% PD. Counsel evaluates at 50%, AA demand is 64%. Schedule AME cross exam will have unknown impact but will likely bring in lumbar issues. Proposed PD value (including +15%) is \$92,906 (3/16).</p> <p>Recommend tying down outstanding liens, but based on current FM requirements stated in prior AME reports, reserve should be adequate, unless the notepad statement of MSA value at \$100,000 is supported.</p> <p>Recommend re-evaluation post-AME deposition and/or if settles by stipulation.</p>	
JC11000287	11/10/2010	\$73,243	\$190,120	\$116,877	<p>Recommend increasing indemnity considering DA settlement discussion.</p> <p>Recommend increasing medical considering average cost anticipated for life expectancy of 29 years.</p>	
JC12020271	12/5/2011	\$125,441	\$176,147	\$50,706	<p>Recommend increasing TTD reserve to 104 weeks. Reserve previously set, then reduced because of MM status which is now doubtful.</p> <p>Recommend reserve for VR as member can unlikely accommodate restrictions.</p> <p>Recommend \$25,000 increase to medical while acute treatment continues and reassess when medical condition again stabilizes.</p>	
JC12020691	6/12/2012	\$25,192	\$431,661	\$406,469	<p>Recommend focus on timeliness of reserve adjustment following supervisor recommendations. Reserve increased 7/28/16 after supervisor recommended on 6/16 and 6/22/16.</p> <p>Recommend documenting rationale for reserve adjustments rather than stair stepping. Adjustment made in 7/2016 adds reserve for "ongoing treatment" with worksheet rationale dividing future costs between hospital and physician, without analysis for amount and type of treatment and claimant's LE. For the past 3 years, prescription costs average \$3,000 annually, transportation costs currently run \$200-\$600 monthly, treatment continues at pain clinic. Recommendation based on average annual costs of almost \$10,000 for claimant's 41.7 year LE.</p> <p>UR/IMR expense increased from \$3,000 in 2015 to almost \$6,000 in 2016. Recommend increasing EXP by \$10,000 and directing efforts to bring costs under control.</p>	
JC13020423	2/19/2013	\$7,918	\$19,352	\$11,434	<p>Recommend review of medical reserve for anticipated FM following MMI and evaluating annually or semi annually thereafter depending on activity. Medical reserve has not been adjusted since transfer from prior TPA (7/15).</p> <p>Recommendation is based on usage of \$300 annually for claimant's 52.5 year LE. Current 3 year average is much higher, but trending downward. Current reserve supports about \$80 annually for LE (10/16).</p>	

Claims Audit

8/2015-11/2016

Reserve Change Recommendations

Claim Number	Injury Date	Original Reserve	Recommended Reserve	Recommended Change	Reserving Comments:	JBWCP / AIMS
JC13020612	5/14/2013	\$42,663	\$12,745	(\$29,918)	<p>While reserves are documented, neither medical or legal reserves address specific costs, anticipated life of the claim, etc.</p> <p>Recommend reducing TD reserve to \$0 as TD and PD are fully paid as of 11/3/16.</p> <p>Claimant last treated 1/2016. PQME final report provides minimal future medical. Recommended reduction anticipates annual costs of \$350 for claimant's LE of 30.7 years.</p> <p>Recommended reduction of legal reserve anticipates minimal final billing from counsel within 30 days.</p>	
JC13020675	6/13/2013	\$68,620	\$115,708	\$47,088	<p>Claimant declared MMI in 2016. Medical to date does not provide a reliable estimate of the future. However, surgery was over a year ago, treatment hasn't diminished this year, as she continues with very active treatment. 2016 Medical YTD costs exceed \$10,000. With a life expectancy of 23.8 years, the current reserve will support \$1,600 - \$1,700 per year, which appears insufficient. Recommendation is based on annual medical expense of \$2,500 for LE and includes ONE surgery at \$15,000 with the realization there could likely be more.</p>	
JC14020142	9/4/2013	\$34,079	\$42,841	\$8,762	<p>Recommend examiners document calculation and rationale for each reserve component when an adjustment is made.</p> <p>Recommend reducing IND to reflect the outstanding benefits owed until the balance of the 31% award is paid.</p> <p>Last medical reserve adjustment in 1/2015. Key point for reserve review is at the time of the MMI report addressing future medical care. Minimal treatment for the past year would support an annual maximum of \$500 per year for medical costs.</p>	
JC14020262	11/4/2013	\$66,686	\$72,686	\$6,000	<p>Supplemental PQME clearly states inability to perform duties, member is beginning the interactive process. PQME report dated 8/12/16, received 9/28/16. Recommend establishing \$6,000 SJDB voucher.</p>	
Grand Total:		\$844,728	\$1,730,847	\$886,119		

Appendix D

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
POA	Plan of Action

Common Abbreviations

Abbreviation	Meaning
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 E

Scoring by Claim (Redacted)

Appendix F

AIMS Audit Response



January 24, 2017

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

E-mail: Patrick.farrales@jud.ca.gov

**Re: Judicial Council of California - Judicial Branch Workers' Compensation Program
Bickmore's 2016 Claims Technical Administration Audit- Workers Compensation**

Dear Mr. Farrales,

Please accept this as an acknowledgment of receipt and formal response of Acclamation Insurance Management Services in regards to Bickmore's 2016 Worker's Compensation Audit, under the reference of Jo Ann Wood's (Bickmore) 1/9/17 audit report cover letter.

While we are in agreement with the 91% score and stand proud of our staff's achievements, we would like to assure you we have completed an extensive and detailed review of both Bickmore's findings and recommendations. With regard to the actions taken or will be taken in connection with the audit findings as well as our continued committee to provide a superior level of service, I refer you to the attached 1/13/17 Interoffice Memorandum of AIMS Program Manager, Judicial Council of California, JBWCP, Carol Azzarito.

In closing Acclamation Insurance Management values the trust Judicial Council of California, have placed in our organization to provide Workers Compensation Third Party Administration 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 providing you with a superior level of service.

Should you have any questions, please feel free to contact me via email at cagee@aims4claims.com, by phone at 916 563-1900. Also, you may directly contact Carol Azzarito at CAzzarito@aims4claims.com, or by phone at 916 563-1900.

Very truly yours,
Acclamation Insurance Management Services

Cheryl A Agee

Cheryl A. Agee, VP Corporate Compliance – Workers Compensation

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Interoffice Memorandum

Date: January 13, 2017

To: Lynn Cavalcanti, Sr. VP Operations (AIMS)
Cheryl Agee, VP Corporate Compliance WC (AIMS)

From: Carol Azzarito, Program Manager (AIMS)

Re: Judicial Council of California
Judicial Branch Workers' Compensation Program
2016 Claims Technical Administration Audit Response

I have reviewed the 2016 Claims Technical Administration Audit results and have prepared my summary and response as directed below. I thank you for your positive accolades for the overall audit score of 91%, which truly means a great deal to all of us servicing the Judicial account.

Summary of audit period: The Bickmore audit team examined and scored a sample of 150 claims for technical administration during the period October 31, 2016, through December 6, 2016.

Changes to audit: This year's scoring included the addition of a separate "Supervision" component to highlight separate scoring of Supervisor and Examiner performance. Previously, supervision was included within other scored components. Also new in 2016, the performance target is set at 85%, compared to 95% in 2015.

Program Manager's Assessment: Upon review and assessment of the auditor's findings, we are in agreement with the scoring of the 2016 Claims Technical Administration Audit and the final score of 91% overall, passing all categories as outlined below.

Reserve change Recommendations: Appendix C provides of the audit report "Recommended Reserve Changes" showing the auditor's recommended net reserve change for the claims sample reviewed program-wide as \$886,119. The audit team noted program-wide recommended increase is a variance of 16% from the \$5,668,698 reserved program-wide for the claims sample. Bickmore's actuaries advise them variances more than 10% may have an impact on actuarial studies. Since the recommended increase exceeds 10%, Bickmore recommended this be brought to the attention of Judicial's actuaries.

AIMS' RESPONSE & IMPROVEMENT STRATEGY ~

- The reserves have been reviewed and adjusted, however, despite a recommendation for an overall reserve adjustment of \$886,119.00 – the reserves were changed by \$815,517.60 as indicated on the attached with a summary of AIMS' rationale indicated in column H respectively. This would indicate the reserves as recommended were decreased based upon our detailed analysis of the issues by \$70,601.40.
- Reserves must include a detailed evaluation documented in the system. Reserves are to be evaluated at:
 - ~ Initial reserves are to be set within five (5) business days from the date of receipt of claim.
 - ~ 90 days from date of receipt and every 90 days thereafter (w/POA updates),
 - ~ 14 days from receipt of medical information or a report indicating a change such as, extending disability, finding or permanent residuals, receiving notice of any fact which influences the dollar value of the claim or when the Examiner receives information that may significantly alter the course or cost of the claim – the reserve review should not be delayed until the next diary date.
 - ~ In reserving lifetime medical awards, realistic estimates of future medical needs will be evaluated. Use of the Life Expectancy (LE) guidelines will be used as appropriate, with file documentation supporting reserving below LE guidelines as needed.

APPENDIX C ~ RESERVE CHANGE RECOMMENDATIONS: attached

Overall Performance Scoring: Significant improvement noted as compared to last years' 2015 audit score of 86% overall. This year's results reflect an overall five percentile point improvement to 91%. Performance for seven components improved, while three reflect minor worsening, and one is the same.

1. Intake Process Score: 88% (PASS)

The component score reflects a four-point improvement from the prior audit.

Timely reporting by members' remains at 85%, with 15 of the 102 qualifying claims reported late. This suggests steps taken by AIMS following the prior audit to monitor and provide stewardship to late-reporting members have not yet made an impact.

Timely initial contacts with the claimant improved significantly (from 69% to 87%) meeting the new target. Making timely initial contact with the triage nurse also shows substantial improvement (from 57% to 75%), but still, falls short of the target.

Both criteria for **initial investigation** deteriorated to a combined 80% from 100% in the prior audit.

AIMS' IMPROVEMENT STRATEGY ~

- It is AIMS intent to continue to partner with Bickmore in relation to ongoing education to the individual members (courts) to improve performance for timely reporting by continuing to provide additional training and stewardship for members who report claims later than five days of knowledge of injury (*noting ongoing training has been provided to no avail – this issue is truly out of the TPA's hands and falls upon the client/members*);

- Further, we intend to increase supervision to ensure examiners will complete initial claimant contacts within 24 hours and where unsuccessful, follow up for successful contacts within four days;
- Increase communication with the triage nurse and the claimant to promote contact by the triage nurse within one day;
- Plan additional investigation when initial contacts develop conflicting information or questions of causation; and,
- Make written assignment to field investigator within three days when such investigation is necessary.

2. Control of Claims Score: 91% (PASS)

The overall component score remains the same as the prior audit.

The litigation management scoring deteriorated overall by four percentile points. The largest decline was (from 96% to 87%) in counsel's timely reporting of litigation updates. Establishing and monitoring litigation budgets continues to score poorly at 28%, a one point decline from the prior audit.

Control and documentation of payments continue to score well at 97%.

AIMS' IMPROVEMENT STRATEGY ~

- AIMS to increase supervision to monitor for consistency in litigation management, including:
 - Timely reviewing and documenting reports from defense counsel communicating case strategy and evaluation updates; and,
 - Establishing and monitoring a litigation budget based on the agreed strategy.
 - AIMS shall revise their litigation referral document to outline in bold the requirement to receive an opening analysis and litigation budget within 30 days of litigation referral. We further shall indicate on litigation referral that all legal communications must be sent hard copy to AIMS to ensure the data is properly scanned into the claim file for ease of reference.

3. File Organization/Documentation Score: 91% (PASS)

This component reflects an overall nine-point improvement from the prior audit.

Document maintenance reflects largest point increase for ease of access, improving 28 percentile points (from 53% to 81%), a significant improvement, although not yet meeting the new target. Documents may have been easier to locate during this year's audit as only one TPA was involved. Document classifications and names still do not reflect enough information to identify many documents.

Use of information reflects a combined subcomponent score of 94%, a one point improvement.

Disposition plans continue to require improvement, with the subcomponent scoring improving slightly from last year. Timely updates improved by two percentile points (from 80% to 82%) and planning activities with new target dates improved by 22 percentile points (62% to 84%), both falling slightly short of the target score of 85%.

Timeliness standards for updating disposition plans have been extended to 90-day intervals from 45-day intervals for indemnity claims.

Communication reflects a nine-point improvement (from 84% to 93%).

AIMS' IMPROVEMENT STRATEGY ~

- Increase frequency of supervision to ensure examiners:
 - Update POA at 90-day intervals for active indemnity claims;
 - Update POA at 180-day intervals for medical only and resolved indemnity claims; and
 - Update POA at any time a significant event takes place requiring an update in case strategy.
- Set new target dates for planned activities not completed by the current target date.

4. Claim Investigation Score: 92% (PASS)

This component reflects an overall improvement of 41 percentile points (from 51% to 92%).

5. Claim Resolution Score: 93% (PASS)

This component reflects an overall three point improvement from the prior audit.

Pre-litigation resolution assessment scores reflect no change from the previous year and indicate examiners recognize opportunities and assess values for settlements in 94% of qualifying claims prior to litigation.

The resolution authority subcomponent also reflects no overall change in scoring; however, use of the settlement authority request (SAR) to document settlement rationale improved by 22 percentile points (from 69% to 91%). Timely follow up on pending settlement requests scores 88%, a one-point decline from the prior audit.

AIMS' IMPROVEMENT STRATEGY ~

- AIMS to improve performance for following up for timely response to SAR by requiring: Examiners to complete the SAR within 10 days of receipt of required information;
- Supervisors to communicate with the member to determine reason SAR remains outstanding more than 10 days from submission of the request, and obtain an acceptable target date for response; and
- Supervisors to alert the Program Manager of any SAR outstanding beyond the agreed response target date to therein escalate issue to the Program Administrator.

6. Reserving Score: 92% (PASS)

The reserving component reflects a three-point decline from the prior audit.

Scoring for the requirement for examiners to balance reserves against required payments and payments actually made at 90-day intervals slipped eight percentile points (from 94% to 86%), just meeting the new target.

We note a four-point improvement in the requirement for timely review and adjustment of reserves, including documentation of reserve calculation (from 85% to 89%).

In spite of a 94% score for **reserve accuracy** (a one point deterioration from the prior audit), Bickmore recommended 14 reserve increases and one decrease totaling \$886,119, representing 16% of the overall \$5,668,698 reserves in the audit sample as noted in Appendix A. (See AIMS' responses in attachment)

AIMS' IMPROVEMENT STRATEGY ~

- AIMS increase supervision to improve consistency for balancing reserves against payments and expected payments at 90-day intervals;
- Recognition of reserves requiring adjustment, making the adjustment timely and appropriately, and documenting using the reserve worksheet;
- Reserve accuracy for vocational rehabilitation by setting reserves for the supplemental job disability benefit once it is apparent the member is unable to accommodate work restrictions; and,
- Reserve accuracy for future medical costs by:
 - Estimating cost of medical treatment through maximum medical improvement (MMI) and average annual costs thereafter for the length or required treatment;
 - Estimating costs based on annual medical costs once stabilized, post-MMI for the claimant's life expectancy if there is a reasonable expectation treatment will continue; and
 - Considering the claimant's co-morbid conditions as factors increasing costs or decreasing costs should medical documentation support decreased life expectancy. Considering the claimant's co-morbid conditions as factors increasing costs or decreasing costs should medical documentation support decreased life expectancy.

Bickmore recommended the JBWCP notify its auditors of our recommendation to increase reserves by \$886,119. As indicted above, AIMS' detailed responses are outlined in the attached spreadsheet showing a revised reserve adjustment for an overall increase of \$815,517.60. This would indicate the reserves as recommended were decreased based upon our detailed analysis of the issues by \$70,601.40 below the auditor's recommendations respectively.

7. Subrogation Score: 89% (PASS)

This component reflects improvement of 39 percentile points (from 50% to 89%).

It is important to note **subrogation recognition** improved from 50% to 100%

More aggressive **pursuit of subrogation** opportunities identified is still required by periodically contacting responsible parties or insurance carriers (improved from 50% to 75%) and assessing whether to pursue a credit against the claimant's third party recovery to mitigate future payments (significantly improved from 0% to 67%).

AIMS' IMPROVEMENT STRATEGY ~

- Pursuit of subrogation or risk transfer by periodically contacting the responsible party or identified carrier to update the status of current payments;
- Pursuing subrogation recovery, depositing the recovery, and posting the recovery to the claim record; and
- Aggressively identifying and pursuing acceptance of risk transfer.

8. Administrator Effectiveness Score: 91% (PASS)

This component measures the examiners follow up on the claims handling guidance and instruction the supervisor provides.

This year's score of 91% is actually a three-point deterioration from last year, as two (11.03 and 11.04) are measured in this year's supervision component.

This year's slight deterioration may have been impacted by the significant number of transferred claims as a result of turnover during the audit period. Once staffing stabilizes, the expectation should be for examiner acknowledgment and follow up in 85% of the sample claims.

9. Cost Containment Score: 96% (PASS)

This component measures utilization of nurse case management, ergonomic evaluation, utilization review, and bill review. Performance for this year is essentially the same as last year, declining by one point.

We note assignment of **nurse case management** in 90% of the qualifying claims. The JBWCP requires ergonomic evaluations discussed with the member once recommended by the primary treating physician or the Panel Qualified or Agreed Medical Examiner (PQME or AME).

Ergonomic evaluation must also be considered as part of an aggressive return-to-work program. If the member or examiner feel the workstation may be contributing to extended disability, it may be appropriate to bring up the discussion with the physician or proceed with an ergonomic assessment. This year's score for **ergonomic evaluation usage** increased four percentile points (from 75% to 79%), but not yet meeting target of 85%.

Both **utilization review usage** and **medical bill review usage** scored 100%. We attribute this to the support from AMC with timely processing of UR and medical bills and linkage to AIMS' NavRisk system.

AIMS' IMPROVEMENT STRATEGY ~

- AIMS to improve performance for use of ergonomic evaluation to promote return to work.

10. Reporting to Excess Carriers Score: 100% (PASS)

This component reflects significant improvement, up 50 percentile points from last year (from 50% to 100%).

11. Supervision Score: 87% (PASS)

This component is assessed separately this year.

Supervision scoring improved by 17 percentile points for this year (from 70% to 87%) driven by much-improved performance for **initial claim review** and improved consistency in meeting time frame requirements for oversight. Even with these significant improvements the target performance falls short in meeting requirements for **ongoing supervision** and just meets the new target for initial review and providing appropriate claims handling guidance.

Supervisor diary interval requirements changed in August 2016 and all indemnity claims require a 90-day diary and MO claims of 180 days. The incurred amount is no longer a factor in determining the diary review interval.

Claim setup and assignment to an examiner is critical to ensure timely contact and investigation and performance improved by eight percentile points (from 86% to 94%).

AIMS' IMPROVEMENT STRATEGY ~

- Initial review to assess claim severity, compensability, and subrogation issues within the first 7–14 days;
- Ongoing review at 90-day intervals for active indemnity claims;
- Ongoing review at 180-day intervals for FM claims; and providing appropriate and relevant guidance or re-direction to examiners when deficiencies for timeliness or quality are noted.

Please convey our sincere gratitude for this ongoing partnership and be assured we are committed to this program's overall success. Please trust all audit categories have been duly noted, and all applicable processes and expectations will be reviewed in detail with our Judicial claims staff to continue a collaborative effort in pursuit of claims excellence.

Should you have any questions, please feel free to contact me directly at your leisure. I may be reached by calling (916) 563-1900 x 349 or via email at Cazzarito@aims4claim.com.

Carol L. Azzarito, Program Manager
Acclamation Insurance Management Services (AIMS)

Judicial Branch Workers' Compensation Program

CLAIMS SETTLEMENT AUTHORITY POLICY

Workers' compensation claims for the Trial Courts and the Judiciary Programs are administered through the Judicial Branch Workers' Compensation Program (JBWCP) by its third party claims administrator (TPA).

Under authority of the JBWCP, the TPA manages all workers' compensation claims, with oversight from the Judicial Council of California Human Resources staff, along with the risk management consultant. Specific settlement authority levels have been established for the JBWCP which are:

Level I: The TPA – 0 - \$10,000;

Level II: The JBWCP Member¹ - \$10,001 - \$75,000;

Level III: The JBWCP Program Administrator – \$75,001 - \$100,000;

Level IV: Settlement Authority Panel – Above \$100,001 - \$150,000; and

Level V: Quorum² of the full JBWCP Advisory Committee - Above \$150,001

All settlement authority amounts shown in Levels I through V are “new money” expected to be paid after the Response Date on the Settlement Authority Request/Notification form (SAR)³, and do not reflect money that has already been paid out or advanced against the settlement.

Settlement recommendations are presented by the TPA to the JBWCP Members for approval according to JBWCP policies and procedures. All settlement recommendations must first meet JBWCP guidelines and be presented on the Settlement Authority Request/Notification Form (Attachment A). The SAR will document all of the pertinent claim details and provide the rationale for the proposed settlement, which should include all outstanding issues. All SARs will be provided by the TPA to the appropriate level of settlement authority, with copies to respective JBWCP Members. In the event of a disagreement on the proposed settlement, the TPA, JBWCP Member, or JBWCP Program Administrator may escalate the settlement request to the next level.

All SARs provided to the JBWCP Members must be reviewed, signed, and returned to the TPA in a timely fashion. If the requests are not returned within 10 court days and there is a scheduled

¹ JBWCP Member includes the following judicial branch entities, Supreme Court, Courts of Appeal, Superior Courts of California, Superior Court Judges, Habeas Corpus Resource Center, Center for Judicial Performance, and the Judicial Council.

² Consisting of three members of the JBWCP Advisory Committee.

³ After the SAR is approved but before money can be paid to the claimant, the following needs to occur: (1) the claimant accepts the settlement offer; and (2) the settlement must be reviewed and approved by the Workers' Compensation Appeals Board.

court appearance, the next settlement authority level (or their designee) may authorize the settlement.

There are two ways to reach agreement for settlement of a workers' compensation claim:

1. ***Compromise & Release (C&Rs)***: This is a negotiated settlement which may resolve all or part of a workers' compensation claim. The settlement may result in claim closure with the claimant responsible for the cost of future medical care. Settlement by C&R may result in a lump sum payment to the claimant. This settlement must be approved by a workers' compensation judge.

If the claimant is a Medicare beneficiary, the settlement must include a Medicare set-aside analysis (MSA) if resolution of future medical care is considered. Once the amount of the MSA is determined, settling the claim by this method may increase the settlement request amount.

While case closure is a focus, settlement by C&R, either with or without an MSA, should be considered as needed based on the specific claim status and not as a general rule simply because the employee is no longer employed by the JBWCP Member. Should a file be settled, with future medical care awarded, administrative closure may be considered if there has been no medical treatment awarded for at least one year.

2. ***Stipulation with Request for Award (Stipulation)***: This is a type of settlement where an agreement is reached regarding an issue in dispute. This may be referred to as a "scheduled" award as it usually references the level of Permanent Disability resulting from an industrial illness or injury. In these cases, the Stipulation settlement will be based upon a level of Permanent Disability, as outlined in the Permanent Disability Rating Schedule (PDRS). This settlement will provide direction on the provision of future medical benefits. This settlement must also be approved by a workers' compensation judge.

Judicial Branch Settlement Authority Tier Guidelines

All settlement authority amounts shown in Levels I through V are "new money" expected to be paid after the Response Date on the SAR and do **not** reflect money that has already been paid out or advanced against the settlement.

Level I: The TPA shall have full authority to settle and approve all Compromise & Releases, and Stipulations with Request for Award settlements for any JBWCP Member up to and including **\$10,000**. The TPA shall notify the JBWCP Member for claims by its covered employees/volunteers at least 10 court days prior to finalizing the settlement offer. If the JBWCP Member does not agree with the proposed settlement, then the JBWCP Member must contact the TPA within the allotted 10 court day period.

Level II: The JBWCP **Member** shall have full authority to settle and approve all Compromise & Releases, and Stipulations with Request for Award settlements for claims by its covered employees/volunteers above \$10,000 up to and including **\$75,000**. The JBWCP Member must review and respond to the SAR within 10 court days following the SAR's Request Date.

Level III: In consultation with the JBWCP Member, the **Judicial Branch Workers' Compensation Program Administrator (or their designee)** shall have full authority to settle and approve all Compromise & Releases, and Stipulations with Request for Award settlements for claims by the JBWCP Member's covered employees/volunteers above \$75,000 up to and including **\$100,000**. The Program Administrator must review and respond to the SAR within 10 court days following the SAR's Request Date.

Level IV: A **Settlement Authority Panel**, consisting of three voting JBWCP Advisory Committee Members who are not directly involved with the settlement, in consultation with the JBWCP Member that has received a claim made by its covered employees/volunteers and the Program Administrator (serving in non-voting advisory roles) shall be convened as needed to settle and approve all Compromise & Releases, and Stipulations with Request for Award settlements above \$100,000 up to and including \$150,000. A majority of the Panel Members must agree on the proposed settlement.

The Program Administrator will send the SAR to the panel and the panel meeting will convene within 10 court days following the SAR's Request Date.

Level V: A quorum of the full **Judicial Branch Workers' Compensation Program Committee** who are not directly involved with the settlement (Quorum Panel), in consultation with the JBWCP Member that has received a claim made by its covered employees/volunteers, and the Program Administrator (serving in non-voting advisory roles), shall exercise **final decisional authority** over the settlement and approval of Compromise & Releases, and Stipulations with Request for Award for proposed settlements above \$150,000 or when a **dispute** or **impasse** arises. The Quorum Panel meeting will convene within 10 court days following the SAR's Request Date.

Guidelines Applicable to All Authority Tiers

Any party who disagrees with a settlement decision made in any tier in this process may escalate the decision to the next authority level or the quorum of the full Judicial Branch Workers' Compensation Program Committee to make a final decision.

All approved settlements that will exceed the Excess Insurance Coverage Levels will require authorization of both the Excess Insurance Carrier and a quorum of the full JBWCP Committee.

A settlement report will be presented to the JBWCP Advisory Committee on an annual basis.



**JUDICIAL COUNCIL OF CALIFORNIA
JUDICIAL BRANCH WORKERS' COMPENSATION PROGRAM
SETTLEMENT AUTHORITY REQUEST/NOTIFICATION**

TPA MANAGEMENT APPROVAL (NAME OF APPROVER) _____

DATE APPROVED BY TPA MANAGEMENT _____

REQUEST TO MEMBER DATE: _____

MEMBER RESPONSE DUE DATE: _____

REQUEST SENT TO: _____

AUTHORITY LEVEL Choose an item.

ACTION REQUESTED: SETTLEMENT AUTHORITY REQUESTED INFORMATION ONLY

SETTLEMENT TYPE: COMPROMISE AND RELEASE STIPULATED AWARD

SUBMITTED BY NAME _____

(Please contact TITLE _____

for questions TPA NAME _____

regarding this PHONE NUMBER _____

settlement) EMAIL ADDRESS _____

CLAIMANT INFORMATION

CLAIMANT NAME _____ **JBWCP MEMBER NAME** _____

IS THIS CLAIMANT A CURRENT EMPLOYEE? YES NO

IS EXCESS AUTHORITY REQUIRED? YES NO

OCCUPATION _____

CLAIM NUMBER _____

DATE OF BIRTH _____

DATE OF INJURY _____

DATE OF HIRE _____

MEDICARE ELIGIBLE? YES NO

ACCEPTED BODY PART(S) OR ISSUES

DISPUTED BODY PART(S) OR ISSUES

AFTER MEMBER APPROVAL, PLEASE CONVERT TO PDF PRIOR TO SENDING TO TPA



**JUDICIAL COUNCIL OF CALIFORNIA
 JUDICIAL BRANCH WORKERS' COMPENSATION PROGRAM
 SETTLEMENT AUTHORITY REQUEST/NOTIFICATION**

INCURRED TO DATE

	PAID	RESERVES	INCURRED
TEMPORARY DISABILITY			
PERMANENT DISABILITY			
MEDICAL			
LEGAL/OTHER			
VOC REHAB			
TOTAL			

HISTORY OF INJURY AND CLAIM STATUS

PERMANENT WORK RESTRICTIONS

SETTLEMENT INFORMATION

SETTLEMENT AUTHORITY REQUESTED

TOTAL SETTLEMENT (% PD = TBD)		TOTAL NEW MONEY	
Permanent Disability		Permanent Disability	
Temporary Disability/EDD		Temporary Disability/EDD	
Medical Care		Medical Care	
MSA		MSA	
Other		Other	
TOTAL SETTLEMENT REQUESTED		TOTAL NEW MONEY REQUESTED	

RATIONALE (PROS/CONS)

AFTER MEMBER APPROVAL, PLEASE CONVERT TO PDF PRIOR TO SENDING TO TPA



JUDICIAL COUNCIL OF CALIFORNIA
JUDICIAL BRANCH WORKERS' COMPENSATION PROGRAM
SETTLEMENT AUTHORITY REQUEST/NOTIFICATION

RECOMMENDATION (include dollar amount and % PD)

- I agree and hereby grant settlement authority for a Choose an item. on the above-mentioned file as indicated above: **(TBD)**

- I disagree with the above recommendation on the above-mentioned file and hereby do not approve the settlement request. However, I do grant settlement authority as follows: **(TBD)**

- I hereby request this settlement be escalated to the next Approval level due to a conflict or disagreement regarding the settlement proposed.

This form has been signed by:

[PRINT NAME & TITLE]

DATE

[e-signatures or email approvals from the approving authority (or designee) are acceptable in lieu of wet signatures]

AFTER MEMBER APPROVAL, PLEASE CONVERT TO PDF PRIOR TO SENDING TO TPA

JBWCP Legislative and Industry Updates – February 7, 2017

The new two year session is underway in Sacramento with workers' compensation bills introduced for review and impact to the JBWCP. The following information is provided with the status of bills introduced so far:

LEGISLATIVE ACTIVITY

AB 2 (Obernolte/Salas) – Hate Crimes

AB 2 proposes to amend Penal Code 422.55 to include a criminal act committed because of the victims status "as a peace officer as defined in Section 830." By expanding this definition of "hate crime" the concern is this may in turn fall under the definition of injuries resulting from workplace violence and terrorist acts as currently proposed in AB 44 (see below comments) which increase benefits and reduce medical review of appropriate care. Noting that the JBWCP has exposure for a small number of "peace officers", some negative impact from AB 2 may be realized.

This bill will continue to be monitored for impact to the JBWCP.

AB 29 (Nazarian) Pharmacy Benefit Managers

This bill was introduced as a "place holder" bill regarding pharmacy benefit managers.

This bill will continue be monitored for updates.

AB 44 (Reyes) Workers' Compensation benefits relating to "Terrorist Attacks"

AB 44 appears to have been introduced in reaction to the San Bernardino terrorist attack and the perceived delay in provision of medical care to those impacted. The bill proposes to eliminate utilization review services to determine appropriate medical care and increase the period of time individuals may receive temporary disability or Labor Code 4850 (salary continuation benefits afforded to "safety officers) for those filing claims related to injury arising from an act of terrorism or violence in the workplace.

While well intentioned, applying this general definition of causation, so frequently misinterpreted or left to the perception of an individual or individuals, AB 44 may lead to increased litigation costs, at the same time delaying review and approval of appropriate medical care as outlined in the Medical Treatment Utilization Schedule (MTUS). Further AB 44 seeks to impose increased periods of temporary disability based upon causation, rather than specific injury as currently outlined in Labor Code 4656.

Removing utilization review to control medical costs and assure appropriate care is quickly provided, along with increased litigation costs and increased disability costs will place a serious financial burden on Public employers. This bill is under review for a possible coalition approach to opposing this bill.

AB 61 (Holden) – Workers' Compensation

This bill was introduced as a "place holder" bill regarding workers' compensation in general.

This bill will continue to be monitored for updates.

